

How to Use the Coordinate Tab

The coordinate tab is designed to encourage experimentation and “what if” questions about different coordination and withdrawal strategies. It allows users to include a number of different variables in the fields provided on the page. The ultimate goal is to determine the most appropriate strategy for coordinating Social Security with other retirement assets to increase portfolio longevity—so have fun, “play” with different scenarios and familiarize yourself with the capabilities of the interactive software.

Further questions are answered in the User Guide below.

View: Two options are offered to view calculations; Assets – Coordination and Spending – Fill the Gap

Assets – Coordination

Three blue dropdown boxes immediately appear that ask for information and amounts regarding spending, savings and income.

Step 1 – Spending: Include the client’s estimated monthly spending in the box in the top center, or simply slide the square toggle on the scale below from left to right until the estimated amount is reached. Add the year in which spending is expected to begin, and click the “next step” button.

Step 2 – Savings: Include the asset amounts held by the client in each of the relevant fields. Rolling your computer mouse over the blue  icon will provide more detail about the information requested. Once completed, click the “next step” button.

Step 3 – Income: Begin by choosing the Social Security strategy from the center dropdown menu that applies to the client’s situation. Also add in the amount of monthly income derived from other sources, as well as the amount of pension income to which the client is entitled. At this point, the user can choose to return to the previous step, save to the client’s account, generate a report or calculate the coordination strategy for display on the screen. Note: Scenarios entered are for experimenting purposes and not saved to the client’s record unless the “Save to Client” button is clicked.

The coordination strategy can then be viewed in three different ways. They are:

Build-up View - Additional Money You Can Find for Your Client;

Compare View - Added Money between Two Strategies;

Income View - See Details of Each Strategy Over Time.

Rolling your computer mouse over the blue  icon will provide more detail about each view and what each component visually represents. For more information about assumptions built into the software’s logic engine, click the “Change Assumptions” link just above the Build-up View - Additional Money You Can Find for Your Client.

Note: Educational content in the form of whitepapers, original articles, blog posts and case studies found on the right-hand side of the [Assets – Coordination](#) view are also provided to further assist users.

Spending – Fill the Gap

The calculation and analysis of gaps between the client’s projected level of spending in retirement and the income that Social Security will provide can be performed by clicking on the Spending – Fill the Gap screen in the View field at the top of the page.

Enter the estimated amount of annual spending by the client(s), the rate of inflation, the Social Security strategy chosen by the client, and whether they believe they will have a short, normal or long life expectancy. The amount of the spending gap will then be displayed in both graphical and tabular formats.