

Quick Start Guide



SYSTEM REQUIREMENTS

Windows

- Windows 2000 Service Pack 4 or later, XP, or Vista
- 500 MHz Pentium class processor or better
- Sun Java Runtime Environment (JRE) Version 6 Update 2 or later
- 256MB RAM
- 1024 x 768 Minimum Screen Resolution

Macintosh

- Macintosh computer with a PowerPC G3, G4 or G5 processor
- 256MB of RAM
- Java for Mac OSX
- 1024 x 768 Minimum Screen Resolution


GETTING STARTED

After opening Voyant you will be presented with two options: to create a new client record or to access an existing record.

Select the Client from the menu and then click Open in the bottom right corner of the dialogue box.

OR

Create a New Record by clicking the New Client button in the bottom left corner of the dialogue box.

Client Records can be accessed at any time by clicking the  icon located in the top left corner of the screen.

Client	Last Modified	Created	Client Email	Connected To
* Campbell, John	26/02/15 15:36	28/01/15 23:31		Christina Schmanske(chr...
* Doe, John	30/01/15 14:03	28/01/15 20:35		Christina Schmanske(chr...

PEOPLE

John
Julia
Alex
Martina

ABOUT YOU

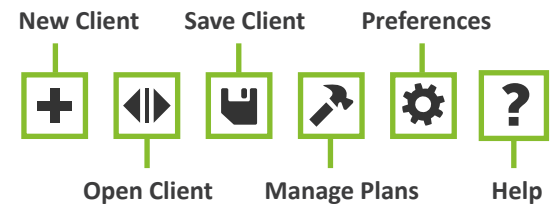
First Name: John
Last Name: Campbell
Birth Date: 11 / 7 / 1972
Current Age: 42
Gender: Male Female

Back Clear Continue

THE WIZARD

A wizard will gather basic information about your client. As the questionnaire is filled out, names of participants will be added to the People panel, located on the right side of the screen. This panel allows you to easily choose one or multiple owners of accounts that you will enter later in the plan. The participants of a plan and other information entered in the wizard can be changed at any time by selecting the People tab on the left navigation panel.

NAVIGATION



THE TIMELINE

The timeline is used to illustrate life as a series of stages and events to allow for effortless revision. The timeline begins on the start date of the plan and ends on an automatically set mortality event.

Events

Events are specific future planning points that can be treated as single occurrences or can be linked to other events (ex. New Home, Wedding, Pensions).

EVENTS	
First, select an owner <ul style="list-style-type: none"> John Julia Alex Martina 	Second, drag and drop an event icon into the Timeline <div style="display: flex; flex-wrap: wrap;"> <div style="width: 25%;"> <ul style="list-style-type: none"> Birth Daycare Celebration House Boat </div> <div style="width: 25%;"> <ul style="list-style-type: none"> Mid-Life Crisis Part Time Remodel Start Business Other </div> <div style="width: 25%;"> <ul style="list-style-type: none"> Travel Inheritance University Wedding Retirement Link </div> <div style="width: 25%;"> <ul style="list-style-type: none"> Major Loss Income Protection Critical Illness Mortality </div> </div>

To create an event

- Select an owner of the event in the left side of the Events Panel
- Find an icon to represent the new event
- Drag & Drop the event onto the timeline above desired age
- To rename the new event, double click on the existing name, type in the new name, and press Enter
- To move existing events, simply drag and drop them to the desired location

Stages

Stages are time periods that help define financial planning needs. Stages are dependent upon start and end events (ex. Children at Home, Education, Retirement).

STAGES
<p>Drag and drop a stage color onto the Timeline. The names listed below are intended only to be suggestions.</p> <ul style="list-style-type: none"> Home Responsibilities Early Retirement Education Years Empty Nest Long Term Care Preparing to Retire New Business

To create a stage

- In Stages Panel, find a color swatch for your new stage (Note: Stage names in Stages Panel are only suggestions and can be changed after being added to the timeline)
- Drag and Drop the selected icon onto the timeline.
- To rename the new stage, double click on the name in the Bar that appears at the top of the timeline, type the new name, and press Enter
- Drag the green circle on the left of the Stage Bar to the event that will mark the beginning of the stage, and drag the red circle on the right to the event that will mark the end of the stage

Add Events as You Plan

New events can also be added to the timeline from the data entry screens (ex. Expenses, Estate Plans, Savings, Debt, Taxes) to prevent interruption of your ongoing entries.

TIME
<p>STAGES EVENTS</p> <ul style="list-style-type: none"> Start John's Sports C... (John) Retirement (John) Wedding (Martina) Retirement (Julia) Retirement Mortality (Julia) Mortality (John) Mortality <p>Create a New Event</p>

To add an event along the way

- Go to the Time panel to the right of the screen, located next to the ledger and the People panel
- Select the Time panel's Event tab, and click the New Event button (bottom right). Events can be positioned on the timeline based on future year or owner age
- Click Add. The new event will now appear on the Time panel



ENTERING INFORMATION

Specifics regarding income, savings, windfalls, investments, pensions, property, debts, insurance, taxes and expenses are added through a series of data entry screens. These entries will be used ultimately to formulate the financial plan, which will be illustrated in the Let's See charts and summarized in Voyant's Overviews and Reports.

Expand Suggestions Panel
clickable set of categories to choose from when making detailed entries

Show Advanced Settings
such as growth rates, account contributions, the step up / step down feature, and asset allocations

Add entries & selections
Clear entries & selections
Next Screen
Let's See the interactive charts

PEOPLE
John
Julia
Alex
Martina

LEDGER	Sort
General Living Expenses (Joh...)	\$45,600
Retirement Income (John, Jul...)	\$50,000
Wedding (Martina)	\$125,000
Home Mortgage - payment (J...)	\$36,000

TIME
STAGES
Start
John's Sports C... (John)
Retirement (John)
Wedding (Martina)
Retirement (Julia)
Retirement
Mortality (Julia)
Mortality (John)
Mortality

People Panel
Choose one or multiple owners of account item

Ledger
Tracks planning information. When an item is selected in the ledger, the item becomes active and can be edited

Time Panel
Choose a timespan for active account item. A green bullet indicates the start event and a red bullet indicates the end event



Chart Legend
Click Detailed Info to view the year's transactional details

Total Need Line

Basic Need Line

Event Indicator
Hover for details

LET'S SEE

Let's See charts not only illustrate the long-term results of a plan, they can also be used to compare results between plans and to run simulations and analyses.

Running horizontally over the bars of the Incomes chart is the "need line". This gray line indicates the amount of income needed to meet the expenses projected for each year in the plan. Beneath this line sections of bars are coloured red to show projected shortfalls, whereas bars that rise above the need line point to surplus income.

CHART CONTROLS

The Let's See charts are controlled in the panel at the bottom of the screen. Charting tools including dual charts, plan comparisons, and simulations are also accessed from this panel.

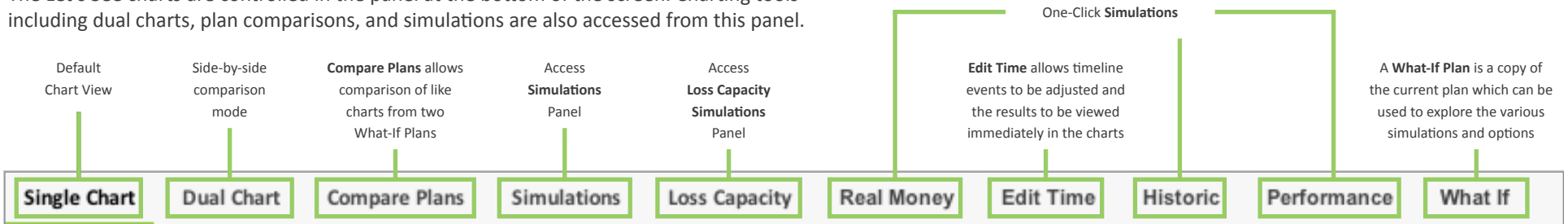
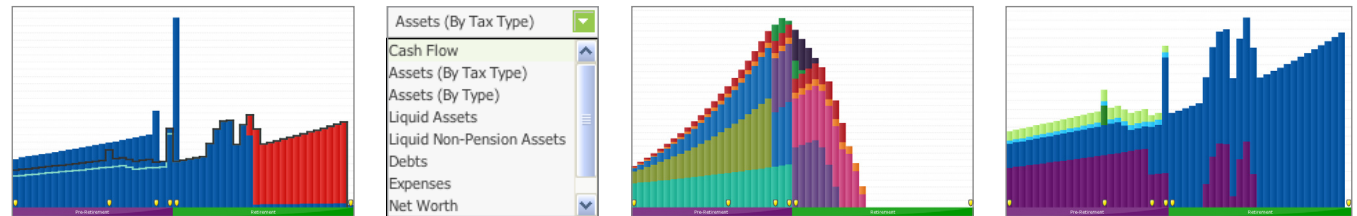


CHART SELECTION

Let's See charts show the projected results from a plan. Charts are available to view future income, assets, debts, expenses and net worth. The drop-down chart selection menu offers quick navigation from chart to chart.



SIMULATIONS

Need Analyzers can be used to find quick answers to projected cash flow problems. How much would be needed as a lump sum windfall to prevent future shortfalls? What baseline rate of return is required from investments? Which investments will provide adequate reserves for future living expenses?

The **Life Insurance Need** analysis illustrates the impact an untimely death may have on the financial outlook of a plan and then utilizes this simulation to analyze the appropriate level of assurance to alleviate the loss of current and potential future income.

The **Long Term Care** simulation is designed to show users the impact of long term medical care expenses on a client's finances.

The **Monte Carlo** simulation analyzes the risk of a financial plan and calculates the plan's probability of success using market trends.

Loss Capacity tests resiliency of client cases by simulating a market loss (and the possibility of a rebound) over a one to five year period.

The **Income Protection** simulation illustrates the possible loss of earnings and disruption of future opportunities caused by a disability.

The **Performance** slider is a simulation tool used to illustrate whether planning goals will be met as the performance is adjusted upwards or downward.

Historic simulations apply historical growth rates from the FTSE All Share Index to see how the current investments might perform in a variety of market conditions.

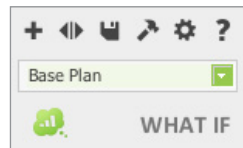
The **Real Money** simulation shows future values (cash flow, assets, expenses, net worth) in today's terms, without inflation. Growth is weighed against the Retail Price Index.

Quick Start Guide



WHAT IF PLANS

Client records can be built out to contain multiple plans. As Voyant is used to explore different strategies, options and their implications, these iterations can be saved as plans within a client record. Client records will always contain a minimum of one plan, beginning with a base plan.



To add a new plan to a client record, click the What If button located in the top left corner of the screen or on the control panel of the Let's See screen. The plan created will be a copy of the plan that is currently open.

OVERVIEWS

The General Overview presents a summary of the inputs used to create the plan that is presently being viewed. Each item in the overview is a link, which provides quick access to the item within the plan. To view the details of a savings account, for example, simply click the name of the account or its balance in the overview to visit the screen where these details can be viewed and edited. Additional overviews are available including: the year-by-year balance sheet and income vs. expenditures overviews, an asset allocation overview, and immediate and long-term IHT legacy overviews for estate planning.

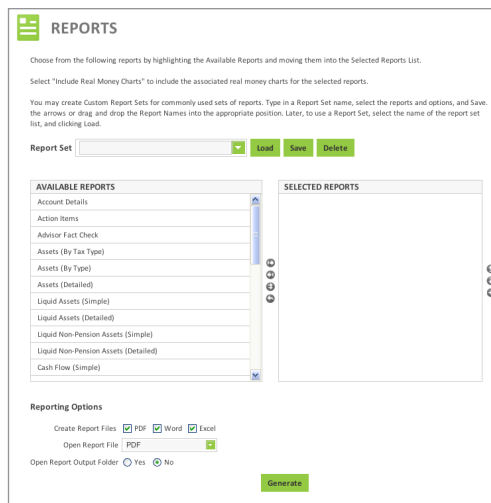
Overview		Balance Sheet	Income vs. Expenditures	Notes
OVERVIEW: Base Plan		Client: John Campbell Spouse: Julia Campbell Others: Alex, Martina		
EVENTS		PENSIONS - MONEY PURCHASE		
Start	2011	Christine + Neil Group Pension...	\$225,000	
John's Spouse's Cash (John)	2002-1-1 John 51	Group Group Personal Pension...	\$45,000	
Retirement (John)	2002-1-1 John 50	PENSIONS - PENSION/OWN PENSION		
Washing (Martina)	2004-1-1 Martina 31	USP - Christine + Neil Group...	\$0	
Retirement (John)	2005-1-1 Julia 60	USP - Group Group Personal P...	\$0	
Retirement	2005	PENSIONS - STATE PENSIONS		
Mortality (John)	2004-1-1 Julia 80	State Pension (John)	\$8,781	
Mortality (John)	2002-1-1 John 50	State Pension (John)	\$10,580	
Mortality	2004	PROPERTY/ASSETS		
EMPLOYMENT		Home (John, Julia)	\$325,000	
Christine + Neil (John)	\$100,000	DEBT - DEBT		
None (John)	\$180,000	Home Mortgage (John, Julia)	\$430,000	
SAVINGS		EXPENSES - BASIC		
John's Cash (John)	\$0	General Living Expenses (John...	\$45,600	
Julia's Cash (John)	\$0	Retirement Income (John, Julia)	\$50,000	
Alex's Cash (John)	\$0	Wedding (Martina)	\$125,000	
Martina's Cash (Martina)	\$0	Home Mortgage - Payment (John...	\$36,000	
Cash (John, Julia)	\$15,000	EXPENSES - LIFESTYLE		
INVESTMENTS		Holdings (John, Julia)	\$10,000	
Stock Market (SA (John))	\$15,000	EXPENSES - MILESTONES		
		Funerals (John, Julia)	\$47,000	

REPORTS

All charts, overviews and account specific transactions from a plan can be output into reports with the click of a button. Reports are selected and generated from the Reports screen, found on the left navigation panel.

Reports are modular. Sections are selected for inclusion in the output document by using either the transfer arrows or by dragging and dropping the desired sections from the left window to the right. These sections can be rearranged in any order that suits your presentation style. Moreover, this ordering can be saved into reusable report sets.

Plans can be output to PDF, Word and Excel. To generate a report, select the format and the program you would like to open the report in, and click Generate.



PREFERENCES

Preferences are the default settings that Voyant uses as new plans are created. Inflation and growth rates, cost of living adjustments, tax rates, asset liquidation order, and asset allocations, among others, can be populated from Preferences. Preferences provide default values, but these values can be edited throughout the plan. The Preferences Panel can be found on the bottom of the left navigation.

The System Preferences, located on the left, set the preferences that will be applied to all new client cases. The Plan Preferences, located on the right, are the preferences as set for the client case and the scenario you are currently viewing. Basic software settings, such as the switch to turn sounds on or off, are found in System Preferences > Application Preferences.

NEED HELP?

This guide serves only as an introduction. Additional information is available in our user guides and on **our website**. If you need assistance, contact our support staff at **support@planwithvoyant.com**. Assistance can also be requested while using the software by clicking the Help button at the bottom of the left navigation.