

# Xplan CALM

## Cheat Sheet

November 2020

### Navigation

1. When in **INPUT** screens, do not press the 'ENTER' button on your keyboard as this will direct you to the **DISPLAY** screens.

### Importing

2. Before using the Import Wizard navigate to **INPUT > Options** to select whether you want to import the assets from IPS or Client Focus:

Options	
Display Key Measure in CALM Page	Yes ▼
Include Non Financial Assets in Total Asset Values (incl Charts)	Exclude ▼
Display Cashflow Allocation Details in Cashflow page	Yes ▼
Include Annuity in Asset Allocation	No ▼
<b>Import Location</b>	
Asset	IPS ▼
	IPS
	<b>Client Focus</b>
<b>Menu Entity Name</b>	
Client	Name (Entity) ▼
Partner	Name (Entity) ▼

### Assumptions

- To ensure that your assumptions and other settings are appropriate for your scenarios, always work through the following sections first before you start entering information within your Current Scenario:

< Client  
CALM

Input ^

**Basic Details**

- Children v
- Individual v
- Tax Details**
- Indexation
- Economic
- Options

### Property

- If you are entering Rent or Income into the **INPUT > Individual > Assets > Property**, do not enter the amount in both the \$ and % boxes, otherwise you will double up the calculations.
- If the client is only paying the interest on a property loan, you will still need to select Repay Loan as 'Yes' for the XTOOLS+ to calculate the interest repayments. If you select 'No', the interest will be capitalised.

### Recommendations

- If you are recommending to sell a portion of the share portfolio, make two entries in holdings as indicated below. When selling the highlighted portion it will reflect the capital gain as \$20,000 and the applicable tax for CGT purposes could be correctly calculated.

Individual → Assets → Holdings

Type	Owner	Description	Value	Cost Base	CGT	Centrelink Exempt
Class: Domestic Cash v	Joint v	Offset Bank Account	\$40,000	\$0		No v
Class: Domestic Equity v	Client v	Shares	\$25,000	20000	Yes v	No v
Class: Domestic Equity v	Client v	Shares to be sold	50000	30000	Yes v	No v
Add Investment.. v						

## Analysing the Results

7. As XTOOLS+ is a Cashflow based modelling tool, also review the Net Cashflow in the **DISPLAY > Individual > Cashflow > Consolidated** screen.

8. You can edit how the Net Cashflow is being allocated by clicking the [Net Cashflow](#) hyperlink.

9. To update the Period that is being viewed in the Display pages, click the [Date](#) hyperlink and select as required:

The screenshot shows the 'Period View' dialog box with the following settings:

- Date: Projection Start Date: 01/07/2019, Start Date to apply: 01/07/2019, Initial Frequency: Annual, Display End Period Date: No, Specify Future Key Dates: Use None
- Projection View: Period: Life Expectancy (Adam aged 89 | Kate aged 86)
- Show all periods: No (highlighted with a red box)
- Force Retirement Years to Display: Yes
- From period: 1
- To period: 20
- Then every: 5 period
- Row View: Hide Null Rows: No

A 'Done' button is located at the bottom right of the dialog.

10. If you find you are unable to enter information into the boxes within your Display pages, this may be because you have selected Hide Null Rows as 'Yes'. Changing this to 'No' will open the rows containing zeros and you will be able to enter the data. To update this, click the [Date](#) hyperlink:

The screenshot shows the 'Period View' dialog box with the following settings:

- Date: Projection Start Date: 01/07/2019, Start Date to apply: 01/07/2019, Initial Frequency: Annual, Display End Period Date: No, Specify Future Key Dates: Use None
- Projection View: Period: Life Expectancy (Adam aged 89 | Kate aged 86)
- Show all periods: No
- Force Retirement Years to Display: Yes
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- To period: 20
- Then every: 5 period
- Row View: Hide Null Rows: No (highlighted with a red box)

A 'Done' button is located at the bottom right of the dialog.

11. When comparing scenarios, you can only compare 2 scenarios in the Display screen however multiple scenarios can be compared in the **CHART** comparisons.