

\_experience the commitment

# MPlan for Financial Advisors



## On time, on the mark

### Private Labeled Financial Planning Tools

- Goal Setting
- Cash Flow
- Asset Allocation
- Retirement & Education Needs Analysis
- Mortgage/Lending
- Investment & Savings
- Insurance
- Tax

## Keeping ahead of the industry

The screenshot shows the 'Member Centre' interface. It includes a navigation bar with 'Member Centre', 'My Profile', and 'My Search'. Below this, there's a 'Personal Information' section with fields for Name (Mr. MICK FLOYD), Date of birth (10 May 1955), SSN (64666666), Marital status (Married), and Province (BC). There are buttons for 'Update', 'New Member', and 'Member Search'. Below that is a 'Financial Calculators' section with a list of tools: 'Know Your Member', 'Scenario(s) Investment & Savings', 'Cash Flow', 'Scenario(s) Tax', 'Mortgage & Loan', 'Scenario(s) Tax', 'Mortgage Calculator for Principal Residence', 'Mortgage Qual. Calculator', 'Mortgage Helicopter', 'Tax Projection', and 'Transfer of Investment Income'. There are also 'Go' buttons for each category.



The screenshot shows the 'InfoMack Retirement Planner' interface. It has a navigation bar with 'RETIREMENT PLANNING', 'INVESTMENT & SAVINGS', 'MORTGAGE & LOAN', 'KNOW YOUR CLIENT', and 'INSURANCE PLANNING'. Below this is a 'YOUR PLAN' section with a table of income sources for the year 2025:

Year	2025
Fraser ES	
Target Income	147,543
CRP/QPP	11,238
OAS	6,354
Company Pension	0
Other Income	12,660
Registered Income	0
N/R Income	117,642
Shortfall/Surplus	(0)

Below the table is a 'Strategies' section with various checkboxes: 'ADJUST INCOME NEEDS', 'WIDE MODIFICATION', 'ADJUST RATE OF RETURN', 'CONVERT PROPERTY', 'FINANCIAL ADJUSTMENT', 'SAVE MORE', 'PENSION ADJUSTMENT', and 'RRSP SECURITY PLAN'. To the right of the table is a bar chart titled 'Income Sources' showing 'Projected Income' (blue bars) and 'Target Income' (red line) from age 25 to 59. The y-axis ranges from 0 to 400,000.

### Financial

- Blended interest rate
- Regular deposit
- Regular withdrawal
- Investment borrowing
- Cash flow
- Debt consolidation
- Account selector
- Blend & extend
- Net worth
- Loan payment
- Special savings
- Calculator

### Mortgages

- Mortgage calculator
- Mortgage amortization scheduler
- Mortgage comparison
- Mortgage qualifier
- Mortgage explorer
- Mortgage vs. rent
- Mortgage vs. retirement

### Retirement

- Advantage of early investing
- Retirement savings
- Retirement income needs planner
- Registered/Nonreg. comparison
- Retirement calculator
- Retirement illustrator
- Retirement catch up loan planner
- Education calculator
- Annuity illustrator
- RRIF vs. annuity

### Others

- Fixed equity income comparison
- Adjusted cost based calculator
- Credit card selector
- Disability insurance
- Goal selector
- Goal optimizer
- Tax planner
- Income splitting
- Taxation of investments

## Keeping ahead of the industry

### Architecture

- Browser Based, J2EE Web Application
- Central Database Server for shared information access
- Single Sign On with Authentication System
- HTML/PDF/RTF-Reports
- Web Services Integration

### Features

- Suite incorporates both calculators and sales methodology to allow both the salesperson and client to understand the impact of financial decisions
- Allows clients to create a comprehensive financial plan or develop a plan in stages, using the components that are relevant to them at their particular life stage
- Helps client to explore cash flow, investing and borrowing while providing the Financial Institution with a seamless delivery approach
- Developed for deployment across all delivery channels (e.g. Branch Desktop, Mobile Sales Force, Public Website, Secure Website)
- Tools are “White Labeled” for clients to reflect the Corporate marketing image

### Technical considerations

#### *Connection*

- Internet/Intranet/Extranet

#### *Application Server Operating System*

- Windows and Unix

#### *Database supported*

- MS SQL 2000 (SP 2)

## Corporate profile

Founded in 1976, CGI is a world-class leader in information technology (IT) and business process services. Through our focused industry expertise in financial services, government, healthcare, telecommunications, utilities, retail, distribution and manufacturing, we offer end-to-end services including systems integration, strategic consulting, business solutions and the full management of IT and business functions.

Backed by a rich heritage, global delivery capabilities and a strong financial position, CGI has a solid track record of on-time, on-budget delivery and high-value repeat performance. Rooted in quality and management processes, our goal is to fully meet client objectives, serving as an accountable, flexible and objective partner.

We approach every engagement with one objective in mind—to help clients win and grow.

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