Plan For Your Future. Now.

Retire! Income Needs Analyzer and Net Worth Calculator comes in **four editions to meet your needs**. Plan for your future retirement, determine your net worth and much more!

The Income Needs Analyzer feature allows you to:

- Enter any number of income sources and expense items
- Enter current and future cash amounts
- Immediately see if you will have any cash flow shortfalls in the future
- Enter items individually with their own frequency, amount, inflation indexing, start dates, end dates and repetition frequency

The Net Worth Calculator allows you to quickly enter your current assets and liabilities and immediately see your net worth.

The Plus!, Premium and Office Editions of the software also add the following features:

Amortization Schedules Plus!
With this tool you can see the affect of any number of extra payments at any time and individually override any payment amount. You can also add lump sum payments starting in any year at almost any interval and immediately see the effect of different payment frequencies and interest rates on your overall interest costs and loan retirement time.

Solve for Missing Number Calculator
The Solve for Missing Number calculator allows you to enter your known values and solve for the missing payment amount, loan amount, interest rate or amortization period.

Payment Grids
Quickly create not just loan payment tables but five different grid configurations allow you to quickly see at a glance the impact of loan amounts, interest rates and payment amounts.

Financial Calculators
We've included dozens of powerful financial calculators to help you solve most common financial calculations.

Click below to see all of the great features that Retire! has to offer!

Click Here to Collapse All

Income Needs Analyzer Features

Click Here to Collapse

> Try the demo now!

The Income Needs Analyzer is a very powerful tool that allows you to create extremely detailed financial plans based upon your current and future income and expenses as well as any savings you may currently have or may have in the future.

View Screen Shot

Some examples:

Some Examples of Income Sources, Expenses and Cashable Savings that you can plan for with Retire!'s Income Needs Analyzer:

•	I have utilities of $250.00 every month, starting now, never ending, indexed at 3%.
•	I have a job that pays me $1000 every two weeks starting now, ending in 10 years, indexed at 3%.
•	I have a roof that I need to replace every 15 years at $20,000, starting in 7 years, indexed at 3%, never ending.
•	I have an existing car that costs me $300 every month, not indexed, ending in two years.
•	I need a new car in 6 years that will cost me $300 every month, indexed at 3%, for 4 years each time. This will repeat every 8 years.
•	I need a new fridge that will cost me $1000, indexed at 3%, every 10 years.
•	In 30 years I expect to get an inheritance worth $300,000 today, indexed at 3%
•	And anything else you can think of!

The possibilities are endless. You can essentially build your financial plan to include any level of detail you may want! The system comes pre-populated with lots of categories to stimulate thought, and allows you to add your own by simply typing in the field. Once added, it is there for any future plans you may create.

Professionally Designed Reports

Retire's Income Needs Analyzer includes many professionally designed reports:

•	List of Items - This is a detailed report that shows all of the income sources, expenses and cashable savings that you have entered into your plan.
•	Income Needs - By Date - Detailed. This report will show all of your income and expenses, sorted by Date, with a running balance. This will show you on an ongoing basis exactly where you stand with your cash flow. Every time your expenses outstrip your income or cash balance, your cashable savings will be drawn down to compensate. If you run out of savings, then you will end in a negative balance situation, showing that you will need to readjust your plan.
•	Income Needs - By Item - Detailed. This report will show all of your income and expenses, sorted by Item.
•	Income Needs - By Month - Detailed. This report is much like the Income Needs - By Date - Detailed report, however it will give you monthly balances so you can quickly see any months where you are having a short fall.
•	Income Needs - By Month - Summary. This report is much like the Income Needs - By Month - Detailed report, however it will give you a more compact report on a monthly basis so you can quickly see any months where you are having a short fall.
•	Income Needs - By Year - Summary. This report is much like the Income Needs - By Month - Summary report, except that the numbers are summarized on an annual basis.
•	Bar Chart - Analysis - Identify Shortfalls (Includes Savings). This is a one-page chart that shows, by year, that will show your cash position on an annual basis, with a zero-line balance where if you see a bar below the line, you know you are in a negative cash position in that year.
•	Bar Chart - Analysis - Identify Shortfalls (Ignore Savings). This is a one-page chart that shows, by year, that will show your cash position on an annual basis, with a zero-line balance where if you see a bar below the line, you know you are in a negative cash position in that year. It ignores any cashable savings so you can immediately see what years you have an income/expense problem.
•	Savings Used by Date. This report gives you a detailed listing of every time your cashable savings had to be dipped into to compensate for expenses outstripping income sources.

You'll find with Retire! that the fear of retirement can be eliminated through proper planning.

Enjoy your freedom!

< Back to Income Needs Analyzer Features

Net Worth Calculator Features

Click Here to Collapse

> Try the demo now!

The Net Worth Calculator allows you to quickly enter your various assets and liabilities and immediately see your net worth.

•	Enter any number of assets or liabilities.
•	Use pre-existing Group and Items or create your own simply by typing in the field.
•	Save your Net Worth scenarios for future access (Home and Plus! Editions limited to no more than 5 scenarios at once).
•	Includes professionally designed reports with three different levels of detail (Home and Plus! Editions include a message indicating that the reports were generated with Retire! For business not wanting this message, use the Premium or Office Editions).
•	View Screen Shot

< Back to Net Worth Calculator Features

Other Features

Click Here to Collapse

> Try the demo now!

Retire! Plus, Premium and Office Editions also include the following features:

Amortization Schedules Plus!
With this tool you can see the affect of any number of extra payments at any time and individually override any payment amount. You can also add lump sum payments starting in any year at almost any interval and immediately see the effect of different payment frequencies and interest rates on your overall interest costs and loan retirement time. More >>

Solve for Missing Number Calculator
The Solve for Missing Number calculator allows you to enter your known values and solve for the missing payment amount, loan amount, interest rate or amortization period. More >>

Payment Grids
Quickly create not just loan payment tables but five different grid configurations allow you to quickly see at a glance the impact of loan amounts, interest rates and payment amounts. More >>

Dozens of Bonus Financial Calculators
We've included dozens of powerful financial calculators to help you solve most common financial calculations.
More >>

Retire! Office Edition includes the Client Manager
This allows you to organize your Income Needs plans, Net Worth Calculations, Amortization Schedules and Payment Grids on a per client basis. As well, it is networkable, multi-user capable!

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Flexible Amortization Schedules

Need non-standard schedules? The Amortization Schedules Plus! feature allows you to add any number of extra payments to a schedule, skip payments plus add weekly, monthly or yearly lump sums starting in any year. No longer are you restricted to static tables that generate a schedule that offers no flexibility. The Plus! Edition is limited to saving no more than 5 schedules at once.
View Screen Shot

Want to save money? Immediately see the impact that extra payments or an increased regular payment can have to the bottom line including infrequent or regularly scheduled lump sums.

Like to play "what if" with your mortgage or loan? Amortization Schedules Plus! is the ultimate tool for this. You can change any parameter affecting your loan including payment amounts and frequencies, interest rates and compounding methods as well as payment types including interest only loans.

Need to generate schedules for interest only or graduated loans? No problem, Retire! has eight different payment types including normal, interest only (static and adjusting), increasing (by fixed amount or percentage) and no payment.

Detailed and summary reports are at your fingertips. Generate reports on demand that include annual summaries based upon any corporate year end. If there is a dispute, you have the numbers to back up what you say is owed. You choose the level of detail and the dates between which the report will be generated.

Do you need multiple Day Count Conventions? Most amortization programs only generate schedules for 30/360. We include 14 different Day Count Conventions including Actual/Actual that cover almost every type of loan in existence.

Want to create what if scenarios? With Amortization Schedules Plus allows you to:

- Create and save any number of amortization schedules
- Set the loan amount, interest rate, payment frequency (including accelerated payments) and interest compounding frequency
- Include principal/interest breakdowns along with running totals of interest paid and principal owing
- Change any scheduled payment amount
- Add any number of extra payments
- Skip scheduled payments
- Use any payment frequency including monthly, bi-weekly and weekly
- Add annual, monthly or weekly lump-sum payments starting in any year
- Print your schedule in 5 different formats and specify a date range for the years to print
- Use different compounding methods include U.S. Rule (Simple Interest) and Canadian mortgages
- Specify a start date for the schedule or use generic time references
- Use any of 14 different Day Count Conventions including 30/360, Actual/Actual, 30/365 and Actual/360
- Create US & Canadian mortgages, U.S. Rule (Simple Interest) loans, car loans, business loans, debt-consolidation loans, student loans and more
- View a Before and After display that shows the effect of the latest changes
- Use Undo and Redo buttons to go back and forth through your calculation changes
- Use a Compare button to compare the existing schedule with another saved schedule
- Create schedules for various different payment types including interest only, fixed principal + interest, Increment by dollar (Dollar Step) and Increment by Percentage (Percent Step)
- See the effect of negative amortization
- View five different report formats that can be printed for different date ranges using specific from and to dates
- View Annual reports that can be summarized based upon any fiscal year end showing interest and principal paid during the year
- View Screen Shot

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Solve for Missing Number Calculator

The Solve for Missing Number calculator allows you to enter your known values and solve for the payment amount, loan amount, interest rate or amortization period. Simply enter what you know and click on the calculator icon beside the parameter you don't know and Retire! will immediately solve for the missing number. Once finished, you can create a schedule using the calculated parameters with the click of a button.
View Screen Shot

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Dynamic Payment Grids

The Payment Grids tool allows you to generate grids in five different configurations showing payment and loan amounts based upon various variables along the X and Y axis of the chart. For example, a payment grid with the loan amount on the left and the interest rate across the top. This tool replaces the old mortgage table books that are not flexible enough for today's wide array of loan types. The Plus! Edition is limited to storing no more than 5 grids at once.

- Change any parameter and instantly see the results.
- Five different grid configurations allow you to solve for most missing parameters.
- Print them out for when you go to the bank or meet with your real estate agent.
- Open any number of these windows and compare side-by-side different payment frequencies, interest rates, compounding, periods and loan amounts.
- View screen shot

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Dozens of Easy to Use Calculators

We've included dozens of powerful financial calculators that allow you to quickly calculate many common questions such as Gross Debt Service Ratio and Total Debt Service Ratio that are used to determine what a bank will lend you. We have also included financial calculators that will allow you do almost any calculation you will ever need. Some of the calculators we provide:

- Down Payment Amount
- Gross Debt Service Ratio
- Gross Debt Service Ratio Maximum Amount
- House Price from Current Rent
- House Price from Payment Amount
- Interest Amount
- Maximum Loan
- Maximum Payment
- Mortgage Payment
- Principal Amount
- Rent Payments Total
- Time to Pay Off Accelerated Loan
- Total Debt Service Ratio
- Total Debt Service Ratio Maximum Amount
- Total Interest Paid
- Total Paid for Home
- Plus many more!

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Detailed Reports

Detailed reports are available that will allow you to see on paper varying levels of detail on the loans, schedules or grids stored in the system. With most, you can specify a date range to print allowing you to see schedules for a specific term or period. As well, annual summary reports allow you to summarize based upon any year end you want, not just the calendar year end. This is especially important for business with corporate year ends other than December 31. You can also save these reports in HTML format which can then be emailed or included in other products such as Microsoft Word and Excel. The Plus! Edition includes a message in the footer indicating the report was generated with Retire! This is removed in the Premium and Office Editions for businesses that don't want any reference to the software used to generate the report.

Here are just some of the reports:

- Amortization Schedule - Payments Only Report
- Amortization Schedule - Payment Breakdown Report
- Amortization Schedule - Annual Summary
- Amortization Schedule - Annual Payment Summary
- Amortization Schedule - Annual Payment Breakdown
- Payment Grid
- Plus more!

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Customer Reviews

Click Here to Collapse

> Try the demo now!

Here are some comments from our customers who have used our software products over the years:

I just wanted to take a minute and thank you for the hands on support that your organization provided to Maaco. The application modifications that we requested were performed with a true willingness to give the customer exactly what they wanted. I believe that those enhancements will provide value to your other customers as well. The program application is currently being used to provide floor planning to three automotive dealerships. I would be very comfortable being a reference to Slateboard if ever the opportunity arose.

Thanks again,

Neil S. Cooper
Chief Financial Officer
Maaco Enterprises, Inc.

We use your software for our Housing Rehabilitation Program. The program involves Grants and low-interest Loans. Your QuikCalc Program is the software that we have chosen to track the financial portion of the program. It has all the tools we need, and is easy to use.

Slateboard excels at their commitment to their clients. I can't thank you enough for the excellent Customer Technical Support that your company provides. Your support staff has answered every question, walking through the application step-by-step. Many companies say they provide Customer Support but fall short of their promise. Slateboard sets the standard for Customer Service!

I highly recommend Slateboard Software.

Thanks …

Kathleen Newcomer
Borough of Chambersburg
Housing Rehabilitation

"I wanted to let you folks know that the software is great since the changes you made to address my specific problems last year. I find that I use it for many different things, and it helps me greatly with my budgeting and investing decisions. I even found an error my bank made and had it corrected. Sincerely,"

Spring R., Indiana

"I have used it and love it. It allows for 'quirky' payment schemes, i.e. skipping payments, additional principal payments, etc."

Randy B., CPA, Louisiana

"I looked all over the net and couldn't find anything that did what I needed until I found yours."

Nancy W., Bookkeeper, Indiana

"Used your software today and it is really easy to use and very helpful. Thanks!"

Leatha T., Arizona

"I appreciate the quick response."

Hugh H., British Columbia

"You guys rock!"

Shannon S., Minnesota

"Very helpful"

John E., New Zealand

"Thanks! You guys are awesome. I'm impressed with the support!"

Ed T., Texas

"Love the software."

John E., New Zealand

< Back to Customer Reviews

System Requirements & FAQs

Click Here to Collapse

> Try the demo now!

System Requirements

Computer	IBM or Compatible Pentium class PC (Pentium II or higher recommended)
Operating System	Windows Vista, XP, Windows 2000, or Windows Server 2003
Memory	64 MB of RAM (128 MB RAM recommended)
Hard Disk Space	45 MB free disk space required
Monitor	1024 x 768 resolution or higher recommended (800 x 600 mode available from Edit menu)
Printer (optional)	Required to print reports but not to operate program. Any printer supported by Windows

FAQ's

Please click below to find answers to these common questions about purchasing.

If you have additional questions, please contact Customer Service via email at sales@slateboard.com.

How soon will I receive my software?
How long will it take to download?
Can I download again if I need to reinstall my software?
I have additional questions about downloading...
How do I get help or technical support?
Where can I find information about or purchase the Canadian version?
Do you have a money back guarantee?

How soon will I receive my software?
If you order a CD-ROM, you can expect to receive it within 5-7 business days. If you purchase via download, the product is immediately available to you when the download process is completed. Note that you can also download when ordering a CD-ROM.

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How long will it take to download?
Download times will differ depending on Internet connection speed and other factors. Typically downloads via "high-speed" connections take 1-3 minutes. Downloads via dial-up are usually much slower and can take 20-40 minutes depending upon the connection speed.

< Back to FAQ's

Can I download again if I need to reinstall my software?
Yes. Just visit our Downloads section, select Download My Order and after installing use your registration number for full access. I you have lost this number, please email sales@slateboard.com with as much information as possible for us to identify your order and we will send you your code.

< Back to FAQ's

I have additional questions about downloading...
For a detailed explanation on how to download, please visit our How to Download Software Over the Internet page.

< Back to FAQ's

How do I get help or technical support?
Most questions can be answered by reading the online help. If your answer cannot be found there, email support is free for as long as you use your software. Send your question to support@slateboard.com.

< Back to FAQ's

Where can I find information or purchase the Canadian version?
All of our software is compatible with Canadian style mortgages and loans. When creating a Canadian mortgage, simply select a Compounding method of Canadian. Note that all prices on this site are in US$ unless otherwise noted.

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Do you have a money back guarantee?
Retire! is quick and easy to learn and our software is already in use by thousands of individuals and professionals across the United States and the world. We've been in business for over 10 years and offer a 60 day money back guarantee on all of our software so there is no risk to you! For more details on our money back guarantee, click here.

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Compare Editions

Click Here to Collapse

> Try the demo now!

The feature grid below will help you decide which edition of Retire! is right for you. If you still aren't certain, remember that you can upgrade to any higher edition for the price difference at any time. As well, we have a 60 day money back guarantee on all of our products.

	Home Edition	Plus! Edition	Premium Edition	Office Edition
Price	**$39.95**	**$69.95**	**$139.95**	**$299.95**
Fully functional demo available.	TRY NOW	TRY NOW	TRY NOW	TRY NOW
Purchase securely on our web site.	BUY NOW	BUY NOW	BUY NOW	BUY NOW
60-Day Unconditional Money-Back Guarantee!	✓	✓	✓	✓
Users can share data over a network				✓
Multiple simultaneous users				✓
Track your data by client				✓
Customizable header/footer lines (no "This report generated by..." message).			✓	✓
No limits on the number of plans, schedules, etc. that you can create			✓	✓
Includes the Net Worth Calculator	✓ Up To 5 Scenarios	✓ Up To 5 Scenarios	✓ Unlimited	✓ Unlimited
Includes the Income Needs Analyzer	✓ Up To 5 Plans	✓ Up To 5 Plans	✓ Unlimited	✓ Unlimited
Includes the Solve for Missing Number Calculator		✓	✓	✓
Includes Amortization Schedules Plus!		✓ Up To 5 Schedules	✓ Unlimited	✓ Unlimited
Includes the Payment Grids		✓ Up To 5 Grids	✓ Unlimited	✓ Unlimited
Includes dozens of Bonus Calculators		✓	✓	✓
Save reports as PDF using a third party PDF generator	✓	✓	✓	✓
Export reports in HTML	✓	✓	✓	✓
Data file backup and restore	✓	✓	✓	✓
Purchase securely on our web site.	BUY NOW	BUY NOW	BUY NOW	BUY NOW

Still Have a Question?

If you still have a question, please contact us and we will be happy to help you decide what edition is right for you. Simply email us at sales@slateboard.com and we will respond shortly.

[< Back to Compare Editions]

Compare the Competition

Click Here to Collapse

> Try the demo now!

Ten Reasons Why Retire! Beats the Competition!	
1	**Flexibility** We don't pigeon-hole you into what WE think your plan should be. You create a plan that meets your retirement needs, not what some programmer thought your retirement should be.
2	**Fast** Enter your information and hit a button. Your plan is calculated within seconds!
3	**Professional Reports** Our professionally designed reports allow you to see the level of detail you want and even specify date ranges to view where applicable.
4	**Easy to Use** Unlike some systems, our drop down lists feature type-ahead capability, so you just start typing in the field and it will walk through the list until it finds what you are looking for. Once the entry is found, just hit tab. No need to scroll through long lists yourself.
5	**Flexibility** We've added all kinds of things to the system that we think you might want to add to your income needs or net worth calculations. But we can't think of everything! Just type your own entries directly into the fields, hit tab and you will be prompted to add it to the system. Click a button and it's there for you the next time--no more repetitive typing.
6	**Powerful Additional Features** Get the Plus!, Premium or Office Editions and you get features that go far beyond Income Needs and Net Worth. Amortization Schedules Plus!, Payment Grids, Solve for Missing Number Calculator and dozens of Bonus Calculators are added.
7	**Upgrade for the Price Difference** Decide that you need more power after you've already bought? Upgrade for the price difference. You will never have to pay for the same thing twice.
8	**Be Up and Running. Now.** Order online and your registration number is sent to you immediately. No delays, no waiting for someone to process your order manually.
9	**Support** Have a question? Need some help? Need some help next year? Send us an email and we'll get right back to you, no matter how long ago you purchased. Lost your registration number? Upgraded your machine? Hard drive crashed? No problem, download again from our site, even if you ordered ten years ago!
10	**No Risk!** We have a 60 day money back guarantee! If you are not completely satisfied, you get your money back. No hassles, no forms, no restocking fees, no risk!

< Back to Compare Competition

Pricing

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> Try the demo now!

If purchasing Retire! Home, Plus! or Premium Editions:

Edition	Price (US$)
Home	$39.95
Plus!	$69.95
Premium	$139.95

If purchasing Retire! Office Edition:

You must purchase a license for every user who will access Retire! Office. Our pricing is scaled to give significant discounts based upon the number of licenses you are purchasing. We sell our licenses in single, 2, 3, 5 and 10 user packs. If you need a number other than this, simply mix and match the packages (e.g. if you need 14 licenses, purchase a 10, 3 and single pack).

Scaled price list for Retire! Office Edition	
Total # of Users	**Price (US$)**
1 User	$299.95
2 User Pack	$499.95
3 User Pack	$699.95
5 User Pack	$1,199.95
10 User Pack	$1,999.95

Note that these are one-time prices and there are no recurring charges. If you would like to purchase Office Edition at a low monthly subscription rate that entitles you to free support and upgrades, please contact us for a quote at sales@slateboard.com.

If you would like us to put together a custom quote, please contact us at 800-858-1522 Monday to Friday between 9am and 5pm EST. Note as well orders over $500 can be done with a Purchase Order.

Some Facts About Us

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> Try the demo now!

•	**Stable** We've been in business since 1994 and have thousands of satisfied clients around the world
•	**Safe** We offer a 60-day unconditional money-back guarantee so there is no risk to you
•	**Satisfaction** Our software has an over 99% satisfaction rate based upon number of refunds requested
•	**Support** We offer 60 days of free phone support for new users and unlimited free email support

Try the Fully Functional Demo Now!

Click Here to Collapse

Need help making the buying decision? We offer fully functional demos of all of our products. Simply use the links below to try out Retire! before buying. Once installed, use the Demo Now button for full access. If you are not familiar with downloading software from the Internet, click here for detailed step-by-step instructions.

Click Here to try any edition of Retire! (7.2MB)