

# Network Microdesigns Corporation

Lifebase® Advisory Group Meeting

May 6, 2010

Lifebase.NET Advanced Sales Tools

## Overview

- Requesting customer input
  - Which tools/reports to migrate to .NET versions of Lifebase
- Several Alternatives Exist
  - Development follows customer requests
  - Many via Advanced Sales Tools
- Each Customer Uses a Different Set
  - Illustrate/Share Alternatives



## Financial Planning Tools

### Retirement and Survivorship Planning

- Implemented as Web App
  - from insurer's website
  - or from within Lifebase
- Needs Analysis
  - Retirement or Survivorship
    - What you need
    - What you have
    - Calculation results
  - Reports or graphs available
  - If from insurers public website, contact info
- Need to tie to Lifebase.NET products



## Financial Planning Tools

### Financial Calculator

- In production in 32-bit system
  - not yet implemented in Lifebase.NET
- Calculations
  - future value of today's amount
  - present value of future amount
  - payment calculator and amortization schedule
  - present value of series of regular payments



## Financial Planning Tools

### Value of Tax Deferral

- In production in 32-bit system
  - not yet implemented in Lifebase.NET
- Input
  - Initial investment
  - Return on taxable and tax deferred investments
  - Marginal Tax Rate
- Output, by years
  - Taxable investment
  - Tax deferred investment
  - Difference



## Financial Planning Tools

### Roth IRA Calculator

- In production in 32-bit system
  - not yet implemented in Lifebase.NET
- Input
  - Current and Retirement Age
  - Anticipated Retirement Years
  - Pre- and post-retirement tax rates
  - Anticipated return on investment
- Output
  - Balance at retirement and after-tax income
  - Roth, Traditional IRA, difference



## Financial Planning Tools

### Other Tools

- In production in 32-bit system
  - not yet implemented in Lifebase.NET
- Alternative Investment Comparison
  - annuity v taxable investment
- Term insurance Comparison
  - Lifebase product v competitor
  - Buy term and invest the difference
- Mortgage Payoff
  - difficult with today's interest rates

