

IBKRCampus

IBKRWebinars

January 14, 2025

Interactive Brokers

Retire Confidently Using Financial Planning Tools

Chris Whispell

Project Manager of
PortfolioAnalyst
Interactive Brokers

www.ibkrcampus.com/webinars

www.ibkrcampus.eu/webinars

Exchange and Industry Sponsored Webinars are presented by unaffiliated third parties. IBKR is not responsible for the content of these presentations.

You should review the contents of each presentation and make your own judgment as to whether the content is appropriate for you. IBKR does not provide recommendations or advice. This presentation is not an advertisement or solicitation for new customers. It is intended only as an educational presentation.

Disclosure:

Options involve risk and are not suitable for all investors. For information on the uses and risks of options, you can obtain a copy of the Options Clearing Corporation risk disclosure document titled Characteristics and Risks of Standardized Options by visiting ibkr.com/occ. Multiple leg strategies, including spreads, will incur multiple transaction costs.

Futures are not suitable for all investors. The amount you may lose may be greater than your initial investment. Before trading futures, please read the [CFTC Risk Disclosure](#). For a copy visit your local Interactive Brokers Website.

The projections or other information generated by PortfolioAnalyst regarding the likelihood of various investment outcomes are hypothetical in nature, do not reflect actual investment results and are not guarantees of future results. Please note that results may vary with use of the tool over time.

Security futures involve a high degree of risk and are not suitable for all investors. The amount you may lose may be greater than your initial investment. Before trading security futures, please read the [Security Futures Risk Disclosure Statement](#). For a visit copy your local Interactive Brokers Website.

There is a substantial risk of loss in foreign exchange trading. The settlement date of foreign exchange trades can vary due to time zone differences and bank holidays. When trading across foreign exchange markets, this may necessitate borrowing funds to settle foreign exchange trades. The interest rate on borrowed funds must be considered when computing the cost of trades across multiple markets.

The Order types available through Interactive Brokers Trader Workstation are designed to help you limit your loss and/or lock in a profit. Market conditions and other factors may affect execution. In general, orders guarantee a fill or guarantee a price, but not both. In extreme market conditions, an order may either be executed at a different price than anticipated or may not be filled in the marketplace.

There is a substantial risk of loss in trading futures and options. Past performance is not indicative of future results.

Any stock, options or futures symbols displayed are for illustrative purposes only and are not intended to portray recommendations.

IRS Circular 230 Notice: These statements are provided for information purposes only, are not intended to constitute tax advice which may be relied upon to avoid penalties under any federal, state, local or other tax statutes or regulations, and do not resolve any tax issues in your favor.

Interactive Brokers LLC is a member of NYSE FINRA SIPC

Interactive Brokers Canada Inc - Is a member of the Canadian Investment Regulatory Organization (CIRO) and Member - Canadian Investor Protection Fund

Interactive Brokers (U.K.) Limited is authorised and regulated by the Financial Conduct Authority. FCA Register Entry Number 208159

Interactive Brokers Ireland Limited is regulated by the Central Bank of Ireland. CBI, reference number C423427

Interactive Brokers Australia Pty. Ltd. - ABN 98 166 929 568 is licensed and regulated by the Australian Securities and Investments Commission AFSL: 453554

Interactive Brokers Singapore Pte. Ltd. - Is licensed and regulated by the Monetary Authority of Singapore. MAS, Licence No. CMS100917

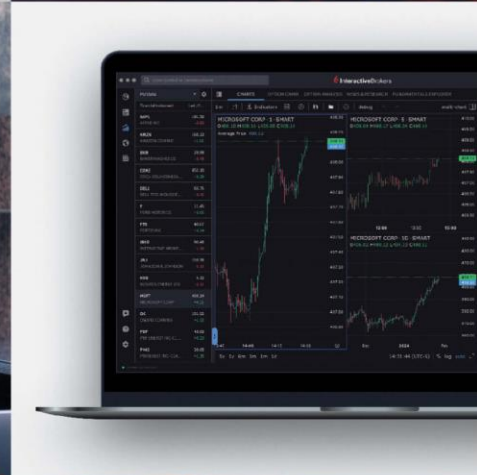
Interactive Brokers Hong Kong Limited is regulated by the Hong Kong Securities and Futures Commission, and is a member of the SEHK and the HKFE

Interactive Brokers India Pvt. Ltd. member: NSE, BSE, SEBI. Regn. No. SEBI Registration No. INZ000217730; NSDL: IN-DP-NSDL-301-2008

Retire Confidently Using Financial Planning Tools

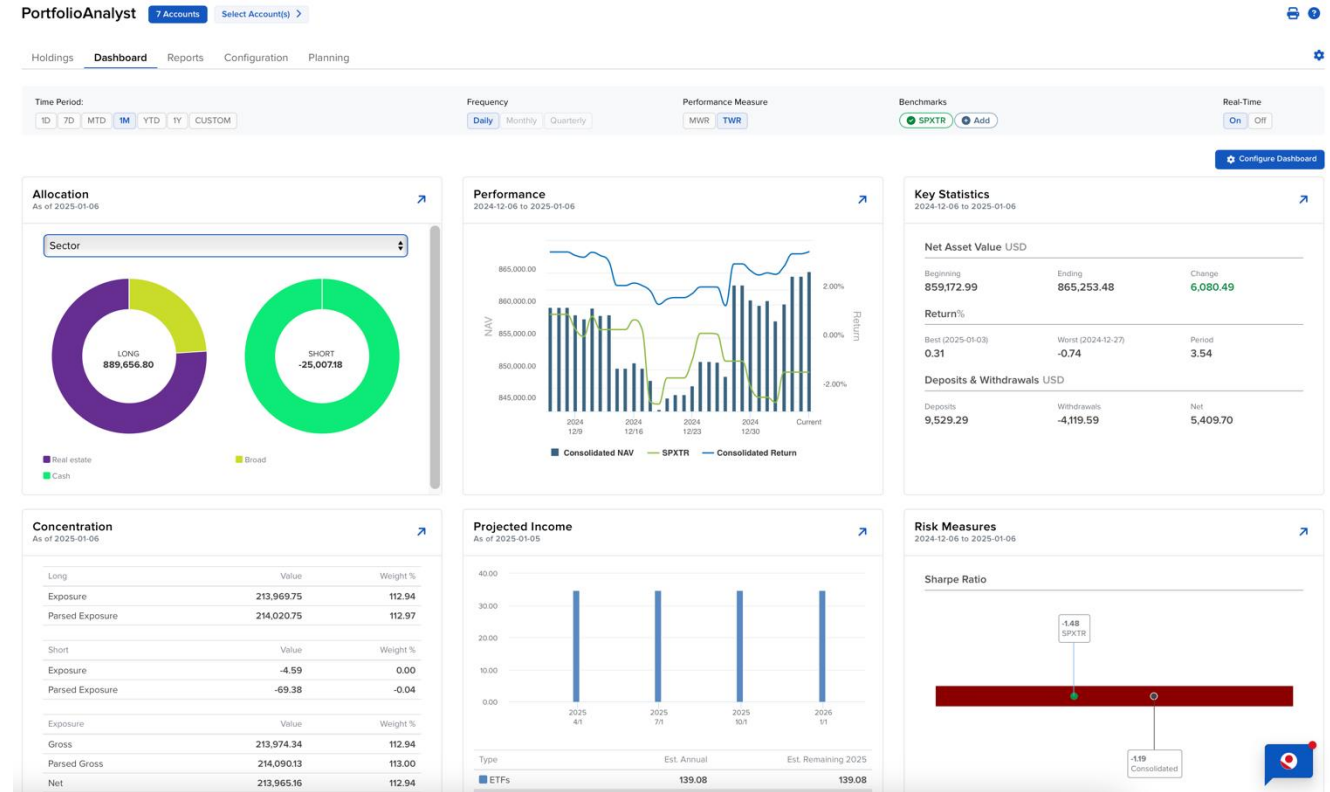
Chris Whispell - Project Manager

1/14/2025



What is PortfolioAnalyst?

A free portfolio analytics software available to everyone.



PortfolioAnalyst Overview

- Dashboard
- Reports
- Configuration
- Planning

The screenshot displays the PortfolioAnalyst interface with several key components:

- Default Reports:** A list of reports including Previous Month, Previous Quarter, Previous Calendar Year, Month to Date, Year to Date, and Since Inception. Each report has an information icon and action icons for print, export, and refresh.
- Custom Reports:** A section containing a report titled "My Report".
- Reports Delivery:** A section showing "Previous Month Detailed PDF" with an email icon.
- Configure Dashboard Modal:** A modal window titled "Configure Dashboard" with a close button. It lists various report categories under "Selected": Allocation, Performance, Key Statistics, Concentration, Projected Income, Risk Measures, Activity, and Holdings. Each category has a brief description and a list icon.
- Custom Benchmarks:** A section with a plus icon and a list of benchmarks: Custom Benchmark 2, Custom Benchmark 1, and Small Cap + AAPL. Each benchmark has an information icon, a pencil icon, and a close icon.

External Accounts

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

External Accounts				+ × ?
Chase Bank				×
<i>i</i>	CREDIT CARD-2332 - 2332 Last Updated 2025-01-06, 04:34:49	0.00		
<i>i</i>	CREDIT CARD-3391 - 3391 Last Updated 2025-01-06, 04:34:51	0.00		
<i>i</i>	TOTAL CHECKING-7143 - 7143 Last Updated 2025-01-06, 04:34:53	5.00		
Fidelity				×
<i>i</i>	401K PLAN Last Updated 2025-01-05, 20:52:37	147,914.73		
Offline Institutions				
<i>i</i>	Long and Short Last Updated 2025-01-03, 10:07:34	29,440.00		
Zillow (Zestimate)				×
<i>i</i>	1 Deepwood Lane - 58817851 Last Updated 2025-01-05, 20:20:32	675,800.00		
Total		853,159.73		

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

Add External Account

Search Institutions

Examples: Bank of America, Fidelity NetBenefits, or <https://www.bank.com/>

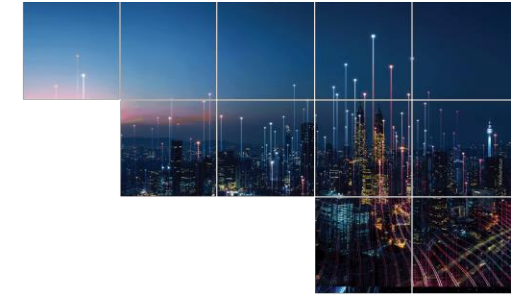
Or, select a popular institution below.



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

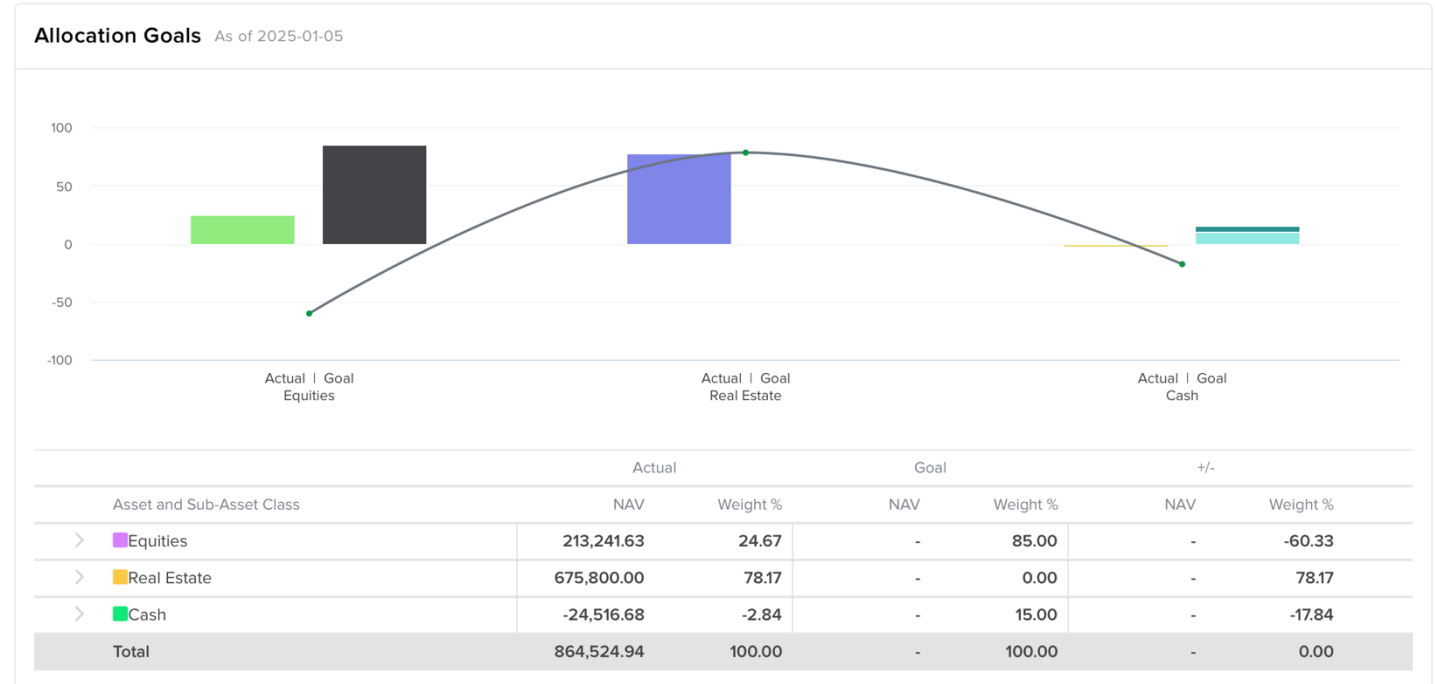
- Usernames and passwords are encrypted
- All account and data communications with other financial institutions are encrypted
- IBKR will never sell or trade personal information with outside marketing firms
- Employee access to the personal, non-public information is restricted



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 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

Configure by

Set by

Sub-Asset Classes

Cash		15.00%
Brokerage Cash	<input type="text" value="5"/>	5
Crypto	<input type="text" value="10"/>	10
Checking	<input type="text" value="0.0"/>	0.0
CDs	<input type="text" value="0.0"/>	0.0
FX	<input type="text" value="0.0"/>	0.0
Money Market Funds	<input type="text" value="0.0"/>	0.0
Money Market Savings	<input type="text" value="0.0"/>	0.0
Savings	<input type="text" value="0.0"/>	0.0
Other	<input type="text" value="0.0"/>	0.0

Equities		85.00%
Large Cap	<input type="text" value="85"/>	85
Mid Cap	<input type="text" value="0.0"/>	0.0
Small Cap	<input type="text" value="0.0"/>	0.0
Micro Cap	<input type="text" value="0.0"/>	0.0
Other	<input type="text" value="0.0"/>	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.

John Jeffery

Age: 32
Retirement Status: Not Retired
Desired Retirement Age: 59

The retirement planner now supports the ability to add another individual.
Would you like to add another individual?
[+ Add Individual](#)

Monthly Expenses

Mortgage: USD 2,650.00
Utilities: USD 350.00
Other: USD 2,000.00

Accounts

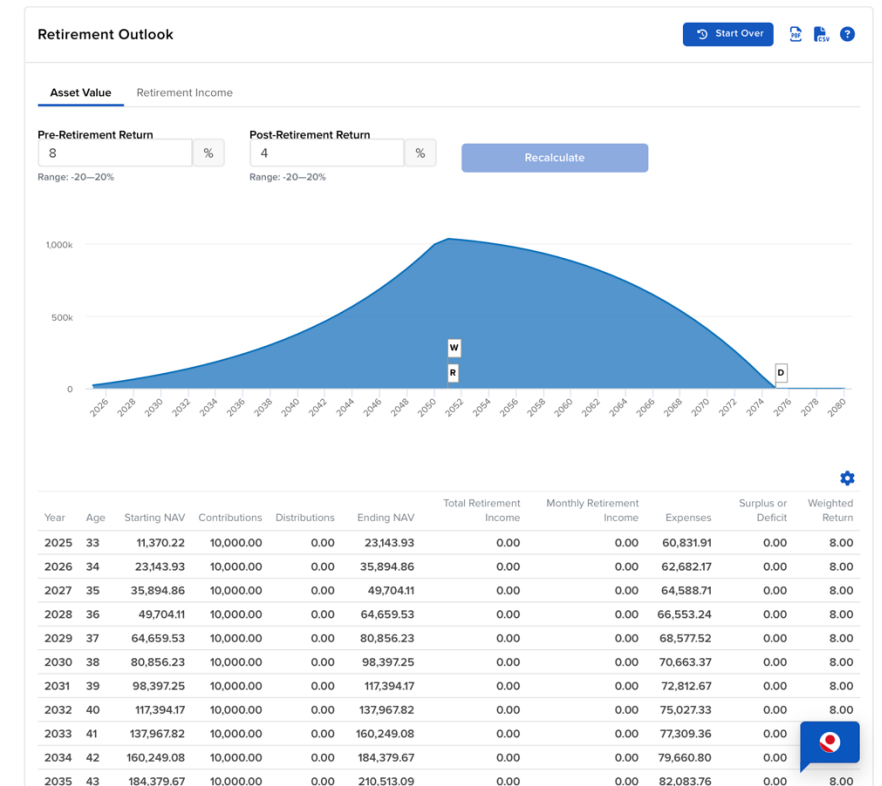
John Jeffery Indiv (U123XXXX)

401K PLAN (Fidelity)

TOTAL CHECKING (Chase Bank)

1 Deepwood Lane (Zillow (Zestimate))

Long and Short (Offline Institutions)



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

John Jeffery ✕

Retirement Plan Information Monthly Retirement Income

Name *

Age

Retirement Status *

Desired Retirement Age *

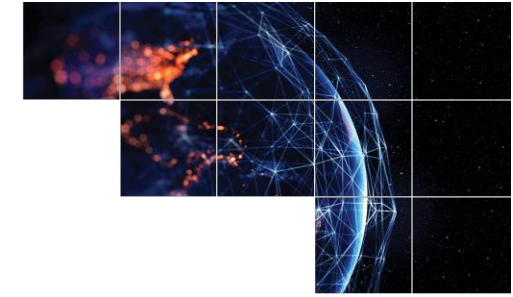
Retirement Plan End Year *

Annual Inflation Rate % *

Total Annual Compensation *

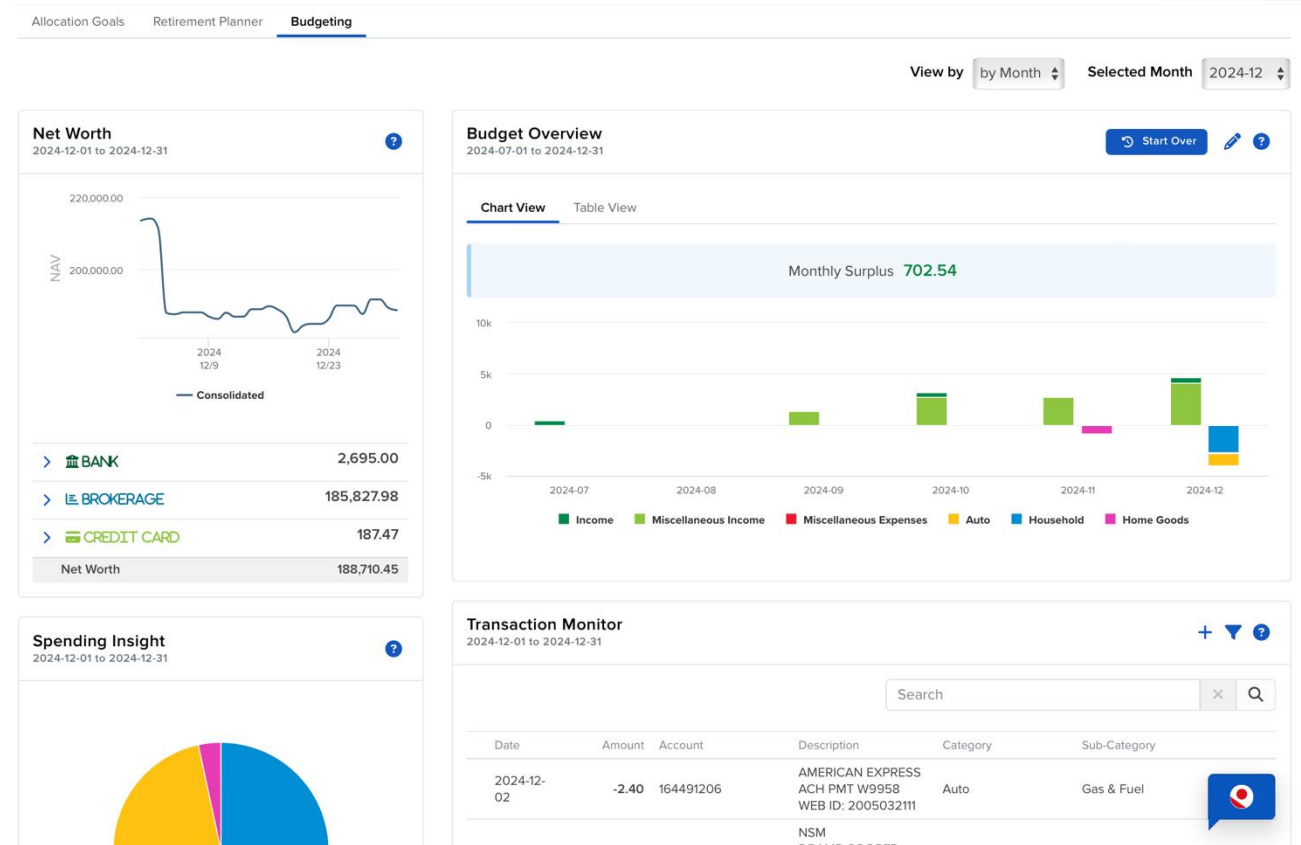
Annual Compensation Growth Rate % *

Effective Tax Rate % *



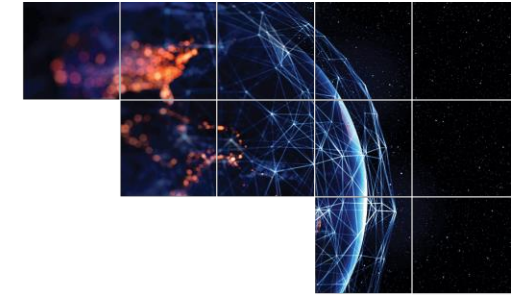
Budgeting

- 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	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

What Planning Tools are next?

- Tax Planner
- Debt Tracker
- Credit Score Monitoring



Thank you

