

LEAP CALCULATOR DESCRIPTIONS

Calculator	Theme	Description
All-in-One	Time Value of Money	Use any of the five financial calculators on one screen
Anatomy of Compound Tax	Interest	Illustrate the impact of taxes and lost opportunity cost (LOC) in an incremental, year by year manner
Buy Term & Save the Difference	Life Insurance	Illustrate the LOC on term and other expenses (“carrying cost”) on an investment amount of money over time
Compound Interest	Interest	Same as Anatomy of Compound tax but with less detail
Compound Tax Savings	Interest	Illustrate the tax and LOC savings by avoiding compounding inside a taxable account
Dimensions of Life Insurance	Life Insurance	A comprehensive study of whole life insurance as to how it is designed, a look at the policy guarantees and dividends, and numerous benefits one may realize when using WL at the center of one’s financial life
Exponential Curve	Interest	A calculator-driven “study” of how the compounding of money works and how a variety of external costs and personal decisions can drive the results down over time
Future Value	Time Value of Money	Calculate a future value based on current balance, payments, interest rate, and years
Growth Securities	Interest	This educational calculator shows clients the properties of non-qualified accounts. Financial Professionals can build their own hypothetical account using short-term capital gains and dividends, long-term capital gains, and unrealized capital gains
Historical Data	Statistical Data	Using a variety of financial indices, you can calculate the average and actual returns over time
Interest Rate	Time Value of Money	Calculate the rate of return of an amount of money over time based on the current and future balance, payments, and years
Life Horizon	Statistical Data	A look at the life expectancy of one or two individuals using the 2017 CSO tables
Loan Amortization	Debt	Calculate the monthly payment, any tax savings and the LOC on a loan or mortgage
Marginal Tax History	Statistical Data	Calculate the projected annual tax and marginal tax rates over time based on one’s annual salary and any expected raises. Also view a historical chart of the top marginal tax rate to present
Mortgage Comparison	Interest	Allows you to illustrate two mortgage options to clients side-by-side with the option to show the difference in payments being saved into a hypothetical account

LEAP CALCULATOR DESCRIPTIONS

Netting	Interest	Calculate the internal LOC when netting taxes from an account
Paydown	Interest	Calculate how long an amount of money will last when paying down over a number of years and looking at the impact of inflation
Payment	Time Value of Money	Calculate the payment needed to go from a present to a future value, based on an interest rate and a number of years
Person A Person B	Life Insurance	Designed to show clients how different distribution strategies can be implemented during their retirement years. Financial professionals can compare two different strategies side-by-side with the flexibility to change assumptions such as account balance, interest rates, and tax rates for both qualified and non-qualified assets
Present Value	Time Value of Money	Calculate the Present Value of an amount of money based on the future value, any payments, interest rate, and number of years
Qualified Plan Savings	Interest	A simple calculator used to illustrate how qualified plan contribution “deductions” are not really a tax savings, rather a deferral to be paid upon distribution
Real World of Compound Interest	Interest	Take a more detailed look at how LOC works by analyzing an account’s compounding value and taxes
Retirement Plan Erosion	Interest	Illustrate the impact of 6 internal and external costs associated with retirement plans and see their effect on the efficiency. Also illustrate the amount of net income in retirement
Retirement Pressures	Interest	A calculator to help illustrate the impact that a “Poor Sequence of Returns” in retirement, especially early, can have on the ability for a portfolio to last. It also is used to show the impact of Sustainable Withdrawal Rates on retirement portfolios.
Term Opportunity Analysis	Life Insurance	Illustrates the true cost of term insurance by showing the cost of the premiums, LOC on premiums, and LOC on a missed death benefit when policies lapse
Time Period	Time Value of Money	Calculate the time period necessary in order to go between a present value and future value of money, based on payments and an interest rate
Variable Assumptions	Interest	An interest rate based calculator designed to show clients the true impact that management fees, taxes, and fluctuating interest rates can have on their wealth building potential
Versatile	Interest	A calculator that has almost limitless potential. Analyze a series of payments or withdrawals from an account using level or historical returns. Include a variety of costs such as taxes, term insurance, management fees, LOC, etc.