

LTSave: Empowering consumers to effectively learn, plan, invest and manage their retirement savings and investment assets.

A 2007 joint study conducted by BAI and Mercatus has found that majority of Mass Affluent Customers (59%) cite “saving for retirement” as their top financial priority. The study has also found that a majority of consumers see online tools and information as the most important characteristics in choosing a financial institution for retirement products and services. LTSave provides a solution to help customers both address their retirement planning needs and manage their investment assets online in a sophisticated and easy-to use software service.

Benefits to Consumers

Utilizing a sophisticated online retirement advice and investment management platform, LTSave delivers an easy to use service to help consumers prepare, plan, invest and manage their retirement assets. LTSave provides the following benefits:

- Helps consumers define retirement goals
- Offers independent and objective investment advice for retirement planning
- Enables consumers to be better educated and avoid common investment mistakes ensuring both adequate diversification and management of risk
- Increases confidence for future retirement by delivering a realistic comprehensive plan
- Provides access to sophisticated investment management services at a fraction of the cost of a traditional financial advisor network.

LTSave Features

- Broad-based security selection, asset class allocation, and a comprehensive retirement planning engine
- Automated and periodic portfolio rebalancing to ensure that a user's retirement plan is on track and in line with personal risk tolerance
- Simple and easy-to-use interface delivered via the Web
- Fast and convenient portfolio set-up incorporating outside account aggregation
- Highly secure and convenient access on a 24/7 basis
- Robust educational materials on retirement planning and investment management

The Need for Retirement Planning & Investment Management

Only 19% of Americans say they are prepared for retirement.

61% of respondents in a recent study (a majority mass affluent consumers) are experiencing stress related to saving for retirement.

58% of employees feel that they need at least some help in making investment decisions for 401(k) funds.

7 in 10 of today's workers are skeptical that Social Security will be able to provide them benefits of at least equal value to those current retirees receive.

When enrolling in their retirement plan, 80% of employees accept the default savings rate and the default investment fund, resulting in savings rates that are too low and investment vehicles that are too conservative.

SCHEDULE A DEMO TODAY! Call 877.587.2832

LTSave is a SEC registered investment advisor with a software as a service delivery model. The company is staffed with industry experts with extensive practical experience in retirement savings, investment management, financial advice and technology. The heart of LTSave's advice is its advanced proprietary retirement planning and investment management platform.

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