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## **Fiserv Integrates Retirement Income and Insurance Planning Tools to Enable Holistic and Personalized Goals-Based Advice**

*Integrated financial planning technology lets financial advisors take a big picture approach to meeting clients' retirement goals*

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv, Inc.](#) (NASDAQ: FISV), a leading global provider of financial services technology solutions, is enabling financial advisors to assist clients with retirement income planning and risk mitigation through the use of annuities, life, and long-term care insurance. New tools and an enhanced user interface (UI) incorporated into Financial Advice Management from Fiserv, a suite of interactive, goals-based and comprehensive financial planning technologies, give advisors a powerful way to help clients reach their retirement goals through retirement income and insurance planning.

The enhancements optimize goals-based advice as a competitive differentiator for advisors and include the ability for them to:

- Create multiple “what-if?” scenarios and illustrate the impact of plan variants and decisions in real time with clients
- Simulate how long-term care insurance, life insurance, fixed and/or variable annuities and other products can improve a client’s financial outlook and protect against risk
- Utilize a framework and strategy to help clients transition from asset accumulation to retirement income

Retirement income planning represents a significant opportunity for advisors as many investors do not feel confident about their retirement strategy, or if they are protected against risks such as long-term disability. [Expectations & Experiences: Borrowing and Wealth Management](#), the consumer trends survey from Fiserv, found that less than half of U.S. consumers (41 percent) feel informed when it comes to saving for retirement, and only 35 percent feel optimistic. Other findings from this survey include:

- Six in 10 savers rate their [retirement savings] confidence at 7 out of 10, or lower
- 38 percent of these savers rate their confidence at 5 or below
- Millennials (18-37) are nearly 20 percent more likely to feel uninformed about saving for retirement compared to older groups

“Advisors’ ability to offer goals-based advice to clients on how to mitigate retirement risk through modeling various ‘what-if’ scenarios offers tremendous value to the practice of financial planning,” said Cheryl Nash, president, Investment Services, Fiserv. “Through real-time collaboration with clients, advisors will be able to compare and contrast life scenarios side-by-side to identify and illustrate the best solution in the context of a client’s life goals and objectives, helping them create a holistic financial picture and plan.”

Financial Advice Management includes financial planning, proposal generation and retirement cash flow and income analysis solutions designed to automate advisor workflow. Each solution is built to optimize the advisor experience and is highly modular and configurable. This suite of planning tools and capabilities is available through APIs, allowing financial service providers to control the user experience.

Fiserv is a market leader providing innovative wealth management solutions. In a world that is moving faster than ever before, Fiserv helps clients deliver solutions that are in step with the way people live and work today – financial services at the speed of life. Learn more at [fiserv.com](https://www.fiserv.com).

### **Additional Resources**

- Wealth Management from Fiserv - [fisv.co/WealthManagement](https://www.fisv.co/WealthManagement)
- Financial Advice Management - [fisv.co/FinancialAdviceManagement](https://www.fisv.co/FinancialAdviceManagement)
- Unified Wealth Platform - [fisv.co/UnifiedWealthPlatform](https://www.fisv.co/UnifiedWealthPlatform)

### **About Fiserv**

Fiserv, Inc. (NASDAQ: FISV) enables clients worldwide to create and deliver financial services experiences in step with the way people live and work today. For 35 years, Fiserv has been a trusted leader in financial services technology, helping clients achieve best-in-class results by driving quality and innovation in payments, processing services, risk and compliance, customer and channel management, and insights and optimization. Fiserv is a member of the FORTUNE<sup>®</sup> 500 and has been named among the FORTUNE Magazine World’s Most Admired Companies<sup>®</sup> for six consecutive years, recognized for strength of business model, people management, social responsibility and innovation leadership. Visit [fiserv.com](https://www.fiserv.com) and [follow on social media](#) for more information and the latest company news.

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