

## **Executive Summary of VeriPlan**

**Category :** About VeriPlan -- Personal Finance Software for Your Lifetime

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### **Executive Summary of the VeriPlan Personal Financial Software**

**VeriPlan Personal Financial Planning Overview:** The VeriPlan personal financial planning software gives you significant personal insight into your most important financial planning and investment portfolio management decisions. Through comprehensive and customized lifetime projections, VeriPlan's financial calculators model your personal finance situation across your adult lifecycle. VeriPlan's fully integrated financial calculators project scenarios about your income, expense budget, debts, investment assets, investment returns, and investment costs within the context of the U.S. federal, state, and local taxes that apply to you. VeriPlan presents all your personal lifecycle projection information in clear graphics and data tables. You can easily customize any of your personal finance data and settings in VeriPlan. After you make any modification, VeriPlan will revise your complete projection automatically and instantaneously. Using VeriPlan's rich set of fully integrated "what if" financial calculators, you can take greater control of your own financial planning and personal investment management.

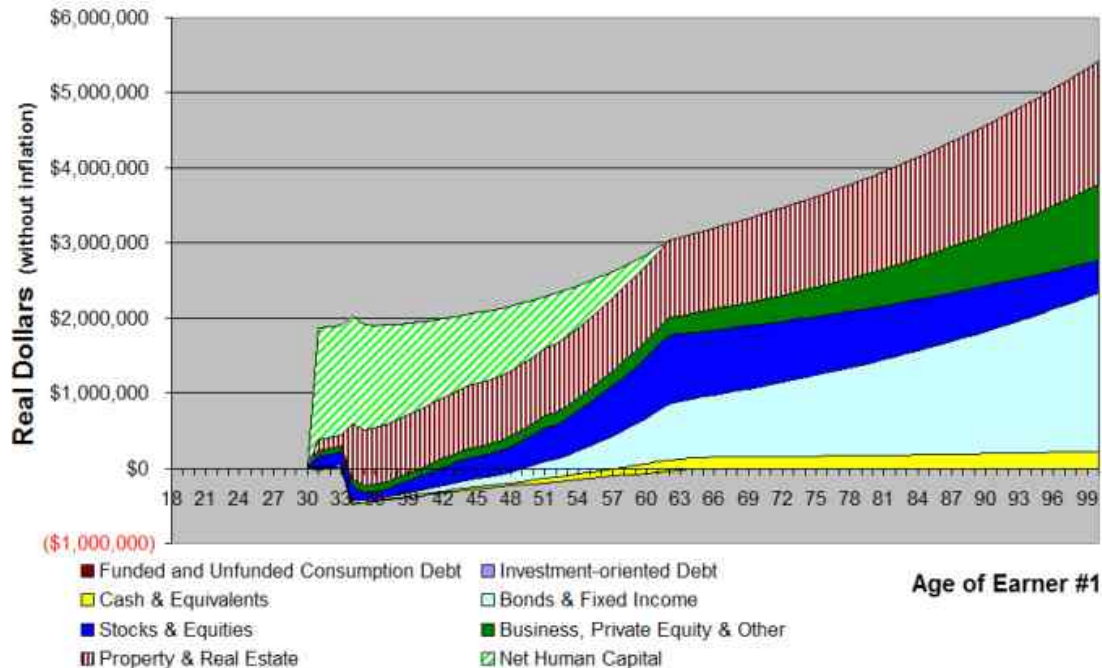
**Organization, Projection Graphics, and Data:** VeriPlan provides 73 user worksheets organized into groups with the same color worksheet tabs. VeriPlan provides extensive internal and external hyper-linking to help you to get around quickly. VeriPlan is a lifecycle projection model for 1 or 2 "earner/users" from 18 to 100 years old. A projection can begin at any age from 18 to 99 and will continue through age 100. Each of VeriPlan's twenty-one projection graphics covers ages 18 to 100 years in yearly increments. Also, VeriPlan automatically provides 21 data worksheets with tables of all the annual data that VeriPlan uses to draw each of its 21 projection graphics. All VeriPlan projections extract inflation and use real or non-inflationary dollars with constant purchasing power projected across your lifecycle.

**Earned Income and Other Income:** Regular employment and/or self employment income can be projected for each user. VeriPlan also allows you to enter information about other income sources that you expect to have, including positive and negative adjustments on a year-by-year basis. You can also fine tune expected real dollar growth rates on an annual basis for each income source.



## Total Assets with Net Human Capital & Debts (real \$/yr)

(Beginning balances with reallocations; Debt will cause assets to display below zero.)



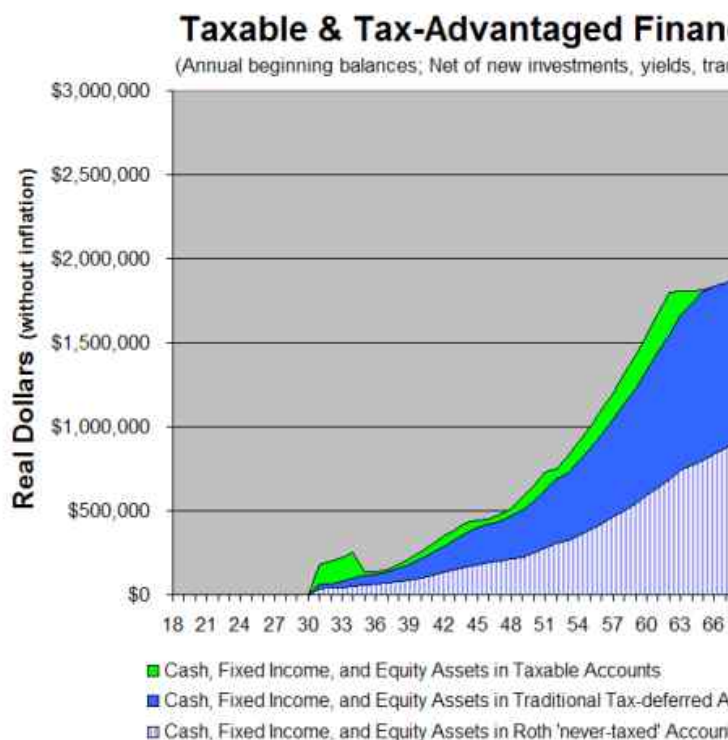
VeriPlan's integrated, automated, and high performance investment calculators enable the rapid evaluation of a wide range of customized personal financial planning goals. Growth of your projected centerline investment portfolio values are based on 75-year historical risk-adjusted and inflation-adjusted asset class growth rates. Growth rates are fully user-adjustable using VeriPlan's systematic and judgmental growth rate adjustment tools.

For each of your investment portfolio holdings, VeriPlan separately and automatically projects annual investment returns, return volatility, taxes, and investment costs. VeriPlan automatically projects your net annual holdings by asset class, including new financial portfolio investments from future positive net earnings, reallocations, and withdrawals due to future negative net earnings. Then, in combination, the VeriPlan investment calculators automatically assess your overall annual net portfolio returns, tax-efficiency, and investment cost-efficiency. VeriPlan can project these aggregates, even though the net value of your individual asset holdings may change at different rates due to investment returns adjustments that you make, varying investment costs, uneven capital gains tax distributions, legal differences in taxes, and variations in tax rates. VeriPlan provides significantly more personalized insights, because its projections focus on your particular projected lifetime financial planning situation and do not rely upon averages for the general population.

**Income Tax, Capital Gains Tax, Property Tax, and other Taxes:** VeriPlan's tax calculator functionality automatically projects your lifetime tax obligations in eight different tax categories. It automatically projects the particular federal income tax, state income tax, and local income tax rates and limitations that currently apply to you. It also projects your personal tax exemptions, adjustments, and deductions plus your property and other taxes. To prevent obsolescence, you can change tax rates and limits used by VeriPlan, in case tax laws change in the future.

1. VeriPlan automatically applies current variable U.S. federal income tax rates and limits on federal taxes.
2. VeriPlan automatically applies your current variable or flat state income tax rates and limits on state taxes. VeriPlan's tax calculator functionality provides state income tax rates for the

50 United States and Washington, D.C. You can select any of these state taxes to develop your financial planning projections. 3. VeriPlan automatically applies any local personal income tax rates and limits. It can project a) no taxes, b) flat tax rates, c) variable tax rates, or d) the New York City income tax rates, which are provided. 4. The VeriPlan tax calculators automatically develop projections that use different levels of taxable income at the federal, state, and local tax levels. 5. VeriPlan automatically supports the 'Single' and "Married, Filing Jointly' federal income filing statuses. The VeriPlan tax calculators automatically apply the tax rates and tax limits that are associated with these filing statuses. 6. The VeriPlan tax calculators automatically project annual tax exemptions and their phase-outs for up to 10 tax dependents. 7. VeriPlan automatically projects annual tax exemptions for up to six different adjustments to your income that is subject to federal taxes. It also manages differential income growth rates and income phase-outs. 8. The VeriPlan financial software automatically projects your multi-year federal income tax deductions. In each projection year, VeriPlan applies the more favorable of either the standard tax deduction or your itemized tax deductions. 9. VeriPlan automatically applies Social Security (FICA) and Medicare taxes. It automatically projects either employee or self employment tax rates, as appropriate. 10. The VeriPlan tax calculators automatically apply long-term qualified dividend and capital gains taxes on capital gains distributions and asset withdrawals net of your accumulated asset tax basis. For each of your investment portfolio holdings, you can provide your current asset tax basis. Over your lifecycle projections, VeriPlan will automatically increase and/or reduce your cumulative asset class tax basis separately for your cash, bond, and stock asset classes. 11. VeriPlan automatically projects your total property taxes, real estate taxes, and other assessment taxes. You can also project that your property taxes will grow at rates different from inflation.



**Tax-advantaged Retirement Plans:** To the extent reasonably possible, the VeriPlan financial planning software has automated your lifetime projections regarding the various employer retirement plans and personal retirement accounts that allow you to defer taxation or to avoid future taxation altogether. VeriPlan automatically projects separate values for your taxable accounts, traditional IRA and 401k retirement accounts, and Roth IRA and 401k retirement accounts. Regarding traditional IRA accounts and Roth IRA accounts, the VeriPlan retirement calculators have fully automated the

projection of your lifetime IRA contributions, tax deductions, tax-advantaged investment returns, portfolio withdrawals, and capital gains taxation. When necessary, the VeriPlan financial software automatically assesses federal early withdrawal penalties, which are supplied, and any state early withdrawal penalty that you might provide.

**Documentation and Tutorials:** All of VeriPlan's worksheets provide extensive and readily available documentation. Tutorial files help you to understand what VeriPlan can do for you to improve your personal financial planning. The VeriPlan CD also includes an additional, fully modifiable version of the tutorial. Using the preloaded personal finance data in this adjustable VeriPlan tutorial file, you can change any value or setting to learn how VeriPlan works. **Systems Platform:** VeriPlan runs in a standalone configuration. Internet connectivity will augment the information available to you, but Internet connectivity is not required. To operate, VeriPlan requires a relatively recent and moderately powerful personal computer that runs Microsoft Excel 2002 or later.

**License and Purchase Information:** VeriPlan is licensed and is for the personal, non-commercial use by one (1) household. The price of one (1) personal, non-commercial end user license for the currently marketed version of VeriPlan is \$39.95 in United States dollars. Shipping and handling is free on orders that are shipped within the United States. California residents will also pay 8.25% sales tax. All orders receive our [full and unconditional 30-Day VeriPlan User Satisfaction Guarantee](#). Purchase terms are subject to change without notice at the sole discretion of Lawrence Russell and Co.

**Personal Finance Decision Tools:** VeriPlan provides 10 sophisticated and automated personal finance decision tools summarized in a separate document, [VeriPlan's 10 Financial Planning Tools and Financial Calculators](#);

VeriPlan Is Simply The  
[Best Financial Planning Software](#)

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