

OTAR RETIREMENT CALCULATOR – 2010 Edition

Feature Sheet

- It uses historic market data since as far back as 1900: DJIA, S&P500, Canadian, British, Japanese, Australian equity market indices
- No “assumed” growth rate or inflation, no Monte Carlo simulations
- Click of a “**smart**” button gives answers to most retirement planning questions
- Strategic, Tactical, Trend, Combo, Age Based, Target Date Asset Allocation
- Variable annuities with GMWB or GMIB
- Leveraging
- Life, Disability, Long Term Care needs analysis
- Emergency funds calculation
- Various withdrawal strategies
- Annuity / Investment Portfolio Optimization

Forecasting versus Aftcasting

Forecasting requires that you make assumptions about markets and inflation. Wrong assumptions can lead to disastrous outcomes. No one can forecast what the markets will do tomorrow, let alone the next 30 years!

Aftcasting requires no assumptions for market performance or inflation. It gives you the best and worst outcomes based on market history.

Three Easy Steps:

1. **Enter** your basic financial information:
 - Your age, desired retirement age
 - Your current savings
 - Income desired after retirement
 - Other income available after retirement such as government benefits, pensions, rental income
2. **Analyze:** Click on any “smart” button to figure out
 - When can I retire?
 - Do I have enough?
 - How much do I need to save?
 - How much income can I have after retirement?
 - What is my optimum and tolerable asset mix?
 - Do I need a life or variable annuity for secure income?

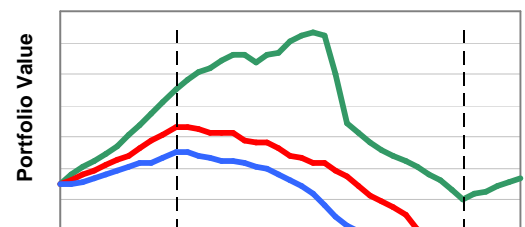
... And many more
3. **Print** results.

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Important: The projections or any other information generated by Otar Retirement Calculator regarding the likelihood of various investment outcomes are based solely on market history, and are not guarantees of future results.