



Total Liability Calculator Basic Version (TLC Basic) User's Guide

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DISCLAIMER

The results reflected in this software are mathematical estimates of future events based on information provided/available and assumptions that may not materialize. Subsequent measurements may differ, possibly materially, from these estimates due to differences in assumptions, methods, plan demographics, provisions and assets/returns, or other new information.

Future costs and those associated with potential plan changes will change depending on actual experience that emerges. Results shown in the software are not considered a final actuarial report and are for illustrative purposes only. Neither the employer, nor any other party receiving or reviewing the data may rely on these calculations as indicative of future results.

By accessing the system, the employer agrees that MERS and GovInvest shall have no liability arising out of the employer's use of the system or the provision of these amounts and rates and agrees to indemnify MERS and GovInvest for any liability arising from employer's use of the system and/or the provision of any information from this software to the employer or any other party or individual.

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1 INTRODUCTION

As the fiduciary, the Municipal Employees' Retirement System (MERS) of Michigan is committed to helping customers understand and manage their retirement plans. MERS has partnered with GovInvest, a pioneer in financial forecasting software for public sector agencies, to provide members with access to the GovInvest Total Liability Calculator - Basic Version (TLC Basic), a custom application empowers local municipalities to become more self-sufficient and knowledgeable about their retirement plans.

MERS municipalities can use TLC Basic to easily run detailed financial projections, compare data with peer groups and review historical plan data. This user's guide provides an overview of the TLC Basic application and its key features and functionality.

MERS Regional Managers will continue to act as a resource to members and are available discuss members' plans, including annual actuarial valuations, actuarial assumptions and design strategies to reduce projected liability.

2 INITIAL LOGIN AND PASSWORD MANAGEMENT

This section provides an overview of how-to log in to TLC Basic and manage your password.

2.1 Web Application

TLC Basic is a web application that requires no installation or infrastructure configuration by your IT department. You access the application over the Internet using a desktop web browser. The application supports the latest two versions of both Google Chrome and Microsoft Edge.

2.2 Logging Into TLC Basic

To log into the TLC Basic web application, navigate to <u>https://portal1.govinvest.com</u>. Log in using your email address and password.

~
GovInvest Insights to your financial future
Total Liability Calculator
Email
Password &
Please enter your email address and password to continue
Login
Forgot password?

2.3 Initial Login

The first time you log in, you will use a temporary password that has been provided. You will need to change your password before being able to use the application.

2.4 Bookmarking the Application

You must bookmark the page you are brought to after login. Do not bookmark the login page, or you will receive an error when trying to use the bookmark.

2.5 Password Rules

We strongly recommend using a long (20+ characters) randomly generated password and storing the password in a password manager.

When setting a new password, the password:

- Must be a minimum of 8 characters
- Cannot contain your name or part of your name
- Cannot contain your email address, or part of your email address

- Cannot contain repeating characters
- Cannot contain a commonly used password

2.6 Changing Your Password

You can change your password at any time by selecting **Change Password** from the drop-down menu at the top-right of the application. This menu becomes visible when you hover over your name.

hang	e Pas	SW	ord
ogout	t	4	Խ
		nange Pas ogout	hange Passwo

2.7 Resetting a Forgotten Password

If you forgot your password, you can have a temporary password reset code emailed to you. To do this, click the **Forgot password**? link on the initial login screen and follow the prompts. In uncommon circumstances, some email servers are not able to receive email from our automated system, preventing you from receiving the reset code. In this case, please contact the MERS Service Center to have your password reset and a temporary password provided to you directly.

2.8 User Session Duration

Once you have logged into the application, you will remain logged in for 30 days until you either log out or close all GovInvest application browser tabs. Intermittent network connection issues and other intermittent issues may result in you being logged out of the application while it is open. If this happens, just log back in.

2.9 MERS Disclaimer

When you first open a workspace in the application you will be shown a disclaimer from MERS of Michigan. After acknowledging the disclaimer, it will not be shown again unless you log out and then back in, refresh the page, or open a new browser tab.

3 PROJECTS LIST

After you log in to the application you are brought to the **Projects List** page. You will initially have one project, the *2020 MERS AAV Data*. Additional projects will be added in subsequent valuation years . The projects list page is shown below:

GovInvest Total Liability Calculator		MERS Demo CNERS
•wss Demo County, MI (MERS)		
Projects Q Search		
2020 MERS AAV Data	네 MERS Pension	
2021 MERS AAV Data	네 MERS Pension 네네 MERS Peer Comparison	
		Confidential © 2022 GovInvest, Inc.

To open a project's workspace, click on either the **MERS Pension** or **MERS Peer Comparison** link to launch the workspace in that mode. Clicking on the project name will open the workspace in pension mode.

Once you are in a workspace you can get back to the projects list by selecting the **Projects** menu item from the **User** menu at the top-right of the application.

Der	no County, 2020 MER		MERS Demo CMERS
			Projects
		4	Change Password
			Logout

4 THE WORKSPACE

The TLC Basic application workspace is the primary view of the application where results can be interactively visualized for analysis. The following is a screenshot that points out the main components of the workspace.



4.1 Components of the Workspace

These main components are briefly described here.

- 1. Workspace Mode Selector Allows you to switch between pension and peer comparison modes.
- 2. Chart Category Menu Charts are organized into categories. Selecting a chart category updates the available charts in the charts selector. This is not available in peer comparison mode.
- 3. Chart Menu Used to select a main chart.
- 4. Legend Shows the name of each data series of the main chart. Hovering your mouse over the chart updates the values shown in the legend with the values corresponding to the location of your mouse.
- 5. Sidebar Controls for adjusting and filtering the input to the results. The sidebar is described in more detail in sections 5, 15, and 27.
- 6. Main Chart The currently shown chart.
- 7. Series Selector Used to select which data series are shown on the main chart.

- 8. Chart Type Selector Changes the type of the chart between those available for that chart. Example chart types include bar chart and line chart.
- *9. User Menu* Menu for user account functions, such as logging out and changing your password. Also allows navigation to other projects and tenants when those are available.
- 10. Downloads Menu Used to download reports.
- 11. Employer Name and Project Name At the top-right of the workspace, your employer name is shown above the name of the project.

4.2 Switching Between Pension and Peer Comparison Modes

When you first open a workspace, it will open in pension mode. You can switch to peer comparison mode by clicking the **PEER COMPARISON** button at the top-center of the page. After switching, you can switch back to pension by clicking **PENSION**.



4.3 Selecting a Chart

To select a chart, use the **Chart Category Menu** (pension only) and the **Chart Menu**. When in pension, first select either **Historical** or **Projection** as the chart type, then select a chart.

Selecting a historical chart:

Historical 🗕	Funding Level -
	Liabilities by Source
	Layered Bases by Year
	Participant Counts by Source
	Contributions Paid
	Funding Level
	Asset Values
	Asset Rates of Return

Switching to projection charts:

Historical			
Projection	0		
Series 🕥	dm		
	-		

Selecting a projection chart:

Projection 👻	Funding Level 👻
	Funding Level
	Required Contributions
	Maturity Metrics
	Maturity Metric - Net Ca

In peer comparison mode, there is no category selector. All charts are available in the chart menu.

4.4 Chart Types

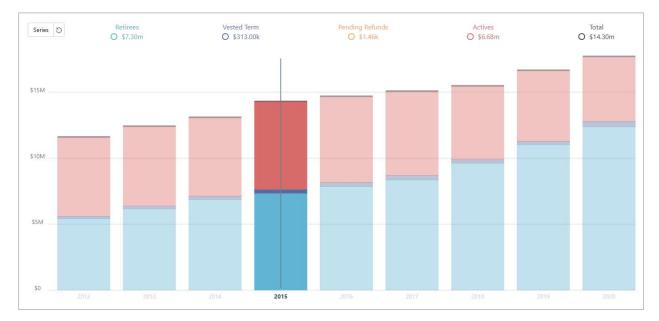
Chart types provide different visual representations of the selected chart. Not all charts support all chart types. To change the chart type, click on one of the chart type buttons. These are the different chart types:

	Bar Chart
*	Line Chart
	Stacked Bar
	Stacked Area
	Table

4.5 The Legend and Pinning a Year

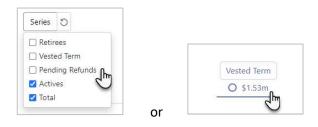
The legend is shown above the main chart. The values shown in the legend correspond to the data point that is currently selected. The current selection is indicated by the dashed vertical line running through the data point and the data point year shown in bold font. Hovering over the chart with your mouse updates the values shown in the legend with the values for the data point being hovered over. You can

also click on a chart and pin the current data point. Once you do this, the legend values don't change when you hover your mouse over the chart. This screenshot shows a chart where 2015 is pinned.

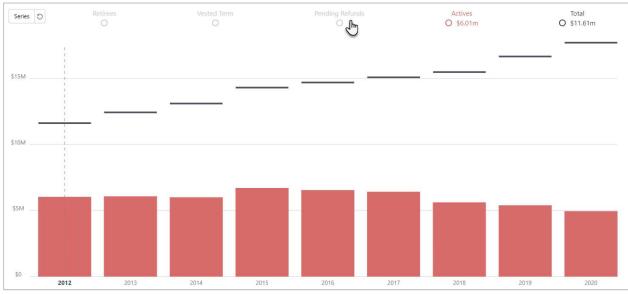


4.6 Toggling Data Series Visibility

You can hide and show data series. You can do this by using either the **Series Menu** or by clicking the data series in the legend.



This screenshot shows a chart with three hidden data series:



To show all series, click the **Reset** button to the right of the series menu.

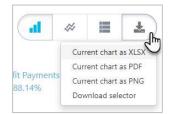
4.7 Collapsing the Sidebar

You can collapse the sidebar to have more space on the screen for the chart. This can be done by clicking on the **Collapse** button at the top-right of the sidebar. Once collapsed, the same button can be used to restore it.



4.8 Downloading Results

You can download results for analysis or inclusion in documents and presentations. The downloads are available in the **Downloads Menu** shown here:



The following downloads are available:

Current chart as XLSX – Provides the data for the current chart as a tab in an Excel workbook. If you are comparing scenarios, you can download multiple scenario results at once.

Current chart as PDF – Includes the image of the current chart in a formatted PDF file. This also includes a summary of the current adjustments in the scenario and the applied filters.

Current chart as PNG – A screenshot of the current chart.

Download selector (pension only) – Allows you to download multiple charts at once as a single XLSX file with multiple tabs. This is only available in pension mode.

5 PENSION MODE

TLC Basic pension mode provides historical and projected pension results. Pension mode is the default mode when opening a project. From peer comparison mode, you can switch to pension mode by clicking the **PENSION** button in the workspace mode selector (see previous section for an overview of the workspace). This section provides a description of features that are specific to pension mode.



5.1 Pension Charts

The charts available in pension mode are categorized as historical or projection. These are the available charts:

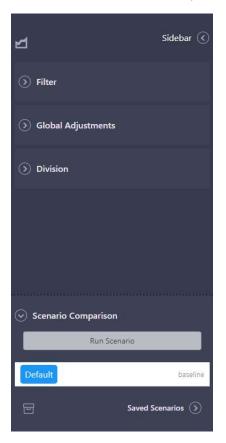
Chart Category	Chart
Historical	Liabilities by Source
	Layered Bases by Year
	Participant Counts by Source
	Contributions Paid
	Funding Level
	Asset Values
	Asset Rates of Return
Projection	Funding Level
	Required Contributions
	Maturity Metrics
	Maturity Metric – Net Cash Flow to MVA

5.2 Pension Projection

The pension projection charts show a five-year projection from the valuation date. The projection charts show the historical results up to the valuation date and then projected results after.

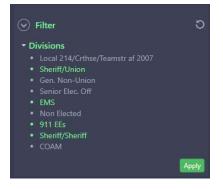
5.3 Pension Sidebar

The pension sidebar is used to interact with the pension model. You can use the sidebar to filter, adjust, and manage scenarios for the model. Here is a screenshot of the pension sidebar:



5.4 Filtering by Division

You can filter the results of the pension model by division using the **Filter** sidebar section. To filter, select which divisions you would like to be included in the results and **Apply** the filter.



You can reset the filter by clicking the **Reset S** and clicking **Apply**.

Note: If you only have one division, the filter section on the sidebar will not be shown.

Note: If you do not have a surplus division set up with MERS, a division named *New Surplus* is included in the list of divisions with \$0 in assets. Adding a surplus division can be modeled by adding additional employer contributions (see section 5.8)

5.5 Adjustments and Scenarios

You can make adjustments to the pension model to analyze and compare different scenarios. An *adjustment* is a change to the inputs of the pension model. A *scenario* is a set of adjustments that are calculated together and presented as results. Scenarios can be saved, compared, and shared with others. Adjustments and scenarios are further described in this section.

5.6 Global Adjustments

Adjustments can be made to the **Assumptions and Methods** of the pension model. These adjustments are available by expanding the **Global Adjustments** sidebar section (shown here).

Slobal Adjustments						
Assumptions and Methods 😔						
Discou	nt Rate (%			: C		
-	-)		7		
Overall Wage Growth (%) 🔿 🚦						
	2.5					
Rate of	ວ:					
2021	2022	2023	2024	2025		

5.7 Running a Scenario

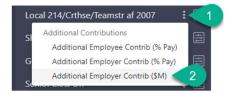
After you configure an adjustment, the adjustment will be highlighted green, and the **Run Scenario** button will be enabled (the color changes from gray to green). Clicking the **Run Scenario** button will create and run a new scenario. Running scenarios is discussed later in this section.

5.8 Division Adjustments

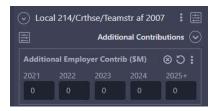
Adjustments can be made to the pension model that are applied to specific divisions. This can be done in the **Divisions** sidebar section. The divisions shown here will be different from your employer's divisions.



To add a division adjustment, click on the three dots next to the division and select an adjustment you want to add to the division as shown here:



After the adjustment has been added, it is available for configuration:



If you wish to make an adjustment apply to all divisions, add it to the top row in the divisions section named **All Divisions**.

If you currently do not have a surplus division set up with MERS, a division named *New Surplus* is included in your build with \$0 in assets. Adding a surplus division can be modeled by adding additional employer contributions (in dollars) to the New Surplus under division adjustments. Note that the percent of pay additional contributions (employee and employer) will have no effect with the new surplus division due to the fact that the surplus division has no actives and no payroll.



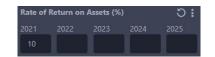
5.9 Adjustment Input Modes

Each adjustment has a default input mode that can be changed if needed. The different input modes are:

Slider – A slider input control allows you to set a single value that is used for all years of the projection.



Yearly Input – When you need to specify different inputs for each year of the projection, you can use one of the yearly input controls.



Note: Although a 10-year input mode is available in the application, inputs for years after the projection period will not necessarily be used in the projection as the projection is a 5-year projection.

5.10 Switching Adjustment Input Modes

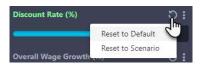
To switch to a different adjustment input mode, use the three dots at the top-right of the adjustment to show the **Adjustment Input Type Menu**.



Note: Switching an input mode from a mode with more years of input to a mode that has fewer years of input will lose the configured inputs for the later years.

5.11 Resetting Adjustments

You can reset the adjustments to either the default scenario or the current scenario using the reset button to the right of the adjustment name (see later in this section for more detail on scenarios).



5.12 Scenario Management

This section describes how to create, run, and compare scenarios in TLC Basic pension mode.

5.12.1 Scenarios are User Specific

Scenarios are saved under your individual user account. Other users cannot access your scenarios unless you send the scenario to them. Sending scenarios is discussed later in this section.

5.12.2 Default Scenario

When you initially run the pension model, the **Default Scenario** is used. The *default scenario* is the preconfigured inputs to the model. It is used as a starting point for making adjustments and running scenarios. The default scenario is shown in the **Scenario Comparison** sidebar section (shown here).

Scenario Comparison	
Run Scenario	
Default	baseline 🚦

5.12.3 Running Scenarios

To run a scenario, make one or more adjustments and click the **Run Scenario** button. A new scenario will be created.

Scenario Compariso	on
Run S	cenario
Default	baseline
Scenario 1	save use as baseline

Making additional adjustments and re-running will create additional scenarios, as shown here:

Scenario Compa	rison In Scenario
Default	baseline
Scenario 1	save use as baseline
Scenario 2	save use as baseline

There is no restriction on the maximum number of scenarios.

5.12.4 Current and Baseline Scenario

The *current scenario* is the scenario that is shown in the main chart and compared against the baseline scenario. The current scenario is also the scenario that is shown in the adjustment inputs on the sidebar and will be the starting point for the next scenario. The current scenario can be changed by clicking on the scenario name in the scenario comparison sidebar section. After running a scenario, the new scenario becomes the current scenario.

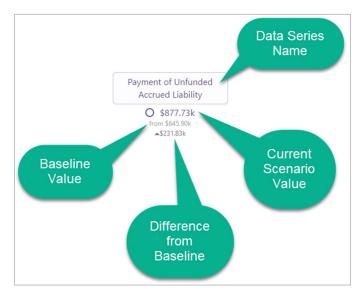
The *baseline* scenario is the scenario that is used as a basis for comparison in the charts. The default scenario is the starting baseline scenario, but this can be changed by clicking **use as baseline** on one of the other scenarios.

5.12.5 Baseline Scenario Comparison

When you run a scenario, the results of the scenario are shown compared to the baseline scenario. To enable or disable the comparison to baseline, use the **compare baseline** checkbox near the top-left of the chart (shown here).



When comparing a scenario to the baseline scenario, the legend provides additional information for each data series for the selected year. These values are shown in the following graphic:



5.12.6 Data Series Scenario Comparison

Sometimes you may need the ability to compare multiple scenarios or look at the change in a single data series. Once you run a scenario, you can do this by clicking on the name of the data series in the legend. This changes the main chart to show a comparison of all active scenarios for that data series.



An example of this is shown in the above chart. Here the Employer Normal Cost data series label was clicked. The chart shows the values for this data series for all active scenarios. You can switch to view comparisons of the other data series by clicking on the named data series buttons. To return to the normal charting mode, click on the current scenario button at the top-left of the chart (**Scenario 2** in this example screenshot).

5.12.7 Naming Scenarios

Scenarios can be named. To name a scenario, click on the three dots to the right of the scenario name and select the **Name** menu item. Naming a scenario does not automatically save the scenario. See more on saving a scenario below.



5.12.8 Editing Scenarios

If you modify the adjustments in the sidebar and run the calculation, it will create a new scenario. If you instead want to edit an existing scenario, you can select the **Edit** menu item from the scenario dropdown. Once you have made the changes, click the **Update Scenario** button.

5.12.9 Saving Scenarios

You may want to save a scenario so you can recall it later. Unless you save the scenario, the scenario will be lost when you refresh the application browser tab. To save a scenario click the **save** button next to the scenario name.

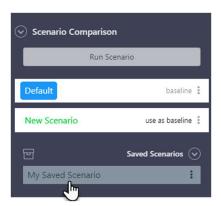


5.12.10 Removing Scenarios

You can remove a scenario from the list of active scenarios by selecting the **Remove** menu item from the scenario menu. If the scenario is not saved, it will be deleted when you remove it. Removing a saved scenario removes the scenario from the list of active scenarios, but it is still available in the **Saved Scenarios** section.

5.12.11 Recalling a Saved Scenario

You can add a previously saved scenario to the active scenarios list by expanding the **Saved Scenarios** section and clicking on the scenario name.



5.12.12 Scenario Adjustments Summary

A summary of a scenario's adjustments can be visualized by hovering your mouse over the scenario name.

Se	cenario 2
	Global Adjustments
•	Discount Rate (%) : 2021:6.8, 2022:6.8, 2023:6.8, 2024:6.8, 2025:6 2050:6.8,
	Division: Senior Elec. Off
•	Additional employer contributions (% Pay) : 2021:1, 2022:2, 202
•	Additional employer contributions (% Pay) : 2021:1, 2022:2, 2
	Scenario 2 save use as baseline

5.12.13 Removing the Default Scenario from Comparison

Once you have created a scenario, you can remove the default scenario from the list of compared scenarios if you do not wish for it to be used in charts. You can re-add it from the saved scenarios list.

5.12.14 Sending a Scenario to Another User

You may want to share a scenario with another user in your employer. To share a scenario, the other user must be a user of the application and must be in your employer. Before you can share a scenario, it must be saved. To share a saved scenario, click the scenario menu and select the **Send** menu item.



Once you select this menu item, the **Send Scenario** dialog will be shown. To share the scenario with another user, copy the provided URL and send it to the user via email or messaging.

Send Scenario	×
Send this scenario to another user by sending them the following link: https://portal1.govinvest.com/app/workspace/92e4c5d4-6e0b-460f-b	÷
	Close

When the user follows the link, the scenario will be copied into their workspace. If they make edits to this scenario, it will not affect your original scenario.

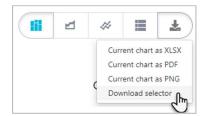
5.12.15 Downloading Multiple Scenario Results at Once for the Current Chart

When you have multiple scenarios in your scenario comparison list and you download Excel results using the download menu, you can select which scenarios to include in the downloaded file. The selection dialog is shown here:

Result	
🗆 Default	
🗌 Scenario 1	
🗹 Scenario 2	

5.13 Download Selector

If you want to download the result data for multiple charts as a single file, you can use the download selector. It's available by selecting the **Download selector** menu item in the **Download** menu.



From the download selector, you can select which charts and data series are included in the file to be downloaded.

Sele	ct charts and	series to inclu	ıde
Historical	open 🔺	Projection	open 🔺
	Download	Back	

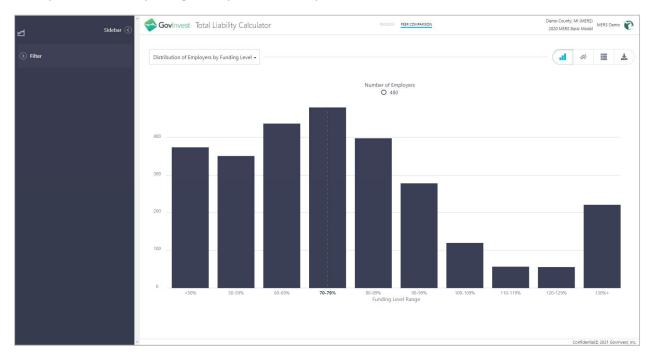
The charts are organized by chart category (i.e., Historical and Projection). Expanding one of these sections, allows you to select which charts and data series should be downloaded.

Projection	close 🔻
Funding Level	
Funding Level	
Required Contributions	
Payment of Unfunded Accrued Liabilit	у
Employer Normal Cost	
Employee Contribution	
V Total Employer Required Contribution	
Maturity Metrics	
MVA/Payroll	
AAL/Payroll	
MVA/Benefit Payments	
Maturity Metric - Net Cash Flow to MVA	
Vet Cash Flow/MVA	

Once you have made your selection, click the **Download** button to download the file.

6 PEER COMPARISON MODE

The TLC Basic peer comparison mode allows you to compare various metrics about your employer and your divisions to a group of peers. The group of peers that you want to compare against is created by you by selecting various filters. This section describes how to use peer comparison mode. For a description of basic reporting workspace features, please refer to section 3.



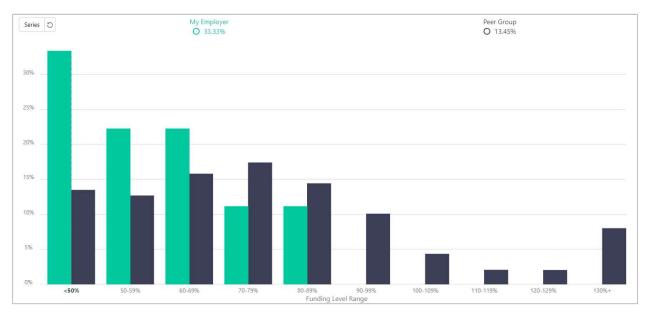
6.1 Selecting Peer Comparison Mode

Peer comparison mode can be enabled by clicking the **PEER COMPARISON** button in the workspace mode selector at the top-center of the screen.



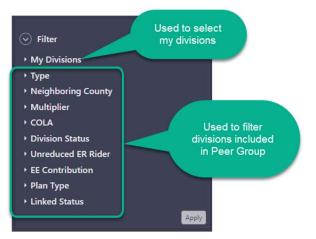
6.2 Selecting a Chart

You can select a chart using the chart menu near the top left of the main area. Selecting a chart shows the chart in the main charting area. This following is a typical chart, showing a comparison of division funding levels between your employer and the selected peer group.

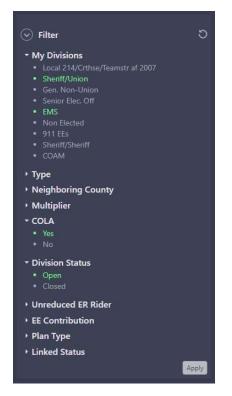


6.3 Filtering Results

The displayed results can be filtered by using the **Filter** sidebar section. This allows you to change which of your divisions are included in the results. It also allows you to select which attributes the peer group divisions and/or employers must have.



This sidebar section has several **Filter Categories**. The filter categories are shown as top-level expandable sections as shown in the screenshot above. Each filter category can be expanded to show its **Filter Items**. To filter the results, expand a filter category, select filter items, and **Apply** the filter.



Within a filter category, the results are filtered to those that match any of the selected criteria. Across filter categories, the results are filtered to those that match all filter categories. In the above example, your divisions are filtered to Sheriff/Union and EMS, and the comparison group will be filtered to those divisions that have a COLA and an open division status.

You can clear the filter and start again by clicking the **Reset** button at the top-right of the filter sidebar section.

6.4 Peer Group Results

Peer group results show employer and division level metrics for the peer group selected by the filter. The peer group does not include your employer. If you don't select a filter, the peer group will include all other MERS employers except yours.

If you filter your peer group using the Neighboring County filter, it will limit the results to those in your own county and those in the counties with which your county shares a border.

6.5 Filtering My Divisions

Peer group filters are not applied to the divisions of your employer. Only the **My Divisions** filter category will change the results of your employer.

7 WORKING WITH MULTIPLE EMPLOYER TENANTS

Some users require access to multiple employers. If you do not need access to multiple employers, this section is not relevant and can be skipped. Within the TLC Basic application, each employer has a tenant configured. A *tenant* contains projects and is what users are given access to.

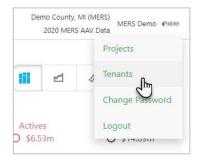
If your user account has been given access to more than one tenant, you will see the **Tenants List** page when you first log in. From here you can open a tenant and access the projects configured for that tenant. The tenants list page is shown here:

GovInvest Total Liability Calculator	Tenants MERS Demo CNERS
Tenants Q Search	
CNIESS Demo City, MI (MERS)	
CALESS Demo County, MI (MERS)	
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Once you open a tenant, you can get back to the tenants list page by clicking the **Tenants** link at the topright of the application.



Also, from a workspace you can get back to the tenants list page by clicking the **Tenants** link in the **User** menu.



8 APPENDIX A: TROUBLESHOOTING

8.1 "Invalid State" Error

If you receive an "Invalid State" error message when trying to log in, you may have erroneously bookmarked the login page. Make sure you bookmark the page you are brought to after logging in and not the login page.

8.2 Unable to Reset Password

If you have forgotten your password, and have tried to reset it using the login dialog, but you do not receive the reset password email, please check the following:

- Double-check you are using the correct email address
- Check your junk mail for the reset password email

If you have tried the above and still are not receiving the email, please contact the MERS Service Center. It may be that your email server is blocking the email from the GovInvest reset password service. In this case, the MERS Service Center can manually reset your password for you and provide you a temporary password.

8.3 Clear Browser Application Data

To troubleshoot application issues, such as not being able to load the application or strange formatting issues, you can try clearing the browser's application data. To clear browsing data, use one of the following links depending upon which browser you are using:

Google Chrome	https://support.google.com/accounts/answer/32050?hl=en&co=GENIE.Platform%3DDesktop
Microsoft Edge	https://support.microsoft.com/en-us/microsoft-edge/delete-cookies-in-microsoft-edge- 63947406-40ac-c3b8-57b9-2a946a29ae09

9 APPENDIX B: GLOSSARY

Adjustment – A modification to the input of a model that is included in a scenario.

Baseline Scenario – The scenario that is used as the base when comparing scenarios.

Chart Category – An organization of charts. The pension charts are either Historical or Projection.

Chart Type – The type of chart (e.g., bar, line, stacked-bar)

Current Scenario – The currently selected scenario whose adjustments are shown in the sidebar and results are displayed in the main chart. The current scenario is also the starting point for new scenarios.

Default Scenario – The pre-configured scenario that is the initial starting point for creating other scenarios. The default scenario is the scenario that loads when a workspace starts. When the workspace first starts, the default scenario is the current scenario.

Employer – An agency or organization that is a member of MERS of Michigan.

Model – The underlying data, methodology, assumptions, and calculations used to produce results.

Project – The configuration of a workspace that provides the workspace the information it needs to run. Each version of a model will be configured as a project. Projects are contained within tenants.

Scenario – A set of adjustments to a model. Scenarios are applicable to pension mode only.

Sidebar – The work area in the workspace that is used to manage scenarios, filter results, and configure adjustments.

Tenant – A container for projects that users may be given access to. A tenant corresponds to an employer.

Workspace – The primary view of the application where results can be interactively visualized for analysis.