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(57) Abstract :

The computerized system (100) in the present disclosure is designed to generate customized retirement plans tailored to individuals' unique circumstances and goals. The system (100) incorporates various modules that collect user (114) profile information, integrate financial data, perform calculations and projections, and provide comprehensive analysis and recommendations. It collects personal information such as age, income, expenses, retirement goals, and risk tolerance, forming the foundation for creating personalized retirement plans. The system (100) also enables users (114) to integrate their financial accounts, including investments, pensions, and Social Security, to obtain a comprehensive view of their financial landscape. The investment analysis module evaluates the performance and suitability of the user's (114) investment portfolios, considering factors like asset allocation, risk tolerance, and diversification. It provides recommendations to optimize the portfolio based on the user's (114) risk profile and time horizon. It also assists users (114) in identifying the most advantageous claiming strategies based on factors like spousal benefits and projected longevity.

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