



Quick Start Notes

To install the clarity system.

If this is the first installation of Clarity onto your PC, there are a few tweaks you need to make to your Microsoft Excel settings and possibly to other areas of your PC too. These are:

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. In Excel, 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.

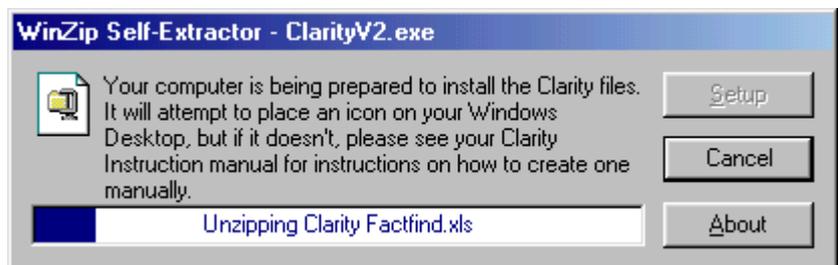
After you’ve made the necessary changes to Excel, installation is simple and comes in two parts. Insert the ClarityV2 CD into your CD drive and the install program should run automatically. If not, click the **Start** button, then **Run**, and type **X:\ClarityV2** (where X is the drive letter of your 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.



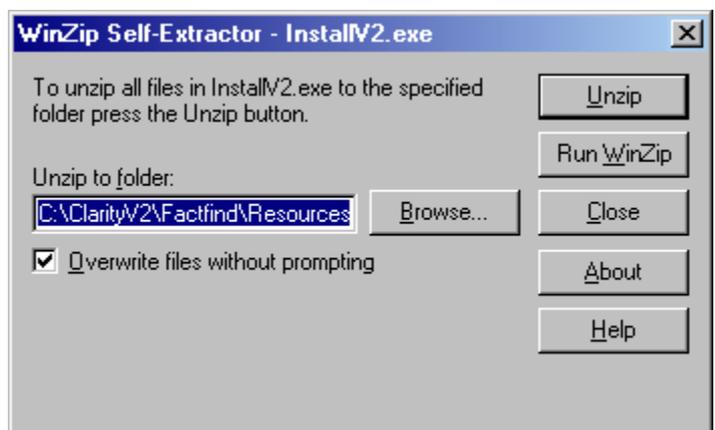
This gives quick access to the Clarity Factfind.

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).



To open the factfind

Experienced PC users can simply use **Windows Explorer** to find various Clarity files. A simpler method however is to use a desktop shortcut.

NOTE – the Clarity’s installation routine will attempt to place a shortcut to Clarity Factfind on your Windows desktop.

If the installation is unable to add the shortcut, manually adding one to your computer desktop (the main screen) is easy. Simply right click on the desktop itself, click **New** and then select **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**, then find, and double click **Clarity Factfind.xls** (you will have to navigate to the C:\ClarityV2\Factfind directory in the **Look In** dialog box). 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 “Clarity” or “V2” will probably suffice. Finally, click **Finish** and your new shortcut will be placed on the desktop. Click and drag it to a convenient location and perform exactly the same operation with other files you want to shortcut to.

Entering data into the factfind

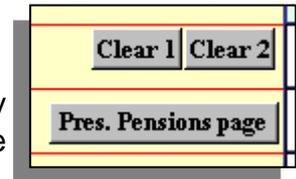
Dates – do not need to be entered with a separator (“/” or “-”).

Currency – don’t enter a “£” sign or a decimal point. For entries such as plan values, only whole pounds are required – don’t bother with pence.

Percentages - Don’t use a “%” sign - use decimal points - 12.5% is entered as 12.5 not 0.125.

Buttons

Used many times within Clarity Factfind, a button either automatically completes a manual task or is a navigation to another part of the Factfind.



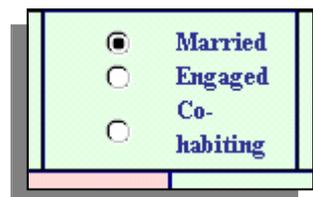
Check Boxes

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.



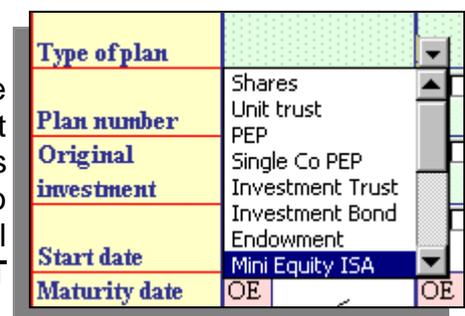
Radio Buttons

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.

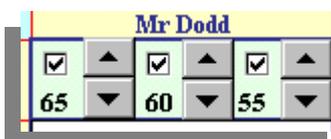


Drop-down lists

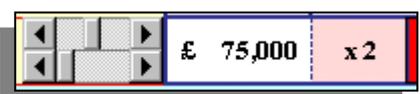
These lists either give a suggested shortlist of possible entries (but you can make your own entry) or they restrict the entries that can be made. All cells with drop-down lists have a very lightly shaded background to allow the user to identify where this facility applies. Either click on the small down arrow to the right of the cell, or use the keystroke **ALT + down arrow** to generate the drop-down list.



Scroll Bars & Spinners



These are used to increase or decrease a value such as the Death in Service multiple of salary or retirement ages. Clicking on the arrows alters the value by small steps.



On a Scroll bar, clicking on the light grey space in-between the moving bar and the arrows alters the value by larger steps.

Flags

Flags are used for the “Financial Review” to identify sections of the Factfind that are detailed in the text of the Financial Review. 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.

| | |
|-----------|---|
| £ - | 1 |
| £1,276.15 | |
| £ 63.06 | 2 |

Hyperlinks

Several pages have graphics, which contain hyperlinks to another document within the Clarity system. These could be tax guides or forms or information such as bank and building society rates. Many of the linked documents are stored in PDF format, which requires **Adobe Acrobat Reader™** to read them. This can be installed by double-clicking the **AdbeRdr70_enu_full.exe** file in the Other Files folder (or by accessing it from Other Clarity Files when you are in the Factfind itself)



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.

| | | |
|--|-------|---------------------------------------|
| P60 CHECK <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 allowed.

| | | |
|---|----------|----------------|
| £ | 5,914.84 | £1.11 overpaid |
|---|----------|----------------|

Red “hatched” background – date error. Normally, Clarity looks at the entry made (the screenshot to the right was supposed to be 6th 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)

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

Solid Red background – Automatic highlighting of actual or possible problem or opportunity.

| | | |
|---|--------|------------------|
| £ | 420.76 | £312.31 overpaid |
|---|--------|------------------|

Solid green background – Automatic highlighting of possible benefits or gains.

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

Solid amber background – Automatic highlighting of areas that are of possible minor concern.

| | | |
|-----------------------|---|-------|
| Premium (monthly) | £ | 14.65 |
| Occupation definition | <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.

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

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

With any of the above, some cells 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. See Drop down lists in the previous section for instructions.

| |
|----------------------|
| Employed |
| Employed |
| Self Employed |
| Retired |
| Not in Employment |

| |
|--------------------|
| 1997 / 1998 |
| 1998 / 1999 |
| 1999 / 2000 |
| 2000 / 2001 |
| 2001 / 2002 |
| 2002 / 2003 |
| 2003 / 2004 |
| 2004 / 2005 |

Help!

Help is available from a number of sources.

- 1) Read the manual – please!
- 2) Use the help within the Factfind (the extreme left hand icon on the Clarity toolbar)
- 3) Click on the yellow question cell within the Factfind (some have prompts)
- 4) Contact us

Please, don't just resort to N^o. 4 without trying to help yourself first. We know it's easier to ask us, but self-teaching is often the method that helps most, so please try! However, you should not spend hours trying to unearth something that can be answered by us in a couple of minutes.

You can contact Clarity as follows:

Phone: 01543 360222

Fax: 01543 452444

Email: Clarity.software@ntlworld.com