

*i*ALM Individual Asset Liability Management

Introducing the Interactive Client Report

A Typical Household

- Couple in their 50s
- \$1.4m net assets, \$201k income
- Goals: retirement expenditure and children's education



Getting an Overview

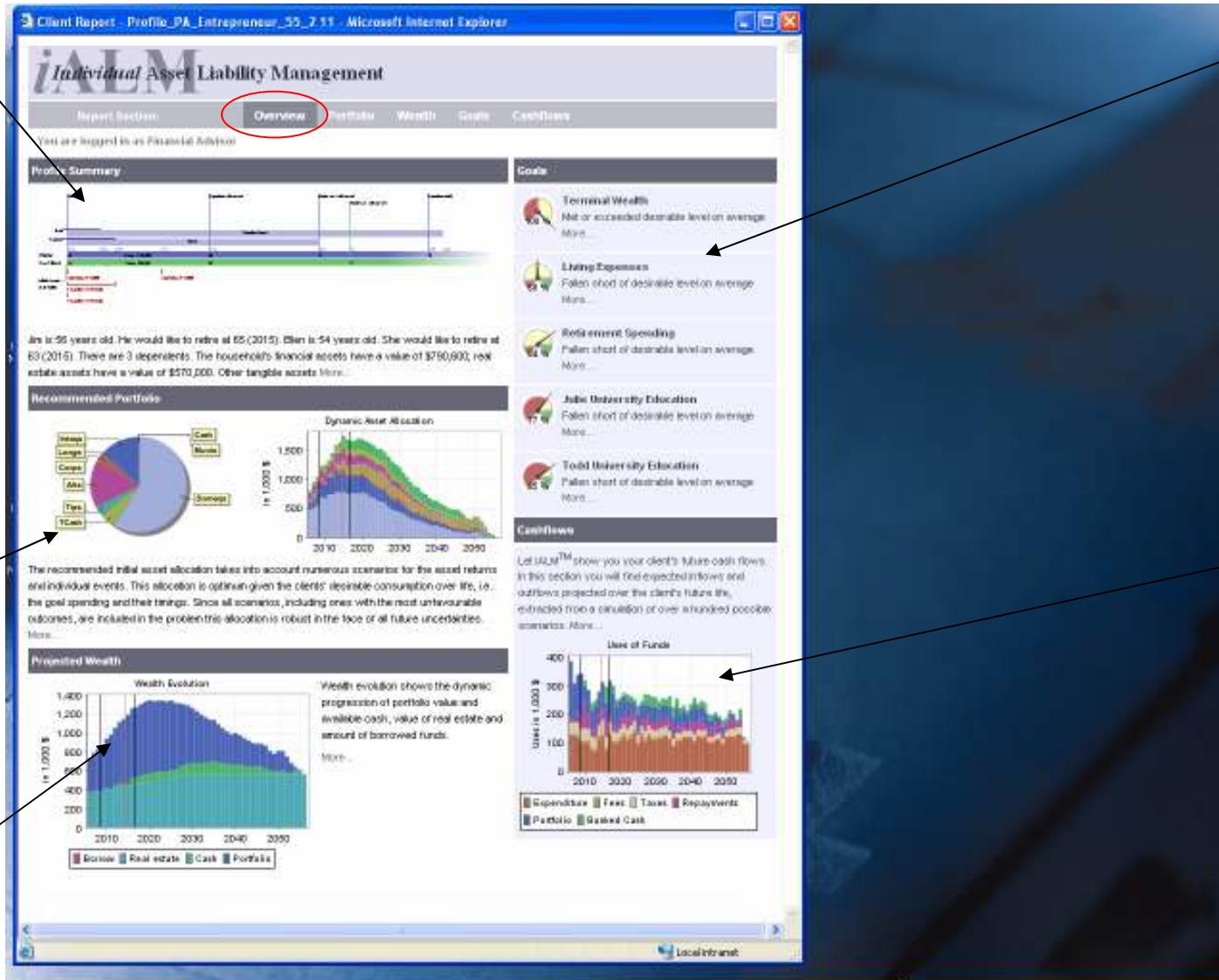
Visual Summary of Profile

Goals

Portfolio

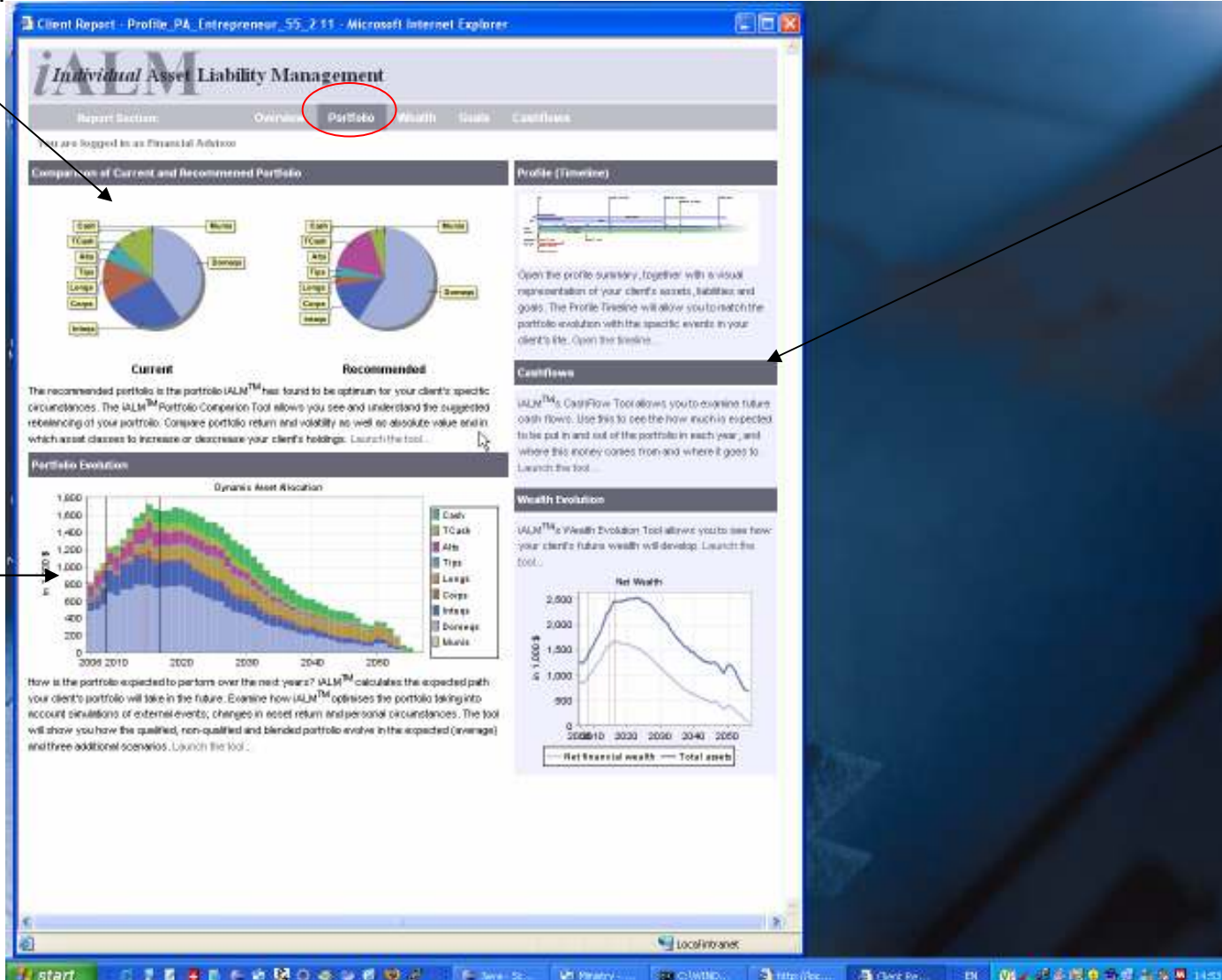
Wealth

Cash Flows



The Portfolio Section

Recommended

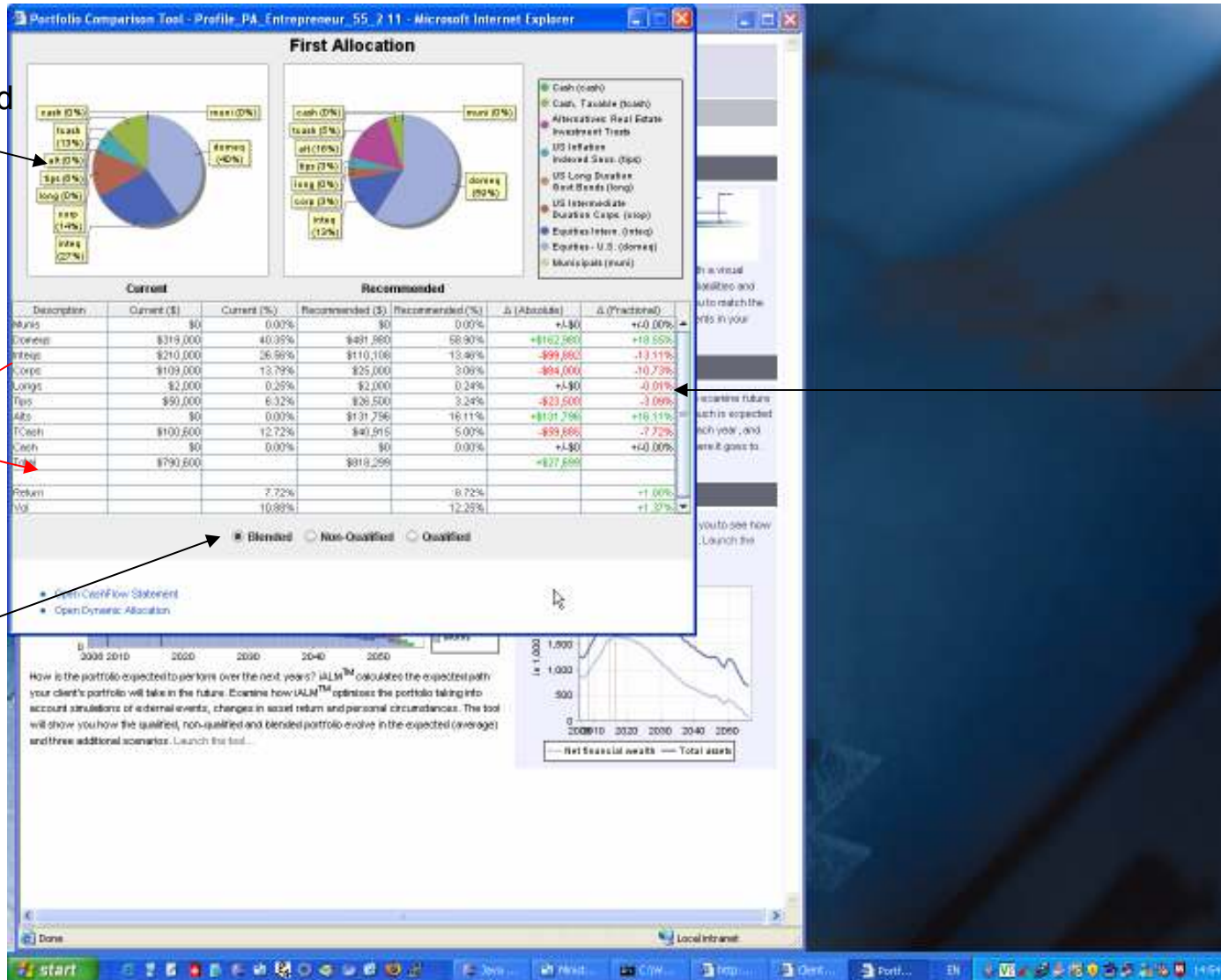


Contextual Information Always Available

Portfolio Evolution

Launching the Portfolio Tool

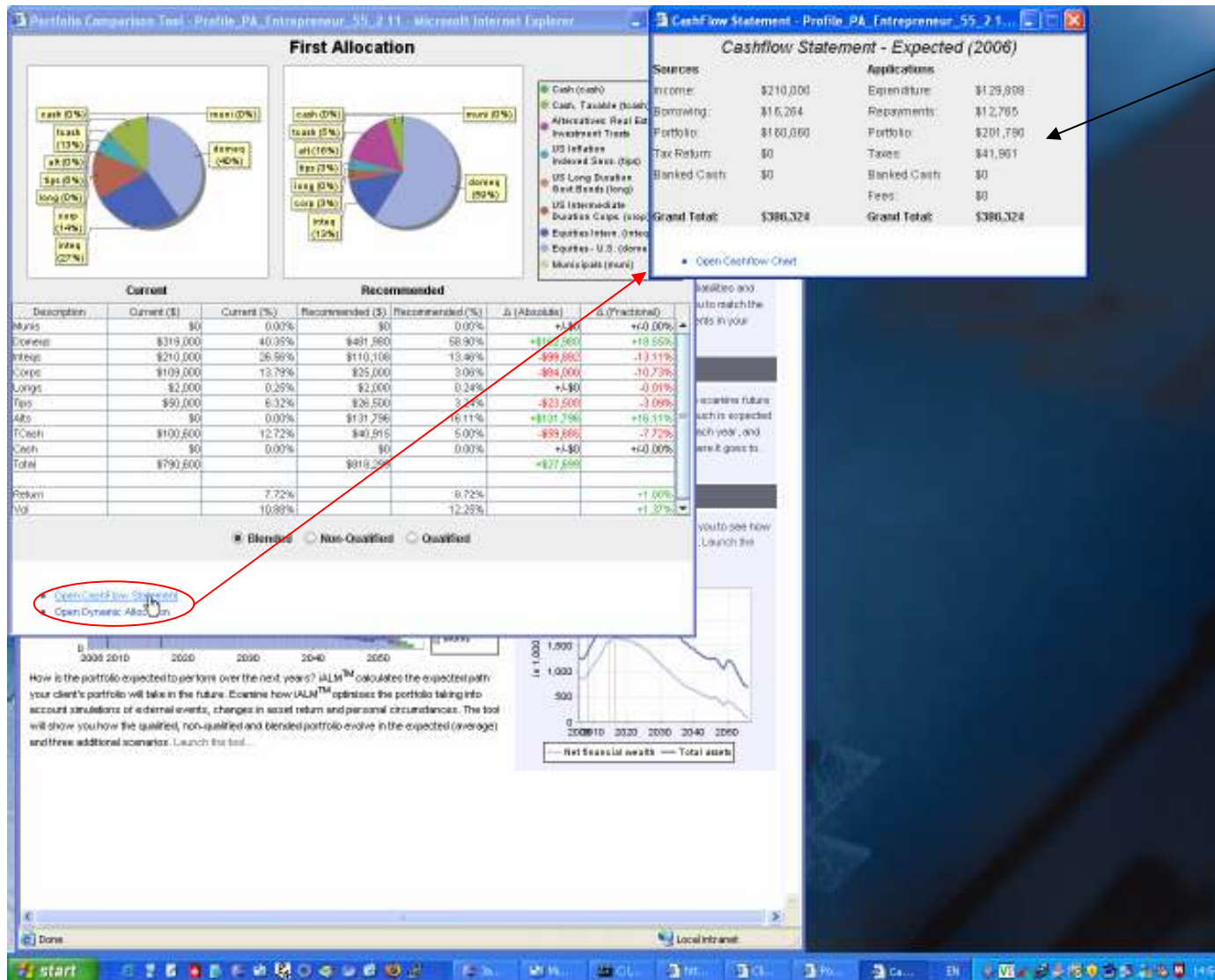
Side by Side Comparison - Current and Recommended



Colour-coded Comparison

Portfolio Selection

Cash Flow into Portfolio



Cash Flow Statement for Current Year

Dynamic Portfolio Allocation

The screenshot displays a financial software interface with several key components:

- First Allocation:** Two pie charts comparing 'Current' and 'Recommended' asset allocations. The 'Current' chart shows a heavy allocation to Domestic (40.35%), while the 'Recommended' chart shows a more diversified approach with Domestic at 39.90% and a significant portion in Cash (27.22%).
- Cashflow Statement - Expected (2006):** A table showing expected cash flows and applications for 2006.

Category	Value	Category	Value
Cash (cash)	\$210,000	Expenditure	\$129,808
Eq:	\$16,264	Repayments	\$12,765
Port:	\$100,000	Portfolio	\$201,790
Tax:	\$0	Taxes	\$41,961
Bank:	\$0	Banked Cash	\$0
Fees:	\$0	Fees	\$0
Total	\$386,324	Grand Total	\$386,324
- Dynamic Asset Allocation: Expected:** A stacked area chart showing the expected asset allocation from 2006 to 2056. The chart shows a peak in total assets around 2016, followed by a steady decline. The legend includes categories like Cash, Cash, Taxable (cash), Alternative: Real Estate, Investment Trusts, US Inflation, Individual Savs (dip), US Long Duration Govt Bonds (long), US Intermediate Duration Corp (corp), Equities Intern (inteq), Equities - U.S. (domesq), and Municipals (mun).

Year	mark	domesq	inteq	corp	long	tip	st	cash	cash
2023	\$893	\$674,419	\$245,862	\$32,086	\$201,975	\$25,118	\$133,488	\$66,534	\$180,934
- Table:** A table comparing 'Current' and 'Recommended' values for various asset classes.

Description	Current (\$)	Current (%)	Recommended (\$)	Recommended (%)	Δ (%)
Munis	\$0	0.00%	\$0	0.00%	
Domest	\$319,000	40.35%	\$481,860	58.90%	18.55%
Inteq	\$210,000	26.59%	\$110,108	13.49%	-13.10%
Corp	\$109,000	13.79%	\$25,000	3.09%	-10.70%
Long	\$2,000	0.25%	\$2,000	0.24%	
Tip	\$90,000	6.32%	\$28,500	3.24%	-3.08%
Alto	\$0	0.00%	\$131,796	16.11%	16.11%
TCash	\$100,600	12.72%	\$40,915	5.00%	-7.72%
Cash	\$0	0.00%	\$0	0.00%	
Total	\$790,600		\$819,259		
Return		7.72%		8.72%	1.00%
Vol		10.89%		12.23%	1.34%
- Timeline:** A horizontal timeline at the bottom of the interface, with a red circle highlighting 'Open Dynamic Allocation' and an arrow pointing to the 'Dynamic Asset Allocation' chart.
- Actual Values:** A label pointing to the 'Dynamic Asset Allocation' chart, indicating that the chart displays actual values over time.

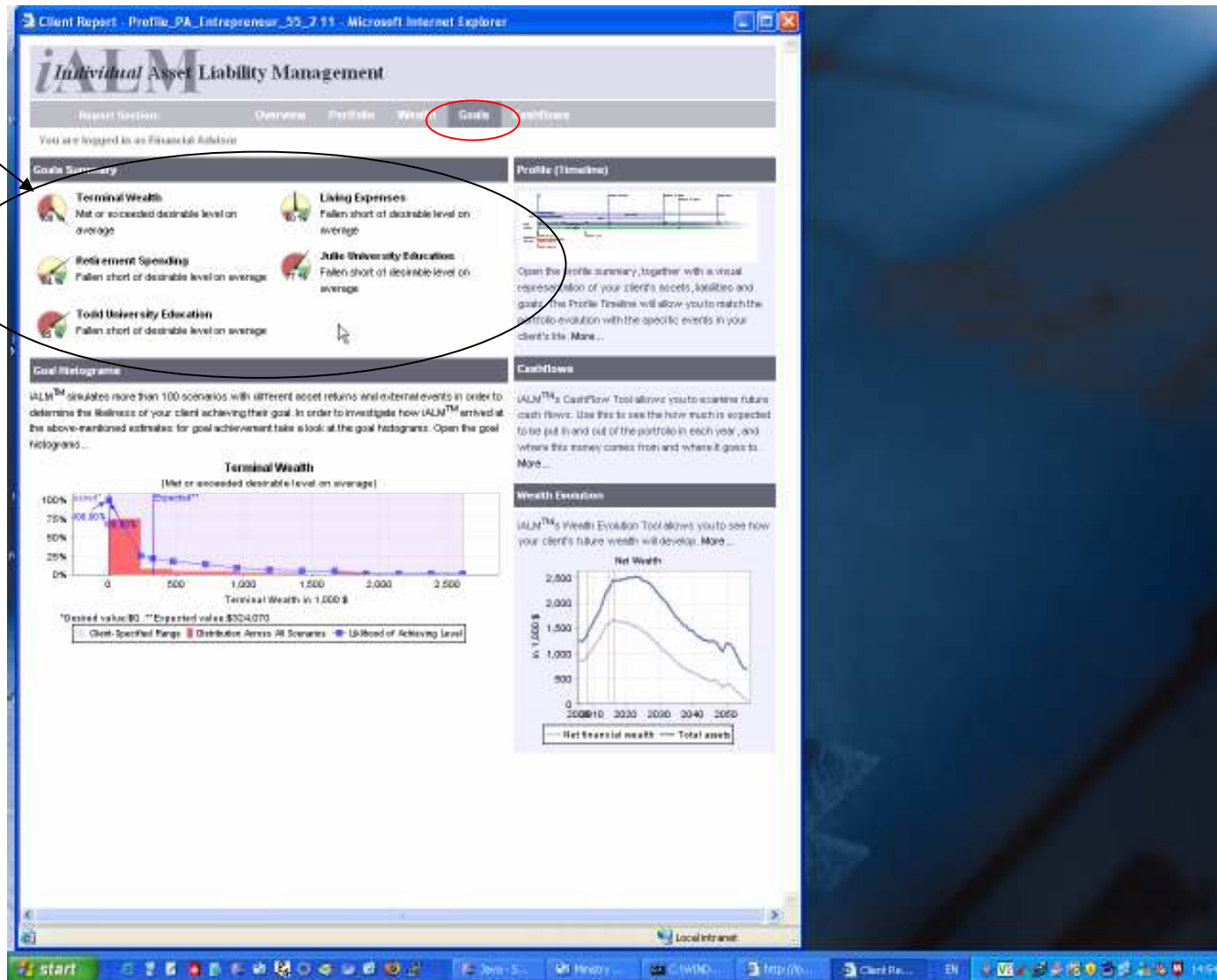
Clickable Chart

Timeline

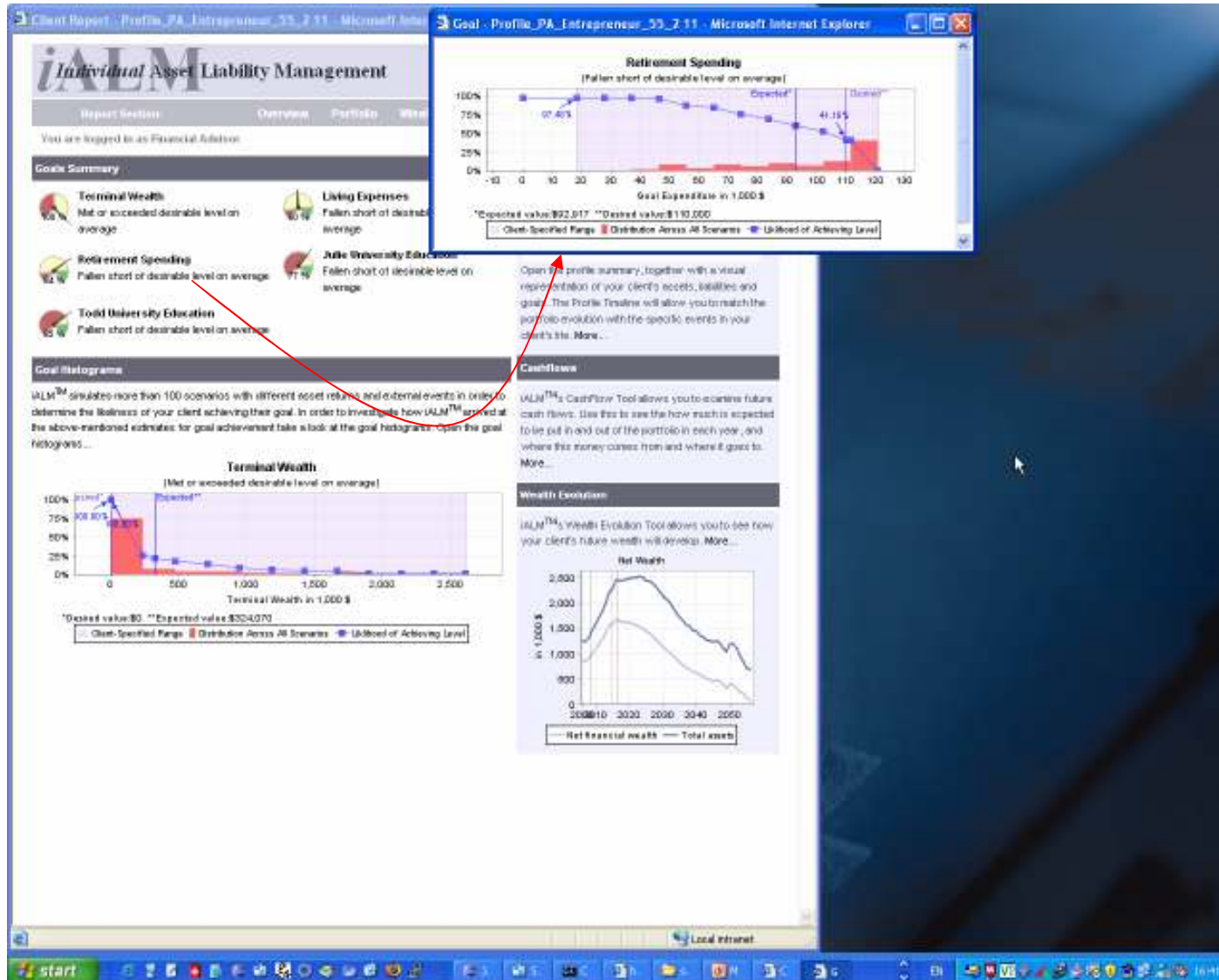
Actual Values

Goals - Overview

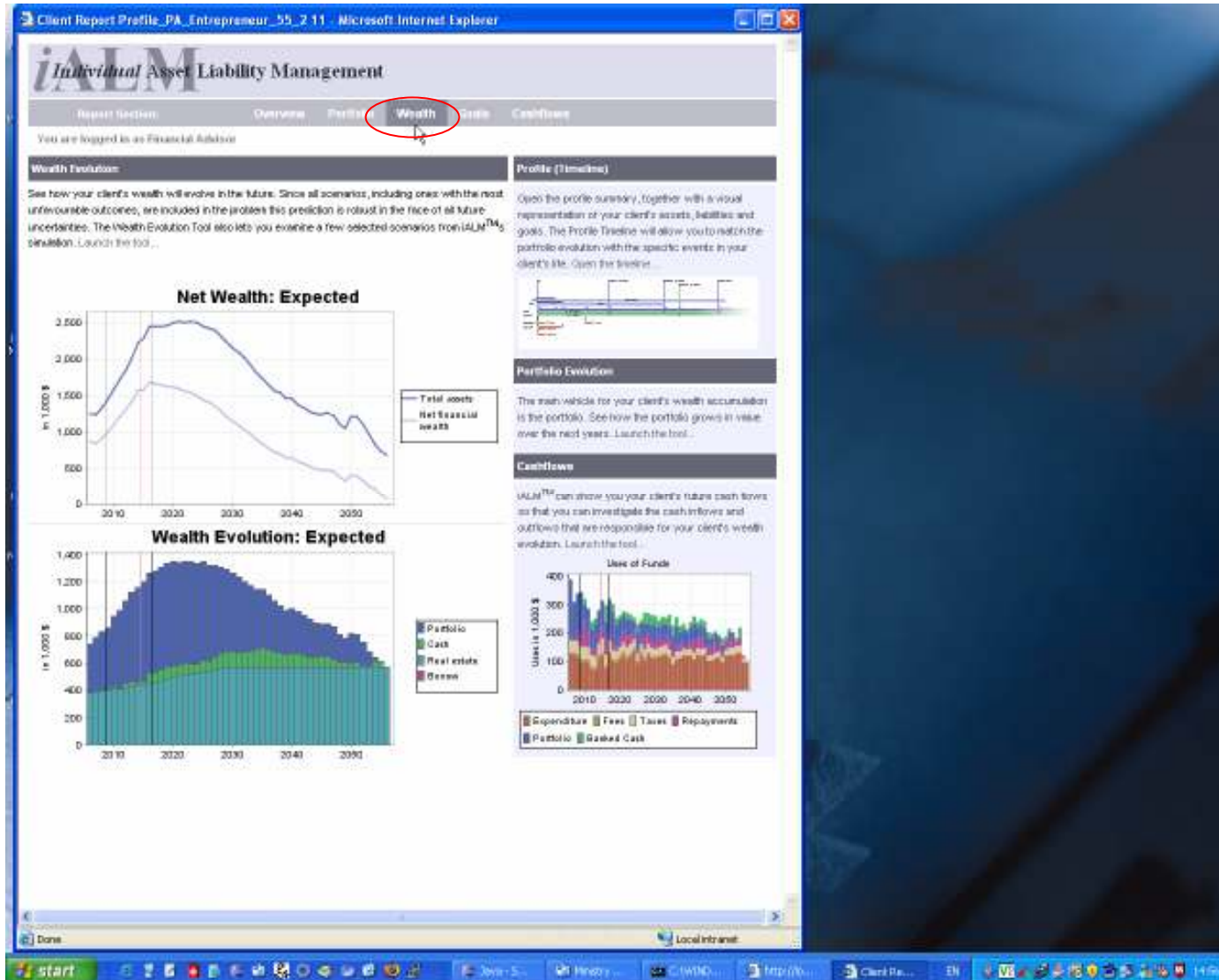
Goal Achievement at a Glance



Drilling Down To A Goal



Wealth - Overview



Wealth – Interactive Graph

Clickable
Chart

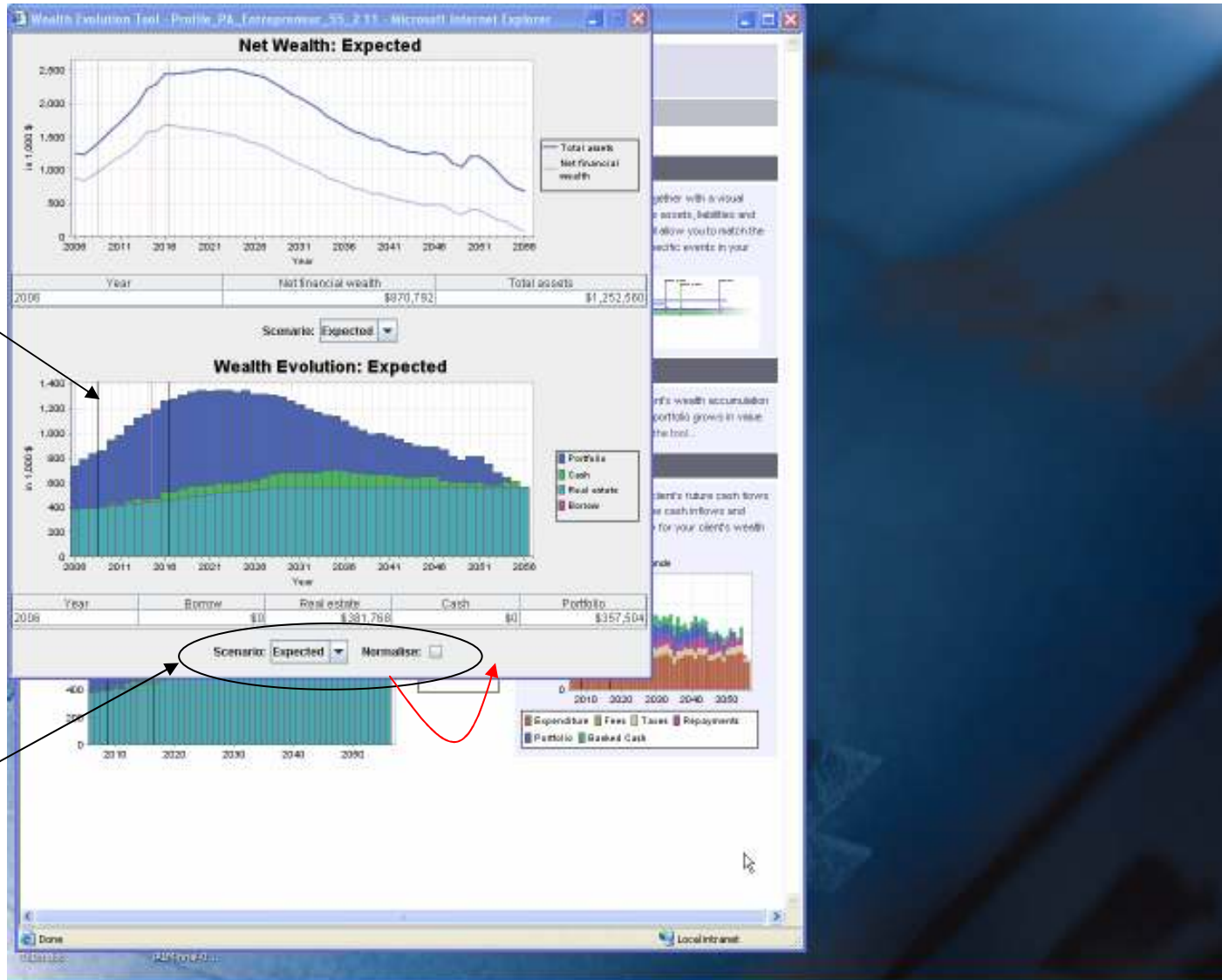
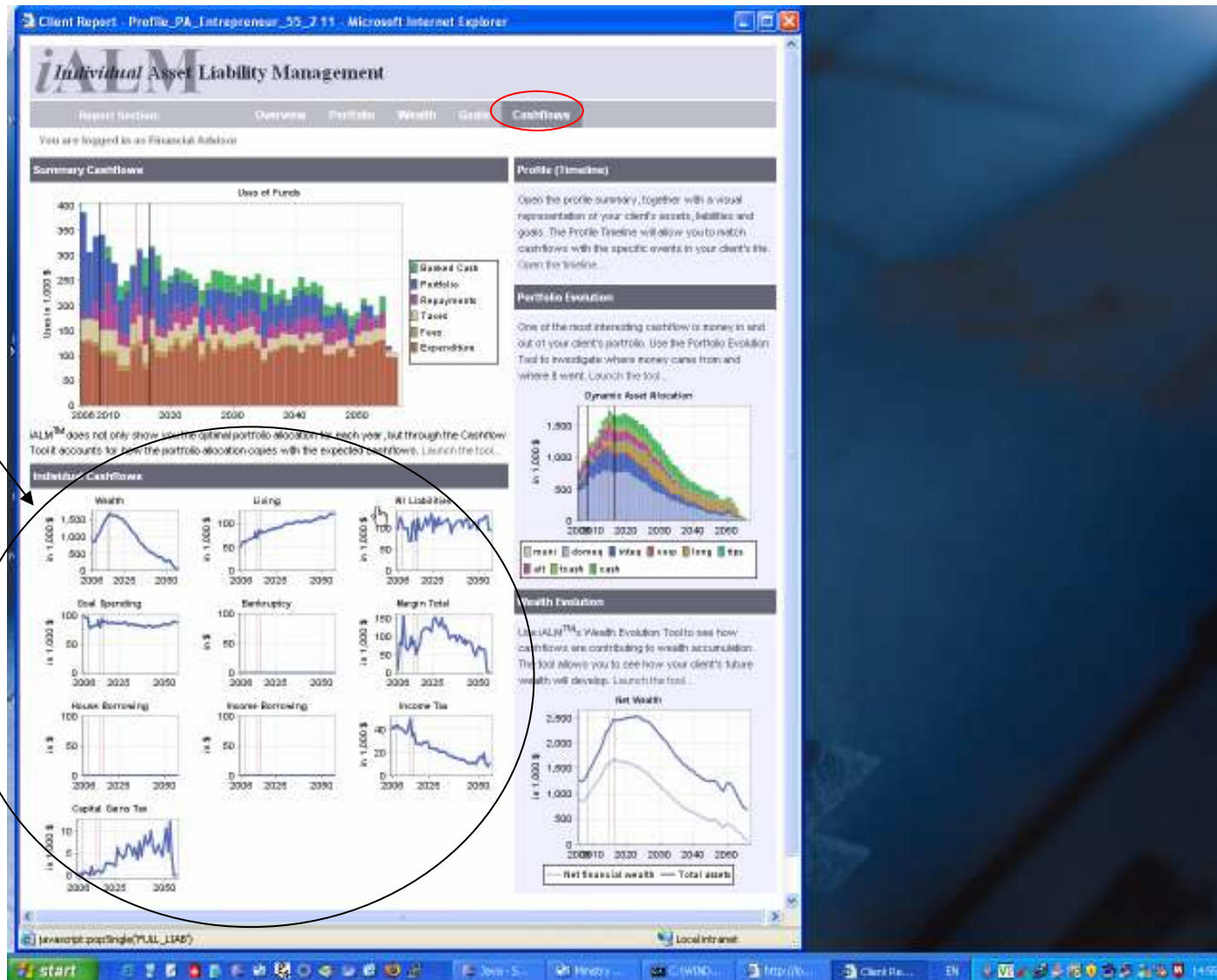


Chart
Control
Panel

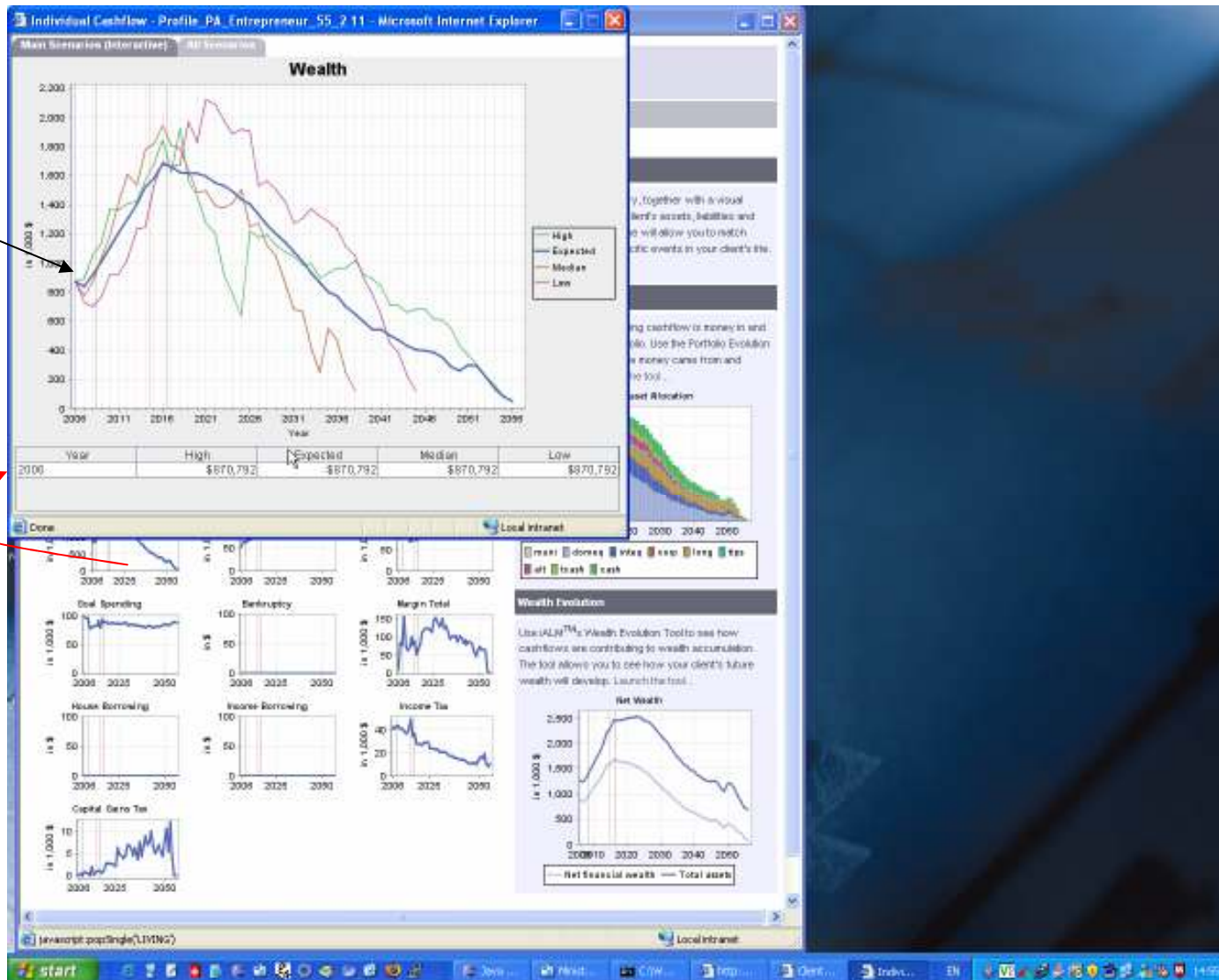
Cash Flows - Overview

See all
Cash Flows
at once

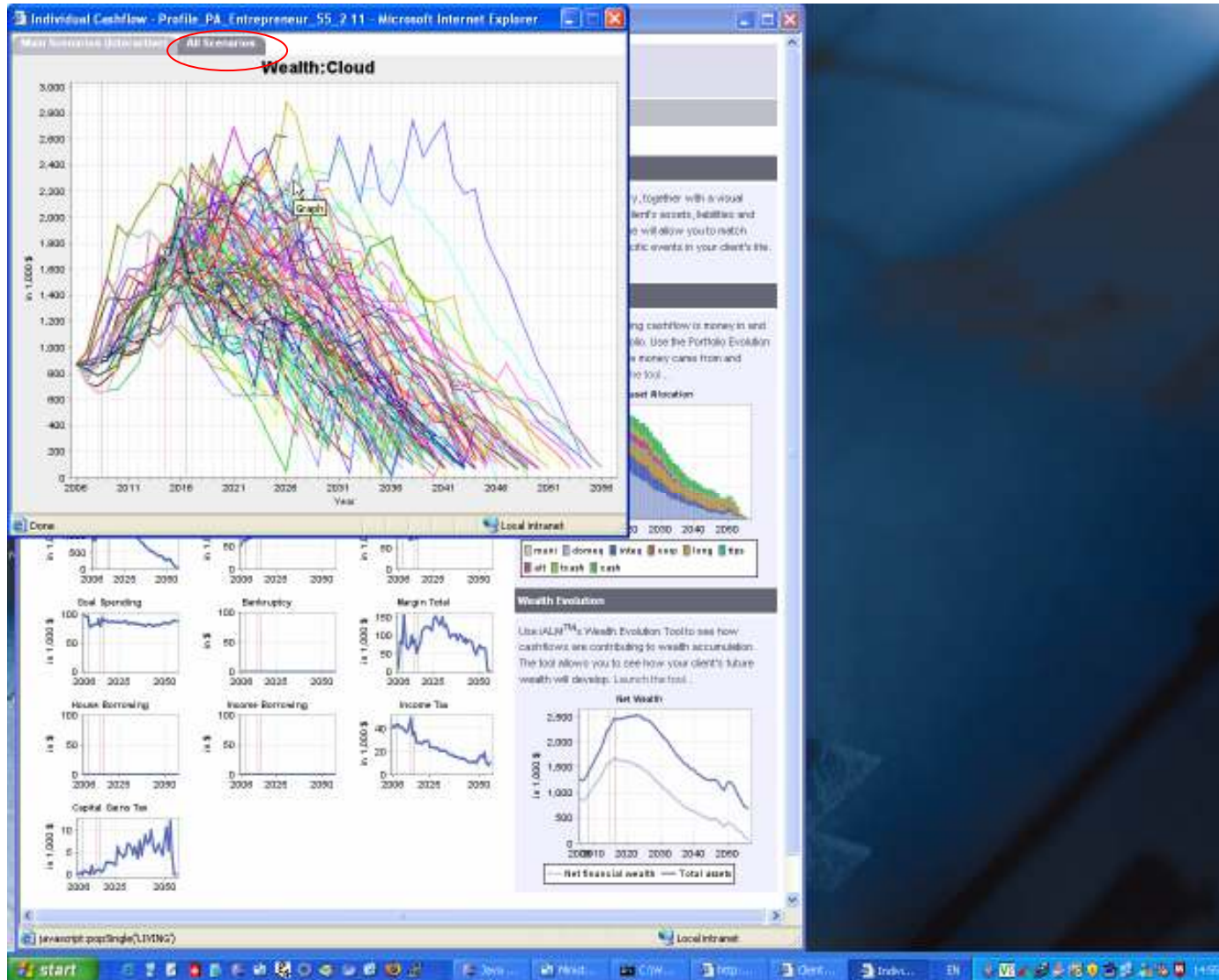


Drilling Down To Wealth

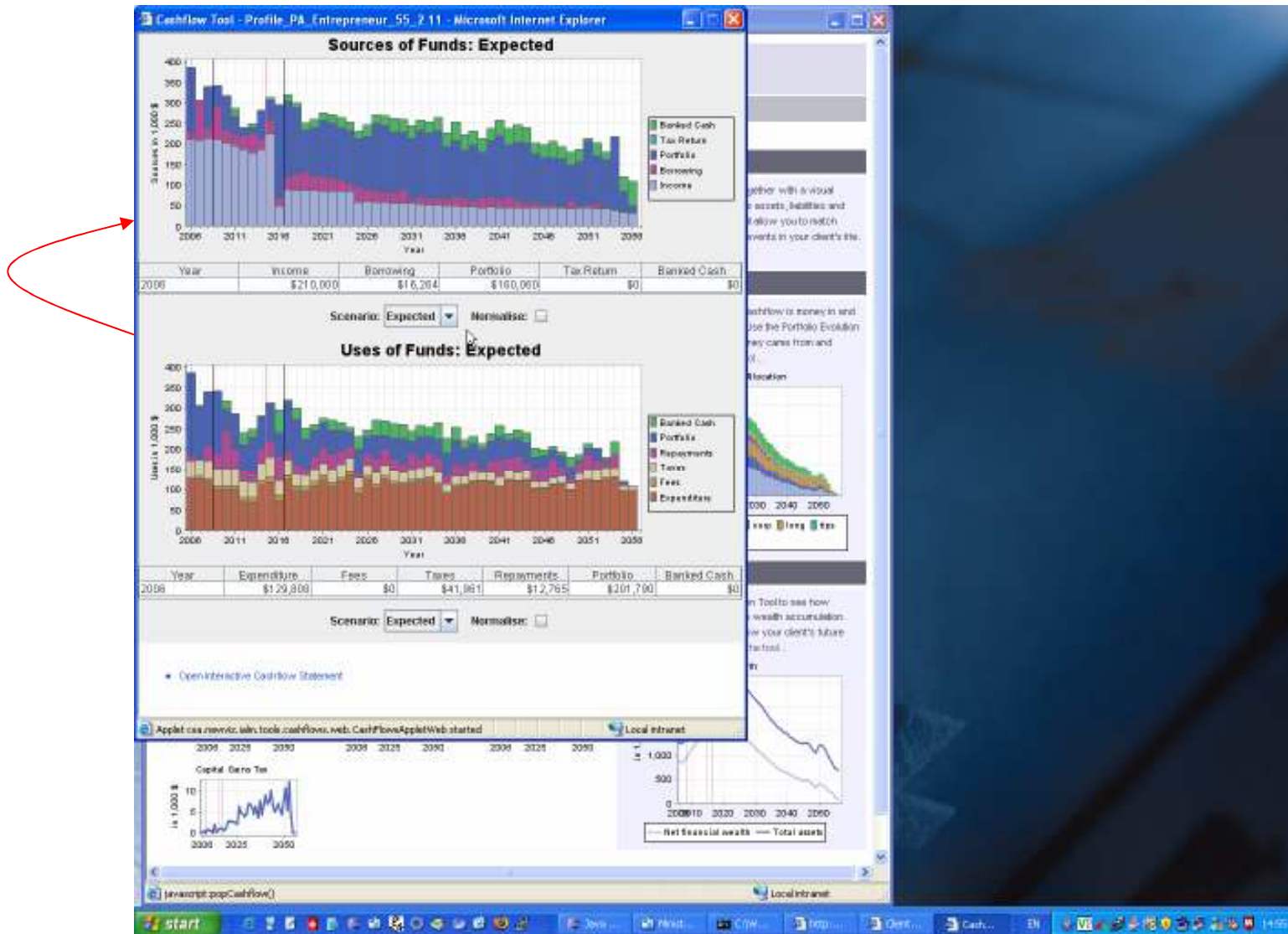
Clickable
Chart



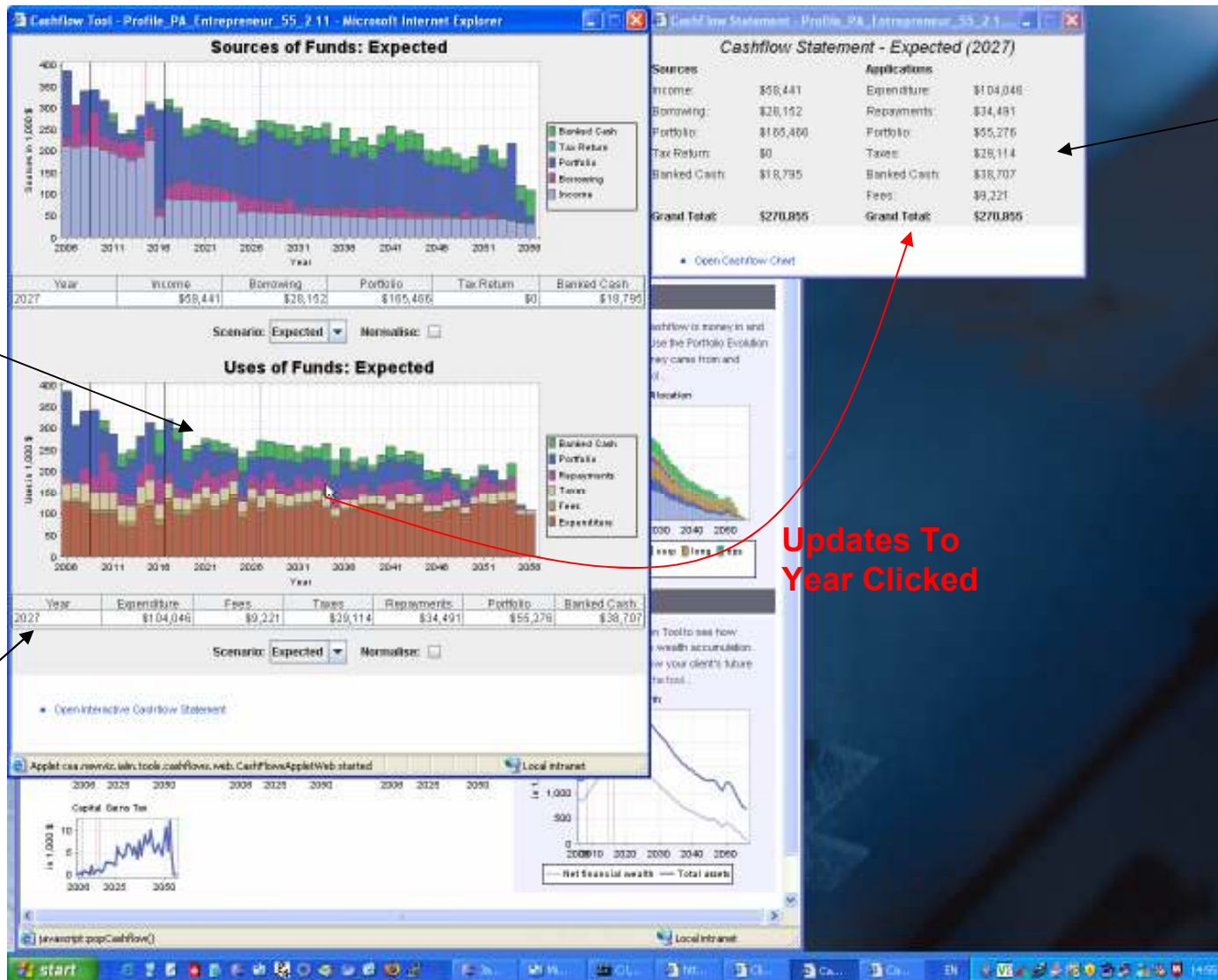
All Scenarios



Cash Flow Sources and Uses



Interactive Cash Flow Statement



Interactive Cash Flow Statement

Clickable Chart

Updates To Year Clicked

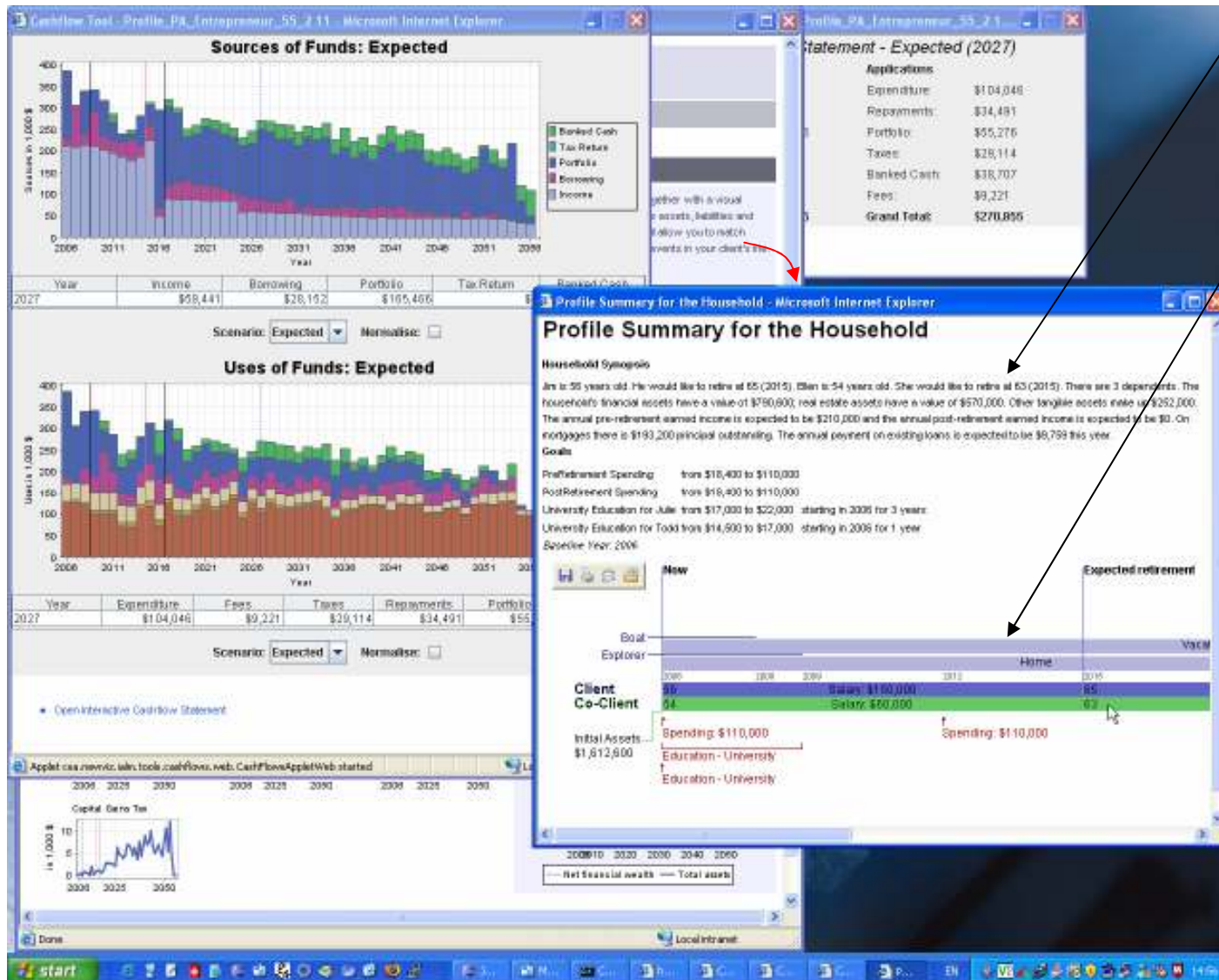
Values for Year Clicked

Sources		Applications	
Income:	\$56,441	Expenditure:	\$104,046
Borrowing:	\$26,152	Repayments:	\$34,491
Portfolio:	\$165,466	Portfolio:	\$55,276
Tax Return:	\$0	Taxes:	\$26,114
Banked Cash:	\$18,795	Banked Cash:	\$38,707
		Fees:	\$9,221
Grand Total:	\$270,895	Grand Total:	\$270,895

Year	Income	Borrowing	Portfolio	Tax Return	Banked Cash
2027	\$56,441	\$26,152	\$165,466	\$0	\$18,795

Year	Expenditure	Fees	Taxes	Repayments	Portfolio	Banked Cash
2027	\$104,046	\$9,221	\$26,114	\$34,491	\$55,276	\$38,707

Always Available Summary



Summary of Household.

Timeline showing goals etc.