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Interactive Brokers

Retire Confidently Using Financial Planning Tools

Chris Whispell
Project Manager of PortfolioAnalyst
Interactive Brokers

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Disclosure:

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1/14/2025

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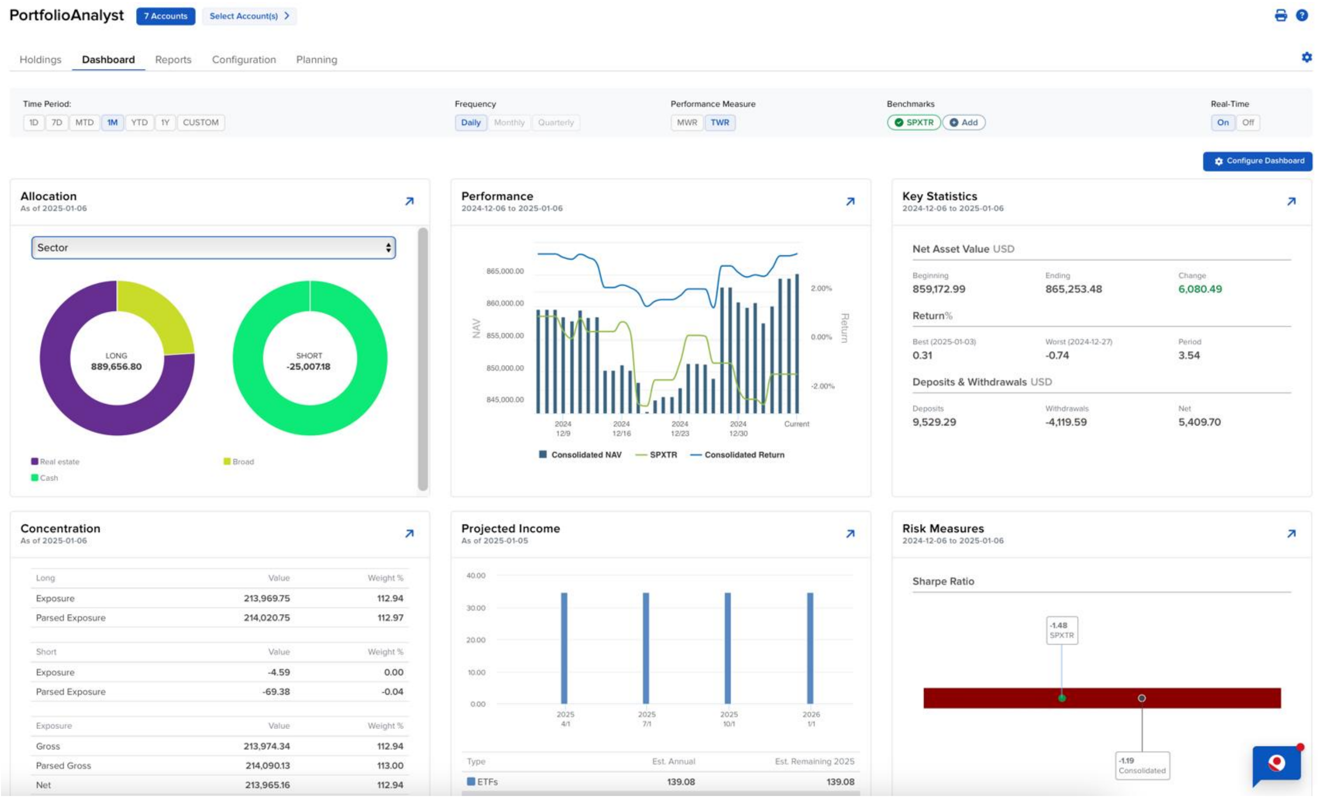
What is PortfolioAnalyst?

A free portfolio analytics software available to everyone.



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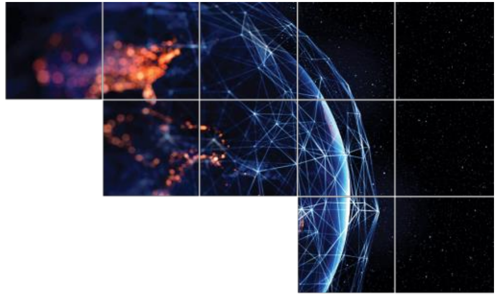
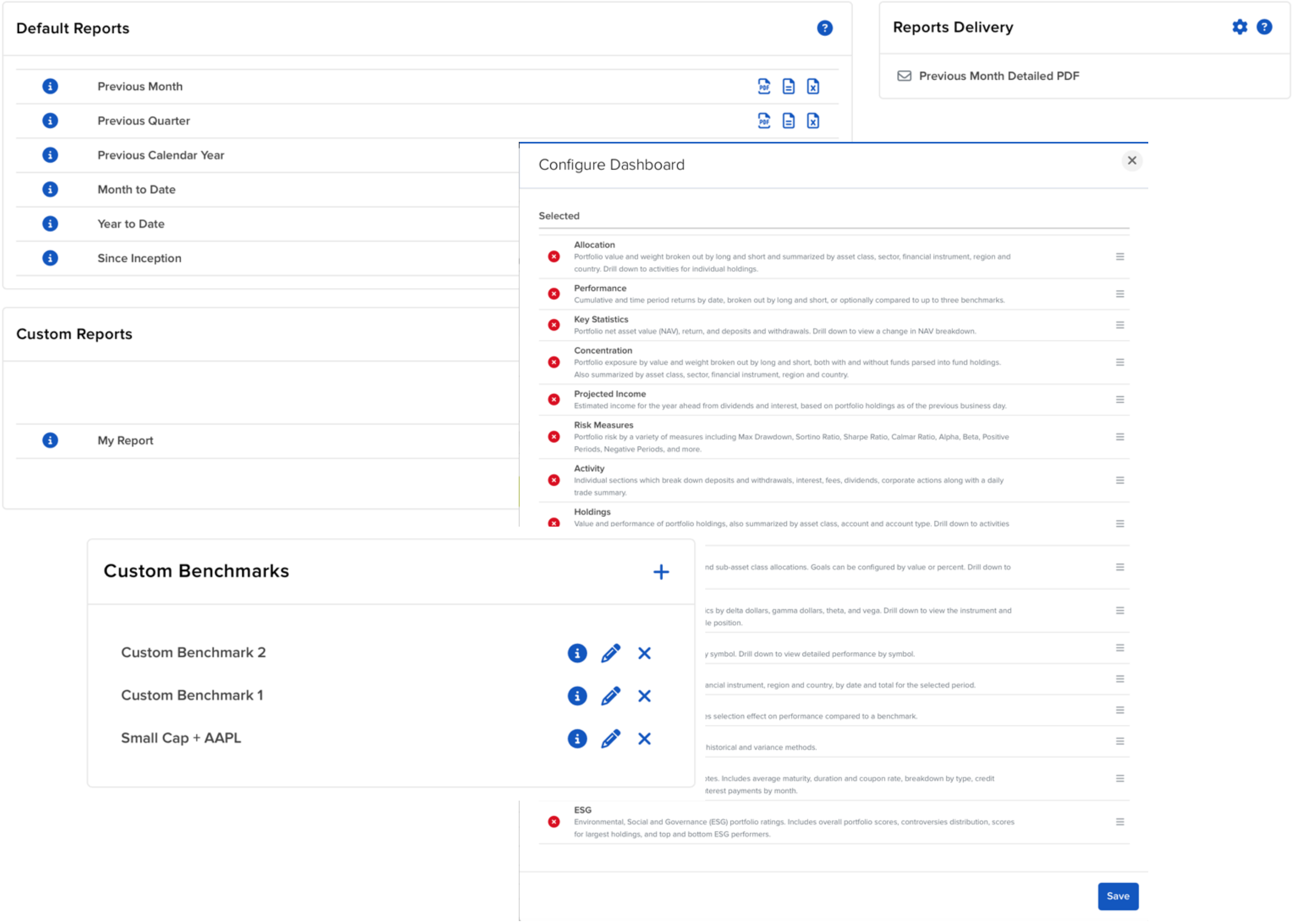
PortfolioAnalyst Overview

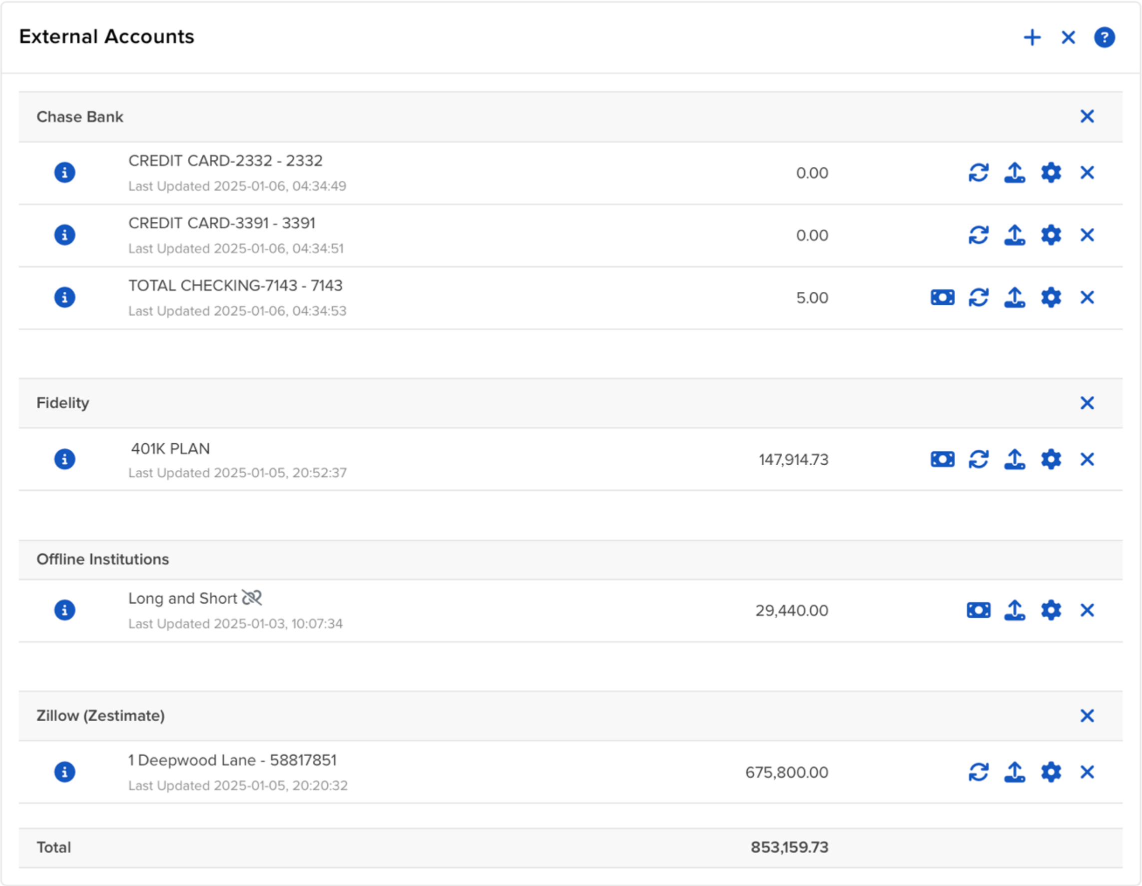


- Dashboard
- Reports
- Configuration
- Planning



External Accounts

- Supported Account Types
  - Brokerage
  - Bank (Checking, Savings, Money Market, CDs)
  - Credit Card and Loans
  - Real Estate
  - Other Asset and Liabilities



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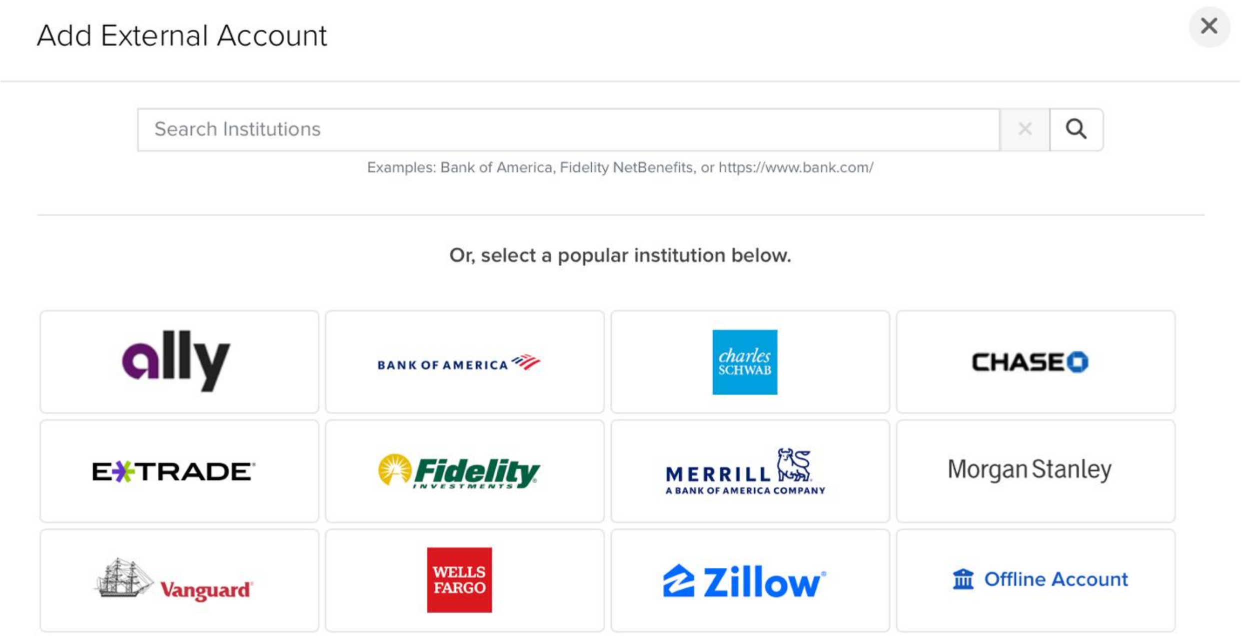
Offline Accounts

- No Credentials Required
- User Supplied Data
  - Positions
  - Transactions
  - Manual Entry or Bulk Upload via CSV
- Supported Account Types
  - Brokerage
  - Bank (Checking, Savings, Money Market, CDs)
  - Credit Card and Loans
  - Real Estate
  - Other Asset and Liabilities



Any stock, options or futures symbols displayed are for illustrative purposes only and are not intended to portray recommendations, or an invitation or inducement to trade a particular financial instrument or to engage in an investment activity. There is a substantial risk of loss in trading futures and options. Past performance is not indicative of future results.

Account Data Security

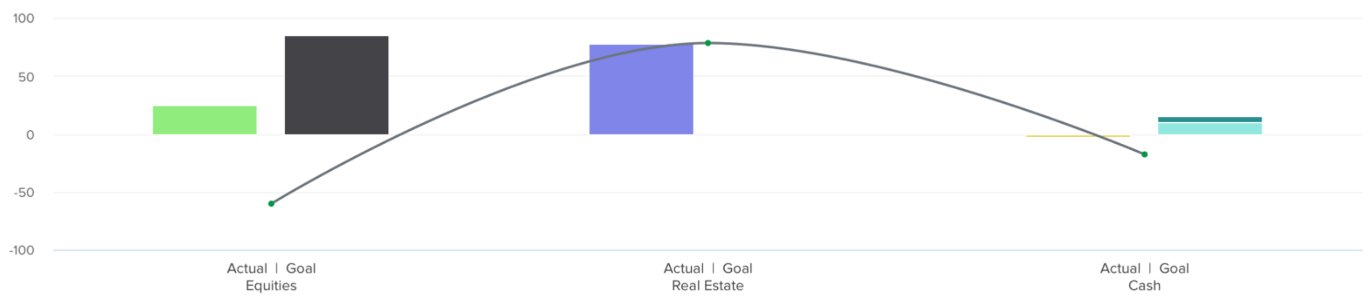
- Usernames and passwords are encrypted
- All account and data communications with other financial institutions are encrypted
- IBKR will never sell or trade personal information with outside marketing firms
- Employee access to the personal, non-public information is restricted

Planning Tools

Allocation Goals

- Use allocation goals to achieve investment objectives
- View your current vs. target asset and sub-asset class allocations for seamless portfolio rebalancing
- Identify over and underweighted asset and sub-asset classes vs. the configured goal

Allocation Goals As of 2025-01-05



	Actual		Goal		+/-	
Asset and Sub-Asset Class	NAV	Weight %	NAV	Weight %	NAV	Weight %
Equities	213,241.63	24.67	-	85.00	-	-60.33
Real Estate	675,800.00	78.17	-	0.00	-	78.17
Cash	-24,516.68	-2.84	-	15.00	-	-17.84
Total	864,524.94	100.00	-	100.00	-	0.00

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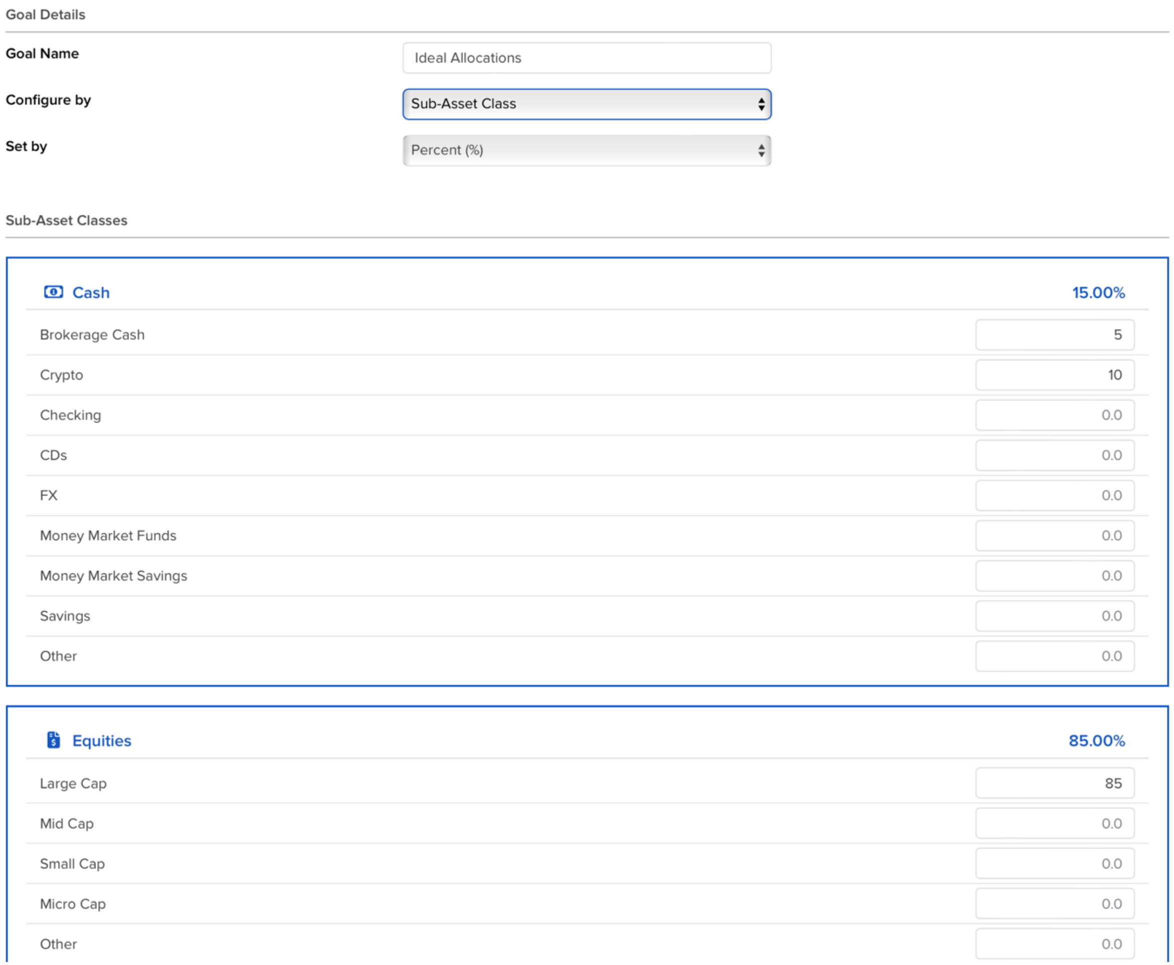
Allocation Goals Overview

- Multiple allocation goals may be created, each with a unique name
- Configure each goal by Asset Class or more granularly by Sub-Asset Class
- Set each allocation goal by Percent (%) or by Amount ($)
- Easily adjust goals as investment objectives change


Goal Details

Goal Name	Ideal Allocations
Configure by	Sub-Asset Class
Set by	Percent (%)

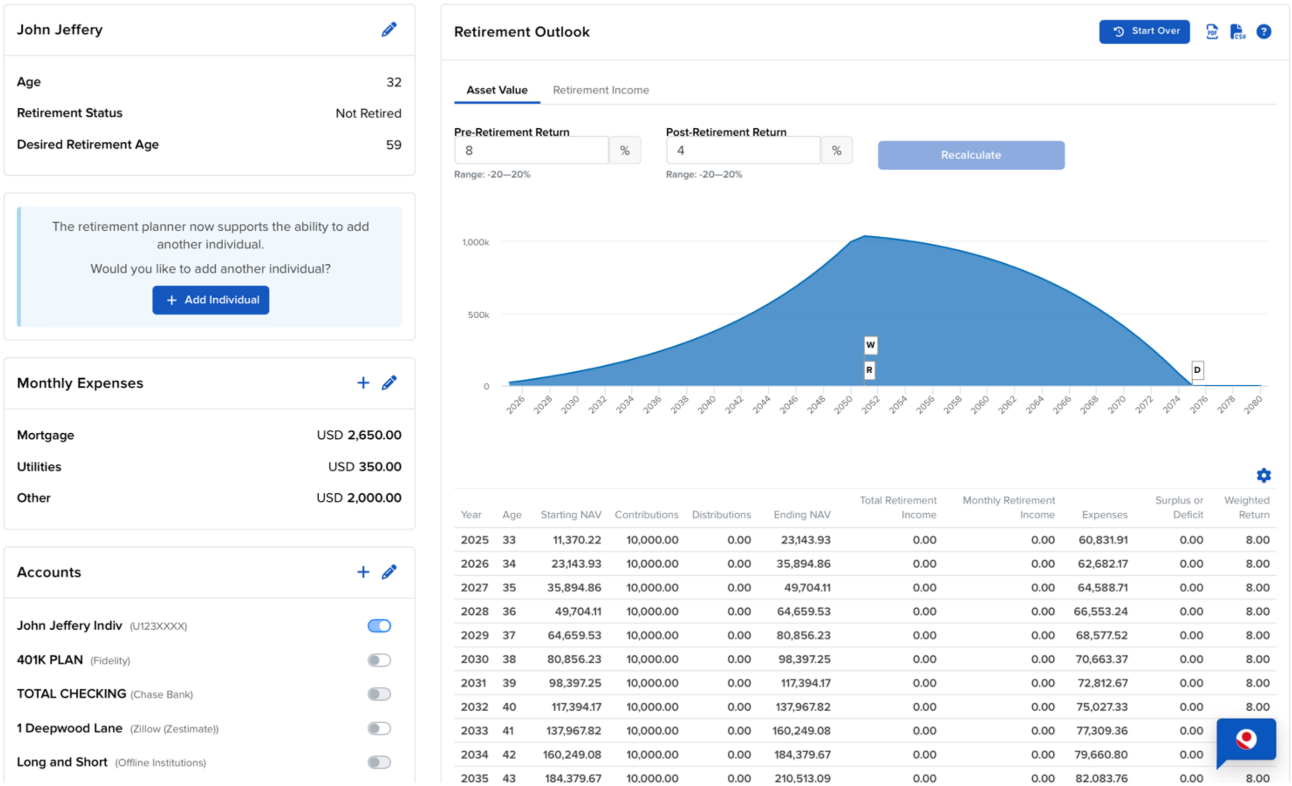
Sub-Asset Classes

Cash	15.00%
Brokerage Cash	5
Crypto	10
Checking	0.0
CDs	0.0
FX	0.0
Money Market Funds	0.0
Money Market Savings	0.0
Savings	0.0
Other	0.0

Equities	85.00%
Large Cap	85
Mid Cap	0.0
Small Cap	0.0
Micro Cap	0.0
Other	0.0

Retirement Planner

- Create a personalized retirement plans incorporating the below criteria.
  - Personal retirement preferences
  - Current and future income and expenses
  - Potential supplemental retirement income(s)
  - All retirement accounts and contributions
  - Account returns and inflation expectations
- View the Retirement Outlook
- Adjust the various inputs to see how changes may impact the Retirement Outlook.



Year	Age	Starting NAV	Contributions	Distributions	Ending NAV	Total Retirement Income	Monthly Retirement Income	Expenses	Surplus or Deficit	Weighted Return
2025	33	11,370.22	10,000.00	0.00	23,143.93	0.00	0.00	60,831.91	0.00	8.00
2026	34	23,143.93	10,000.00	0.00	35,894.86	0.00	0.00	62,682.17	0.00	8.00
2027	35	35,894.86	10,000.00	0.00	49,704.11	0.00	0.00	64,588.71	0.00	8.00
2028	36	49,704.11	10,000.00	0.00	64,659.53	0.00	0.00	66,553.24	0.00	8.00
2029	37	64,659.53	10,000.00	0.00	80,856.23	0.00	0.00	68,577.52	0.00	8.00
2030	38	80,856.23	10,000.00	0.00	98,397.25	0.00	0.00	70,663.37	0.00	8.00
2031	39	98,397.25	10,000.00	0.00	117,394.17	0.00	0.00	72,812.67	0.00	8.00
2032	40	117,394.17	10,000.00	0.00	137,967.82	0.00	0.00	75,027.33	0.00	8.00
2033	41	137,967.82	10,000.00	0.00	160,249.08	0.00	0.00	77,309.36	0.00	[illegible]
2034	42	160,249.08	10,000.00	0.00	184,379.67	0.00	0.00	79,660.80	0.00	[illegible]
2035	43	184,379.67	10,000.00	0.00	210,513.09	0.00	0.00	82,083.76	0.00	8.00

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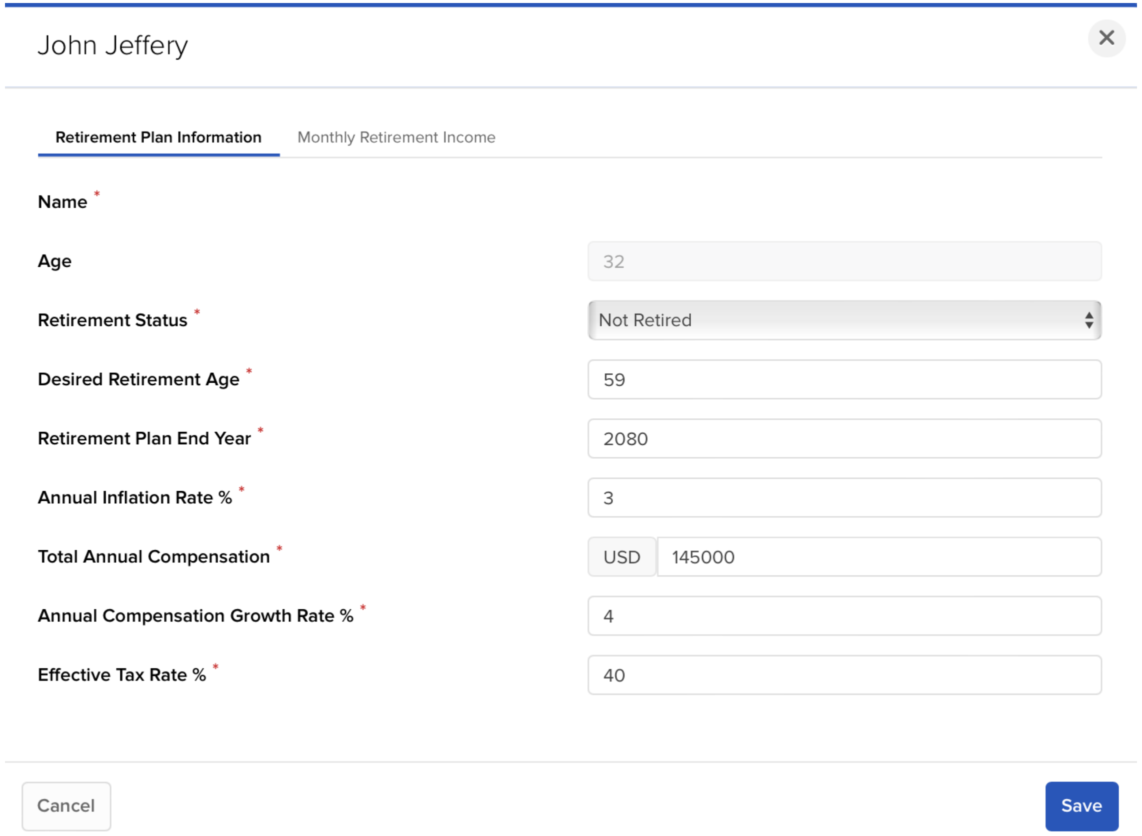
Retirement Planner Overview

- Multiple retirement plans may be created to compare various scenarios
- Retirement planning for two individuals
- Configure each included account individually
- Life Events to plan for things such as large purchases, medical emergencies, and more
- Comprehensive whitepaper outlining all assumptions and calculation methodologies



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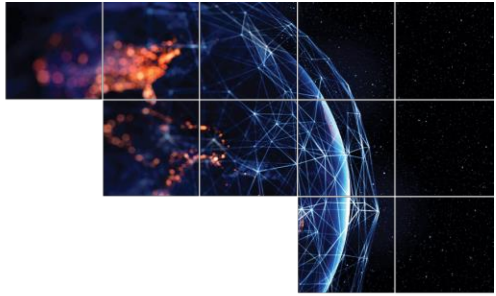
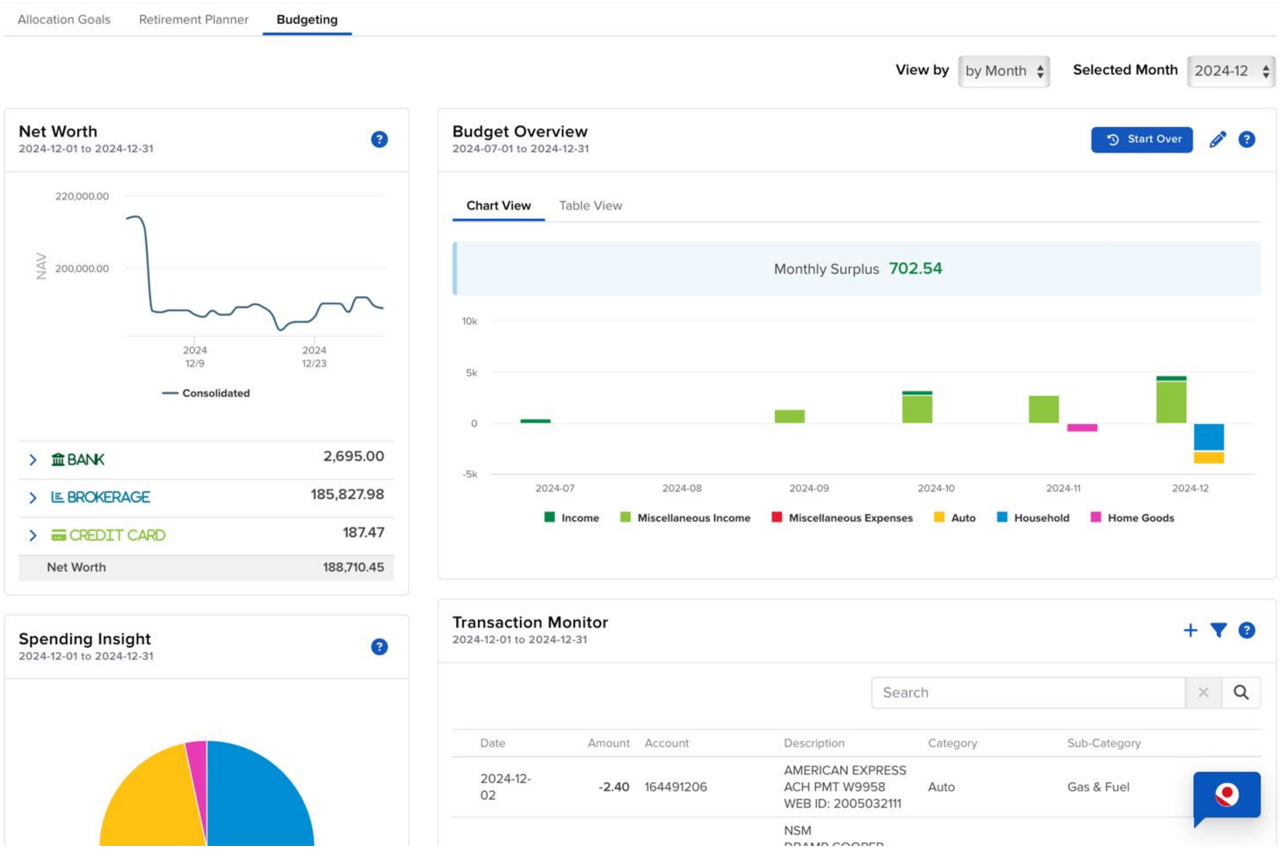
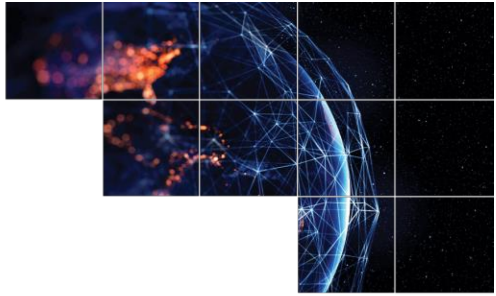
Budgeting

- Create annual and monthly budgets
- Utilize transaction data from all accounts to track and categorize spending
- Page Components
  - Budget Overview
  - Spending Insight
  - Net Worth
  - Transactions Monitor







Budgeting Overview

- Creating the budget
- Net Worth
- Budget Overview
- Spending Insight
- Transaction Monitor

Monthly Surplus 2,589.12

Net Total

	Previous Month	Monthly Budget	Dec 2024 Actual	Dec 2024 Remaining
	1,825.85	2,512.00	1,709.89	879.23

Incomes

Sort by Alphabetical (A-Z)

	Previous Month	Monthly Budget	Dec 2024 Actual	Dec 2024 Remaining
Income	0.00	5,600.00	4,657.22	942.78
Bonus	0.00	0.00	84.59	Over Budget
Dividend	0.00	600.00	537.63	62.37
Wages & Salary	0.00	5,000.00	4,035.00	965.00
Miscellaneous Income	2,690.00	0.00		0.00
Deposit	2,690.00	0.00		0.00
Total	2,690.00	5,600.00	4,657.22	1,027.37

Add Income

Expenses

Sort by Alphabetical (A-Z)

	Previous Month	Monthly Budget	Dec 2024 Actual	Dec 2024 Remaining
Auto	2.40	100.00	106.99	Over Budget
Gas & Fuel	2.40	100.00	106.99	Over Budget
Education	0.00	50.00	0.00	50.00
Student Loans	0.00	50.00	0.00	50.00
Home Goods	861.71	250.00	152.26	97.74
Internet Purchases	861.71	250.00	152.26	97.74

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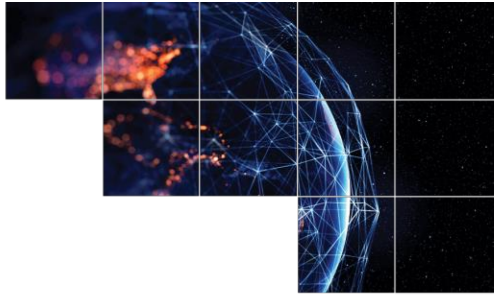

What Planning Tools are next?

- Tax Planner
- Debt Tracker
- Credit Score Monitoring

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Thank you