Real World Software and Investments
PO Box 1726 Sonoma CA 95476
707-996-9664
support@toolsformoney.com

| | Term of License Pricing | | |
|---|---|---|---|
| | **1-Year** | **3-Year** | **5-Year** |

## ASSET ALLOCATION SOFTWARE

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| **Comprehensive Asset Allocation Program** | **$99** | **$259** | **$375** |

includes Asset Allocation Program
plus Asset Distribution Program
plus Sample Small Asset Allocator Program
plus Small Asset Allocator Program
plus Current Mutual Fund Picks

A simplified Asset Allocation program to help you develop an appropriate allocation and allows for comparison of current vs proposed allocations.

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| **Big Asset Allocation Program** | **$99** | **$259** | **$375** |

Allows for the creation of an asset allocation strategy within multiple investment accounts.

## RETIREMENT PLANNING SOFTWARE

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| **Integrated Financial Planner Program (IFP) - Generally For Professionals** | **$599** | **$1,499** | **$2,099** |

Most robust and complex financial planning software we offer. Most popular with financial professionals. Provides almost unlimted control of data input and allows for "what if" scenarios. Includes current and proposed cash flow, net worth, college funding, and life insurance moduals all linked into one powerful planning tool. All designed for the real world; that which actually happens.

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| **Dual RWR - Professional Verison** | **$199** | **$499** | **$699** |

The Dual RWR combines two RWRs so you can project and compare both current and proposed scenarios at the same time. Normally, used by professionals this is a fully integrated program that allows for extensive control on all data points allowing for specific modeling of a clients financial situation.

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| **Real World Retirement Software (RWR) - Individuals** | **$149** | **$399** | **$549** |

RWR is a powerful, logical, accurate and flexible stand-alone retirement program designed for detail-oriented individuals that generally don't run current and proposed scenarios.

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| **Retirement Planner (RP) -** | **$79** | **$209** | **$299** |

Includes features missing in most competitors retirement plan calculators. The RP is a solid choice for couples needing to manage multiple investments with separate income goals and retirement start dates. An efficient workhorse designed for individual investors.

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| **Simple Retirement Planner (Simple RP)** | **$49** | **$129** | **$179** |

Simplified "quicky" financial planning software. Best for an individual and only requires minimal input. Create a plan in less than 30 minutes. Not comprehensive but a great starting point.

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| **STAND ALONE TOOLS** | | | |
| **Bond Calculator**<br>A comprehensive array of bond calculators that help make bond portfolio management quicker easier and cheaper. | **$49** | **$129** | **$179** |
| **401(K) Calculator**<br>Provides accurate and detailed answers to 401(k) plan forecasting questions. | **$19** | **$49** | **$69** |
| **Life Insurance Needs Calculator**<br>Accurately calculates how much life insurance is actually needed. | **$19** | **$49** | **$69** |
| **Real Estate Calculator**<br>Analyzes how well a rental property has performed and estimates how well they may perform in the future. This single version analyzes one property at a time. | **$29** | **$79** | **$99** |
| **Multiple Ppty Real Estate Calculator**<br>Analyzes how well multiple rental properties have performed and estimates how well they may perform in the future. Will analyze up to 5 properties and provides a single financial report on all. | **$49** | **$129** | **$199** |
| **Cash Flow Projector (CFP)**<br>Budget and project cash flow needs with great specificty. Total control of all data in every year. The most flexible, accurate and precise cash flow tool available. | **$49** | **$129** | **$199** |
| **Net Worth Calculator**<br>Assets minus liabilities equals net worth. A simplified program designed to provide a static net worth based on a specific moment in time. Can be updated annually as part of an annual review. | **$19** | **$49** | **$69** |
| **Net Worth Projector (NWP)**<br>Comprehensive net worth program that provides estimates for net worth 75 years into the future. Considers rates of return, taxes and more. All data can be manipulated to ensure more accurate results and balances can be updated in real time for more precise future projections. | **$29** | **$79** | **$99** |
| **College Calculator**<br>This calculates how much it will cost to send someone to college, and how much one needs to save to pay for it. | **$19** | **$49** | **$69** |
| **Multiple College Calculator**<br>This calculates how much it will cost to send multiple people to college, and how much one needs to | **$29** | **$79** | **$99** |

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| **STAND ALONE TOOLS - continued** | | | |
| **TVM Financial Tools and Calculators** | **$15** | **$39** | **$55** |
| Includes 25 financial calculators including time value of money calculators, additional financial tools needed to create financial plans and several money tools for financial planning practice management. | | | |
| **Investment Comparator (IC)** | **$15** | **$39** | **$55** |
| Compares 27 of the most-common methods of investing in an apples-to-apples format. The purpose is to analyze the long-term effects of different investing strategies. | | | |

## CLIENT DISCOVERY WORKSHEETS - one time fee only.

| | One time Payment | |
|---|---|---|
| **Investment Tolerance and Scoring Tool** | **$49** | |
| Everyone should begin their investing journey by articulating their personal risk tolerance and matching their investment program accordingly. Consider completing this exercise annually. | | |
| **Fact Finder Bundle (Includes all three fact finders below)** | **$79** | Package |
| Fact Finder (Part 1 of 3) | **$50** | Individually |
| Fact Finder (Part 2 of 3) | **$36** | Individually |
| Fact Finder - Assets (Part 3 of 3) | **$24** | Individually |
| Each fact finder focuses on one area of a clients personal and financial life. Used for gathering data needed to complete input for retirement plans and to obtain client information that may be entered into a CRM program. Can be edited and personalized. | | |
| **Business Fact Finder** | **$10** | |
| Specifically designed with questions pertinent to business clients. | | |
| **Cash Flow Only Fact Finder** | **$18** | |
| Used as a stand alone for retirement planning and in conjunction with cash flow projection software. | | |
| **College Only Fact Finder** | **$6** | |
| **Insurance Only Fact Finder** | **$10** | |
| **Investment Fact Finder** | **$10** | |
| **Retirement Fact Finder** | **$11** | |
| Used when completing a retirement plan using the RP program. Simplified fact finder. | | |
| **Investment Policy Statement (IPS) - Template** | **$29** | |
| A template for creating your own, white labeled client IPS. Completely editable MS word format | | |

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## OUR UNIQUE MODEL PORTFOLIO AND INVESTMENT RECOMMENDATION SUBSCRIPTION SERVICE

Looking for a little help? Reduce your fees and invest like the pros with our unique subscription service. Options for both professional money managers and retail investors alike.

Subscribe to our investment subscription service and cut the cord with expensive asset managers. We provide time tested asset allocation model portfolios for Conservative to Aggressive investors and regular investment pick updates at a fraction of the cost. A turnkey investment program that's easy to implement and simple to manage.

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| Professionals - Call for details* | **$34.95/month** |
| Retail Investors - No-load only - Call for details* | **$19.95/month** |

*Subscription service requires a 1-year minimum commitment.
All programs are Excel based and unlocked for the period of time purchased.
All programs come with basic instructions.