

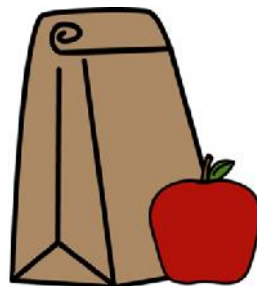


PLANSMITH

SIMPLIFYING COMPLEXITY

Lunch 'n Learn

Pricing Model Maintenance



Presented by: Jenny Mello

This Session is Designed For:



Financial Compass and Budget Compass Plus

Pricing Model Maintenance

What's in there now?

- Rate Forecast
- Pricing Assumptions
- Reports

What should it be?

- Get together
- Discuss!

How do I update it?

- Account Projections
- Pricing Model
- New Spreads

1. What's in there now?



Rates are going up!

Rates are Current These buttons process the data for all three scenarios

Scenario: Plan

Load Rate Forecast New Driver Driver Model Auto Update

Fill in the Gaps Rename Driver High/Low View Newsletter

| | | Fed Funds | 3 mo Tbill | 6 mo Tbill | 1 yr CMT | 2 yr CMT | 3 yr CMT | 5 yr CMT | 10 yr CMT | 30 yr CMT | PRIME | 1 mo LIBOR | 3 mo LIBOR | 6 mo LIBOR | 3 |
|------|-----|-----------|------------|------------|----------|----------|----------|----------|-----------|-----------|-------|------------|------------|------------|---|
| 2017 | Jan | 0.65 | 0.51 | 0.61 | 0.83 | 1.21 | 1.48 | 1.92 | 2.43 | 3.02 | 3.75 | 0.77 | 1.03 | 1.34 | |
| | Feb | 0.66 | 0.52 | 0.64 | 0.82 | 1.20 | 1.47 | 1.90 | 2.42 | 3.03 | 3.75 | 0.78 | 1.04 | 1.35 | |
| | Mar | 0.79 | 0.74 | 0.87 | 1.01 | 1.31 | 1.59 | 2.01 | 2.48 | 3.08 | 3.98 | 0.93 | 1.13 | 1.43 | |
| | Apr | 0.85 | 0.77 | 0.94 | 1.06 | 1.36 | 1.61 | 2.06 | 2.54 | 3.14 | 3.94 | 0.93 | 1.22 | 1.43 | |
| | May | 0.90 | 0.80 | 1.00 | 1.10 | 1.40 | 1.63 | 2.10 | 2.60 | 3.20 | 4.00 | 0.93 | 1.30 | 1.43 | |
| | Jun | 0.97 | 0.87 | 1.03 | 1.17 | 1.47 | 1.69 | 2.13 | 2.63 | 3.23 | 4.07 | 0.93 | 1.33 | 1.43 | |
| | Jul | 1.03 | 0.93 | 1.07 | 1.23 | 1.53 | 1.74 | 2.17 | 2.67 | 3.27 | 4.13 | 0.93 | 1.37 | 1.43 | |
| | Aug | 1.10 | 1.00 | 1.10 | 1.30 | 1.60 | 1.80 | 2.20 | 2.70 | 3.30 | 4.20 | 0.93 | 1.40 | 1.43 | |
| | Sep | 1.17 | 1.07 | 1.17 | 1.37 | 1.67 | 1.87 | 2.27 | 2.77 | 3.37 | 4.27 | 0.93 | 1.47 | 1.43 | |
| | Oct | 1.23 | 1.13 | 1.23 | 1.43 | 1.73 | 1.93 | 2.33 | 2.83 | 3.43 | 4.33 | 0.93 | 1.53 | 1.43 | |
| | Nov | 1.30 | 1.20 | 1.30 | 1.50 | 1.80 | 2.00 | 2.40 | 2.90 | 3.50 | 4.40 | 0.93 | 1.60 | 1.43 | |
| | Dec | 1.37 | 1.27 | 1.37 | 1.57 | 1.83 | 2.03 | 2.43 | 2.93 | 3.53 | 4.47 | 0.93 | 1.67 | 1.43 | |
| 2018 | Jan | 1.43 | 1.33 | 1.43 | 1.63 | 1.87 | 2.07 | 2.47 | 2.97 | 3.57 | 4.53 | 0.93 | 1.73 | 1.43 | |
| | Feb | 1.50 | 1.40 | 1.50 | 1.70 | 1.90 | 2.10 | 2.50 | 3.00 | 3.60 | 4.60 | 0.93 | 1.80 | 1.43 | |
| | Mar | 1.57 | 1.47 | 1.57 | 1.77 | 1.97 | 2.17 | 2.57 | 3.03 | 3.63 | 4.63 | 0.93 | 1.87 | 1.43 | |
| | Apr | 1.63 | 1.53 | 1.63 | 1.83 | 2.03 | 2.23 | 2.63 | 3.07 | 3.67 | 4.67 | 0.93 | 1.93 | 1.43 | |
| | May | 1.70 | 1.60 | 1.70 | 1.90 | 2.10 | 2.30 | 2.70 | 3.10 | 3.70 | 4.70 | 0.93 | 2.00 | 1.43 | |
| | Jun | 1.77 | 1.67 | 1.77 | 1.97 | 2.17 | 2.36 | 2.73 | 3.13 | 3.73 | 4.77 | 0.93 | 2.07 | 1.43 | |
| | Jul | 1.83 | 1.73 | 1.83 | 2.03 | 2.23 | 2.41 | 2.77 | 3.17 | 3.77 | 4.83 | 0.93 | 2.13 | 1.43 | |
| | Aug | 1.90 | 1.80 | 1.90 | 2.10 | 2.30 | 2.47 | 2.80 | 3.20 | 3.80 | 4.90 | 0.93 | 2.20 | 1.43 | |
| | Sep | 1.95 | 1.86 | 1.97 | 2.16 | 2.36 | 2.52 | 2.84 | 3.23 | 3.83 | 4.96 | 0.93 | 2.26 | 1.43 | |
| | Oct | 2.00 | 1.92 | 2.04 | 2.22 | 2.42 | 2.58 | 2.88 | 3.26 | 3.86 | 5.02 | 0.93 | 2.32 | 1.43 | |
| | Nov | 2.05 | 1.98 | 2.11 | 2.28 | 2.48 | 2.63 | 2.92 | 3.29 | 3.89 | 5.08 | 0.93 | 2.38 | 1.43 | |
| | Dec | 2.10 | 2.04 | 2.18 | 2.34 | 2.54 | 2.68 | 2.96 | 3.32 | 3.92 | 5.14 | 0.93 | 2.44 | 1.43 | |
| 2019 | Jan | 2.15 | 2.10 | 2.25 | 2.40 | 2.60 | 2.74 | 3.00 | 3.35 | 3.95 | 5.20 | 0.93 | 2.50 | 1.43 | |
| | Feb | 2.20 | 2.16 | 2.32 | 2.46 | 2.66 | 2.79 | 3.04 | 3.38 | 3.98 | 5.26 | 0.93 | 2.56 | 1.43 | |

Compute new rates!

Plan Compute #381

Select a scenario: <1> Plan

- Step 1 - Diagnostics
- Step 2 - Changing scenarios
- Step 3 - Computing individual accounts
- Step 4 - Analyzing the plan
- Step 5 - Summary data

Compute Cancel

1. What's in there now?

Plansmith

Pricing Assumptions

| Model Description | Driver Rate | Spread |
|----------------------------|-------------|--------|
| Corporate Securities - Adj | 0.20 | 0.20 |
| SBA - Fixed | 0.00 | 0.00 |
| SBA - Adjustable | 0.00 | 0.00 |
| Other Securities | 0.00 | 0.00 |

| Driver Spread Rate | 0.00 0.25 0.50 |
|--------------------|----------------|
| Driver Spread Rate | 2.15 -17.55 |
| Rate | 2.15 2.15 |

| Driver Spread Rate | 0.00 4.00 7.00 |
|--------------------|----------------|
| Driver Spread Rate | 3.00 1.00 0.50 |
| Rate | 3.00 5.00 7.50 |

| Driver Spread Rate | 0.00 4.00 6.00 |
|--------------------|----------------|
| Driver Spread Rate | 4.50 0.50 0.50 |
| Rate | 4.50 5.00 0.50 |

| Driver Spread Rate | 0.00 3.00 7.25 10.00 |
|--------------------|----------------------|
| Driver Spread Rate | 4.00 1.00 1.00 - |
| Rate | 4.00 4.00 6.25 9 |

Plansmith

Offering Rates

FTE Adjusted

| | May 2017 | Jun 2017 | Jul 2017 | Aug 2017 | Sep 2017 | Oct 2017 | Nov 2017 | Dec 2017 | Jan 2018 | Feb 2018 | Mar 2018 | Apr 2018 | May 2018 | Jun 2018 |
|--------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|
| Assets | | | | | | | | | | | | | | |
| 1/B Due From Banks | 0.64 | 0.71 | 0.77 | 0.84 | 0.87 | 0.91 | 0.94 | 1.01 | 1.07 | 1.14 | 1.21 | 1.27 | 1.34 | 1.41 |
| Fed Funds Sold | 0.66 | 0.72 | 0.78 | 0.85 | 0.92 | 0.99 | 1.05 | 1.12 | 1.18 | 1.25 | 1.32 | 1.38 | 1.45 | 1.52 |
| UE Agencies | 2.40 | 2.50 | 2.56 | 2.63 | 2.70 | 2.75 | 2.83 | 2.86 | 2.90 | 2.93 | 2.99 | 3.04 | 3.10 | 3.17 |
| MBS - Fixed | 2.88 | 2.92 | 2.98 | 3.05 | 3.12 | 3.18 | 3.25 | 3.28 | 3.32 | 3.36 | 3.41 | 3.46 | 3.52 | 3.59 |
| | 2.33 | 2.40 | 2.45 | 2.53 | 2.50 | 2.66 | 2.73 | 2.80 | 2.86 | 2.93 | 2.99 | 3.04 | 3.10 | 3.17 |
| | 3.05 | 3.12 | 3.18 | 3.25 | 3.28 | 3.32 | 3.36 | 3.41 | 3.46 | 3.52 | 3.59 | | | |
| | 2.33 | 2.40 | 2.45 | 2.53 | 2.50 | 2.66 | 2.73 | 2.80 | 2.86 | 2.93 | 2.99 | 3.04 | 3.10 | 3.17 |
| | 2.93 | 3.00 | 3.05 | 3.13 | 3.16 | 3.21 | 3.27 | 3.33 | 3.39 | 3.44 | 3.49 | 3.54 | 3.59 | 3.64 |
| | 4.06 | 4.09 | 4.14 | 4.18 | 4.21 | 4.25 | 4.28 | 4.32 | 4.37 | 4.45 | 4.53 | 4.58 | 4.63 | 4.68 |
| | 0.20 | 0.20 | 0.21 | 0.21 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 | 0.20 |
| | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 | 1.25 |
| | 3.12 | 3.19 | 3.25 | 3.32 | 3.35 | 3.39 | 3.42 | 3.48 | 3.53 | 3.59 | 3.66 | | | |
| | 2.00 | 2.07 | 2.13 | 2.23 | 2.27 | 2.33 | 2.40 | 2.47 | 2.53 | 2.60 | 2.67 | | | |
| | 2.15 | 2.15 | 2.15 | 2.15 | 2.15 | 2.15 | 2.15 | 2.15 | 2.15 | 2.15 | 2.15 | 2.15 | 2.15 | 2.15 |
| | 5.33 | 5.37 | 5.41 | 5.41 | 5.48 | 5.52 | 5.58 | 5.64 | 5.68 | 5.74 | 5.80 | | | |
| | 4.95 | 5.02 | 5.03 | 5.15 | 5.22 | 5.28 | 5.35 | 5.42 | 5.48 | 5.55 | 5.62 | | | |
| | 4.97 | 4.97 | 4.99 | 4.99 | 5.00 | 5.03 | 5.10 | 5.17 | 5.23 | 5.30 | 5.37 | | | |
| | 5.20 | 5.27 | 5.33 | 5.40 | 5.47 | 5.53 | 5.60 | 5.67 | 5.73 | 5.80 | 5.87 | | | |
| | 5.30 | 5.37 | 5.43 | 5.53 | 5.53 | 5.57 | 5.60 | 5.66 | 5.71 | 5.77 | 5.84 | | | |

Commercial - Fix

Go to Account Projections

Historic Prepayment %: Current Time Period: Export to Excel

Model | History | Instruments

Instruments: Calculated Prepayment %: Adjusted Prepayment %:

| Instrument ID | Maturity Date | BDM Principal | EDM Principal | Current Rate | Expected Principal Payment | Actual Principal Payment | Calculated Prepayment | Adjusted Prepayment |
|---------------|---------------|---------------|---------------|--------------|----------------------------|--------------------------|-----------------------|---------------------|
| ID0000179 | 30 Mar 2022 | 0.00 | 30,000.00 | 6.99 | 0.00 | -30,000.00 | 0.00 | 0.00 |
| ID0000178 | 23 Mar 2027 | 0.00 | 120,000.00 | 5.50 | 0.00 | -120,000.00 | 0.00 | 0.00 |
| ID0000176 | 14 Mar 2020 | 0.00 | 10,000.00 | 4.75 | 0.00 | -10,000.00 | 0.00 | 0.00 |
| ID0000175 | 10 Mar 2020 | 0.00 | 17,600.00 | 4.00 | 0.00 | -17,600.00 | 0.00 | 0.00 |
| ID0000174 | 10 Mar 2027 | 0.00 | 12,000.00 | 5.99 | 0.00 | -12,000.00 | 0.00 | 0.00 |
| ID0000173 | 07 Mar 2022 | 0.00 | 42,000.00 | 5.49 | 0.00 | -42,000.00 | 0.00 | 0.00 |
| ID0000172 | 03 Mar 2022 | 0.00 | 15,000.00 | 6.99 | 0.00 | -15,000.00 | 0.00 | 0.00 |
| ID0000171 | 28 Feb 2022 | 0.00 | 29,534.16 | 5.75 | 0.00 | -29,534.16 | 0.00 | 0.00 |
| ID0000177 | 15 Mar 2027 | 0.00 | 50,000.00 | 6.00 | 0.00 | -50,000.00 | 0.00 | 0.00 |
| ID0000018 | 13 Apr 2017 | 421.92 | 225.02 | 7.25 | 210.32 | 196.90 | 0.00 | 0.00 |
| ID0000024 | 17 Sep 2017 | 462.32 | 77.46 | 5.99 | 0.00 | 384.86 | 385.00 | 385.00 |
| ID0000012 | 21 Apr 2017 | 770.07 | 397.31 | 6.75 | 383.96 | 372.76 | 0.00 | 0.00 |
| ID0000086 | 24 Apr 2018 | 783.39 | 649.72 | 8.00 | 53.57 | 133.67 | 80.00 | 80.00 |
| ID0000011 | 24 Feb 2017 | 1,589.20 | 0.00 | 8.00 | 1,589.20 | 1,589.20 | 0.00 | 0.00 |

2. What should it be?

| Plansmith 1 Year Parallel Rate Shock - Offering Rates As of the end of April, 2017 Immediate Shock | | | | | | | | | Plansmith 1 Year Parallel Rate Shock - Offering Rates As of the end of April, 2017 Immediate Shock | | | | | | | | | |
|---|------|------|------|------|------|------|------|------|---|------|------|------|------|------|------|------|------|------|
| | | | | | | | | | 100 | 75 | 50 | 25 | 0 | 25 | 50 | 75 | 100 | |
| Assets | | | | | | | | | Liabilities | | | | | | | | | |
| Commercial - Fix | 1.00 | 2.00 | 3.00 | 4.00 | 5.00 | 6.00 | 7.00 | 8.00 | NOW - Personal | 0.20 | 0.18 | 0.15 | 0.13 | 0.10 | 0.13 | 0.15 | 0.18 | 0.20 |
| Commercial - Var | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 5.75 | 6.75 | 7.75 | NOW - Non Personal | 0.20 | 0.18 | 0.15 | 0.13 | 0.10 | 0.13 | 0.15 | 0.18 | 0.20 |
| Commercial - Adj w/FC | 4.00 | 4.00 | 4.00 | 4.00 | 5.00 | 6.00 | 7.00 | 8.00 | NOW - Business | 1.98 | 1.98 | 1.98 | 1.98 | 1.98 | 1.98 | 1.98 | 1.98 | 1.98 |
| Commercial - Adj w/C | | | | | | | | | | 0.53 | 0.50 | 0.48 | 0.45 | 0.43 | 0.45 | 0.48 | 0.50 | 0.53 |
| Commercial Demand - Fix | | | | | | | | | | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 | 0.50 |
| Commercial Demand - Var | | | | | | | | | | 0.68 | 0.55 | 0.41 | 0.28 | 0.14 | 0.28 | 0.41 | 0.55 | 0.68 |
| Commercial Demand - Adj | | | | | | | | | | 0.92 | 0.79 | 0.65 | 0.52 | 0.38 | 0.52 | 0.65 | 0.79 | 0.92 |
| Commercial LOC - Var | | | | | | | | | | 0.25 | 0.21 | 0.18 | 0.14 | 0.10 | 0.14 | 0.18 | 0.21 | 0.25 |
| Tax Free Municipal - Fix | | | | | | | | | | 0.25 | 0.21 | 0.18 | 0.14 | 0.10 | 0.14 | 0.18 | 0.21 | 0.25 |
| Tax Free Municipal - Adj | | | | | | | | | | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 | 1.20 |
| Guaranteed SBA Loans | | | | | | | | | | 1.31 | 1.11 | 0.91 | 0.71 | 0.51 | 0.71 | 0.91 | 1.11 | 1.31 |
| Commercial R/E - Fix | | | | | | | | | | 1.40 | 1.20 | 1.00 | 0.80 | 0.60 | 0.80 | 1.00 | 1.20 | 1.40 |
| Commercial R/E - Var | | | | | | | | | | 1.97 | 1.76 | 1.55 | 1.34 | 1.12 | 1.34 | 1.55 | 1.76 | 1.97 |
| Commercial R/E - Adj | | | | | | | | | | 2.12 | 1.92 | 1.72 | 1.52 | 1.32 | 1.52 | 1.72 | 1.92 | 2.12 |
| Commercial R/E - Adj w/C | | | | | | | | | | 2.39 | 2.19 | 1.99 | 1.79 | 1.59 | 1.79 | 1.99 | 2.19 | 2.39 |
| Residential R/E - Fix | | | | | | | | | | | | | | | | | | |

| Plansmith 1 Year Parallel Rate Shock - Offering Rates Betas As of the end of April, 2017 % Offering Rate Change per 100 Basis Points of Immediate Shock | | | | | | | | | | |
|--|----|----|----|----|---|----|----|----|----|----|
| | | | | | | | | | | |
| Liabilities | | | | | | | | | | |
| NOW - Personal | 1 | 1 | 2 | 3 | 0 | 10 | 10 | 10 | 10 | 10 |
| NOW - Non Personal | 1 | 1 | 2 | 3 | 0 | 10 | 10 | 10 | 10 | 10 |
| NOW - Business | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Public - Interest Checking | 7 | 9 | 14 | 28 | 0 | 10 | 10 | 10 | 10 | 10 |
| Health Savings Accounts | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| MMDA Personal | 0 | 0 | 0 | 0 | 0 | 54 | 32 | 25 | 22 | |
| MMDA Nonpersonal | 6 | 8 | 11 | 23 | 0 | 54 | 54 | 54 | 54 | |
| Savings Personal | 15 | 20 | 30 | 60 | 0 | 15 | 16 | 16 | 16 | |
| Savings Nonpersonal | 15 | 20 | 30 | 60 | 0 | 15 | 16 | 16 | 16 | |

3. How do I update it?

QUICK MODEL

| Commercial - Fix - Projections | | | | | | | | |
|--------------------------------|-------------|-------------|---------------|------------------|------------------------|----------|-------|-----------------|
| Projections | | Budget | Maturity | Variance | Fed Funds | Notes | | |
| | EOM Balance | New Balance | Offering Rate | Total Maturities | Total Maturities XRate | Interest | Yield | Average Balance |
| 2017 | Quick | | Quick | | | | | |
| Dec | 7,003 | | | | | | | |
| 2017 | Jan | 7,052 | | | | | | |
| Feb | 7,090 | | | | | | | |
| Mar | 7,210 | | | | | | | |
| Apr | 7,214 | | | | | | | |
| May | 7,218 | 224 | 5.00 | | | | | |
| Jun | 7,223 | 222 | 5.07 | | | | | |
| Jul | 7,227 | 218 | 5.13 | | | | | |
| Aug | 7,231 | 216 | 5.20 | | | | | |
| Sep | 7,235 | 215 | 5.27 | | | | | |
| Oct | 7,239 | 212 | 5.33 | | | | | |
| Nov | 7,244 | 209 | 5.40 | | | | | |
| Dec | 7,248 | 207 | 5.47 | | | | | |
| 2018 | Jan | 7,252 | 200 | 5.53 | | | | |
| Feb | 7,256 | 198 | 5.60 | | | | | |
| Mar | 7,261 | 194 | 5.67 | | | | | |
| Apr | 7,265 | 205 | 5.73 | | | | | |
| May | 7,269 | 188 | 5.80 | | | | | |
| Jun | 7,273 | 188 | 5.87 | | | | | |
| Jul | 7,278 | 186 | 5.93 | | | | | |
| Aug | 7,282 | 183 | 6.00 | | | | | |
| Sep | 7,286 | 183 | 6.05 | | | | | |
| Oct | 7,290 | 179 | 6.10 | | | | | |
| Nov | 7,295 | 178 | 6.15 | | | | | |
| Dec | 7,299 | 177 | 6.20 | | | | | |
| 2019 | Jan | 7,303 | 173 | 6.25 | | | | |
| Feb | 7,307 | 164 | 6.30 | | | | | |
| Mar | 7,312 | 162 | 6.35 | | | | | |
| Apr | 7,316 | 172 | 6.40 | | | | | |

Pricing Model

Model Selection

Manual

Quick Model

New Model

.50% Flat

Driver: PRIME

May Rate: 4.00 %

Calc: Spread

Value: 1% Lag: 0 Mon

Ok

Cancel

Save

Save As

Chart

→ Today's DRIVER rate

→ Singular spread that does not change

3. How do I update it?

NEW MODEL

Commercial - Fix - Projections

Projections | Budget | Maturity | Variance | Fed Funds | Notes

| | EOM Balance | New Balance | Offering Rate | Mat |
|----------|-------------|-------------|---------------|-----|
| 2017 | Quick | Modeled | | |
| Dec | 7,003 | | | |
| 2017 Jan | 7,052 | | | |
| Feb | 7,090 | | | |
| Mar | 7,210 | | | |
| Apr | 7,214 | | | |
| May | 7,218 | 213 | 5.50 | |
| Jun | 7,223 | 211 | 5.55 | |
| Jul | 7,227 | 209 | 5.60 | |
| Aug | 7,231 | 208 | 5.65 | |
| Sep | 7,235 | 206 | 5.70 | |
| Oct | 7,239 | 204 | 5.75 | |
| Nov | 7,244 | 203 | 5.80 | |
| Dec | 7,248 | 201 | 5.85 | |
| 2018 Jan | 7,252 | 194 | 5.90 | |
| Feb | 7,256 | 193 | 5.95 | |
| Mar | 7,261 | 189 | 6.00 | |
| Apr | 7,265 | 201 | 6.05 | |
| May | 7,269 | 186 | 6.10 | |
| Jun | 7,273 | 187 | 6.15 | |
| Jul | 7,278 | 185 | 6.20 | |
| Aug | 7,282 | 183 | 6.25 | |
| Sep | 7,286 | 183 | 6.29 | |
| Oct | 7,290 | 179 | 6.32 | |
| Nov | 7,295 | 178 | 6.36 | |
| Dec | 7,299 | 176 | 6.40 | |
| 2019 Jan | 7,303 | 173 | 6.44 | |
| Feb | 7,307 | 164 | 6.48 | |
| Mar | 7,312 | 161 | 6.51 | |
| Apr | 7,316 | 172 | 6.55 | |

Pricing Model

Model Selection

Manual

Quick Model

New Model

Cml-fix

Driver: PRIME

May Rate: 4.00 %

Time Lag: 0 Months

Current Price: 5.50 %

Calc: Spread

Edit: Spread/Factor

Beta

Create A Promotion

| Seg. | Driver | Spread | Rate |
|------|--------|--------|------|
| | 0.00 | 0.00 | 0.00 |
| A | 0.00 | 3.25 | 3.25 |
| B | 4.00 | 1.50 | 5.50 |
| C | 8.00 | 0.50 | 8.50 |
| D | | | |
| E | | | |
| F | | | |

Add | Insert | Delete | Clear

→ Today's DRIVER rate

→ 1st projected month's OFFERING RATE

→ How high will the DRIVER get until I have to change my spread?

3. How do I update it?

STEP-UP
MODEL

NOW - Personal - Projections

| Projections | | Budget | Variance | Fed Funds | Notes |
|-------------|-------------|-------------|---------------|-----------|-------|
| | EDM Balance | New Balance | Offering Rate | | |
| | Quick | | Modeled | | |
| 2017 | | | | | |
| | Dec | 39,176 | | | |
| 2017 | Jan | 36,049 | | | |
| | Feb | 36,677 | | | |
| | Mar | 37,271 | | | |
| | Apr | 37,331 | | | |
| | May | 37,391 | 60 | 0.10 | |
| | Jun | 37,450 | 60 | 0.10 | |
| | Jul | 37,510 | 60 | 0.10 | |
| | Aug | 37,570 | 60 | 0.10 | |
| | Sep | 37,630 | 60 | 0.10 | |
| | Oct | 37,691 | 60 | 0.10 | |
| | Nov | 37,751 | 60 | 0.10 | |
| | Dec | 37,811 | 60 | 0.10 | |
| 2018 | Jan | 37,872 | 60 | 0.10 | |
| | Feb | 37,932 | 61 | 0.10 | |
| | Mar | 37,993 | 61 | 0.10 | |
| | Apr | 38,054 | 61 | 0.10 | |
| | May | 38,115 | 61 | 0.10 | |
| | Jun | 38,176 | 61 | 0.10 | |
| | Jul | 38,237 | 61 | 0.10 | |
| | Aug | 38,298 | 61 | 0.10 | |
| | Sep | 38,359 | 61 | 0.10 | |
| | Oct | 38,421 | 61 | 0.20 | |
| | Nov | 38,482 | 61 | 0.20 | |
| | Dec | 38,544 | 62 | 0.20 | |
| 2019 | Jan | 38,605 | 62 | 0.20 | |
| | Feb | 38,667 | 62 | 0.20 | |
| | Mar | 38,729 | 62 | 0.20 | |

Pricing Model

Model Selection

Manual

Quick Model

New Model

Int Ckg Personal

Driver: Fed Funds

May Rate: 1.00 %

Time Lag: 0 Months

Current Price: 0.10 %

Calc: Spread

Edit: Modeled rate

Beta Create A Promotion

| Seg. | Driver | Rate | Spread |
|------|--------|------|--------|
| | 0.00 | 0.00 | 0.00 |
| A | 0.00 | 0.07 | 0.07 |
| B | 0.99 | 0.07 | -0.92 |
| C | 1.00 | 0.10 | -0.90 |
| D | 1.99 | 0.10 | -1.89 |
| E | 2.00 | 0.20 | -1.80 |
| F | 4.99 | 0.20 | -4.79 |

Add Insert Delete Clear

Build in levels to hold rate constant

StrategyGPS



Book your free 15-Minute Master Strategy Session with Kevin!

kevin@plansmith.com



PLANSMITH

SIMPLIFYING COMPLEXITY

Upcoming Events

Compass Roundtable - Friday, June 23th 2017

Compass Advanced Coaching - Thursday, September 21st 2017

Compass Roundtable - Friday, December 15th 2017

Upcoming Lunch 'n Learns

July – Model Housekeeping

August – Maximize the Excel Add-In

Check out www1.plansmith.com/events for more event info,
or contact Jenny Mello at 800-323-3281 or jenny@plansmith.com



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Thanks for Attending!

If you have any questions,
please contact us at **800-323-3281**
or **support@plansmith.com**