

# New Retirement

AAII

Introduction to New Retirement

June 2021

# Agenda

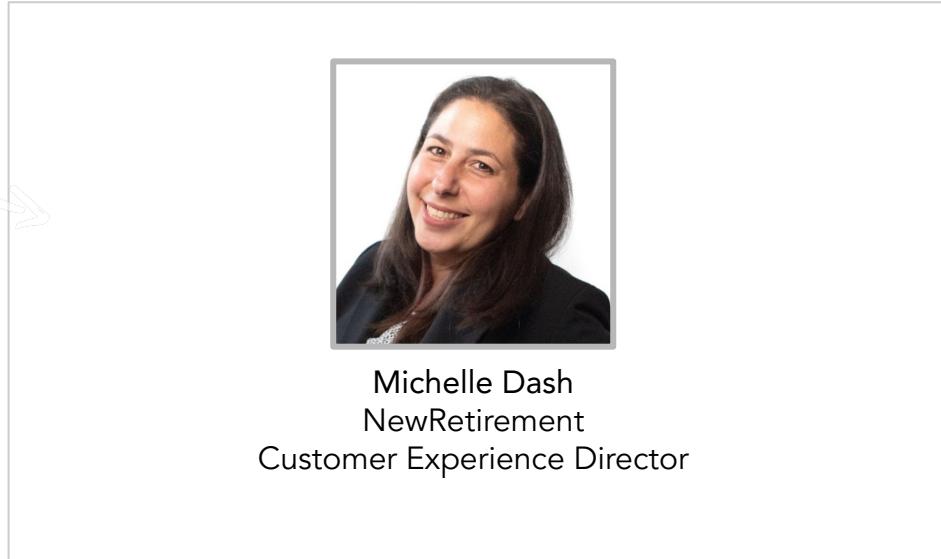
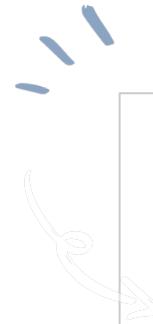
Introductions

How NewRetirement Started

Key Differentiators

Product Demo

Ask Us Anything



# About Us



Stephen Chen  
Founder of NewRetirement

## NewRetirement's Story

NewRetirement started because Steve's mom needed help planning and managing the transition into her own retirement – even though she was a college educated white collar worker who co-owned an advertising business.

She like millions of other people had not adequately prepared for retirement. Steve and his brother Tim looked around for good trustworthy resources and experts to help her and unfortunately could not find a good solution, so they did it themselves with spreadsheets and lots of family conversations about various trade offs.

Then Steve looked around and noticed that there are approximately 120 Million people in the US who are over age 50 – but only 30% have saved more than \$100,000 for retirement. Today families face risks around inflation, market returns, longevity, health care costs & care giving and changing government programs among many others.

He believed he could help by putting together the content, tools and community to enable people to help themselves with a DIY retirement planning solution.

# NewRetirement

The NewRetirement Planner is a financial planning platform that enables you to make better decisions today and find your path to the future you want.

Get personalized answers to your planning questions and discover opportunities for making more of your money — saving on taxes, utilizing your home equity, maximizing investment returns, protecting your money from risks and more.

## DIY Planning Platform.

Helping you understand  
What you need.  
What you have.  
What you can do.  
How to do it.

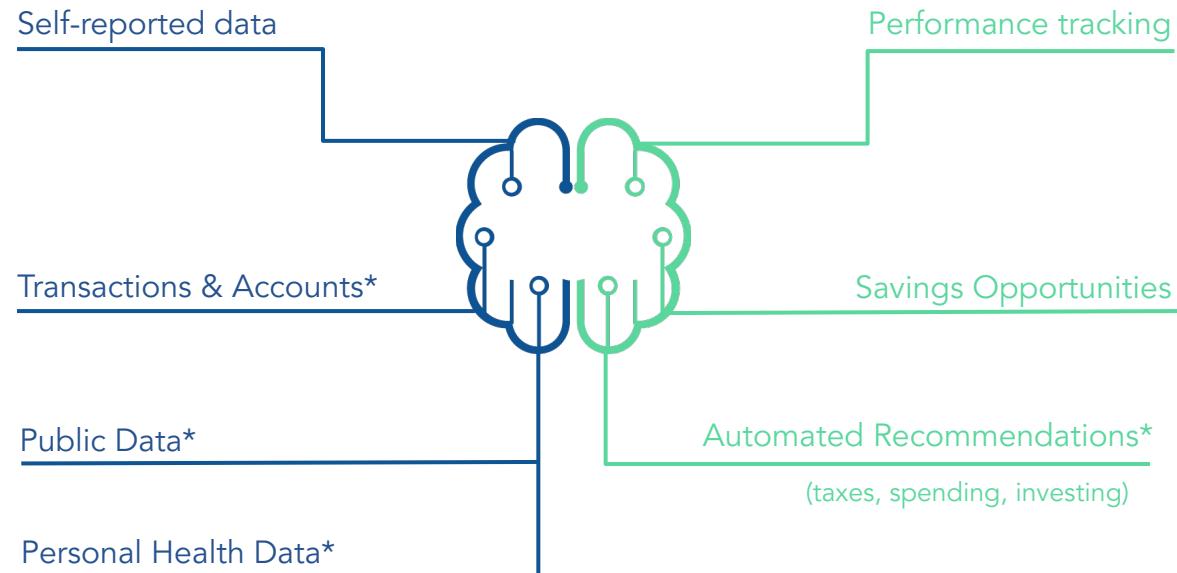
What you have.  
What you can do.  
How to do it.

How

# AI Future

2020: TurboTax

2021: Tesla for Planning  
"Self driving" plans based on  
networked users



# Differentiators

NewRetirement is solving for financial independence and how to spend safely in retirement.

The “nastiest, hardest problem in finance”  
-Nobel Prize winner William Sharpe

## Independent

NR is paid by via a transparent and fully aligned user subscription model.

## Consumer focused

NR empowers the consumer. We learn and iterate very quickly based on direct interaction with thousands of monthly users.

## Platform approach

NR's growing consumer base is attracting advisors and solution providers who will pay to be part of our platform.

## Technology first

NR is automating planning and delivering scalable collaborative advice.

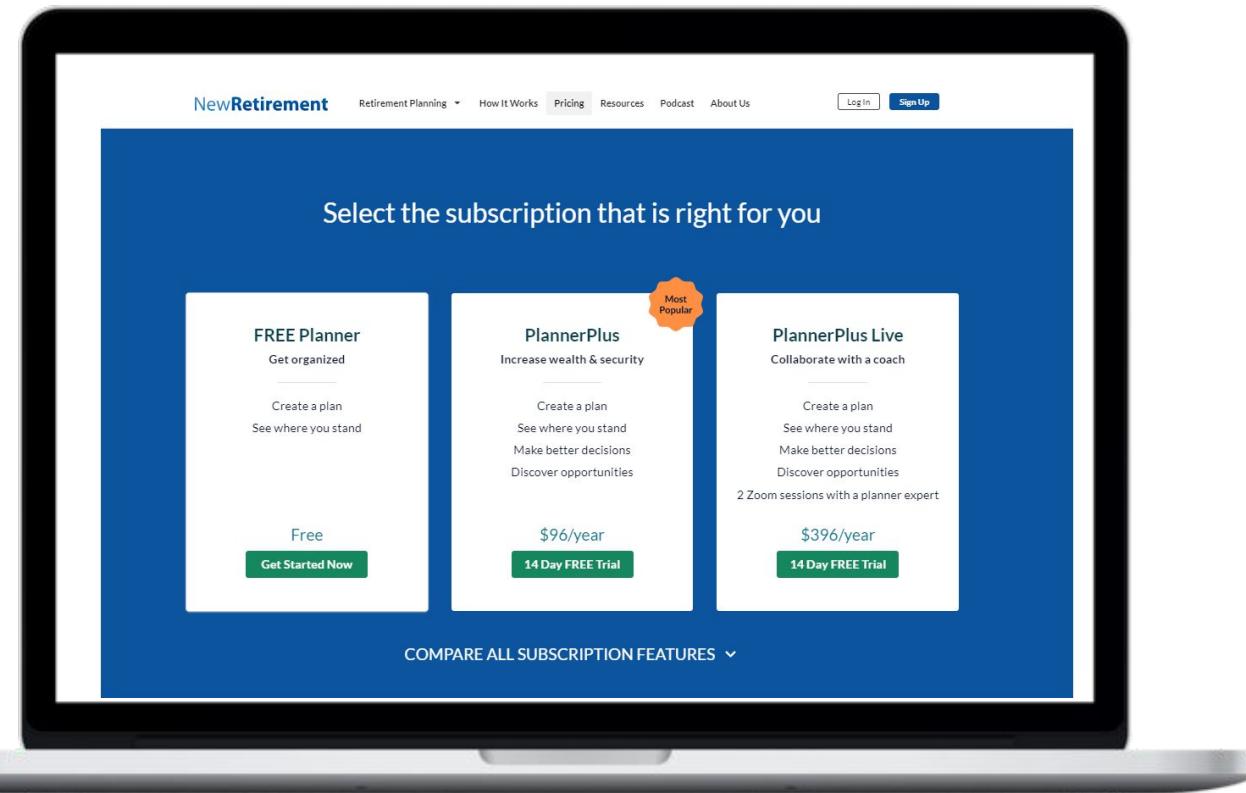
# Get Started

Sign up for the FREE version to see if you are on track.

<https://www.newretirement.com/retirement/signup/>

Try the risk-free 14-day trial for PlannerPlus to unlock more control over assumptions and comprehensive analysis tools.

<https://www.newretirement.com/retirement/pricing/>

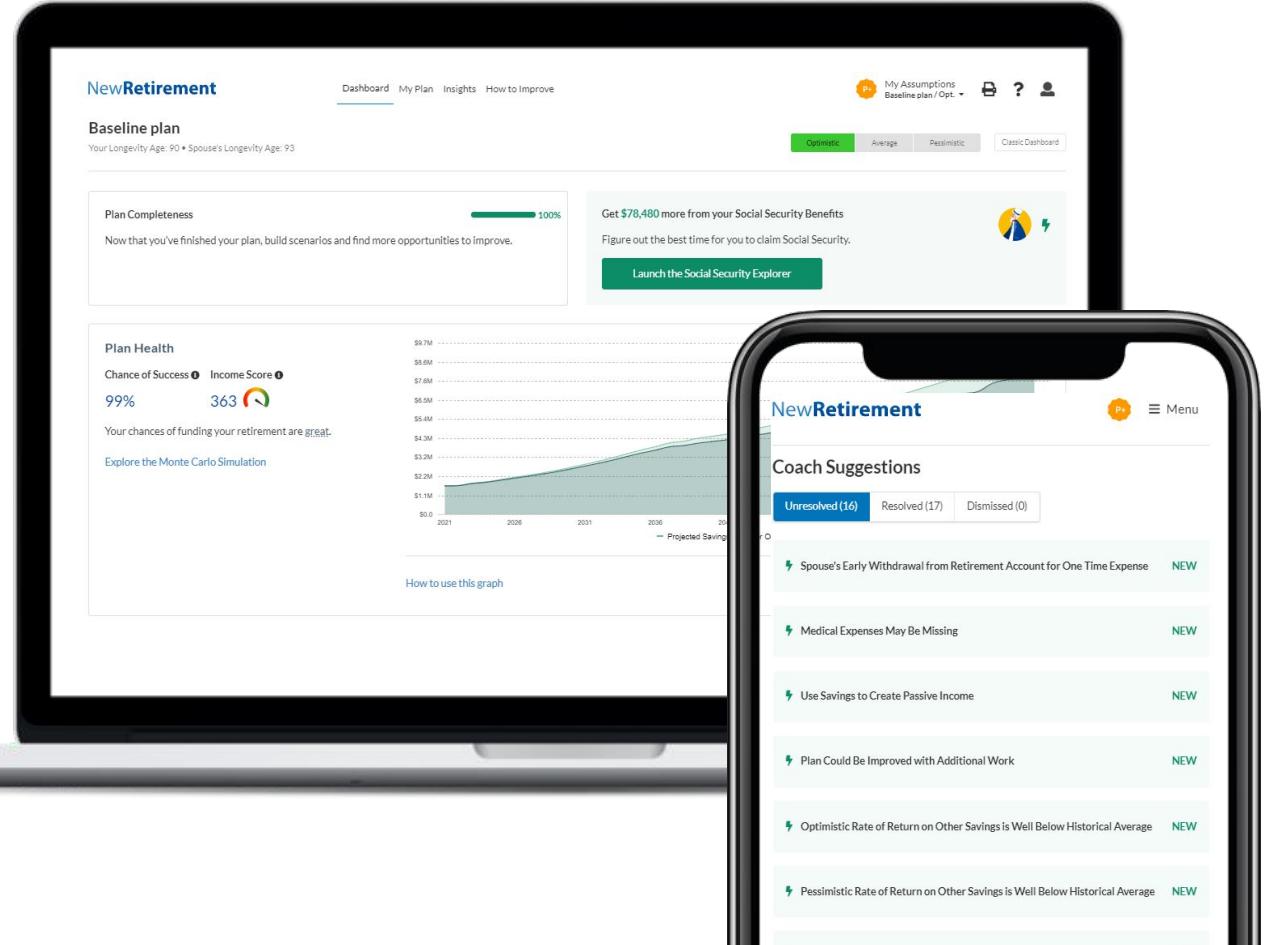


# Work On Your Plan

Review the Dashboard to see if you are on track.

Refine details and assumptions in each area of My Plan for more accurate results.

Use Coach Suggestions to review your plan and define next steps.



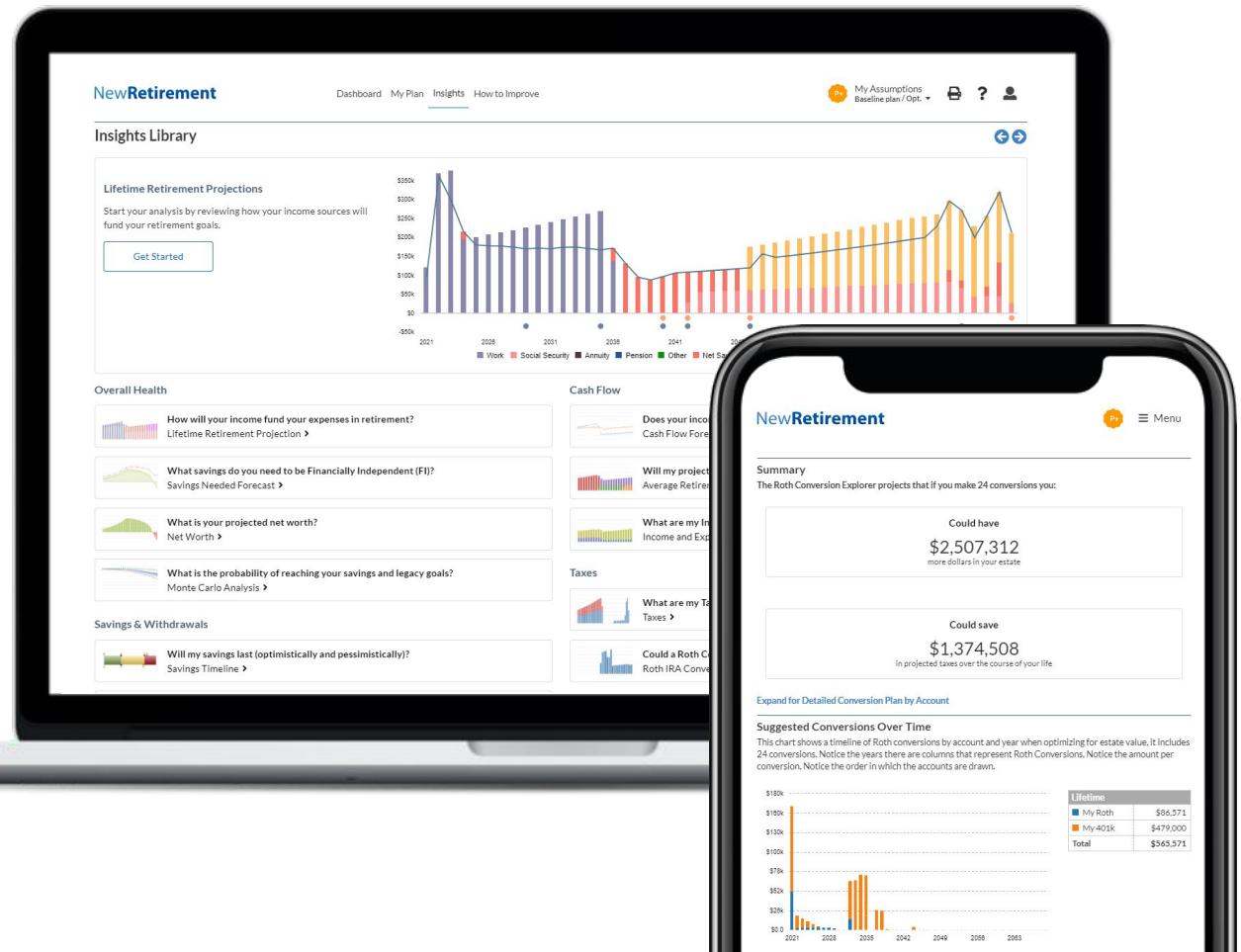
The image shows a tablet and a smartphone displaying the NewRetirement platform. The tablet screen shows the 'NewRetirement' dashboard for a 'Baseline plan'. It includes sections for 'Plan Completeness' (100% complete), 'Plan Health' (Chance of Success: 99%, Income Score: 363, great funding chances), and a 'Projected Saving' graph from 2021 to 2036. The graph shows a steady increase in savings, starting around \$1.1M and reaching approximately \$7.7M by 2036. The smartphone screen shows the 'Coach Suggestions' section, which lists 16 unresolved items, including 'Spouse's Early Withdrawal from Retirement Account for One Time Expense', 'Medical Expenses May Be Missing', 'Use Savings to Create Passive Income', 'Plan Could Be Improved with Additional Work', 'Optimistic Rate of Return on Other Savings is Well Below Historical Average', and 'Pessimistic Rate of Return on Other Savings is Well Below Historical Average'. Each suggestion has a 'NEW' tag next to it.

# Find Optimizations

Analyze your holistic plan, review projections for income, expenses, taxes and more.

Use Explorer charts to learn about potential optimizations.

Learn about opportunities to de-risk your plan through Coach Suggestions.



# Stress Test Your Plan

Explore what if scenarios:

- Relocate to a low tax state
- Stop working earlier
- Spend less
- Do Roth Conversions
- Delay Social Security
- Take Pension or Lump Sum
- Spouse lives to over 100
- Healthcare inflation spikes
- Gifting to charity and children

**NewRetirement**

Dashboard My Plan Insights How to Improve

My Assumptions Baseline plan / Opt.

**Home and Real Estate**  
CA State Income Taxes are being estimated

Additional resources about home equity...

**Do you plan any future changes to your primary residence?**

Will you or have you considered, downsizing, upsizing, refinancing, adding a mortgage, doing a reverse mortgage or selling your home and liquidating the asset?

No Relocate **Sell/Rent** Reverse Mortgage Refinance Add a Mortgage

**Primary Residence - Liquidate / Sell**

Age: 70

Account You Wish to Add Proceeds to: Investment

Estimated Monthly Rent: \$4,000

Location of New Residence: Florida

Estimated values at age 70:  
\$905K House \$0.00 Mortgage

Additional resources about future home equity changes...

**Your Updates**

Timeline Savings Income Score Taxes

**\$1,423,327**  
Estimated Lifetime Income Tax

**\$86,865**  
Estimated Lifetime State Income Tax

**\$1,336,462**  
Estimated Lifetime Federal Income Tax

Estimated Federal State

**State Marginal Income Tax Rates**

\$200K  
\$170K  
\$140K  
\$110K  
\$80K  
\$50K  
\$20K  
\$0.0

2021 2025 2031 2035 2041 2045 2051 2055

See more detail in [Plan Inspector > Tax](#)

**Did Your Plan Improve?**

- Yellow circle: Retirement Goal Ages Achieved No Change
- Yellow circle: Lifetime debt: \$0 No Change
- Red circle: Cash flow: Worseased
- Red circle: Estate: \$17,887,098 Decreased \$2,770,569
- Green circle: Lifetime Taxes: \$1,423,327 Decreased \$61,650

PlannerDude

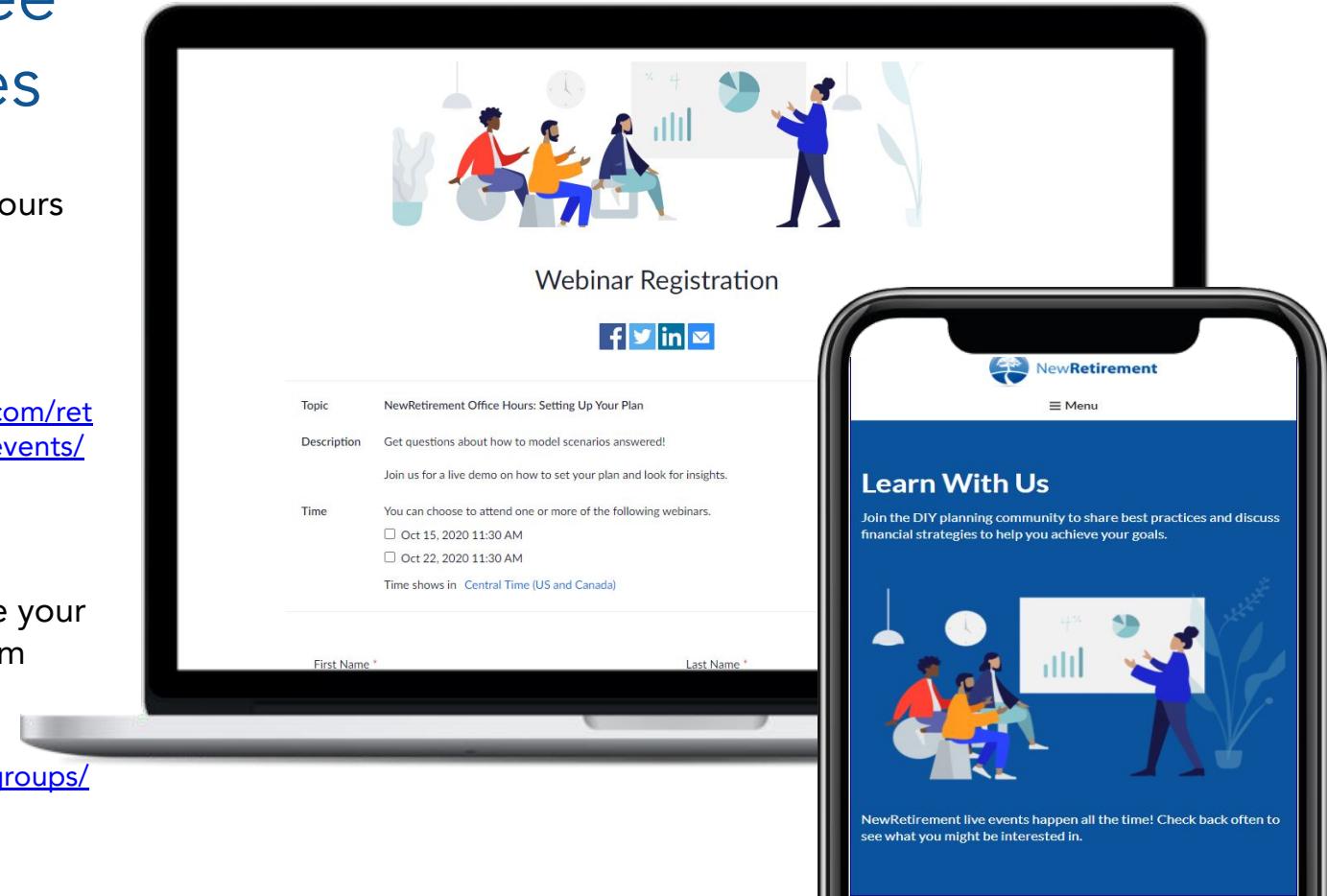
# Join Our Free Communities

Free demos, live office hours for plan support and educational events with thought leaders.

<https://www.newretirement.com/retirement/newretirement-live-events/>

Join our dynamic private Facebook group to share your experience and learn from others.

<https://www.facebook.com/groups/newretirement>



The image shows a tablet and a smartphone displaying the NewRetirement website and mobile app. The tablet screen shows a "Webinar Registration" page with a group of people in a meeting, a pie chart, and a bar chart. The smartphone screen shows a "Learn With Us" page with a similar group of people and charts, along with a "NewRetirement live events happen all the time! Check back often to see what you might be interested in." message.

Webinar Registration

Topic: NewRetirement Office Hours: Setting Up Your Plan

Description: Get questions about how to model scenarios answered!

Join us for a live demo on how to set your plan and look for insights.

Time: You can choose to attend one or more of the following webinars.

Oct 15, 2020 11:30 AM

Oct 22, 2020 11:30 AM

Time shows in Central Time (US and Canada)

First Name \* Last Name \*

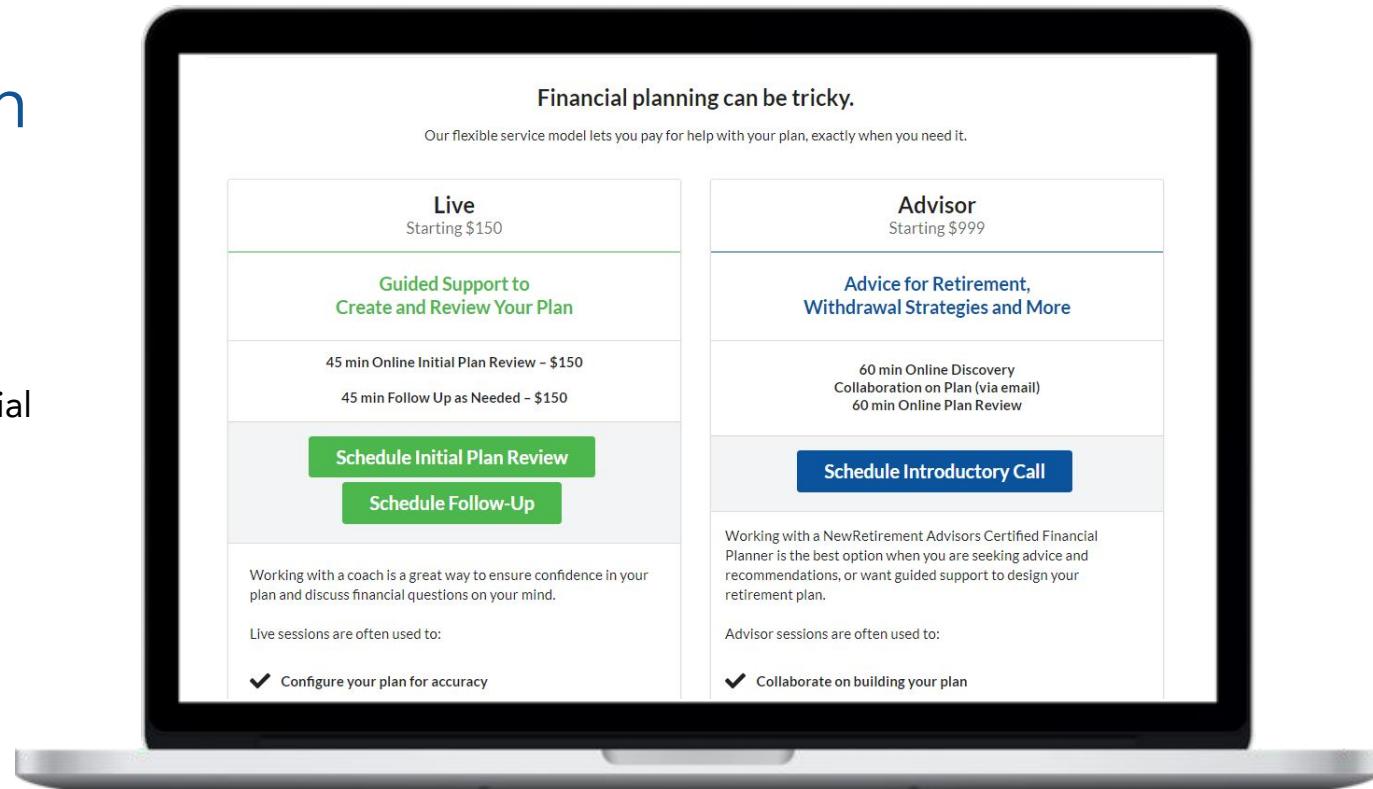
Learn With Us

Join the DIY planning community to share best practices and discuss financial strategies to help you achieve your goals.

NewRetirement live events happen all the time! Check back often to see what you might be interested in.

# Collaborate On Your Plan

Sign up for on-demand,  
fee-only support from  
NewRetirement Coaches  
and NewRetirement  
Advisors' Certified Financial  
Planners.



Financial planning can be tricky.  
Our flexible service model lets you pay for help with your plan, exactly when you need it.

Live	Advisor
Starting \$150	Starting \$999
<b>Guided Support to Create and Review Your Plan</b>	<b>Advice for Retirement, Withdrawal Strategies and More</b>
45 min Online Initial Plan Review – \$150	60 min Online Discovery Collaboration on Plan (via email)
45 min Follow Up as Needed – \$150	60 min Online Plan Review
<b>Schedule Initial Plan Review</b>	<b>Schedule Introductory Call</b>
<b>Schedule Follow-Up</b>	
Working with a coach is a great way to ensure confidence in your plan and discuss financial questions on your mind.	Working with a NewRetirement Advisors Certified Financial Planner is the best option when you are seeking advice and recommendations, or want guided support to design your retirement plan.
Live sessions are often used to:	Advisor sessions are often used to:
<input checked="" type="checkbox"/> Configure your plan for accuracy	<input checked="" type="checkbox"/> Collaborate on building your plan

# Feature Overview

## Work on Your Plan

- Track current and future income streams
- Create current and future spending plans
- Estimate healthcare costs
- Receive NewRetirement Score
- Create an itemized budget for wants and wishes\*
- Adjust plan assumptions\*
- Schedule one time withdrawals or distributions\*
- Add future real estate transactions\*
- Link bank and brokerage accounts for automated updates\*
- Apply State-specific tax models\*

## Analyze Your Plan

- Project where your income will come from in retirement\*
- Forecast annual expenses over time\*
- Forecast annual Federal and state taxes over time\*
- Forecast which years you will need to drawdown from your savings\*
- Run Monte Carlo Analysis to validate retirement goals\*
- Export plan data for personal review and customization\*

## Answer Key Questions

- When can I retire?
- What is my net worth?
- How much do I need for retirement?
- Will my savings last?
- Can I retire earlier?

## Optimize Decisions

- Create multiple plans to test "what if" scenarios
- When should I claim Social Security?
- Can I afford to pay for college? A second home? A big vacation?
- Should I purchase an annuity?
- Should I relocate to save State taxes?\*
- Is a Roth IRA Conversion right for me?\*
- Which accounts should I spend from first?\*
- What is the best withdrawal strategy for me?\*
- Learn tax optimization and saving strategies\*
- Get notified of plan risks\*

\*Requires PlannerPlus

# Feature Overview (Continued)

## Learn

- Read articles about retirement planning, lifestyle and optimization
- Get a curated list of articles and tools to learn how to strengthen your plan
- Explore articles and videos about modeling scenarios
- Attend a step-by-step webinar demo about My Plan
- Participate in Office Hours webinars to get modeling questions answered
- Join the NewRetirement Facebook Community
- Ask questions through chat support
- Book a meeting with a NewRetirement Coach
- Collaborate with a Certified Financial Advisor to create and review your retirement plan

# Demo & Live Questions

[www.NewRetirement.com](http://www.NewRetirement.com)