



# WBI Investments Recognized as “Best Retirement Planning Solution” in 2025 FinTech Breakthrough Awards Program

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*Fifth Consecutive FinTech Breakthrough Award Highlights WBI's Commitment to Innovation in Retirement Planning*

RED BANK, NJ, UNITED STATES, April 9, 2025 /EINPresswire.com/ -- WBI Investments (WBI) has been honored as the winner of the “Best Retirement Planning Solution” in the 2025 FinTech Breakthrough Awards for its innovative Required Rate of Return solution. This marks WBI's fifth consecutive year receiving a FinTech Breakthrough Award, reinforcing its leadership in wealth management technology.

WBI's data-driven approach to retirement planning removes subjectivity from portfolio construction by identifying not only a client's Required Rate of Return but also their tolerance for loss. Using this critical information, the platform recommends a suitable portfolio that aligns with the client's financial needs, risk profile, and long-term objectives—ensuring they stay on track to achieve their retirement goals.

## A Breakthrough in Retirement Planning: Objectivity Over Subjectivity

Traditional financial planning models often rely on subjective assumptions that may not hold true over time, such as capital market forecasts. WBI takes a different approach by basing its Required Rate of Return calculation on a client's full financial picture—including investments, savings, income, expenses, taxes, and inflation. This ensures that investment decisions are grounded in reality, reducing the risk of falling short due to inaccurate projections.

“Most wealth management platforms either exclude the Required Rate of Return or calculate it using subjective capital market assumptions. If those assumptions are wrong, clients may be left unprepared for retirement,” said Steve Johansson, Managing Director, FinTech Breakthrough. “WBI's approach eliminates uncertainty by anchoring financial decisions in real, client-specific data. By integrating both the Required Rate of Return and loss tolerance into its methodology, WBI provides a truly objective, personalized experience that helps clients stay invested with confidence.”

Beyond Planning—Delivering Portfolio Recommendations

WBI doesn't stop at identifying a client's financial needs—it proactively recommends a portfolio that aligns with both their return requirements and risk tolerance. This holistic approach to portfolio construction helps advisors scale personalization across their practice while ensuring that clients remain invested in a strategy designed to achieve their financial objectives.

“By removing ambiguity and subjectivity, clients gain a clear understanding of what they need to do to succeed,” said Don Schreiber, Jr., Founder & Co-CEO at WBI Investments. “Our platform ensures that clients are positioned for retirement success without taking unnecessary risks. This award is a testament to our commitment to empowering advisors and clients with precision-driven technology.”

### About the FinTech Breakthrough Awards

The FinTech Breakthrough Awards recognize the top companies, technologies, and products in the global FinTech market across categories such as Digital Banking, Personal Finance, Investments, RegTech, InsurTech, and Wealth Management. The program honors companies that drive real innovation in financial services and create meaningful impact for consumers and businesses alike.

### About WBI Investments

WBI Investments, LLC is a leading provider of investment management solutions, with a 40-year history of helping financial professionals optimize client outcomes. By integrating innovative technology, research-driven strategies, and exceptional service, WBI empowers advisors and institutions to deliver highly personalized, risk-managed investment solutions. WBI is registered with the SEC. For more information, visit [wbiinvestments.com](http://wbiinvestments.com).

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