NumberCruncher

It provides 100+ client-presentable instant illustrations and explanations of state-of-the-art estate and financial concepts.

What is it? NumberCruncher is Steve Leimberg’s authoritative estate planning decision-maker and “electronic survival tool”.

This intuitively easy-to-use tool requires practically no learning curve. New users will be astounded by how quickly NumberCruncher can be mastered, how many creative tasks it performs, and how amazingly fast you have your answers.

Who is it for? It was expressly designed for life settlement professional, life insurance agents, life settlement brokers, attorneys, CPAs, financial planners and trust offices.

Why was NumberCruncher created? Advisors have both an ethical and professional obligation to clients to determine, not only how much the client would net in a sale of existing life insurance, but also if – or how much – his or her family needs the insurance proceeds and how much the family would lose if the policy is sold rather than retained. NumberCruncher was created to run the “HOLD or FOLD” numbers – so that professionals can compute the economic viability of a sale – in conjunction with taking a hard look at the other long-term needs, objectives and circumstances of the client and the client’s family and/or business. Either one without the other deprives the client of a full, fair and completely objective analysis. Furthermore, NumberCruncher helps clients who are thinking of selling their policies to be more comfortable with – and better understand the context and implications of – a sale.

How much is it? For a single software download of NumberCruncher 2019, the cost is $595 (plus tax). Quantity discounts are available. Contact Leimberg LeClair & Lackner for pricing.
Estate Planning Tools

Capitalization of Income
Valuation Through Comparable Stock
Book Value Method
Goodwill Valuation
Key Employee Valuation
Special Use Valuation
Financial Planning Ratios
Inclusion of CRAT, CRUT, GRAT or GRUT
Self-Canceling Installment Note
Private Annuity
Annuity Life Estate and Remainder Factors
Simplified GSTT Worksheet
Total Cost of GST Transfer
Qualified Tuition Programs
Gift Loans
GRIT and Qualified Personal Residence Trust
Grantor Retained Annuity Trust
Grantor Retained Unitrust
IDIT Installment Sales
Dynasty Trust
Split Interest
Bypass Trust Computation
Contingent Reversion
Charitable Remainder Annuity Trust
Charitable Remainder Unitrust
Charitable Lead Annuity Trust
Charitable Lead Unitrust
Naming a Charity as a Beneficiary of Group Term Life Insurance
Interrelated Estate Tax
Estate Tax Advantage of a Gift Tax Exclusion
Section 6166 Installment Payment of Estate Tax
Business Owner’s Section 2057 Estate Tax Deduction
Substantially Disproportionate Redemptions

Financial Planning Tools

Common Stock Calculator
Comprehensive Bond Calculator
Annual Rate of Return
Investment and Cash Flow Analyzer
Holding Period Return Calculator
Present Value of Investment
Internal Rate of Return
Erosion of Purchasing Power
Fundlife Calculator
Inflation-Adjusted Income and Asset Analysis
Income Due to an Investment Fund
College Cost Estimator
Lump Sum Needed for Increasing Annuity
Contributions Required to Reach a Goal
After-Tax Return on an Investment
Amortization Schedule
Break-Even Period Refinancing
Mortgage Comparison Schedule
Double Payments on Retirement of a Mortgage
Break-Even Interest Rate Comparison
Mortgage Payment Calculator
Loan Payment
Rate of Return on Life Insurance
Net Cost of Life Insurance
Net Clear Death Benefit
Insurance Needs Analysis
Total Cost of Group Term Life Insurance
Business Buyout Analyzer
Need for Business Interruption Insurance
Death Benefit Rate of Return

Section 303 Stock Redemptions
Installment Sale
Group Term Life Cost
Advantage of Income Shifting
Gift and Estate Tax Computation
Prior Gifts
Projection of Estate Tax
Marital Deduction Optimization
Table 2001 (P-S 58) Cost
Tax on a Net Gift
Individual Income Tax
Corporate Income Tax
Lump Sum Distributions
Retirement Plan Taxation
Pre-59½ Distributions
Determination of Cash Requirements
Present Value of an Annuity
Present Value of a Lump Sum
Deferred Compensation
Future Value of an Annuity
Future Value of a Lump Sum
Deposit Growth
Life Expectancy
Chance of Survival

§199A Deduction for an SSTB or non-SSTB
§199A Deduction when Several Passthrough Entities are Owned
§199A Deduction for Estate and Non-Grantor Trust Allocations
Impact of Retirement Plan Contribution on §199A Deduction
C Corporation vs. S Corporation
W-2 Employee vs. Independent Contractor Analysis

Net Worth Analysis and Projector
Security Portfolio Analyzer
Taxable Social Security Benefits Under OBRA ’93
Periodic Withdrawals from an Investment
How Compounding Builds New Worth
Future Value of Increasing Payments
Summary of Financial Objectives
Accumulation Planning Worksheets
Educational Funding Analysis
Retirement Analysis
Social Security Benefits
Present Value of Future Retirement Benefits
Federal Estate Tax Discount
Income-Related Medicare Premium Adjustment

Income and Expenses Report
Monthly Cash Flow Report
Dividend and Interest Income Report
Term of Load Calculator
After-Tax Return and Cost Calculator
Cost of an Outlay
Extra Loan Payment Analyzer