

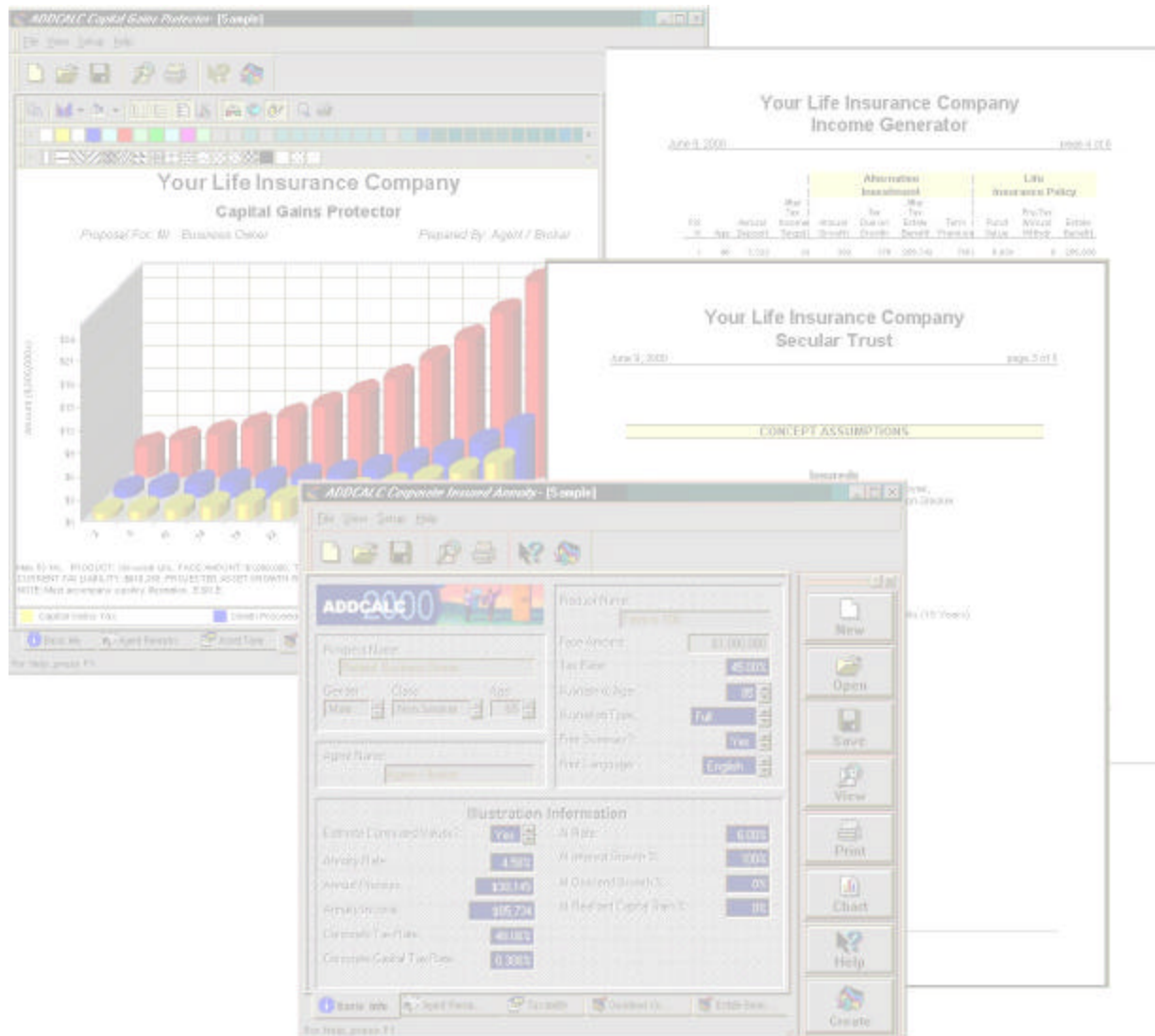


# SALES PRESENTATION TOOLS

## ADDCALC/2000

### SOFTWARE USERS MANUAL

For Windows (32-Bit)





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# INTRODUCTION

## PART A: WHO SHOULD USE THIS PROGRAM?

*A single idea, if it is right, saves us the labor of an infinity of experiences.*  
*Jacques Maritain*

Welcome to ADDCALC from Vortex Business Software. If you would like to take advantage of the latest, most effective sales illustration software program that will assist you in clearly presenting your ideas to your clients - and keep those ideas at your fingertips - then this is the program for you.

This book introduces you to ADDCALC and gets you up and running quickly. It shows you how to do the most common tasks, provides you with tips, and points you to some of the fun and exhilarating new features that come with ADDCALC.

**ADDCALC will allow you to view and print effective, powerful, customized proposals, and it integrates with the ADDCALC Chart graphics package**

With ADDCALC producing sales illustrations will be easier, more efficient, more effective and powerful. It is designed for producers who work primarily in markets for permanent insurance. Many of the concepts explore the tax-advantaged aspects of permanent insurance and, as such, the illustrations are of most interest to prospects in above average tax brackets. ADDCALC covers all the major markets including estate planning, tax planning, retirement planning, corporate insurance, pension estate maximization and charitable giving. The program consists of 28 specific sales concepts that can be presented in 46 different illustrations.

ADDCALC:

- ✍ operates in conjunction with your product illustration software
- ✍ it creates a sales illustration to be presented with your product illustration software
- ✍ displays and prints descriptive text, numerical ledger information and, where applicable, graphs for sales concepts that cover new and traditional markets for insurance products.

All of the ADDCALC concepts are at your fingertips on the "New" dialog screen (New concept). This is the first screen you see after opening the ADDCALC program. You can select any of the concepts or a sample illustration, if available, that is included for each concept. If you are not sure which concept you want to use just click on the sample button. No more having to read pages and pages of text on what categories to fill in, now you can view a completed presentation, get ideas from the summary screen, or select Help and any concept to obtain an outline, client profile, financial plan, or the recommended solution.

With ADDCALC you can quickly load any of the last four illustrations you have previously used without having to search or remember what they were. User or company name can be changed with the click of a button. You can change the highlighted areas within the illustration to a colour that will make them really outstanding for presenting the illustration on your computer and/or printing on a colour printer. Illustration text can be adjusted for font, font style, and font size. You can add your personal remarks and/or pictures into the "Agent Remarks" area. These remarks are entered in the Agent Remarks tab and can be further customized by changing colours, alignment, fonts, or adding bullets.

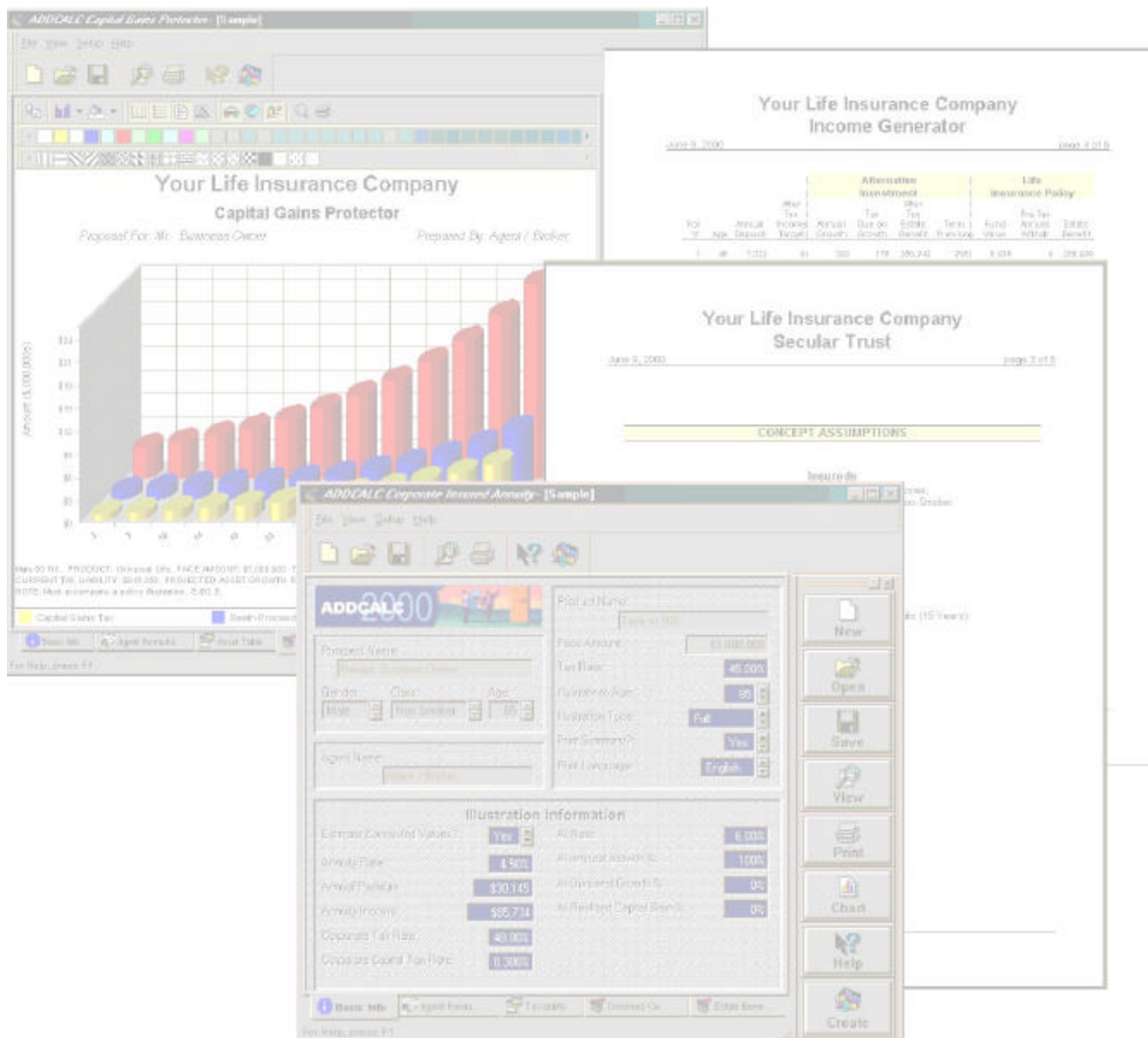
The ADDCALC Charts can be used to produce custom-built graphs based on the ADDCALC concepts. The ADDCALC Charts will display a graph for most concepts. With this program you can customize the graph (enhance, change, or highlight areas of the graph) without any fear of harming the presentation. Graphs are viewed from ADDCALC tabs and can be printed in landscape view from within the tab. You can also choose to include the graph as part of the illustration for printing and viewing purposes. You can save your customized graphs for future use. You can even copy the graph and insert it into another software application.

The Help file will show you every concept, what every item in ADDCALC does and how to use it. The Help file contains detailed information on each ADDCALC concept, including an outline, client profile, financial plan, the recommended solution, and a description of the ledger columns. You can add an annotation to any concept help information that you may want for future reference. As you get your good ideas you can put it in the accompanying concept help file and recall it with the click of

a button. If there are several concepts that you use frequently you can place a bookmark in the desired area of the help file and it is always as close as one click. You can insert text from other programs as memos or take text from ADDCALC and paste it into other software programs.

ADDCALC allows you to use the illustration software programs provided by your insurance company to produce customized, powerful sales presentation proposals. ADDCALC works along with this illustration software by importing and making a forecast from the numbers, then customizing it for you and your prospect. ADDCALC goes beyond comparisons with GIC's and enables you to select growth through interest, dividends, capital gains or unrealized capital gains in any proportion. The **RRIF Estate Maximizer** will be unequalled as a concept presentation tool in a very important and ever growing market.

Add to that the fact that many of ADDCALC's concepts have undergone major revisions to make them more user friendly and even more effective as a sales illustration tool, and you have a powerful addition to your presentation arsenal.



## PART B:INSTALLING ADDCALC

Installing ADDCALC is almost an automatic process. An installation program is provided on your ADDCALC disk for this purpose.

The **InstallShield?? wizard** will guide you through the initial installation. It prompts you for information, and retrieves files from your computer to gather the information necessary for the installation

The InstallShield ?? program does the following:

✍✍ determines your hardware and software configuration, and available disk space.

✍✍ copies program and data files to the appropriate folders

### Installing ADDCALC on Your Hard Drive

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You can load ADDCALC by following these steps:

- 1) Start the Windows operating system.
- 2) Close any open applications.
- 3) Insert Disk 1 or CD in the appropriate drive.
- 4) If installing from diskettes, click the **Start** button, select “**Run**” and type **A:\setup** and click **OK**. If installing from a CD, the CD should automatically start the install. If not, click the **Start** button, select “**Run**” and type **X:\setup** (where X is the drive letter of your CD ROM drive) and click **OK**

At the end of the installation, the ADDCALC Install program creates and adds the “Vortex Business Software” folder.

This will contain the following icon.



This icon opens ADDCALC, from which you can perform all your concept activities

The program will be installed in the **Default** directory. To have ADDCALC continue to work properly, it must remain in the **Default** directory.

**C:\Program Files\Vortex\ADDCALCForWin32\v2000\“Company Directory”**

You have the option of selecting a different drive if ADDCALC has not been installed from another source.



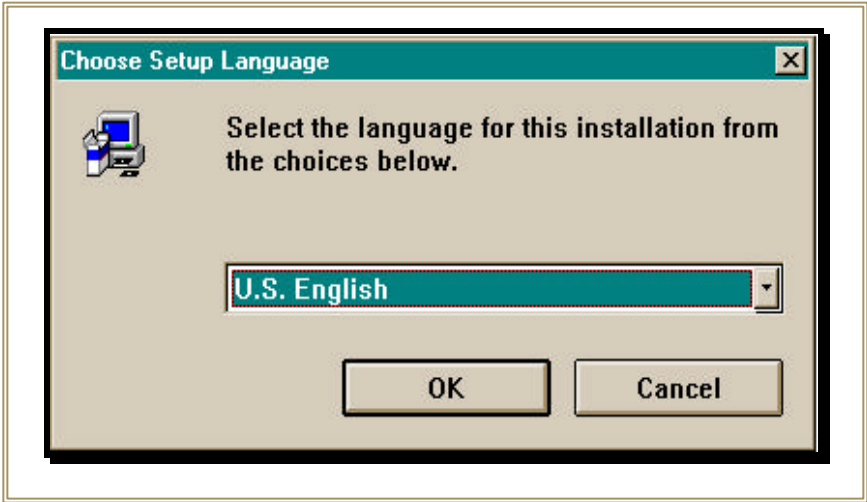


Figure 1: Choose Setup Language

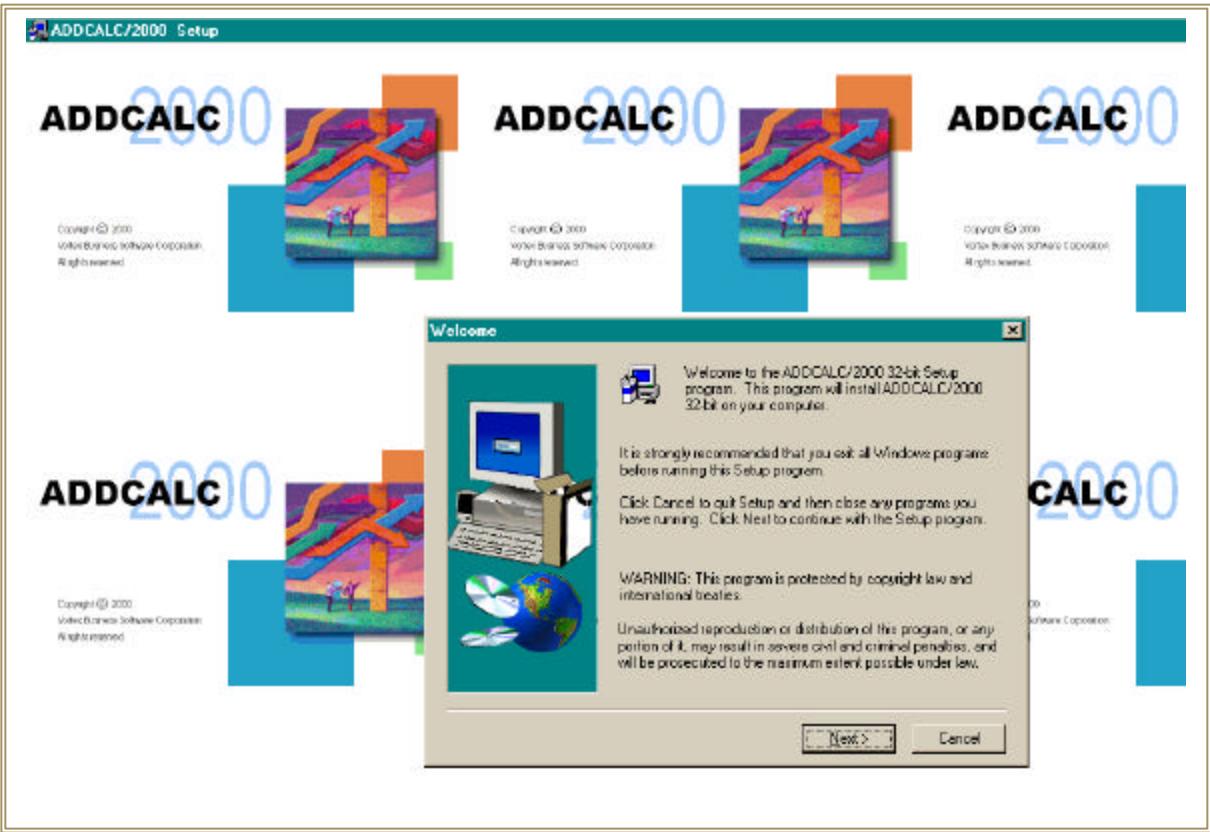
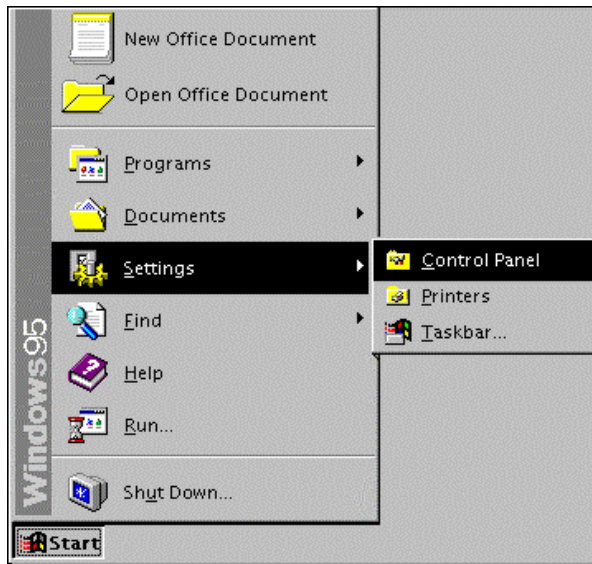


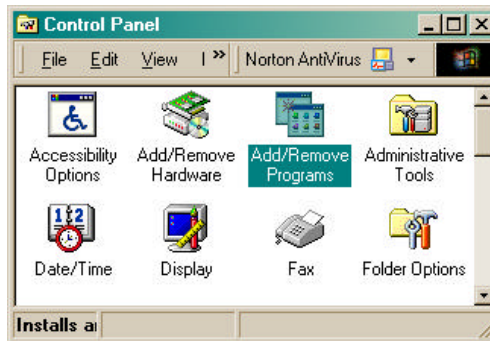
Figure 2: The InstallShield® Wizard will guide you through the rest of the installation

## Uninstall ADDCALC

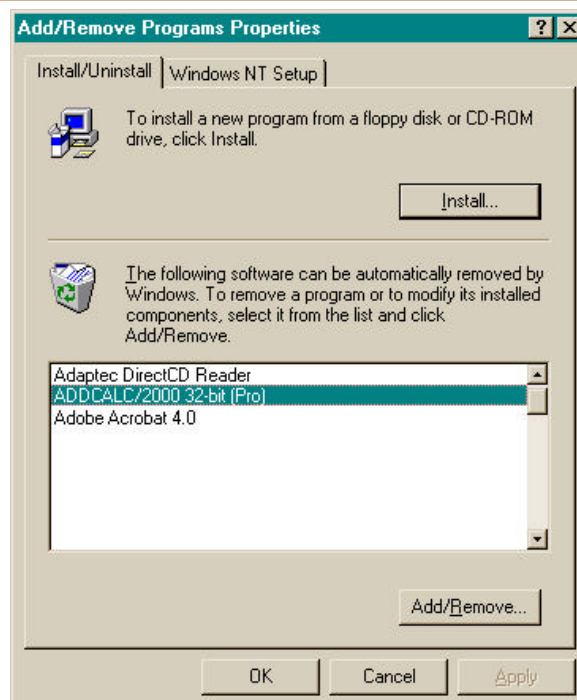
- 1) Click the **Start** button, point to **Settings**, and then click **Control Panel**.



- 2) Double click **Add/Remove Programs**.



- 3) Follow the instructions on your screen



## Running the Uninstall

When ADDCALC is installed, the program is listed as one that can be automatically removed by the Windows Uninstall program. When you run the Uninstall program it removes the following:

- all references to files used by a program from the Windows Registry

- all program files

- empty folders left by the program.

### NOTE:

The Uninstall program retains any shortcuts to the program that you created on your desktop.

### To uninstall ADDCALC

1. Click the Windows **Start** button, point to **Settings**, and click **Control Panel**.
2. Double click **Add/Remove Programs**. The Add/Remove Programs Properties dialog appears.
3. Click the **Install/Uninstall** tab.
4. From the list of programs, click the appropriate program (**ADDALC 32-bit**).
5. Click **Add/Remove**.
6. When prompted, click **Yes** to confirm.

## SECTION 2: USING ADDCALC

### PART A: OPENING ADDCALC

ADDCALC is opened from your insurance company illustration program. Normally the proposal software will display an “ADDCALC” option on one of its menus, or designate a specific function key to run ADDCALC. Your illustration software will transfer the proposal information and execute the ADDCALC program at the same time. This will bring up the ADDCALC New File dialog box (Figure 3) from where you can select which concept you wish to illustrate. If sample illustrations are available for the concepts, the Sample button will be enabled. If the sample button is enabled, you can view a sample illustration for the selected concept.

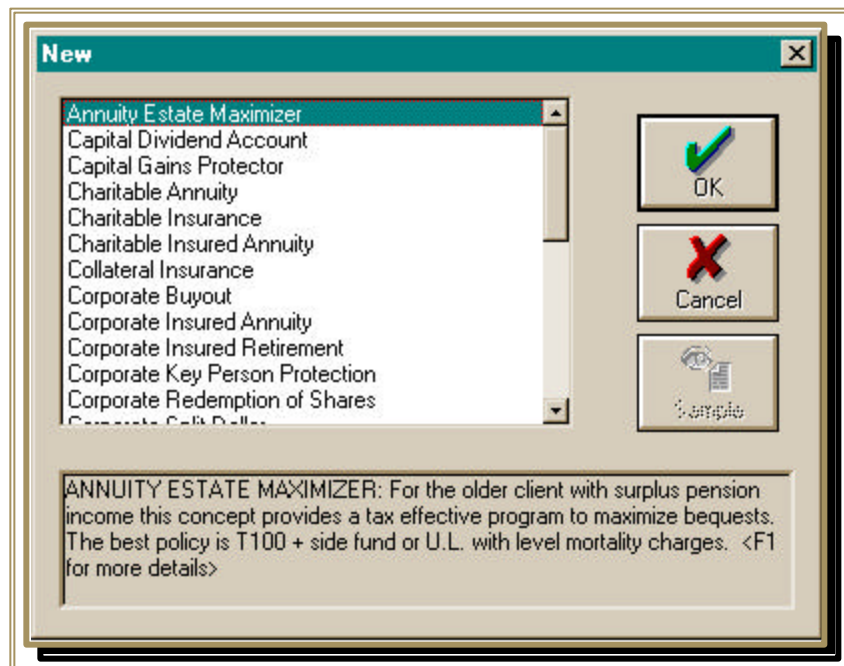


Figure 3: ADDCALC New File dialog box



#### NOTE

*Some commands appear gray (disabled) and cannot be selected. These commands are only available (enabled) in certain situations. For example; the Table menu command is only available (enabled) if that particular concept has a table. The Sample button is disabled unless there are samples available.*

## PART B: WINDOW MANIPULATION

Minimize, Maximize, Restore, and Close commands can be accessed through the Application Control Menu (System Menu) or the buttons located on the right side of the ADDCALC title bar.

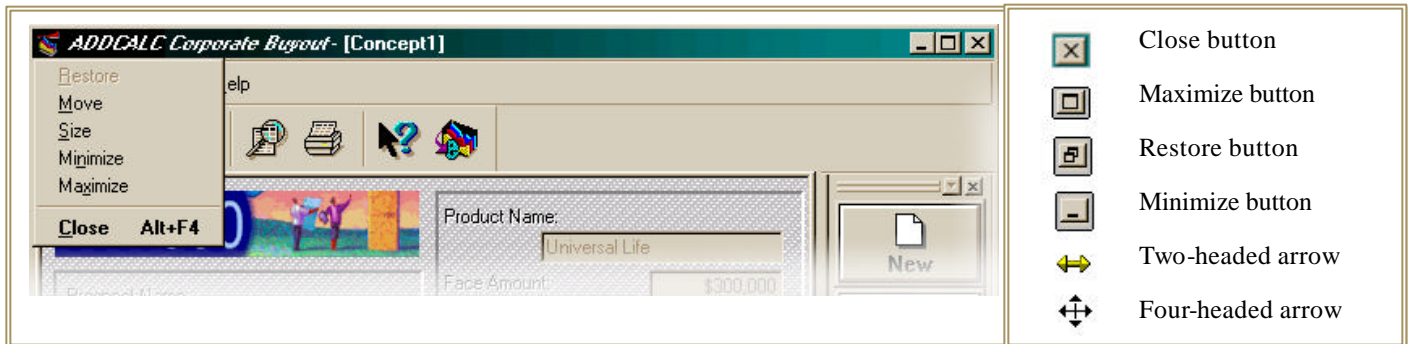


Figure 4: Application Control Menu, Window Manipulation Buttons and Mouse Pointers

- 1) **Maximize** the ADDCALC window - enlarge it to fill your computer screen
  - a) Double click on the ADDCALC title bar or
  - b) Click on the **Maximize** button on the ADDCALC title bar or
  - c) Select **Maximize** from the Application Control Menu
- 2) **Restore** a maximized window to return to its previous size and location:
  - a) Double click on the ADDCALC title bar or
  - b) Click on the **Restore** button on the ADDCALC title bar or
  - c) Select **Restore** from the Application Control Menu
- 3) **Minimize** the ADDCALC window - shrinks it to a button on the Windows taskbar.
  - a) Click on the **Minimize** button on the ADDCALC title bar or
  - b) Select **Minimize** from the Application Control Menu
  - c) Restore a minimized window by clicking once with the left mouse button on this Windows taskbar button.
- 4) **Close** - to close the ADDCALC window or the active dialog box.
  - a) Click on the **Close** button on the ADDCALC title bar or
  - b) Double-click the Control-menu box or
  - c) Select **Minimize** from the Application Control Menu or
  - d) Select **Exit** from the File menu (ADDCALC prompts you to save documents with unsaved changes) or
  - e) Use the keyboard: **ALT+F4** closes ADDCALC or dialog box.
- 5) **Size** the ADDCALC Window: You can size the ADDCALC screen to your requirements.
  - a) Move the mouse pointer to any border - the mouse pointer will become a two-headed arrow. Press the left mouse button and drag the border to the size you wish. If you reduce the size of the window **scroll bars** will be introduced so that you can still view all the information.
  - b) Select **Size** from the Application Control Menu - a four-headed arrow is displayed so you can size the active window with the arrow keys
    - i) After the pointer changes to the four-headed arrow:
      - (1) Press a DIRECTION key (left, right, up, or down arrow key) to move the pointer to the border you want to size.
      - (2) Press a DIRECTION key to move the border.
      - (3) Press **Enter** when the window is the size you want.
- 6) **Move** the ADDCALC window
  - a) By clicking on the title bar and dragging the window to its new location on your computer screen or
  - b) Select **Move** from the Application Control Menu - a four-headed arrow is displayed so you can change the location of the ADDCALC window with the arrow keys.
    - i) After the pointer changes to the four-headed arrow:
      - (1) Press a DIRECTION key (left, right, up, or down arrow key) to move the window in the direction you want to move it.
      - (2) Press a DIRECTION key to move the border.
      - (3) Press **Enter** when the window is at the desired location.

**NOTE**

*The Restore button/command is only available when the window is maximized. The Maximize button/command is only available when the window is NOT maximized.*

*A maximized window cannot be sized or moved – the Size and Move commands on the Application Control Menu are unavailable if you maximize the window.*

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## Scroll Bars

The shaded bars displayed at the right and bottom edges of the document window. The scroll boxes inside the scroll bars indicate your vertical and horizontal location in the document. You can use the mouse to scroll to other parts of the document. To scroll to another part of the document, drag the box or click the arrows in the scroll bar. When you first open the Print Preview window, the scroll bars will move between pages. After you select **Zoom In**, the scroll bars scroll to another part of the page currently being viewed.

## PART C: FILE MANIPULATION

### Operating the OPEN or SAVE Dialog Box

Both the OPEN and SAVE dialog boxes work identically. Figure 5 shows the **OPEN** screen.

☞ Use the “**Look in**” drop-down list to choose a drive and folder.

☞ The “**Files of type**” drop-down list displays the default file type for the active application, but you can select another type.

☞ Double click the file you want to open / save or click on the file and select the **Open** / **Save** button

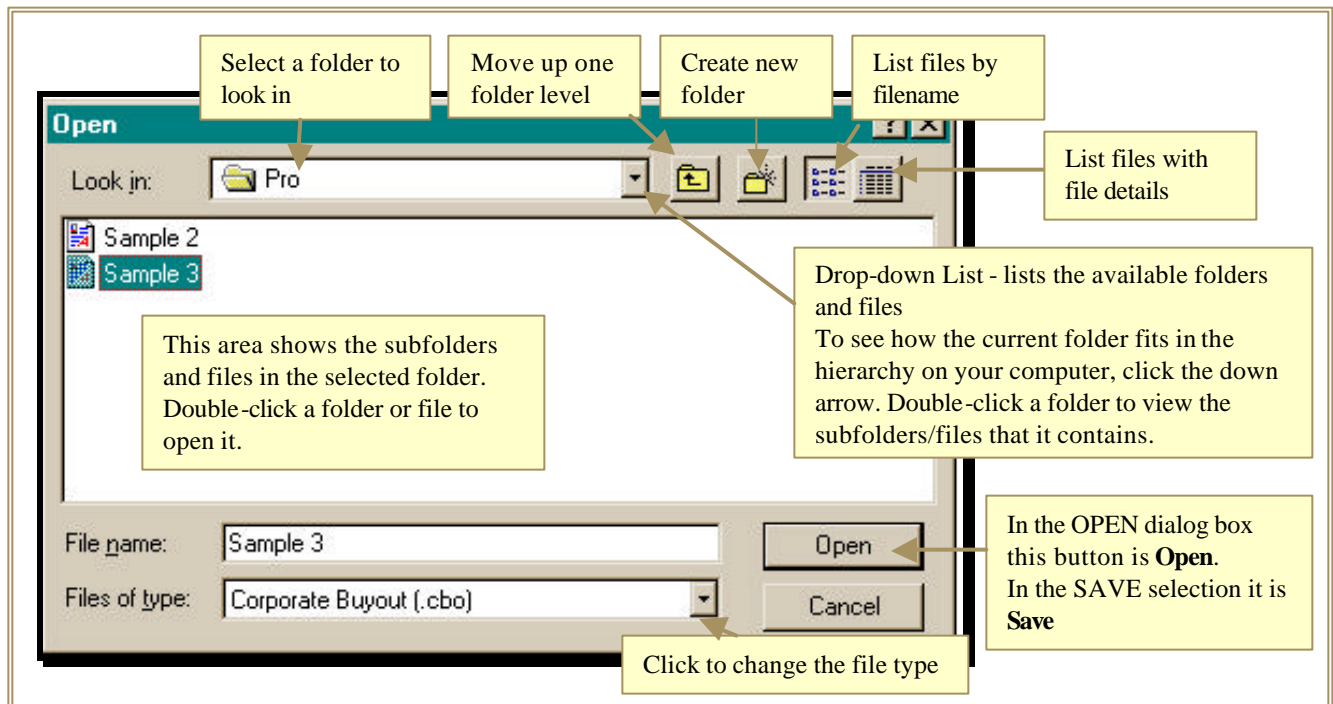


Figure 5: OPEN Dialog Box

### Save a new document

Type a new filename to save a document with a different name. To make it easier to find your documents, you can use long, descriptive filenames. The complete path to the file, including drive letter, server name, folder path, and filename can contain up to 255 characters. Filenames cannot include any of the following characters: forward slash (/), backslash (\), greater than sign (>), less-than sign (<), asterisk (\*). Question mark (?), quotation mark ("), pipe symbol (|), colon (:), or semicolon (;). The filename can have an extension of up to three characters.



#### NOTE

*The “filename” is that portion of the file label that appears before the “dot”. The filename can be changed to help you locate your documents. The “extension” is that portion of a file label that appears after the “dot” ( filename.extension).*

*Each type of ADDCALC concept has its own filename extension, as shown in the “Concepts” section. These extensions should not be altered, so that ADDCALC will recognize the files the next time you want to open them.*

## Deleting Files or Folders

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To delete a file or folder that is no longer required, press the **Open** button on the ADDCALC toolbar. In the **File Name** window insert \*.\* and press **Enter**. This will list all ADDCALC files. If you know the three letter extension of the file then insert \*.(Extension). Highlight the icon of the file or folder you want to delete and press the **delete** key. You can also right-click an icon and click **delete** on the right mouse button menu. This will give you the Confirm file delete window, and ask “Are you sure you want to send (File name and extension of Folder name) to the Recycle Bin?”. Choose **Yes** if you want to delete or **No** if you want to stop the delete. Your file or folder isn’t necessarily deleted just yet. The Recycle Bin provides a safety net. To delete a file or folder without recourse to the Recycle Bin, hold down the **Shift** key while you press the **Delete** key. The highlighted file or folder will be deleted from your computer.



## PART D: USING TOOLBARS

Toolbars provide quick mouse access to do frequently used tasks. Most toolbar buttons correspond to a menu command. You can find out what each button does by resting your mouse pointer over the button; the button name will be displayed in a “tool tip”. The small toolbar is displayed docked by default along the top of the application window. A larger version of the same toolbar is displayed docked by default down the right side of the application window.

### Docked toolbar

A toolbar that is attached to one edge of the program window. You can dock a toolbar below the program title bar or to the left, right, or bottom edge of the program window. When you drag a toolbar to the edge of the program window, the toolbar outline snaps into place along the length of the program window edge.

### Floating toolbar

A toolbar that is not attached to the edge of the program window. You can change the shape of a floating toolbar.

### Move a toolbar

- 1) Click the move handle on a docked toolbar, or click the title bar on a floating toolbar.
- 2) Drag the toolbar to a new location. If you drag the toolbar to the edge of the program window, it becomes a docked toolbar.

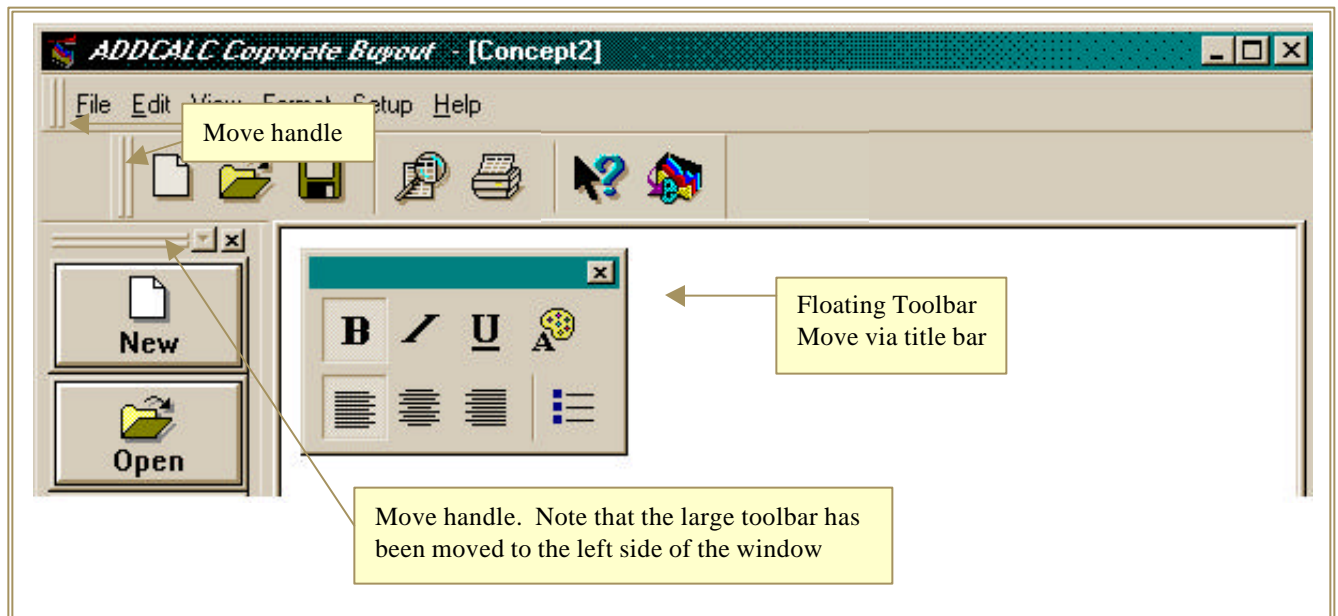


Figure 6: Toolbars



# PART E:ADDCALC WINDOWS

## The Main Menu Bar

The main menu bar is available from all ADDCALC screens except Chart. The four drop-down menus on this menu bar are File, View, Setup, and Help. Once a drop down menu is in view, an alternative keyboard shortcut for all drop down menu items is to use the down or right pointing arrow key to highlight your choice and then press the Enter key.

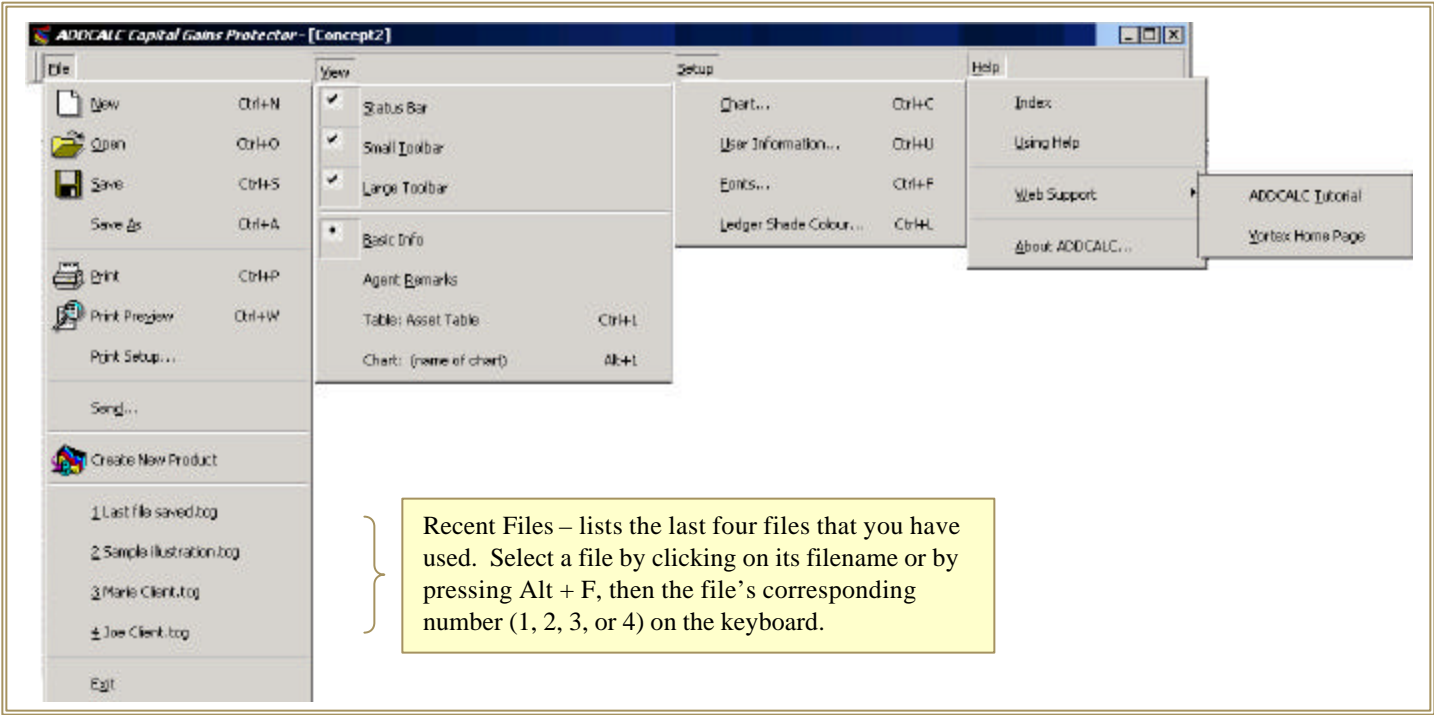


Figure 7: Main Menu Bar Drop-Down Menus

KEYBOARD ACTIONS MAIN MENU BAR: DROP-DOWN MENUS			
COMMAND	KEYBOARD SHORTCUT	ALTERNATE KEYBOARD SHORTCUT	OPENS
<b>File Menu</b> Press Alt + F, then press:			
<u>N</u> ew	n	Ctrl + N	New file dialog box
<u>O</u> pen	o	Ctrl + O	Open file dialog box
<u>S</u> ave	s	Ctrl + S	Save dialog box if this illustration has not previously been saved. Otherwise, the current illustration is saved - no dialog box necessary.
Save <u>A</u> s	a	Ctrl + A	Save dialog box
<u>P</u> rint	p	Ctrl + P	Print dialog box
Print <u>P</u> review	v	Ctrl + W	Print Preview window
Print <u>S</u> etup	r	--	Print Setup dialog box
<u>S</u> end	d	--	Email this illustration
Create New Product	--	--	ADDCALC Bridge File Editor
Recent File	<number>	--	The file corresponding to the number selected
<u>E</u> xit	x	Alt + F4	Closes ADDCALC
<b>View Menu</b> Press Alt + V, then press:			
<u>S</u> tatus Bar	s	--	Show / hide Status Bar (toggle)
Small <u>T</u> oolbar	t	--	Show / hide the small toolbar (toggle)
<u>L</u> arge Toolbar	l	--	Show / hide the large toolbar (toggle)
<u>B</u> asic Info	b	--	Basic Information window
Agent <u>R</u> emarks	r	--	Agent Remarks window
<u>T</u> able	--	Ctrl + (number)	Table window ( if applicable)
<u>C</u> hart	--	Alt + (number)	Chart window ( if applicable )
<b>Setup Menu</b> Press Alt + S, then press:			
<u>C</u> hart	c	Ctrl + C	ADDCALC Chart Setup dialog box
<u>U</u> ser Information	u	Ctrl + U	User Setup dialog box
<u>F</u> onts	f	Ctrl + F	Font Selection dialog box
<u>L</u> edger Shade Colour	l	Ctrl + L	Ledger Shade Colour dialog box
<b>Help Menu</b> Press Alt + H, then press:			
<u>I</u> ndex	i	--	ADDCALC Help Index window
<u>U</u> sing Help	u	--	Help Topics window (Contents, Index, Find)
<u>W</u> eb Support	w	--	Submenu
ADDCALC <u>T</u> utorial	wt	--	ADDCALC tutorial on Vortex web site
<u>V</u> ortex Home Page	wv	--	Home page of Vortex web site
<u>A</u> bout ADDCALC	a	--	"About" information box on ADDCALC
Context Help for selected item on screen	--	F1	Popup help information box

Table 1: Keyboard Actions - Main Menu Bar Drop-Down Menus

## MAIN MENU BAR: DROP-DOWN MENUS

**The File menu** is the most extensive drop-down menu

<u>N</u> ew	To create a new concept illustration.
<u>O</u> pen	To open a previously saved document. Click on this menu item to display the Open dialog box, in which you can locate and open the desired file. For more information see: "Operating the OPEN or SAVE Dialog Box", page 9.
<u>S</u> ave	Saves the current concept illustration using the same file name. <i>If you have not saved this concept illustration previously, it will give you the opportunity to insert a name of your choosing.</i> For more information see: "Operating the OPEN or SAVE Dialog Box", page 9.
Save <u>A</u> s	Saves the current concept illustration to a specified new file name that you type in the dialog box. In ADDCALC, you can use long, descriptive filenames. The complete path to the file, including drive letter, server name, folder path, and filename, can contain up to 255 characters. Filenames cannot include any of the following characters: forward slash (/), backslash (\), greater than sign (>), less-than sign (<), asterisk (*). Question mark (?), quotation mark ("), pipe symbol ( ), colon (:), or semicolon (;). The filename can have an extension of up to three characters.
<u>P</u> rint	To print the selected concept illustration.
Print Pre <u>v</u> iew	Displays the current concept illustration on the screen as it would appear printed.
<u>P</u> rint Setup	To select the printer, along with its properties , paper size and location.
<u>S</u> end	Sends the current illustration as an attachment to an email message.
Create New Product	PRO VERSION ONLY. Opens ADDCALC Bridge File Editor in which you can create a new product manually for use with ADDCALC.
Recent File	Use the numbers and filenames listed at the bottom of the File menu to open any of the last four concept files that were loaded. This list enables you to quickly open recently used illustrations by clicking on a file name on the File menu with the left mouse button or by using the keyboard method of Alt + F (opens File menu) and then press the number key that corresponds to your desired file.
<u>E</u> xit	To exit (close) ADDCALC.

**The View menu** is used to display or hide the status bar, small toolbar or large toolbar.

The View menu is also used to go to the Agent Remarks window or, if applicable, to go to an associated table.

<u>S</u> tatus Bar	The bar at the bottom of ADDCALC that displays information about a command or toolbar button, an operation in progress, or the location of the insertion point (see page 37 for more information).
Small <u>T</u> oolbar	Show / hide the small version of the main toolbar (toggle) located by default at the top of the "Basic Info" window.
<u>L</u> arge Toolbar	Show / hide the large version of the main toolbar (toggle) located by default along the right side of the "Basic Info" window.
<u>B</u> asic Info	View the Basic Information window - view or edit contents.
Agent <u>R</u> emarks	View the Agent Remarks document window - view or edit contents.
<u>T</u> able	View or edit the data table(s) for the current concept illustration, if applicable.

MAIN MENU BAR: DROP-DOWN MENUS	
Chart	View or edit the chart(s) for the current concept illustration, if applicable.
<b>The <u>S</u>etup menu is used to change the configurations for <u>C</u>harts, <u>U</u>ser Information, <u>F</u>onts or <u>L</u>edger Shade Colour</b>	
<u>C</u> hart	a) Print the Chart in colour: select “Yes” or “No”. b) Print the Chart at the end of the illustration; select “Yes” or “No”.
<u>U</u> ser Information	a) Change the name of the company b) Change the user name c) Print the company logo with the current illustration (if applicable)
<u>F</u> onts:	To view the Font Setup Menu a) Font: This will list all loaded fonts b) Font Style: (Regular, Italic, Bold, or Bold Italic) c) Size of font: You can select any size between 10 and 14 d) Sample Window: This displays a sample of the font you have selected e) Script: the default is Western; depending on the font selected you have the ability to change some Western script to Turkish NOTE: Adjusting fonts from this menu affects the entire illustration text, including Agent Remarks. If you wish to change the default illustration font, but you also want a different font again for Agent Remarks, please adjust the illustration text first.
<u>L</u> edger Shade Colour	The ledger information is highlighted every 5 years on the current concept illustration This option enables you to choose the colour of the highlighting, as well as for the ledger column heading and title highlighting. You may also turn off the highlighting option. Shade Colour 1: ledger highlighting on every 5 years Shade Colour 2: title highlighting, such as for the Concept Assumption title Shade Colour 3: ledger column header highlighting Shade Colour 4: for future use; currently disabled. Choose the colours you want to display or print, press OK to save your changes or Cancel to exit without saving.
<b>The <u>H</u>elp Menu offers you an index to topics, instructions for using help and information on your version of ADDCALC. You may also visit the Vortex website and ADDCALC tutorial from this menu.</b>	
Index	Information on the toolbars, menus, and details on each ADDCALC concept.
Using Help	Instructions about using help.
Web Support	View the Vortex Business Software web site - select the ADDCALC tutorial or the Vortex home page from the displayed submenu.
About ADDCALC	Displays the version number of this application.

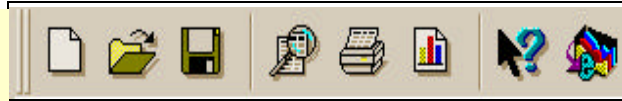
Table 2: Main Menu Bar Drop-Down Menus

## The Main Toolbar

The main toolbar is available from all ADDCALC windows except Chart, although some of the buttons may be disabled in some windows.

### MAIN TOOLBAR BUTTONS

Small version of the main toolbar



Large version of the main toolbar

**NEW:** Open a new document

**OPEN:** Open a previously saved document. ADDCALC displays the **Open** dialog box, in which you can locate and open the desired file. For more information see "Operating the OPEN or SAVE Dialog Box", page 9. You can also use this to delete files you no longer require

**SAVE:** Save the active document or template with its current name, if you have not named the document, ADDCALC displays the **Save As** dialog box. For more information see "Operating the OPEN or SAVE Dialog Box", page 9

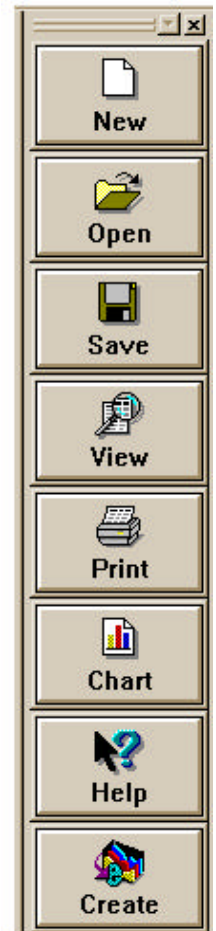
**VIEW:** View the current illustration. Selecting this button will introduce the view window. It can be sized, maximized or restored. There is a toolbar at the top and scroll bars appear as needed so you can view the different pages. This allows you to preview the concept illustration prior to printing.

**PRINT:** Print the current illustration

**CHART:** View the chart(s) for the current illustration

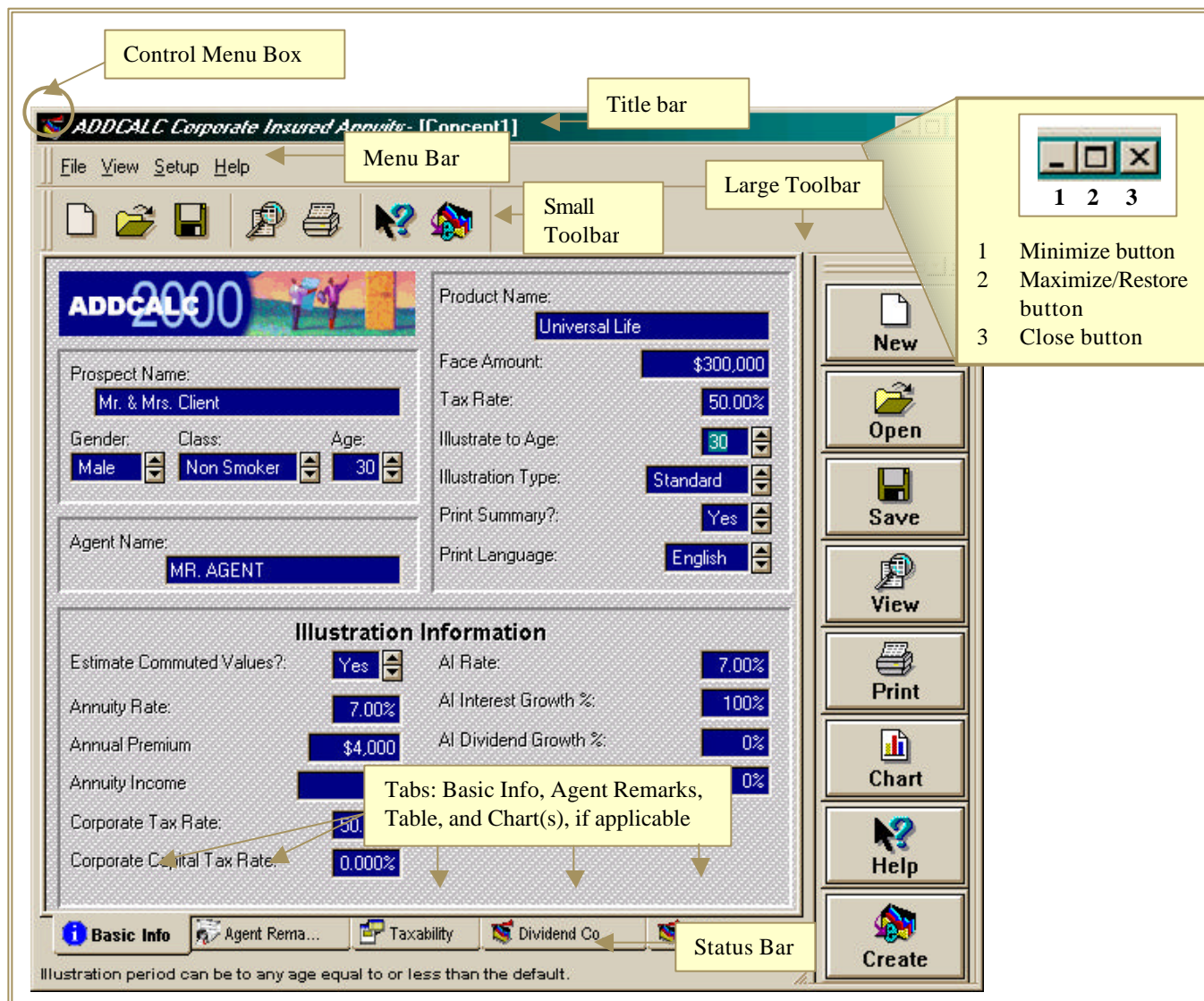
**HELP:** Context Sensitive Help This is used to obtain help on some portion of ADDCALC. When you choose this icon, the mouse pointer will change to an arrow and question mark. Then click somewhere in the ADDCALC window, such as another toolbar button or in a field. The Help topic will be shown for the item you clicked.

**CREATE:** PRO VERSION ONLY. Opens ADDCALC Bridge File Editor in which you can create a new product manually for use with ADDCALC.



## The Basic Information (Concept) Window

When you select a concept in the New File dialog box and then click **OK**, the “Basic Info” window will appear (Figure 8).



**Figure 8: The Basic Information Window**

From the Basic Information window you can

- ✎✎ Adjust figures in enabled fields – disabled fields may be adjusted from your insurance illustration software
- ✎✎ Adjust field options in enabled fields – disabled fields may be adjusted from your insurance illustration software
- ✎✎ Adjust the appearance of the illustration for viewing and/or printing via:
  - ✎✎ Fields:
    - ? ? Illustrate to Age – select the age at which you wish the illustration to end
    - ? ? Illustration Type – for the ledger: Standard (years 1-20 are displayed, then every five) or Full (all years show).
    - ? ? Print Summary? – choose whether to include the Summary page in the concept illustration
    - ? ? Print Language – choose the language that you would like to view / print the concept illustration: French or English
  - ✎✎ Menu choices:
    - ? ? Font
    - ? ? Ledger Highlighting and Colour



## The Agent Remarks Document Window

This window allows you to enter text into the illustration – add personalized comments, telephone number, or any other text that you wish. There are many formatting options to choose from to further enhance the text.

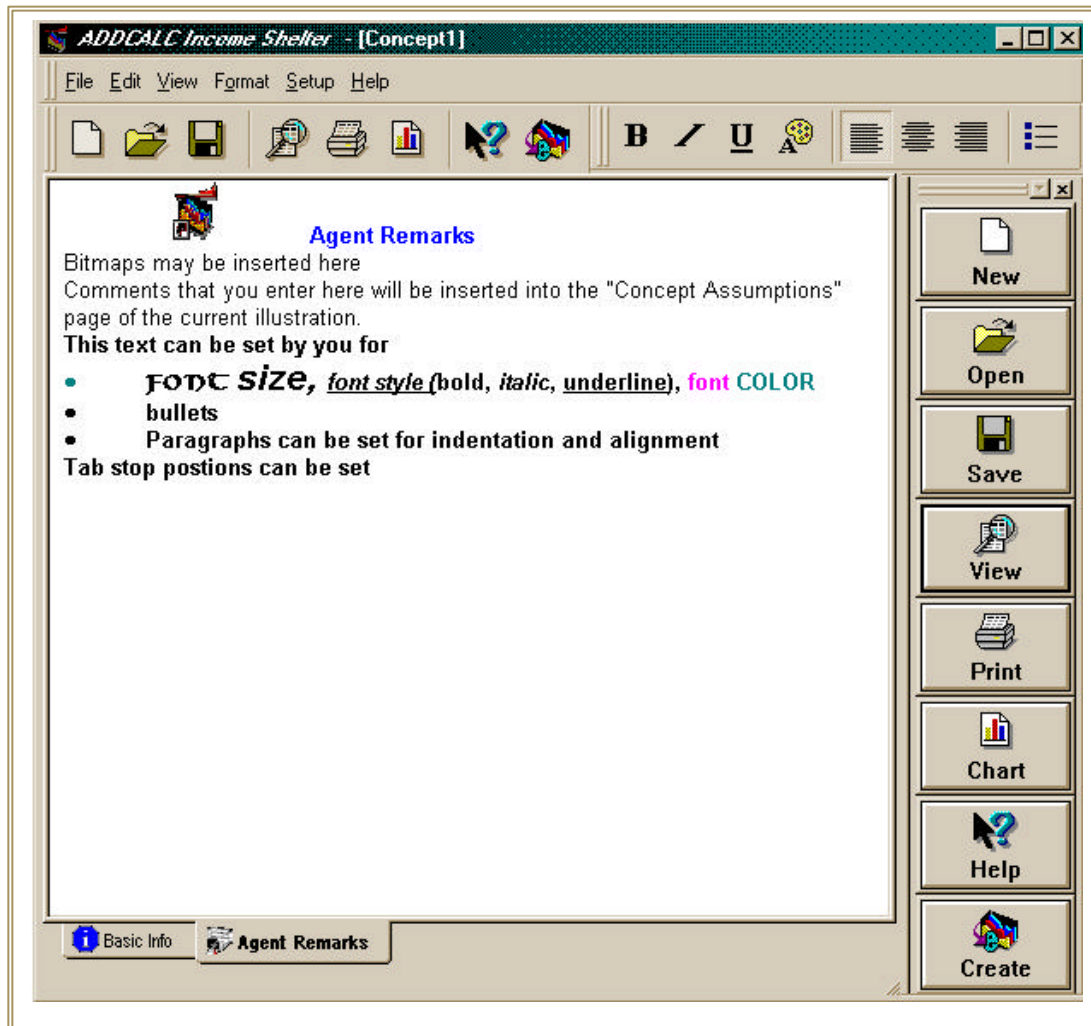


Figure 9: The Agent Remarks Document Window



### NOTE

Adjusting the font from the Agent Remarks **Format** menu affects the Agent Remarks text only. Adjusting the font from the Setup menu will affect the font of the entire presentation, including Agent Remarks text.

## Agent Remarks - Additional Drop-Down Menus

The Agent Remarks document window includes two additional drop-down menus - Edit and Format - along with the regular four main drop-down menus.

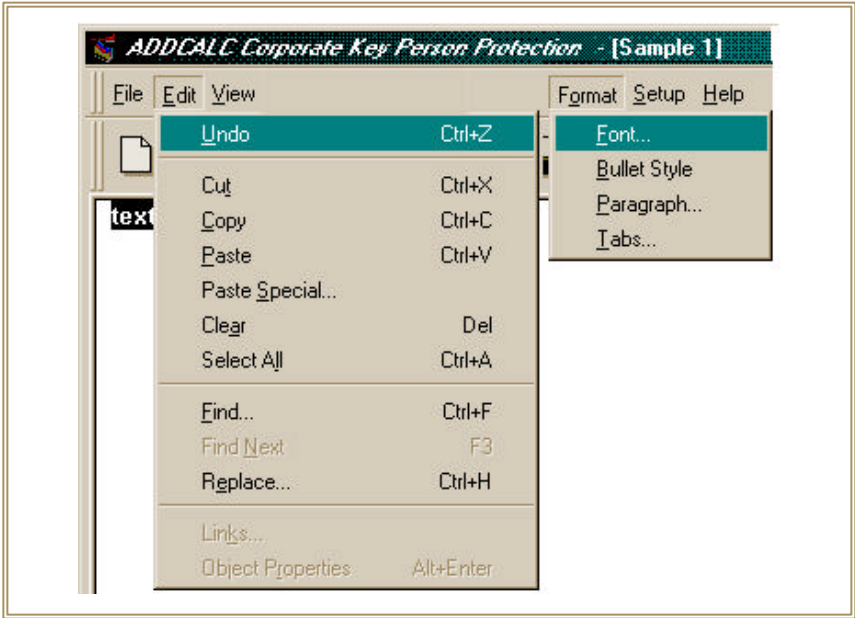


Figure 10: Agent Remarks Additional Drop-down Menus

KEYBOARD ACTIONS AGENT REMARKS DROP-DOWN MENUS		
DESCRIPTION	KEYBOARD SHORTCUT	ALTERNATE KEYBOARD SHORTCUT
<b>Edit Menu</b> Press Alt + E, then press:		
Undo	u	Ctrl + Z
Cut	t	Ctrl + X
Copy	c	Ctrl + C
Paste	p	Ctrl + V
Paste Special	s	--
Clear	a	Del
Select All	l	Ctrl + A
Find	f	Ctrl + F
Find Next	n	F3
Replace	e	Ctrl + H
Links	k	--
Object Properties	r	Alt + Enter
<b>Format Menu</b> Press Alt + O, then press:		
Font	f	--
Bullet Style	b	--
Paragraph	p	--
Tabs	t	--

Table 3: Keyboard Actions - Agent Remarks Drop-Down Menus



### AGENT REMARKS DROP-DOWN MENUS


**The Edit menu** is used to insert or delete text or pictures, or search the text of the Agent Remarks window

<u>U</u> ndo	Undo the last action in the Agent Remarks document window.
Cu <del>t</del>	Cut selected text to the Clipboard.
<u>C</u> opy	Copy text or graphics.
<u>P</u> aste	Paste the Clipboard contents – use this command to paste a copied bitmap (picture) into the window.
Paste <u>S</u> pecial	Paste, link, or embed the Clipboard contents into the Agent Remarks document window in the format you specify. Use this command to paste a copied bitmap (picture) into the window.
Cle <u>a</u> r	Deletes the selected object or text without putting it on the Clipboard. This command is only available if an object or text is selected.
Select A <u>l</u>	Selects all the text and graphics in the Agent Remarks document window.
<u>F</u> ind	Searches for specified text within the Agent Remarks document window.
Find <u>N</u> ext	Searches for the next instance of the specified text within the Agent Remarks document window.
Re <u>p</u> lace	You can search for and replace text within the Agent Remarks document window. Replace text 1 On the Edit menu, click <b>Replace</b> . 2 In the Find what box, enter the text you want to search for. 3 In the Replace with box, enter the replacement text. 4 Click <b>Find Next</b> , <b>Replace</b> , or <b>All</b> . Note To cancel a search in progress, press <b>ESC</b> .
Li <u>n</u> ks	Displays or changes information for each link in the current file, including the name and location of the source file, the item, the type, and whether the link is updated automatically or manually. This command is unavailable if the current file contains no links to other files.
Object P <u>r</u> operties	View and/or adjust Picture Properties General tab: - displays information about the object (type, size, location) - “Convert” button option to convert the object into another type (bitmap or Paintbrush Picture) View tab: - adjust the appearance of the object with the option of displaying the object as editable information or as an icon. The Change Icon button allows you to select your own icon as the current icon or as the default icon. - adjust the scale of the object

**Table 4: Description - Agent Remarks Drop-Down Edit Menu**

AGENT REMARKS DROP-DOWN MENUS	
The <b>Format</b> menu is used to adjust settings for font, paragraphs, and tabs, as well as to add or delete bullets	
<u>F</u> ont	Use this command to choose the desired font. Lists all fonts available Font style: Regular, Italic, Bold, or Bold Italic. Size of font Sample Window displays a sample of the changes you have selected. Script: the default is Western; depending on the font selected you have the ability to change some Western script to Turkish. Effects - strikeout & underline Colour - Change the colour of text and numbers NOTE: Adjusting the font from this menu affects the Agent Remarks text only. Adjusting the font from the Setup menu will affect the font of the entire presentation, including Agent Remarks text.
<u>B</u> ullet Style	Add or remove bullets (toggle) 1 Select the items to which you want to add bullets or numbers. 2 To add bullets, click Bullet Style - a check mark appears beside the menu item. Clicking again will remove the bullet formatting from the selection; the check mark disappears from the Bullet Style menu.
<u>P</u> aragraph	Indent the selected paragraph(s) left or right Indent only the first line of the selected paragraph(s) Set the alignment of the selected paragraph(s) left, right, or center
<u>T</u> abs	Set tab stop position.

Table 5: Description - Agent Remarks Drop-Down Format Menu

 **NOTE**

Adjusting the font from this menu affects the Agent Remarks text only. Adjusting the font from the Setup menu will affect the font of the entire presentation, including Agent Remarks text.

## The Agent Remarks Toolbar

The Agent Remarks Toolbar is similar to the Formatting toolbar of a word processor application. Text can be formatted with the following toolbar buttons:

- 1) Bold
- 2) Italic
- 3) Underline
- 4) Colour

Paragraphs can be formatted for alignment and/or bullets.

All of the Agent Remarks Toolbar buttons are on/off “toggles” – click once to apply the formatting to selected text (the button appears depressed as the Bold and Left Alignment buttons do in Figure 11) and click again to remove the formatting – except for the Colour palette, which produces colour samples for you to choose a font colour from.

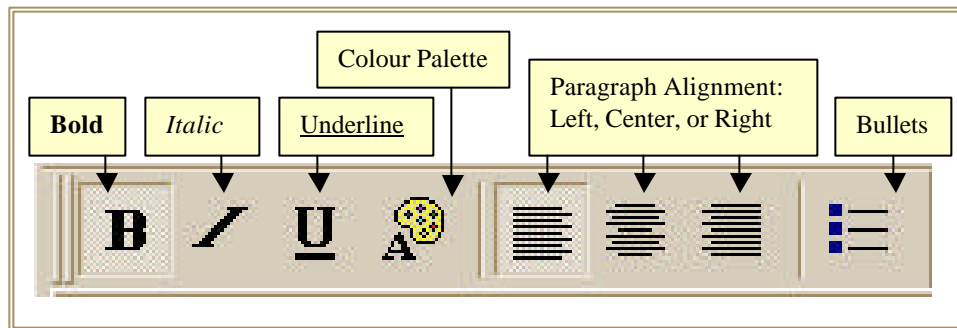


Figure 11: Agent Remarks Toolbar

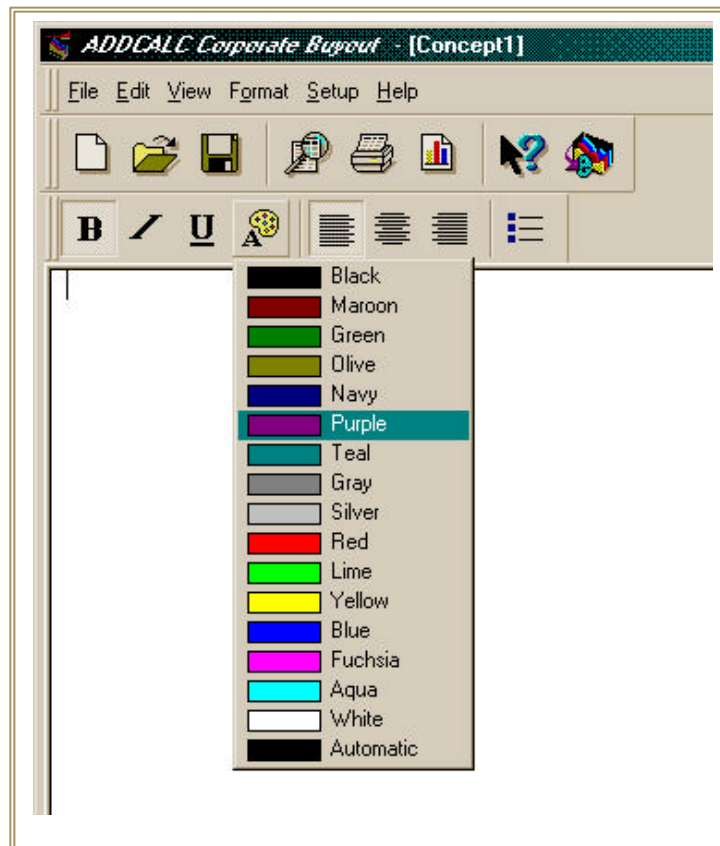


Figure 12: Colour Palette Drop-Down List

## The Table Window

A Table Tab is displayed for those concepts that contain a table.

Click in the first “cell” in the first row to start entering data.

Press **Tab** or **Enter** to move from cell to cell or row to row within the table.

When in a cell that has a “spin button” as shown in Figure 13 in the Exempt field, you can change the default entry by clicking on the “up” or “down” arrow of the spin button, or by pressing the spacebar on the keyboard.

View more of the table by:

Using the scroll bars or

Resizing the window or

Resizing the columns - move the mouse pointer over a column border until the pointer changes to a two-headed arrow, then click and drag the column to the desired width.

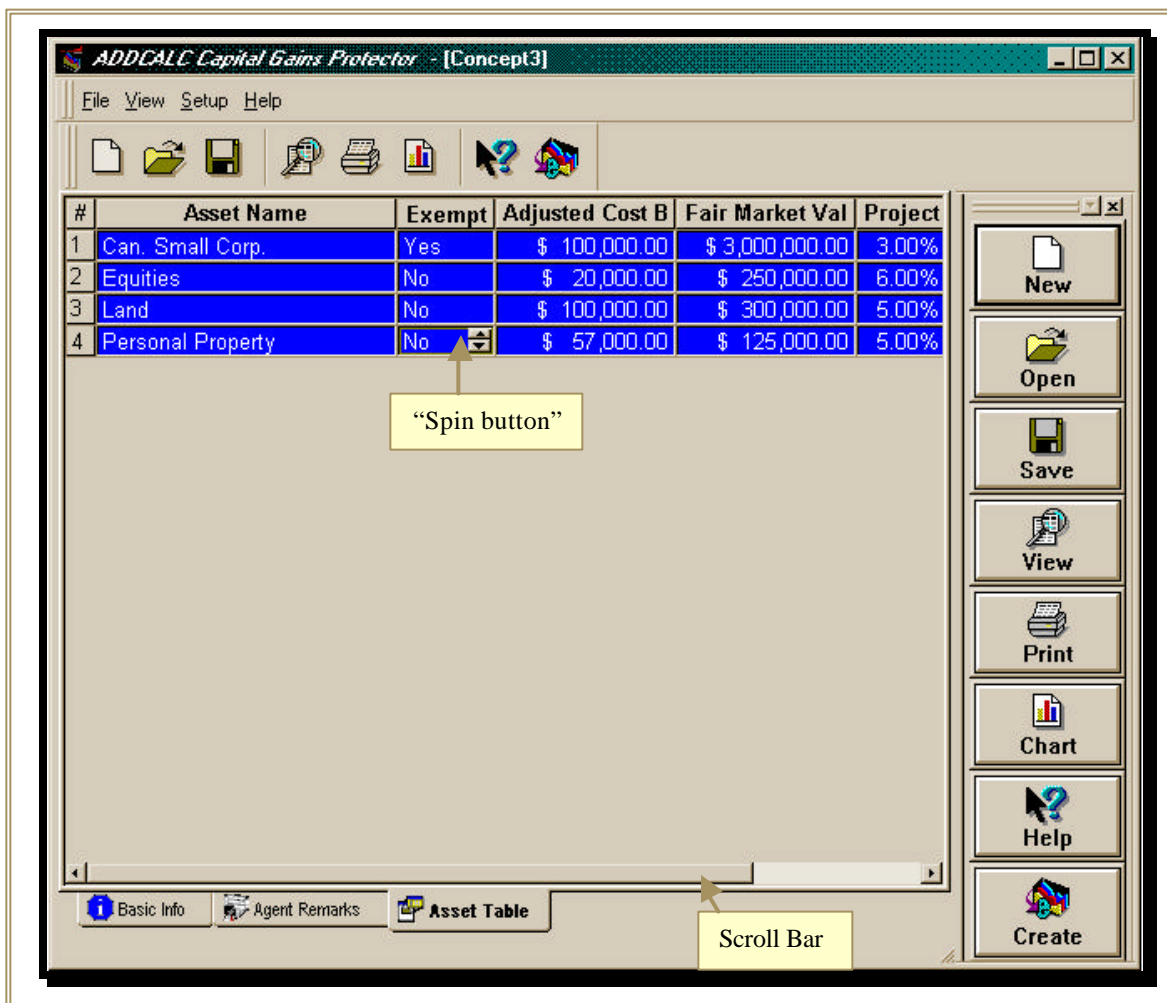


Figure 13: The Table Window



### NOTE

Clicking on the View button while in the Table window will produce a view of the table only, and not the full illustration. Return to the Basic Info tab and then click the View button to view the entire illustration.

## Saving a table

The information you have entered in a table can be saved for use in other illustrations of that concept.

- ✎✎ Enter the desired information into the table.
- ✎✎ Select “Save” ; do NOT select “Save As” :
  - ✎✎ Click the “Save” button on the Toolbar.
  - ✎✎ Select “Save” from the “File” drop-down menu.
- ✎✎ The message box shown in Figure 14 will appear; click OK.
- ✎✎ Your table is saved.
  - ✎✎ Saving new table information from an illustration using the same concept will overwrite the saved table
  - ✎✎ You may use the saved table information at a later date within another illustration of the same concept.

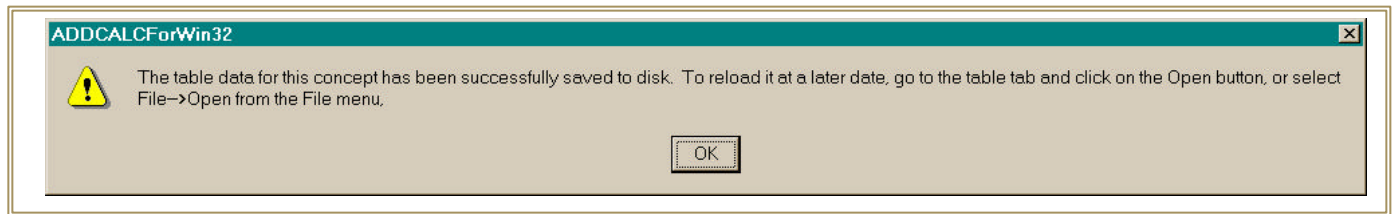


Figure 14: Saving a Table – Message box

## Reloading the saved table

- ✎✎ A saved table may be reloaded at a later date.
- ✎✎ Ensure that the current concept in use is the same as the one used when the table was saved.
  - ✎✎ An error message will indicate that the current concept is incorrect (a table was not previously saved with the current concept). The correct concept needs to be opened in order to open the saved table.
- ✎✎ Select “Open”
  - ✎✎ Click the “Open” button on the Toolbar.
  - ✎✎ Select “Open” from the “File” drop-down menu.



Figure 15: Saving a Table – Error Message



### NOTE

*The Table tab MUST be the active screen in order to save a table only. The entire illustration will be saved if another tab is the active screen. The entire illustration will also be saved if the menu choice “File – Save As” is selected, **regardless** of which tab is active.*

# The Print Preview Window

The Print Preview window displays the illustration as it will be printed.

The illustration consists of four parts:

- 1) Summary page – an overview of the concept illustration. Printing / previewing this page is optional
- 2) Body text – the main text of the concept illustration
- 3) Concept Assumptions – the tax rates, amounts, and other information that are incorporated into this concept illustration
- 4) Ledger(s) - Columns of figures that come, in part, from your product illustration software but that have been added to by ADDCALC to put your life insurance solution in the best possible light
- 5) Chart(s) – can be added to the illustration from the Chart options under the Setup menu (if applicable). They may then be viewed and printed along with the illustration in portrait view.



PRINT PREVIEW WINDOW TOOLBAR		
TOOLBAR ITEM	KEYBOARD SHORTCUT	DESCRIPTION
<u>P</u> rint	p	Print the illustration being viewed.
<u>N</u> ext Page	n or Page Down key	View the next page of the illustration.
<u>P</u> rev Page	v or Page Up key	View the previous page of the illustration.
<u>T</u> wo Page	t	Toggle between Two Page and One Page - view two pages or one page at a time.
<u>Z</u> oom In	i	Enlarge the display of the current illustration.
<u>Z</u> oom <u>O</u> ut	o	Reduce the display of the current illustration.
<u>C</u> lose	c	Close the Print Preview window.

Table 6: Print Preview Window Toolbar

## PART F: ADDCALC CHART

ADDCALC Chart is used to view and print your graphs in ADDCALC. ADDCALC Chart is supplied with ADDCALC. The best way to get the most from the graphic display is to become familiar with the various selections that are available to you. If you make any changes to the chart you can save your changes or discard them and you will do no damage to your presentation or to ADDCALC.

✂✂ You do not need to be a computer whiz to use the graphic enhancements to personalize your presentation. ADDCALC Chart allows you to use the features of ADDCALC to better communicate goals and ideas in a more persuasive format. Your charts can be customized in a variety of ways including chart type, chart colours and/or patterns, 2D/3D view, grid views, and legends views.

✂✂ You can copy any chart to the Windows Clipboard as a bitmap (picture); this image can then be pasted into another application such as Word.

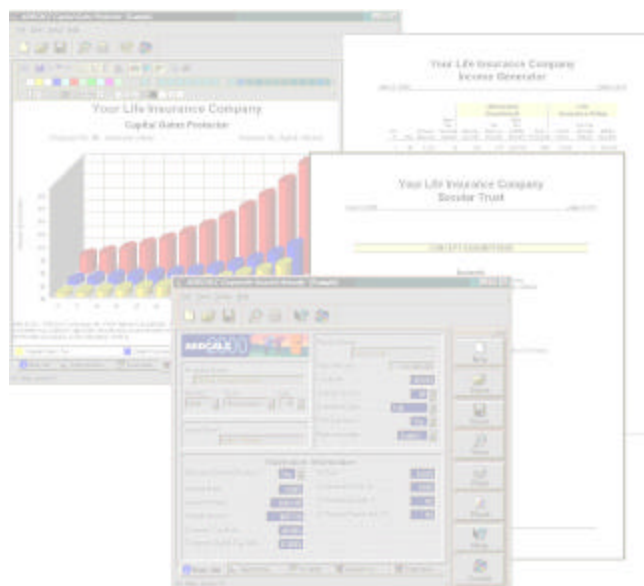
✂✂ Vertical and Horizontal guides:

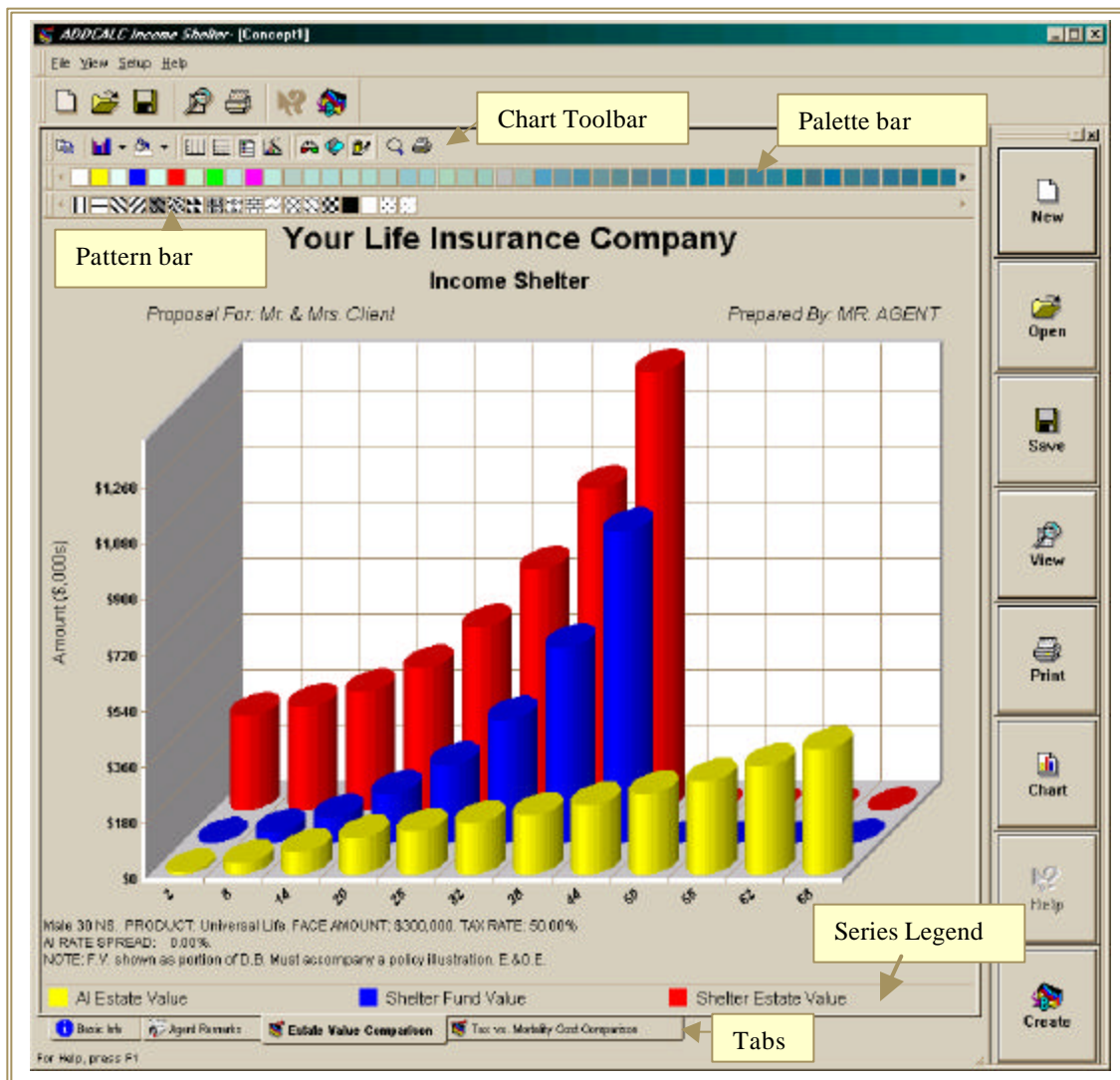
✂✂ Pressing the left mouse button and holding it gives you Vertical and Horizontal guides that you can use to show where various items intersect with the vertical or horizontal values

✂✂ Columns:

✂✂ Double click any column to view a balloon help containing the series legend, point legend and value of such point

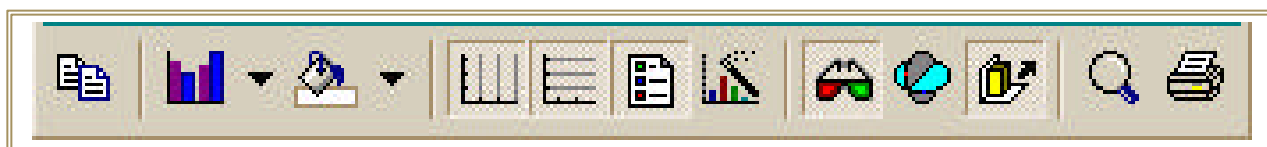
✂✂ A Chart may be viewed by clicking on a Chart tab that will be present, if applicable, alongside the Basic Info and Agent Remarks tabs. Charts may also be viewed by clicking the Chart button. The Charts are printed in landscape view when printed from via the Chart Print button on the Chart toolbar. Another option is to include the Charts as part of the illustration.





**Figure 17: ADDCALC Chart Screen**

## The ADDCALC Chart Toolbar



**Figure 18: The ADDCALC Chart Toolbar**

## Toolbars:

 Permits the user to access several features using the mouse.

### Tool Tips:

✍ To see the name of each icon (tool bar button) just move the mouse pointer over an icon and a balloon will give you the name.





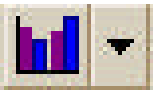
## The Copy Tool

Copies the chart as a bitmap to the Windows Clipboard; thus enabling you to use the chart in any program that will display bitmap (picture) files, e.g., Word for Windows, PowerPoint, Harvard Graphics, Paint, Paintbrush, Cardfile or WordPad. Windows 95 uses the Clipboard to temporarily store a chart in memory. These charts can be retrieved and placed wherever you choose. It is important to note that only **one** chart may be placed in the Clipboard at any one time. Display the graph you wish to copy, then using the left mouse button press the copy icon, then go to the program where you want to paste the chart. When you are in the program where you want to place the chart, select Edit & Paste or use the Paste Icon from the program's toolbar. You might use it in a detailed explanation of a concept that you wish to emphasize by including a chart. There are many ways to take advantage of this function; they are only limited by your imagination.



## Print The Chart

Opens a standard Print Setup dialog box where you may adjust printing options (including: change the printing properties including: paper size, portrait or landscape - default setting is letter size, landscape, paper source, graphics resolution, dithering and intensity). and print the chart. This feature allows you to print the chart, in landscape view, separately from the illustration.



## Change The Gallery Type

Displays a pictorial selection of chart types or styles. This feature is disabled for some concepts. Placing the mouse pointer over any of the pictures will display its name in a white box below the pictorial list. Click on a picture to change your chart to the most advantageous display for your purpose.

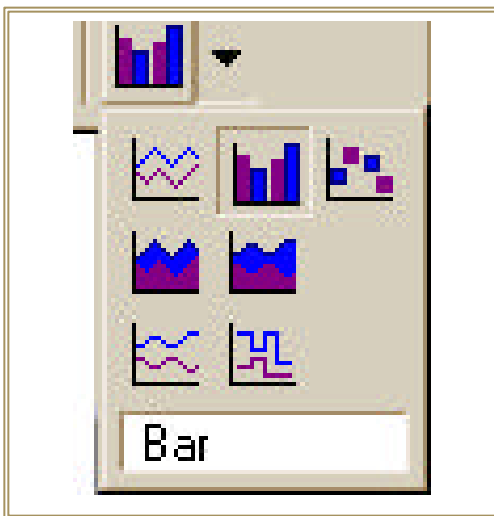


Figure 19: Chart Gallery Type

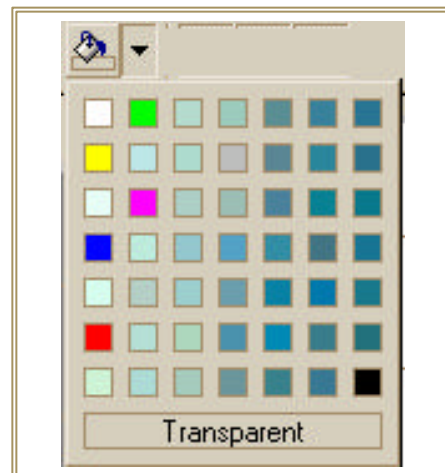


Figure 20: Change Colour Drop-Down Box



## Change Colour (Palette Icon Combo button)

You have the ability to change any colour in the chart. You do this by selecting the arrow to the right of the tool; this will give you a selection of colours. Press the left mouse button on the colour you want. This will put the chosen colour in the tool window. Place the mouse pointer on the colour window, press and hold the left mouse button and drag it to the item you want to colour. The pointer will change shape and becomes a paint bottle with paint dripping out; place the point of the drip on the item you wish to colour. You can repeat this procedure for any item in the chart.

**Note: you can also change and customize a colour OR a pattern via the Colour Scheme Toolbar**



## Switch between 3D and 2D Views

---

The name of the tool tells it all. Note: while in 2D mode, you lose the ability to use the Rotate Chart Tool and the Z Cluster Tool



## Rotate Chart

---

This tool is only available for use when 3D is on. Selecting this tool gives you the 3D view properties menu. You can select 3D off, Full 3D or Shadow off or on. When you make a change, select the apply button to get a preview of your changes if you do not want the changes either deselect the item or press the cancel button. Selecting the OK button will apply the changes you made.

☞☞ Applying rotation angles

- ☞☞ check the Full 3D View box
- ☞☞ drag the “marbles” in the sample rotation frame to desired angles or enter the desired angles in the displayed fields (X Angle and Y Angle fields)
- ☞☞ press the “Apply” button to preview the modifications of the actual angles in the chart while remaining in the dialog box or click OK to apply the changes and exit the dialog box.
- ☞☞ turn off the rotation angles by deselecting the Full 3D View box



## Z Cluster

---

This tool is an On/Off or “toggle” tool (default is “On”). When the feature is “Off”, the items are displayed without the depth feature. If you are comparing three different items they are grouped together in sets of three rather than showing you the effect from the depth enhancement. When the feature is “On”, each line will be drawn as a 3D figure and each series has its own row.

The 3D option must be turned on (Switch between 3D and 2D Views Tool) in order to use this tool.



## Zoom

---

Allows you to zoom in and enlarge any point on the chart.

- ☞☞ Select the zoom tool, and then place the pointer near to the area you wish to enlarge.
- ☞☞ Press the left mouse button (mouse pointer changes to a magnifying glass) and while holding it down drag it to draw a square that encompasses the area you wish to view, release the mouse button and the area will be enlarged.
- ☞☞ To deactivate the enlarged view just select the Zoom tool. This will return the chart to its original configuration

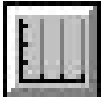


## Show/Hide Series Legend

---

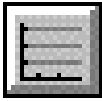
This tool is an On/Off or “toggle” tool (default is “On”) that displays or hides the Series Legend.

When the tool is “On” and the legend is displayed, right click your mouse over the Series Legend to view a menu of Series Legend options



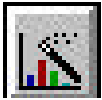
## Vertical Grid

This tool is an On/Off or “toggle” tool (default is “On”) that shows or hides the Vertical Grid, if supported by the current chart



## Horizontal Grid

This tool is an On/Off or “toggle” tool (default is “On”) that shows or hides the Horizontal Grid, if supported by the current chart.



## Change Chart Option

Click the Change Chart tool to go to the Chart Properties dialog box. The Chart Properties dialog box contains all the necessary tools to customize the chart.

### I. **General** - general chart settings

#### A. **Effects**

1. 3D - To switch from 2D/3D views
2. Cluster (Z Axis) - To (de)activate 3D clustered charts. Same as Z Cluster Tool.
3. Stacked - Allows you to change the appearance/stacked style of the columns
  - Side by Side - not stacked
  - Stacked - Each series is positioned above the previous one, adding its value to the stacked bar
  - 100% Stacked - Each series is positioned above the previous one, adding its value to the stacked bar and calculating the percentage that each series represents of the whole part (or category)
4. Axes Style - To change axis drawing style
  - None
  - 3D frame
  - Math
  - Flat frame
5. Grid Lines - To select grid styles in the chart
  - None
  - Horizontal
  - Vertical
  - Both

#### B. **Colours**

1. Palette - To select default palette (other functionality disabled)
2. Color Scheme - To select Solid Colors, B & W patterns, and Color patterns
  - Note - To **change a column's color scheme** from a pattern back to a solid color, click the down arrow next to " Scheme" on the General tab. Place the mouse pointer over any of the three options to see a description appear. Click on the "Solid" option, and then click "OK".
3. Background - To set a colour for the background
4. ChartBox - To set a colour for the chart box
5. Title – disabled

II. **Series** - Allows you to make changes to all series or an individual column series. Allows specific settings , including visual attributes for series in the chart.

A. **Series Combo Box**

1. To select the series you want to apply the changes to. When you set series legends those labels will appear in this combo box. Each series will have its corresponding color appear in the combo box. Select "all series" should you wish all series in the chart to be affected.

B. **Fill**

1. Colour - To independently change the color of the series selected in the series combo box

C. **Border** - to change the style of a series border

1. *None* - no border
2. Custom - allows the series to show borders; enables next 3 options
3. Color - to change the border colour
4. Style - to change the border line style
5. Weight - to change the border line width

D. **Styles**

1. Colour - To independently change the color of the series selected in the series combo box
2. Gap width %
3. Multiple Shapes - To allow a MultiSeries chart to have different shapes.
  - Square
  - Cylinder
  - Cone
4. Show point labels - - Can be set either generally or independently to a certain series. When checked, the appropriate value is displayed above the marker. If it is a Multiseries chart (Multiple Types is checked), you may choose to have only one series with the values shown.
5. Visible - to show or hide the series from view

E. **Sample** - to view a sample of the fill colour of the series

### III. **Axes** -to manipulate axis settings

- A. **Axes combo box** - select the appropriate axis that you want to customize
- B. **Visible** - to show or hide a particular axis including labels and tickmarks
- C. **Major unit** - to set the Major interval for the selected axis
- D. **Show gridlines** - to show or hide the gridlines on the major interval
- E. Tick mark type - control the tickmark type for the major interval
  - None
  - Outside
  - Inside
  - Cross
- F. Minor unit - set the minor unit for the selected axis
- G. **Show gridlines** - to show or hide the gridlines on the minor interval
- H. Tick mark type - control the tickmark type for the minor interval
  - 1. None
  - 2. Outside
  - 3. Inside

### IV. **Axes Scale Dialog (from Details button) for axis selected from Axes tab previously**

- A. **General** - same information as the Axes tab in the Chart Properties
- B. **Scale**
  - 1. Minimum. Sets the smallest data value for the selected axis
  - 2. Maximum. Sets the highest data value for the selected axis
  - 3. Scale Unit. Type a number to divide numbers and reformat labels displayed in the selected axis. This option is particularly useful when you have big numbers in the selected axis. For example, if you have 10.000.000 and want to display 10 as labels in the selected axis, type 1.000.000 as the Scale unit and all axis labels will be divided by this factor
  - 4. Format. Applies a specific format to the labels in the selected axis. Select the options you want to specify a number format.
  - 5. Decimal Places. Enter a number to specify the number of digits displayed to the right of the decimal point.
  - 6. Logarithmic Scale. Recalculates the scale values (minimum, maximum, Scale) for the selected axis in powers of 10 based on the range of data plotted in the chart. No zeroes or negative data are permitted on logarithmic chart. This setting applies only to numerical axes.
  - 7. Zero Line. Select this box to have the category (x) axis cross the value (y) axis at zero (0). If you have negative values in the chart, the marker will cross the category (x) axis when this option is selected.

**C. Labels**

1. Orientation. Sets the amount of text rotation for labels in the selected axis. Use a positive number in the Degrees box to rotate labels from lower left to upper right. Use negative degrees to rotate labels from upper left to lower right. We recommend the use of notable (30,45,60).
2. Show Labels. Hides or shows labels for the selected axis
3. 2 Levels. Displays staggered labels. This option is particularly useful if labels overlap because of lack of space in the selected axis.
4. Rotate with chart. Ensures that labels will rotate according to the angles set in the 3D rotation dialog. Use this option if you want to give labels a special effect when the chart is rotated.
5. Title. Type the text you want for the axis title. To insert a line break, click where you want to insert the line break and press CTRL-ENTER. The title will appear when you hit apply or OK.

**D. Gridlines**

1. Major Gridlines. Lets you choose a specific format for gridlines displayed at the major interval in the selected axis. Please note gridlines must be displayed in the Axis General dialog
  - Color. Select an option in the color box to change the gridline color for gridlines displayed at the major interval in the selected axis
  - Style. Select an option in the Style box to specify the line style for the gridlines displayed at the major interval in the selected axis
  - Weight. Select an option in the Weight box to specify the line weight for gridlines displayed at the major interval in the selected axis. In some systems, if the line style is different than solid the line or border weight must be 1 pixel
2. Minor Gridlines. Lets you choose a specific format for gridlines displayed at the minor interval in the selected axis. Please note gridlines must be displayed in the Axis General dialog
  - Color. Select an option in the color box to change the gridline color for gridlines displayed at the minor interval in the selected axis
  - Style. Select an option in the Style box to specify the line style for the gridlines displayed at the minor interval in the selected axis
  - Weight. Select an option in the Weight box to specify the line weight for gridlines displayed at the minor interval in the selected axis. In some systems, if the line style is different than solid the line or border weight must be 1 pixel
3. Align with labels - Ensures that labels are displayed centered and aligned with tickmarks at the major interval in the selected axis
4. Interlaced - Lets you displayed interlaced colors between a range of gridlines in the chart area. The main color is taken from the color used in the major gridlines and the secondary color is taken from the background box set in the general dialog

- V. **3D** - this is identical to the 3D Tool; the 3D View Properties dialog box is made available. When you make a change, select the Apply button to get a preview of your changes. If you do not want the changes either deselect the item or press the Cancel button. Selecting the OK button will apply the changes you made.
- A. **Rotated view** - Lets you activate the 3D rotated view for a 3D chart
  - B. **Interactive Rotation.** Lets you rotate the chart interactively by clicking and dragging a specific marble around the two intersecting plates. The Preview displays the rotation angle you have chosen for the chart.
    - 1. Check the **Rotated View** box
    - 2. Drag the “marbles” in the sample rotation frame to desired angles or enter the desired angles in the displayed fields (X Angle and Y Angle fields)
    - 3. Press the “Apply” button to preview the modifications of the actual angles in the chart while remaining in the dialog box or click OK to apply the changes and exit the dialog box
  - C. **X angle** - Rotates the plot area around the X-axis, the rotation is measured in degrees. The rotated view box must be checked before applying the X axis rotation
  - D. **Y angle** - Rotates the plot area around the Y-axis, the rotation is measured in degrees. The rotated view box must be checked before applying the X axis rotation
  - E. **Controlling the 3D Depth** - Control the depth of the 3D chart with the sliding control located underneath the rotation preview. Dragging the sliding control to the right will increase the depth of the chart in comparison to the chart width; dragging the sliding control to the left will decrease the depth
  - F. **3D Shadows** - Lets you choose a specific rendering method for a 3D chart. By default, the marker colored will use a fixed angle method to achieve a color degradation, which will display a more realistic effect in 3D chart.
- Perspective** - Use the slider to set the ratio of the front of the chart to the back of the chart. It ranges from 0 (default) degrees to 100 degrees

#### Menu:

☞☞ Right mouse click over the **Chart** to view a menu:

☞☞ **Toolbar** - show / hide the Chart toolbar (toggle).

☞☞ **Legend box** – show / hide the legend.

☞☞ **Gallery** – change the gallery type; click on a picture to change your chart to the most advantageous display for your purpose.

☞☞ **Color** – select a colour for the item clicked on (chart background, column series, etc.).

☞☞ **Point Labels** – show/hide chart point labels

☞☞ **Font** - adjust the chart point label font

☞☞ **Properties** - click the Change Chart tool to go to the Chart Properties dialog box. The Chart Properties dialog box contains all the necessary tools to customize the chart.

## Legend Options

### Moving the legend

Left mouse click on the legend and drag the legend to a new location. The legend can be placed in any part of the chart (dockable and floatable).

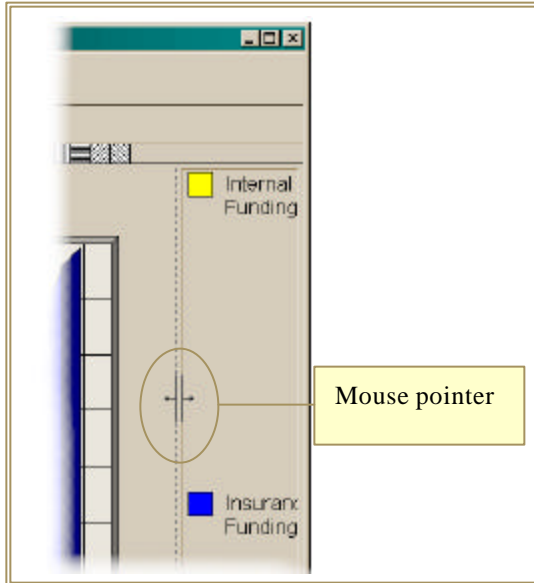



Figure 21: Sizing the legend

### SIZING THE LEGEND

The Legend can be sized regardless of its position. Move the pointer to the inside edge of the Legend. The pointer then becomes , press the left mouse button and drag it to the desired size.

In figure 21, the Series legend is docked on the right side of the chart and the mouse pointer has been placed over the inside edge of the legend border. The border can now be moved in towards the chart until the legend text is fully visible.

NOTE: Autosize must be turned OFF to enable the legend to be resized.

### Menu:

☞☞ Right mouse click over the **legend** to view a menu:

☞☞ **Hide** - hides the legend. Click the Series legend tool bar button to show it again.

☞☞ **Autosize** - set the legend to a default size. Turn this option off should you wish to adjust the size.

☞☞ **Font** - adjust the legend font

☞☞ **Fixed** - "Fixes" a floating legend into the position chosen

☞☞ **Floating**

Places a legend into a box that you can size or move to any area. If you select Float and position the box where you want, you can then, using your right mouse button in the legend, select Fixed and the legend will then remain in that position

☞☞ **Select position of legend** - Left, Top, Right, Bottom




When you place the legend on the left or right, the chart is reduced in size and a scroll bar appears below the chart. To scroll to another part of the chart, drag the box or click the arrows in the scroll bar.





## The Colour Scheme Toolbar

Place the mouse pointer on a colour or pattern on the toolbar, press and hold the left mouse button and drag it to the item you want to colour. The pointer will change shape and becomes a paint bottle with paint dripping out; place the point of the drip on the item you wish to colour. You can repeat this procedure for any item in the chart, including background, chart background, and columns.

### **Palette Bar:**

-  Permits the user to change any colour used in a chart, including the backgrounds and colours used in the data markers of the series
-  Double-click on a colour square in the Palette Bar to view the Colour dialog box where you can create your own colours.
-  There are two Palette Bars: one embedded in the Toolbar (Palette Icon Combo page 28) and the standard Palette Bar at the top of the chart

### **Pattern Bar:**

-  Similar to the Palette Bar. Instead of dragging colours to the desired area of the chart, the user may drag a specific pattern to a series of the chart to change it from a solid colour or another pattern.
-  Double-click on a pattern square in the Pattern Bar to view the Edit Pattern dialog box where you can create your own patterns. Change the pattern by adding or removing black points from the pattern sample in the dialog box



**Figure 22: The Colour Scheme Toolbar**

This completes the information required to use ADDCALC Chart successfully. As this is an object-orientated program it creates the graphs in a manner resembling a collage or like those felt boards used in grade school. Each item that is placed in the graph retains its identity as a separate object. These objects can be sized, coloured and otherwise altered without affecting anything else in the graph. You cannot affect the ADDCALC program by using any of these tools. A few minutes spent in becoming familiar with these tools; will pay big dividends when you wish to modify a graph to farther strengthen you presentation.



### **NOTE**

To **change a column's colour scheme** from a pattern back to a solid colour, you must go to the Change Chart Tool and go to the "General" tab. Click the down arrow next to "Scheme" on the General tab. Place the mouse pointer over any of the three options to see a description appear. Click on the "Solid" option, and then click "OK".

For more information on ADDCALC Chart, press the F1 key while viewing a Chart.

## PART G: ADDCALC HELP

ADDCALC provides help through the status bar text, the F1 button, context sensitive help, and the Help menu.

### Status Bar

The status bar is displayed at the bottom of the ADDCALC window. To display or hide the status bar, use the **Status Bar** command in the View menu. If the status bar text is not completely visible, widen or resize the ADDCALC window. Maximizing the ADDCALC window will also make the status bar text completely visible.

The status bar describes actions of menu items as you navigate through menus. This area similarly shows messages that describe the actions of toolbar buttons as you depress them, before releasing them. If after viewing the description of the toolbar button command you wish **not to execute the command, then release the mouse button while the pointer is off the toolbar button**. Clicking within a field will also show the corresponding text on the status bar. It also reminds you that by pressing **F1** you will view associated help.

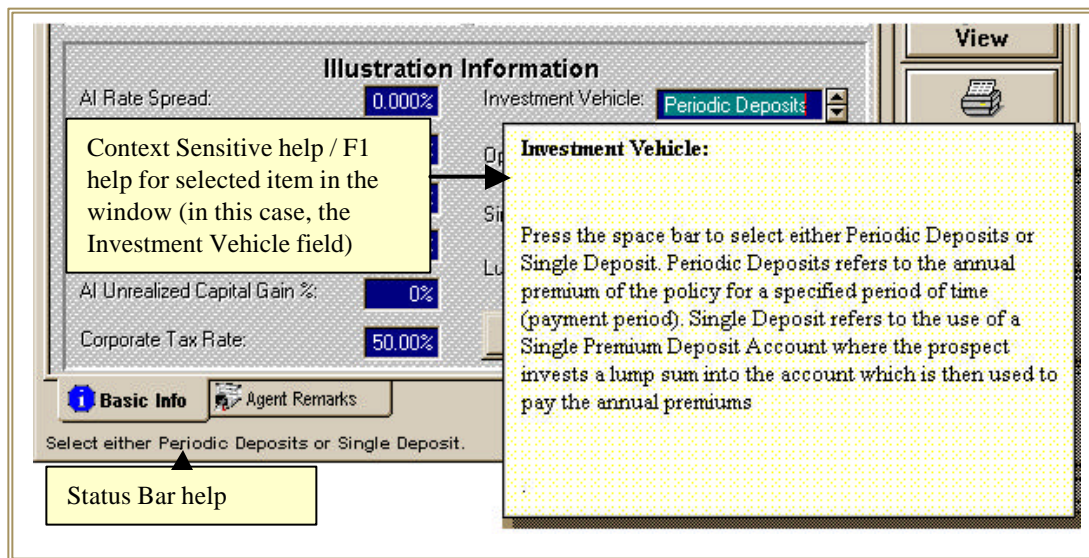


Figure 23: Help

### Context Sensitive Help

Use the Context Help command to obtain help on some portion of ADDCALC. When you choose the ADDCALC main toolbar's Context Help button, the mouse pointer will change to an arrow and question mark. Then click somewhere in the ADDCALC window, such as another toolbar button or a field. The help topic will be shown for the item you clicked. Clicking in a field or area in the ADDCALC window and pressing the F1 button will also produce help for the item you clicked.

## The Help Menu

The Help menu offers the following commands.

- ☞☞ **I**ndex: Offers you an index to topics on which you can get help. Use this command to display the opening screen of Help.
- ☞☞ **U**sing Help: Use this command for instructions about using Help.
- ☞☞ **W**eb Support: Vortex Business Software web site. Select "ADDCALC tutorial" or "Vortex Home Page"
- ☞☞ **A**bout ADDCALC : Displays the copyright notice and version number of your copy of ADDCALC.

## Help Index

Selecting the Index command will display the ADDCALC Help opening screen. From the opening screen, you can jump to descriptions on the ADDCALC menus, as well as detailed information on all of the ADDCALC concepts. The ADDCALC Online Help system is easy to use, with a hypertext table of contents and index. Each topic is covered with several explanations and often contains green underlined text you can click to see a definition of the term.

### THE HELP TOOLBAR

- ☞☞ Click the **C**ontents button to return to the opening Help screen.
- ☞☞ Click the **I**ndex tab to find specific topics listed alphabetically and then follow the instructions on your screen.
- ☞☞ Wherever you are in Help, you can click the **B**ack button. This will return you to the last screen entry. Continuing to press the **B**ack button will return you to the opening screen.
- ☞☞ The **P**rint button will allow you to print a help topic.
- ☞☞ A shortcut menu also appears in some help windows as a toolbar button called "Options". This will give you a shortcut menu with the options of **A**nnotate; **C**opy; **P**rint; **C**hange Font; **K**eep Help on Top; and **U**se System Colours. Just click the option you want to use.

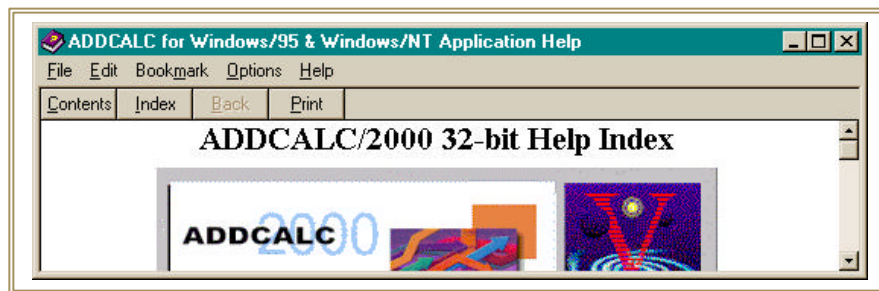


Figure 24: The Help Menu and Toolbar



### NOTE

To scroll through the Help Index, type the first few letters of the word you want to search for. The index is arranged just like a book index. If you don't find the entry you want, try another entry.

Use your right mouse button to click inside the Help window. This will give you the same shortcut menu as the Options button: **A**nnotate; **C**opy; **P**rint; **C**hange Font; **K**eep Help on Top; and **U**se System Colours.

HELP MENU	
The <u>F</u> ile Menu:	
<u>O</u> pen	Open any help files
<u>P</u> rint Topic	Print the current topic
<u>E</u> xit	Close the help window
The <u>E</u> dit Menu:	
<u>C</u> opy	Copies the current topic to the Clipboard and allows you to paste it in another software application
<u>A</u> nnotate	To add a comment to a Help topic, type your comments or notes. When you are done, you'll see a paper-clip icon at the top of the current topic. You can click it to see or change your comment. You can type any information that you want to save with the current topic, or add information from the Clipboard that was copied from another software application. To view saved annotations click the "paperclip" that annotates places at the top of the current topic.
The <u>B</u> ookmark Menu:	
<u>D</u> efine	Putting a bookmark in a Help topic: select <b>Bookmark</b> and click <b>Define</b> . Specify a name for your bookmark so that you can use it to find the topic again. If you want, you can also type a comment in the box. To return to this topic later, click the Bookmark menu, and then click the bookmark name for the topic you want to view. <b>Note:</b> As you name bookmarks the names will be added to the drop-down menu. To view the topic just go to Help, Bookmark and click the name of the topic you want to view.
The <u>O</u> ptions Menu:	
<u>K</u> eep Help On Top	To specify whether Help stays in front of other windows - a checkmark selection <b>Note:</b> The <u>D</u> efault option may include different settings for different types of Help windows. If you choose <b>On Top</b> , all Help windows in the current Help file will stay on top of your application. If you choose <b>Not On Top</b> , none of the Help windows in the current Help file will stay on top. <b>Default:</b> This is the Normal selection. <b>On Top:</b> This keeps the Help screen on top of other open windows even if another window is selected.. This is helpful if you are using the help file to use as a tutorial and will be referring to it as you proceed. To use it size the help window and move it to the right side of your screen, and then size the other window and move it to the left side of the screen. <b>Not On Top:</b> none of the Help windows in the current Help file will stay on top.
<u>D</u> isplay History Window	Shows all the help topics you have selected in this session of help. Double-click on the topic you want to return to.
<u>F</u> ont	To change the font size, point to <b>Font</b> , and then click <b>Small</b> , <b>Normal</b> , or <b>Large</b> . <b>Note:</b> When you change the font, it effects only the current Help file.
<u>U</u> se System Colours	To change the colour, click Use System Colours. When prompted to close Help, click <b>Yes</b> . When you open Help again, the background colour and text will match your system colours. <b>Note:</b> When you change the colour, it affects only the current Help file.
The <u>H</u> elp Menu:	
<u>V</u> ersion	Shows Help Version

Table 7: Help Menu

**NOTE: ADDCALC Chart Help** To view more detailed help, press F1 on the keyboard while viewing a chart on the screen.

## Concept Help

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The opening screen of the Help Index displays a hypertext list of all of the ADDCALC concepts. The hypertext list of the ADDCALC concepts is linked to specific help for each concept. They are displayed in the following categories

- ✍✍ Estate Planning
- ✍✍ Tax Planning
- ✍✍ Retirement Planning
- ✍✍ Corporate Insurance
- ✍✍ Pension Estate Maximization
- ✍✍ Charitable Giving
- ✍✍ Miscellaneous Concepts

Each specific concept will contain a:

- ✍✍ Synopsis
- ✍✍ Description
- ✍✍ Financial Plan
- ✍✍ Client Profile
- ✍✍ Recommendation(s)
- ✍✍ Explanation of the ledger columns for that concept
- ✍✍ Explanation of the chart(s) for that concept (if applicable)

# CONCEPTS

There are 7 categories and 28 concepts in ADDCALC:

1. **Estate Planning**
  - a) Insured Inheritance.eii
  - b) Income Shelter.eis
  - c) Insured Annuity.eia
2. **Tax Planning**
  - a) Capital Gains Protector.tcg
3. **Retirement Planning**
  - a) Corporate Insured Retirement.rcr
  - b) Income Generator.rig
  - c) Insured Retirement.rir
  - d) Retirement Compensation Arrangement.rrc
  - e) Secular Trust.rst
  - f) Split Dollar RCA.rsd
  - g) Tax Sheltered Income Stream.rts
4. **Corporate Insurance**
  - a) Capital Dividend Account.ccd
  - b) Collateral Insurance.cnc
  - c) Corporate Buyout.cbo
  - d) Corporate Insured Annuity.cia
  - e) Corporate Key Person Protection.ckp
  - f) Corporate Redemption of Shares.ccr
  - g) Corporate Split Dollar.csd
  - h) Employee/Shareholder Arrangement.ces
  - i) Leveraged Corporate Insured Annuity.clc
5. **Pension Estate Maximization**
  - a) Annuity Estate Maximizer.pam
  - b) Insured RRIF.pir
  - c) RRIF Estate Maximizer.prm
6. **Charitable Giving**
  - a) Charitable Annuity.gca
  - b) Charitable Insurance.gci
  - c) Charitable Insured Annuity.gia
7. **Miscellaneous concepts**
  - a) Internal Rate of Return.mir
  - b) Family Split Dollar.msdl

## Concept Descriptions

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### ESTATE PLANNING

#### **Insured Inheritance**

Makes an estate benefit comparison between the insurance policy and an Alternative Investment for a client's "lump sum" which has been set aside as a specific bequest under his or her will. Life insurance can "tax shelter" the earnings and provide superior inheritance values. The user may select "Single Deposit" or "Term Certain Annuity".

#### **Income Shelter**

Shows tax shelter earnings and provides superior inheritance values for a financing of future will bequest from current savings. Makes an estate benefit comparison between the insurance policy and an Alternative Investment.

#### **Insured Annuity**

Shows how to preserve the initial lump sum investment in a Non-registered Life-O prescribed annuity while generating an income for life. Makes a comparison between the insured annuity and an Alternative Investment for income generating purposes.

### TAX PLANNING

#### **Capital Gains Protection**

Illustrates how a life insurance policy can be used to compensate for a capital gains tax liability at death. The annual premium is expressed as a percentage of the asset value.

### RETIREMENT PLANNING

#### **Corporate Insured Retirement**

How to use the fund value of a Universal Life policy as source of tax free 'loans' in to pay an employee's retirement income -- repayable at death (use maximum deposits for as long as possible).

#### **Income Generator**

Provides a "withdrawal plan" illustration comparing results from a Universal Life or T100 + side fund policy with a genuine "buy term & invest the difference" concept. Makes income and estate benefit comparisons between the insurance policy and an Alternative Investment. The income may be indexed.

#### **Insured Retirement**

Shows how to use the fund value of a universal life policy as a source of tax free "loans" in lieu of income - repayable at death. The loan is shown as an offset from the fund value. The income may be indexed.

#### **Retirement Compensation Arrangement**

Shows a plan under which an employer makes contributions to a trust for the benefit of an employee upon retirement. Compares a traditional Alternative Investment with a life insurance policy for the purpose of generating after-tax pension income.

#### **Secular Trust**

Illustrates how a life insurance policy can be used to create a retirement planning alternative to a Retirement Compensation Agreement. The client will most likely be a major shareholder in the company, but does not have to be. Makes income and estate benefit comparisons between the insurance product and an Alternative Investment. The income may be indexed.

**Split Dollar RCA**

These funding arrangements have added to the attractiveness of life insurance as a funding vehicle for this growing source of new business. ADDCALC illustrates splits between the RCA trust and the employer or employee on a cash value, fund value or NCPI basis.

**Tax Sheltered Income Stream**

Provides a "withdrawal plan" showing advantage comparisons of investments in Universal Life policies with other investments. The withdrawals are calculated to leave just enough money in the fund to continue to pay the premiums until death. The income may be indexed.

**CORPORATE INSURANCE****Capital Dividend Account**

Shows the portions of tax-free and taxable estate benefit for private corporation owned life insurance. For agents working in the "corporate market". The "Adjusted Cost Basis" (ACB) portion of the death proceeds is shown as a percentage.

**Collateral Insurance**

Illustrates how, for collateral insurance cases, a portion of the annual mortality charges may be eligible for income tax relief if certain conditions are met. Calculates annual tax savings.

**Corporate Buyout**

Compares an insurance policy and an Alternative Investment for buyout purposes. A method of setting up a Buy-Sell Agreement between shareholders of a small private corporation. The proceeds of the corporate owned policies are paid through the Corporate Dividend Account to the surviving shareholders to fund the buy out. The user may select "Single Deposit" or "Periodic Deposits"

**Corporate Insured Annuity**

Shows how a corporate owned non-prescribed annuity purchased with corporate funds and backed by a life insurance policy can reduce the capital gains tax liability on the death of the owner of the corporation. Compares income and death benefit of the Corporate Insured Annuity and an Alternative Investment.

**Corporate Key Person Protection**

Compares an insurance product and an Alternative Investment for key person purposes. Illustrates how life insurance protects a small private corporation against the loss of an employee upon whom the business depends for its success. The insurance purchased may be illustrated on a periodic payment or single premium deposit account basis. The user may select "Single Deposit" or "Periodic Deposits".

**Corporate Redemption of Shares**

Compares an insurance policy and an Alternative Investment for redemption purposes. A method of setting up a buy sell agreement between key shareholders of a small private corporation funded through life insurance with the corporation being the owner and beneficiary. The user may select "Single Deposit" or "Periodic Deposits".

**Corporate Split Dollar**

Provides information for companies wishing to reward young employees by helping them to purchase a life insurance policy. This illustration can be split on fund value, surrender value or net cost of pure insurance. Illustrates as *regular* or *reverse* Split Dollar.

**Corporate Employee/Shareholder Arrangement**

Compares an insurance policy and an Alternative Investment for employee/shareholder purposes. Shows the provision of future benefits to attract and retain employees who own shares in the corporation. The user may select "Single Deposit" or "Periodic Deposits".



**Leveraged Corporate Insured Annuity**

Illustrates how a corporate owned non-prescribed annuity purchased with borrowed money and backed by a life insurance policy can reduce the capital gains tax liability on the death of the owner of the corporation. Calculates the potential savings.

**PENSION ESTATE MAXIMIZATION****Annuity Estate Maximizer**

Compares an insurance product and Alternative Investment ("AI") for estate maximization purposes. For the older client with surplus pension income this concept provides a tax effective program to maximize bequests.

**Insured RRIF**

Shows how to preserve the value of a Registered Retirement Income Fund for the estate of the insured by insuring the tax of the Registered Retirement Income Fund (RRIF) balance at death. A comparison is made between an insured RRIF and an uninsured RRIF for estate benefit purposes.

**RRIF Estate Maximizer**

Provides an estate benefit comparison between the insurance policy and an Alternative Investment. For those with surplus retirement income and a wish to transfer some RRSP capital "tax-free" to beneficiaries on death.

**CHARITABLE GIVING****Charitable Annuity**

Compares the payout and tax benefits of a Charitable Annuity to an Alternative Investment. Involves a donor providing a lump sum to a charity in exchange for an income for life.

**Charitable Insurance**

For those with surplus income and a desire to make a significant gift to a charity on their death while receiving tax credits on the annual contributions to a tax sheltered life policy..

**Charitable Insured Annuity**

Preserves the initial lump sum investment (for the charity(ies)) in a Non-registered Life-O prescribed annuity while generating an income for life for the donor. Compares the income of a Charitable Insured Annuity and an Alternative Investment.

**MISCELLANEOUS CONCEPTS****Internal Rate of Return**

Shows a detailed analysis of the annual insurance cost in a Universal Life or term to 100 + side fund policy and an independent appraisal of internal rate of return on the savings element. Calculates the internal rate of return of savings portion and estate benefit.

**Family Split Dollar**

Provides information for parents wishing to help their adult children by helping them to purchase a life insurance policy. This illustration can be split on fund value, surrender value or net cost of pure insurance. Illustrates as *regular* or *reverse* Split Dollar.

## SECTION 3: BRIDGE FILE EDITOR

### PART A: INTRODUCTION

#### ADDCALC Bridge File Editor

*The ADDCALC Bridge File Editor was designed to allow users to create product illustrations in cases where the product illustration software of the company they deal with does not directly export to ADDCALC.*

ADDCALC communicates with the product illustration software of a number of major life insurance companies through a bridge file. As the name implies, product information such as rates, face amount, mortality charges, fund values, etc. is exported to the ADDCALC program from the product illustration software by means of the bridge file. It is the life insurance company's responsibility to program company software to send information through the bridge file to the ADDCALC program. Not every company does this yet. To enable you to use company products, even if they are not "linked" to ADDCALC, Vortex has created the Bridge File Editor. This application enables you to create ADDCALC illustrations based on the product data of any life insurance company in Canada whether that company directly supports ADDCALC or not. You will have to manually input all the product data that ADDCALC needs to create illustrations. Care must be taken that all the data that ADDCALC requires is entered properly. The Bridge File Editor makes this process as easy for you as possible. On completion of your data entry, save the file and exit the Bridge File Editor program and ADDCALC will automatically load the new information as if it came directly from a company's product illustration software.

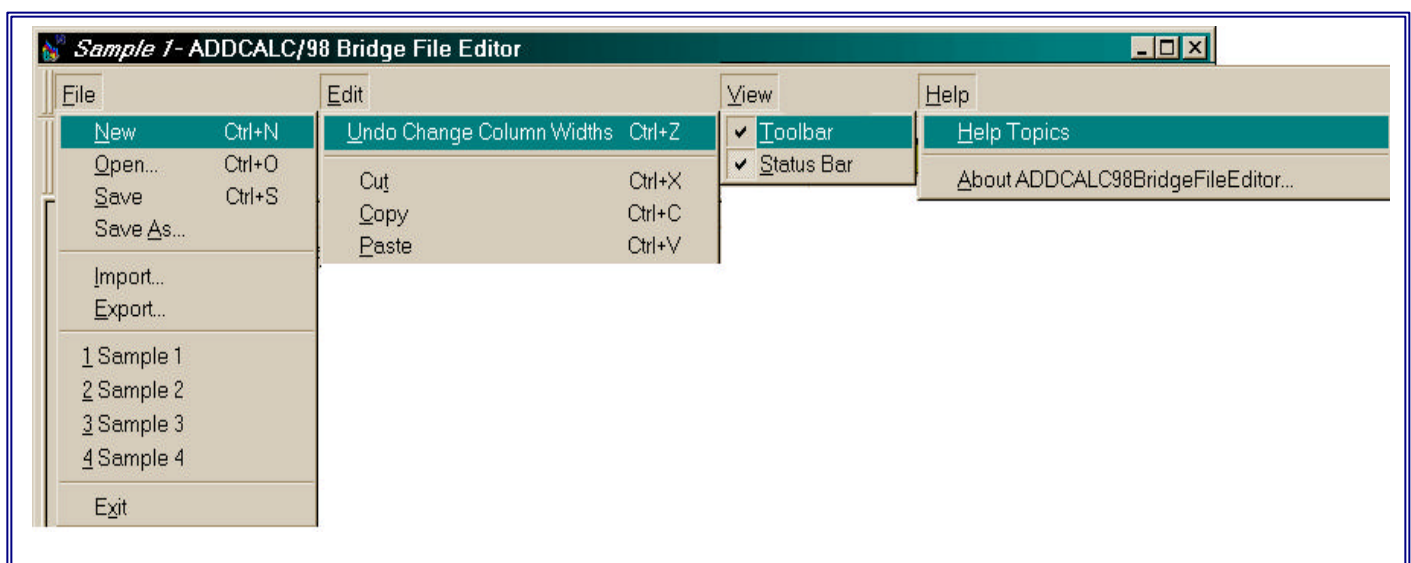
To activate the Bridge File Editor click the "Create" button in the bottom right hand corner of the ADDCALC Basic Information Screen.

#### Bridge File Editor Data Entry Fields

The Bridge File Editor Data Entry Fields tables on pages 49, 50, 51, and 53 display a description of the Bridge File Editor fields available. Some of the fields may not need to be filled in. For example, if you were illustrating a Single Life case, then there would be no need to fill in the spaces reserved for the other 4 possible lives

### PART B: THE BRIDGE FILE EDITOR MENUS

#### Bridge File Editor Drop Down Menus



**Figure 25: Bridge File Editor Menus**

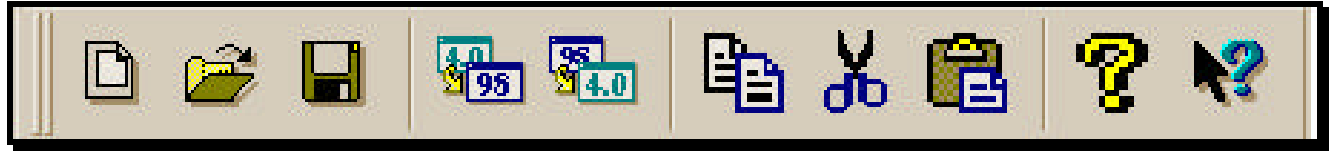
Some of the menu items shown above are unavailable (disabled) for this version of ADDCALC.

KEYBOARD ACTIONS			
BRIDGE FILE MENU BAR: DROP-DOWN MENUS			
COMMAND	KEYBOARD SHORTCUT	ALTERNATE KEYBOARD SHORTCUT	DESCRIPTION
<b>File Menu</b>	<b>Press Alt + F, then press:</b>		
New	n	Ctrl+N	Creates a new ADDCALC bridge file.
Open	o	Ctrl+O	Disabled for this version of ADDCALC.
Save	s	Ctrl+S	The current bridge file is saved - no dialog box necessary.
Save <u>A</u> s	a	--	Disabled for this version of ADDCALC.
Import	i	--	Disabled for this version of ADDCALC.
Export	e	--	Disabled for this version of ADDCALC.
Recent File	<number>	--	The file corresponding to the number selected.
Exit	x	Alt + F4	Closes ADDCALC.
<b>Edit Menu</b>	<b>Press Alt + E, then press:</b>	<b>THIS MENU IS ONLY AVAILABLE FROM WITHIN THE COLUMNS GRID IN THE COLUMNS WINDOW</b>	
<u>U</u> ndo	u	Ctrl + Z	Use this command to reverse the last editing action, if possible. The name of the command changes, depending on what the last action was. The Undo command becomes disabled (greyed out) on the menu if you cannot reverse your last action.
<u>C</u> ut	t	Ctrl + X	Use this command to remove the currently selected data from the document and put it on the clipboard. This command is unavailable if there is no data currently selected. Cutting data to the clipboard replaces the contents previously stored there.
<u>C</u> opy	c	Ctrl + C	Use this command to copy selected data onto the clipboard. This command is unavailable if there is no data currently selected. Copying data to the clipboard replaces the contents previously stored there.
<u>P</u> aste	p	Ctrl + V	Use this command to insert a copy of the clipboard contents at the insertion point. This command is unavailable if the clipboard is empty.
<b>View Menu</b>	<b>Press Alt + V, then press:</b>		
<u>T</u> oolbar	t	--	Show / hide the toolbar (toggle). Use this command to display and hide the toolbar, which includes buttons for some of the most common commands in ADDCALC Bridge File Editor. A check mark appears next to the menu item when the toolbar is displayed.
<u>S</u> tatus Bar	s	--	Show / hide Status Bar (toggle) Use this command to display and hide the Status Bar, which describes the action to be executed by the menu item or toolbar button that the mouse pointer is pointing at. A check mark appears next to the menu item when the Status Bar is displayed.
<b>Help Menu</b>	<b>Press Alt + H, then press:</b>		
<u>H</u> elp Topics	h	--	ADDCALC Bridge File Editor Help Index window Use this command to display a tabbed screen of Help. The Contents tab displays “books” of help topics; the Index tab and the Find tab help you find particular topics.
<u>A</u> bout ADDCALC BridgeFileEditor	a	--	Use this command to display the copyright notice and version number of your copy of ADDCALC Bridge File Editor.

Table 8: Bridge File Editor Menu Bar Drop-Down Menus

## PART C: THE BRIDGE FILE EDITOR TOOLBAR

The toolbar is displayed across the top of the application window, below the menu bar. The toolbar provides quick mouse access to many tools used in ADDCALC Bridge File Editor. To hide or display the Toolbar, choose Toolbar from the View menu. Both the menu bar and the toolbar can be either “docked” or “floating” .



### NEW command

Creates a new ADDCALC bridge file in ADDCALC Bridge File Editor.



Disabled for this version of ADDCALC.



### SAVE command

Save the active ADDCALC bridge file.



Disabled for this version of ADDCALC.



Disabled for this version of ADDCALC.



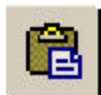
### COPY command

Copies data from the bridge file to the clipboard. Use this command to copy selected data onto the clipboard. This command is only available in the “Columns” screen. It is unavailable if there is no data currently selected; click in the Columns grid to enable this command.



### CUT command

Deletes data from the bridge file and moves it to the clipboard. Use this command to remove the currently selected data from the document and put it on the clipboard. This command is only available in the “Columns” screen - click in the Columns grid to enable it. It is unavailable if there is no data currently selected.



### PASTE command

Pastes data from the clipboard into the bridge file. Use this command to insert a copy of the clipboard contents at the insertion point. This command is only available in the “Columns” screen. It is unavailable if there is no data currently selected; click in the Columns grid to enable this command. This command is unavailable if the clipboard is empty.



### ABOUT ... command

Displays the copyright notice and version number of your copy of the ADDCALC Bridge File Editor.



### CONTEXT HELP command

Click on this Context Help button and the mouse pointer will change to an arrow and question mark. Next, click somewhere in the ADDCALC Bridge File Editor window, such as another Toolbar button, or a field. The Help topic will be shown for the item you clicked.

# PART D: THE BRIDGE FILE EDITOR SCREENS

## Basic Information Screen

**Figure 26: Bridge File Editor Basic Info Screen**

Enter the appropriate information or select from drop down menus where indicated. The Basic Information screen contains the information for the first insured.



### NOTE

*Some fields have no distinguishing background colour and cannot be selected. These fields are either unavailable (disabled) for this version of ADDCALC or are made available (enabled) depending on the information entered in other fields.*

*If the Age field value is changed, a message box will inform you that the associated column data has been adjusted to the number of years to be illustrated.*

BRIDGE FILE EDITOR DATA ENTRY FIELDS – BASIC INFO SCREEN	
FIELD NAME	DESCRIPTION
Revision #	Disabled for this version of ADDCALC.
Product Name	The name of your insurance product.
Prospect Name	The name of the prospect.
Agent Name	The name of the agent/broker.
Prospect Gender	Female or Male.
Prospect Age	Age 1 to 99.
Prospect Class (Smoker Status)	Non-Smoker or Smoker.
Policy Face Amount	To two decimal places.
Tax Rate	Expressed as a percentage. E.g.: 45.50 would be stored as 0.455.
Single Pay Interest Rate (%)	Expressed as a percentage. E.g.: 9.00 would be stored as 0.09. This applies only in pre-payment of premium cases.
Single Pay Premium	Amount to be deposited in a Premium Deposit Account. To two decimal places. This applies only in pre-payment of premium cases.
Product Type	Selections include: Universal Life, Term to 100, Term to 100 + side fund, Participating policy (e.g.: whole life, exceptional life), and 5 or 10 year term.
Death Benefit Type	Selections include: Level, Increasing w/fund value/paid up additions, etc, Increasing with fund value + (i.e.: in excess of face amount + fund value), and Increasing, no fund value.
Exempt Policy?	Non-exempt or Exempt.
Windows: DLL Path	Disabled for this version of ADDCALC.

**Table 9: Bridge File Editor Fields for the Basic Info Screen**

# Rate(s) Screen

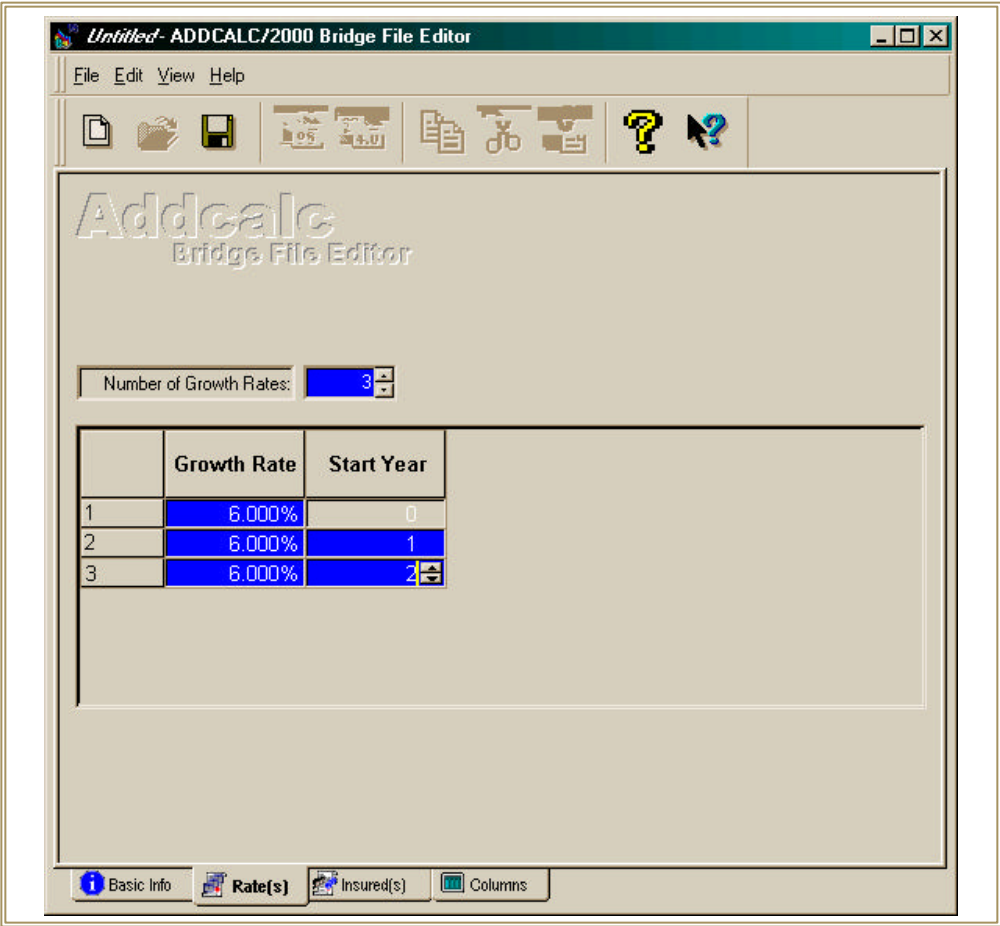


Figure 27: Bridge File Editor Rate(s) Screen



**NOTE**

*This screen enables you to enter multiple growth rates.*

*The Rate(s) screen applies only to Universal Life cases to illustrate growth in the side fund.*

BRIDGE FILE EDITOR DATA ENTRY FIELDS – RATE(S) SCREEN	
FIELD NAME	DESCRIPTION
Number of Growth Rates	The number of growth rates to follow (maximum 5) in the Growth Rate Grid.
<b>Growth Rate Grid</b> - the “Start Year” represents the year, starting from an offset of zero, that the corresponding growth rate will take effect. The value must be zero in Year 1. The Growth Rate grid contains the following information for <b>each</b> insured, to a maximum of 5 growth rates/start years:	
Growth Rate	Expressed as a percentage: 7% would be stored as 0.07. 6.000% is a default setting – adjust accordingly.
Growth Rate Start Year	The year, starting from an offset of zero, that this rate will take effect. The first Growth Rate Start Year entered <b>must</b> be zero; this field is therefore disabled for Growth Rate #1 Start Year.

Table 10: Bridge File Editor Fields for the Rate(s) Screen

Insured(s) Screen

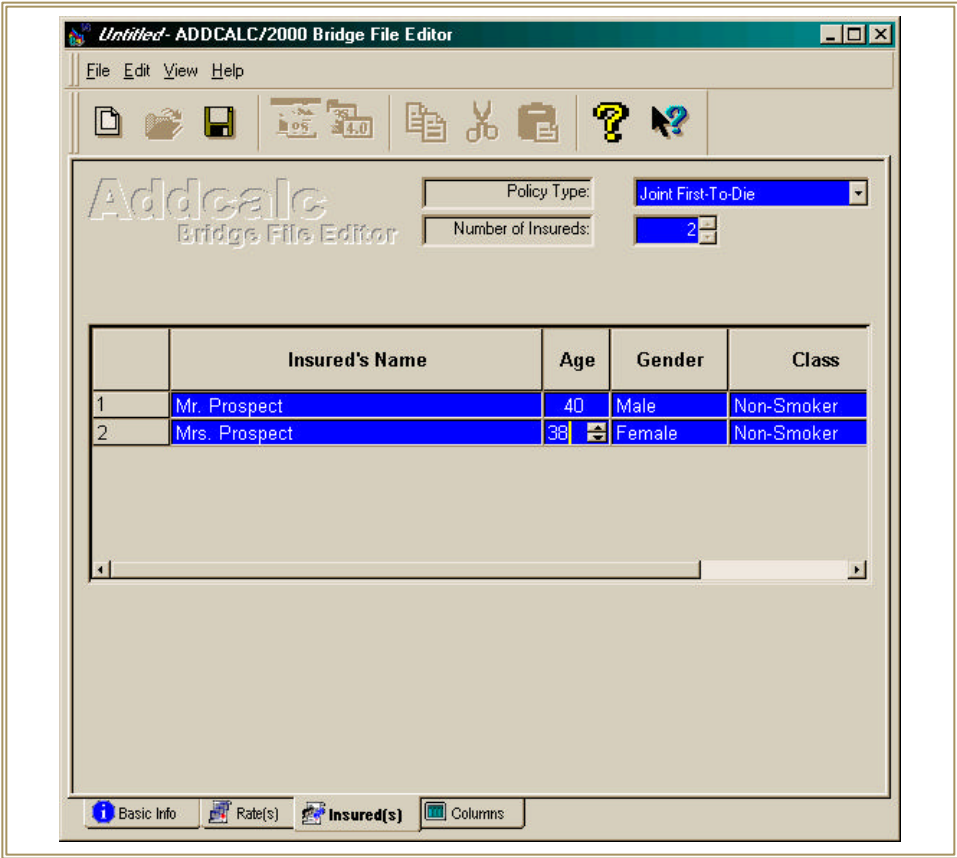


Figure 28: Bridge File Editor Insured(s) Screen

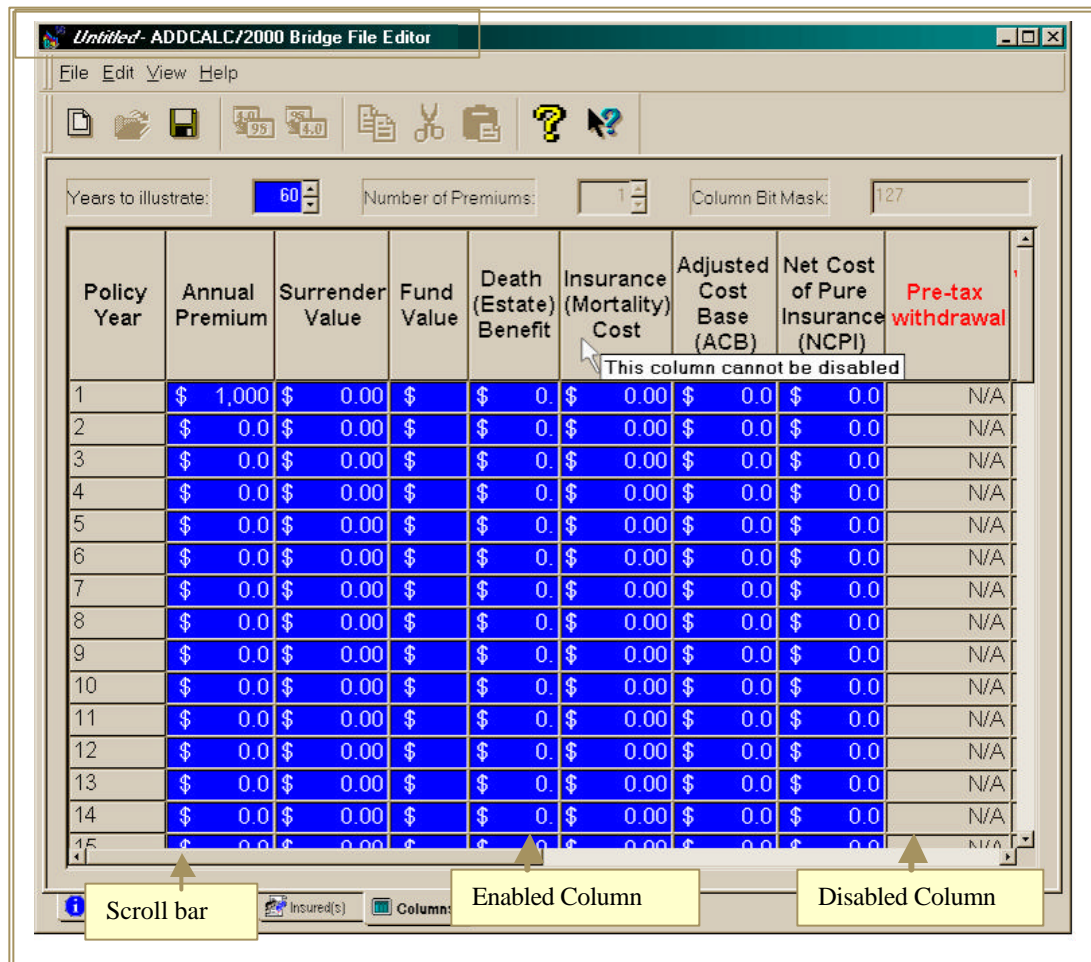
This screen enables you to enter “multiple lives” or “joint lives”. If there is only one Insured, then the information on this screen will mirror the Basic Information screen. The “Number of Insureds” field is disabled or enabled depending on the selection entered into the “Policy Type” field.

BRIDGE FILE EDITOR DATA ENTRY FIELDS – INSUREDS SCREEN	
FIELD NAME	DESCRIPTION
Policy Type	Selections include Single Life, Joint First to Die, Joint Last to Die, and Multiple Lives (non-joint).
Number of Insureds	Number of lives to follow. A Single Life would be expressed as 1.
Insureds Grid - contains the following information for <b>each</b> insured, to a maximum of 5 insureds	
Name	The name of the insured.
Age	Age of insured.
Gender	Female or Male. Use the associated spin button or the keyboard space bar to change the value for Gender and Class.
Class	Non-Smoker or Smoker. Use the associated spin button or the keyboard space bar to change the value for Gender and Class.
Face Amount	The amount of insurance for this insured. For joint cases, this amount will be identical to the Face Amount for the whole policy.

Table 11: Bridge File Editor Fields for the Insureds Screen



## Columns Screen



**Figure 29: Bridge File Editor Columns Screen**

The Columns screen allows you to enter values into a Columns Grid for each policy year.

### COLUMNS SCREEN FIELDS

#### Years to Illustrate

Each column is able to contain 100 years of data; however, the insured(s) must not exceed age 100. The “Years to Illustrate” field, therefore, must not exceed age 100. If the insured’s current age is 40, for example, an error message will appear if you attempt to enter a number greater than 60 in the “Years to Illustrate” field.

#### Number of Premiums

The number of years that premiums are to be paid. This field is disabled for direct entry; however, you can view the value changing as you make entries into the Annual Premium column.

#### Column Bit Mask

Disabled for this version of ADDCALC

## COLUMNS GRID

The Columns Grid allows you to set which columns will be enabled (active) or disabled; thereby setting the types of data that can be entered. Enabled columns are shown with headings in black text and with rows with a blue background. Data can be entered into these columns for each policy year. Disabled columns are shown with headings in red text and the rows do not have a different background colour. Columns that appear enabled by default are mandatory columns and cannot be disabled. Columns that appear disabled by default can be enabled simply by clicking on the column heading. This is a toggle feature, so that clicking on the heading again will disable the column. Moving your mouse pointer over the column headings will show a “tip” that will indicate whether a column can be disabled or not (as in Figure 2). Use the scroll bars to view all of the possible columns and rows available.

Use the Copy and Paste features to enter duplicate values into other cells.



### NOTE

*Some of the columns are mandatory and cannot be disabled, as ADDCALC requires this information. The values for these columns must be obtained from the policy proposal. The other columns are optional, and can be left disabled.*

## BRIDGE FILE EDITOR DATA ENTRY FIELDS –COLUMNS SCREEN

FIELD NAME	DESCRIPTION
MANDATORY COLUMNS	
Annual Premium Column	<b>Required</b> column; up to 100 years of data, must not exceed age 100. The actual annual premium of the policy. If you are specifying a single pay premium, do not put that value here. Use the actual annual premiums that are being paid by the single pay account.
Surrender Value Column	<b>Required</b> column; up to 100 years of data, must not exceed age 100. The value that the insured would receive if he/she cashed in the policy (i.e. after surrender charges have been paid). This value <b>MUST</b> be pre-tax. If withdrawal figures are included, then these figures must be net of withdrawals (including withdrawal fees and withdrawal SURRENDER charges).
Fund Value Column	<b>Required</b> column; up to 100 years of data, must not exceed age 100. The internal fund value of the policy prior to any surrender charges being applied. This value <b>MUST</b> be pre-tax. If withdrawal figures are included, then these figures must be net of withdrawals (including withdrawal fees and withdrawal SURRENDER charges).
Death (Estate) Benefit Column	<b>Required</b> column; up to 100 years of data, must not exceed age 100. The policy death benefit. If withdrawal figures are included, then these figures must be net of withdrawals (including withdrawal fees and withdrawal SURRENDER charges).
Insurance Cost (Mortality Charge) Column	<b>Required</b> column; up to 100 years of data, must not exceed age 100. Any and all charges paid from the fund value, including mortality costs, taxes, and any policy fees.
Adjusted Cost Base (ACB) Column	<b>Required</b> column; up to 100 years of data, must not exceed age 100. The ACB of the policy only. You may have to request a special quote from your insurance company to obtain these values. Segregated fund ACB values should not be accounted for.
Net Cost of Pure Insurance (NCPI) Column	<b>Required</b> column; up to 100 years of data, must not exceed age 100. The NCPI of the policy only. You may have to request a special quote from your insurance company to obtain these values. Segregated fund values should not be accounted for.

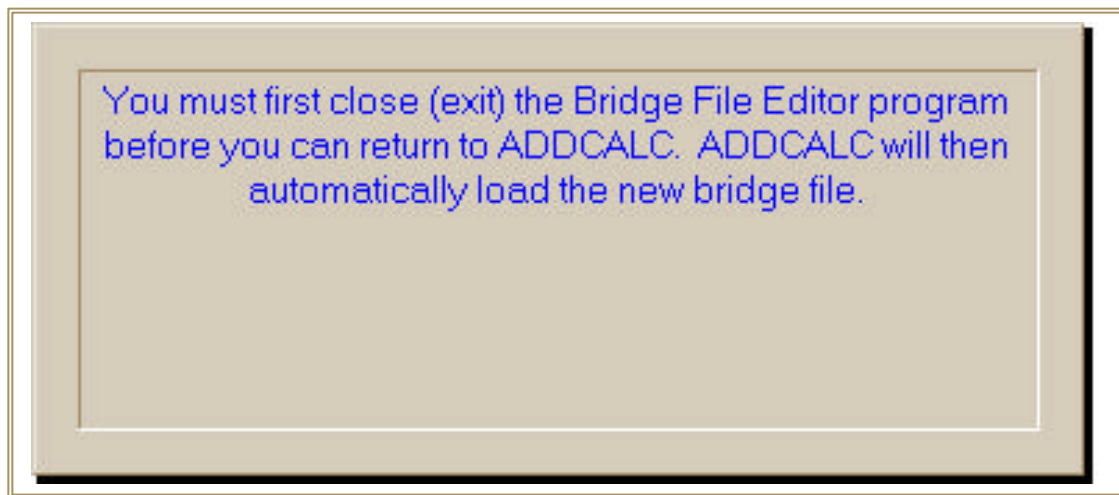
OPTIONAL COLUMNS	
Pre-Tax Withdrawal Column	<p><b>Optional</b> column; up to 100 years of data, must not exceed age 100. The amount actually withdrawn from the policy. This column might be the same as the after-tax column in cases where there is no tax, such as RCA's and insurance owned by a charity. To make use of this column, your software must enable users to specify either before tax (Income Generator and Secular Trust), or after tax (RCA) withdrawals. <b>Do not include withdrawal fees or surrender charges in these values.</b></p> <p><b>Note: if you select this column, then all ADDCALC concepts will be disabled except Income Generator, Secular Trust and RCA. Therefore, only select this column if withdrawals are specified in the original proposal. Do not send a column of zeroes.</b></p>
Withdrawal Taxable Portion Column	<p><b>Optional</b> column; up to 100 years of data, must not exceed age 100. The taxable portion of the pre-tax withdrawal. To make use of this column, your software must enable users to specify either before tax (Income Generator and Secular Trust), or after tax (RCA) withdrawals. <b>Do not include withdrawal fees or surrender charges in these values.</b></p> <p><b>Note: if you select this column, then all ADDCALC concepts will be disabled except Income Generator, Secular Trust and RCA. Therefore, only select this column if withdrawals are specified in the original proposal. Do not send a column of zeroes.</b></p>
Pre-tax Segregated Fund Value Column	<p><b>Optional</b> column; up to 100 years of data, must not exceed age 100. The balance of the segregated fund prior to any tax being applied.</p> <p><b>Note: if you select this column, then the Charitable Insurance and (possibly) RCA concepts will be disabled. Therefore, this column should only be filled in if segregated funds are attached to the policy. Do not send a column of zeroes.</b></p>
After-tax Segregated Fund Value Column	<p><b>Optional</b> column; up to 100 years of data, must not exceed age 100. The balance of the segregated fund after taxes has been applied. Normally, this means taxes on unrealized (now realized) capital gains.</p> <p><b>Note: if you select this column, then the Charitable Insurance and (possibly) RCA concepts will be disabled. Therefore, this column should only be filled in if segregated funds are attached to the policy. Do not send a column of zeroes.</b></p>
Net Amount at Risk (Face Amount) Column	<p><b>Optional</b> column; up to 100 years of data, must not exceed age 100. Many products now adjust the Net Amount At Risk (NAAR) to maximize the internal growth of the fund value in order to generate maximum withdrawal potential.</p>

Table 12: Bridge File Editor Fields for the Columns Screen

## Returning to ADDCALC

---

Save your file by clicking on the “Save” button on the toolbar on completion of your data entry into the Bridge File Editor. Once the Bridge File Editor is open, the ADDCALC application is unavailable. In order to return to ADDCALC, the Bridge File Editor must be closed (Figure 30 displays a message box will appear over top of ADDCALC to inform you of this). When the Bridge File Editor has been closed, your new bridge file will be automatically saved. ADDCALC will load the “New File” dialog box; the concept that you select will use your new bridge file. Some concepts may be unavailable depending on the selections made in the Bridge File Editor.



**Figure 30: Message box**

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