

clarity

# **Clarity Software**

## **Instruction Manual**

**Installation and operation**

The following few pages are designed to show you the main functions and facilities of the Clarity Factfind. Many of them “do exactly what it says on the tin”, but some are a little more complex.

We have found that as the inexorable evolution of the system continues, elements of this instruction manual can become out of date. Some screenshots will have minor differences in layout or wording, but you should still be able to assimilate what you see on these pages with what appears on the screen. It would clearly be very difficult (as well as time-consuming) to amend this manual EVERY time a small change is made to the system.

As always, if you are stuck, please contact us:-

By telephone – 01543 360222

By fax – 01543 452444

By e.mail – [Clarity.software@ntlworld.com](mailto:Clarity.software@ntlworld.com)

## Preparation

Please note that the use of the Clarity system requires at least a basic knowledge of computers in general and in particular, Microsoft Windows (95, 98, XP, etc) Microsoft Word and Excel. Knowledge of data entry, editing, copying, pasting and other relatively simple aspects of computer applications is very desirable. Alternatively of course, it pays to know “a man who can”!

Clarity will provide in depth training on the use and implementation of the Clarity system. This is provided within the standard subscription cost of the Clarity system. We **cannot** however provide support or training for general computer or application usage.

Although the basic application of Microsoft Excel 97 and Word 97 have been used almost exclusively for the compilation of this software, there are a few preparatory checks and changes that may need to be made to your computer system to ensure that it operates correctly and fully.

If you are operating with any version of Microsoft Office, it may be wise to install the Service Releases provided free by Microsoft to registered users. These “patches” cure many known bugs discovered after the full releases of the Office application. Clarity was built using Excel97 and Word97 with Service Release 2 installed.

Additionally, Excel 97 and Excel2000 are not fully Year 2000 compliant as they (and Windows 95/98) appears to use a “rolling” 100 year period when dealing with short dates (dates entered as 24/07/58 as opposed to 24/07/1958). This minor shortcoming can be controlled by allowing Microsoft Windows™ to assume what you mean when you enter a short date. The Date tab in the Regional Settings facility in Control Panel allows you to tell Windows to assume all two figure years of say more than 30 are the 20<sup>th</sup> century, but figures of below 30 are treated as 21<sup>st</sup> century.

Whilst on the subject of dates, you should ensure that the date format of your PC is set correctly. You can do this by selecting **Regional Settings** in **Control Panel** and selecting the **Dates** tab. Make sure that Short date is set to DD/MM/YY and Long date to DD/MMMM/YYYY. This ensures that the American way of recording dates (MM/DD/YY) is not selected inadvertently. E.g.12/04/2001 is 4<sup>th</sup> December in America!

## Other requirements

### Addins

To function correctly, Clarity needs Microsoft Excel to have a further element installed that is not necessarily installed from outset. This is a very useful tool called **Analysis Toolpak**. This is easy to install. Go to **Tools, Add-ins** and select the **Analysis Toolpak** tick box from the list (if it isn't already ticked of course), then click OK. Excel will possibly prompt you for your Microsoft Office CD.

## Microsoft PowerPoint

Clarity also needs **Microsoft PowerPoint** to allow the tutorials to run. If your copy of Microsoft Office did not include this feature, you will not be able to run the tutorials. In fact initially, you may not be able to run Clarity at all, as the system checks for the presence of PowerPoint and if it is not found, it halts the loading process. There is an extra file called **MSPPT8.OLB**, (located in the Other Files sub-folder of the ClarityV2 folder) that you can use to “fool” your computer into thinking that PowerPoint exists on your PC and thus allows Clarity to run (albeit still without the tutorials). Copy the MSPPT8.OLB file into the following location on your computer:

**C:\Program Files\Microsoft Office\Office**

If the location does not exist (usually because you have "Office10" or "Office11" instead), you will need to create the "Office" folder, as detailed below.

## Microsoft Office XP / 2003

If you are using Microsoft Office XP or Microsoft Office 2003, you will probably experience problems running Clarity. This is because Clarity expects to see the Analysis Toolpak in the following location:

**C:\Program Files\Microsoft Office\Office\Library**

However, for some reason unknown to logical reasoning, Microsoft have chosen for Office XP to use the following location:

**C:\Program Files\Microsoft Office\Office10\Library**

And Office 2003 uses:

**C:\Program Files\Microsoft Office\Office11\Library**

Either way, this means that Clarity cannot find the files it requires and usually crashes with a “debug” message, saying something like “Can’t find project or library”

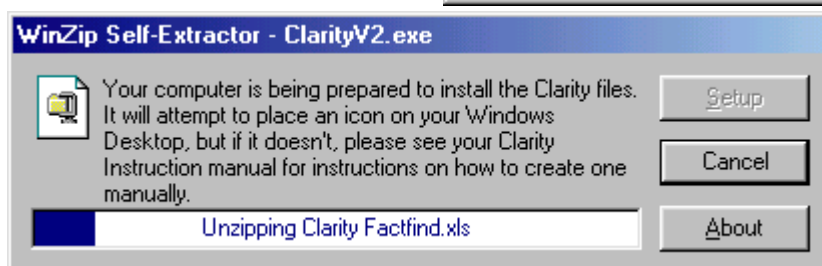
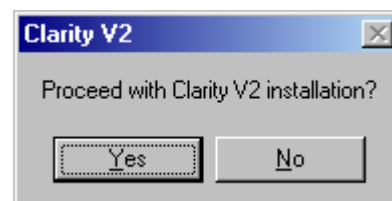
The solution is to create a new folder within the **Microsoft Office** folder called “**Office**” and to copy the **Library** folder (and all of its contents) from **Office10** or **Office 11** and paste them to the new “**Office**” folder. This is not particularly difficult, but if you are at all unsure and require some assistance, just ask.

## Installation (Standalone)

Installation is simple and comes in two parts. Insert the ClarityV2 CD into your CD drive and the install program should run automatically. If not, click the **Start** button, then **Run**, and type **X:\ClarityV2** (where X is the drive letter of your CD drive – usually 'D').

The box on the right will then appear. Click on the **Yes** button and the files will be transferred to your computer. The second window shown lower right is displayed while the files are being copied. Note that the text informs you that a shortcut will be placed on your Windows desktop.

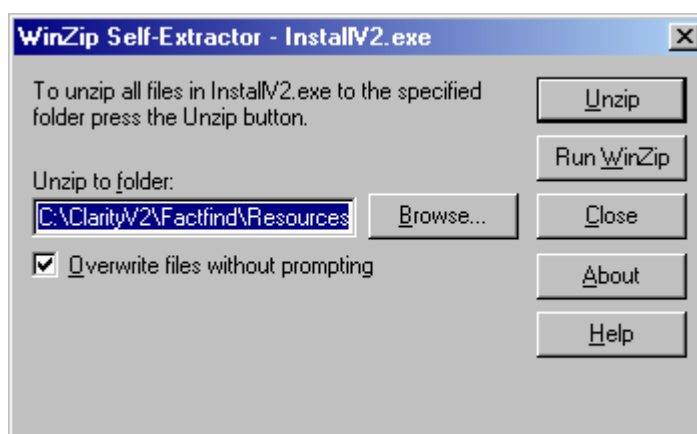
This gives quick access to the Clarity Factfind.



If you intend to run ClarityV2 over a network, you will need to install the software onto your network server too. However, you should note that the copy of Clarity Factfind that you must open each time is the one on your own computer.

The second part of the installation is the **Personalisation and Security CD**. This ensures that your own Company and personal details are used whenever you open Clarity Factfind. This disc is important as it is **only** issued on first installation, or on changes of adviser. Keep it safe, you will need it for all new installations.

To install the Personalisation and Security files, simply insert the CD into your computer's CD. The Winzip window on the right will appear. Do **NOT** alter the contents of the "unzip to folder" text, or your Factfind will not function. If the unzip window does not launch automatically, click the **Start** button on the Windows taskbar, followed by the **Run** command. Type **D:\InstallV2** and click **OK**. (where 'D' is the drive letter of your CD).



## Network Installation

**IMPORTANT NOTE** – this section deals with basic network setup only – if you are at all unsure, consult a suitably qualified computer technician. We can help with network setup, but we cannot take any responsibility for mis-configured settings, as the only way to be entirely sure is to work AT your PCs, rather than over the telephone. These instructions presume that a network is already established and configured. Clarity cannot provide instruction on how to do this.

ClarityV2 must be installed as per the previous page on ALL computers that will work with the client data.

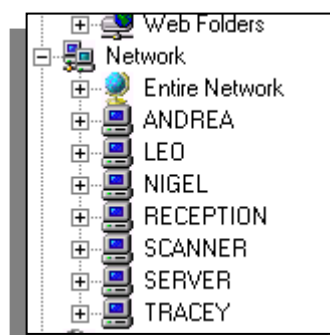
You will have two basic choices as to where the client data is held:

- 1) On one of the computers that will be used for Clarity
- 2) On a computer that will not be used for Clarity (usually a file server)

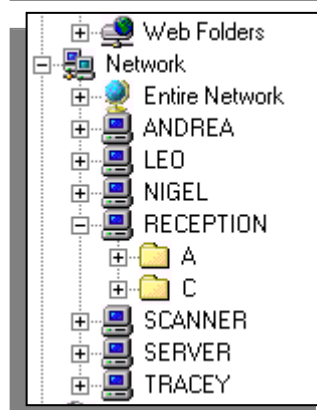
For this example, we will call the computer(s) that will use Clarity to access the client data “Workstation”, and the computer that will hold the data “Server”.

Each Workstation must “see” the Server as a mapped Drive letter. For example, the hard drive on your computer is probably a C:\ drive. The Workstation could see the Server as say a G:\ drive.

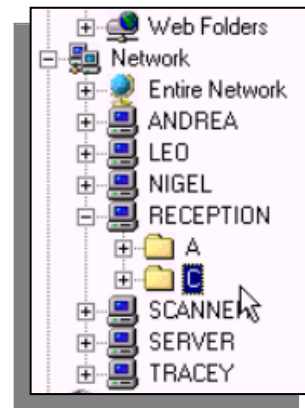
In this example, the screenshots show our network at Legal & Financial. On the Workstation, open Windows Explorer and in the left-hand pane, locate the computer that will hold the ClarityV2 data files.



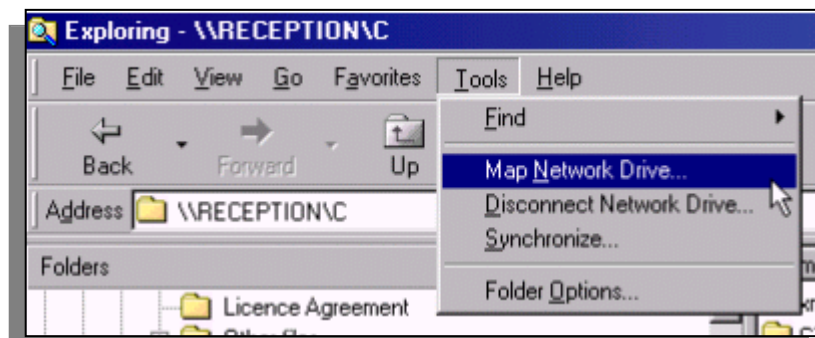
Click on the '+' sign next to the computer that will be used as the Server. In this example, we are going to use the “RECEPTION” computer.



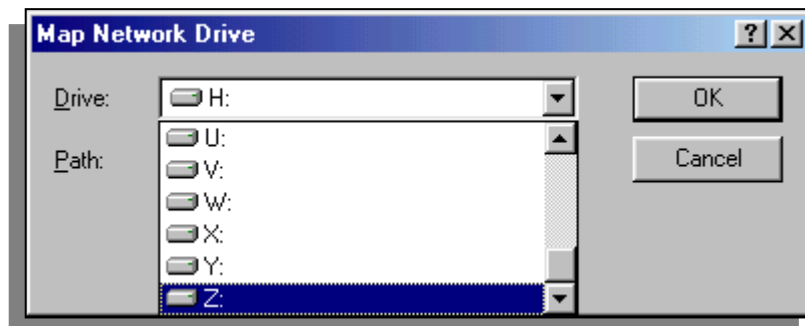
Click on the folder that will be used to hold the Clarity data files.



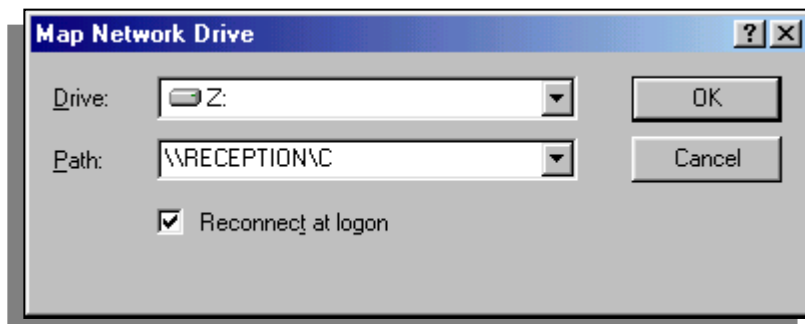
Click on Tools, followed by Map Network Drive



In the upper pull-down menu, select the drive letter you wish to use (in this example, "Z" has been chosen)



In the lower pull-down menu, type in the path - which will be:



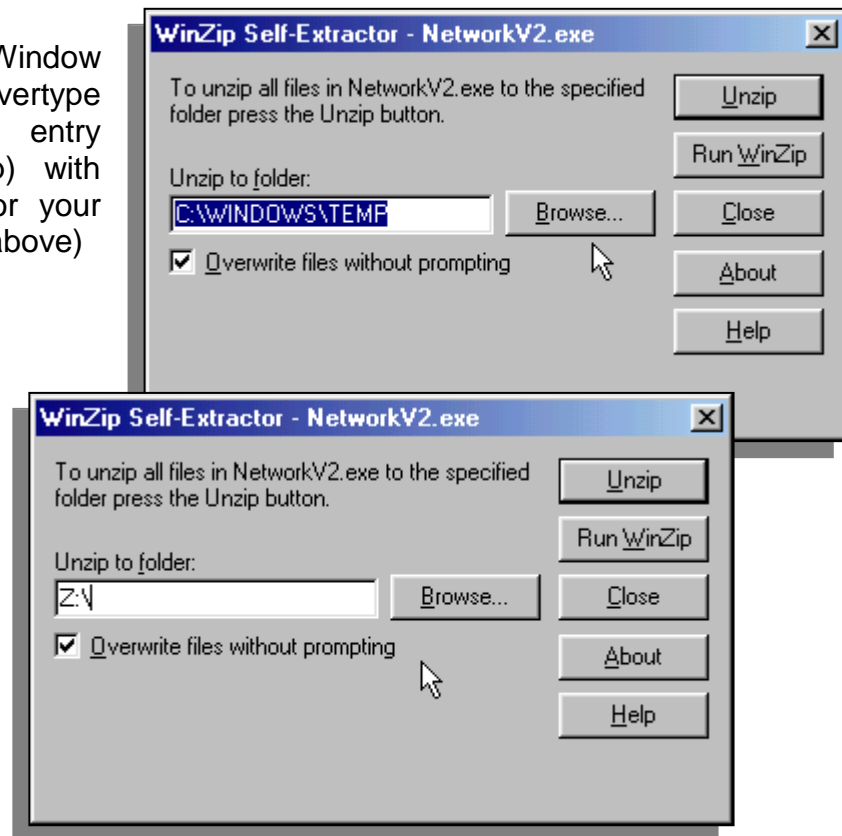
**"\\"** then **computer name** then **"\"** then **Drive name** (probably "C:\")

Make sure the "reconnect at logon" checkbox is ticked.

Hopefully, most of the above will already have been set up, which only leaves the last part below.

Once the Workstation(s) “see” the Server with a Drive letter, Clarity must be installed onto the Server. This can be done by running the NetworkV2 installation command from the CD. To do this, simply click on Start, followed by Run, and type “D:\NetworkV2” (where D:\ is your CD drive).

When the Unzip Window appears, simply overwrite the default entry (C:\Windows\Temp) with the drive letter for your Server (as set up above)



That **should** be it! When ClarityV2 is next started, you will be given the option of using either the C:\ drive database, or the Z:\ drive. Once the Z:\ drive has been used, it will be pre-selected each time you open Clarity (to save you having to select it each time)

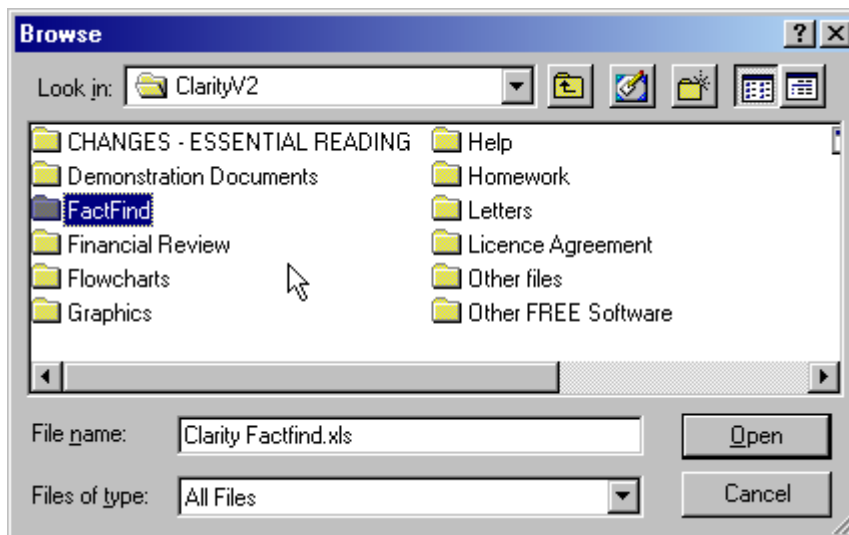
If you do not feel comfortable with network settings, **please** do not risk causing problems. We can usually help with the basics, but otherwise, you should seek expert assistance.



## Make Life Easier!

It can be annoying to have to use **File, Open** and then locate your file every time you want to access the Clarity Factfind or Clarity Financial Review (or any other regularly used file). To make things easier, place a shortcut on the Windows desktop (which Clarity may have done for you when you installed).

Manually adding a shortcut to your desktop is easy. Simply right-click on the desktop itself, click **New** and then **Shortcut** from the pop-out list and a dialog box will appear allowing you to select the file you wish to open. Click on **Browse** and a new window will appear. Now change the **Files of Type** drop-down list (at the bottom) to **All Files** and then find (by navigating to it in the window shown below) and double click on the file you require (in this case, navigate to C:\ClarityV2\Factfind and select the "Clarity Factfind" file from the list).



The full location and file name is then imported into a dialog box, on which you click the **Next** button. A new dialog box asks you for the name of the shortcut. You can call it virtually anything you want, as it has

no bearing on the file name. By default it will call itself by the file name, which although accurate is a bit of a long title to appear under a desktop icon. Something short and succinct like 'Factfind' will probably suffice. Finally, click **Finish** and your new shortcut will be placed on the desktop.

## **Screenshots**

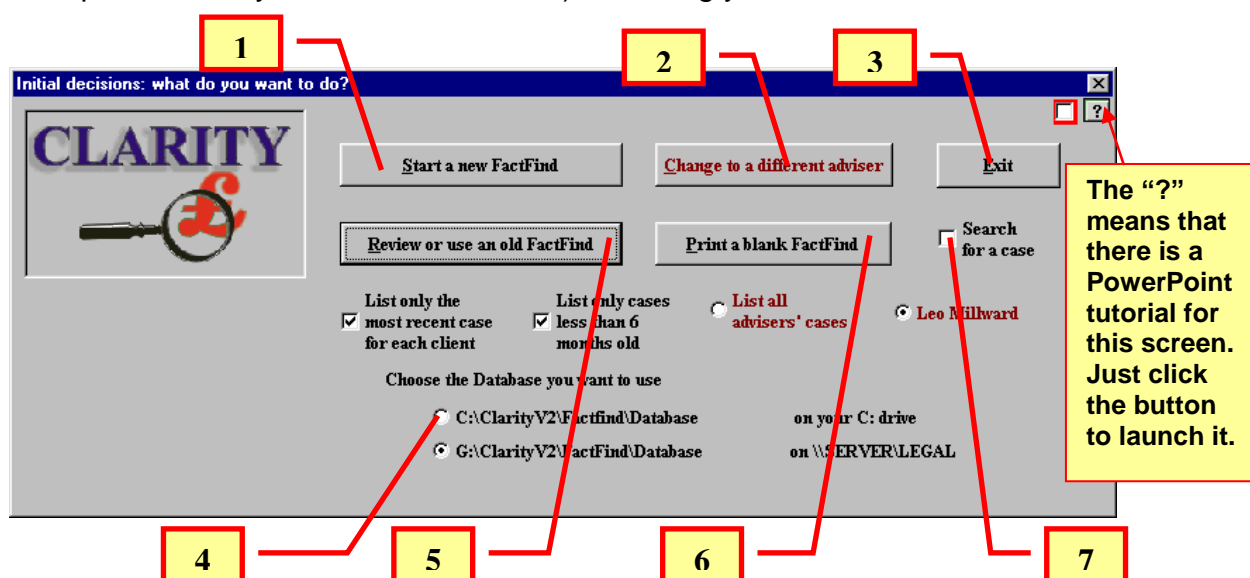
The following section shows various screenshots taken from the Clarity system. Due to Clarity's policy of continuous improvement and development, this manual is often a step or two behind the software itself!

If any of the screenshots are significantly different to what you see on screen, or if you need to know more about a new facility not covered here, please contact us.

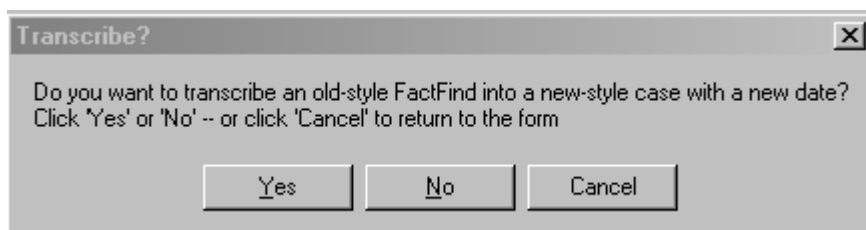
## Opening the Factfind

**IMPORTANT NOTE** Clarity is continually evolving. Many of the screenshots you see over the next few pages may now be slightly out of date as new facilities are added. It would be too expensive for us to re-issue the entire manual every time a small change is made, so it might be wise to read the manual on screen occasionally. It can be found in the **C:\ClarityV2\Help** directory, or it can be accessed from within the Factfind under **Tools, appearance, Other Clarity Files**.

Double-clicking the Clarity Factfind file icon from Explorer (or from the Desktop shortcut if you have created one), will bring you to this screen.



1) Clicking here starts a brand-new, empty Factfind record. You will be asked if you would like to import an existing Version 1 Factfind, (this question can be turned off – see Preferences at 9), 1), 2) on page 20)



Clicking **Yes** allows you to locate and select the Version1 saved Factfind by navigating to wherever you saved it.

Clicking **No** asks a few basic questions in order to set up the new Factfind in the correct name and attributable to the correct adviser.

2) Clicking the **Change to a Different Adviser** button allows selection of one from the list of all advisers licensed to your company.

3) The **Exit** button does just that!

4) **Choose which Database** allows a user to select which set of Database files will be used from which to select the client record. If the PC on which you are working is connected to a network, it will locate and specify all of the non-empty Clarity Database directories on the network. If your PC is not networked, you will not be given this option.

5) The **Review or use an old Factfind** button allows selection from a list of existing client database files (rather than creating a new record). The next section deals with this aspect.

6) **Print a Blank Factfind** does “exactly what it says on the tin”! It removes many formulae from within cells and changes colours in order to allow a printed version to be completed the old fashioned way - with a pen and calculator!

7) **Search for a case** changes the caption on button 5) to read “Search among existing Factfinds”. The following screen is then generated to allow specification of the search parameters.

**Search for cases**

*Details of the search:*

☒ Satisfy **A**LL the conditions on the list  
☐ Satisfy **O**NE or more conditions on the list

☒ Report only the most recent case for each client

☐ Search all cases including archived ones  
☒ Search only cases in the Database folder

*Values to search for:*

Type of data	Relationship	Text string, or value, to search for
Regular Savings provider	=	Prudential
Capital Investment initial value	>=	20000
Capital Investment fund name	=	With Profit
<-- No condition -->	=	

AND

*The search finds text regardless of upper- or lower-case.*

*Partial text strings are acceptable (eg "with prof") but not wild card symbols.*

*The Relationship must be "=" for text, but you can change it (eg to "<") for numbers and dates*

*As you add more conditions (up to a maximum of 10), additional lines become available for them.*

*To remove a condition, revert its line to "No condition" status. In that case, conditions below it move up to fill the gap.*

Search Cancel

You can search on several criteria, with the results meeting either one, or all of the criteria. The text searches will also search for text strings within a word. For example, searching for client names with a value of “Mi” will list Mills, Miles, Millington, etc. The screenshot shown above will list all clients with a Prudential With Profits bond with an initial investment amount of £20,000 or

over. (NOTE:- when entering numbers, do not enter commas and when entering currency, do not enter the “£” sign).

## Reviewing an existing case

Having selected **Review or use an old Factfind** (see 5, above) you will be given the following screen:

The “?” means that there is a PowerPoint tutorial for this screen. Just click the button to launch it.

Client Name v	Address (1st line)	Date	Adviser
Ascough	Woodbank 14 Pentire Road	10 Jul 2003	Leo Millward
Askham	85 Solihull Road	8 Aug 2003	Leo Millward
Barber	35 Lowlands Avenue	28 Jul 2003	Leo Millward
Birchley	Flat 3 Hillbury House	8 Sep 2003	Leo Millward
Bower	1 Hawkeswell Close	19 Sep 2003	Leo Millward
Boyle	26 Essex Road	9 Oct 2003	Leo Millward
Bradbury	68 Rodborough Road	25 Sep 2003	Leo Millward
Brawn	24 Blackwood Drive	3 Jun 2003	Leo Millward
Brock	8 Belwell Lane	23 Jul 2003	Leo Millward
Brookstein	257 Wake Green Road	9 Jul 2003	Leo Millward
Bullows	Cil y Maenllwyd	21 Oct 2003	Leo Millward
Bush	Care of Watford Grange	21 Jul 2003	Leo Millward
Bush	Care of Watford House	29 Aug 2003	Leo Millward
Charles	7 Ladbroke Road	23 Oct 2003	Leo Millward
Clark	7 Mayland Road	28 Oct 2003	Leo Millward
Clarke	18 Copes Drive	22 Sep 2003	Leo Millward
Cooper	11 Denbury Down Lane	28 Jul 2003	Leo Millward
Crane	5 Copthorne Road	11 Sep 2003	Leo Millward
Crosskey	18 Prospect Road	20 Aug 2003	Leo Millward
Davies	Crofts College	4 Nov 2003	Leo Millward
Drozdzik	6 Lightwood Close	25 Jun 2003	Leo Millward
Drozdzik	6 Lightwood Close	29 Jul 2003	Leo Millward

With problems, call 01543-366222, or email [clarity@members.biauk.com](mailto:clarity@members.biauk.com) (attach a copy of the case file from the Database subdirectory)

- 1) Start work on the case by double-clicking it or select it by clicking on it once and start work on it by clicking the “Review the selected case” button. If the case you want to access is not shown in the list, look at help numbers 2 – 5 for further help.
- 2) **Database Management** allows manipulation of the current (and stored) database records without closing the current case. This subject is covered in much greater detail on page 23.
- 3) The Factfind will open with the last user selected by default. If you wish to open a case created for another adviser (on the same PC or in the same network directory), select the **List all advisers** cases button.
- 4) By default, the cases are listed alphabetically, but the list can be re-sorted by clicking on the column headers. Clicking again on the same header ranks the column in the opposite.
- 5) Generally, the cases you will be working with will be ones under 6 months old (on the assumption that older cases will either be concluded, or if still active, should really be updated into a new Factfind anyway). Removing the tick in the checkbox will show all cases, regardless of age of record.

- 6) As your database is given more and more records, there could be several Factfind records created for the same client (following regular reviews, for example). Showing all cases would naturally take more space, so by default, only the latest case for each client is shown. Un-tick the checkbox to see all Factfind records for each client.

Initial decisions: what do you want to do?

**CLARITY**

Start a new FactFind    Change to a different adviser    Back

Review the selected case    ☒ Make a new FactFind based on this old case

Client Name v	Address (1st line)	Date	Adviser
Bush	Care of Watford Grange	21 Jul 2003	Leo Millward
Bush	Care of Watford House	29 Aug 2003	Leo Millward
Charles	7 Ladbroke Road	23 Oct 2003	Leo Millward
Clark	7 Mayland Road	28 Oct 2003	Leo Millward
Clarke	18 Copes Drive	22 Sep 2003	Leo Millward
Cooper	11 Denbury Down Lane	28 Jul 2003	Leo Millward
Crane	5 Copthorne Road	11 Sep 2003	Leo Millward
<b>Crosskey</b>	<b>18 Prospect Road</b>	<b>20 Aug 2003</b>	<b>Leo Millward</b>
Davies	Crofts College	4 Nov 2003	Leo Millward
Drozdik	6 Lightwood Close	25 Jun 2003	Leo Millward
Drozdik	6 Lightwood Close	29 Jul 2003	Leo Millward
Drury	25 George Frederick Road	31 Oct 2003	Leo Millward
Dutton	71 Primrose Lane	1 Aug 2003	Leo Millward
Easton	16 Woodshires Road	3 Jun 2003	Leo Millward
	157 Welford Road	6 Jun 2003	Leo Millward
	4 Boulton Close	4 Nov 2003	Leo Millward
	18 Chilworth Avenue	24 Sep 2003	Leo Millward
	3 Oakmount Road	16 Sep 2003	Leo Millward
	172 Solihull Road	21 Jul 2003	Leo Millward
	41A Burton Road	12 Sep 2003	Leo Millward
	62 Ley Hill Road	9 Oct 2003	Leo Millward
	25 Besford Grove	5 Jun 2003	Leo Millward

☒ Leo Millward  
☐ List all advisers' cases

List only cases less than 6 months old ☒  
 List only the most recent case for each client ☒

Client report complete and sent/presented  
 With problems, call 01543-360222, or email clarity@members.biauk.com (attach a copy of the case file from the Database subdirectory)

Having selected the case you wish to work with, you will be given the option of creating a new Factfind based on the existing case. If you want to do this, put a tick in the checkbox **here** and then click the **Review the selected case** button. If you do not require a new case from the existing data and simply want to recall the Factfind from its last-saved state, just click the **Review the selected case** button.

You will be given the option of giving the case a new date – clicking No will open the case with the same date as it was previously given. Clicking Yes generates the following window:

New date?

Do you want to use a different date from the one last recorded (15 Jul 2004)?

Yes No

Please see the **New Case** section on the

Date

The case must be given a new date. Is the next available date 16/7/2004 appropriate?

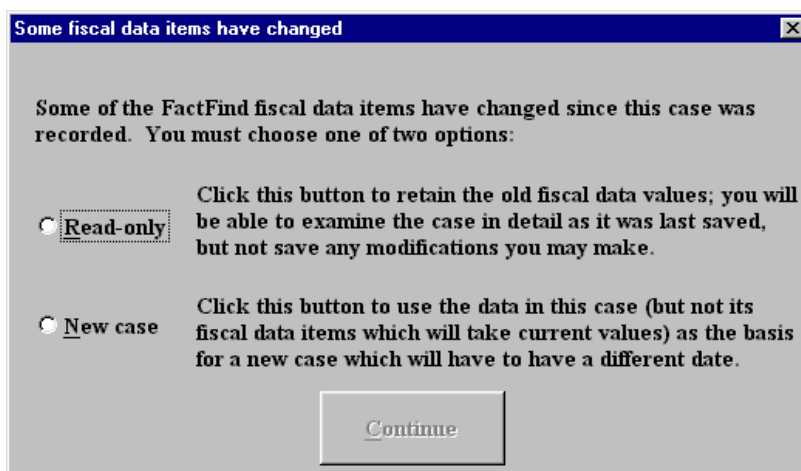
Yes No

next page to see the method of applying new dates to a Factfind.

If you have received and applied a **Clarity Update CD** since the case was last opened, you will be forced to either create a **New case**, or to open the old case **“read-only”**.

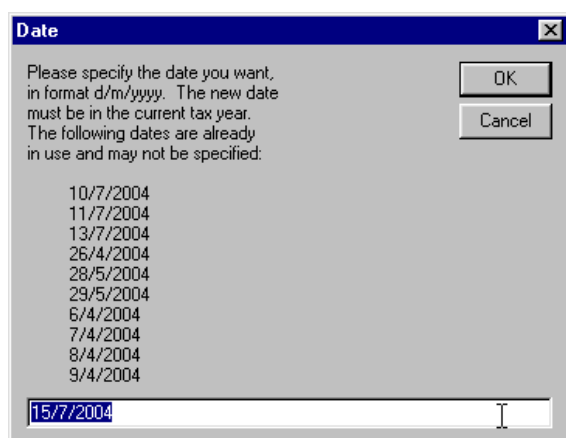
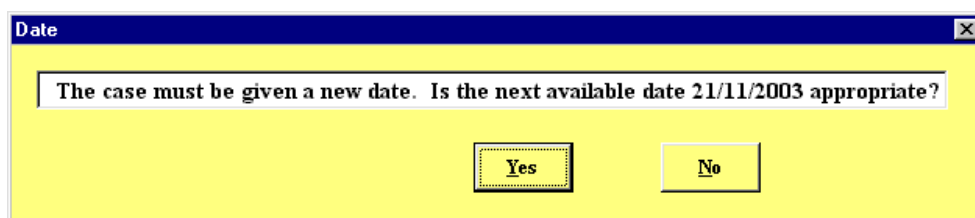
Read-only means that you can open ANY case (no matter how old) and see it exactly as it was when it was last saved (including all of the fiscal data that applied at that time). This of course is of paramount importance from a Compliance perspective. Note that if you open a case

read-only, you will be able to make changes to the data on screen (with the exception of Income Computation pages 1 & 2) but you will NOT be able to save the data when you exit.



If you select **New case**, you will then be given the opportunity to change the Date of Analysis of the selected Factfind. The system

suggests a new date (with the day after the latest dated Factfind for that client date being specified as a suggestion).



Clicking **Yes** accepts the suggested date, while clicking **No** prompts for a user-entered date (whilst showing a list of the previous-dated Factfind records for that client).

Once a new date has been entered, click OK, and the following screen will appear:



**New Case, Old Values?**

You are using this case's data to make a new case file with a new date. Some of the data in the case may be out of date. You can choose whether to retain it in the new version, or lose it.

For each of two types of data, please indicate whether you want the old values to be retained, by ticking its checkbox if you do. The first checkbox provides a short cut.

☐ Retain old data of both types

☐ Retain old data on Building Society interest rates

☐ Retain old data on individual investments' performance

**Continue**

The purpose of this is to allow previously-entered data to be retained or discarded. For example, if the reason that the New Case has been created is simply because you have applied a Clarity Update CD, then you would normally want to keep any

entered interest rates (Building Society Existing page) or any fund performance data (Capital Investment, Regular Savings or Pensions pages).

However, if the reason for the New Case is because this Factfind has been opened for a review meeting and the previous time the Factfind was opened was say, 12 months ago, it is unlikely you would want to keep the old data.

If **New case** has been selected (or if the case has been given a new date, without being forced to), you will be prompted to enter a **Case Stage**. This is to allow you to identify what stage the Client is at within the entire advice process. Take careful note of the fact that including the words "**pre enquiry**" in the case stage will exclude the case from being included in the **Outstanding Case Data** facility (which lists all cases that are awaiting information). This is on the presumption that it is unreasonable to include a case in the Outstanding Case Data list if the request for the information has not yet been made!

**NEW version FactFindStage**

Now you can set the FactFindStage for this case's NEW version. At present its FactFindStage is:

Training copy - post meeting

If you would like to change this, select an item from the list above, or simply type in your own text. Then click OK to register the Factfind stage.

**NOTE: If the phrase "pre-enquiry" is entered anywhere in the FactFindStage text, the case will be EXCLUDED from the "Outstanding Case Data" search, (accessed from the Database Management Utility, under the Case, Database menu)**

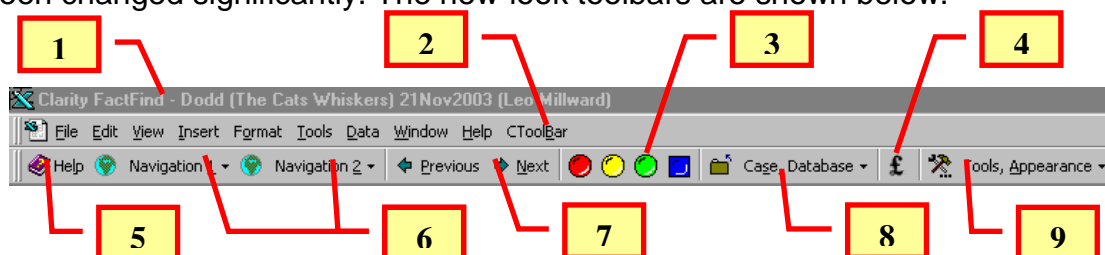
**OK**

☐ Don't ask me this question again for this case/version

There are pre-populated Case Stages, but you can free-type your own into the text box.

## Clarity Menu bar

Having opened the Factfind record, you will be greeted by the familiar Clarity page layout. However, the usual Microsoft Excel operating environment has been changed significantly. The new-look toolbars are shown below.

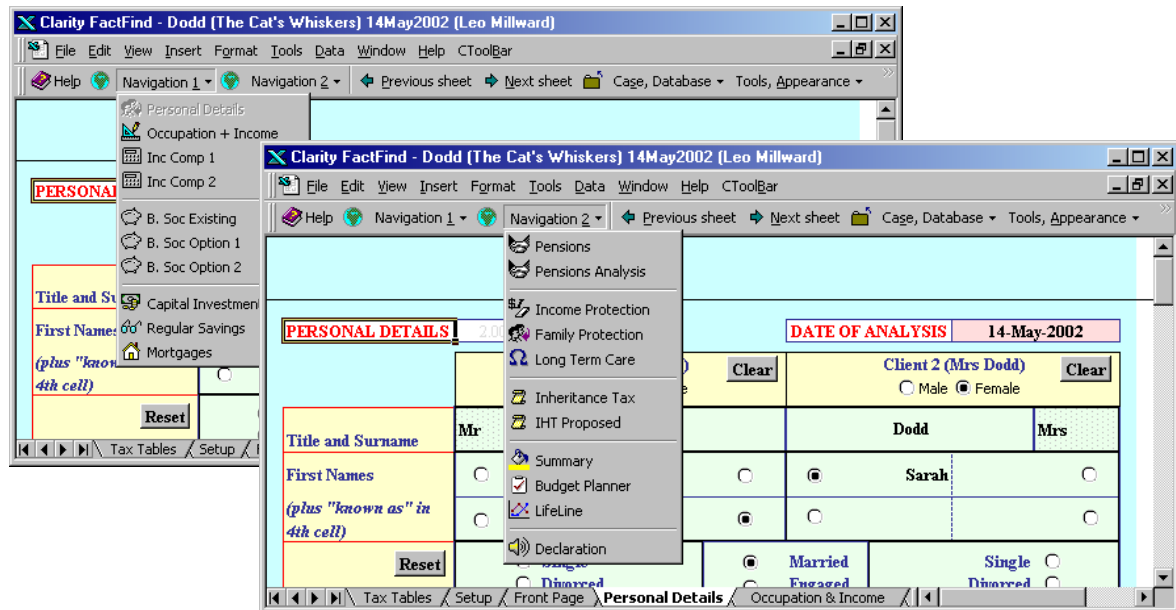


- 1) The Microsoft Excel title bar has been adapted to show the name, address, and date of the Factfind record, together with the adviser responsible for the case.
- 2) The **CToolbar** button in the normal Microsoft Excel menu bar is to re-generate the **Clarity Toolbar** if your PC crashes whilst operating the Factfind.
- 3) **Traffic lights** provide the ability to manually colour any cell (or range of cells) one of three colours (or four if you include the blue "emphasis" colour). This can be used where a problem, possible problem or gain or saving has been identified, but the where Clarity system does not automatically colour the cell. To colour a cell, simply select the cell and click on the relevant colour. To remove the colour, simply click again on the same colour, or another colour to change it. All Traffic lights can be removed with one command by going to Tools, appearance, Traffic Lights (see **9 g**) below). **IMPORTANT NOTE:** Due to restrictions within Microsoft Excel, you cannot "Traffic light" multiple rows in one action. Instead, select all the cells one row that you wish to colour, and then select the cells on the next row to colour them in a separate action.
- 4) The **Opportunities** facility allows a user to record gains, savings, problems or opportunities as they arise during a meeting. The system allows the value of the Opportunity to be recorded, together with the agreed fee (if any) that the client agrees to pay for the value of the advice. This facility has helped many Clarity users earn significantly higher fees that they would otherwise have charged.
- 5) The **Help** for all screens is accessible from this button. It generates a series of numbered help "bubbles" pointing to various parts of the screen. Simply determine which

The image shows the 'PERSONAL DETAILS' screen in Clarity FactFind. The screen is divided into two main sections: 'Client 1 (Mr Dodd)' and 'Client 2 (Mrs Dodd)'. Each section has a 'Clear' button. The 'Client 1' section includes fields for Title and Surname (Mr), First Names (Anthony Robert), and Relationship. The 'Client 2' section includes fields for Title and Surname (Mrs), First Names (Sarah), and Relationship. A 'DATE OF ANALYSIS' field shows '14-May-2002'. A 'Help' button is located in the top right corner. A 'Personal Details' help bubble is visible, showing a scroll bar and a 'Close' button. The help bubble contains the text: 'Use the scroll bar to select the Help item you want.' and 'CLEAR BUTTONS The Clear button at the top of each client's details removes that client, and "greys out" all left hand (Client 1) or right hand columns (Client 2) related cells throughout the entire Factfind.'

of the bubbles points toward the part of the screen on which you require assistance, and move the scroll bar to that number.

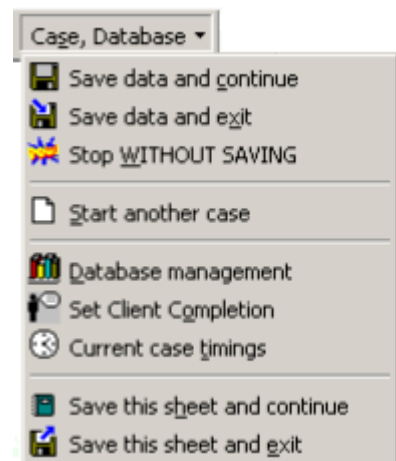
- 6) There are two navigation pull-down menus. Each allows navigation directly to a given page within the Factfind. The current page will be greyed out.



- 7) The **Previous Sheet** and **Next Sheet** buttons move you to the previous or next sheet in the logical sequence of pages in the Factfind. The buttons can also be used to navigate to pages not in the normal navigation menus (such as Tax Tables, or Front Page)

- 8) The **Case, Database** menu contains commands for Saving and working with the current case.

- Save Data & continue**, allows the data entered to be saved, but the Factfind remains open for further work
- Save data & exit** saves all of the changes made and then exits the Factfind.
- Stop WITHOUT SAVING** does just that! (although a warning is given to the effect that all changes will be lost). There is also the facility to record ONLY the time spent on the case, even if the case changes are NOT being saved.
- Start another case** allows a case to be closed (and saved if required) and another to be opened without having to exit and re-enter the Factfind.
- Database Management** allows manipulation of the current (and stored) database records without closing the current case. This subject is covered in much greater detail on page 23.
- Set client completion** covers up many sections of the Factfind, ready for issue to a client for completion or amendment. This is particularly



useful for review meetings, where the client can be sent last years' Factfind and is asked to amend, append or delete the old information. However, the entire Factfind may be daunting to some clients, so the "greying out" of large sections makes it seem much more palatable. This command also places text boxes on the relevant Factfind Pages, explaining to the client what information is required, and why it is needed.

- g) **Current case timings** shows the total time expenditure on the case so far (split into adviser time and admin time (see Preferences at 9)

Dodd (The Cats Whiskers) 16Jul2004 (Leo Millward)

Category	Previously	This session	Total
Adviser PC	1h 37m 32s	0h 0m 0s	1h 37m 32s
Admin PC	5h 39m 26s	16m 13s	5h 55m 39s
<b>Total</b>	<b>7h 16m 58s</b>	<b>16m 13s</b>	<b>7h 33m 11s</b>



Close

l) below). There is the facility to manually edit the timings (for example if a case was inadvertently left open [and therefore logging time] whilst the adviser went to lunch!) Simply click on the stopwatch graphic and the editing buttons are revealed, as show to the right. There is also the facility to stop and restart the timings. To hide the editing buttons, click the small stopwatch graphic.

Dodd (The Cats Whiskers) 16Jul2004 (Leo Millward)

Category	Previously	This session	Total
Adviser PC	1h 37m 32s	0h 0m 0s	1h 37m 32s
Admin PC	5h 39m 26s	19m 1s	5h 58m 27s
<b>Total</b>	<b>7h 16m 58s</b>	<b>19m 1s</b>	<b>7h 35m 59s</b>

Amend the Adviser PC Total

Amend the Admin PC Total

Time recording on this case is stopped

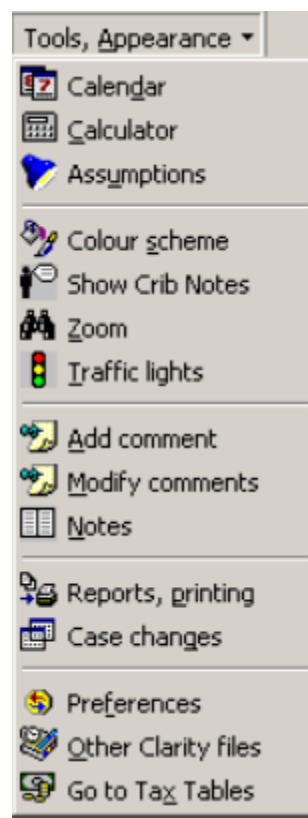
Restart it

Close

- h) **Save this sheet & continue** saves only the contents of the currently visible sheet, plus any comments or traffic lights. This facility was developed as many user found that they were opening a Factfind to make one or two small changes, and then exiting again.
- i) **Save this sheet and exit** saves the current sheet as detailed above, but then exits the Factfind.

- 9) The **Tools, Appearance** menu provides the facility to use a selection of useful tools designed to make life easier or speedier.

- a) The **Calendar** shows a simple calendar window. This currently has no function to input data into the Factfind.
- b) The **Calculator** launches the standard Microsoft Windows calculator.



- c) The **Assumptions** selection generates a window which shows all the various fiscal assumptions used within the Factfind. These values are editable, and serve to remind you (and your client if necessary) about the figures that have been used in their calculations and research.

**FactFind assumptions**

Fiscal assumptions		Risk/reward benchmarks (expected returns)	
	Current	Default	
Present inflation (Retail Price Index)*	2.80 %	2.80 %	
Present inflation (not including mortgages)*	2.30 %	2.30 %	
Inflation (long term 10 year assumption)	2.58 %	2.58 %	
Bank base rate*	4.50 %	4.50 %	
Mortgage base rate*	6.50 %	6.50 %	
Loan rate	10.40 %	10.40 %	
Default dividend rate	3.00 %	3.00 %	
Dividend rate (total for high-rate taxpayers)	32.50 %	32.50 %	
National Average Earnings Index*	4.70 %	4.70 %	
Assumed income from capital		Assumed pensions growth (for term remaining)	
Up to £50,000	4.00 %	4.00 %	0 - 1 year
£50,000 to £75,000	4.25 %	4.25 %	1 - 5 years
£75,000 to £100,000	4.50 %	4.50 %	5 - 10 years
£100,000 to £150,000	4.75 %	4.75 %	10+ years
£150,000 to £200,000	5.25 %	5.25 %	
£200,000 to £250,000	5.75 %	5.75 %	
£250,000 and over	6.25 %	6.25 %	

*Default values of items marked with an asterisk are sourced from the National Statistics Office or MoneyFacts publication. All other default values are reasonable assumptions, having used other research tools, such as Micropal.*

NOTE: You will be responsible for maintenance of ALL values you choose to modify. Clarity updates will not overwrite your data.

- d) The **Colour scheme** command allows you to select from three schemes – “standard”, “greyscales” and “no colour”.

The second two schemes are quicker (and cheaper) to print and may be better for draft or file copies.

Interest Rate	N / R85 / G / TF	Gross Interest
		£165.23
4.75%	N	£165.23
		£ -
		£165.23
<b>Total</b>		<b>£165.23</b>

- e) **Show ‘Crib’ Notes** reveals text boxes on screen which show where there are almost-hidden sections of text, designed to provide data that is held on another page. This removes the need for the adviser to go to another page to be reminded of information that is relevant on the current page.
- f) The **Zoom** command provides the facility to increase or decrease the Clarity page on screen. 100% is optimised for 800x600 resolution, but many users will operate with higher resolutions on

**Set the Zoom percentage**

50% 100% Old level 100% 200%

Use the scroll bar to set the zoom level you want on the sheet you can see, then click OK to apply it to all sheets; click Cancel to quit without changing anything.

Cancel OK

larger screens. Simply use the scroll bar to select a screen size that you feel is suitable and click **OK**, which will then apply the selected zoom size to all pages in the Factfind.

- g) **Traffic Lights** (see No3 on page 16 above) provides the facility to restore to standard colours, all cells that have been coloured using the “Traffic Lights” facility.

- h) **Add comment** allows the addition of “post-it” notes on screen. These can be particularly useful to add further detail when the answers to standard Clarity questions are insufficient. Clicking the **Add comment** button produces a new screen which prompts for the selection of either a stock comment (which will be listed) or an “Own Text” comment. The cell that you have selected to attach the comment to is shown (and can be amended if required). If you select **Own text**, the stock comments

will be removed and you can then type your own text in the dialogue box. Click on the **Insert comment** button and the comment will then appear on the Clarity page. The comment can be re-sized and positioned and the default

**Insert a comment**

To insert a comment: check that the cell address is correct (alter it if necessary). Then select either Stock Comment or Own Text. (The default can be set in Preferences)

If you choose the Stock Comment option, click on one of the listed stock comments to select it. NOTE: Many comments have a short piece of text at the beginning to let you know the basic content of the comment - this is because not all the comment is visible

If you choose the Own Text option, type the text you want into the 'Text' box. You can safely press the 'Enter' key to include a new line in the comment.

Then click the 'Insert comment' button. To exit without adding the comment, click the 'Cancel' button.

Stock Comment ☐ Occupation & Income ☐ **Stock Comment** ☒ Own Text ☐

**WANT YOUR OWN STOCK COMMENTS? CONTACT CLARITY AND TELL US!!!**

You have told us you intend to retire soon.

Missing Allowance (MCA): The tax code on your P60 has an L (instead of an H) suffix. This l

No Childrens Tax Credit 2003/04? Your Tax Code(s) indicate that you were not given the Chi

Missing Allowance(CTC): The tax code on your P60 has an L (instead of an H) suffix. This le

Possible overpayment (this year): Please supply your P60/P45(s). It is possible that you have

P45 – Apparent overpayment (previous year): It is possible that you have paid too much tax :

No tax due or paid.

Tax OK.

colours and text (font size and type etc) can be changed by right-clicking on the comment and selecting **format comment**. The contents of the comment can be edited or deleted by selecting **Modify Comments** from the menu.

- i) The **Notes** facility allows text to be recorded that would otherwise not have an obvious “home”. We prefer to use Comments for such cases, but clearly comments appear on-page and are less suitable for lengthy text.

**Notes**

*Edit the Notes panel as required*

**Notes on Dodd (The Cat's Whiskers) 22Jun2002 (Leo Millward)**

Mr & Mrs Dodd were referred to us by Mr & Mrs Jones.

Mr Dodd is particularly interested in the possibility of going self employed as he feels he can earn substantially more this way.



- j) The **Reports, printing** page allows easy selection of the Factfind pages to be printed. This is divided into three columns, covering the main pages, the supplementary pages and all of the graphs and charts. There are buttons to select various combinations of pages, but by default the pages that have been completed are **enabled** and others can be enabled and then selected if necessary.

- k) The **Case changes** command will generate a list of all of the differences between the currently open case and a one other case from a list of all other saved cases for the same client. This could be particularly useful when generating audit trails for compliance purposes.
- l) **Preferences** allows system parameters to be set, which in many cases avoids the need for data to be entered or changed for each case.

**Preferences**

You can set some of your preferences to persist from FactFind session to FactFind session. To do so, alter entries below, then record them by clicking 'OK'. If you change your mind, quit the process without recording the changes by clicking 'Cancel'.

First recommended solicitor (name, address and telephone number):  
 56 High Street  
 Sutton Coldfield  
 West Midlands  
 B72 1UG  
 Telephone: 0121 355 8885

Second recommended solicitor (name, address and telephone number):

FactFind time on this machine is:  
☐ Adviser PC ☒ Admin PC

Normal hourly adviser charging rate: £150.00

Default report fee (% of predicted effect): 15.0%

Adviser straplines

Cancel

OK

On the initial user form, defaults to be:  
☒ Current adviser ☐ All advisers  
☒ Sort the case list alphabetically  
☒ List only the most recent version of a case  
☒ List only cases less than 6 months old  
☒ The New Case button is to include a facility to transcribe old-style FactFind cases

When inserting a comment, default to be:  
☒ Stock comment (if any) ☐ Own text

On Budget Planner sheet, default period to be:  
☒ Monthly ☐ Annual

On Mortgages sheet, default interest rate: 5.50 %

1 points to the first recommended solicitor address field.  
 2 points to the second recommended solicitor address field.  
 3 points to the Adviser PC radio button.  
 4 points to the Admin PC radio button.  
 5 points to the charging rate text box.  
 6 points to the default report fee text box.  
 7 points to the Monthly radio button in the Budget Planner section.  
 8 points to the default interest rate text box.

- 1) **Legal Professional's details** – these feed the Inheritance Tax Report, to save the details being manually entered for each Report
- 2) **General Options** – these are fairly self-explanatory. They control the default parameters utilised by Clarity when opening a Factfind.
- 3) **Adviser / Admin PC** – When a Factfind is opened, a behind-the-scenes clock is started which records the amount of time spent on the case. The time is split into “adviser” and “admin” time (so that any fee charging can show the basis on which effort has been expended).
- 4) Some advisers prefer ALL Factfind pages to be included in a Report (on the basis that it proves the page or subject was “visited”). Other advisers prefer to exclude the pages and to include a warning that non-relevant or declined pages have been excluded. The choice can be made here.
- 5) The **Financial Report** contains a section that quotes the hourly charging rate. Enter it here to save re-entering it every time you create a Report.
- 6) On the **Opportunities** page, the default fee is expressed as a percentage of the amount “found” for the client. Set the percentage level here to save having to calculate it manually each time you enter an Opportunity.
- 7) The **Budget planner** can use annual or monthly figures, but needs to know on which basis it is operating so that it can accurately export to totals to the Affordability section of the Summary page.

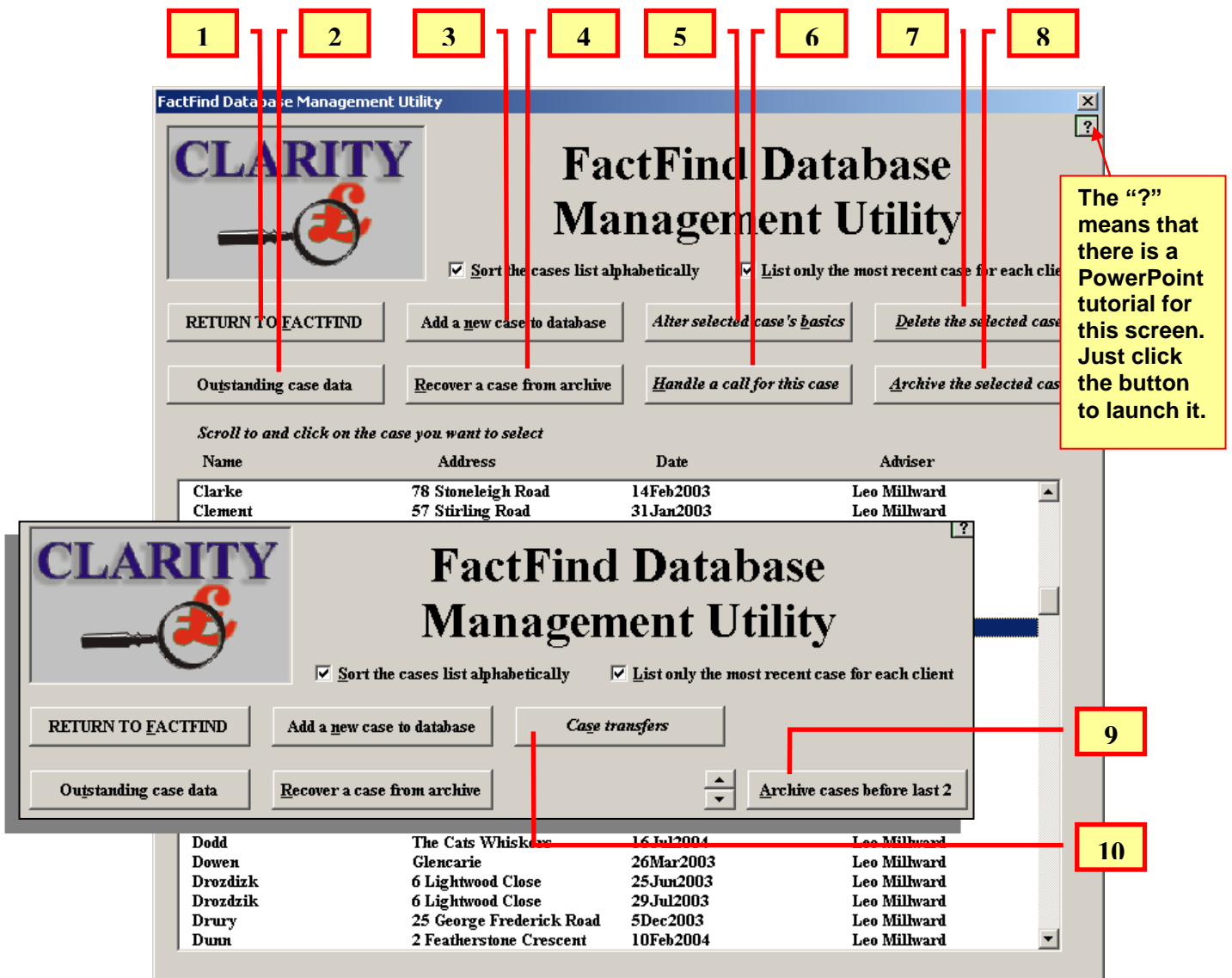


- 8) There are two types of **Comment**. Stock Comments are the pre-worded comments that we find are used in most circumstances. Own text is for “free-type” comments. (see section **9) h)** on page 20.
- m) **Other Clarity Files** allows access to many other documents that aid Clarity Users. None of these are supported by Clarity, they are “giveaways” designed to save you “reinventing the wheel”. If you need to modify a document for your own use, make sure you change either its location or its name, otherwise it will be overwritten by the standard Clarity document when you next apply a Clarity Update.
- n) **Go to Tax Tables** does just that! Tax Tables is a single point of reference for a vast array of fiscal data, and for the default assumptions that drive many Clarity functions.

## Database Management

Whilst Clarity Factfind is open and working on a client case, it is possible to edit existing records and also perform other tasks, such as deletion or archiving. Selecting the **Database Management** command generates the window below. NOTE: not all buttons are visible until a case has been selected from the list.

There are two “sets” of buttons available on this window, depending on whether or not a case has been clicked on from the list. The inset window shows the two different buttons (9 & 10) that are shown until a case is selected.



- 2) **Outstanding Case Data** allow the system to identify any cases where data is still being awaited from institutions. See page 25 below for full details.
- 3) **Add a new case to database** allows a new case to be started (using the database management forms, not the Factfind pages), without closing the existing case. NOTE: this cannot currently cope with single female cases due to the way the Factfind is structured.
- 4) **Recover a case from the archive** allows a case previously archived to be brought back into the list of “active” cases.
- 5) **Alter selected case’s basics** gives the facility to alter information such as the date of the Factfind, the adviser, case stage etc
- 6) **Handle a call** means that the data from another case can be entered or edited, even whilst another case is open. This is particularly useful when information on another client is received whilst working in a client Factfind.
- 7) **Delete the selected case** removes it from the Clarity database directory. NOTE: if you are accessing a database record on a network drive, the deleted record will NOT be placed in your computer’s recycle bin.
- 8) **Archive the selected case** removes it from the list of “active” cases and places it in an archive (located in the C:\ClarityV2\FactFind\Archives directory). It can be retrieved if required by using Recover a case from the archive – see 4, above.
- 9) **Archive before the last 2** removes previous copies of a case and places them in the Archive folder. This is useful as some clients may have many cases and keeping them in the main Database folder can slow your computer when Clarity launches.
- 10) **Case Transfers** allows Clarity data files to be transferred from computer to computer by several methods. See page 27 below.

## Outstanding Case Data

**Outstanding Case Data** is a superb facility for checking which of your clients are still awaiting data to be entered onto their Factfind..

- a) **Cut-off date**, makes the system only search for outstanding data after the date entered. By default, Clarity enters the date of exactly six months ago.
- b) **Adviser names** can be selected so that the search only looks for outstanding data for a specific adviser (useful for administrators whose support is for a single adviser or select number of advisers)
- c) **Text string** allows the search to concentrate on looking for outstanding data containing only certain letters in the Company's name – e.g enter "Pru" to search for Prudential, or "P" to get Prudential, Pearl, Perpetual, etc

**Searching for cases that have suppliers not marked 'data complete'**

(A) Speed the search: *test, select a recent date and one adviser name, then click the OK button*

Cut-off date:

*The cut-off date must be before today, and later than 6 months ago. There is no point in choosing a date before 19 March 2003 unless you have actively ticked earlier cases' Data Complete checkboxes.*

Adviser names:  
(select one, or several, or alter the checkbox below to select all or none)

☒ All advisers

☒ Leo Millward  
☒ Nigel Ogram

(B) Shorten the list: *To generate a concise list, specify a string of characters the investment provider's name must include*

String of characters that the investment provider's name must include (leave blank to get all providers):

*To start a slowish full search immediately, simply click the OK button.*

Once the search has been completed, the data is written into a new Microsoft Excel spreadsheet. Unfortunately, as Clarity is already in Excel, the method of getting at the new spreadsheet is a little awkward, so please read the next bit carefully.

You will be asked if you want to keep the new workbook open – click **Yes**.

**Keep open?**

Do you want to keep the results book open?

At this point, you will be taken back to the Database Management Utility screen, where you must click on **Return to Factfind**. Once you are back to the Factfind, click on **Window** on the top menu bar, followed by "Outstanding Case data" in the list.

New Window  
Arrange...  
Hide  
Unhide...  
Split  
Unfreeze Panes

1 Outstanding case data.xls  
2 Dodd (The Cats Whiskers) 16Jul2004...  
3 Dodd (The Cats Whiskers) 16Jul2004...

This will then take you to the new workbook listing all the clients for whom there is outstanding data.

To get back to the Factfind, either click **Close this book** at the top left, or click on Window again, followed by the **LOWER** of the two case showing the name of your client.

<div> Close this book </div> Outstanding data (all) from 21 January 2004 to 21 July 2004 with provider name including "pru"					
Company name	Sheet needing data	Client name	Address 1st line	Latest date	Adviser
Prudential	Pensions	Gosden	5 Goldings Way	23-Jun-04	John Donaldson ALIA dip CeMap
Prudential	Pensions	Smith	3 Brentwood Close	20-Jul-04	Leo Millward
Prudential	Pensions	Smith	3 Brentwood Close	20-Jul-04	Leo Millward

## Case Transfers

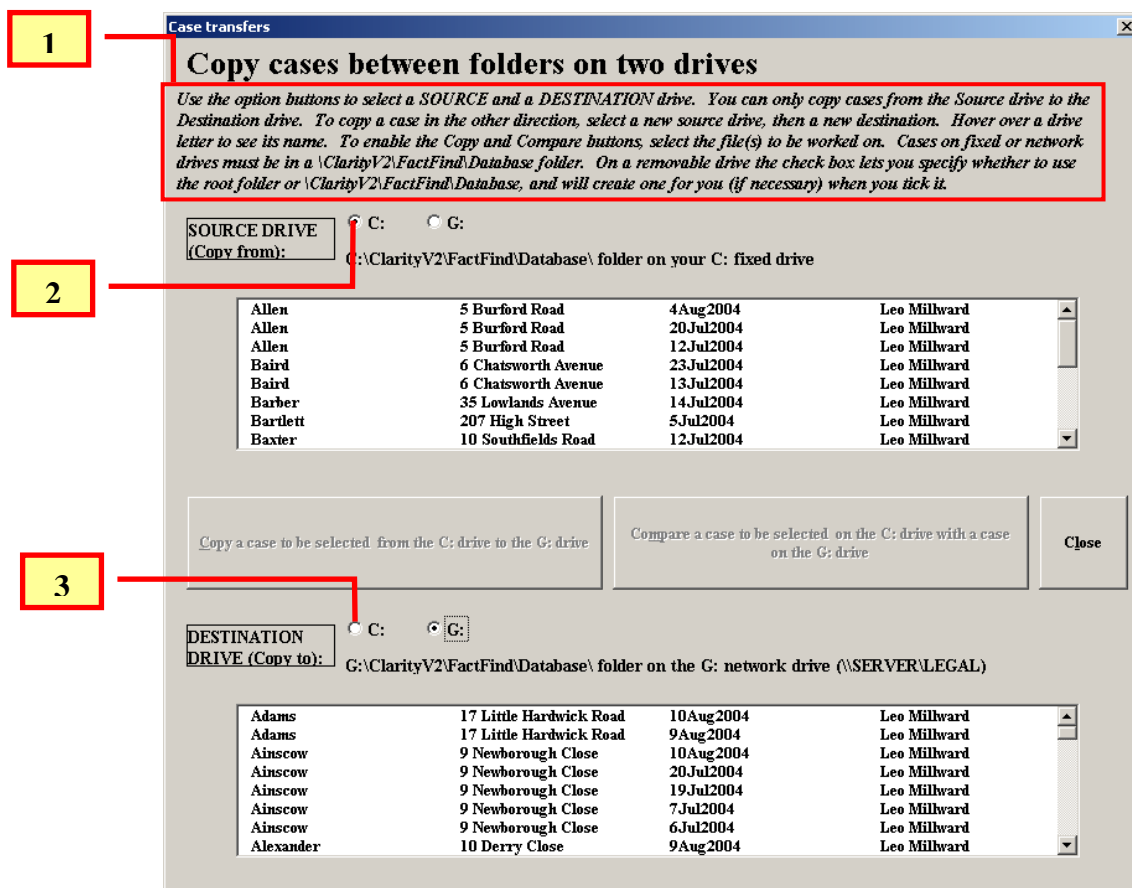
Case transfers is the ability to move data files from computer to computer by one of many methods.

The simple rule of thumb is that there must be a Source and a Destination, BOTH of which MUST be seen by the computer with a drive letter. The types of drives you may come across are:

**A:\** (Floppy discs), **C:\** (Computers hard disc) and then:

**Network drives** (drive letter usually set by the network administrator).

**Removable drives**, such as Zip discs, removable hard drives and also Flash drives, also known as Memory Sticks. (drive letter usually set automatically by the computer).



- 1) Simple instructions! – please read them – they may save you having to re-read this manual or save you having to phone or email for support.
- 2) Source Drive – where the file that you want to move is currently held
- 3) Destination Drive – where you want the file to go to.

Once you have selected a client in the Source list, the first button will become enabled, allowing you to click it and transfer the case as detailed on the button.

**Copy Allen (5 Burford Road) 20Jul2004 (Leo Millward)**  
from the C: drive to the G: drive

## Compare facility

**Compare Allen (5 Burford Road) 20Jul2004 (Leo Millward)**  
on the C: drive with Allen (5 Burford Road) 4Aug2004 (Leo Millward) on the G: drive

If you also select a case in the Destination list, the second button becomes enabled, which allows a comparison of EVERY

difference between the two cases. This could be useful to compare pre-meeting and post-meeting Factfinds to see what was actually completed – it even records the turning on or off of checkboxes and radio buttons. As such it may be a VERY valuable compliance tool.

Comparison between cases on drive C: and drive E:

Current case on drive C: and when last saved  
Allen (5 Burford Road) 20Jul2004  
26/07/04 19:35

Current case on drive G: and when last saved  
Allen (5 Burford Road) 4Aug2004  
08/04/04 17:52:00

Close

135 differences

Sheet	Cell	Description	Value on	Value on G:
		Not in use	1.90393518423662E-02	5.29861110917409E-02
Occupation & Income	B15	P60check	-4146	1
Occupation & Income	B8	Client 2 Start date		11/1/1998
Occupation & Income	I14	Client 2 Job change in next 12	Not known	Yes
Income Comp2	A10	MCA Now?	-4146	1
Income Comp2	E46	display net monthly income?	-4146	1
Building Society Existing	J31	Client 1 Tax ?High	-4146	1
Building Society Existing	I32	Client 2 Tax ?Nil	-4146	1
Building Society Existing	F31	Actual Tax	-4146	1
Building Society Existing	F31	Correct Tax	1	-4146
Building Society Existing	A36	Reveal rows 37-38	-4146	1
Building Society Existing	A38	Reveal rows 39-40	-4146	1
Building Society Existing	I15	Investment 1 Amount of Saving	100	1500
Building Society Existing	J35	Client 1 Saved regularly to	Mrs Allen	
Building Society Existing	E37	Reveal checkboxes for B/Soc an	-4146	1
Building Society Existing	F37	Reveal checkboxes for B/Soc an	-4146	1
Building Society Existing	H37	Reveal checkboxes for B/Soc an	-4146	1
Building Society Existing	K37	Reveal checkboxes for B/Soc an	-4146	1
Building Society Existing	E39	Reveal checkboxes for B/Soc an	-4146	1
Building Society Existing	I39	Reveal checkboxes for B/Soc an	-4146	1
Building Society Existing	K39	Reveal checkboxes for B/Soc an	-4146	1
Building Society Option 1	D4	Display the details	-4146	1
Building Society Option 1	A28	Reveal rows 29-30?	-4146	1
Building Society Option 1	J28	Reveal K29?	-4146	1
Building Society Option 1	B116	Chart Existing?	1	-4146
Building Society Option 1	B117	Chart Option 1?	-4146	1
Building Society Option 1	C8	Investment 1 Institution name,	PJQformula	To be advised
Building Society Option 1	C9	Investment 2 Institution name,	PJQformula	To be advised
Building Society Option 1	E8	Investment 1 Account type and/	PJQformula	Internet and Phone Account
Building Society Option 1	E9	Investment 2 Account type and/	PJQformula	Mini Cash ISA
Building Society Option 1	F8	Investment 1 Risk, but 1 if corr	PJQformula	1
Building Society Option 1	F9	Investment 2 Risk, but 1 if corr	PJQformula	1
Building Society Option 1	G8	Investment 1 Maturity date or	PJQformula	Open Ended
Building Society Option 1	G9	Investment 2 Maturity date or	PJQformula	Open Ended
Building Society Option 1	H8	Investment 1 M/F/Joint, but cop	PJQformula	F
Building Society Option 1	H9	Investment 2 M/F/Joint, but cop	PJQformula	M
Building Society Option 1	I8	Investment 1 Amount of Saving	PJQformula	500

A cell value of 'PJQformula' means the cell contains a default value calculated by formula. The difference reported arises because the user has replaced it by an actual value in the other workbook. Values may include decimal places the FactFind usually omits. Some negative values are Excel codes for the current settings of controls such as checkboxes (eg -4146 is 'Off').

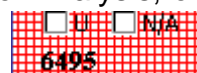
The generated list of changes is written in “Excel-speak” so there are some technical terms used. For example, “-4146” for a checkbox means it wasn't ticked, “1” means it was ticked.

NOTE: it is possible to compare ANY two cases, including those for different clients. Clearly however, two entirely different clients (rather than two versions of the same client's factfind) will produce an immense list of differences.



## Entering Data

Many of the restrictions of data entry are limitations of Microsoft Excel rather than the Clarity system. The obvious issue of dates has been mentioned earlier and the simple rule there is to remember that a two-figure date of less than 30 will be in the 21<sup>st</sup> century and over 30 will be 20<sup>th</sup> century. Be careful with your older clients, or the system may give wildly inaccurate results. Also remember that all dates (with the important exception of Date of Analysis, on the Personal Details page) can be entered **without** a separator (usually a “ / ”). If a date is mis-entered, the cell's background will change to red “hatched” to warn you.



Clarity Factfind automatically configures a numeric entry dependant on the purpose of the entry. For example, a salary figure will automatically be assumed to be in £ and will use the £ symbol by default. An entry for inflation or an increase rate for an indexed personal pension scheme will be assumed to be in % and will add the symbol after you have entered the figure.

With percentages, you do not need to enter as a decimal. For example, 12% should be entered as 12 not 0.12. The exception to this rule is most often encountered on the Bank and Building society pages. If an account attracts an interest rate of less than 1%, Excel appears not to understand an entry of say, .25 indicating an interest rate of ¼ of one percent. In these cases, you should enter as 0.25, which will then appear on your screen as 0.25%. Any figure greater than 1% works fine. To prevent inadvertent entering of incorrect interest rates, Clarity Factfind operates a set of validation rules to alert you if you have entered an overly high interest rate. Using the above example, an entry of .25 (for ¼ of one percent) would produce an entry of 25%. There are no bank or building society accounts giving these rates so a validation warning appears to ask you if you really meant to enter 25%!

Many entries in Clarity need to be recognised by the system in order to deal properly with the data. For this reason some entries are restricted to a choice from a drop-down list. When you select a cell, a grey arrow pointing downwards will appear at the lower right hand corner. This denotes that a choice of entries will appear if you click on the arrow. Alternatively, the keystroke **Alt** and **down arrow** will reveal the list and the up arrow and down arrow keys will move you through the allowable entries. Finally, a correct entry of an allowable character or word will also suffice for example; it is sometimes easier to enter M, F, or J than it is to select one of them from a drop down list. However the validation still exists to prevent an incorrect entry causing, say a bank account not to be attributed to a client because “N” had been entered instead of “M”. (Easy to do if your typing is poor, or if you are working on a keyboard used by a touch typist where some of the characters have been worn off!)

Some numeric entries (for example building society account balances, fund values, sums assured etc) are configured to work with whole pounds only. This is because the values are so variable that to use pence would be overkill. If you enter a figure including pence, it will be rounded to the nearest whole

pound, but we suggest that you do not use pence unless necessary. Also any numeric entries do not require separators for multiples of 1,000 as Excel accounts this for automatically. Therefore taking into account all of the above parameters, an entry of £12,542 would only require an actual entry of 12542 – Clarity does the rest.

On occasion, the text entry you wish to make will be longer than the cell into which it is being entered. In this case, position the cursor at the point where you wish the text to carry down a line, and use **Alt-Enter** on the keyboard. If the text has already been entered, and you wish to edit it, simply double click the cell, or select the cell and press **F2** on the keyboard.

If there is potential for an incorrect entry that cannot be disallowed, there is usually a pop-up message to inform you the correct method of entry. A good example of this is the occupational pension scheme fraction. Most schemes work on a fraction but a few operate on a percentage. The expected entry is as a fraction and asks you to enter it as such e.g. 1/60 or 1/80. The in-built pension calculator can use a fraction in the same way that you would do if you were to use a calculator. A scheme giving a percentage also needs to be entered as a fraction. For example a scheme giving 2% of final salary per year of service will require an entry of 1/50. A scheme operating on a basis of 1.5% per annum would need an entry of 1/66.67. Simply divide 100 by the percentage amount to arrive at the scheme fraction. A possible development for future editions will be the choice of pensionable service calculation methods. Occasionally, this approach will require an entry of say  $\frac{1}{62.5}$ , which is not allowed. In these cases, refer to your high school maths lessons and transpose the formula so that the fraction figure is an integer, e.g.  $\frac{1}{62.5}$  becomes  $\frac{2}{125}$ .

There will be several instances of “greyed out” sections. This usually occurs if a section (or part of it) is not relevant to the client. For example if you click the **None** check box for children and dependants on the Personal Details page, the section becomes entirely grey. You should note that this action does not remove any previously entered details. On the children section this is unlikely to happen, as you are unlikely to start entering children’s details if there are none. However, a more realistic example would be if you started to enter details for a Critical illness policy on the Income Protection page, only to realise that the contract was actually a Critical Illness / Term Assurance hybrid. De-selecting the first check box, or more accurately selecting the None tick box would not remove the data already entered, but would merely colour the background and the text grey. On some sections this could easily cause duplication of data and consequently incorrect analysis.

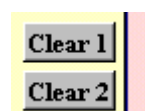
Many sections have check boxes, usually within the title of the section. Ticking the box reveals the section for completion. There are several instances where ticking another box marked for example, **Decline** will re-hide the section. Although this sounds like two actions to achieve what no action had already achieved, there is a reason for this approach. The initial selection of the section can be used as proof to the Regulators that the subject was addressed with the client during the fact-finding meeting. Subsequent

selection of “**No Interest**” can be regarded as proof that the client declined to receive advice on that area of planning. Other checkboxes can be used at the discretion of the adviser, for example the **Retired** check box on the Pensions page can be selected to indicate that the client has fully retired and cannot therefore implement any retirement planning advice using conventional pension plans.

This approach has been adopted throughout the whole of the Clarity system to make compliance a less onerous burden on the adviser. However we appreciate that different advisers will take different stances and that amendments to the Clarity system may be desirable or even essential. If there are any suggestions for improved compliance standards, we would be pleased to consider them for inclusion in the Clarity System.

## Page Controls

### Buttons



Use many times within Clarity factfind, a button is usually to complete a task that would otherwise be difficult, time consuming or repetitive.

### Check Boxes

<input checked="" type="checkbox"/>	Clear	P60	<input type="checkbox"/> Not Seen	<input type="checkbox"/> N/A
£	32,542.85	2000		

This is a facility to tick a box to denote that a certain condition is true or simply to indicate “Yes”. It may also be used to select one of a range of choices. In all cases, more than one checkbox can be selected. Checkboxes have been used to solve a compliance issue as they can denote that a question has been asked or a subject raised.

### Radio Buttons

<input checked="" type="radio"/>	Married
<input type="radio"/>	Engaged
<input type="radio"/>	Co-habiting

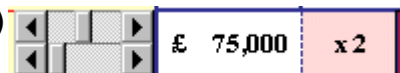
Always found in groups of two or more, this feature allows just one of a multiple selection to be made. Once the selection has been made, it can be changed to another selection, but it cannot be “un-selected” without using a Clear or Reset button (if there is one).

### Drop-down lists

Type of plan	Shares
Plan number	Unit trust
Original investment	PEP
Start date	Single Co PEP
Maturity date	Investment Trust
	Investment Bond
	Endowment
	Mini Equity ISA
	OE

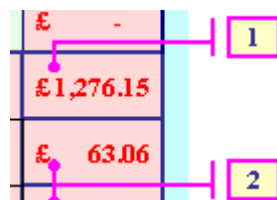
When there is a restriction on the allowable values to be entered in a cell, there will often be a drop-down list to prevent entries that are not acceptable or recognised by Clarity Factfind. All cells with drop-down lists have a very lightly speckled background to allow the user to identify where this facility applies. Either click on the small down arrow to the right of the cell, or use the keystroke **ALT + down arrow** after selecting the cell to generate the drop-down list.

### Sliders (Scroll Bars)



These are used to increase or decrease a pre-set (or entered) value such as the Death in Service multiple of salary. Clicking on the left or right arrows increases the value by small steps. Clicking on the light grey space in-between the moving bar and the arrows increases the value by larger steps. The sliders are sometimes vertical, but annoyingly the zero or low value is when the bar is at the top of the slider. To increase the value, you must move downwards! This is an Excel feature, not a restriction of Clarity Factfind.

### Flags



Flags are used for the “Financial Review” to identify sections of the Factfind that are detailed in the text of the Financial Review. Clarity Factfind has been meticulously programmed so that as long as the Factfind pages are complete, the Flags, when inserted will be correctly positioned, deleted if required and renumbered if required. This should save any manual manipulation. However, if further customization is required, Flags can be edited or deleted by simply click on the desired flag. The flag can then be moved, deleted or re-numbered (if for example previous flags have been deleted). If the flag is to remain in the same place, but is to point at a different location, click and drag the circular end to the flag.

## Colour coding

To aid completion of the Factfind and to make it a little easier on the eye, we have colour coded the majority of the pages. (Note: this only applies if you are using the Standard Clarity Colours selection, rather than the “greyscales” or “no colour” choices).

**Pastel Yellow background** – Questions or headers. Many of the question cells have prompts to explain the question more clearly – simply click on the question to see the prompt.

Plan holder
Company
Type of plan

**White background** – Requires input from the adviser. This is for questions that you feel the client may not be able to answer accurately.

<b>P60 CHECK</b> <input checked="" type="checkbox"/>	Reset	P60 <input type="checkbox"/> Not Seen
Gross Income/ Tax Year	£	32,542.85
Final Tax Code / Taxable Income		461H
Tax at 10% / 20%		

**Pastel Green background** – Requires input from the client. Whilst some pastel green cells are capable of being answered by the client, you may choose to source the data from elsewhere, e.g. direct from the Life Company.

Mr Dodd
Allied Dunbar
LTA
<input type="checkbox"/> Unknown

**“Apple green” background** – Compulsory input to allow Factfind to function. If you do not answer these questions, another part of the Factfind may not function correctly.

Scot Am
<input type="checkbox"/> Unknown
249HU254

**Pastel Red background** – Automatic calculation or input by Clarity. No user input is required (or allowed).

£	5,914.84	£1.11 overpaid
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**Red “hatched” background** – date error. Normally, Clarity looks at the entry made (the screenshot to the right was supposed to be 6<sup>th</sup> April 1995) and transforms it to a date like “6 Apr 1995”. Occasionally though, this can fail, meaning that errors will occur later in the Factfind. To avoid these errors, type carefully and enter leading zeros (e.g. 06041995) or if it still doesn’t work, type the whole date manually as text, eg “6 Apr 1995”

<input type="checkbox"/> Gift/Loan Trust	<input type="checkbox"/>
<input type="checkbox"/> 11	<input type="checkbox"/> N/A
6495	
Open Ended	

**Solid Red background** – Automatic “flagging” of actual or possible problem or opportunity.

£	420.76	£312.31 overpaid
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**Solid green background** – Automatic “flagging” of possible benefits or gains.

<input checked="" type="checkbox"/>	POSSIBLE GAINS	Gain per month
	£	48

**Solid amber background** – Automatic “flagging” of areas that are of possible minor concern.

<b>Premium (monthly)</b>	<b>£ 14.65</b>
<b>Occupation definition</b>	<input type="radio"/> Own <input type="radio"/> Any <input checked="" type="radio"/> Suit <input checked="" type="checkbox"/> Data complete

Remember that red, amber and green can also be added manually to any cell by using the Traffic Lights facility.

**Grey background** – Removed for completion as not applicable or declined by the client.

<b>MORTGAGES</b> <input checked="" type="checkbox"/>	<input checked="" type="checkbox"/> <b>None</b>
<b>Borrower</b>	
<b>Lender</b>	

Grey is sometimes used automatically, for example if “Not in Employment” is selected, the cells for entering employers details are greyed out.

**“Speckled” background** - With ANY cells of any colour, some may have spotted background. This denotes the presence of a drop-down list to aid ease of entry, or to restrict entries to a pre-determined set of values.

<b>Employed</b>
Employed
<b>Self Employed</b>
Retired
Not in Employment

See Drop down lists in the previous section for instructions.

1997 / 1998
1998 / 1999
1999 / 2000
2000 / 2001
2001 / 2002
2002 / 2003
<b>2003 / 2004</b>
2004 / 2005

## Support

Remember, if you get stuck, this is the sequence of events.

- 1) make sure you've read this manual.
- 2) make sure you've tried getting the answer from Help (within the Factfind).
- 3) THEN, contact Clarity by one of the methods below.

Remember, we wrote the manual and help files, so we will know by your question whether or not you've read them!

We accept the fact that there is an awful lot to take in initially, so we are always very tolerant of new users "finding their feet".

The level of support for new users is unprecedented. Take a look at **the Training Schedule** presentation, accessed from **Tools, appearance, Other Clarity Files**, and then click the **Demo documents, help** radio button.

You can contact Clarity as follows:

Phone: 01543 360222

Fax: 01543 452444

Email: [Clarity.software@ntlworld.com](mailto:Clarity.software@ntlworld.com)