

PlanMode App

Overview

PlanMode is a comprehensive financial planning app. Its powerful design provides you with an easy and flexible means of preparing and analyzing financial scenarios. Its usage is limitless; you could use it to analyze almost any financial situation which impacts just in the current year or many years to come.

You can use it for a quick analysis of an investment, saving or other option; or build a complete financial profile and use that base to analyze short and long-term options as you come across them. The preparation and review of a financial profile by itself can provide invaluable insights of the future.

KEY FEATURES

This app can-

- Prepare complete financial profiles, including-
 - Current & projected income and expenses
 - Bank accounts
 - Retirement accounts
 - Business & Investments
 - Stocks & Bonds
 - Insurance policies
 - Real estate
 - Mortgages & loans
 - Cash management simulation
 - Social security
 - Income taxes
- Compare financial alternatives
 - Unlimited what-if scenarios
- Prepare retirement profile automatically
 - Determine lifelong capital needs
 - Analyze liquid capital sufficiency
 - Alternatives to fill capital shortfall
- Prepare disability profiles automatically
 - Analyze cash flow sufficiency
 - Alternatives to fill cash shortfall
- Prepare death profiles automatically
 - Determine survivor's capital needs
 - Analyze income sufficiency
 - Alternatives to fill capital gap

REPORTS & CHARTS

A complete set of financial statements is available for each scenario. PlanMode provides you with comprehensive analysis of retirement and other scenarios for lifetime capital needs and the capital available for its fulfillment. When capital resources are not sufficient PlanMode provides suggestive courses of action that may fill the shortcoming. The following reports are available for each profile scenario-

- Income Statement
- Balance Sheet
- Cashflow Statement
- Supporting Information
- Capital Needs Analysis
- 8 pie charts providing profile snapshots in any year
- 8 line graphs providing overall snapshot of the profile

All charts and graphs dynamically respond to your data.

COMPREHENSIVE

PlanMode includes many features that are normally available in high-end financial planning systems, such as-

- Profiles for singles and married spouses
- Planning span of up to 100 years
- Retirement profile and analysis
- Disability profile and analysis
- Survivor's profile and analysis
- Automatic cash management simulation
- Detailed annual cash flow analysis
- Personalized data input items
- Customizable financial statements
- Ample graphs & charts for quick overview
- Scenario comparison for what-if analysis
- Export data to ExecPlan or Express
- Definable national & local income taxes
- Built-in USA income taxes
- Includes predefined product structures for-
 - Individual Retirement Accounts
 - Company Retirement Plans (401k)
 - Self-employed Retirement Plans
 - Mortgages
 - Life Insurance
 - Fixed & Variable Annuities
 - Charitable Annuities
 - Reverse Mortgages

App works 100% within the device; Data stays with you. No ads.

USA

US individual income tax computations are built-in and applied as applicable. State and local taxes can also be defined via built-in templates.

NON-USA

Non-USA individuals can turn USA option off and activate a generalized version that allows you to define how income tax should be computed for national & local levels.

ABOUT DEVELOPER

PlanMode is developed and supported by Sawhney Systems. Sawhney has been developing & supporting professional financial systems for over 3 decades. Their application, ExecPlan was the first commercially available such software in USA in 1976 which is still used by professional planners widely.