

aixigo's Cash Flow Planner

Discover the
Cash Flow Planner now



3 reasons why aixigo's Cash Flow Planner is not just another software



1. Intuitive handling

Thanks to the lean user interface, aixigo's Cash Flow Planning Software offers a first-class user experience and is easy and intuitive. This means there is no need for instruction training, and the Cash Flow Planner is fully operational from the first moment of use. The Cash Flow Planner's striking design enables advisers and clients to intuitively and easily understand the calculations and simulations created.



2. Part of the aixigo:BLOXX Wealth Management Platform

aixigo's modular Wealth Management Platform offers high-performance functionalities for investment advisory and wealth management. By being part of the API-based Wealth Management Platform, the Cash Flow Planner can be easily and flexibly extended with further high-performance aixigo:BLOXX modules. In this way, you can flexibly include the required functionalities for your individual advisory services.



3. Multi-integrable thanks to API-first approach

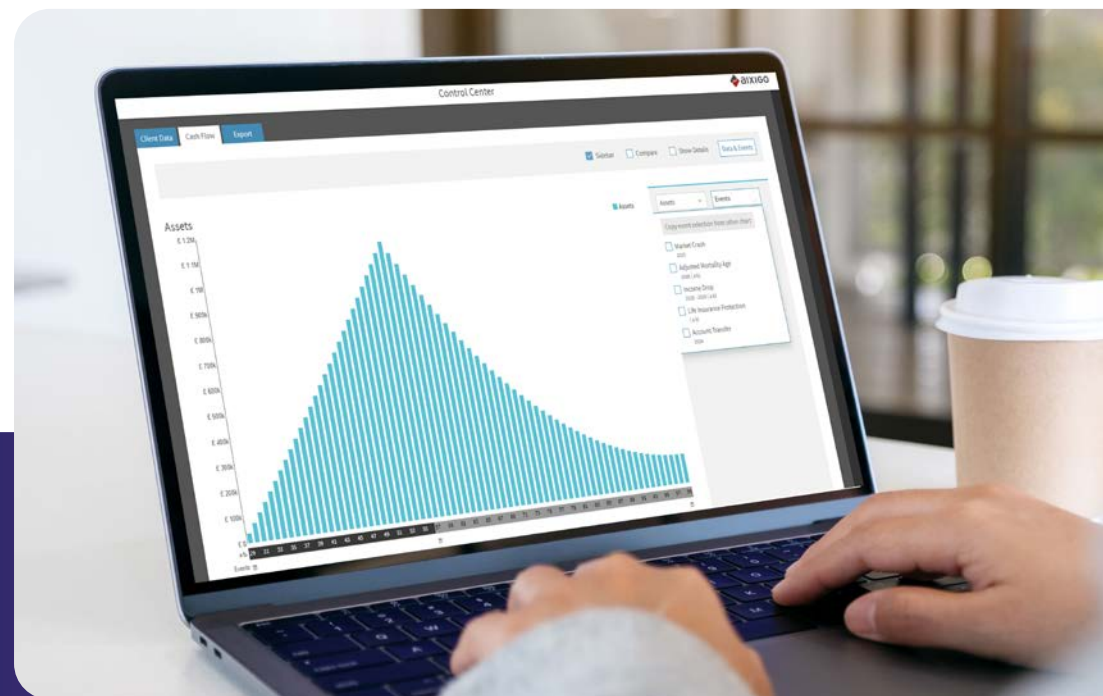
Another software? Of course not. Thanks to the API-first approach, the aixigo Cash Flow Planner is multi-integrable. This eliminates the need to start a new software for every use case. aixigo's software can be seamlessly integrated into all of your services.

aixigo's Cash Flow Planner at a glance

Drawing on our **vast experience and cutting-edge technology**, we have developed a solution that **redefines cash flow planning** by striking the perfect balance between complexity and simplicity. The aixigo **Cash Flow Planner** is fully compliant with regulations, offers a superior user experience and is easy to understand and use.

Our solution offers extensive options for simulating cash flows as part of **the advisory process**, taking into account all **requirements of the FCA**. All values are **inflation-adjusted and calculated in real terms**. All **taxes** (including income tax, capital gains tax, lifetime allowance, inheritance tax, pension transfer fees, etc.) are **considered**. Further, it allows defining specific tax bands, thresholds and rates of increase for all relevant regions. The simulation of **What-if Scenarios** such as pension transfers, income drops, changes in the client's death age or a market crash permits a **holistic simulation**.

Thanks to the API-first approach, aixigo's **Cash Flow Planner** enables fast integration into existing infrastructures. The software can be used in advisory services as well as to provide service offerings on a firm's website or even online banking services. This offers the perfect opportunity to **engage with customers** across multiple touchpoints. Furthermore, our **RESTful API** allows integrating the Cash Flow Planner into **new services at any time**.



Functionalities



Comprehensive income planning

- Comprehensive aggregation of all **gross income from various sources**
- Consideration of both **essential and discretionary income** (e.g., being able **to sell** assets in a **tax-optimised** manner to **achieve the desired income**)
- **Estimation of income tax and national insurance payments**
- Consideration of the different tax bands in the UK
- Adjustment of the various income positions based on individual growth rates, including inflation
- Ensures the ideal basis for **stress testing**



Retirement planning

- Pension simulation to **estimate pension values** and **expected payouts**, affecting both the retirement income simulation as well as the customer's net value
- Differentiated consideration of **defined contribution (DC)** and **defined benefit (DB) pension schemes**
- **Individual selection of pension growth rates including inflation caps**
- Comprehensive tax estimation based on the respective pension owner's lifetime allowance
- Handling of pension rights in case of death



Wealth and investment planning

- Simulation of all **investments, cash accounts** as well as **property**
- **Supports standard investment wrappers (ISAs, Unit trusts, Profit bonds, etc.)**
- The **core of asset estimation** is to invest surplus liquidity or withdraw required liquidity in case of a shortfall
- Consideration of **regular savings** and **withdrawals, yield, required or surplus liquidity** and **capital gains tax**
- Annual value **adjustment** based on the position-specific **growth rate, inflation** and an annual **investment fee**
- Depending on the investment type and the corresponding maintenance data, **different tax rates are applied**



Regulatory compliance with FCA guidelines

- Calculation of all simulation results in real terms, taking all inflation effects into account
- The setting of **inflation and growth rates in the maintenance data set** makes it possible to enable realistic and/or conservative estimation
- Easy **export of relevant assumptions and data** for income, asset, tax and further calculations to **ensure regulatory compliance**



Configuration of automatic investment and reallocation rules

- **Connecting the different sections and positions** of the cash flow tool, the set of investment and reallocation rules defines the order in which cash is distributed
- A **synthetic liquidity pool** serves as a **buffer** between the different positions
- All excess or required cash is either **put into or taken out of positions according** to investment and liquidation orders



Estate and inheritance tax planning

- **Comprehensive consideration of all final position values:** investments, cash accounts and property, deduction of loans and liabilities etc.
- Calculation of **inheritance tax for individuals and married couples**
- **Estimation of the estate for inheritance, including protection cover amount payments**
- **Protection plans**, insurance tax charges and estate **estimation both in case of death within** and at the end of the simulation period



Loans and liabilities

- Ensuring a **holistic view** of the customer's net asset value
- While **mortgages** can generally be linked to a **corresponding property**, the **cash flow simulation treats both separately**

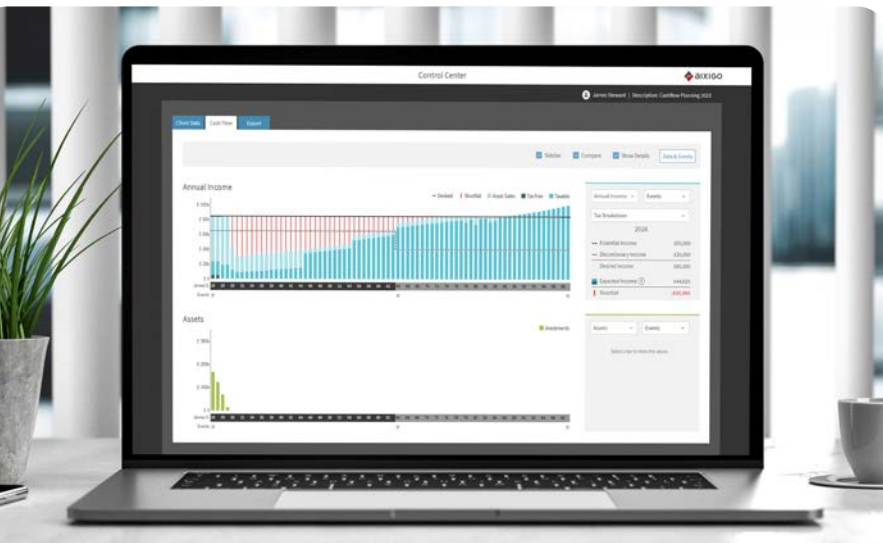


Protection planning

- **Integration of insurance against financial insolvency** in case of an unexpected death as an important part of future planning
- **Integration of protections for both a two-customer scenario** with **reinvestment of the cover amount** as well as for **the inclusion of a lump sum into the estate**

Stress testing

The following **stress testing scenarios** can be **considered individually** or in **combination**.



Income drop

Income drops can be simulated, e.g. a **temporary cutback in working hours** due to self-selected or external influences

Pension transfer

- Provides **comprehensive** and **detailed options** to **simulate a pension transfer**
- **Existing personal pensions may be transferred**, with targets ranging from all existing and new pensions to all current investment and cash account positions

Early death

Simulation of financial requirements and sustainability in case of an **earlier death** than expected

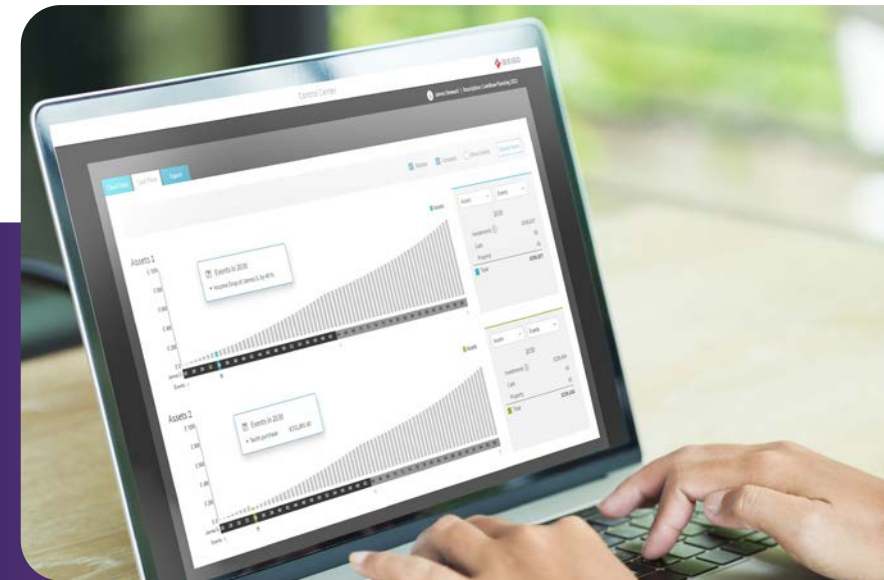
Market crash

- **Simulates a** – potentially significant – **drop in the stock market** for a point in time during the simulation timeframe
- Illustration of realistic market correlations, such as in the context of the financial crisis or COVID-19



Individual cash flow events

- Additional **individual inflows and outflows** may be considered
- Inclusion of **one-time or regular individual cash flow events** possible



aixigo's Cash Flow Planner: 5 business values



Comprehensible for experts as well as non-experts

The Cash Flow Planner is designed to showcase your expertise as a planning expert while enabling the understanding of a non-expert. Your customer feels satisfied and understood – a happy customer stays loyal and will recommend your services to others.



Multi-functional thanks to API-first approach

Being built on RESTful API technology, aixigo's Cash Flow Planner offers endless possibilities. You can apply it in advisory services, offer it as a self-service tool on the website and integrate it into new services at any time.



Increased service quality

By significantly reducing manual processes, the time saved can be reinvested by advisers to understand their customers better and deliver better service. Satisfied customers are more likely to stay with a financial institution over the long term as their wealth grows.



Integrated regulatory compliance

Complex algorithms that take into account the input data as well as the regulatory framework of the FCA ensure that all restrictions automatically comply.



Expression of customer appreciation

From the first use of aixigo's Cash Flow Planner, customers will recognise the value of your advice. Your customers will get answers to complex questions like „*Will my assets provide financial security even in difficult times?*” – this clearly signals that the adviser takes care of and manages the customer's wealth responsibly.



About aixigo

aixigo provides the world's fastest API-based Wealth Management Platform for creating individual, innovative and profitable wealth management services! The high-performance aixigo:BLOXX of the Wealth Management Platform provide all technological capabilities for the application in investment advisory, portfolio monitoring and analysis, portfolio management and financial planning. aixigo's platform enables banks, financial service providers and wealth managers to master the challenges of digitalisation and empowers them with speed, scalability and flexibility. aixigo's international customers, including Bank Vontobel, BNP Paribas, Commerzbank and Hargreaves Lansdown, are already benefiting from the aixigo platform. Furthermore, aixigo was awarded the Banking IT-Innovation Award by the University of St. Gallen (Switzerland), the German Innovation Award by the German Bundestag and the German Industry, and was repeatedly included in the WealthTech100 by FinTech Global. Only recently, aixigo was further honoured with multiple WealthBriefing Awards.

Our high-performance wealth management software allows you to leverage formerly unmatched potential and unlock new customer segments. The innovative and sustainable solutions facilitate a significant efficiency boost while ensuring adherence to all compliance and regulatory requirements. Increasing customer expectations are met through customer-oriented and digital services via diverse channels. These flexibly integrable and scalable solutions support your bank's modern IT strategy.



These are some of aixigo's clients

**HARGREAVES
LANDSDOWN**

Hargreaves Lansdown

Hargreaves Lansdown is UK's number one investment firm for private investors. For more than 35 years, they have helped investors to save time, tax and money when investing. Today, Hargreaves Lansdown serves over 1.5 million customers with more than £120 billion in total assets under management. Hargreaves Lansdown selected aixigo as its technology partner for its future investment advisory software. aixigo's platform enables an efficient, scalable and customer-focused omnichannel advisory journey while at the same time significantly supporting advisers in their daily routine.



BNP PARIBAS

BNP Paribas

BNP Paribas Wealth Management – Private Banking Germany relies on aixigo's Wealth Management Platform to advise its wealthy customers. The platform provides advisers with a comprehensive overview of the development and structure of the customer portfolios, supports them in optimising customer portfolios and enables an ongoing portfolio monitoring.

Vontobel

Vontobel

Based on aixigo's Wealth Management Platform, Vontobel offers its wealthy customers a wide range of innovative investment services. aixigo's solutions enable a broad scope of services, ranging from MiFID- and FidleG-compliant investment advice and detailed portfolio risk monitoring to „Volt®“, the first active digital wealth management service on the Swiss market.

COMMERZBANK 

Commerzbank

aixigo is an important strategic partner of Commerzbank for the securities business. Due to a large number of securities accounts, enormous scalability and mass suitability are essential for Commerzbank. Based on aixigo's Wealth Management Platform, Commerzbank offers a wide range of services related to its customers' securities accounts.

TARGO  **BANK**

Targobank

Targobank is a large retail bank that serves several million customers nationwide in all matters ranging from credit financing and retirement planning to investment advice. For over 15 years, Targobank has relied on aixigo's software to provide its customers with holistic financial advice. Following this holistic approach, aixigo provides Targobank with the appropriate applications for all service offerings at the point of sale.



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