

rGPS-AI

LUMP SUM VS. PENSION ANALYSIS — LSA

Help every participant make
the lump sum decision
with confidence.

LSA Deck

The same actuarially-reviewed engine your advisors trust — now grading **keep the pension** vs. **take the lump sum** side by side, A–F, for each person.

rGPS-AI

LUMP SUM VS. PENSION ANALYSIS — LSA

Help every participant make the lump-sum decision with confidence.

The same actuarially-reviewed engine your advisors trust — now grading **keep the pension** vs. **take the lump sum** side by side, A–F, for each person.

THE DECISION WE SOLVE

One irreversible choice — and most people guess.

KEEP THE PENSION

Guaranteed income for life

Safe and predictable — but inflexible, hard to leave to heirs, and only as strong as the plan behind it.

TAKE THE LUMP SUM

A balance you invest

Flexible, growable, inheritable — but you now carry the market and longevity risk yourself.

rGPS-AI runs **both options through the same engine**, grades each **A–F**, shows exactly what drives the difference, and recommends — in plain English.

No data entry for the participant. The system already knows their numbers.

1

Actuaries deliver the file

Your plan's pension & lump-sum values arrive as a census file, exactly as today.

2

Admin imports it

One upload into rGPS-AI LSA. Per-plan, isolated, override-locked.

3

System matches the person

A 6-tier match (name / DOB / ID, fuzzy-safe) ties each participant to **their** pension & lump.

4

Plan auto-fills

On sign-in, their offer is pre-loaded — pension \$/mo and lump \$ — nothing to type.

5

They get the analysis

Both options graded, a clear recommendation, and a report they can keep.

The legacy LSA matching logic is carried over intact — same actuarial values, now wrapped in a modern, branded, self-serve experience.

Everything the participant needs to decide — in one place.



A–F retirement grade

The engine projects lifetime income, spending & assets and scores readiness.



Lump vs. pension report

Both options graded side by side with a plain-English recommendation.



Chuck, the AI guide

Ask “why?” in plain words — grounded in the participant’s real numbers.



Explore the levers

Drag spending, claim age, debt payoff — watch the grade move live.



Census auto-match

Participant’s pension & lump pulled automatically — no manual entry.



Branded PDF + email

A keepsake report and a branded email, delivered to the participant.

NON-FUNCTIONAL CAPABILITIES

Enterprise-grade where it counts.



Privacy by design

No personal identity is ever sent to any third-party AI. Planning runs on numbers, not names.



Secure sign-in

Microsoft Entra identity, redirect-flow auth, per-user data isolation, admin-gated console.



Actuarially reviewed

RP-2014 / MP-2021 mortality, IRMAA, tax & LTC modeling — signed off, golden-gated.



Cloud-scale on Azure

App Service + Tables/Blob, health & cost telemetry, canary monitoring.



Deliverable email

Sends from your domain on Microsoft 365 with SPF + DKIM + DMARC alignment.

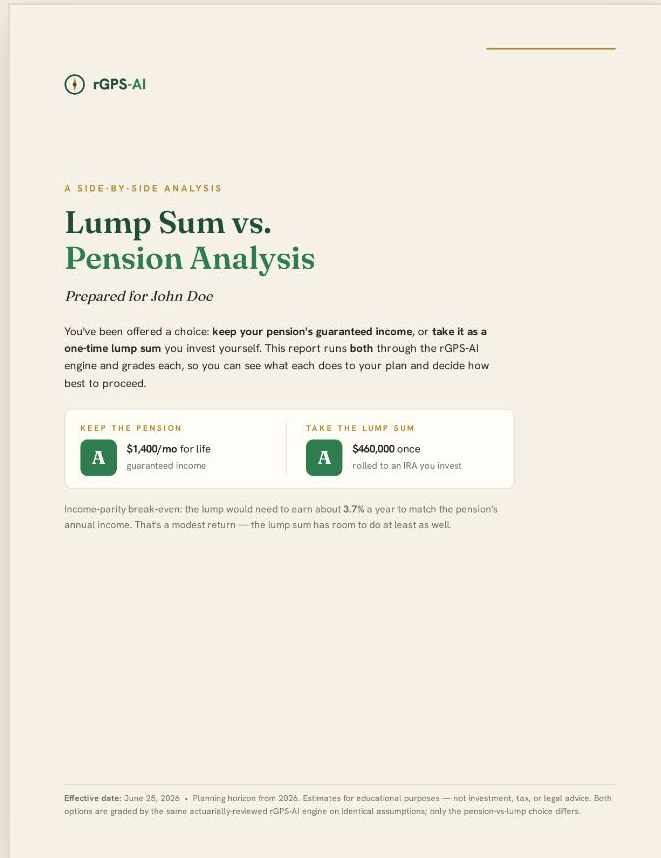


Auditable & reversible

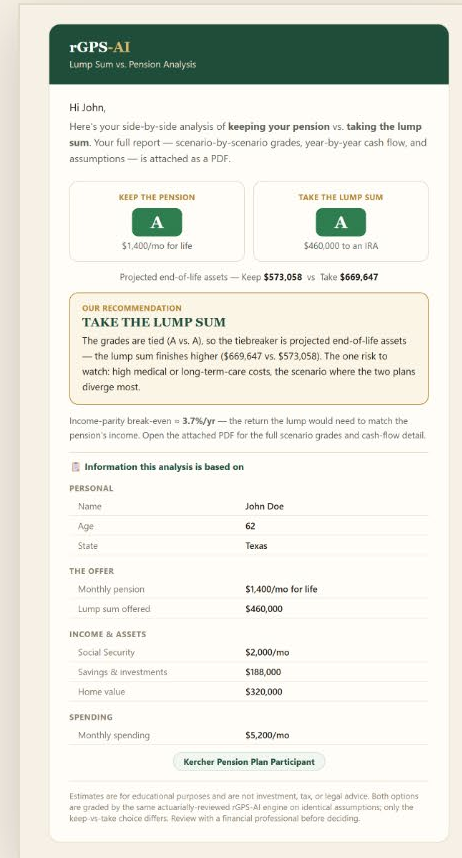
Every run archived (input + output); feature flags + instant rollback switches.

WHAT THE PARTICIPANT RECEIVES

A report they can keep — and a branded email.



The PDF report (cover)



The branded email — with their inputs & the recommendation

HOW A PARTICIPANT GETS STARTED

Invite → sign in → approve → decide.

- 1 You invite them**
One click in the admin console emails a branded invitation to your group.
- 2 They sign in**
Secure Microsoft sign-in; first-timers create an account in seconds.
- 3 You approve**
A pending row appears in your queue — approve and they're in.
- 4 Their plan is pre-filled**
Pension & lump auto-loaded from the census — no data entry.
- 5 They run the report**
Both options graded, recommendation shown, PDF + email delivered.

The screenshot displays the 'Pilot console' interface. At the top right, there are buttons for 'Invite testers', 'Refresh', and 'Done'. Below this, a 'LAST 30 DAYS' section features six summary cards: '24 APPLIED', '7 PENDING', '15 APPROVED', '12 ACTIVE USERS', '9 REPORTS', and '31 CHUCK QS'. The main area is titled 'APPLICATIONS (5)' and lists five entries. Each entry shows the user's name and email, their status (PENDING or APPROVED), and a set of action buttons: 'Approve', 'Approve + code', 'Approve as advisor', and 'Deny'. A note at the bottom explains that clicking 'Invite testers' will email invitations to a list of emails, which will appear as 'pending' in the queue.

| User | Status | Actions |
|---|----------|---|
| m.alvarez@example.com · m.alvarez@example.com · — Invited by dralokmehta@gmail.com | PENDING | Approve, Approve + code, Approve as advisor, Deny |
| t.nguyen@example.com · t.nguyen@example.com · — Invited by dralokmehta@gmail.com | PENDING | Approve, Approve + code, Approve as advisor, Deny |
| Priya Shah · p.shah@example.com · client | APPROVED | Approve as advisor, Deny |
| r.okafor@example.com · r.okafor@example.com · — Invited by dralokmehta@gmail.com | PENDING | Approve, Approve + code, Approve as advisor, Deny |
| Dan Wells · d.wells@example.com · client | APPROVED | Approve as advisor, Deny |

Click **Invite testers** — paste a list of emails — each invitee gets the branded invitation and appears here as **pending**, ready to approve once they sign in.

PERSONA 1 — THE LUMP SUM WINS

John Doe — what we know, and what we assume.

INPUTS (ENTERED OR AUTO-FILLED)

| | |
|--------------------------|----------------------------|
| Age / sex | 62 · Male |
| State | Texas |
| Social Security | \$2,000/mo |
| Savings & investments | \$188,000 |
| Home value | \$320,000 |
| Monthly spending | \$5,200/mo |
| Pension offered | \$1,400/mo for life |
| Lump sum offered | \$460,000 |
| Income-parity break-even | 3.7%/yr |

ENGINE ASSUMPTIONS

- Investment return: **6%/yr** (as entered)
- General inflation: **2.5%/yr**
- Mortality: **RP-2014 + generational MP-2021**
- Medicare + **IRMAA** for ages 65+
- Long-term-care inflation: **4.25%/yr**
- Taxes: federal + Texas (single filer)
- Stress-tested: weak market · long life · high medical

THE RESULT

Keep the pension

A

Take the lump sum

A

End-of-life assets

Keep **\$573,058** · Take **\$669,647**

RGPS-AI RECOMMENDS

**TAKE THE LUMP
SUM**

PERSONA 1 — JOHN DOE

Both options are healthy — so flexibility wins.

John already has solid Social Security, so he doesn't *need* the pension's longevity insurance. Both paths grade **A** — but the lump, invested, is projected to finish **~\$96,589 higher** in end-of-life assets, with flexibility and a balance to leave behind.

Break-even is just **3.7%/yr** — a low bar the lump has room to clear.

The Decision

How the two options compare — and what it means for you.

| | Keep the Pension | Take the Lump Sum |
|------------------------------|---------------------------|-----------------------|
| rGPS grade | A | A |
| Guaranteed lifetime income | \$1,400/mo | You set your own draw |
| Flexibility for large needs | Limited | High |
| Longevity protection | Built in (lasts for life) | You manage it |
| Market / investment risk | None to you | You bear it |
| Legacy to heirs | Ends at death* | Balance can pass on |
| Projected end-of-life assets | \$573,058 | \$669,647 |
| Income-parity break-even | — | 3.7% / yr |

*Subject to any survivor / joint benefit on your pension. Key assumptions: investment return 6.8% · inflation 2.5% · life expectancy age 88 (full list in the Explanatory Notes).

OUR RECOMMENDATION

TAKE THE LUMP SUM

The grades are tied (A vs. A), so the tiebreaker is projected end-of-life assets — the lump sum finishes higher (\$669,647 vs. \$573,058). The one risk to watch: high medical or long-term-care costs, the scenario where the two plans diverge most.

How to read this report

The **grades** come from the rGPS-AI engine, which projects your income, savings, and expenses across your lifetime under each choice and stress-tests them (living longer, weaker returns, higher medical costs). **A** = goals met with room to spare ... **F** = a serious problem if it occurs. Full definitions are in the Explanatory Notes.

This is a planning illustration, not advice. It assumes the lump sum is rolled over (tax-deferred) and invested; "taken as cash" would be taxed differently. Your actual result depends on your real returns, taxes, and how long you live. Review with a financial professional before deciding, and remember you can model either choice live in **Explore**. See the Explanatory Notes that follow for definitions and assumptions.

PERSONA 2 — THE PENSION WINS

Jane Doe — what we know, and what we assume.

INPUTS (ENTERED OR AUTO-FILLED)

| | |
|--------------------------|----------------------------|
| Age / sex | 64 · Female |
| State | Florida |
| Social Security | \$1,400/mo |
| Savings & investments | \$105,000 |
| Home value | \$250,000 |
| Monthly spending | \$4,100/mo |
| Pension offered | \$3,100/mo for life |
| Lump sum offered | \$300,000 |
| Income-parity break-even | 12.4%/yr |

ENGINE ASSUMPTIONS

- Investment return: **5.5%/yr** (as entered)
- General inflation: **2.5%/yr**
- Mortality: **RP-2014 + generational MP-2021**
- Medicare + **IRMAA** for ages 65+
- Long-term-care inflation: **4.25%/yr**
- Taxes: federal + Florida (single filer)
- Stress-tested: weak market · long life · high medical

THE RESULT

Keep the pension

A+

Take the lump sum

A-

End-of-life assets

Keep **\$701,370** · Take **\$176,152**

RGPS-AI RECOMMENDS
**KEEP YOUR
PENSION**

PERSONA 2 — JANE DOE

Limited other income — so guarantees win.

Jane leans on this pension for the bulk of her income. Keeping it grades **A+**; taking the lump drops to **A-** — the lump would need to earn **12.4%/yr** to match the pension's guaranteed income, an unrealistic bar.

The pension also projects far higher end-of-life assets: **\$701,370** vs \$176,152.

The Decision

How the two options compare — and what it means for you.

| | Keep the Pension | Take the Lump Sum |
|------------------------------|---------------------------|-----------------------|
| rGPS grade | A+ | A- |
| Guaranteed lifetime income | \$3,100/mo | You set your own draw |
| Flexibility for large needs | Limited | High |
| Longevity protection | Built in (lasts for life) | You manage it |
| Market / investment risk | None to you | You bear it |
| Legacy to heirs | Ends at death* | Balance can pass on |
| Projected end-of-life assets | \$701,370 | \$176,152 |
| Income-parity break-even | — | 12.4% / yr |

*Subject to any survivor / joint benefit on your pension. Key assumptions: investment return 6.7% · inflation 2.5% · life expectancy age 91 (full list in the Explanatory Notes).

OUR RECOMMENDATION

KEEP YOUR PENSION

Keeping the pension grades clearly higher (A+ vs. A-) — its guaranteed lifetime income covers your spending more reliably across the stress scenarios than drawing the lump down would. The one risk to watch: high medical or long-term-care costs, which a fixed income can strain regardless of which path you choose.

How to read this report

The grades come from the rGPS-AI engine, which projects your income, savings, and expenses across your lifetime under each choice and stress-tests them (living longer, weaker returns, higher medical costs). A = goals met with room to spare ... F = a serious problem if it occurs. Full definitions are in the Explanatory Notes.

This is a planning illustration, not advice. It assumes the lump sum is rolled over (tax-deferred) and invested; "taken as cash" would be taxed differently. Your actual result depends on your real returns, taxes, and how long you live. Review with a financial professional before deciding, and remember you can model either choice live in Explore. See the Explanatory Notes that follow for definitions and assumptions.

THE POINT

Same engine. Opposite answers. Because the person is different.

JOHN DOE

Take the lump sum

Strong Social Security floor · both options grade A · lump finishes higher with flexibility & a legacy. Break-even only 3.7%.

JANE DOE

Keep your pension

Limited other income · pension grades A+ vs A- · guaranteed income covers spending across every stress test. Break-even 12.4%.

That nuance is exactly what participants miss on their own — and exactly what rGPS-AI gets right, every time.

You run the whole pilot from one console.

The screenshot displays a 'Pilot console' interface. At the top right, there are three buttons: 'Invite testers' (orange), 'Refresh' (white), and 'Done' (dark green). Below the title, a section titled 'LAST 30 DAYS' contains six summary cards: '24 APPLIED', '7 PENDING', '15 APPROVED', '12 ACTIVE USERS', '9 REPORTS', and '31 CHUCK QS'. A section titled 'APPLICATIONS (5)' lists five entries. Each entry shows the user's email and name, the inviter's email, and a set of action buttons. The first four entries are in a 'PENDING' state, while the last two are in an 'APPROVED' state.

Pilot console

📧 Invite testers Refresh Done

LAST 30 DAYS

| | | | | | |
|---------------|--------------|----------------|--------------------|--------------|----------------|
| 24 APPLIED | 7 PENDING | 15 APPROVED | 12 ACTIVE USERS | 9 REPORTS | 31 CHUCK QS |
|---------------|--------------|----------------|--------------------|--------------|----------------|

APPLICATIONS (5)

| | | | | | |
|--|----------|---------|----------------|--------------------|------|
| m.alvarez@example.com · m.alvarez@example.com · — Invited by dralokmehta@gmail.com | PENDING | Approve | Approve + code | Approve as advisor | Deny |
| t.nguyen@example.com · t.nguyen@example.com · — Invited by dralokmehta@gmail.com | PENDING | Approve | Approve + code | Approve as advisor | Deny |
| Priya Shah · p.shah@example.com · client | APPROVED | | | Approve as advisor | Deny |
| r.okafor@example.com · r.okafor@example.com · — Invited by dralokmehta@gmail.com | PENDING | Approve | Approve + code | Approve as advisor | Deny |
| Dan Wells · d.wells@example.com · client | APPROVED | | | Approve as advisor | Deny |

Give every participant an actuary-grade answer — in ten minutes, not a meeting.

rGPS-AI · Lump Sum vs. Pension Analysis. The legacy LSA logic, modernized into a private-beta experience your plan members can use today.

Educational estimates — not investment, tax, or legal advice.