



Good Planning  
Shapes Good Decisions

# Lifelong Planner

| Financial Services |

**A Tool for Financial  
Services Providers to  
Engage their Customers  
Meaningfully and to  
Match their Needs Over  
a Lifetime**

*The NCS Financial Services Industry Practice provides end-to-end IT services and a comprehensive suite of FSI solutions. As the preferred partner of leading global financial institutions, you can count on us for your consulting, application development, systems integration and outsourcing needs.*

## Overview

NCS Lifelong Planner is designed to effectively support financial services providers' sales and marketing efforts based on total understanding of your customers' lifetime needs through its unique cradle-to-retirement modeler. Our complete suite of Lifelong Planner solutions, integrated with NCS Private Wealth, allows you to leverage on customers' information to build strong relationship and increase loyalty.

NCS Lifelong Planner provides a holistic planning solution which includes the following modules:

- Customer contact information
- Cross-selling analysis with data-mining capabilities
- Risk profiling
- Individual goal planning
- Lifelong plan modeler
- Product database
- Asset allocator, product recommender and quotation
- Portfolio tracking and re-balancer
- Sales management
- Commission administration
- E-submission and order fulfillment

# Enable **Cradle-to-Retirement** Financial Counselling with NCS Lifelong Planner



## Our Value Proposition

NCS Lifelong Planner provides a single view of customers' financial landscape – depicted visually by impactful graphs and enabled by dynamic what-if impact analysis capability. It can present immediate effects of financial events and map them against financial instruments that are required to support lifelong planning. All these at a click-of-a-button.

## Benefits

Financial needs of individuals are unique and holistic in nature and they span a lifetime, evolving constantly with changing situations and needs. In the past, individuals were left to manage their own financial positions and would acquire financial instruments – savings, credit, investment and protection – in an ad-hoc manner, independent of service providers or actual long term needs. This means that they have had little reason to invest in customer-provider loyalty relationships.

With today's dynamic environment, NCS Lifelong Planner Solution addresses the following concerns:

- Increased complexity of financial instruments;
- Diversity in customers' risk profiles;
- Government promotion of individual responsibility in personal finance;
- Customers' expectation of better returns on investment; and
- Customers' greater awareness of capital and family protection needs that come with commitment.

## Contact NCS today!

As a leading regional information technology (IT) and communications engineering services provider, NCS aims to work closely with you to create business value through the innovative use of IT. With proven experience and expertise in consulting, development, integration and managed services, we bring end-to-end support for your organisation's entire technology life-cycle.

## Functions

**Easy Modelling of Single View Life Events** - Goals and life-events are iconised and sign-posted graphically with drag-and-drop ease in a single landscape view.

**Effective Education Tool** - Difficult financial concepts are made easy to enable customers to follow the advisor's reasoning.

**Comprehensive Mapping of Needs to Product** - It effectively maps plans and needs to suitable products like liquidity management, short term cash positioning, long term cash positioning, medium to long term investment, protection requirement, cash draw-down plans against products such as credit card, revolving credit, fixed deposits, unit trust, capital protected funds, insurance, securities and structured products.

**Auto-generation of Cashflow, Liability and Protection** - With each event planned by the customers, the system will automatically show the effect it has on their cashflow, liability and associated protection needed.

**Default Values for Quick Planning** - Default values are used appropriately to make planning fast.

**Risk, Income and Time Constraint Consideration** - All scenarios are computed with consideration of critical constraints such as risk, income and time.

**Demand Forecasting – Proactive Marketing** - With customers' future needs known, special programmes can now be tailored and marketed to the individual or group customers in a timely fashion.

**Visually Attractive and Friendly** - All objects are depicted by coloured graphs and icons.

**Ease of Navigation** - Navigation is easy with the clear and crisp graphical layout.

**Real-time What-if Computation** - The intelligent computation engine re-calculates in seconds, providing fast response on complex what-if modelling.