

A photograph of three professionals (two women and one man) sitting around a table in a modern office setting, looking at a laptop and discussing documents. The man is pointing at the laptop screen. The background is blurred, showing office furniture and plants.

SPECIALIZED RETIREMENT PLANNING APPLICATIONS

Healthcare, long-term care, Medicare surcharge, and Social Security optimization solutions for financial professionals and their clients



HealthView
S E R V I C E S

The Solutions You Want and Your Clients Need

Advisors and clients deserve simple, unique, and actionable strategies to address retirement's greatest challenges.

HealthView Services' software provides the solution.

Founded in 2006, HealthView Services was created to fill a void in the financial services industry: healthcare planning in retirement. Since its inception, the company has expanded its wide-ranging software to allow 401(k) record-keepers, banks, broker-dealers, insurance companies, and advisors to effectively manage retirement planning with healthcare and related topics in mind.

Product Solutions Include:

- Retirement Healthcare Cost Projection
- Actuarial Life Expectancy Calculation
- Medicare Surcharge Calculation & Optimization
- Long-Term Care Cost Projection
- Social Security Optimization
- Healthcare and Long-Term Care Maps (mini tools)
- Health Savings Account (HSA) Calculator

Delivery Options



Custom Built Tools

Web or mobile user experiences (unique to your firm) that leverage actuarial data and can link to product solutions.



API Integration

Custom request and response objects with personalized projection data integrated into existing solutions.



SaaS Planning Applications

Proven out-of-the-box retail platforms that help clients address top retirement concerns.

A Patented, Actuarial Approach

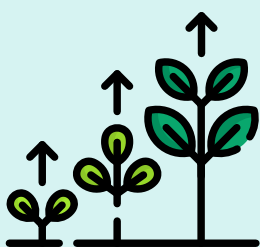
Each client's situation is unique, and they require personalized planning that meets their specific needs. Using our data-driven approach and multiple patented processes, we leverage 530 million claims across 70 million lives to produce customized healthcare cost and life expectancy projections.

With this astonishing level of data, the software can reliably project personalized retirement healthcare costs. Equally important to the accuracy of our data is the streamlined user experience.

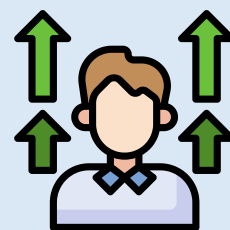
Product solutions typically include ongoing training services, custom marketing and educational content, and help desk support to client firms and end users. With actuary-backed outputs and proven results, it's no wonder many view us as the most trusted resource in healthcare cost planning and related retirement solutions.

RESULTS ACROSS FINANCIAL SERVICES

Firms utilizing HealthView-backed applications have reported:



20% increase
in 401(k)
contributions



Average advisor
ticket size
increase of **24%**

Advisor-Facing Tools

A platform for financial professionals that helps prepare their clients for retirement's most significant challenges. Increase AUM with simple tools that address top of mind concerns. Using basic client information, four modules (Healthcare Costs, Social Security, Medicare Means Testing, and Long-Term Care) provide personalized, actionable outputs via comprehensive on-screen illustrations and PDF reports. These solutions empower financial professionals with unmatched data and intuitive tools to inspire client action.



Retirement Healthcare Cost Projection

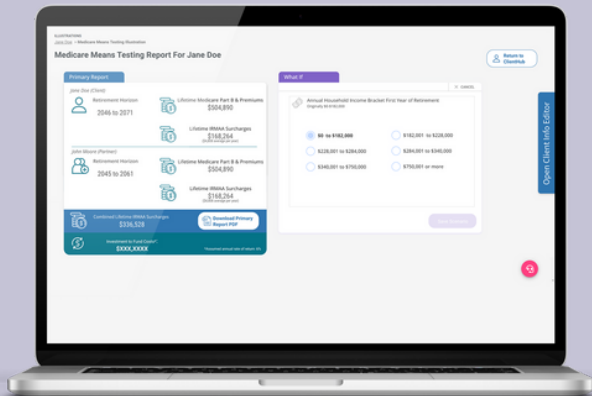
Project Medicare, supplemental insurance, and other expenses incurred during retirement years based on state of residence and health conditions, among other critical cost factors. Users can view expenses annually or over a lifetime. Reporting tools distinguish which expenses are deducted from Social Security and which are paid out-of-pocket.



Social Security Optimization

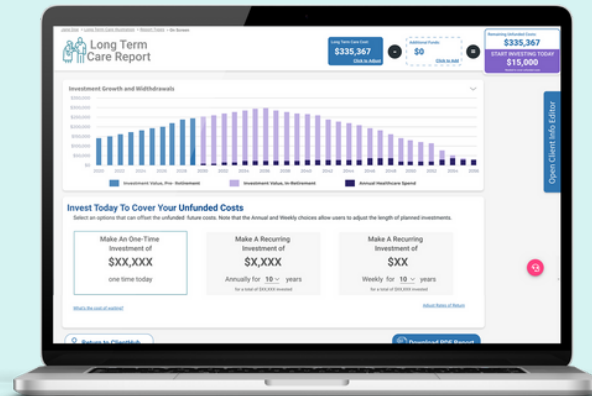
Illustrate retirement-benefit projections for individuals and couples across claiming ages to unveil the optimal filing option. Projections include spousal, ex-spousal, widow, and child benefits, as well as other Social Security rules like Windfall Elimination Provision and Government Pension Offset.

Advisor-Facing Tools *cont.*



Medicare Means Testing Illustration

Many Americans are unaware of Medicare's Income-Related Monthly Adjustment Amount (IRMAA) policy - until it's too late. Medicare Part B and D premiums are subject to income-based surcharges through what is commonly referred to as Medicare means testing. Surcharges are deducted from Social Security checks and can amount to hundreds of thousands of dollars over a lifetime; however, since Medicare looks specifically at Modified Adjusted Gross Income (MAGI), advisors may have opportunities to lower clients' surcharges by utilizing non-MAGI investments. HealthView's patented application allows users to easily estimate future surcharges and savings that may be achieved by reducing MAGI.



Long-Term Care Cost Projection

Deliver personalized long-term care cost projections by geographic location (state or even metro region) and care setting (home care, assisted living or nursing home). Using the client's actuarial life expectancy to estimate length of care needed will allow for more accurate cost projections based on inflation. Financial professionals can position investment solutions such as LTC insurance, LTC riders, or self-insuring to address these potentially significant expenses.

Retirement Healthcare Cost Projection

Adjust Healthcare Coverage

Private health insurance during pre-65 retirement years?

Yes

Pre-65 Retirement Coverage Type

HMO

Select Retirement Healthcare premium Type

Traditional Medicare

Premiums	<input checked="" type="checkbox"/> Medicare Part B	<input checked="" type="checkbox"/> Medicare Part D	<input checked="" type="checkbox"/> Supplemental Insurance (MediGap)	<input checked="" type="checkbox"/> Dental Insurance		
	\$21,938	\$4,297	\$4,257	\$1,943	Premium Total in 2047	\$32,435
Out of Pocket	<input checked="" type="checkbox"/> Hospitals, Doctors & Tests	<input checked="" type="checkbox"/> Prescription Drugs	<input checked="" type="checkbox"/> Hearing & Vision	<input checked="" type="checkbox"/> Dental Insurance		
	\$431	\$3,931	--	--	Out of Pocket Total in 2047	\$4,362
<input checked="" type="checkbox"/> Apply Healthcare Selections To Spouse						Total in 20XX (Mary Age XX, John Age XX) \$36,797

Healthcare expenses consistently rank as a top retirement planning concern among Americans. Clients are individuals - not averages - and their healthcare expenses should be treated the same. There is a wide range of potential costs depending on the client profile, but with actuary-backed software, it's never been easier for advisors to address these costs:

- **Simplified experience:** Basic inputs and behind-the-scenes calculations do all the hard work, and enable the advisor to present actionable data.
- **Position advisor as the expert:** Users don't need to have extensive knowledge on the topic, as the application illustrates personalized costs and insights.
- **Focus on solutions:** Use personalized projections to inspire clients to take action and address one of the largest retirement expenses they will experience.



Cost Variables

- Age
- Sex at birth
- Health conditions
- Life expectancy
- State of residence
- Income level
- Coverage selection



Health Factors

- High blood pressure
- Diabetes
- Cardiovascular disease
- Cancer
- High cholesterol
- Tobacco use



Coverage Breakdown

- Pre-65 Costs
- Medicare Parts A & B
- Medicare Part D
- Supplemental Insurance
- (Medigap)
- Dental Premiums
- Out-of-Pocket Costs
(Hospitalization, Doctors and tests, Prescriptions, Hearing & Vision)



Outputs

- Lifetime cost breakdown
- IRMAA surcharge table
- Cost inflation graph
- Custom funding solution
- Year-by-year illustration
- Personalized PDF report

Cost Variables

- Age
- Sex at birth
- Health status
- Life expectancy
- Location
- Level of care
- Care setting



Care Settings

- Nursing Home
- Assisted Living
- Home Health Care



LTC Insights

- Customizable period of care
- Costs per state or metro area
- Cost comparison among care settings



Outputs

- Cost projection in net present value
- Cost projection in future value
- Investments to fund costs
- Year-by-year investment and spending illustration
- Personalized PDF report

Long-Term Care Cost Projection

With potentially substantial end-of-life expenses for long-term care needs, personalized cost calculations can help clients (and their families) avoid being caught off guard later in life. Our long-term care cost tool provides personalized expense (and funding) projections based on key variables.



Invest Today To Cover Your Unfunded Costs

Select an options that can offset the unfunded future costs. Note that the Annual and Weekly choices allow users to adjust the length of planned investments.

Make An One-Time
Investment of

Make A Recurring
Investment of

Make A Recurring
Investment of

Did You Know



LTC costs vary by location - state of residence and even metro region



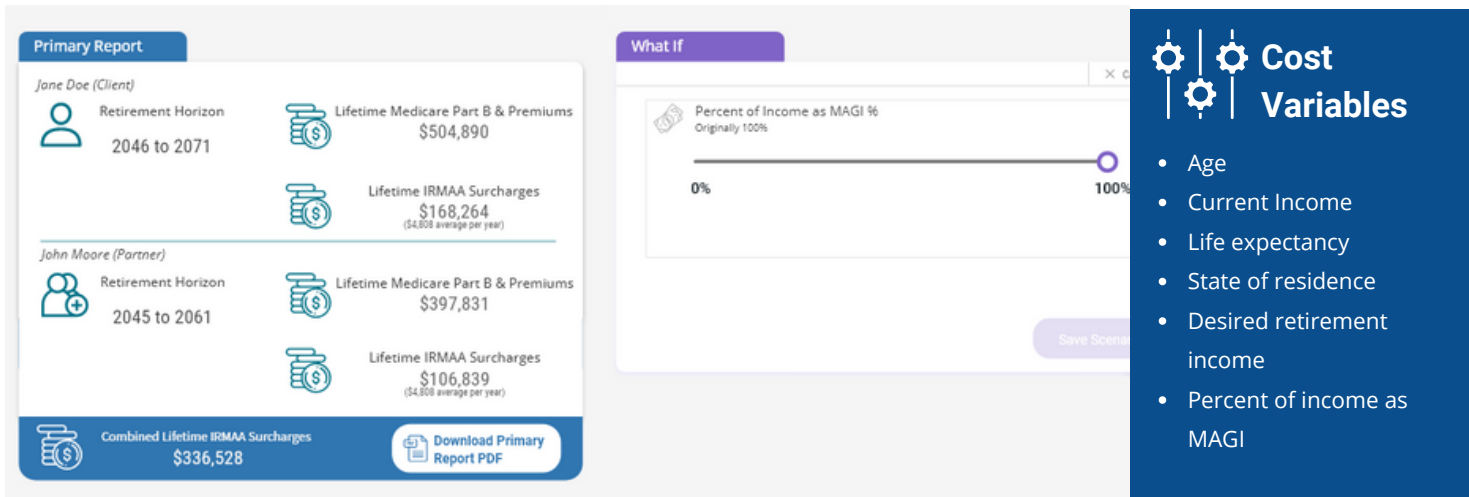
There is a wide range of potential costs based on care settings (home care, assisted living, nursing home).



Health status impacts life expectancy, which determines when care is needed, and how much it will cost

Medicare Means Testing Illustration

Many Americans are unaware of Medicare's Income-Related Monthly Adjustment Amount (IRMAA) policy (also known as Medicare Means Testing), until they are affected by it. Medicare Part B and D premiums may be subject to income-based surcharges - which are deducted from monthly Social Security checks - and can reduce benefits by hundreds of thousands of dollars over a lifetime. Unfortunately, individuals who factor full benefits into their budgets may be facing an unanticipated retirement-income gap after IRMAA surcharges are levied.



Expense Projections

- Medicare Part B premiums (*doctors & tests*)
- Medicare Part D premiums (*prescription drugs*)
- IRMAA surcharges (*Medicare Parts B & D*)

Illustrations & Outputs

- Income bracket table
- Annual illustration of total income, MAGI, premiums and surcharges
- Graphic illustration of bracket progression
- Potential surcharge mitigation due to MAGI reduction
- Personalized PDF report

How Advisors Can Help

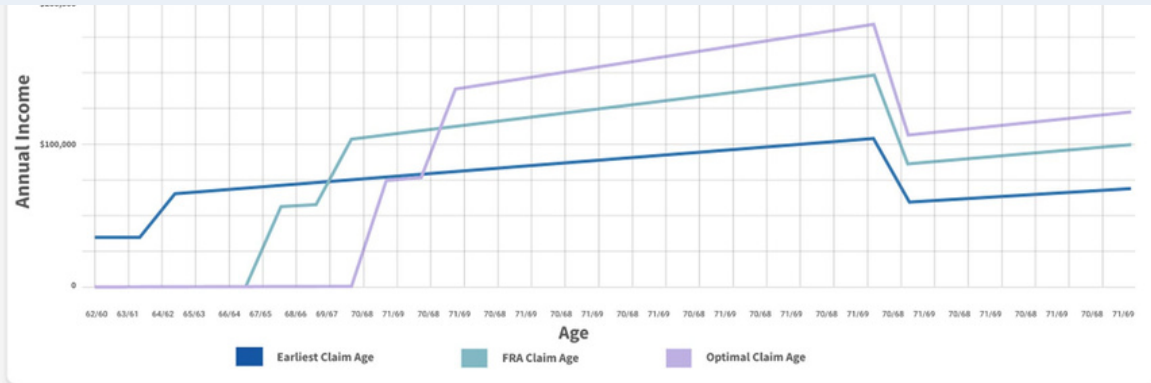
Project future surcharges based on client's current income and retirement expectations.

Illustrate surcharge savings by products outside of MAGI (Roth, whole life, reverse mortgage, non-qualified annuity, HSA and more)

Net Social Security benefit increased by mitigating IRMAA deductions (reduces Medicare withholdings)

Social Security Optimization

Uninformed Social Security claiming decisions can cost Americans hundreds of thousands of dollars in lost retirement income. With actuarial data, key policy provisions, customizable claiming options, and personalized benefit projections, optimization software can help clients make filing choices that best meet their unique retirement income needs.



Compare three strategies in net present value or future value, with gross benefits and net benefits after Medicare withholdings (for Part B premiums and potential IRMAA surcharges):

- **Earliest:** File for benefits as soon as possible (62 for most beneficiaries)
- **Alternate:** User selects which age(s) to file (defaults to Full Retirement Age)
- **Optimal:** File for benefits at the age(s) that produce the greatest gross lifetime household benefit amount

Projections account for wide-ranging Social Security rules and restrictions:

- **Ex-spousal and survivor benefits** for beneficiaries who can collect off a previous spouse's work record.
- **Windfall Elimination Provision and Government Pension Offset deductions** for beneficiaries who also have a pension from public sector work.
- **Dependent Child & "Young Parent"** benefits for anyone 62 or older with a child under the age of 18.
- **Actuarial life expectancy projections** to determine breakeven ages and project widow benefits for surviving spouses.

Benefit Variables

- Age
- Sex at birth
- Cost-of-living adjustment
- Work history/Primary Insurance Amount
- Marital status
- Desired claim age
- Life expectancy

Key Considerations

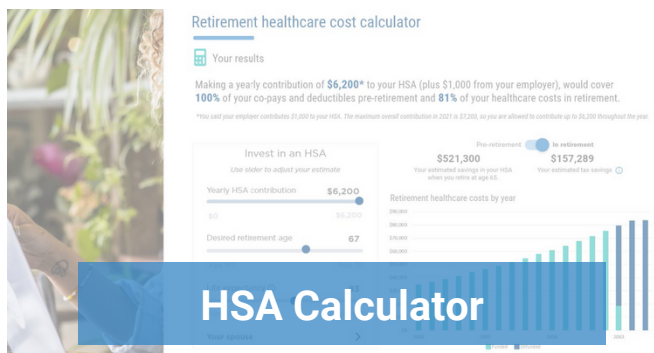
- Marital status
(including divorced and widowed)
- Claiming strategies
- Dependent children
- Public pensions (WEP & GPO)
- Medicare deductions

Outputs

- Year-to-year benefit illustration
- Breakeven analysis
- Annual and lifetime benefits in graph and table form
- Lifetime benefit comparison by life expectancy
- Action plans and detailed benefit breakdown for each strategy
- Insights, rules and strategies explained

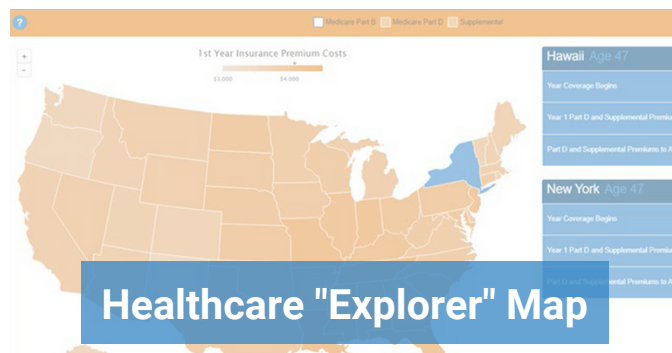
Quick Calculators

Easy but powerful applications produce personalized results in mere moments, and help start conversations on crucial retirement planning topics.

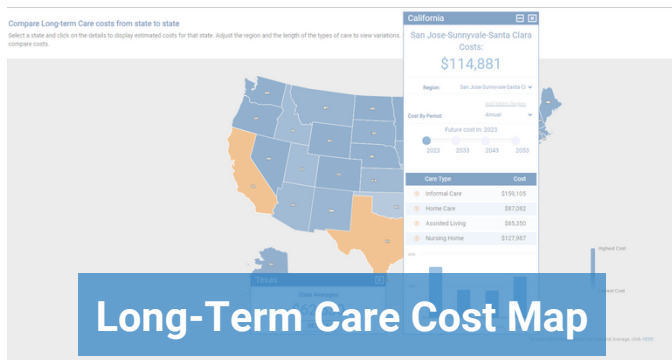


HSA Calculator

Using individualized retirement healthcare cost projections as a motivator, this tool shows the short- and long-term benefits of contributing to and utilizing an HSA as a retirement investment vehicle.



Different portions of retirement healthcare are purchased from the federal government and private insurance companies. Federal coverage costs are uniform across the country, while private coverage costs vary by state. This tool explores the impact of state of residency on future premium costs for Medicare Part B, D and supplemental coverage based on someone's age.



Long-Term Care Cost Map

Long-term care expenses vary - sometimes significantly - based on state and metro region. View future costs by geographic location for skilled nursing care, assisted living, home health care, informal care, and compare costs between locations.



Snapshot

With just five simple inputs (current age, health rating of 1-5, sex, retirement age, state of residence) view Medicare Parts B, D, and supplemental insurance premiums, including the portion that will be funded via deductions from one's Social Security benefits, and the investment required to fund remaining costs.

Education, Training & Support



Marketing Material

Client-facing PDFs, presentations, and related collateral turn complex topics into easy-to-understand educational pieces.



Educational Content

Advisor-facing guides and videos highlight product functionality, sales opportunities, and key insights into the user experience.

Advisor-facing tools include content, product training, and ongoing support, so users are never alone when it comes to getting the most out of HealthView's applications.



Training

Organizations select from train-the-trainer or train-the-user options, with experts presenting product and policy information with a focus on growing your business.



Support Center

On-call specialists and experts are available Monday- Friday from 9 AM to 5 PM Eastern via phone or email.

Ready to take the next steps?

Inspire client action with personalized projections and insights.

See how our platform can help grow your business and better prepare clients for the greatest retirement challenges.

Looking for something you don't see here? We develop unique solutions with custom-built applications and APIs that meet your exact needs.



HealthView
S E R V I C E S

HealthView Services, Inc.

Danvers, MA 01923

sales@hvsfinancial.com

800-969-6518

<https://hvsfinancial.com/>