

Title (en)

METHOD OF PERSONAL FINANCIAL PLANNING

Title (de)

VERFAHREN ZUR PERSÖNLICHEN FINANZIELLEN PLANUNG

Title (fr)

PROCEDE DE PLANIFICATION FINANCIERE PERSONNELLE

Publication

**EP 0922267 A1 19990616 (EN)**

Application

**EP 97939718 A 19970902**

Priority

- US 9715358 W 19970902
- ZA 967373 A 19960830

Abstract (en)

[origin: WO9814902A1] A method of financial planning comprises creating a financial model from data relating to a subject's income, expenses, assets and liabilities. A planning rules database is created from data relating to a preferred financial strategy. First, an unplanned future financial situation of the subject is projected by applying predicted circumstances to the data of the financial model. Then, planning rules selected from the database are applied to the unplanned future financial situation to calculate a planned future financial situation, and the resulting data is displayed for comparison. An allocation and funding routine applies the selected planning rules automatically, but the method also permits iterative alteration of the planned future financial situation, to permit the subject see the effect of particular events on the situation.

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