

WealthFluent Launches Wealth Planning and AI Optimization Upgrade

The New Tools Allow Users to Understand What Their Potential Future Net Worth Is Made Of

DENVER, CO, UNITED STATES, August 11, 2026 /EINPresswire.com/ -- [WealthFluent](#), a personalized financial decision-making companion to empower individuals and families to make clear, confident decisions tailored to their unique situation, preferences, lifetime financial goals, and market conditions, announces its most comprehensive platform update. This release enhances the accuracy, detail, and flexibility of its Wealth Plan feature, granting users more control over their long-term financial projections.



Stanley J. Kon, PhD

The main feature of the update is a re-engineered Wealth Plan with details and analysis. Users can now view a comprehensive analysis of their expected future net worth and its risk across five areas: investable assets; real assets; Social Security, pensions and annuities; loans; and Human Capital. Each category tracks its own growth rate and proportional share of the overall portfolio. Accompanying this is a new tabbed settings interface that updates projections in real time as users toggle categories, search accounts, or adjust individual human capital metrics.

"Human capital is the risk-adjusted present value of your lifetime wage income at each future date. As the number of income years remaining declines so does your human capital. At retirement, it is zero. That means savings and investment is required to replace wage income in retirement and satisfy other goals along the way. The downside risk management in planning is intended to avoid the risk of ruin ---- running out of money during or even before retirement begins," says [Stanley J. Kon, PhD](#), Chairman and Co-founder of WealthFluent, where he

spearheads research, education, and innovation. In addition, Dr. Kon is the author of [Do-It-Yourself Wealth Management: Take Control of Your Financial Life!](#).

"There is a lot of misleading information in the financial press with rules of thumb for the future that is inconsistent with the current evolving financial markets. Whenever a significant market decline occurs and your advisor says "stay the course" that implies they are reactive rather than proactive with respect to risk.

WealthFluent's forward-looking analytics gives the user the opportunity to revise their portfolio via allocation reductions in securities that do not provide sufficient compensation for its

contribution to portfolio risk and reallocating to those that provide more than enough compensation for its contribution to wealth portfolio risk. By giving users more control of growth rates, risk bands, and granular cash flows they live with and know best, we are providing a more accurate and transparent look into their financial future. For each possible future outcome,

WealthFluent provides an income and expense statement and market value balance sheet."

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*Stanley J. Kon, PhD, Chairman
and Co-founder of
WealthFluent*

The platform upgrade introduces new features and capabilities:

AI Optimizer Widgets: These tools now integrate into the user dashboard. This includes Largest Deviation (identifying portfolio drift from personalized benchmarks), Yield and Expenses (comparing portfolio income generation against cost drag in wealth accumulation), Revised Net Worth (live-updating net worth calculations during scenario planning), and the Efficiency Gap widget to streamline candidate trade reviews.



Human Capital Tracking: Earning power is now integrated across the platform, flowing through the Balance Sheet, Net Worth, Income and expense statement and Investor Profile with custom start/end dates for each income source.

Manual Account Customization: Real assets, private investments, and collectibles can now be assigned individualized inflation and growth assumptions, alongside localized annual maintenance costs that flow directly into macro projections.

Smarter, Risk-Aware Goals: Goal-setting features include a health slider to adjust life expectancy, custom retirement spending schedules with the effects of inflation, a plan-wide return scale, and risk-aware projections that visualize downside scenarios rather than just outcomes.

Transparent Term Life Insurance: The platform introduces step-by-step discount-rate math to clarify a policy's fair value, explicitly categorizing it as an asset or liability on the balance sheet while pushing premiums directly through the Wealth Plan.

Platform-Wide Quality of Life Enhancements: Advanced constraint management with searchable reference numbers makes rules-tuning faster. Additionally, the user experience has been upgraded with automated form saving, smarter validation tooltips, tax-aware investment bands, and guided page tours.

"This release makes your Wealth Plan more accurate, more inclusive, more flexible and more customized to your unique circumstances and preferences — and under your control.," adds Professor Kon.

WealthFluent users can access the updates immediately. For more information visit www.wealthfluent.com.

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About WealthFluent

Empowering strategic investors to answer life's big financial questions

WealthFluent is a personalized financial decision-making companion designed to empower users to make clear, confident decisions tailored to their unique situation, preferences, lifetime financial goals, and market conditions. WealthFluent brings finances together in one smart dashboard—investment accounts, mortgages, loans, retirement funds, crypto, and everything in between, helping strategic investors make confident, real-time decisions about their money, along with Magpie, an AI companion. Founded by Stanley J. Kon, PhD and his two sons, David J. Kon and Joshua P. Kon, WealthFluent's vision is to enable individuals to take control of their financial future and confidently navigate life's big financial decisions. WealthFluent is available at www.wealthfluent.com, Google Play, and the Apple App Store.

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