Concept Toolkit 12

Calculate • Plan • Educate

About Concept Toolkit

System Requirements

Windows 2000 / XP / Vista / NT / 7 / 10
Pentium Processor
32 MB RAM Minimum, 64 MB recommended
40 MB Hard Drive Space

Contents

Installing Concept Toolkit on Your Computer

Using a Download Link:

1. Click on the link to begin the download.
2. When asked if you want to Run or Save the file, click Run.
3. Follow the instructions on screen.

Using a CD:

1. Insert the Concept Toolkit 12 CD into your CD-ROM drive
2. Follow instructions on screen

Removing Concept Toolkit from Your Computer

1. Click the Start button on your desktop and select Programs
2. Select the Concept Toolkit 12 folder
3. Select Remove Concept Toolkit 12
4. Follow instructions on screen

Concept Toolkit Overview

Concept Toolkit is an exceptionally easy to use software package that allows financial advisors to:

1. Complement their existing financial needs planning software with visual printouts
Add visual impact and clearer understanding to your existing financial planning reports with one of Concept Toolkit's 300 graphical concept screens.

2. Create quick calculations
To answer quick questions accurately and for those times when a full comprehensive plan is not required, you can use one of Concept Toolkit's 125 interactive calculators.

3. Illustrate and educate with concepts
Concept Toolkit has 300 calculators, tables and graphical screens that allow you to clearly illustrate even the most complex financial ideas effectively to clients.

4. Create dynamic presentations
Concept Toolkit lets you create an unlimited number of reports or presentations using any combination of the 300 calculators and concept screens.

5. Create financial plans
Concept Toolkit has 12 planning calculators that allow you to create financial plans for clients.

Monitor Settings

To optimize the performance of Concept Toolkit, your monitor should have the following settings:

Screen Resolution
Concept Toolkit will work at any screen resolution setting and will appear small at most screen resolutions. You can increase the size of the Concept Toolkit screen by lowering the screen resolution of your monitor. Once you are done using Concept Toolkit, you can reset the resolution to it's previous size.

How to change the Screen Resolution in Windows 7:

- Click the Start button, click Control Panel and then click Display
- Click on Adjust Resolution
- Use the Resolution drop down slider to change the resolution.
- Click Apply

How to change the Text Size in Windows 7:

- Concept Toolkit works optimally when the screen text size is set to "Smaller - 100% (default)".
- Click the Start button, click Control Panel and then click Display
- Make sure the "Smaller - 100% (default)" radio button is checked.
- Click Apply

How to change the Screen Resolution in Windows 10:

- Go to your Desktop, right-click your mouse and select Display Settings
- Click on Advanced display settings and select a different resolution
- Click Keep changes

How to change the Text Size in Windows 10:

- Concept Toolkit works optimally when the screen text size is set to "100".
- Go to your Desktop, right-click your mouse and select Display Settings
- Change the "Change the size of text, apps and other items:" to 100%

Starting Concept Toolkit

To launch Concept Toolkit from the All Programs folder, click the Start button on the desktop, select All Programs, select the Concept Toolkit 12 folder and then select Concept Toolkit 12. To launch Concept Toolkit from the shortcut icon on your desktop, double click the Concept Toolkit 12 icon.

Types of Screens

Concept Toolkit is organized as a library of 300 interactive calculators and graphical screens.
There are two main types of screens in Concept Toolkit, Content and Concept:

Content Screens

Concept Toolkit's 300 screens are organized into 14 different categories. Each category's contents can be accessed by clicking on its name at the top of the Toolkit screen.

Name

- Financial Planning
- Investment 1
- Investment 2
- RRSP Planning
- Retirement Planning
- Tax Planning
- Insurance Planning
- Insurance Planning
- Estate Planning
- Education Planning
- Planners
- Custom
- Calculators 1
- Calculators 2
- Calculators 3

Concept Screens

Toolkit's 300 concept screens can be accessed by clicking on the name of the screen shown on a Contents page. There are three types of Concept screens:

1. Interactive calculator screens

There are 125 interactive calculators screens that let you change data to create different illustrations and what-if scenarios. A calculator screen can be easily identified on a Content screen by the calculator icon next to its name.

2. Dynamic text screens

There are 40 dynamic text screens that you change text on a screen. Thirty of these screens are found on the Custom content screen. A dynamic text screen can be easily identified on a Content screen by the "T" icon next to its name.

3. Concept screens

There are 125 concept screens that are static. Text or data cannot be changed on these screens. A concept screen can be easily identified on a Content screen by a grey "bullet point" icon next to its name.

Navigating

When you first launch Concept Toolkit, the Main Menu screen will open and provide access to these features:

Calculate

Click this button to go to the Calculators screen. This page gives you quick access to the 125 calculators in Concept Toolkit that can be accessed from the Calculators 1, Calculators 2 and Calculator 3 screens. Note that these calculators can also accessed from other content screens by topic. For example, the RRSP calculators on the Calculators 2 contents screen can also be also be found on the RRSP Contents screen.

Plan

Click this button to open the Planners window where you can create a single needs report or a basic financial plan.

Educate

Click this button to go to the Educate screen that gives you an overview of how you can use the 300 visual concepts and calculators to educate, explain and present financial topics to clients and prospects.

Reports

The Reports window that allows you to create an unlimited number of reports or presentations using any combination of the 300 calculators and concept screens.

Clients

Click this button to open the Clients window that allows you to create a new client file or open an existing client file.

User Guide

Click this button to open the Concept Toolkit user guide in PDF format.

Settings
Click this button to open the Settings window that allows you to customize your advisor information, client's province of residence, marginal tax rates, capital gains inclusion rate, CANSIM rate, CPP/OAS benefit information and presentation settings.

You can also access the Settings window by clicking on the Settings button at the bottom of any Content screen.

Tutorials
Click this button to go to the Ativa.com website to view tutorials on how to use Concept Toolkit.

Select Printer
Click here to change the printer for the current session of Concept Toolkit. See the Printing section for more details.

Navigating when you are on a Contents screen

To access any of Toolkit's 14 Content screens, click on the tabs at the top of the screen. For example, to access the Financial Planning contents screen, click on the Financial Planning tab to access the Investment 1 screen, click on the Investment 1 tab and so on. Once on a Content screen, click on the name of the screen in one of the three columns to go to it.

You can access the following buttons found at the bottom of all Content screens:

Exit	Exit Concept Toolkit
Help	Open the help file
Bookmark	Open the Bookmark window
Search	Open the Search window
Reports	Open the Reports window
Settings	Open the Settings window
Links	Open the Links window
Clients	Open the Clients window

The name of the currently opened client is shown in the grey box in the bottom right corner of the Content screen.

Navigating when you are on a Concept screen

- Click on the Right or Left arrow buttons in the top right corner of the Concept screen to go the next or previous Concept screen
- Click on the Back to Contents button to return to the last Content screen you were on.
- Click on the Change Data or Change Text button to open the data or text entry window. If the screen is static (data or text cannot be changed), these buttons will be dimmed.
- Click on the Print Page button to print the current Concept screen.
- You can access the following buttons found at the bottom of all Concept screens:
- Exit, Help, Bookmark and Search.

Note that these four buttons are not available on Concept screens: Reports, Settings, Links and Clients. They can only be accessed from a Contents screen.

Client Files

Whenever you launch Concept Toolkit, a master data set called _Master Data will always open up first and appear as the currently opened client. The name of the currently opened client is shown in the grey box in the bottom right corner of any Content or Concept screen.

Click on the Clients button at the bottom of all Content and Concept screens to open up the Clients window. A list of previously saved clients will appear in the window.

New Client
To create a new client, click on the New Client button. Creating a new client makes a copy of all of the data saved in the _Master Data file and stores it under the new client's name.

Open Client
To open an existing client, click on the name of the client in the list and then click the Open button. The Open button will not appear until you click on a client name in the list.

Save as Client
To save a copy of the current client under another name, click on the Save As button.

Delete Client
To delete an existing client, click on the name of the client in the list and then click the Delete Client button. The Delete Client button will not appear until you click on a client name in the list. Note that you cannot delete the master data set called _Master Data.

Close
To exit the Clients window, click the Close button.

Creating a Financial Plan

You can create a basic financial plan in Concept Toolkit by using the calculators found in the Planners section:

- Cover Page
- Disclaimer
- Goals
- Letter of Engagement
- Cash Flow
- Net Worth
- Asset Allocation - Questionnaire
- Asset Allocation - Recommended
- Retirement
- Life Insurance
- Disability Insurance
- Critical Illness Insurance
- Long Term Care Insurance
- Education Planner
- Estate Planning Checklist
- Estate Tax Calculator
- Recommendations

Use the Reports builder (see Creating a Report) to group and batch print the calculators you want to use in a financial plan. In addition to the 17 calculators listed above, you can add other concepts and calculators to your plan using the Reports builder.

For more advanced financial planning needs, we recommend you use Ativa's Planning Toolkit financial needs software package or another comprehensive planning program.

Creating a Report or Presentation

Introduction

The Report builder in Toolkit is a powerful feature that lets you build an unlimited number of reports or presentations using any combination of the 300 screens in Toolkit.

To open the Reports window, click on the Reports button on the Main Menu screen or the Reports button on a Content screen. Note that you cannot access Reports from a Concept screen.

You can use the Reports builder to:

1. Create a financial plan using the Planner calculators and any other concepts or calculators.
2. Group your favourite Toolkit concepts into one presentation for quick access.
3. Group Toolkit concepts into presentations that can be used over and over again with clients and prospects.
4. Print more than one Toolkit page at a time. If you are in any other part of the Toolkit program, you can only print one Toolkit page or screen at a time. To print more than one page at a time, you need to group the pages first and then print them using the Print button in the Reports builder screen.

Overview

The Reports window is divided into two sections, Toolkit Page List and Reports List.

Toolkit Page List

All 300 pages in Concept Toolkit are shown in the scroll box on the left hand side of the Reports window. The 3 letter prefix in front of each name identifies the Content page that the page is found on. For example, the pages found on the Financial Planning Contents page have the "Fin" prefix. The pages are listed in the same order as they appear on the Contents pages. Financial Planning pages are listed first, followed by Investment 1 and 2, RRSP, Retirement, Tax, Insurance, Estate, Education, Planner and Custom pages.

Reports List
Currently saved reports are shown in the scroll box on the right hand side of the Reports window.
The five buttons at the bottom of this scroll box - New, Save, View, Print, Delete - are used to create new reports and manage current ones.

The five buttons in the middle of the screen - Add Page, Delete Page, Move Page Up, Move Page Down, Preview Page - let you move pages from the Toolkit Page List scroll box to the Reports List scrollbox. Once you create a new report or presentation use these buttons to add pages to your report and to change the order of the pages in your report.

Open a Report
To open a report, click on the drop down box next to the blue arrow just above the Report List scroll box. A list of currently saved reports will appear in the window below. Move your mouse down and select the report you want to open.

Create a New Report
1. Click on the New button at the bottom of the Report List scroll box.
2. Type in the name of your report in the text entry field just above the Report List scroll box and press the Enter or Tab key.
3. Click on a page in the Toolkit Page List scroll box to select it and then click the Add Page button to move it into your newly created report. Repeat this step for each page you want to add to your report. Note that you cannot add the same page twice to the same report.
4. Click the Save button to save your report.

Save a Report
Click on the Save button at the bottom of the Report List scroll box to save a presentation.

View a Report
Click on the View button at the bottom of the Report List scroll box to view the currently selected report.

Click the Hide Buttons button in the top left corner of the screen to hide the navigation buttons while viewing a report. To show the buttons again, click the Show Buttons button.

To jump to a page in your report while viewing it, click the Goto Page button in the top right corner of the screen. A window will appear showing the pages in your report. To go to a page, click on the name of the page in the window.

Click the Exit Report button in the top left corner of the screen to return to the Reports window.

Print a Report
Click on the Print button at the bottom of the Report List scroll box to print the currently selected report.
Delete a Report
Click on the Delete button at the bottom of the Report List scroll box to delete the currently selected report.

Custom Pages

You can create and add custom pages to your report.

Concept Toolkit has thirty pages that can be customized with your own content:

- 10 title pages
- 10 text pages
- 10 bullet pages

Click on the Custom tab on the Contents screen to access these custom pages.

Entering and Saving Data

Entering Data

Most Toolkit pages are dynamic and let you change numbers and text. To open a Data or Text entry screen, click on the Change Data or Change Text button at the top of a Toolkit page. If data or text cannot be changed on the page, this button will be dimmed.

To change data:

- Press the Enter or Tab key to activate a cell or click on the cell you want to change.
- Type in the new number or text and press the Enter or Tab key or click the mouse in another cell.
- Click on the Close button to exit the Data or Text entry screen.

Saving Data

All data in Toolkit is saved automatically as you enter and change data under the current client's name. There is no "Save" button or "Save data?" prompt when you exit Toolkit because of the automatic save feature.

Printing

Printing Single Pages

Click on the Print Page button on any Toolkit page and the Print window will appear. You can change the client name that will appear on the printout and the number of copies.

Disclaimer & Cover Page

You can also choose to print a disclaimer and cover page at the same time that you print a concept or calculator page. Enter a title for the cover page and select "Landscape" or "Portrait" for page orientation. The page orientation ONLY applies to the cover page, not to the concept page. All concept pages have fixed page orientation - most are landscape and some are portrait.

Printing Multiple Pages

You can print more than one page at a time by clicking on the Reports button, selecting or creating a new report and then clicking on the Print button. You can enter the client's name that you want to appear on the page and the number of copies you want to print. All of the pages in the report will print automatically.

You can also choose to print a cover page with your report. Enter a title for the cover page and select "Landscape" or "Portrait" for page orientation. The page orientation only applies to the cover page and not to the rest of the pages in the report.

Printing a PDF

1. Click Select Printer on the Main Menu screen.*
2. Select a PDF printer from the list of available printers
3. Click Set Printer and click Yes to confirm your selection.
4. Open the screen you want to print and click Print Page and the click Print.
5. Select the folder you want to save the PDF to using the Save As window. This window may appear behind the Concept Toolkit screen so look for a flashing icon along the bottom of your desktop. Click on the icon to bring it to the front.
6. Enter a name in the File Name box and click Save.
7. Go to your email program and attach the PDF you just saved.

Page Orientation

Most of the pages in Toolkit can only be printed in Landscape mode ("sideways"). Some pages, such as the Planners and certain concepts and calculators can only be printed in Portrait. Changing your printer's setting to Portrait mode will not have any effect on the orientation since it has been set internally within Toolkit.

You can only change the page orientation of the Cover Page in Toolkit. This can be done from the Print window.

Changing Printers

Concept Toolkit uses the default printer that has been set in Devices and Printers in the Control Panel on your desktop. When you are in Concept Tooklit, you can change the printer by clicking on Select Printer on the Main Menu screen.

You can only change the printer once during each Concept Toolkit session. To change to another printer after making an initial printer change, you need to exit and restart Concept Toolkit and click on Select Printer again.

If the printer you want to use in Concept Toolkit is different from the default printer set in Devices and Printers, you will need to select the printer each time you use Concept Toolkit using the Select Printer function.

When you change the printer in Concept Toolkit, the default printer in Devices and Printers is also changed during the current session of Concept Toolkit only. When you exit Concept Toolkit, the default printer is changed back automatically to your original default printer.

Settings

You can customize Advisor information, Tax rates, CPP/OAS information and Presentation settings using the Settings window.

To open the Settings window, click on the Settings button on the Main Menu screen or the Settings button on a Content screen. Note that you cannot access Settings from a Concept screen.

Information you enter in the Settings window will appear throughout the whole Concept Toolkit program.

Advisor Tab

Click the Advisor tab to change Advisor information and Print Option settings.

Advisor Information

You can enter an Advisor Title and Company name. Your own name cannot be changed since it is "embedded" in the program to show that you are the registered owner of the program.

Print Options

You can decide whether you want the Advisor Title, Company Name, Client Name and Date printed on all pages or not. If you do, click on the “Yes” button and on the “No” button if you don’t. The Advisor Name is always printed on each page.

Tax Rate/Province Tab

Click the Tax Rate tab to change the values for the following items:

- Combined Federal/Provincial marginal tax rates
- Tax bracket income thresholds
- Capital gains inclusion rate
- Province of residence

Choosing the province of residence for your client is important because there are a number of tax calculators in Concept Toolkit that base their calculations on the marginal tax rates used in each province.

CPP / OAS Tab

CPP/OAS Figures

Use this section to update CPP and OAS figures that are used throughout Concept Toolkit.

Cansim Rate

Use this section to update the Cansim rate.

Presentations Tab

Presentation Settings - Number of Seconds Between Slide Builds
Some of the screens in Concept Toolkit are animated and can be built by pressing the spacebar. Each press of the spacebar reveals a new portion of the screen until the screen is fully revealed. Enter 0 (zero) in the field above if you do not want to build the screens by pressing the spacebar. Entering zero means the full screen will appear when you open the screen without any builds. Enter 600 seconds (10 minutes) or some other high number if you do want to build the screens yourself. Entering a high number will give you enough time to explain each part of the screen as you build it.

Cover Desktop

This feature provides Toolkit with a “cleaner” look for presentation purposes by putting a black background around the Toolkit screen to hide the Windows desktop behind it. Use this feature only if your monitor’s resolution is set to 1024 x 768 or higher. If you can see part of the Window’s desktop behind the Toolkit screen when you are running the program, then you are running at 1024 x 768. If the Toolkit screen fills your entire monitor, then you are running at a resolution of 800 x 600 and this feature does not apply.

You must exit and restart Toolkit to turn this feature on or off.

WARNING: DO NOT “minimize” the Toolkit window when using this option or your entire monitor will be covered with a black background. If you do “minimize”, press “Ctrl-Alt-Delete” to exit Toolkit and remove the black background.

Bookmarking

To access the Bookmark window, click on the Bookmark button at the bottom of the Concept Toolkit screen.

The bookmarking feature lets you bookmark any page in Toolkit for quick and easy access. When you arrive at a page in Toolkit, the Add button in the Bookmarks window will appear automatically if the page has not previously been bookmarked. If the page has been previously bookmarked, then the Delete button will appear automatically.

The pages in the Bookmarks window appear in the order that they appear in Toolkit and not in the order that they are added as bookmarks. For example, pages in the Financial Planning section will always appear at the top, followed by Investment 1 pages, Investment 2, etc.

To go to a bookmarked page, click on the page in the Bookmarks window.

Tip:
To save your bookmarks, make sure you use the Exit button in the bottom left corner when you quit the program. If you use the "X" button in the top right corner to exit, the bookmark changes you made in your current session will not be saved.

Links

This feature allows you to link directly to 10 websites or other programs (.exe files on your hard drive) from Toolkit. When you exit your browser or the program, you will be returned to this screen.

To open the Links window, click on the Link button on a Content screen. Note that you cannot access the Links window from a Concept screen.

Create a Link

1. Type in a description for the link in the Link Description field.
2. Type in the URL for a website address or path for an .exe program in the Website Address (URL) or Program Path field.
3. Example of how to enter a Website Address: http://www.ativa.com
4. Example of how to enter a Program Path: C:\Programs\Programfolder\program.exe
5. Click on the Website or Program radio button, depending on the type of link you are creating.
6. Click the Go button. When you exit your browser or the program, you will be returned to the Links window.

Search

This feature allows you to search for topics in Toolkit's 300 concept and calculator screens by using a keyword or phrase.

To open the Search window, click on the Search button in the top section of any Content screen (underneath the Insurance Planning button) or at the bottom of any concept or calculator screen.

1. Type in your search term or word in the Word/Phrase field.
2. Click the Search button in the bottom left corner of the Search window.
3. Click on a screen name in the list that appears in the Screen window.
4. Click the Go to button to go to the selected screen.

Emailing a PDF

The following is how to print a screen to PDF in Concept Toolkit.

1. Click Select Printer on the Main Menu screen.*
2. Select a PDF printer from the list of available printers
3. Click Set Printer and click Yes to confirm your selection.
4. Open the screen you want to print and click Print Page and the click Print.
5. Select the folder you want to save the PDF to using the Save As window. This window may appear behind the Concept Toolkit screen so look for a flashing icon along the bottom of your desktop. Click on the icon to bring it to the front.
6. Enter a name in the File Name box and click Save.
7. Go to your email program and attach the PDF you just saved.

*** Note:**

You can only change the printer ONCE during each Concept Toolkit session. To change to another printer, you need to exit, relaunch Concept Toolkit and click on Select Printer again. The printer you select in Concept Toolkit will be the default printer for all of your programs as long as you are still working in Concept Toolkit. Once you exit Concept Toolkit (using the Exit button, not the "x" button in the top corner), your regular default printer will be automatically reset as the default.

Support

Registered users of Concept Toolkit can contact Ativa Interactive for technical support by:

- Call 905-648-3221 between 9.00am and 5:00pm Eastern Standard Time.
- Emailing your question or problem to support@ativa.com
- Visit the support page on our website at www.ativa.com/support

User Guide

This online Help file is also available as a User Guide in PDF format. To open the User Guide, click on the User Guide button on the Main Menu screen of Concept Toolkit.