



WealthTec® Suite

Technical Guide

2024 Edition

By

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Technology Solutions for Financial & Estate Planning

Introduction	4
About WealthTec	4
About WealthTec® Suite	4
About the Author	4
Getting Started	5
System Requirements	5
Installing & Operating the Program	5
Technical Architecture & Functionality	9
Overview	9
Toolbar/General	9
Exit Program	9
Settings	9
Tools	11
Toolbar/Case Building	13
Managing Client/Case Data	13
Toolbar/Deliverables	15
Export to PDF	15
Export to Excel®	16
Printing	19
Toolbar/Planners	21
Global	21
Planners	21
Go To Last	21
Toolbar/Active Planner	21
Inputs	22
Reports	22
Navigation	22
Toolbar/Presentations	22
Static	22
Linked	23
Toolbar/Help	23
Quick Start Guide	23
Context-Sensitive Help	23
Comprehensive Online Help	24
User Manual	24
Email Support	24
Software Updates	25
About the Software	25
Support/General	26
Support Overview	26
Support/Integrated with Software	26
Integrated WealthTec Suite Guidance	26
Support/Troubleshooting	26
WealthTec -Excel Integration	26
Excel Security Settings	27

Excel AutoRecover Settings	28
WealthTec Suite Errors	28
#VALUE! & #NAME? Errors	29
Diagnosing Input Errors.....	30
Reports Not Properly Updated	30
Returning Excel to Its Native State	30
WealthTec Suite Crashes	31
Support/Contacting WealthTec	32
Contact Information	32
Emailing Data Files to WealthTec	32
Support/Formal Training	33
Web-Based Training.....	33

Introduction

About WealthTec

WealthTec LLC is a firm specializing in high-end financial and estate planning services with a niche in the area of advanced software applications for experienced professionals. Founder and President, Howard L. Eisenberg, CPA/PFS, CFP®, CEPA®, CPWA®, CIMA®, RMA®, CTFA, CLU®, ChFC®, is the author of **WealthTec® Suite**. **WealthTec** products are designed for professionals whose focus is primarily in advising business owners, corporate executives and other wealthy individuals and families on financial and estate planning matters. While effective use of **WealthTec Suite** requires a solid background in various advanced planning disciplines, the new modeling and client presentation capabilities you will possess as a **WealthTec Suite** user will give you a significant edge on your competition.

For more information on **WealthTec**, visit our Web site at wealthtec.com or contact Howard Eisenberg directly at (301) 725-1437 or howard@wealthtec.com.

About WealthTec® Suite

WealthTec Suite is a wealth planning platform that can be used effectively in serving everyone from the mass affluent to high-net worth and ultrahigh-net worth clients. It combines tactical and strategic planning tools with a series of estate and charitable planning presentations and is second to none in the high-end marketplace. This suite was developed by Howard L. Eisenberg, a seasoned software developer who is also an experienced wealth planner, having spent a decade with Ernst & Young LLP serving affluent clients before founding **WealthTec**.

WealthTec Suite consists of planning models in the following major groups:

- **Global** – Pinnacle, the global planner, is also an asset allocation planning tool
- **Cash Flows and MCS** – includes basic planning tools for retirement and/or survivor cash flow planning and Monte Carlo simulations (MCS)
- **Strategic Wealth Planning** – anchored by the Cash Flow & Estate Planner, a strategic planning tool with powerful cash flow, income tax, insurance and estate planning capabilities, including MCS
- **Strategic Estate Planning** – anchored by EstatePro, a strategic planning tool with powerful cash flow, insurance and advanced estate and charitable planning capabilities, including MCS
- **Qualified Plans & IRAs** – this group of tools compares qualified plan & IRA distribution planning scenarios for financial and estate planning
- **Tactical Planning** – this group includes focused charitable and estate planning tools.

In addition to the planning tools listed above, the suite also includes a series of presentations covering topics pertinent to estate planning, charitable planning, and retirement plan distribution planning.

About the Author

Founder and president, Howard L. Eisenberg, CPA/PFS, CFP®, CEPA®, CPWA®, CIMA®, RMA®, CTFA, CLU®, ChFC®, is the creative force behind **WealthTec**. As **WealthTec** clients can attest, Howard's expertise and dedication to the art and science of financial, tax and estate modeling sets him apart. In addition to distilling his many years of professional and industry experience into the most sophisticated suite of planning tools available, Howard also provides hands-on product support to the

WealthTec client base. His responsiveness and attentiveness to your needs goes a long way towards helping you make the most of your experience. His extensive work with corporate executives, business owners and other high-net worth individuals enables him to offer the kind of products and services you can't find anywhere else.

Prior to founding **WealthTec**, Howard was a senior manager with Ernst & Young LLP, a firm he proudly represented for more than 10 years. After serving the firm's clients directly for several years, he was recruited to its National Tax Department in Washington, DC. There he specialized in providing high-level support to the firm's client service professionals in the nature of proprietary products, planning solutions, technical research, and communications. Howard was an instructor in Ernst & Young's continuing professional education programs, served on the editorial boards of some of its popular national publications and was a major contributor to the bimonthly *Ernst & Young Financial Planning Reporter* periodical. He also served as a guest lecturer at local, regional, and national professional and industry conferences. Howard holds Bachelor of Science degrees in accounting, psychology and zoology, a Master of Science degree in financial planning and numerous professional designations and licenses.

In addition to his **WealthTec** activities, Howard is also a songwriter, musician, conceptualist, artist, and humorist (www.howardlawrencemusic.com). He and his wife Linda have been happily married for 37 years.

Getting Started

System Requirements

WealthTec Suite is designed for the experienced professional with considerable subject matter expertise in a variety of financial, tax and estate planning areas. Each component of the suite focuses on one or more aspects of wealth management for the mass affluent, high-net worth and ultrahigh-net worth individuals. If you have any questions about how **WealthTec Suite** can assist you in your wealth advisory practice, please do not hesitate to contact **WealthTec**.

System Requirements

Before attempting to install and operate this software, please review the following minimum system requirements to ensure that your hardware and software configurations are compatible with **WealthTec Suite** and robust enough to provide satisfactory performance:

- Installation on the local hard drive
- 32-bit or 64-bit Windows 7 or higher
- 32-bit or 64-bit Microsoft Excel® and PowerPoint® 2013 or later
- 4GB RAM (tactical planners)/12 GB RAM (strategic planners) and a robust processor

If you have any questions or problems regarding these requirements, please consult your IT department.

Installing & Operating the Program

The **WealthTec Suite** setup file can be downloaded at any time by visiting wealthtec.com/downloads/. The current version of the software is always posted on that page.

Installing the Program

In order to install **WealthTec Suite** for the first time in a given calendar year, you must be supplied by **WealthTec** with a **Product Key**. Installing current-year updates subsequent to the initial install in a

given calendar year, however, does not require you to reenter your **Product Key** (i.e., the program is able to detect the existence of a valid **Product Key** on the computer where the program is installed, and automatically inserts that key in the installer).

NOTE: Excel must be closed before trying to install the program.

Silent Install

You can set up the **WealthTec Suite** installer to run silently. To do so, you must first create an **Install.ini** file, and save it to the folder where the **WealthTec Suite** setup file is located. The first three lines of the file are formatted as follows:

```
[General]
ProductKey=
InstallRoot=
```

The **ProductKey** is the **Product Key** supplied by **WealthTec**. If the **WealthTec Suite** install path is the default path the **InstallRoot** should be left blank. Otherwise, add the custom install path after **InstallRoot=**.

Next, to invoke the silent install procedure, enter the following in the **Open** block of the Windows **Run** dialog: "Drive:\Path\<<Setup File>" /VERYSILENT and click **OK**.

Example: If the setup file were **WealthTecSuite.2024.1.exe** and the file were located in the **C:\SilentWT** folder your text in the **Open** block would be "**C:\SilentWT\WealthTecSuite.2024.1.exe**" /VERYSILENT. When in doubt—or if you receive a Windows error message—try locating the setup file via the **Browse** button in the **Run** dialog. Windows will automatically put the correct path before the /VERYSILENT command.

What Gets Installed

The default installation path for **WealthTec Suite** is **C:\Program Files (x86)\WealthTec\WealthTec Suite** for the 32-bit version and **C:\Program Files\WealthTec\WealthTec Suite** for the 64-bit version. However, you can select a different installation path during the setup routine, if desirable.

After successfully installing the program the following folder/file structure will be located within the <installation path>\WealthTec Suite folder:

- Data
- Help
- Images
- Planners
- Presentations
- Uninstall
- 7520Rates.xls
- Application.xls
- AppConfig.ini
- Contents.xls
- RegisterApp.exe
- RegisterApp64.exe
- RemoveFL.exe

- ResetExcel.exe
- ResetFL.exe
- ResetPrivileges.exe
- UnregisterApp.exe
- UnregisterApp64.exe
- User.xls
- VBA.xls
- WealthTec.exe
- WealthTec.ico
- WealthTec.xll
- WealthTec64.xll
- WealthTecApp.dll
- WealthTecApp.ini
- WealthTecApp64.dll
- WealthTecApp64.ini
- WealthTecLib.dll
- WealthTecLib64.dll

NOTE 1: The **WealthTec Excel Addin** (WealthTecApp.dll/WealthTecApp64.dll) and **WealthTec Function Library** (WealthTecLib.dll/WealthTecLib64.dll) are each Excel add-ins.

NOTE 2: The files with **64** in the title are operable only with the 64-bit version of Microsoft Office.

Lastly, the setup routine creates a copy of the **AppConfig.ini** file, adds crucial product-related information to the file, and then drops a **Config.ini** file into a newly-created C:\ProgramData\WealthTec\WealthTec Suite folder.

Operating the Program

Certain **WealthTec Suite** procedures may be negatively impacted by Excel security settings that prevent the activation of key Excel macros. Please refer to the Support/Troubleshooting: Excel Security Settings help section for details.

Upon initially launching the program, **WealthTec Suite** creates copies of the **Custom** and **Images** folders, along with the **7520Rates.xls** and **Contents.xls** files and drops them all into the C:\ProgramData\WealthTec\WealthTec Suite folder. The program also creates copies of the **Data** folder and **User.xls** file and drops these into a new location on your hard drive: C:\Users\<Username>\AppData\Roaming\WealthTec\WealthTec Suite. It does so, because you would normally have *write-to* privileges for these folders, allowing you to freely update the contents of the files and/or folders, as necessary.

NOTE: During a **WealthTec Suite** session, you can easily navigate to the C:\ProgramData\WealthTec\WealthTec Suite folder by selecting **Shared Settings Folder** from the **Tools** menu. Similarly, by selecting **User Settings Folder** from the **Tools** menu the program opens the folder containing the default **Data** folder and **User.xls** file.

IMPORTANT: Unless or until you change the default path for saving/retrieving **Client** data files (please see Technical Architecture & Functionality/General: Settings for details) **WealthTec Suite** saves **Client** data files in the **Data** folder located on your computer's hard drive at

C:\Users\WealthTecDemo.dat sample data file.

The remainder of this help system has all of the specific guidance concerning effective operation of **WealthTec Suite**.

Uninstalling the Program

You can uninstall **WealthTec Suite** by selecting **Uninstall WealthTec Suite** from the **Start/WealthTec** menu or by using the **Start/Windows System/Control Panel/Programs/Uninstall a program** method.

NOTE: Uninstalling **WealthTec Suite** removes all of the program's installed components with the following exceptions:

C:\ProgramData\WealthTec\WealthTec Suite...

- **Custom** folder and contents
- **Images** folder and contents
- **Config.ini** file

C:\Users\

- **Data** folder and contents
- **User.xls** file

Technical Architecture & Functionality

Overview

WealthTec Suite is a Microsoft Office-based wealth planning system with Excel-based planning tools and PowerPoint-based planning presentations. **WealthTec Suite** includes technical components that integrate with Office as Excel add-ins: **WealthTecApp** and the **WealthTec Function Library**.

Upon launching **WealthTec Suite**, you will notice that the native Excel ribbon is replaced with the custom **WealthTec Toolbar**. This user-friendly design presents all of the program's technical features and functions in a clear, easy-to-navigate layout. The **WealthTec Toolbar** was co-designed by **WealthTec** and MathTec, LLC, whose president, Jeff Pickard, is the expert programmer who developed the software code for the **WealthTecApp** and **WealthTec Function Library**. Jeff is also the former president of zCalc, LLC, having been the driving force behind zCalc™ from its inception in the mid-90s until its sale to Thomson-Reuters in December 2004.

The following sections discuss all of the key features of the **WealthTec Toolbar**.

NOTE: Adjacent to the **WealthTec** tab—this houses the **WealthTec Toolbar**—is the **File** tab. The **File** tab is native to Office and should be ignored when operating **WealthTec Suite**.

Toolbar/General

Exit Program

If you wish to terminate the current **WealthTec Suite** session, click the **Exit Program** button. Upon doing so you will be prompted to confirm your intention to exit the program. Select **Yes** to exit or **No** to continue the session.

NOTE: If the program detects the presence of unsaved data, you will receive a prompt to save those data before exiting. Select **Yes** to save the data, **No** to exit without saving or **Cancel** to continue the current session.

Settings

The program offers a number of control settings that can improve your overall experience with **WealthTec Suite**. Select **Settings** to launch the **User Settings** dialog, the details of which are discussed below.

GENERAL

Default Folders

- **Data Folder.** The data path for the **Data File** is shown on the **General** tab. You can change the default path by typing in a new one. However, it must be the exact data path, so please double-check your entry before clicking the **OK** button. It is generally safer to use the **Browse** button to ensure the correct path is recorded.
- **Import Folder.** You can also establish a default path for **Importing Data** files by typing the desired path, which must be exact. Please double-check your entry before clicking the **OK** button. It's generally safer to use the **Browse** button to ensure the correct path is recorded.

- **Export Folder.** Similarly, you can establish a default path for **Export** files by typing the desired path, which must be exact. Please double-check your entry before clicking the **OK** button. It is generally safer to use the **Browse** button to ensure the correct path is recorded. Also, by default, export files opened in a new instance of Excel show gridlines, along with row and column headings. This makes it easier to work with those files. If desired, check the **Remove Gridlines From Exported Reports** box to disable the gridlines, which do not appear on printed output regardless of this setting (if they do, you must have checked the Print Gridlines option in your Page Setup/Sheet option in Excel).

Report Cover Image Location

- **Alignment.** You can direct the program to insert your firm's logo (or some other desired image) at the top of each report cover page and report section divider by clicking the **Open Images Folder** and dropping a **Cover.jpg** image file in that folder. Select the location of the logo by selecting from the **Alignment** drop-down list. NOTE: The program does not resize the graphic file for you to ensure it fits properly. Therefore, resizing the image in a graphics program via trial and error may be required.
- **Exclude Header/Footer Images From Report Cover/Section Dividers.** In addition to the larger report cover/section divider logo image, you can also insert a smaller graphic (e.g., your firm's logo) in the report headers and/or footers. Check the box to exclude these smaller graphic images from the report covers and section dividers. Tip: you may want to do this to avoid displaying two sizes of an identical image on the report covers/section dividers.

HEADERS/FOOTERS

- **Headers. Headers** (left, center and right) can be added at your discretion, and these appear on each page of exported or printed output. CAUTION: Please select **Print Preview** from the **Print** menu prior to exporting or printing the first time after entering the current headers to ensure that they fit properly within their allotted space.
- **Footers. Footers** (left, center and right) can be added at your discretion, and these appear on each page of exported or printed output. Footers have already been provided by **WealthTec** that show output page numbers (right) and a *Date* notice (left), with the date determined by your computer's system settings. You may change (or delete) the preset footers.
- **Formatting Codes.** For each header and/or footer enter the applicable formatting code in the required format (i.e., an ampersand followed by the applicable letter). NOTE: If you enter **&G** as a header/footer the program inserts the **Header.jpg** or **Footer.jpg** file image located in the **Images** folder. Click the **Open Images Folder** to drop the corresponding **Header.jpg/Footer.jpg** file in that folder. NOTE: The program does not resize the graphic file for you to ensure it fits properly. Therefore, resizing the image in a graphics program via trial and error may be required.
- **Font Size in Points.** Enter the desired size for header and/or footer text.

PRESENTATIONS

PowerPoint

- **Transition.** **WealthTec Suite**'s presentations do not include slide-to-slide transitions by default. However, you can apply transitions by selecting from the **Transition** drop-down list.
- **Template.** **WealthTec** has applied its preferred design layout to the presentations, but you can substitute your own template if desired. NOTE: Your template must be named

Default.pot, Default.potx or Default.potm (i.e., save the Slide Master/Title Master file as a PowerPoint template), and it must be dropped into the **WealthTec Suite Presentations** folder.

- **Footer Text.** Enter the desired footer text, which appears at the bottom-left of each presentation slide.
- **Open Presentations Folder.** Click this button to open the **WealthTec Suite Presentations** folder. There you will find all of the presentations included with this program. Please feel free to copy and paste them to a different location for easy access in their native form.
- **Open Custom Folder.** **WealthTec Suite's** presentations can be edited. If you wish to make changes to a presentation open the **FileName.ppt** file in a new instance of PowerPoint, make your desired edits and save the updated file. Click the **Open Custom Folder** to drop the updated presentation file into the **WealthTec Suite Custom** folder. When you click the **Static Presentation** or **Linked Presentation** toolbar icon your custom presentation is shown in the list in lieu of **WealthTec's** standard presentation. NOTE 1: Do not change the name of the file containing the presentation. NOTE 2: If you intend to use the **Linked Presentation** feature there are some editing restrictions. First, you cannot insert new slides or delete existing ones. Otherwise, the data upload procedures are compromised. Second, you cannot edit slides that are linked with the corresponding **WealthTec Suite** planner—these are the slides containing the graphical examples—because those slides are replaced during the live presentation with objects that are transferred from the planner to the presentation.

IMPORTANT: Every time you update your custom presentations you should back them up to a location outside **WealthTec Suite**. Although **WealthTec** has designed its installer routines so that files contained in the **Custom** folder are preserved indefinitely, it's simply good practice to backup your work prior to installing any updates.

Tools

Following are brief descriptions of the **Tools** menu items.

Load Default Values

Select this option to import the program defaults for all data input items into the active planner.
CAUTION: Doing so overrides all of the current data, including items imported from Pinnacle.

Load Global Values

Select this option to import data from Pinnacle.

NOTE 1: Only those data input items with a corresponding variable in Pinnacle are imported.

NOTE 2: Since the program automatically imports Pinnacle data into the active planner when you're building a new **Case**, you would only select this option if you updated the current Pinnacle data set and the item in the active planner was not updated upon opening an existing **Case**. This could occur if you did not select "Yes" for the item in question on the Pinnacle: Current Portfolios & Asset Allocation for Strategic Planning screen under UPDATING SAVED CASES IN PLANNERS.

Import Data

Select this option to launch the **Import Data** dialog. Please refer to the Effective Use of This System: Importing an Updated Template help section for a complete discussion of this function.

Import Third Party Data

WealthTec Suite does not actively download third party (or other external) data by reading your firm's information systems. However, **WealthTec Suite** does have the capability of populating its input fields with external data—including data obtained from third parties—provided that your firm downloads such data into one or more text files maintained in a format specified by **WealthTec**.

The text file format follows the mapping scheme of certain **WealthTec Suite** planners (i.e., Pinnacle, Cash Flow & Estate Planner, EstatePro, and Synergy). Your firm's internal database/third party software would be queried by your team. The firm's programmed query routine would then save the text files in an **Imports** folder on your machine. After launching **WealthTec Suite** you first open an existing **WealthTec Suite** data file or save a new **Client** data file. Next, select **Tools/Import Third Party Data**. The dialog that opens lists the text files associated with the active planner. Select the text file that contains the external data you wish to import and hit **OK**. You'll see a pop-up message informing you that the data have been successfully imported. The procedure works swiftly.

NOTE: In lieu of automating the procedures for populating the **WealthTec Suite** text files you can also populate them manually—just as you would manually enter data into a **WealthTec Suite** planner.

Once the import procedure is complete you should review the target data fields in the active planner to ensure that everything went as planned. Then build the reports to ensure that they are error-free. If so, save the **Client** (if Pinnacle is the active planner) or **Case** (if a planner other than Pinnacle is the active planner). If not, you will have to investigate where the errors originated by reviewing the applicable input screens.

Formatting Tips for Populating the Text Files

The values recorded in the **WealthTec Suite** text files must follow specific formatting conventions, as outlined below. Otherwise, the imported data will produce errors when building the planner's reports.

NOTE: Please record the values immediately after the = sign for data items you wish to import (i.e., without a space after the = sign). Also, blank items are ignored by the program, so you can pick and choose which data to import.

- Dollar amounts should be recorded without dollar signs or commas (e.g., \$1,500,000 should be recorded as 1500000).
- Percentages should be recorded as decimals (e.g., 2.5% should be recorded as 0.025 or .025).
- Drop-down list selections must be one of those available from the target drop-down list input field (e.g., "Investments" would work, but "Investment" would produce errors); therefore, you should open the applicable planner and review the relevant drop-down lists for available choices).

NOTE: The preformatted text files for each planner that supports the data import feature are automatically installed with the program. They can be found in the <drive where the program is installed>:\Program Files (x86)\WealthTec\WealthTec Suite\Imports folder.

Please contact **WealthTec** to learn more about **WealthTec Suite's** external/third party data import feature.

7520 Rates

Select this item to launch the **7520 Rates** dialog. Currently, this form displays §7520 rates starting in January 1998 and ending with the month in which you installed your current version of **WealthTec**

Suite. Each month, the IRS announces the §7520 rate in a Revenue Ruling. You can update your **7520 Rates** form manually by entering the applicable rate(s) in the form and clicking the **OK** button.

NOTE 1: **WealthTec** applies the most recent §7520 rate to the remaining months in the current year. Thus, you only have to update the **7520 Rates** dialog when the IRS changes the §7520 rate in the future.

NOTE 2: This dialog also includes the **Applicable Federal Mid-Term Rate** (the §1274(d) rate) associated with debt instruments with a duration between three and nine years between January 1, 2020, and the month in which you installed your current version of **WealthTec Suite**. You can update your **Applicable Federal Mid-Term Rate** tab manually by entering the applicable rate(s) in the form and clicking the **OK** button.

Zoom

Select this option to adjust the magnification of the current viewing area.

Shared Settings Folder

Select this item to open the C:\ProgramData\WealthTec\WealthTec Suite folder, which contains files and folders which you can update by saving a file and/or dropping in files (e.g., images) to be used by **WealthTec Suite**. This folder contains files that would typically be shared amongst users in a group, and therefore, is distinguished from the **User Settings Folder**, as described below.

User Settings Folder

Select this item to open the location on the local hard drive that contains the **WealthTec Suite Data** folder and the **User.xls** file. The **User.xls** file contains the user-defined settings recorded from the **User Settings** dialog, along with saved **Report Sets** used for exporting and printing.

NOTE: The folders and files contained in the **Shared Settings Folder** and **User Settings Folder** are automatically copied and pasted into their target location by **WealthTec Suite** upon launching the program following its initial install.

Toolbar/Case Building

Managing Client/Case Data

WealthTec Suite has a **Client/Case** data structure. All data saved under a particular file name (e.g., **WealthTecDemo.dat**) is stored in a single **Client** data file.

Client vs. Case

The **Client** data file is associated with Pinnacle, which serves as the suite's global planner. Pinnacle stores a single set of inputs per **Client** data file. In contrast, **Cases** are associated with all of the other planners. You can save an unlimited number of **Cases** in each planner in a single **Client** data file.

Saving a Client Data File

To save a new **Client** data file select **Save Client As...** from the **Save** menu. This opens the **Save Client As** window. Enter a file name in the **File name** block and hit **Save**. The program automatically appends the .dat suffix when you save the file.

To resave the existing file (e.g., after updating your Pinnacle data set) you can either click the **Save** toolbar button or select **Save Client/Case** from the **Save** menu when Pinnacle is the active planner.

NOTE: Selecting **New Client** clears the current data from Pinnacle, giving you a fresh start with default values loaded into Pinnacle.

Saving a Case

After saving the **Client** data file you can build one or more **Cases** in one or more planners. To start, click the **Planners** toolbar icon to open the **Planners** dialog, select the desired planner, click **Open**, and then enter your **Case** data in that planner.

NOTE: Data saved in Pinnacle automatically flow into the planner upon first opening it (or upon selecting **New Case** from the toolbar), so your data entry tasks in the planner are limited to completing the active planner's unique data set.

To save a new **Case** in the active **Client** data file select **Save Case As...** from the **Save** menu. This opens the **Save Case As** dialog. Enter a **Case Name** in the **Name** block and hit **Save**.

NOTE: The **Case Name** should describe the active **Case** or scenario (e.g., "Cash Flows with Current Asset Allocation," "Sale of FLP Interest to Grantor Trust"). **Case Names** appear on each report cover page and report section divider, as well as above the banner of each report page. They also appear in the **Cases** dialog, listed by planner.

To resave the existing **Case** (e.g., after updating your planner data set) you can either click the **Save** toolbar button or select **Save Client/Case** from the **Save** menu before exiting the active planner.

To save an additional **Case** in the active planner, select **Save Case As...** again. Then enter a new **Case Name** in the **Name** block (e.g., "Cash Flows with Recommended Asset Allocation"). This preserves your existing **Case(s)** in the active planner, while creating a new **Case** with a unique data set.

NOTE: Creating multiple **Cases** in a planner allows you to perform what-ifs by comparing those **Cases** either directly (i.e., if a **WealthTec Suite** comparison tool exists for this purpose) or indirectly (e.g., by exporting the results of each **Case** to Excel and building a side-by-side comparison yourself).

Managing Cases

You can view the list of **Cases** in the active **Client** data file by clicking the **Cases** toolbar button. Select **Open** to open the selected **Case** along with the corresponding planner.

To rename a **Case** click the **Rename** button. This opens the **Rename Case** dialog. Enter a new name in the **New Name** block and select **OK** to record it.

To delete a **Case**, click the **Delete** button. This opens the **Delete Case?** dialog where you'll be prompted to confirm your desire to delete the selected **Case**. Select **Yes** to confirm or **No** to cancel the delete command.

Data Saving Tips

It's a good idea to save your data at reasonable intervals (e.g., after completing all or a portion of an input screen) rather than waiting until your session is complete. There is no way to recover data that have not been saved.

You should create the **Client** data file at the beginning of your session even if you're bypassing Pinnacle. That way, you'll only select **Save Client As...** once for the active project. After that you'll either select **Save Client/Case** (or click the **Save** toolbar button) if you're working in Pinnacle or **Save Case As...** (or click the **Save** toolbar button) if you're working on a new **Case**/existing **Case** in a planner.

IMPORTANT: If you're working on a **Case** in a planner and you select **Save Client As...** to save your data, you are NOT saving your **Case** data but merely creating a duplicate **Client** data file with Pinnacle data. The only way to save **Case** data is to follow the steps discussed above under *Saving a Case*.

FINAL NOTE: If you've neglected to save a **Client** data file before working in a planner on a new **Case**, when you attempt to save the **Case** by selecting **Save Case As...** (or by clicking the **Save** toolbar button), you'll activate a pop-up message instructing you that you have to save a **Client** data file before you can save the current **Case**. In that situation, the program opens the **Save Client As** dialog followed by the **Save Case As** dialog, directing you to complete the two-step data-saving process in quick succession.

Toolbar/Deliverables

Export to PDF

The Portable Document Format (PDF) is an open standard for document exchange that was created by Adobe®. Due to the ubiquity of PDF files today, converting a file that can be opened and read only by a particular program to a PDF will make it easier for you to transmit those files to clients, co-workers, etc. without having to ensure that the recipient has the program (or derivative) that you used to create the original file.

IMPORTANT: The most efficient and effective way of creating a PDF file from **WealthTec Suite's** output is to use the program's **Export to PDF** feature, as discussed in this section. However, you can also export the desired report set to Microsoft Excel and create the PDF file from the Excel export. Exporting to Excel in lieu of exporting directly to a PDF file is warranted in the event you wanted to modify the program's output before creating the PDF file.

Exporting Your Session

Once you've completed your data input and reviewed the output, you can access the **Export to PDF** dialog by clicking the **Export to PDF** toolbar icon.

Upon launching the dialog, the **Export What?** section defaults to the **Current Page**. In this case, the bottom-right section lists the name of the menu or submenu item currently in view.

To create a multi-page export, you can either select **All Pages** or **Customize**. As a result of selecting **All Pages**, all active reports are listed in the below-right section in the order in which they appear in the various reports menus.

Selecting **Customize** activates the **Category** drop-down list. All active reports are listed in the section immediately below in the order in which they appear on screen. You can then build a customized export by making your desired selections from the **Category** drop-down list. Clicking on the **>>** button moves all items listed in the section under the drop-down menu to the **Pages to Export** section. Clicking on the **<<** button moves the items back. You can also reorder the items listed by highlighting one item at a time and clicking on the **Up** or **Dn** buttons until the item is placed where you want it.

NOTE: You can move individual items back and forth between sections by first highlighting the item and then by clicking on the **>** and **<** buttons.

To create the **Export Path** where your export file will be created, click on the **Browse** button. This brings up the **Export** window. Enter a file name in the **File name** section—the default name is **<Planner Name> Export.pdf**—and navigate to the desired destination for the export file. Click on **Save** to record the **Export Path** and the export file name.

NOTE: If you've entered a default path for saving export files on the **Settings/User Settings/General** tab, that path is recognized by the system. You'll notice that the system navigates to your default export path when you select **Export Path** to open the **Export** window.

Once the bottom-right section of the **Export to PDF** dialog lists the desired output items in the preferred order, click on the **OK** button. The program creates the export file from the items listed, in the order in which they appear in this section.

Open PDF After Exporting

If you check the **Open PDF After Exporting** box, the program opens the PDF export file immediately after creating it.

Saving and Managing Custom Sets

You can establish exporting preferences in **WealthTec Suite** that are unique for each planner. Here's how this feature works:

1. Select **Customize** from the **Export What?** section.
2. Create your custom report set by following the steps outlined in the *Exporting Your Session* section above.
3. Once the items listed in the below-right section meet your requirements, click **Save** in the **Sets** section. This brings up the **Save Set As** dialog.
4. Enter a name for the export set in the **New Name** block and click **Save**.
5. Click **New** to build another custom set and repeat steps 1-4.

To rename a custom report set click the **Rename** button. This opens the **Rename Set** dialog. Enter a new name in the **New Name** block and select **OK** to record it.

To delete a custom report set click the **Delete** button. This opens the **Delete Set?** dialog where you'll be prompted to confirm your desire to delete the selected custom report set. Select **Yes** to confirm or **No** to cancel the delete command.

TIP: Reports are **Case**-sensitive, meaning that certain reports are activated or inactivated depending on the **Case** data. Therefore, if you're using this feature, you should evaluate the merits of developing alternative custom sets in a given planner.

NOTE TO MULTIUSER GROUPS: The custom report sets you develop for exporting and printing purposes are stored in your user settings file (i.e., **User.xls**). You can develop various custom report sets for the group as a whole and distribute one **User.xls** file to the group. Click the **Tools/User Settings Folder** to access the **User.xls** file. Copy the **User.xls** file that stores the group's custom report sets and paste it into the **User Settings Folder** for each user in the group. When prompted whether you wish to overwrite the existing file select **Copy and Replace** in the Windows **Copy File** dialog.

Export to Excel®

WealthTec Suite offers you the flexibility of modifying the system-generated output in any manner desired by allowing you to create an export of your session. The export file you create is a new Microsoft Excel workbook that you can access outside of this system. Feel free to change formats, create your own linked reports, etc. by utilizing this feature.

Exporting Your Session

Once you've completed your data input and reviewed the output, you can access the **Export to Excel** dialog by clicking the **Export to Excel** toolbar icon.

Upon launching the dialog, the **Export What?** section defaults to the **Current Page**. In this case, the bottom-right section lists the name of the menu or submenu item currently in view.

To create a multi-page export, you can either select **All Pages** or **Customize**. As a result of selecting **All Pages**, all active reports are listed in the below-right section in the order in which they appear in the various reports menus.

Selecting **Customize** activates the **Category** drop-down list. All active reports are listed in the section immediately below in the order in which they appear on screen. You can then build a customized export by making your desired selections from the **Category** drop-down list. Clicking on the **>>** button moves all items listed in the section under the drop-down menu to the **Pages to Export** section. Clicking on the **<<** button moves the items back. You can also reorder the items listed by highlighting one item at a time and clicking on the **Up** or **Dn** buttons until the item is placed where you want it.

NOTE: You can move individual items back and forth between sections by first highlighting the item and then by clicking on the **>** and **<** buttons.

To create the **Export Path** where your export file will be created, click on the **Browse** button. This brings up the **Export** window. Enter a file name in the **File name** section—the default name is **<Planner Name> Export.xlsx**—and navigate to the desired destination for the export file. Click on **Save** to record the **Export Path** and the export file name.

WARNING: The name of the export file cannot be the name of a WealthTec Suite planner. Violation of this rule not only produces errors and causes a system crash, but the program replaces the planner with the corrupted export file. This disaster can then be rectified only by reinstalling the program.

NOTE: If you've entered a default path for saving export files on the **Settings/User Settings/General** tab, that path is recognized by the system. You'll notice that the system navigates to your default export path when you select **Export Path** to open the **Export** window.

Once the bottom-right section of the **Export to Excel** dialog lists the desired output items in the preferred order, click on the **OK** button. The program creates the export file from the items listed, in the order in which they appear in this section.

Appending the Current Export to an Existing One

By default, each time you launch the **Export to Excel** dialog to build an Excel export, the program treats the current export as a unique export file. If, after building the desired export, you click **OK** and have not given the current export a unique name, the program prompts you to select one of two options:

- Overwrite the existing file that has the same name as the current export
- Append the current export to the existing file so that nothing is overridden

The first alternative, overwriting the existing file, should be self-explanatory. The second option, appending to an existing file, requires you to select the **Append to Existing File** option in the **Export What?** section of the **Export to Excel** dialog. If this option is turned on, and the current export has the same name as an existing export, the program inserts the current export at the end of the existing export file. This enables you to create consolidated exports prior to printing or converting to a PDF file, which may be desirable if you're producing reports from multiple planners and wish to make formatting or other changes to a single export workbook globally.

NOTE: Unfortunately, an Excel file is limited to a single color scheme. Due to the variety of **WealthTec Suite** reports, if you create a consolidated export that combines output from Pinnacle and/or DesignPro with any other planner, you will have additional work to do. The color schemes in these planners are different, so you will have to change the colors of some of the exported reports. On the other hand, so long as you keep export files created from Pinnacle/DesignPro separate from export files created from other planners, the appropriate color schemes will be exported as well.

Saving and Managing Custom Sets

You can establish exporting preferences in **WealthTec Suite** that are unique for each planner. Here's how this feature works:

1. Select **Customize** from the **Export What?** section.
2. Create your custom report set by following the steps outlined in the *Exporting Your Session* section above.
3. Once the items listed in the below-right section meet your requirements, click **Save** in the **Sets** section. This brings up the **Save Set As** dialog.
4. Enter a name for the export set in the **New Name** block and click **Save**.
5. Click **New** to build another custom set and repeat steps 1-4.

To rename a custom report set click the **Rename** button. This opens the **Rename Set** dialog. Enter a new name in the **New Name** block and select **OK** to record it.

To delete a custom report set click the **Delete** button. This opens the **Delete Set?** dialog where you'll be prompted to confirm your desire to delete the selected custom report set. Select **Yes** to confirm or **No** to cancel the delete command.

TIP: Reports are **Case**-sensitive, meaning that certain reports are activated or inactivated depending on the **Case** data. Therefore, if you're using this feature, you should evaluate the merits of developing alternative custom sets in a given planner.

NOTE TO MULTIUSER GROUPS: The custom report sets you develop for exporting and printing purposes are stored in your user settings file (i.e., **User.xls**). You can develop various custom report sets for the group as a whole and distribute one **User.xls** file to the group. Click the **Tools/User Settings Folder** to access the **User.xls** file. Copy the **User.xls** file that stores the group's custom report sets and paste it into the **User Settings Folder** for each user in the group. When prompted whether you wish to overwrite the existing file select **Copy and Replace** in the Windows **Copy File** dialog.

Editing Flowchart Exports in Excel 2010/2013/2016

Due to security concerns, Microsoft has essentially locked down the editing of flowchart object content. Fortunately, **WealthTec** has uncovered an expedient workaround. To edit the content of an exported flowchart object please follow these steps:

1. Enter the new content in a cell outside of the flowchart report print range.
2. Select the object you wish to edit by left-clicking on it.
3. In the **Formula Bar** type =<cell reference> and hit **Enter**.

NOTE: <cell reference> means that after typing the equal sign you navigate to and select the cell containing your customized content.

Repeat steps 1-3 above for each object you wish to edit.

Printing

WealthTec Suite includes a custom report-building feature that offers you the freedom to do the following in creating your deliverables:

- Selectively include or exclude summaries, graphs, charts, schedules and cover pages in your output
- Reorder the report sheets at your discretion prior to printing
- Print data input sheets for file documentation purposes
- Save custom report sets and apply them across clients without having to rebuild your report sets each time you launch the system, activate the printing function or change data files.

Printing Your Session

Once you've completed your data input and reviewed the output, you can access the **Print** dialog by selecting **Print Reports** from the **Print** menu or by clicking the **Print** toolbar icon.

Upon launching the dialog, the **Print What?** section defaults to the **Current Page**. In this case, the bottom-right section lists the name of the menu or submenu item currently in view.

To create a multi-page report, you can either select **All Pages** or **Customize**. As a result of selecting **All Pages**, all active reports are listed in the bottom-right section in the order in which they appear in the various reports menus.

Selecting **Customize** activates the **Category** drop-down list and the section immediately below. You can then build a customized report set by making your desired selections from the **Category** drop-down list. Clicking on the **>>** button moves all items listed in the section under the drop-down menu to the bottom-right section. Clicking on the **<<** button moves the items back. You can reorder the items listed by highlighting one item at a time and clicking on the **Up** or **Dn** buttons until the item is placed where you want it.

NOTE: You can move individual items back and forth between sections by first highlighting the item and then by clicking on the **>** and **<** buttons.

Once the bottom-right section lists the desired output items in the preferred order, click on the **OK** button. This sends the sheets listed in bottom-right section to the printer you selected in the dialog activated by clicking on **Print/Printer Setup**. Pages are printed out in the order in which they are listed.

NOTE: You can print out multiple copies by changing the value listed in the **Number of Copies** box, either by using the spin control or by entering a number directly into the box. Checking the **Collate** box ensures that multi-page reports are collated prior to printing.

Pagination

If **&P** appears in any of the header/footer blocks on the **Settings/User Settings/Header/Footer** tab, printed items are numbered consecutively on each individual printing session. Below are points worth noting.

- The page number that appears in the header or footer in a **Print Preview** session always starts with "1," so do not be concerned.

- If you print the reports by sections on an individual basis (e.g., Summaries, followed by Charts, etc.), each section begins with page number "1." Thus, to create a single, consecutively numbered analysis that includes all relevant reports, build the report set first in its entirety before sending any output to the printer.

Saving and Managing Custom Sets

You can establish printing preferences in **WealthTec Suite** that are unique for each planner. Here's how this feature works:

1. Select **Customize** from the **Print What?** section.
2. Create your custom report set by following the steps outlined in the *Printing Your Session* section above.
3. Once the items listed in the bottom-right section meet your requirements, click **Save** in the **Sets** section. This brings up the **Save Set As** dialog.
4. Enter a name for the print set in the **New Name** block and click **Save**.
5. Click **New** to build another custom set and repeat steps 1-4.

To rename a custom report set click the **Rename** button. This opens the **Rename Set** dialog. Enter a new name in the **New Name** block and select **OK** to record it.

To delete a custom report set click the **Delete** button. This opens the **Delete Set?** dialog where you'll be prompted to confirm your desire to delete the selected custom report set. Select **Yes** to confirm or **No** to cancel the delete command.

TIP: Reports are **Case**-sensitive, meaning that certain reports are activated or inactivated depending on the **Case** data. Therefore, if you're using this feature, you should evaluate the merits of developing alternative custom sets in a given planner.

NOTE TO MULTIUSER GROUPS: The custom report sets you develop for exporting and printing purposes are stored in your user settings file (i.e., **User.xls**). You can develop various custom report sets for the group as a whole and distribute one **User.xls** file to the group. Click the **Tools/User Settings Folder** to access the **User.xls** file. Copy the **User.xls** file that stores the group's custom report sets and paste it into the **User Settings Folder** for each user in the group. When prompted whether you wish to overwrite the existing file select **Copy and Replace** in the Windows **Copy File** dialog.

Printing a Presentation

The presentation printing feature offers you the freedom to do the following in creating your deliverables:

- Print slides or handouts
- Print entire presentations or selected slides
- Apply your custom settings to your deliverables
- If you're printing handouts, include multiple slides on a single handout page

NOTE: You can only print a *linked* presentation when working inside **WealthTec Suite**. Therefore, the **Print Presentation** feature is active only when you're in a planner that has a presentation associated with it. It is the linked presentation that you'll print when you launch the **Print Presentation** dialog.

TIP: All presentations can be opened *outside* of **WealthTec Suite** by opening them directly in a new instance of PowerPoint. This enables you to edit and/or print any of **WealthTec Suite**'s static presentations.

The **Presentation** drop-down list box displays the name of the current planner. From the **Print What?** drop-down list select either **Slides** or **Handouts**. If you select **Handouts**, move to the **Handouts** section. There you can select the number of **Slides per page** (2, 3 or 6 is permissible). In addition, you can orient the handouts in a **Vertical** or **Horizontal** layout by making the appropriate selection for **Handout order**.

Next, select the desired format for your printouts in the **Color/Grayscale** section. While presentations are generally designed to be shown in color, hard copies are often produced as **Pure Black and White** or in shades of gray (i.e., **Grayscale**). Nevertheless, you can also print slides/handouts in **Color** if your PowerPoint setup is connected to a color printer.

In the **Print Range** section, you can elect to include only a portion of a presentation in your print job. To do so, select **Slides** and enter the first and last slide to include in the **From** and **To** blocks, respectively.

NOTE 1: Since the presentation you're setting up to print is not launched prior to printing, you'll have to be familiar with the contents of the presentation beforehand if you intend to print selected ranges only. Otherwise, you won't know which slides correspond to which slide numbers.

NOTE 2: The title slide is assigned the number 0; the content slides begin with 1.

Moving to the **Copies** section, you can print multiple copies by adjusting the **Number of copies** spinner control. If you're printing multiple copies, the program collates the copies prior to printing if the **Collate** box is checked.

Once your print settings are finalized, click **OK** to print.

Toolbar/Planners

Global

Click the **Global** toolbar icon to open Pinnacle, which is not only **WealthTec Suite's** global planner but also its asset allocation planning tool.

Planners

Click the **Planners** toolbar icon to launch the **WealthTec Suite Planners** dialog. There you will find all of the planners in this program. Highlighting a planner displays a brief description of its primary purpose and functionality.

Go To Last

Click the **Go To Last** toolbar icon to open the planner in which you were working just prior to opening the current planner, if applicable.

Toolbar/Active Planner

Inputs

Listed under the **Inputs** menu are the data input screens for the active planner, all of which are described in detail in the Data Input help section.

Reports

Some planners include a series of submenus (e.g., Summaries, Charts) listed under a single **Reports** menu. These contain the various reports produced by **WealthTec Suite**.

NOTE 1: Due to their comprehensive and voluminous nature, Synergy, the Cash Flow & Estate Planner and EstatePro substitute a series of report menus for the single **Reports** menu found in the remaining planners.

NOTE 2: To fully understand the output of any **WealthTec Suite** planner you must not only review the main summaries, graphs, and flowcharts but also the detailed supporting schedules.

Navigation

Home

Click the **Home** toolbar icon to move to the first input screen in the current planner.

Back

Click the **Back** toolbar icon to navigate to the immediately preceding active screen.

Forward

Click the **Forward** toolbar icon to navigate to the immediately succeeding active screen.

NOTE: Moving from the data input area to the **Reports** area causes the program to calculate the results and build the reports if the program detects that a change has been made on the input screens.

Toolbar/Presentations

Static

WealthTec Suite includes a series of PowerPoint presentations covering a variety of wealth planning topics. Clicking on the **Static** toolbar icon launches the **WealthTec Suite Presentations** dialog, which lists all available PowerPoint presentations in alphabetical order. Selecting a presentation by single-clicking on its name causes the program to display a brief description for that presentation. Open a presentation by clicking the **Open** button or click **Cancel** to return to the current screen.

NOTE: By launching a presentation **WealthTec Suite** automatically opens PowerPoint in slide show mode. You can work through the presentation by hitting the **Page Down** key on your keyboard or by clicking directly on each slide. To exit a presentation hit your **Escape** key.

Linked

Several **WealthTec Suite** presentations are closely associated with particular planners. You can launch these presentations in a context-sensitive manner by clicking on the **Linked** toolbar icon when the corresponding planner is the active planner. For instance, when the GRAT Planner is the active planner clicking on the **Linked** icon launches the Grantor Retained Annuity Trust presentation.

In some instances, the active planner uploads the current **Case** data into the linked presentation and replaces the slides that display graphical examples with slides containing live data.

NOTE: Selecting **Print/Print Presentation** when the active planner is capable of uploading current **Case** data creates a printout of the linked presentation. This is a nifty way of creating PowerPoint deliverables that reflect real world client planning situations.

Following is a list of planners that upload current **Case** data into the corresponding linked presentation:

- Charitable Gift Planner
- CLAT Planner
- CLUT Planner
- CRAT Planner
- CRUT Planner
- FlipCRUT Planner
- GRAT Planner
- IDGT Planner
- NIMCRUT Planner
- QPRT Planner

Toolbar/Help

Quick Start Guide

The **WealthTec Suite** Quick Start Guide provides initial guidance in several key areas of the program. You can access it by clicking the **Quick Start** toolbar button. This document does not provide comprehensive or detailed guidance regarding the suite, but covers the software's essential features (e.g., managing case data, exporting, and printing). You may want to review the Quick Start Guide as a preliminary introduction to **WealthTec Suite** before delving more deeply into the help system or the comprehensive user manual.

Context-Sensitive Help

In addition to the comprehensive online help you can activate **WealthTec Suite's** context-sensitive help whenever you're working in a planner's data input area by clicking the **Help** toolbar button. The data input guidance included in the help system is extensive. It not only provides instructions for entering data, but also includes examples, tips and caveats. Moreover, familiarity with the content of the data input help (and system conventions) can assist you in interpreting **WealthTec Suite's** reports.

NOTE: In addition to context-sensitive data input help, you can also access guidance covering the main annual summaries in the strategic planning tools by clicking the **Help** toolbar button when you're

reviewing one of those report screens (e.g., the Annual Cash Flows & Projected Net Worth Summary report in EstatePro).

Comprehensive Online Help

WealthTec Suite includes a comprehensive online help system that is integrated with the program. The help system has been organized into sections covering everything from the effective use of the system through system conventions to detailed data input help. **WealthTec** highly recommends that you rely on this help system as much as possible for general and specific guidance regarding use of the software. Considerable thought and energy has been invested in the development of the online help, which was written exclusively by **WealthTec Suite's** author and developer, Howard L. Eisenberg.

NOTE: To access the online help anytime click the **Help** toolbar button or select **Help** from the **Help** menu.

User Manual

To supplement the integrated online help system, **WealthTec** converted its content into a comprehensive user manual with a PDF format. The user manual is readable by the Adobe Acrobat Reader® software, which you can download at no charge from www.adobe.com.

You can access the user manual during a **WealthTec Suite** session by selecting **User Manual** from the **Help** menu. You can also access the manual anytime by selecting **Start/WealthTec/WealthTec Suite User Manual**.

NOTE: The user manual is quite voluminous. Therefore, **WealthTec** does not recommend that you print it out in its entirety. Keep in mind that when the software is updated so are the relevant sections in the online help and user manual. Therefore, if you print the manual at any time, just keep in mind that parts of it will be rendered obsolete with subsequent updates.

Email Support

When you need specific guidance relating to a **Case** during a **WealthTec Suite** session please select **Email Support** from the **Help** menu. This launches your computer's native email program (e.g., Microsoft Outlook®) and inserts howard@wealthtec.com in the **To** or **Mail to** block.

NOTE: Your email will be directed to Howard L. Eisenberg, **WealthTec's** president and author/developer of **WealthTec Suite**.

Please make sure to include your **Client** data file in your correspondence. That way **WealthTec** can load your data into its own **WealthTec Suite** setup and build the reports. Submitting your **Client** data file helps **WealthTec** provide the highest quality customer support.

There are two ways of transmitting your **Client** data file:

Using Your Email Client

1. After selecting **Email Support** from the **Help** menu, and inserting your email address in the **From** block, navigate to the location of your **Client** data files, and select the active data file as a standard email attachment.

2. Add your comments and/or questions in the body of the message and submit the message to **WealthTec**.

NOTE: Select **User Settings Folder** from the **Tools** menu to navigate to **WealthTec Suite**'s default **Data** folder if your **Client** data files are maintained in the default location.

Alternative for Special Situations

In limited situations, **WealthTec** may instruct you to follow the method outlined below in lieu of the method described above.

1. Create a copy of the **Client** data file.
2. Right-click the **.dat** file and select **Rename**.
3. Replace the **.dat** extension with **.xlsx**.
4. Follow the steps immediately above under *Using Your Email Client* to submit the **.xlsx** file.

NOTE 1: While there is no need to submit a copy of your Excel export with your **Client** data file routinely, in some situations it can be helpful. For instance, if you've added some calculations of your own that show a different result than what the **WealthTec Suite** planner has produced, supplying **WealthTec** with your export file can help resolve those differences more quickly.

NOTE 2: Rest assured that **WealthTec** maintains strict client confidentiality at all times, including **Client** data files in its possession. Furthermore, once the issues relating to your **Case** have been resolved, **WealthTec** deletes the **Client** data file you submitted from its computers.

Software Updates

Selecting **Software Updates** from the **Help** menu launches your Web browser and takes you to the wealthtec.com/downloads/ page. This is the location on **WealthTec**'s site where the most current **WealthTec Suite** setup file can be accessed and downloaded. There you will also find a link to the **Release Notes** document, which highlights current-year **WealthTec Suite** developments.

About the Software

Selecting **About** from the **Help** menu opens the **About WealthTec Suite** dialog, which displays the **Version** of the software installed on your system, along with the **Product Key** that was entered during the setup routine. You will also see the date when the program was **Installed** and the date it **Expires**.

Comparing the version number displayed in this dialog with the version number posted on the wealthtec.com/downloads/ page lets you determine how up to date your **WealthTec Suite** setup is.

NOTE: If you originally used the demo version of the program, and have purchased a license to the standard edition, you can enter the new **Product Key** supplied by **WealthTec** by clicking the **Edit Key** button and entering the new key.

Select **OK** to record the new **Product Key** and/or to close the **About WealthTec Suite** dialog.

Support/General

Support Overview

WealthTec considers customer and product support to be an integral part of your **WealthTec Suite** experience. We expend considerable effort in ensuring that your questions are answered, and problems resolved in a timely manner. As a former financial and estate planning practitioner, Howard L. Eisenberg is able to offer a unique level of personalized support. He can not only answer questions relating to the software but, where appropriate, also add his professional insights regarding the planning challenge at hand. Over the years, many satisfied **WealthTec Suite** users have commented on the value of his software-related and planning-related expertise.

The following important topics relate to customer and product support:

- Integrated **WealthTec Suite** Guidance
- **WealthTec**-Excel Integration
- **WealthTec Suite** Errors
- #VALUE! & #NAME? Errors
- Diagnosing Input Errors
- Reports Not Properly Updated
- Contact Information
- Emailing Data Files to **WealthTec**
- Web-Based Training

The help sections that follow provide additional commentary.

Support/Integrated with Software

Integrated **WealthTec Suite** Guidance

Extensive guidance is integrated with the installed **WealthTec Suite** program. This includes a **Quick Start Guide**, comprehensive user manual and integrated online help (including context-sensitive help). Please refer to the Technical Architecture & Functionality/Help section for details.

Support/Troubleshooting

WealthTec-Excel Integration

WealthTec Suite includes Excel-based and PowerPoint-based planning tools and presentations, along with certain technical components that are integrated with Microsoft Office as Excel add-ins. Any disruption of the **WealthTec**-Excel integration will disrupt the operation of **WealthTec Suite**. The **WealthTec Suite** setup file installs all of the required components.

After installing **WealthTec Suite** the **WealthTecApp.dll/WealthTecApp64.dll**, **WealthTecLib.dll/WealthTecLib64.dll** and **WealthTec.xll/WealthTec64.xll** files will be located in the C:\Program Files (x86)\WealthTec\WealthTec Suite (32-bit version) or C:\Program Files\WealthTec\WealthTec Suite (64-bit version) folder. These files are responsible for the proper launching and operation of **WealthTec Suite**.

When the **WealthTec Function Library** is not integrated properly you will see errors on the input and output screens. This is usually corrected by following the steps outlined in the Support/Troubleshooting: #VALUE! & #NAME? Errors help section. If this does not correct the errors—or you see 0.0 in the *Age* and *Calculated life expectancy* fields on the first input screen in a planner— it's likely that the **WealthTec.xll/WealthTec64.xll** file is not installed correctly.

Please contact **WealthTec** for assistance if you've already followed the guidance outlined in the Support/Troubleshooting: #VALUE! & #NAME? Errors help section but are still having problems.

Excel Security Settings

WealthTec Suite includes a limited number of Excel® macros, which are strings of commands that control certain functions within the system. These macros are essential to the proper functioning of the program and inactivating them—whether intentionally or not—prevents the program from performing certain tasks as designed.

NOTE: The **VBA.xls** file contains a module that stores the macros' visual basic source code. This module bears the **WealthTec LLC** digital signature obtained from Digicert, a global third-party digital security firm.

Currently, the most important **WealthTec Suite** feature controlled by VBA macros is the **TabOrder** procedure, which is responsible for input screen navigation. If you're experiencing problems with input screen navigation it is likely because your Excel security settings are preventing the macros within the **VBA.xls** file from being activated. If so, please follow the steps below.

1. Close **WealthTec Suite**.
2. Open Excel.
3. Select **File/Options**.
4. Select **Trust Center/Trust Center Settings/Trusted Locations/Add New Location**.
5. Click the **Browse** button and navigate to **C:\Program Files (x86)\WealthTec** or **C:\Program Files\WealthTec** and click **OK**.
6. Click the box **Subfolders of this location are also trusted** box and click **OK**.
7. Select **Macro Settings/Disable all macros except digitally signed macros**.
8. Click **OK** (as many times as is necessary to get out of the **Trust Center**).
9. Close Excel and launch **WealthTec Suite**.

IMPORTANT: If upon launching **WealthTec Suite** you do not see the **WealthTec Toolbar** (i.e., only the **WealthTec Suite** splash screen is visible) the most likely culprit is an Excel security setting. If your organization does not require that Excel add-ins be sourced from a *Trusted Publisher*, please follow the steps below to enable the program to properly load the **WealthTec Toolbar**.

1. Close **WealthTec Suite**.
2. Open Excel, whichever applies.
3. Select **File/Options**.
4. Select **Trust Center/Trust Center Settings/Add-ins**.
5. Uncheck **Require Application Add-ins to be signed by Trusted Publisher**.
6. Uncheck **Disable all Application Add-ins (may impair functionality)**.
7. Click **OK** (as many times as is necessary to get out of the **Trust Center**).
8. Close Excel and launch **WealthTec Suite**.

Alternatively, if your organization requires that Excel add-ins be sourced from a *Trusted Publisher*, please request that an IT professional follow the steps below to enable the program to properly load the **WealthTec Toolbar**.

1. Close **WealthTec Suite**.
2. Navigate to the C:\Program Files (x86)\WealthTec\WealthTec Suite folder.
3. Right click on the **WealthTec.exe** file.
4. Select **Properties/Digital Signatures**.
5. Select **WEALTHTEC LLC/Details**.
6. Select **View Certificate**.
7. Select **Install Certificate**. This will launch the **Certificate Import Wizard**. Once you have completed the wizard, **WEALTHTEC LLC** will appear as a *Trusted Publisher* in Excel (**File/Options/Trust Center/Trust Center Settings/Trusted Publishers**).
8. Close Excel and launch **WealthTec Suite**.

Excel AutoRecover Settings

Excel has an **AutoRecover** feature that runs in the background when Excel is open, meaning that it's active and processing during your **WealthTec Suite** sessions. You can find the settings by opening Excel on its own, selecting **File/Options/Save**. The settings are near the top of that page.

If you work in Excel frequently, and are used to relying on this feature, then keep it as is when you're just working in Excel. However, the problem with **AutoRecover** as it relates to **WealthTec Suite** is that Excel is actually trying to save a copy of the open Excel files (not the **Client** data file, ironically) during your sessions. This could cause problems if your **WealthTec Suite** sessions are time-consuming, especially if you're working in the CFEP or EstatePro—these are large Excel spreadsheets. You may notice that the Excel hourglass pops up periodically, which forces you to stop your work temporarily—inconvenient at best but problematic at worst. This is Excel saving the planner in which you're working, along with other open **WealthTec Suite** files.

WealthTec disables its **AutoRecover** settings, because we a) save our work frequently; b) prefer not to rely on Excel to recover anything (file versions can get confusing); and c) find that the feature is generally too disruptive to leave it in activated state.

WealthTec recommends that you dismantle **AutoRecover** while working in **WealthTec Suite**. Alternatively, if you choose to keep the settings active at all times, perhaps you can increase the time interval defined by the **Save AutoRecover information every <> minutes** setting. Over the years, disabling **AutoRecover** has been a successful troubleshooting measure when mysterious performance issues have arisen in **WealthTec Suite**.

WealthTec Suite Errors

You may encounter error messages that have the label **WealthTec Suite** in the pop-up window's title bar during a **WealthTec Suite** session. Some of these errors are directly related to the disruption of the **WealthTec**-Excel integration; these are typically suggested by the presence of **#VALUE!** and/or **#NAME?** errors on the first input screen in a planner. Other errors may relate to faulty data input.

NOTE: Most **WealthTec Suite** run-time errors will trigger an error message that includes the word *Render* as in *Error in RenderHideRows*.

Assuming that you do not see #VALUE! or #NAME? in the *Age* and *Calculated life expectancy* fields on the planner's first input screen, you have not run afoul of the "no blanks" data input rule (please refer to the Support/Troubleshooting: Diagnosing Input Errors help section for details), and you see *Render* in the error message, you should submit the active **Client** data file to **WealthTec** for a diagnosis and proposed cure.

NOTE: Please refer to the Technical Architecture/Help: Email Support help section for details concerning the submission of **Client** data files.

In still other situations, you may not be able to save data, navigate around the suite, etc., all the while triggering additional error messages (e.g., *Error in SetEntry*). Here, some component of the current **WealthTec Suite** installation has probably been temporarily disrupted. Simply reinstalling the program typically clears up the problem.

#VALUE! & #NAME? Errors

Most **WealthTec Suite** run-time errors are caused by a disrupted integration between Excel and the **WealthTec Function Library** and/or the **WealthTec Excel Addin**. A majority of the others are caused by one or more data input errors. Each of these types of problems is resolved quite easily, but the manner in which they're corrected differs.

When the **WealthTec Function Library**-Excel integration is disrupted—this may occur after installing a **WealthTec Suite** update but can occur at other times—you will see #VALUE! or #NAME? errors on the first input screen in a planner in the *Age* and *Calculated life expectancy* fields. The planner will not be able to calculate these and other results, so when you try to build reports, you will likely trigger error messages that start with *Error in RenderHideRows* or *Error in RenderHideColumns*. Other messages with **WealthTec Suite** in the title bar of the error message pop-up window may also be seen. #VALUE! and/or #NAME? errors may also appear in the reports.

When this occurs, please do not panic. Just close **WealthTec Suite** and take a deep breath. You have two alternatives for reestablishing the connection between the **WealthTec Function Library** and Excel:

1. The one-step method;
2. The multistep method.

Under most circumstances, following the simple one-step method will be effective. If it is not, however, you can achieve your objective by following the multistep method. Each of these alternatives is explained below.

One-Step Method

The following steps are intended to reregister the **WealthTec Function Library** (i.e., the **WealthTecLib.dll/WealthTecLib64.dll** file) with Excel, so that you can effectively operate **WealthTec Suite**.

1. Select **Start/WealthTec/Reset Function Library** to launch and execute the procedure.
2. Click **OK** to close the message window.

Multistep Method

1. Open Excel.
2. Select **File/Options** in the top-left corner.
3. Select **Add-Ins** in the left pane.
4. Select **WealthTec Function Library** from the **Add-ins** list.

5. Select **Excel Add-ins** from the **Manage** drop-down list and click **Go**.
6. Click the **WealthTec Function Library** box in the **Add-Ins** dialog, and then click **OK**.

That's it. The next time you launch **WealthTec Suite** you should no longer see #VALUE! or #NAME? errors, and the program will be able to perform its functions normally.

TIP: Do not attempt to print or export reports before reviewing them on screen. If you cannot build the reports on screen without triggering error messages, you will not be able to print or export them either.

Diagnosing Input Errors

In many cases **WealthTec Suite** can detect a data input error up front, in which case an error message pops up, instructing you which data are acceptable. Unfortunately, the program cannot detect certain types of data input problems. The most important of these relates to blank input fields.

IMPORTANT: A blank input field is acceptable only for manually-entered text items (e.g., an asset description). *A blank input field is not acceptable anywhere else*, and the system is unforgiving in this regard. Thus, for example, if a *Growth Rate* field is blank you will see a series of error messages when you attempt to build the reports. The reports, in turn, will be canvassed with errors (e.g., #NUM!, #VALUE!) and will be useless.

If you wish to eliminate, say, income and/or growth relating to a particular asset enter 0% for the income/growth rate. Do not, under any circumstances, hit your **Delete** key to eliminate the income/growth rate.

TIP: Let the program's default assumptions guide you with respect to what's acceptable and what is not (i.e., in terms of whether it's acceptable to have a blank input field or not).

Reports Not Properly Updated

Under normal circumstances, **WealthTec Suite's** reports reflect current inputs. However, heavy use of the program during a single session may cause inputs and outputs to become temporarily disconnected (e.g., an input screen update may not be reflected in the reports). Unfortunately, this is not something **WealthTec Suite** can control, because the program merely sends instructions to Excel for the latter to perform. In this situation, the temporary solution is to save the active **Case**, and exit the program. You can then relaunch the program, reload the **Client** data file and the desired **Case**, and rebuild the reports.

A more permanent solution to this problem is to invest in a hardware upgrade—specifically more computer memory. While the minimum memory requirement for a proper functioning **WealthTec Suite** setup is 4GB (12GB for the CFEP and EstatePro), you may need to double your PC's memory to see improved performance. This is especially true if you rely heavily on the export (or other memory-intensive) functions.

Returning Excel to Its Native State

If upon launching Microsoft Excel to work on an Excel spreadsheet you see the custom **WealthTec Toolbar** in lieu of the native Excel ribbon, you need a reliable method for disconnecting the **WealthTec Excel Addin** from Excel. This section outlines that approach.

In order to return Excel to its native state follow these steps:

1. Close Excel.
2. Select **Start/WealthTec/Reset Excel** to launch and execute the procedure.

NOTE: This disconnects the **WealthTec Excel Addin** (i.e., the **WealthTecApp.dll/WealthTecApp64.dll** file) from Excel. Click **OK** to close the message window. You should now be able to launch and work in Excel successfully.

WealthTec Suite Crashes

Microsoft Excel is one of the most robust programs ever developed, and we are all indebted to Microsoft for blessing us in the wealth advisory field with such a powerful tool. That said, we all encounter Excel-related headaches from time to time—it can be as finicky as an old cat.

Since **WealthTec Suite** relies on a seamless integration with Excel (and PowerPoint), any hiccups in the operation of **WealthTec Suite** or its *de facto* host can cause a crash of either. In those situations, we need a reliable approach to getting both programs back online in a timely manner. This section outlines that approach.

Disconnecting, Unregistering and Removing the WealthTec Excel Addin from Excel

The first step to getting these programs back in working order is to disconnect, unregister and completely remove the **WealthTec Excel Addin** from Excel. To do so, follow these steps:

1. Close **WealthTec Suite** and Excel.
2. Select **Start/WealthTec/Unregister Excel Addin** to launch and execute the procedure.

NOTE: This returns Excel to its native state by completely removing the **WealthTec Excel Addin** (i.e., the **WealthTecApp.dll/WealthTecApp64.dll** file) from Excel. Click **OK** to close the message window.

Reconnecting the WealthTec Excel Addin

The following steps are intended to reregister the **WealthTec Excel Addin** (i.e., the **WealthTecApp.dll/WealthTecApp64.dll** file) with Excel, so that you can effectively launch and operate **WealthTec Suite**.

1. Select **Start/WealthTec/Register Excel Addin** shortcut to launch and execute the procedure.
2. Click **OK** to close the message window.

NOTE: If after following the above steps you cannot effectively launch **WealthTec Suite** you can reinstall the program and/or follow the steps below to manually reregister the **WealthTec Excel Addin**.

1. Select **File/Options** in the top-left corner.
2. Select **Add-Ins** in the left pane.
3. Select **WealthTec Excel Addin** from the **Inactive Application Add-ins** list (see NOTE below).
4. Select **COM Add-ins** from the **Manage** drop-down list and click **Go**.
5. Check the **WealthTec Excel Addin** box, and then click **OK** to close.

NOTE: If the **WealthTec Excel Addin** appears under **Disabled Application Add-ins** instead of **Inactive Application Add-ins** please follow the steps below.

1. Select **Disabled** from the **Manage** drop-down list.
2. Select **WealthTec Excel Addin** from the list and click **Go**.
3. Check the **WealthTec Excel Addin** box, and then click **Enable** followed by **OK** to activate the add-in and close the dialog.
4. Exit Excel.

The next time you launch **WealthTec Suite** the **WealthTec Toolbar** should be present.

NOTE: If you've followed the steps above and still have trouble reestablishing the integration between the **WealthTec Excel Addin** and Excel (i.e., the **WealthTec Toolbar** does not properly load upon launching **WealthTec Suite**), it's possible that Excel is set to *run as administrator* on your computer. If that is the case, changing your Excel settings so that it runs without administrative privileges may fix the **WealthTec-Excel** integration. To ensure that Excel does not *run as administrator*, please follow the steps below.

1. Navigate to the **EXCEL.EXE** (or **excel.exe**) executable file. The 32-bit version is located at C:\Program Files (x86)\Microsoft Office\Office<version>\EXCEL.EXE (or excel.exe). The 64-bit version is located at C:\Program Files\Microsoft Office<version>\root\office<version>\EXCEL.EXE (or excel.exe).
2. Right-click the Excel executable and select **Properties/Compatibility**.
3. Under **Privilege Level** uncheck the **Run this program as an administrator** box.
4. Click **Apply** and then **OK**.

The next time you launch **WealthTec Suite** the **WealthTec Toolbar** should be present. However, if you're still experiencing problems after following the above guidance, please contact **WealthTec**.

Support/Contacting WealthTec

Contact Information

You can visit **WealthTec** at its home: wealthtec.com. There you'll find a wealth of information concerning **WealthTec Suite**, including current developments, pricing, etc. That's also where you'll find the latest version of the software. Please direct your questions or comments to the individual below.

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Emailing Data Files to WealthTec

When you need specific guidance relating to a **Case** (e.g., you don't understand a calculated result), please contact **WealthTec** via email at howard@wealthtec.com. Please make sure to include your **Client** data file in your correspondence. That way **WealthTec** can load your data into its own **WealthTec Suite** setup and build the reports. Submitting your **Client** data file helps **WealthTec** provide the highest quality customer support.

Please refer to the Technical Architecture & Functionality/Help: Email Support help section for guidance relating to contacting **WealthTec** for support.

Support/Formal Training

Web-Based Training

In addition to the online help, user manual, and **WealthTec's** live support via email and phone, formal **WealthTec Suite** training is also available.

The formal training is conducted online through a series of Web-based sessions. These training sessions are performed by an independent, third party software consultant who is a highly experienced **WealthTec Suite** user and a well-respected financial and estate planning practitioner.

Fees for the training sessions are negotiated directly with the trainer and depend on the scope of the sessions, which is a function of your specific needs. If you'd like to take advantage of the formal training opportunity, please contact **WealthTec**, which will provide you with the relevant contact information. **WealthTec** has heard from many satisfied clients who have been able to use **WealthTec Suite** more effectively as a result of the training.

DISCLAIMER: **WealthTec** has no financial interest in the trainer's firm or in the training sessions, either directly or indirectly.