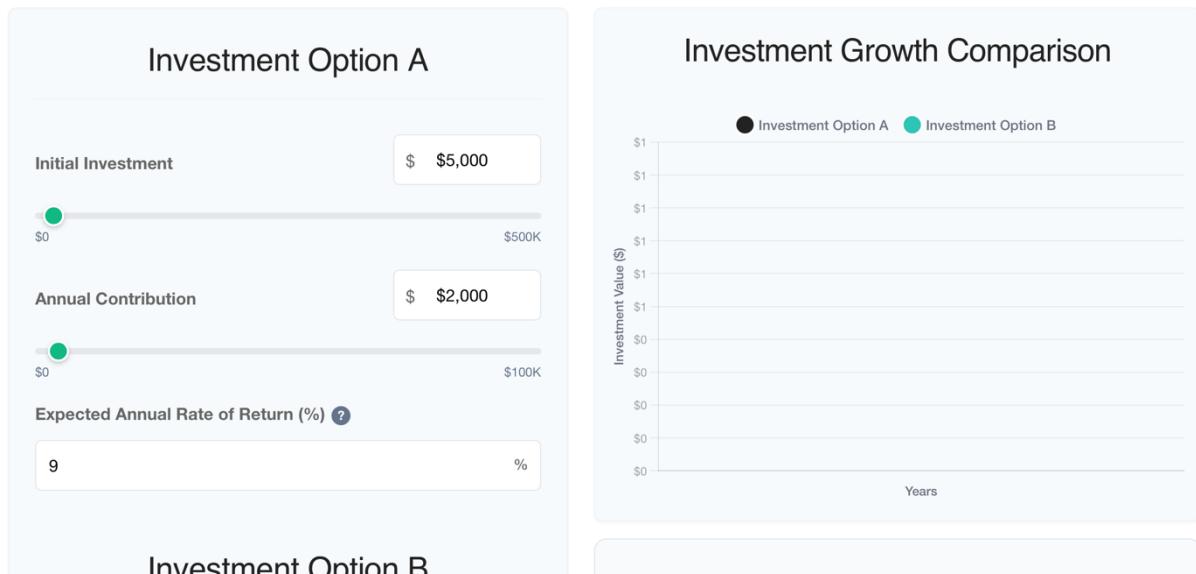


## Observations and Recommendations for FMG Calculators

### 'Comparing Investments' calculator

I like the overall simplicity and uncluttered nature of these calculators. A few questions on 'Comparing Investments':

- I noticed there are prefilled dollar amounts for initial and annual contributions. Is that for purposes of testing, or will that be what users see? If the latter, are those the amounts that will be displayed? (\$5000 and \$2000, respectively). Just curious how those numbers were arrived at...if it was just picking a number that seemed to make intuitive sense, or was there any research (qualitative or quantitative) done to determine an ideal amount for your target user audience? If the dollar amount is too low or too high, I'm wondering if it might put off users from engaging if they think it's not meant for their wealth/income level.
- When you hit the 'start over' button, the dollar values reset to the prefilled/preset amounts, but the chart's trend lines don't reset according to the new values—they disappear altogether. Was this intentional? Seems inconsistent with the experience when the calculator initially loads (i.e. trend lines appear based on the prefilled dollar amounts for initial investment and annual contribution).



- I tested the form. Here are two screen shots – the first one is what I entered before hitting submit, the second one is what it looked like about 10 or so seconds later after the submission went through.

Have A Question About This Topic?

Name	Email
Ralph Waldo Emerson	matthewgarrison15@gmail.com
Message	
test	
<input style="background-color: #e67e22; color: white; border: none; padding: 5px 10px; font-weight: bold; width: 100%;" type="button" value="SUBMIT"/>	

Have A Question About This Topic?

Name	Email
Ralph Waldo Emerson	matthewgarrison15@gmail.com
Message	
test	
<input style="background-color: #e67e22; color: white; border: none; padding: 5px 10px; font-weight: bold; width: 100%;" type="button" value="SUBMIT"/>	

Thank you!

Here are a few specific recommendations:

1. **Add explainer copy.** I like the intro copy. One thing it's missing is a tee-up as to the purpose of this calculator. What do we mean by "comparing investments"? I feel like the user needs to be given some brief, simple instructions on what this is for, and how to use it. These could be placed in a pop-up/mouseover from a question mark bubble (like the Expected Annual Rate of Return has) in a relevant location so that you don't have a lot of intrusive copy cluttering up the calculator's UI.

For example, copy could be something like:

**This calculator is designed to help you compare two investments and decide which one is best for you and your goals, time horizon, and risk tolerance.**

**To get started, use the sliders to set how much you expect to initially invest, and how much you'll contribute each year.**

**PRO TIP: For an apples-to-apples comparison, consider using the same initial investment amount for option A and option B. Same goes for the annual contribution amount.**

[place next to 'Expected Annual Rate of Return' fields:]

**PRO TIP: When comparing investments from different asset classes (e.g. stocks vs bonds), make sure to enter different return assumptions for Option A and Option B.**

2. **Make it advisor-friendly vs self-directed.** I think there needs to be something that encourages users to interact or talk with their/an advisor at some point. It's ok for the user to play around with it on their own, but we need to create an organic opening for the client/prospective client to get advice from the advisor (unless of course, this is a tool that clients would only have access to through their advisor – i.e. the advisor would log into the FMG site, pull up the calculator and walk through it with their client or prospect). The easiest way to integrate a prompt like this may be to simply add copy to the mouseover text I suggested above.

For example, prompting users to ask their advisor about reasonable assumptions to enter for Investment A and Investment B given the different investments they and their advisor are considering. Or if they're comparing, say, a stock fund and a bond fund to save for a house they want to buy in 6-7 years, that the advisor has a chance to discuss risks of one investment vs another with the user/investor.

3. **Hypothetical language.** I notice you have disclaimer language about the fact that this is hypothetical at the bottom of the results PDF, but you may also want to place some user friendly language at the bottom of the chart as well. Something like:

**This calculator is a hypothetical simulation and not a guarantee of results. It relies upon your inputs and makes certain assumptions about investment returns to arrive at the projected values. [View the calculator's assumptions.](#)**

I'm not a lawyer, but I play one on TV. ☺

4. **Suggestions for “Your investment comparison results” box.** I noticed a couple things that might be confusing for users.

### Your investment comparison results

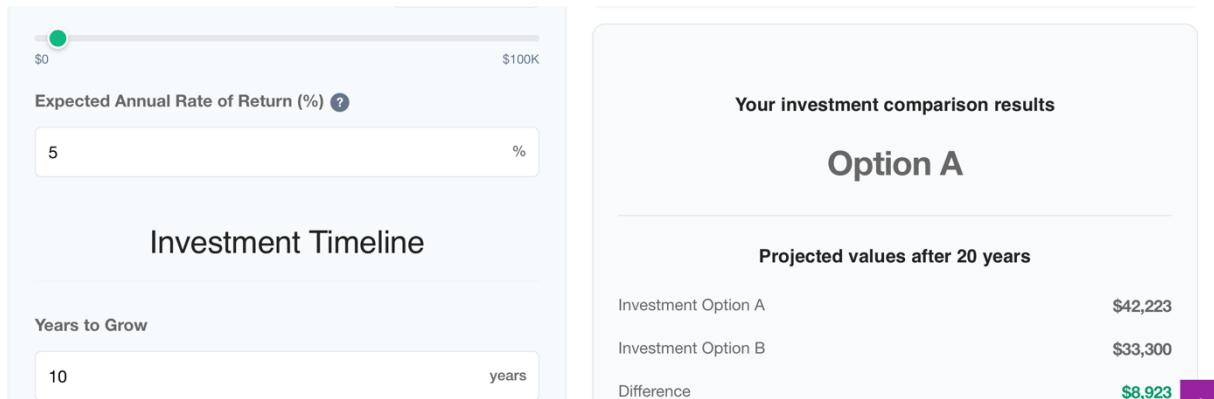
## Option A

### Projected values after 20 years

Investment Option A	\$42,223
Investment Option B	\$33,300
Difference	<b>\$8,923</b>

**DOWNLOAD RESULTS**

- a. Why does it say “Option A” at the top? It’s a comparison of A *and* B. That just seemed confusing and/or unnecessary altogether.



- b. Is there a reason “Option A” in the image above is a different font treatment than “Investment Timeline” or the headers above the sliders? Seems inconsistent.
5. **Suggestions for Investment Comparison Results downloadable PDF.** This was pretty clean and presented well, especially the downloading process. A couple suggestions to improve even more:
- a. **No risk consideration.** Overall, the report draws conclusions in several places that are not necessarily accurate at best, and incorrect at worst.

## Investment Timeline: 6 years

## COMPARISON RESULTS

### Final Values:

- Investment Option A: \$23,432
- Investment Option B: \$20,304

**Better Option: Investment Option A  
Advantage: \$3,128**

Above, it says “Better Option”. How do we know it’s the better option? Going back to my example in point #2, if the investor is comparing a stock fund and a bond fund for financing a home purchase in 6 years, the risk the investor is taking to capture that premium may be unacceptable given the time period.

Just because option A generates \$3k *more*, it doesn't necessarily make it the *better* option.

## SUMMARY

Based on your inputs, Investment Option A would result in a higher final value after 6 years. The difference is relatively modest at \$3,128 (15.4% more than the lower option). The 4.0% difference in expected annual returns compounds significantly over time, demonstrating the power of compound interest. Remember that higher returns typically come with higher risk, so consider your risk tolerance and investment timeline when making decisions.

The Summary section at the bottom of the PDF uses more precise language, doesn't claim one option is better than the other, points out that the difference is modest, and mentions risk and time horizon as considerations. All good. But where it says "4.0% difference" it should instead say "4.0 percentage point difference...." The whole paragraph could also use a little more balance talking about risk—maybe just add they should talk to their advisor about their individual risk tolerance before making any decisions.

## 'Comparing Mortgage Terms' calculator

I would recommend carrying over the applicable changes and suggestions I made for the 'Compare Investments' calculator for this calculator as well. Here are a few specific recommendations for the mortgage calculator:

1. **Add copy to intro.** Again, the intro copy here is very good. You may want to add the following right at the end of the first sentence: “—and often their largest source of wealth.” (Note: this would not likely apply to a HNW/UHNW individual, because they likely wouldn’t have a mortgage.)

## Comparing Mortgage Terms

For most, a home is the largest purchase they will ever make. So, it's critical to look at the purchase from a variety of perspectives, including comparing mortgage terms. Use this calculator to see the difference between a shorter- and longer-term mortgage.

2. **Explainer copy for loans.** Similar to my suggestion for the Comparing Investments calculator, I think we need to explain certain things to users. For example, on the Loan Comparison Results next to 'Monthly Payment' there should be an explainer mouseover that reminds users that this includes both principal *and* interest. As it stands, I think it's a bit confusing given you have a monthly amount and then two other amounts with a completely different time frame (the term of the loan).

Might also be nice to break out monthly principal and interest on Month 1, so that when comparing, say, a 15-year and 30-year loan they can see the interest/principal split—especially given so much of early payments are interest.

### First Loan

Monthly Payment	\$5,907
Total Interest Paid	\$363,260
Total Amount Paid	\$1,063,260

### Second Loan

3. **Remove header.** There's a header above 'Comparing Mortgage Terms' at the top of the page that says 'RETIREMENT'. It just seemed odd/nonsensical to me. Can we just remove it? The Investments calculator has no such header above it.

RETIREMENT

## Comparing Mortgage Terms

most a home is the largest purchase they will ever make. So, it's critical to look at the purchase from a variety of perspectives.

4. **Disclaimer language on actual page.** Two points to make here:
- Add general but simplified language at bottom of page reminding users this is a simulation.
  - Include language that calls out "this calculation does not factor in any escrow you may have, which can wrap in things like property taxes, school taxes and/or homeowner's insurance into your monthly mortgage payment."
5. **Downloading results experience.** When I click DOWNLOAD RESULTS, it pops up in a separate Safari tab instead of downloading to a PDF you can then open. It's a nice presentation, but why doesn't the Investment calculator do the same? Or why don't both offer both? More of an experience comment, but something to consider.

The screenshot shows a web page titled 'Mortgage Comparison Results' generated on 11/20/2025. The page displays loan parameters and a comparison of two loans: First Loan and Second Loan.

**Loan Parameters:**

Loan Amount:	\$700,000
First Loan Rate:	6%
First Loan Term:	15 years
Second Loan Rate:	7.4%
Second Loan Term:	30 years

**Comparison Results:**

First Loan		Second Loan	
Monthly Payment	\$5,907	Monthly Payment	\$4,847
Total Interest Paid	\$363,260	Total Interest Paid	\$1,044,797
Total Amount Paid	\$1,063,260	Total Amount Paid	\$1,744,797

6. **Cash-out refinance feature?** I'm sure it's not in the cards for several reasons and I know an advisor wouldn't necessarily want a client playing around with this, but what about a feature that allowed users to model/compare mortgage refi loans with a cash-out feature to help consolidate debt, free up cash flow and get back to saving and investing?

### 'How Compound Interest Works' calculator

Same comment about carrying over the applicable changes and suggestions I made for the 'Compare Investments' calculator for this calculator as well. Here are a few specific recommendations for the compound interest calculator:

1. **Remove header.** Same comment as the mortgage calculator regarding the strange 'RETIREMENT' header above 'How Compound Interest Works' header at the top of the page.

RETIREMENT

## How Compound Interest Works

2. **Correct typos, soften quote.** A few suggestions here:

- a. At the end of the quote, replace the comma after "pays it," with a period.
- b. Professor Einstein's last name is misspelled. Missing the first "i".
- c. In the interest of not offending all-women advisor teams, or advisors' clients who happen to be women, perhaps add '(or she)' after both instances of 'he' in the quote. Or replace 'he' with '[they]' in both instances (in brackets to indicate it's a substitute word).

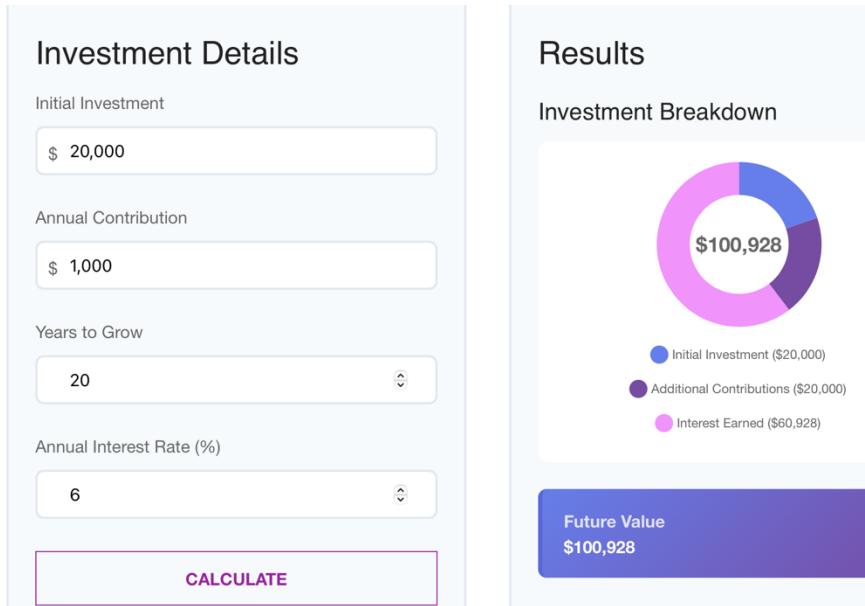
Future Value

\$68,857

*"Compound interest is the eighth wonder of the world. He who understands it, earns it...he who doesn't, pays it."*

- Albert Einstein

- 3. Is 'CALCULATE' button even necessary?** The charts and amounts in the Results section on the right automagically update whenever you change one of the variables on the left.



- 4. Results page inconsistency.** The DOWNLOAD RESULTS button generates a PDF, but not a web page.

## Overall comments on calculators

One thing I noticed across all the calculators is some design and formatting inconsistency across all three results pages that go beyond the PDF vs web page inconsistency:

**Investments calc results.**

[PDF]

**Mortgage calc results.**

[web page]

**Compounding calc results.**

[PDF]

### Investment Comparison Results

Generated on: 11/19/2025

#### INPUT VALUES

Investment Option A:  
 - Initial Investment: \$5,000  
 - Annual Contribution: \$2,000  
 - Expected Annual Return: 5.0%

Investment Option B:  
 - Initial Investment: \$5,000  
 - Annual Contribution: \$2,000  
 - Expected Annual Return: 5.0%

Investment Timeline: 6 years

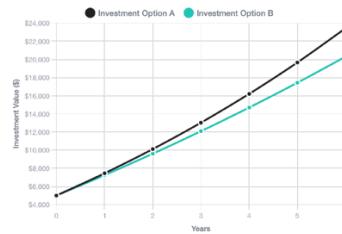
#### COMPARISON RESULTS

Final Values:  
 - Investment Option A: \$23,432  
 - Investment Option B: \$20,304

Better Option: Investment Option A

Advantage: \$3,128

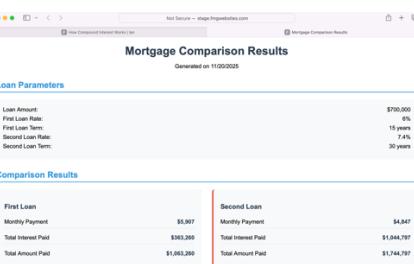
#### Investment Growth Comparison



#### SUMMARY

Based on your inputs, Investment Option A would result in a higher final value after 6 years. The difference is relatively modest at \$3,128 (15.4% more than the lower option). The 4.0% difference in expected annual return compounds significantly over time, demonstrating the power of compound interest. Remember that higher returns typically come with higher risk, so consider your risk tolerance and investment timeline when making decisions.

This calculation is for educational purposes only and should not be considered as financial advice. Actual investment returns may vary due to market conditions, fees, taxes, and other factors. Please consult with a financial advisor for personalized investment guidance.



### Compound Interest Calculator Results

Generated on 11/20/2025

#### Investment Details

Initial Investment:	\$20,000
Annual Contribution:	\$1,000
Years to Grow:	20 years
Annual Interest Rate:	6%

#### Results

Future Value:	\$100,928
Total Contributions:	\$40,000
Total Interest Earned:	\$60,928

"Compound interest is the eighth wonder of the world.  
He who understands it, earns it...  
he who doesn't, pays it."

- Albert Einstein

This calculation is for illustrative purposes only and does not constitute financial advice.