TORRID TECHNOLOGIES INC.
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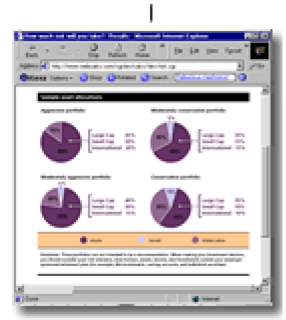
http://www.torrid-tech.com • http://www.WebCalcs.com

WebCalcs® Software List

WebCalcs® Financial Calculators

We have modules that cover the following areas of financial planning. If you are looking for something not listed, please contact us anyway. This is not a final list because we are always creating new systems.

401(k) Loan Modeler
401(k) Lost Use Value
401(k) / 403(b) Savings Planner
401(k) Catchup Contributions
401(k) Contribution Limits
401(k) Matching
403(b) Savings
403(b) Contribution Limits
457 Savings
529 Savings Estimates
72(t) Calculations
Annuity Calculations – Fixed, Indexed, or Variable
Annuity Calculations – GMWB Income Riders
Asset Allocation and Portfolio Optimization
CD Calculations
CD Comparisons
College Savings Planner
College Costs Estimator
College Costs Database (over 350 major colleges)
Coverdell Education Savings Planner
Cost of Waiting to Save
Effect of Taxes and Inflation on Income Requirements
Estate Tax Estimator
Finding Money for your Savings Goals
Historical Hypothetical Portfolio Analysis
Impact of Inflation
Insurance Needs Analysis
IRA Catchup Contributions
IRA Eligibility (all types of IRAs)
IRA Savings and Goal Analysis
IRA Required Minimum Distribution Calculator
IRA to Roth Conversion
LTC Long Term Care Insurance Needs Analysis
Life Expectancy / Longevity
Lifetime Value of Wage Earner to Family
Life Insurance – Capital Needs Analysis
Loan Amortization
Loan Payoff
Loan Comparison
Long Term Care
Lump Sum Distributions vs. Rollover Distributions Analyzer
Model Portfolio Comparisons
Mortgage Amortization



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WebCalcs Software List

WebCalcs® Software (cont'd)

We have modules that cover the following areas of financial planning. If you are looking for something not listed, please contact us anyway. This is not a final list because we are always creating new systems.

Net Unrealized Appreciation of Employer Stock (NUA)
Net Worth Estimator
Net Value Calculator
Paycheck Tax Savings
Pension/Defined Benefit Income Estimates
Pension Projections
Portfolio Allocation Rebalancer
Portfolio Return Calculations
Paycheck Tax Savings
Required Minimum Distributions – Current Year only
Required Minimum Distributions – Owner Only Projections
Required Minimum Distributions - Owner + Spouse
Required Minimum Distributions - Owner + Spouse + Beneficiaries
Retirement Budget and Expense Planner
Retirement Goal Planner
Retirement Income Analyzer
Retirement Savings Estimator
Retirement Shortfall
Risk Tolerance Profile
Roth Conversion
Roth IRA
Roth After-Tax v. IRA Pre-Tax
Roth 401(k)
Short Term Savings Goal
Social Security Benefit Estimator
Social Security Income Tax Estimator (Provisional Income)
Stretch IRA Illustrations (Qualified and Non-Qualified)
Tax Calculations – Federal Income Tax
Tax Calculations – Withholding
Tax Calculations – Self-Employment
After-Tax Bond Yield Calculator

The Power of Interactive Financial Solutions

Take action and Contact us today.