LUMP SUM VS. PENSION ANALYSIS — LSA · PILOT-PARTNER SUMMARY

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

An AI-enabled participant decision-support platform for plan terminations and lump-sum elections — white-label, fully supported, and paid for by the plan sponsor. Live today — demo on request.

AI-enabled delivery is new. The engine is not — **RetirementWorks® II**, with more than a decade of live LSA use through wirehouse channels.

Two grades, side by side — and a guide who explains it.

Not a prototype: LSA is built on rGPS-AI, live and operational today — demo available on request.

SIDE-BY-SIDE GRADING

Keep the pension or take the lump sum — both run through the same engine and graded A–F, apples-to-apples.

STRESS TESTED

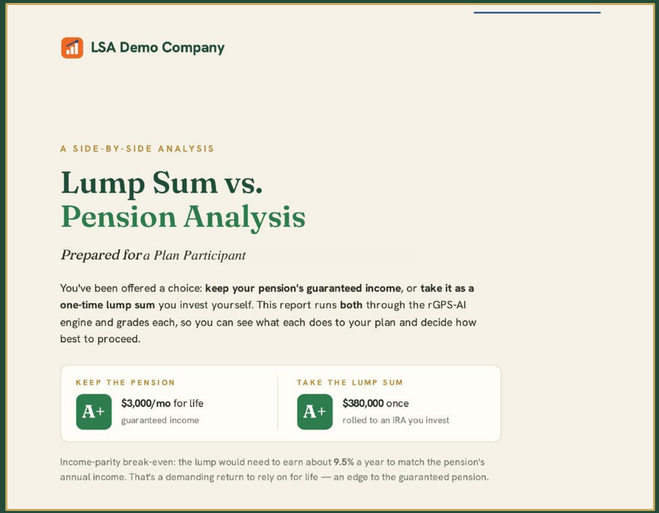
Each grade is tested against a long life, weak markets, and high medical costs — not just the typical case.

YEAR-BY-YEAR DETAIL

Full cash-flow and net-worth projections sit behind every grade — not just a summary number.

PLAIN-ENGLISH NARRATIVE

Every report ends with a written explanation of the grade and what it means for the participant.


LSA Demo Company

A SIDE-BY-SIDE ANALYSIS

Lump Sum vs.
Pension Analysis

Prepared for a Plan Participant

You've been offered a choice: **keep your pension's guaranteed income**, or **take it as a one-time lump sum** you invest yourself. This report runs **both** through the rGPS-AI engine and grades each, so you can see what each does to your plan and decide how best to proceed.

KEEP THE PENSION	TAKE THE LUMP SUM
A+ **$3,000/mo** for life — guaranteed income	A+ **$380,000** once — rolled to an IRA you invest

Income-parity break-even: the lump would need to earn about **9.5%** a year to match the pension's annual income. That's a demanding return to rely on for life — an edge to the guaranteed pension.

Chuck
explains every report, in plain English.

HOW IT WORKS — END TO END

Turnkey for the sponsor. No hunting for offer numbers.

1 · CENSUS ARRIVES
The actuary's pension & lump-sum file, exactly as today.

2 · WE IMPORT & MATCH
Each participant tied to their own pension & lump values.

3 · BRANDED INVITES
Participants join by secure Microsoft sign-in — your brand throughout.

4 · OFFER PRE-FILLED
Their offer numbers are already loaded — nothing to type.

5 · GRADED RESULTS
Both options graded, plain-English results, PDF report + email.

CHUCK, THE AI GUIDE

Answers “why?” in plain words, grounded in each participant’s real numbers. Every what-if re-runs the full engine — live, not scripted.

ENTERPRISE-GRADE

Privacy by design, Entra sign-in, Azure cloud. Every session leaves a fiduciary-grade, audit-trailed record.

FULLY SUPPORTED

Our team runs implementation, administration, monitoring, and participant support.

THE PILOT-PARTNER PROGRAM

A paid pilot — your brand, our team, sponsor-funded.

YOUR BRAND, YOUR CLIENT

White-labeled or co-branded. You introduce the LSA and keep complete control of the sponsor relationship.

OUR TEAM DOES THE WORK

Census intake, matching, invitations, administration, reports, and participant support — turnkey.

PILOT ECONOMICS

The sponsor pays $100 per eligible participant. You receive $50 — pilot-phase pricing for early partners.

Our first pilot partner is committed. We are selecting a limited cohort of 3–5 firms for live transactions.

Give every participant an actuary-grade answer — *in ten minutes, at scale.*

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