



Western International Securities, Inc. (WIS) was founded in 1995 to combine the same full service of the nation's largest financial institutions with the personal touch that is missing in so many firms today. WIS provides a diverse range of accounting and financial services to include; Stocks, Bonds, Mortgage Backed, Government Agency, Asset Management, Retirement Accounts, Alternative Investments, Unit Investment Trusts, Cash Management and Insurance.

WIS is a member of the Financial Industry Regulatory Authority (FINRA), an independent, nongovernmental organization that writes and enforces the rules governing registered brokers and broker-dealer firms in the United States. In connection with fulfilling its mission to protect America's investors by making sure the broker-dealer industry operates fairly and honestly, FINRA has published Investor Alerts, Calculators and other Investment Tools.

WIS has compiled a list of these tools by topic for your convenience.  
 NOTE: these and other tools can also be accessed directly at the FINRA website:  
[www.finra.org](http://www.finra.org).

Tool	Link	How to Use the Calculator
<b>Retirement Calculator</b>	<a href="https://tools.finra.org/retirement_calculator/">https://tools.finra.org/retirement_calculator/</a>	Make sure you have enough to see you through your retirement years.
<b>Retirement Estimator</b>	<a href="https://www.ssa.gov/benefits/retirement/estimator.html">https://www.ssa.gov/benefits/retirement/estimator.html</a>	Estimate your actual Social Security earnings record.
<b>401(k) and IRA Required Minimum Distribution Calculator</b>	<a href="https://tools.finra.org/rmd/">https://tools.finra.org/rmd/</a>	Determine your Required Minimum Distribution (RMD) from a traditional 401(k) or IRA.
<b>401(k) "Save the Max" Calculator</b>	<a href="https://tools.finra.org/max401k/">https://tools.finra.org/max401k/</a>	Determine if you are on track to 'save the max' in your 401(k) by maximizing your contributions each pay period so you can reach the allowed IRS limits.
<b>Savings Calculator</b>	<a href="https://tools.finra.org/savings_calculator/">https://tools.finra.org/savings_calculator/</a>	See how a consistent approach to investing can make your money grow.



Tool	Link	How to Use the Calculator
<b>Education Savings Calculator</b>	<a href="https://tools.finra.org/college_savings/">https://tools.finra.org/college_savings/</a>	Calculate the amount you must invest each year to have enough money to cover the cost of education.
<b>Loan Calculator</b>	<a href="https://tools.finra.org/loan/">https://tools.finra.org/loan/</a>	Determine the monthly payment for a fixed-rate loan such as a car loan or mortgage. Compare different offers or the merits of refinancing.