



***An innovative retirement income  
solution you've never heard of!***

# Home Page

Look and feel, content, and materials configurable by institution

Wealth of easily-downloaded marketing and sales materials

Getting Started resource for new users

The screenshot shows the home page of the Thrive Income Distribution System. At the top left is the logo "Income Distribution System THRIVE". To the right is a search bar and the text "Powered by RISE". Below the logo is a navigation menu with "Home", "Materials", and "Proposal System". Under "Materials" is a sub-menu with "Welcome", "Getting Started", and "FAQ". A "Show Help" link is on the right. The main content area is divided into sections: "Welcome to Thrive®" with a brief introduction; "New to Thrive®?" with instructions on where to find information; "Getting the Most Out of Thrive®" with links to help resources; "What's New" with a list of recent updates; "Important Content" with a "Training & Support" section listing various resources; "Marketing" with a "Client Fact Finder: Short Version"; and "Blog Posts" with several tips and system updates. The footer contains links for "About", "Privacy Policy", "Terms of Use", "Help and Support", and "Contact Us", along with version information "v. 2.0.6 (462) 07/08/2009".

Large library of training and support resources

Sales tips, software tips, and success stories shared through a frequently-updated blog

Extensive help and support information

# Proposal System Dashboard

The dashboard features a navigation bar with 'Home', 'Materials', and 'Proposal System' menus. A 'Show Help' link is in the top right. Below the navigation are tabs for 'Dashboard', 'Cases', 'Proposals', and 'Quotes'. The main content area is divided into several sections:

- Proposal System Dashboard**: A central header.
- Recently Created Cases**: A table with columns 'Name', 'Created', and 'Updated'. It lists 'Generic Case' created on 07/22/2009.
- Recent Scenarios**: A table with columns 'Name', 'Created', and 'Updated'. It lists 'Retire at 66. No work in retirement' created on 07/22/2009 and updated on 08/18/2009.
- Scenarios Waiting for Quotes**: A table with columns 'Name', 'Status', 'Created', and 'Updated'. It shows 'No records found.'
- Recent Proposals**: A table with columns 'Case', 'Scenario', 'Name', and 'Date'. It lists three proposals for 'Retire at 66. No work in retirement' with dates 08/18/2009, 08/03/2009, and 07/22/2009.
- Most Active Cases**: A table with columns 'Name', 'Created', 'Updated', and '# Views'. It lists 'Generic Case' with 2 views, created and updated on 07/22/2009.
- Most Active Scenarios**: A table with columns 'Name', 'Created', 'Updated', and '# Views'. It lists 'Retire at 66. No work in retirement' with 3 views, created on 07/22/2009 and updated on 08/18/2009.
- Recent Quotes**: A table with columns 'Case', 'Scenario', 'Created', and 'Updated'. It lists two quotes for 'Retire at 66. No work in retirement' with dates 08/18/2009 and 08/03/2009.

Annotations include a 'New Case' button in the top right, and several tables circled in black. Arrows point from text boxes to these elements.

Overview of all client case activity, summarized and sorted for easy review

Clear reminder of cases requiring quotes

List of client proposals awaiting for delivery or client response

Single click to start a new client case

Cases archived indefinitely for retrieval at any time

Quickly access quote details

# Creating a New Case

Only 10 minutes to enter a case from start to finish

Space for additional client background and details

Spouses can be excluded or included for thorough joint planning

Clear navigation guides the advisor

Income Distribution System  
**THRIVE**  
Powered by RISE

Home Materials Proposal System Show Help

Dashboard Cases Proposals Quotes

### New Case

#### Case Information

Name:  \*

Description:

#### Client Information

Client1	Spouse
First Name: <input type="text" value="Joe"/> *	First Name: <input type="text" value="Jane"/> *
Last Name: <input type="text" value="Smith"/> *	Last Name: <input type="text" value="Smith"/> *
Date of Birth (m/d/yyyy): <input type="text" value="06/08/1947"/> *	Date of Birth (m/d/yyyy): <input type="text" value="10/03/1948"/> *
Gender: Male <input checked="" type="radio"/> Female <input type="radio"/>	Gender: Male <input type="radio"/> Female <input checked="" type="radio"/>
State of Residence: <input type="text" value="New Jersey"/> *	State of Residence: <input type="text" value="New Jersey"/> *
Include Spouse? <input checked="" type="checkbox"/>	

Done Internet 100%

Straightforward case input screens follow the flow of the client fact finder

Basic client information flows to each scenario

Drop-downs and buttons for easy entry

# Scenario Assumptions

Minimal set of inputs are required

Multiple scenarios possible for each client case, allowing what-if analysis and client choice

Flexible input formats match advisor and client preferences

Income Distribution System  
**THRIVE**  
Powered by RISE

Logout Ikieneguest  
Search

Home Materials Proposal System Show Help

Dashboard Cases Proposals Quotes

Scenario was successfully created.

**Scenario Assumptions**

**Retirement Assumptions**

Retirement Year \*

Retirement Month

Life Expectancy for Joe \*

Life Expectancy for Jane \*

**Income Goal**

Monthly Income Need at Start of Retirement \*

Time Adjustment  Today's Dollars  Future Dollars

Tax Adjustment  After-Tax  Pre-Tax

Annual Increase in Income Need (%) \*

Context-sensitive help

Validation of data entered assures accuracy

# Income Sources

Multiple income sources are taken into account

Separate client and spouse inputs provide accuracy

Choice of navigation options provides quick access to information

Home ▾ Materials ▾ Proposal System ▾ Show Help

Dashboard Cases Proposals Quotes

## Income Sources

**IMPORTANT NOTE:** To remove an income, you must delete the values from all the fields for that income. If any of the fields have values, then you will receive an error that the other fields are required.

Current Earned Income	Social Security	Pension Income	Part-Time Income
		Unearned Income	

### Joe Smith

Start Age:  \*

Monthly Amount:  \*

Annual Increase:  \*

Medicare Part B Premium at Age 65:  \*

Medicare Part B Premium Annual Incr.:  \*

### Jane Smith

Start Age:  \*

Monthly Amount:  \*

Medicare Part B Premium at Age 65:  \*

Next Income Category

Back (Investments) Jump To: Incomes ▾ Next (Add'l Assumptions)

Hovertips, helpers, and on-screen messages give guidance in context

# Results and Proposal

Summary results show all relevant information, including income generated and assets required

Ability to drill down for detailed results and analysis

Graphics enable easy understanding of results

The screenshot displays the THRIVE Income Distribution System interface. At the top, there is a search bar and the text "Powered by RISE". Below this is a navigation menu with "Home", "Materials", and "Proposal System" (selected). A secondary menu includes "Dashboard", "Cases", "Proposals", and "Quotes". The main content area is titled "Scenario Results" and features a button for "Edit Assumptions" (circled in black). Below this, under "Proposal Actions:", there are buttons for "Request Draft Proposal" and "Request Proposal" (circled in black). A navigation bar below the actions includes "Overview" (selected), "Wheat", "EIFA", "Chaff", and "Scenario Assumptions". Below the navigation bar, there are tabs for "Summary Charts", "Dashboard", "Asset Summary", "Wheat Buckets", and "Chaff Summary". The "Wheat Buckets" tab is active, showing a 3D pie chart for "Wheat Bucket 1" with a single orange slice representing "Non Qualified" (circled in black). To the right of the chart is a table with columns for "Tax Treatment", "Owner", "Amount", and "Percent".

Tax Treatment	Owner	Amount	Percent
Non Qualified	N/A	\$135,680	100.0%
Qualified	Joe	\$0	0.0%
Qualified	Jane	\$0	0.0%
Roth IRA	Joe	\$0	0.0%
Roth IRA	Jane	\$0	0.0%
<b>Total</b>		<b>\$135,680</b>	

One-click access to revise any scenario assumptions

Client-friendly proposal includes actual contract quotes

Recommended contracts/sales opportunities clearly indicated