Fact Sheet

Retirement Income Planning and Product Solutions

Earn Client Trust and Demonstrate How Annuities, Long-term Care and Life Insurance Can Help Clients Better Prepare for Retirement

Retirement income planning represents a significant opportunity for financial advisors and insurance agents as many investors today don't feel confident with their current retirement strategy, or don't have a retirement plan in place at all based on findings from Expectations & Experiences: Borrowing and Wealth Management, the consumer trends survey by Fiserv. With Fiserv technology, advisors can use innovative tools to communicate retirement solutions to clients and deliver more impactful advice.

Insurance plays a powerful role in everyday life. Yet many consumers today don't fully understand its value when it comes to their retirement plan. To address this, Fiserv offers technology that provides a powerful way for financial advisors to demonstrate how annuities, long-term care and life insurance can improve a client's financial outlook.

Create a holistic financial picture for clients and build a plan of action that presents a dynamic analysis with the right combination of strategies and investments in context of a client's goals and objectives. With Fiserv, technology is flexible to each individual practice and client sessions are interactive.

Deliver Personalized Recommendations and Educated Advice

Fiserv technology enables financial professionals to display a clear view of a client's financial standing – today and throughout retirement – by forecasting and analyzing their full financial picture, including assets, income, expenses, liabilities and insurance. Financial advisors and insurance agents now have the ability to gauge a more robust and visual view of a client's income distribution from retirement portfolio, social security, annuities, and pensions throughout the client's lifetime and across multiple market assumptions.

Subsequently, advisors can offer educated advice to clients on how to mitigate retirement risks through specific product illustrations, such as annuities, life insurance and long-term care. Productivity enhancers, like the calculator function, estimate the amount each product will generate and demonstrate the overall benefit to the retirement plan.

Harness the Power of What-if Analysis and Better Collaborate With Clients

In real-time collaboration with clients, advisors and insurance agents can compare and contrast scenarios side by side in order to identify and illustrate the best solution. The system is capable of producing multiple scenarios, enabling advisors to illustrate any number of retirement assumptions and alternative strategies their clients may need. Parameters demonstrated in the graphic representations can be refined by layering income sources and expenses, painting a clearer picture of financial projections.

Expectations & Experiences: Borrowing and Wealth Management

Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today. Visit fiserv.com to learn more.

A Picture Speaks a Thousand Words

The output function on the system comprises a full package takeaway for clients, including a detailed summary and action plan. Clients will trust the intuitive analysis and true-to-life functions from the technology. Deliver advice the proper way by demonstrating the facts and painting a clear, holistic financial picture.

Flexible Data Input

The user interface is designed for quick, efficient and interactive planning sessions. Client information can easily be imported or manually entered. The detail of the data input can conform to the complexity (or simplicity) of the client's financial situation. With one click, household data, financial information and economic assumptions are easily imported and integrated.

Customizable Business Solutions With Ease, Speed and Scale

Retirement income planning and product solutions technology from Fiserv is highly-scalable and flexible to accommodate your growing business needs. Our solution is also available through APIs so financial institutions can utilize all the functionality and calculations of our technology with complete control over the user experience.

Key Benefits

- Simulate multiple product-agnostic annuity, long-term care and life insurance scenarios, demonstrating the need for such products in the client's financial plan
- Create a new source of revenue for advisors, insurance agents and your financial institution
- Improve client collaboration with interactive data entry
- Construct multiple what-if scenarios to find the best solution for clients
- Leverage powerful data visualizations and easy-to-read charts and graphs that inspire client action
- Show side-by-side comparison of multiple cashflows
- Leverage Monte Carlo simulation for forward-looking investments growth

Connect With Us

For more information about retirement income planning and product solutions, call us at 800-872-7882, email getsolutions@fiserv.com or visit www.fiserv.com.

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