

## CalcuMate Basics

### *What is CalcuMate?*

CalcuMate is a Financial Calculator designed to take the pain out of making complex calculations. It allows you to concentrate on the business messages, rather than the mathematical formulae.

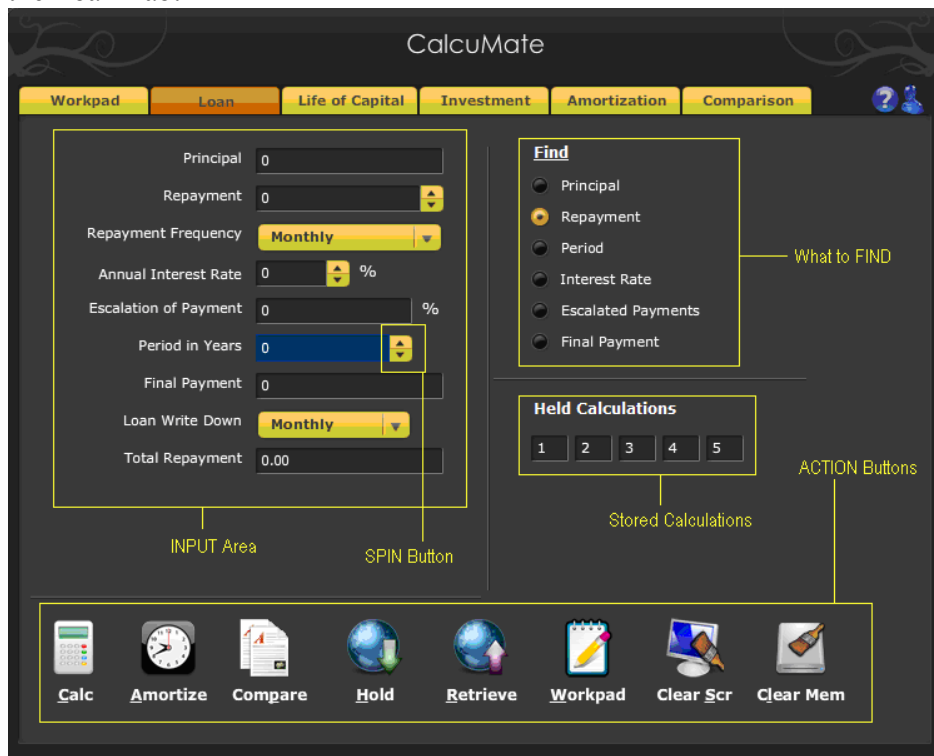
All calculations can be Amortized, Compared, or copied to a third party application e.g. Word Processor or Spreadsheet.

We like to call it “The *Actuary in your Pocket*”.

### *The Calculation Tabs*

There are three Calculation Tabs – Loan, Life of Capital, and Investment. They all have a similar layout, so once you know the principles of one, you know them all.

This is the Loan Tab:



There are five main areas to examine:

### **What to Find**

This is the result you want to calculate. You must select one item. When you select an item, the corresponding field in the Input Area will turn blue. You should not enter a value in this field. If you do, it will be ignored.

### **Input Area**

Enter all the values you know in this area, leaving the result you want to find blank. Usually, you can simply type into the field, without deleting the existing value.

### **Spin Button**

Once you have entered a calculation, you can use these buttons to change the value of the field up or down. This makes flexing the results much faster.

### **Stored Calculations**

You can store up to 5 calculations. Once the store is full, you cannot store another result unless you delete one first. When you move the mouse over a stored calculation, the input values are displayed. To delete a calculation, double-click a stored calculation

### **Action Buttons**

These buttons perform a specified action on the current calculation, or the store.

- Calc:*** Performs the current calculation again – rarely needed
- Amortize:*** Creates an amortization table of the current calculation, and moves the view to the Amortize tab.
- Compare:*** Creates a comparison of all the stored calculations, and moves the view to the Comparison tab.
- Hold:*** Stores the current calculation in the next available Held Calculation slot (provided the store is not full).
- Retrieve:*** Retrieves the next Held Calculation. Note, this changes the screen values, so make sure you have saved the current calculation if necessary.
- Workpad:*** Copies the calculation details into the Workpad area, appending it to any text that is already there.
- Clear Scr:*** Clears the current calculation from the screen – any held calculations are not affected.
- Clear Mem:*** Clears the Held Calculation store – the currently displayed calculation remains on screen.

### *Workpad Tab*

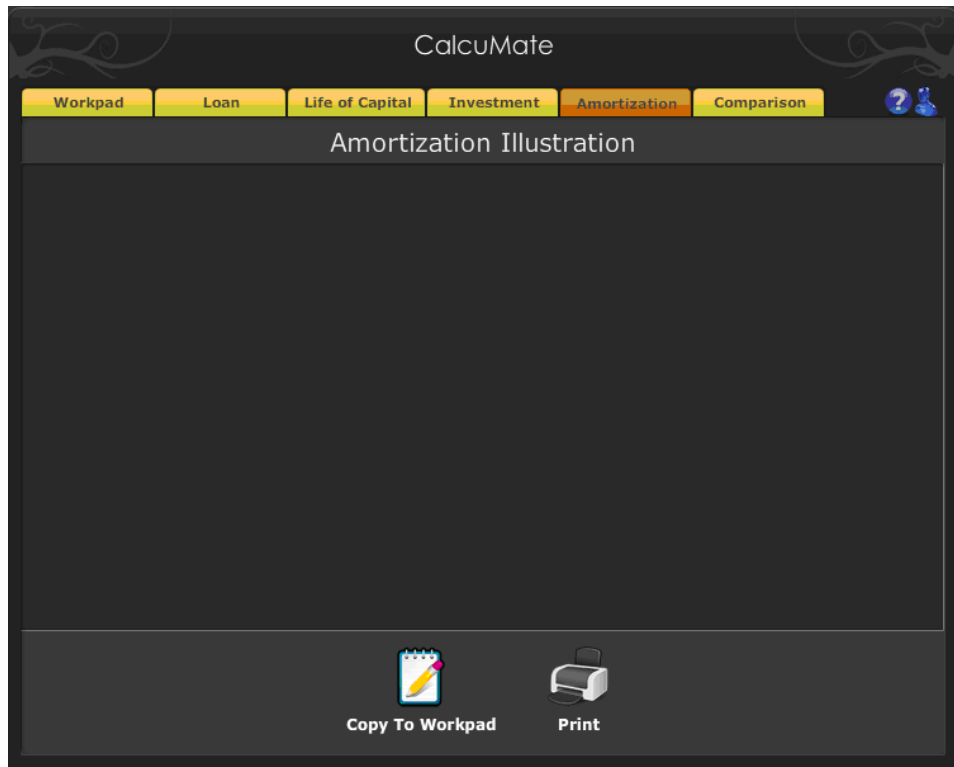


This area is used by CalcuMate to store the results of any calculations you want to keep. Whenever you click the “Copy to Workpad” icon on a screen, CalcuMate creates a copy of the screen and adds it to the Workpad.

Essentially, this is a method of building up a client report. Once all the calculations are put into the Workpad, click the “Copy to Clipboard” icon, and you can paste the results into your favourite Word Processor or and other program.

To remove everything form the Workpad, click the “Clear Workpad” icon.

### *Amortization Tab*

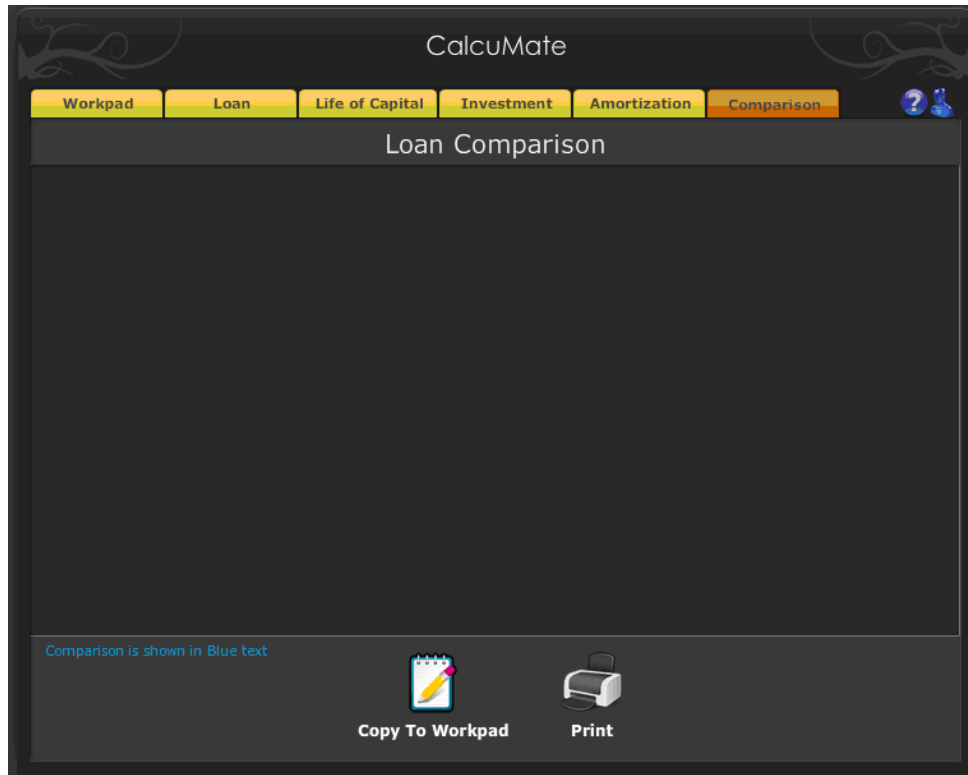


This breaks the results of any calculation into yearly segments, and is automatically generated when you click the “Amortize” icon on any of the calculation tabs.

Once the Amortization table is displayed, you can copy it to the Workpad for inclusion in a document, or for further use. Alternatively, you can print it directly to your printer.

To move back to your calculation, simply click on the appropriate Calculation Tab.

### *Comparison Tab*



When using any of the Calculation Tabs, you can hold several calculations in the CalcuMate storage area. These stored calculations can be compared with each other by clicking the “Compare” icon. CalcuMate automatically generates a comparison table, and moves the view to this tab.

Once the Comparison table is displayed, you can copy it to the Workpad for inclusion in a document, or for further use. Alternatively, you can print it directly to your printer.

To move back to your calculation, simply click on the appropriate Calculation Tab.