Thy.Finance

Save Time, Serve More Clients

Thy.Finance combines comprehensive financial planning tools with AI-powered document automation. We're one of the few platforms offering full AI extraction from tax returns, 401(k) statements, and paystubs—saving CFPs 2-3 hours per client annually while providing complete retirement, tax, estate, and insurance planning capabilities.

Core Capabilities

- **AI Document Extraction:** Automated OCR for tax returns, 401(k) statements, paystubs, and brokerage statements
- **Real-Time Account Sync:** Daily Plaid integration with 10,000+ financial institutions (optional add-on)
- **3-Way Reconciliation:** Combines Plaid data, AI extraction, and manual input for 95%+ accuracy
- **Monte Carlo Analysis:** Advanced retirement projections with scenario modeling and sensitivity analysis
- **Social Security Optimization:** Multi-strategy comparison and claiming recommendations
- **Tax Planning Tools:** Tax Action Sheets, Roth conversion analysis, and multi-year projections
- **Estate Planning:** Comprehensive analysis with document tracking and beneficiary management
- **Education Planning:** 529 strategies and college savings projections

Enterprise Security & Compliance

- ✓ AES-256 encryption (data at rest and in transit)
- ✓ Role-based access control (RBAC)
- ✓ SOC 2 ready with comprehensive audit logs
- ✓ GDPR compliant with DPA available
- ✓ Your client data never used for AI training
- ✓ Multi-factor authentication (MFA)

Why CFPs Choose Us

- **Time Savings:** Eliminate 2-3 hours of manual work per client annually through automation
- **High Accuracy:** 95%+ data accuracy via AI extraction and 3-way reconciliation
- **Client Experience:** Modern portals and white-labeled reports that impress clients
- **Scalability:** Handle more clients without additional staff—supports 500+ clients per firm
- **Strong ROI:** 11x return on investment based on time savings versus cost

Simple, Transparent Pricing

Pay As You Go Pricing

ADVANCED OCR

$150/mo

$50 base + $2/client
Example: 50 clients

ACCOUNT SYNC + OCR

$550/mo

$50 base + $10/client
Example: 50 clients

No client limits • Cancel anytime • No long-term contracts

11x ROI

Save 2.5 hours per client × 50 clients × $150/hr = $18,750/year
vs. $6,600 annual cost (Plaid + AI OCR plan)

**Based on beta CFP feedback: 45min data entry + 30min tax calculations + 30min report writing + 30min reconciliation + 15min meeting prep*

How We Compare

Feature	Thy.Finance	RightCapital	eMoney	Holistiplan
AI Document Extraction	✓	✗	✗	✓
3-Way Reconciliation	✓	✗	✗	✗
Form 1040 Analysis	✓	✓	✗	✓
Tax Action Sheets	✓	✗	✗	✓
Automated Report Builder	✓	✗	✗	✗
Real-Time Account Sync	✓	✓	✓	✗
Monte Carlo Simulations	✓	✓	✓	✗
Client Portal	✓	✓	✓	✗
Estate & Insurance Analysis	✓	✓	✓	✗
Best For	All-in-one + AI	Full planning	High net worth	Tax only

Thy.Finance

Save Time, Serve More Clients

Complete Feature Set

- ✓ AI document extraction & OCR
- ✓ Daily Plaid sync (optional)
- ✓ 3-way reconciliation engine
- ✓ CFP & Client portals
- ✓ Monte Carlo retirement planning
- ✓ Tax planning & optimization
- ✓ Social Security analysis
- ✓ Estate & education planning
- ✓ Insurance needs analysis
- ✓ Drag-and-drop report builder
- ✓ Priority support
- ✓ No long-term contracts

Technology & Support

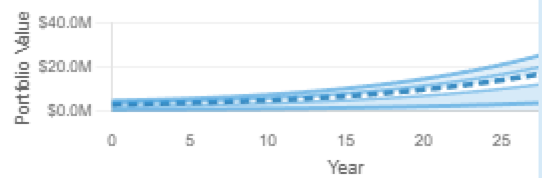
- **Cloud-based:** Access from any device, anywhere
- **Modern AI:** Automated document processing saves hours per client
- **Plaid integration:** Direct connections to 10,000+ institutions
- **Real-time calculations:** Instant scenario modeling during client meetings
- **Mobile-responsive:** Works on desktop, tablet, and phone
- **Dedicated onboarding:** Personal setup assistance for new clients
- **Priority email support:** Response within 24 hours
- **Knowledge base:** Searchable documentation and video tutorials

Compliance & Security

- **SOC 2 ready:** Comprehensive audit logging and access controls
- **GDPR compliant:** Data processing agreements available
- **FINRA/SEC aligned:** Audit trails for fiduciary decisions
- **AES-256 encryption:** At rest and TLS 1.3 in transit
- **Multi-factor authentication:** Optional MFA for all users
- **Organization isolation:** Strict data separation between firms

Monte Carlo Retirement Projections

Example: $2M Portfolio, $80k/year Withdrawal, 30 Years



10,000 simulations • Shaded areas show probability ranges

89%
Success Rate
(Portfolio survives 30 years)

$3.2M
Median Final Balance
(60% growth over starting)

<2 sec
Calculation Time
(Real-time testing)

Key Benefits

- **Save 2-3 hours per client annually** through automated data entry, tax calculations, and report generation
- **Serve 10-15 more clients** without hiring additional staff or extending work hours
- **95%+ data accuracy** via AI extraction combined with 3-way reconciliation
- **Scales to 500+ clients** per firm as your practice grows
- **White-labeled reports** ready to deliver to clients
- **Complete workflow** from data gathering to client delivery

Frequently Asked Questions

How long does onboarding take?
Typically 1-2 days with dedicated setup assistance. We'll help you migrate your first clients and train your team.

Do you offer training?
Every client receives personal onboarding plus access to our searchable knowledge base and video tutorials.

Are there long-term contracts?
No contracts required. Month-to-month billing with the ability to cancel anytime.

Can I try before committing?
Yes! Schedule a free demo where we'll walk through the platform with your actual client scenarios.

Is my client data secure?
Absolutely. AES-256 encryption, SOC 2 ready infrastructure, and your data is never used for AI training.

Does it work with my existing systems?
Yes. Plaid connects to 10,000+ financial institutions, and we support standard import formats for other systems.

Ready to Save Time and Grow Your Practice?

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Beta Launch: January 2026 | First 10 CFPs receive 3 months free + founding member pricing lock