WEALTH STAKR

HOW-TO GUIDE

Using the calculators

Run the planning calculators against a client, read the results, save and reopen scenarios, export them, and pull them into the Financial Profile and the Portfolio Report Builder.

For: Advisers, paraplanners and advice admin staff

Time: About 20 minutes to read; each calculator takes 5–15 minutes to run

Before you start

- You need the Calculators permission. If Planning › Calculators is missing from your sidebar, your role or your practice's plan does not include it. Ask your Practice MD.
- The client (or entity) must already exist in Wealth Stakr. Every calculator saves against a linked client or entity, not a free-text name.
- For the Financial Profile shortcut you also need the Clients and Policies permissions. To file a report under a client's Documents you need permission to add documents.
- Have the figures ready: ages, fund values, contributions, cover amounts, insurer quotes, asset values and base costs.

1. Open the Calculators hub

Go to **Planning › Calculators**. The hub is only a launcher. Each card opens its calculator as a full page: **Estate Planning Calculator**, **CGT Calculator**, **Retirement Gap**, **Provision for Dependents**, **LT Premium & Cover Projection**, **ST Quote Comparison**, **Document Converter** and **Premium Trends Book**. Every calculator works the same way: inputs on the left, results on the right, which update as you type. The action buttons sit at the top right.

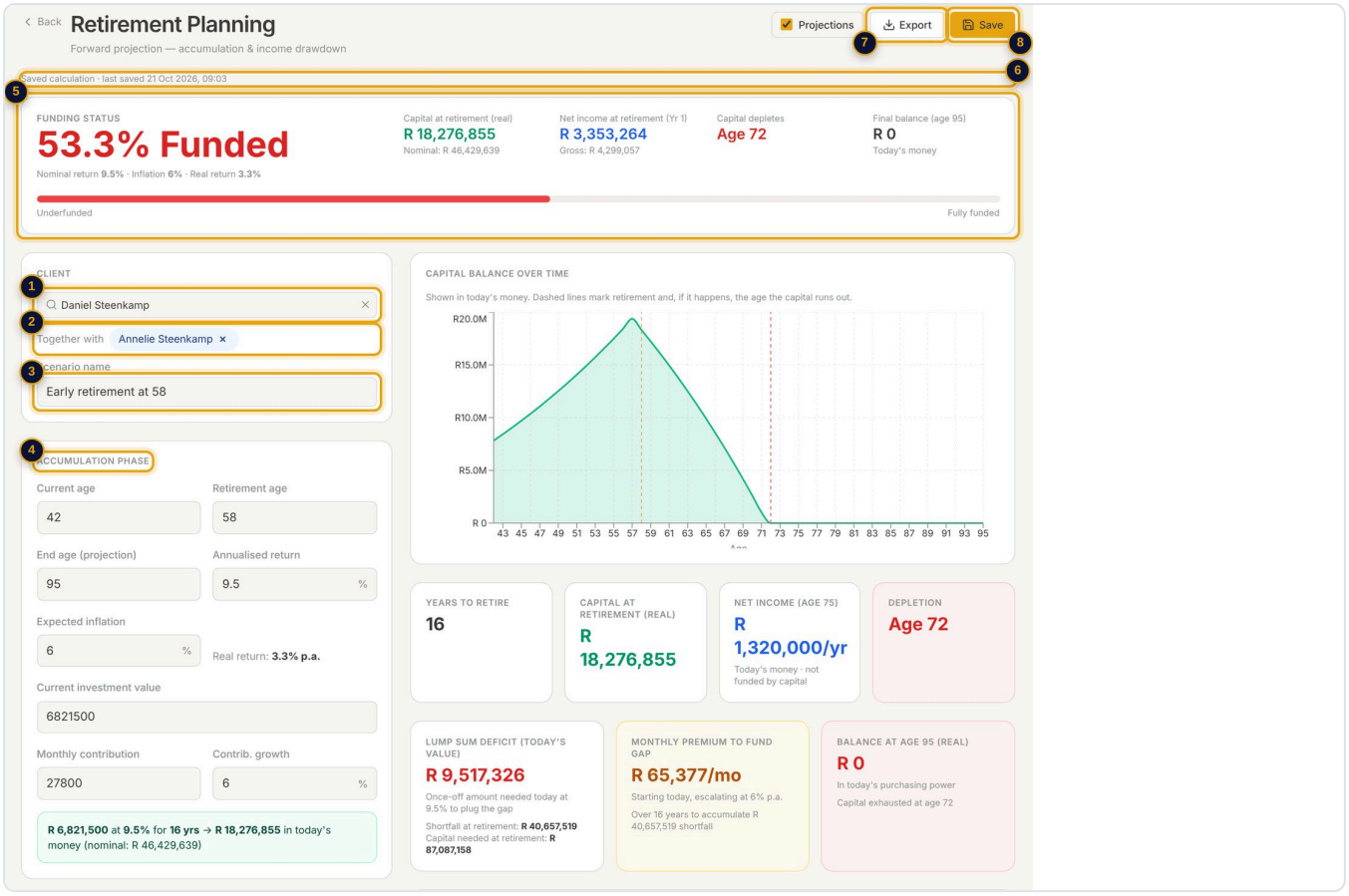
1. Click a card to open that calculator. **‹ Back** beside the title takes you back to where you came from: the hub, the client's **Calculators** tab, the Financial Profile or the Report Builder.
2. Link a client or entity in the search box first. Type at least two letters and pick from the list. Without a link, **Save** shows *Link a client or entity before saving* (or, on the LT Premium & Cover Projection, *Link a client first*).
3. Give the scenario a name where the calculator has a name field (for example *Retire at 63* or *Sell in 2027*). The name is how you tell scenarios apart on the client's tab and in the Report Builder. If you leave it blank, it is saved as *Base case*.

TIP Save rules differ between calculators. **Retirement Gap**, **Provision for Dependents** and **LT Premium & Cover Projection** reopen a saved scenario from its link (the page address ends in *?id=…*) and save over it. **CGT** and **Estate Planning** create a new saved scenario on every Save and cannot be reopened for editing.

TIP Exports: Retirement Gap (**Export**), Provision for Dependents, Estate Planning and LT Premium & Cover Projection (**Download**) save a branded HTML report with your practice logo. Open it in a browser and print it to PDF. The CGT Calculator's **Download PDF** and the Report Builder's **Download PDF** produce real PDF files.

2. Retirement Gap (Retirement Planning)

Answers: will the client's (or couple's) savings fund the retirement income they want, until what age, and what lump sum or monthly premium closes the gap? The page title is **Retirement Planning**.



Daniel and Annelie Steenkamp's saved scenario 'Early retirement at 58', reopened from its link.

1. In **Client**, search for and pick the client or entity.
2. **Together with** shows a spouse or partner on a joint scenario. A joint scenario can only be started from the Financial Profile (section 9). Click **×** on a name to make the scenario the client's alone.
3. Type a **Scenario name**.
4. Fill in **Accumulation phase**: **Current age**, **Retirement age**, **End age (projection)**, **Annualised return**, **Expected inflation**, **Current investment value**, **Monthly contribution** and **Contrib. growth**. Then fill in **Retirement income goal**: **Annual net income required (today's money)**, **Income escalation (COLA)** and **Estimated tax rate**. Under **Funding the gap**, set **Premium escalation**. The real return is shown beside the inflation box.
5. Read the **Funding status** band. It shows the funded percentage, **Capital at retirement (real)**, **Net income at retirement (Yr 1)**, the age **Capital depletes** (or *Never*) and the **Final balance**. Green means fully funded (100% or more), amber means partially funded (70–99%) and red means underfunded. Below the chart, **Lump sum deficit (today's value)** and **Monthly premium to fund gap** show what closes the gap. Click **Show** on **Year-by-year cash flow detail** for the full table.
6. A reopened scenario shows *Saved calculation · last saved …* above the band.
7. Tick or untick **Projections** to include or leave out the year-by-year table, then click **Export** to download the client report.

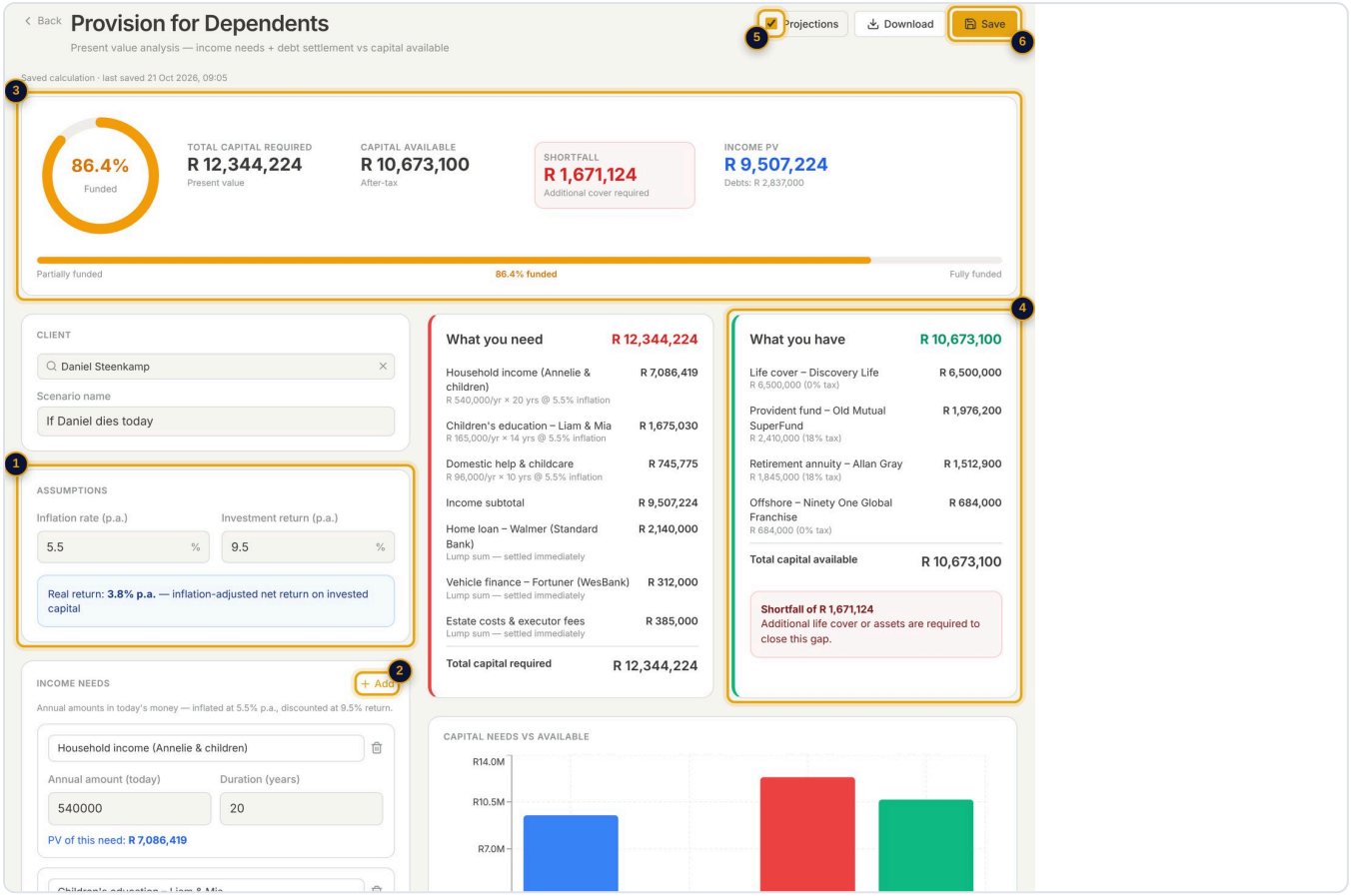
8. Click **Save**. A new calculation is created once (*Saved against Daniel Steenkamp & Annelie Steenkamp*) and the address changes to its *?id=* link. Further Saves update that same scenario (*Saved changes for …*).

TIP If the ages do not make sense (retirement age below current age, or end age below retirement age), the results are blanked and a warning asks you to check the ages. Save is refused until you fix them.

TIP Reopening a scenario and clicking **Save** overwrites it. To keep the original and try a variant, start a new calculation from **Planning › Calculators › Retirement Gap** or from the Financial Profile's **New calculation**, give it a new name and save it.

3. Provision for Dependents

Answers: if the client died today, is there enough capital, after tax, to settle debts and pay the dependants' income needs for as long as they need them? It compares the present value of the needs with the capital available. Start by picking the client in the **Client** panel and typing a **Scenario name**.



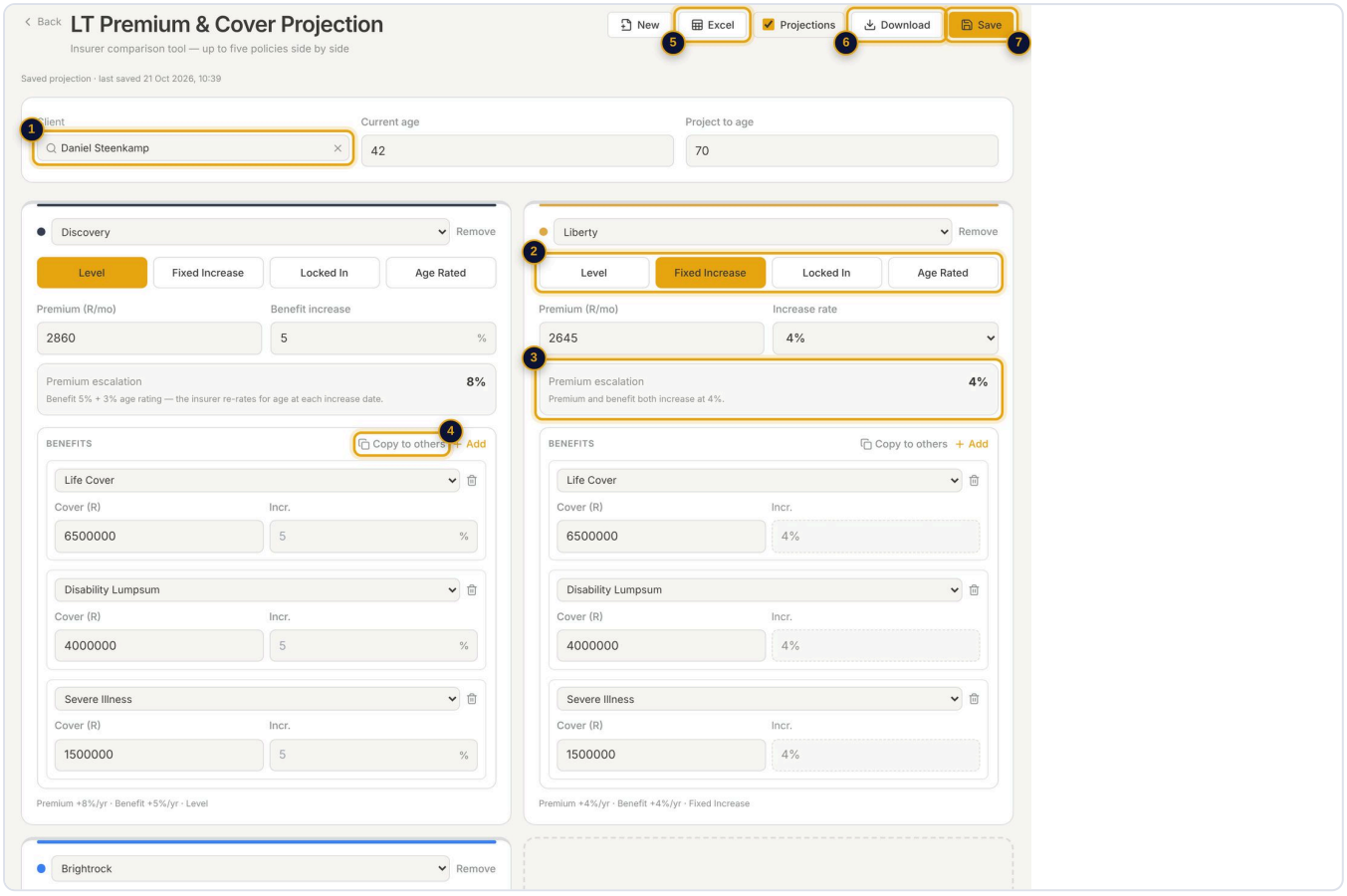
The saved scenario 'If Daniel dies today', 86.4% funded.

1. Under **Assumptions**, enter **Inflation rate (p.a.)** and **Investment return (p.a.)**. The real return is worked out for you.
2. List the **Income needs** (each with **Annual amount (today)** and **Duration (years)**), the **Debts to settle** (each with an **Amount**) and the **Capital available** (each with an **Amount** and **Tax rate**: life cover, retirement funds, investments). Use **Add** to add a line and the bin icon to remove one.
3. Read the summary: the funded % ring, **Total capital required** (present value), **Capital available** (after tax), **Shortfall** or **Surplus**, and **Income PV**.

4. **What you need** and **What you have** break the totals down line by line. A shortfall callout gives the extra cover or assets needed. The charts and the **Year-by-year capital detail** show how long the capital lasts. If it runs out, **Capital exhausted** gives the year.
5. Tick or untick **Projections**, then click **Download** for the client report.
6. Click **Save**. The save rules are the same as for the Retirement Gap: the first Save creates the scenario and the *?id=* link, and later Saves (or Saves on a reopened scenario) overwrite it. If a saved calculation cannot be opened, Save stays off and you can click **Start a new calculation**.

4. LT Premium & Cover Projection

Answers: how will premiums and cover grow over time with up to five insurers, each on its own escalation pattern? Use it to compare quotes side by side. It links to clients only, not entities.



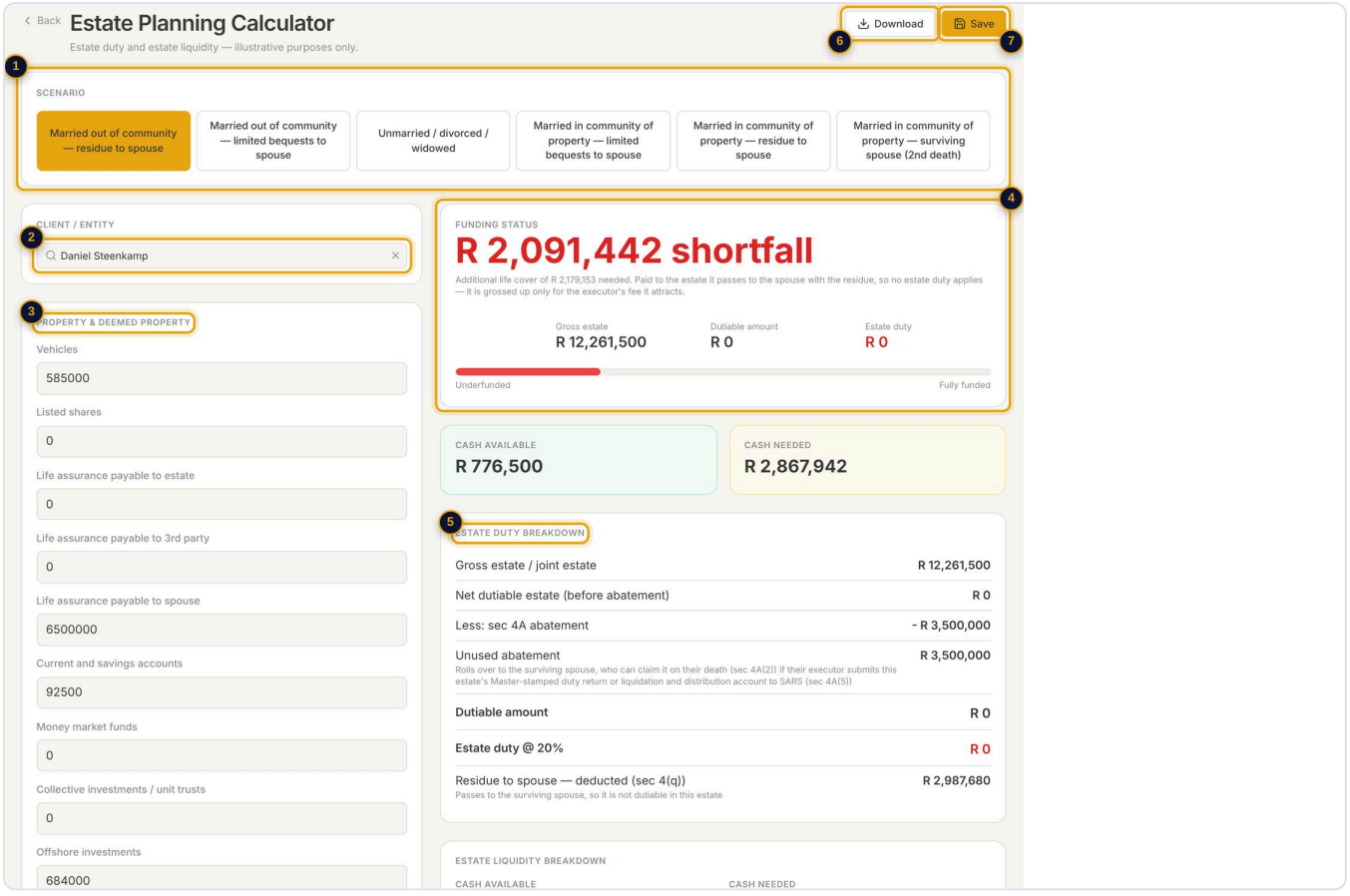
Daniel's saved projection: Discovery (Level), Liberty (Fixed Increase) and Brightrock (Locked In).

1. Pick the **Client**. If the client already has a saved projection, it opens. If you have changed figures on screen, you are asked before they are replaced. If there is no saved projection, **Current age** is filled from the client's profile. Set **Project to age**.
2. On each insurer card, choose the insurer and the pattern: **Level**, **Fixed Increase**, **Locked In** or **Age Rated**. Enter **Premium (R/mo)** and the rate the pattern asks for: **Benefit increase** (Level and Age Rated, 5% by default for Level), **Increase rate** (Fixed Increase: 2.5–10%) or **Benefit tracker** (Locked In: 0–5%). Age Rated also asks for the insurer's age rate per age band and the number of guaranteed years.
3. **Premium escalation** is worked out, never typed. Level adds a 3% age rating to the benefit increase. Fixed Increase moves premium and benefits together. Locked In keeps the premium flat while the tracker grows the cover.

4. Add benefits (**Life Cover**, **Disability Lumpsum**, **Severe Illness**, **Income Protection**) with **Cover (R)**. Under Level, Age Rated and Locked In, a benefit can carry its own rate. **Copy to others** replaces the other insurers' benefits with this card's, so you only type the cover once. Use **Add company** for up to five insurers.
5. Read **Monthly premium over time**, **Cover / benefit over time** and the **Yearly summary** table, which shows every age. Click **Excel** to download the yearly table as an .xlsx file.
6. Tick or untick **Projections** and click **Download** for the HTML client report. A blank premium or cover is refused with a message.
7. Click **Save** (*Saved under Daniel Steenkamp's Calculators*). Later Saves update the same projection. If you pick a different client and save, a new projection is filed under that client. The original is not moved. Click **New** to clear the form and start a separate projection.

5. Estate Planning Calculator

Answers: what estate duty is payable, does the estate have enough cash to cover duty, fees, debts and bequests, and how much extra life cover (grossed up) would fix a shortfall? It runs on the practice's estate-duty settings. The defaults are the R3.5m section 4A abatement, 20% duty and 25% above R30m, and a 4.025% executor's fee. Nothing is calculated until these settings have loaded.



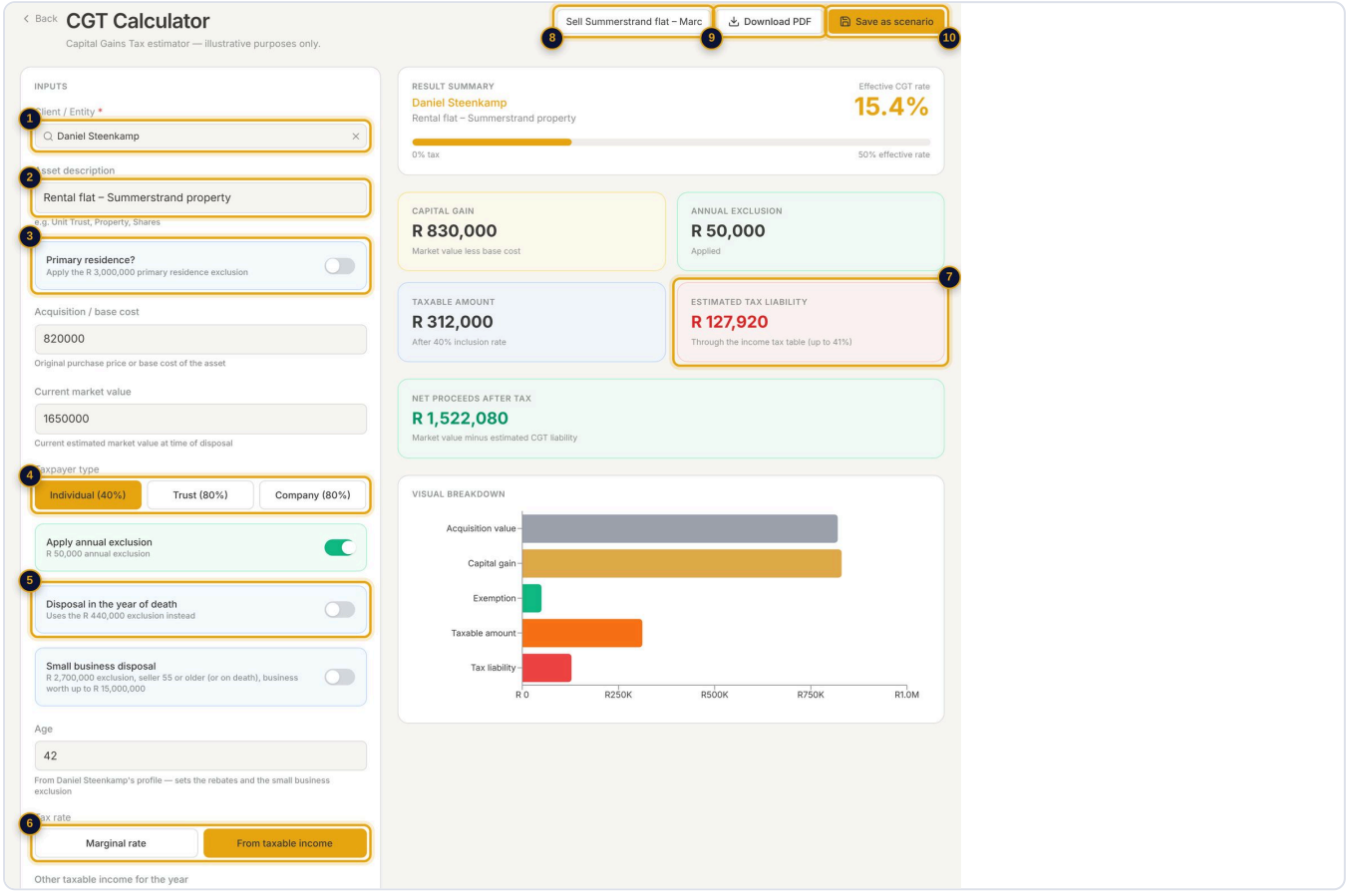
Daniel's estate, married out of community with the residue to his spouse: R2,091,442 shortfall.

1. Choose the **Scenario**: married out of community (residue to spouse, or limited bequests to spouse), **Unmarried / divorced / widowed**, married in community of property (limited bequests, or residue to spouse), or **surviving spouse (2nd death)**. The panels below change to suit the scenario.
2. Pick the client or entity under **Client / entity**.

3. Fill in **Property & deemed property** (each life-assurance line is split by who it pays) and **Liabilities, deductions & admin expenses**. **Immovable property 1** and **2** are used to look up the transfer costs. Depending on the scenario you also get **Excluded / deemed property** (in community or 2nd death), **Residue bequests** (residue scenarios), **Accrual claim** (out of community, click **Add**), **Rollover abatement from a pre-deceased spouse** (never on a first death) and **Maintenance need** (**Add beneficiary**). Under **Other calculators feeding in**, type the **Capital Gains Tax liability** from the CGT Calculator and any trust asset value. The two calculators are not linked live.
4. Read **Funding status**. It shows the surplus or shortfall, the grossed-up additional life cover needed, **Gross estate**, **Dutiable amount** and **Estate duty**, followed by the **Cash available** and **Cash needed** totals.
5. **Estate duty breakdown** shows the abatement, any unused abatement that rolls over to the surviving spouse, and the section 4(q) deduction. **Estate liquidity breakdown** lists every cash line (executor's, Master's and transfer fees, liabilities, CGT, maintenance).
6. Click **Download** for the HTML client report.
7. Click **Save** (*Saved against …*). Every Save creates a new saved calculation, named *Base case*. A saved estate calculation cannot be reopened for editing: **Open** on the client's tab starts a blank calculator. Keep the downloaded report, or use the saved calculation in the Report Builder.

6. CGT Calculator

Answers: what capital gains tax will a disposal cost, and what are the net proceeds? The figures (exclusions, rates and the income tax table) come from the practice's tax tables. The screen, the saved record and the PDF all use the same tables. No result is shown until the tables have loaded.



Sale of Daniel's Summerstrand rental flat, taxed through the 2026/27 income tax table.

1. Pick the **Client / Entity** (required). For a person, **Age** is filled from their profile (date of birth, or else ID number). You can type over it.
2. Type the **Asset description**, then the **Acquisition / base cost** and **Current market value**.
3. **Primary residence?** only appears when the description reads as property (property, house, flat, home, farm and similar words) and the taxpayer is an individual. Turn it on to apply the primary residence exclusion (R3,000,000 in the current tables).
4. Choose the **Taxpayer type**: **Individual (40%)**, **Trust (80%)** or **Company (80%)** (the percentage is the inclusion rate). A trust or company is taxed at the trust or company rate with no annual, primary residence or small business exclusion. For a special trust, choose Individual.
5. For an individual, set the exclusions: **Apply annual exclusion** (R50,000), **Disposal in the year of death** (uses the R440,000 year-of-death exclusion instead) and **Small business disposal** (R2.7m exclusion, seller 55 or older or on death, business worth up to R15m; enter the **Market value of the business's assets** or leave it blank to use the market value).
6. Under **Tax rate**, choose **Marginal rate** (use the slider, 18–45%) or **From taxable income** (enter **Other taxable income for the year** and the gain is taxed through the income tax table on top of it).
7. Read the results: **Effective CGT rate**, **Capital gain**, the exclusions applied, **Taxable amount**, **Estimated tax liability** (with the rate basis used), **Net proceeds after tax** and the **Visual breakdown**. If an input is out of range, *No result yet* explains which one.
8. The scenario name box at the top fills itself (*CGT Calculator – asset*) until you type your own.
9. Click **Download PDF** for a PDF report named after the scenario and client.
10. Click **Save as scenario**. Every save creates a new named scenario. Nothing is overwritten, so save *Base case*, *Sell in 2027* and so on side by side. Saved CGT scenarios cannot be reopened for editing: **Open** on the client's tab starts a blank calculator.

7. Tax tables (Admin › Tax tables)

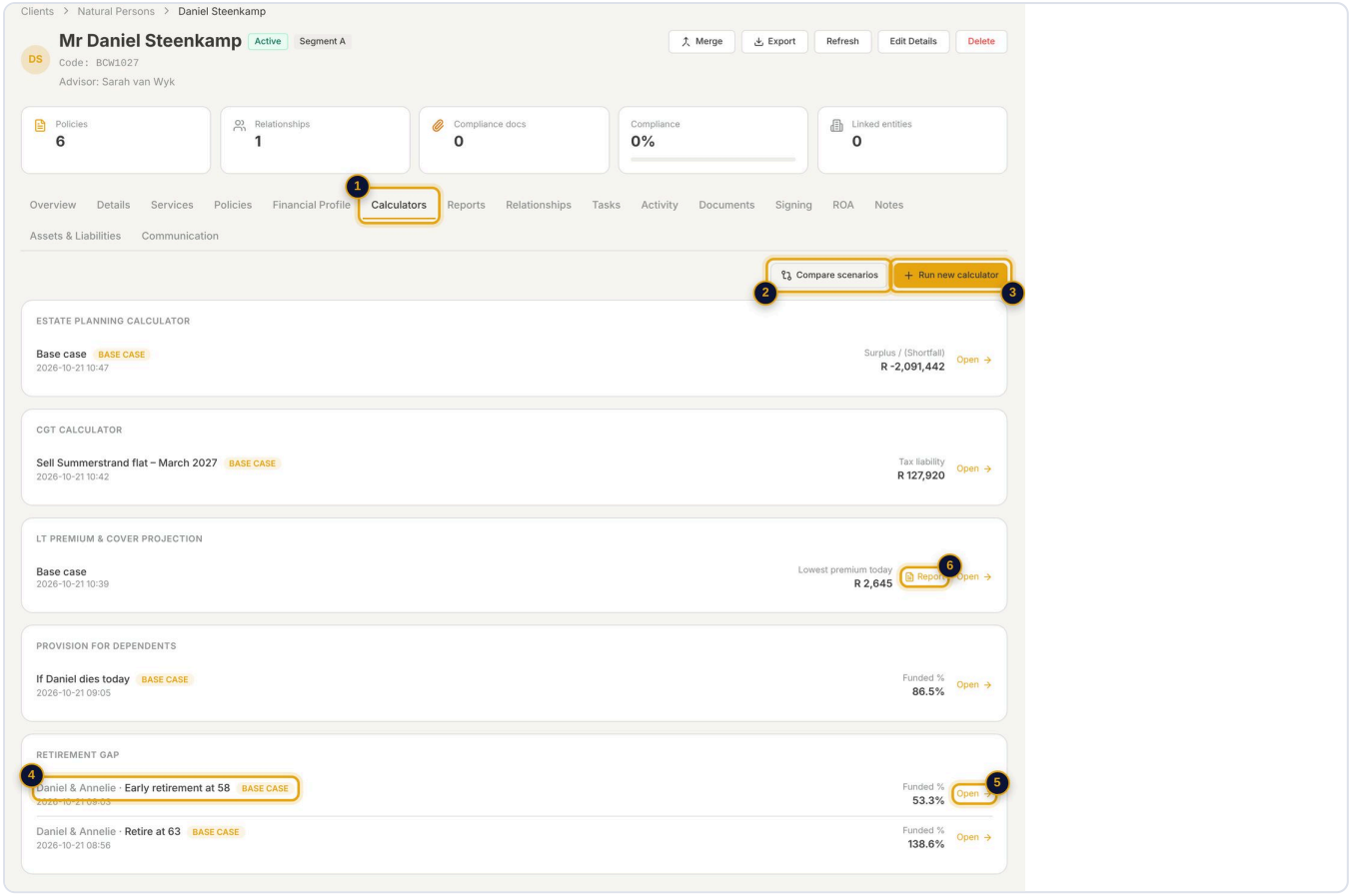
The CGT exclusions, company, trust and VAT rates, the personal income tax table and the rebates that the calculators use are kept in **Admin › Tax tables**. The app ships with the SARS figures. The status line shows the tax year and whether the practice is on *practice figures* or the *SARS figures shipped with Wealth Stakr*.

1. Only users with the **Tax Tables** permission can edit these figures, and that permission is limited to the Practice MD, because the figures end up on client reports. Everyone else sees the figures read-only.
2. Change the figures under **Capital gains tax exclusions**, **Rates** and **Personal income tax table** (**Add bracket** for a new band, then the **Rebates**), and click **Save** (*Tax tables saved.*). The tax thresholds update as you type.
3. Click **Use SARS figures** to go back to the shipped figures, including next year's when they ship.

TIP A change applies to new calculations and PDFs straight away. An open CGT Calculator picks up the new figures without a reload. If you can edit the tables, the CGT disclaimer shows an **edit** link.

8. Find saved scenarios on the client's Calculators tab

Every saved scenario appears on the client's record, grouped by calculator, with its headline figure: Funded %, Tax liability, Surplus / (Shortfall), Lowest premium today, or Lowest monthly premium for ST quote comparisons. Rows are newest first. Retirement Gap, Provision for Dependents and LT Premium & Cover rows show the time of the last save.

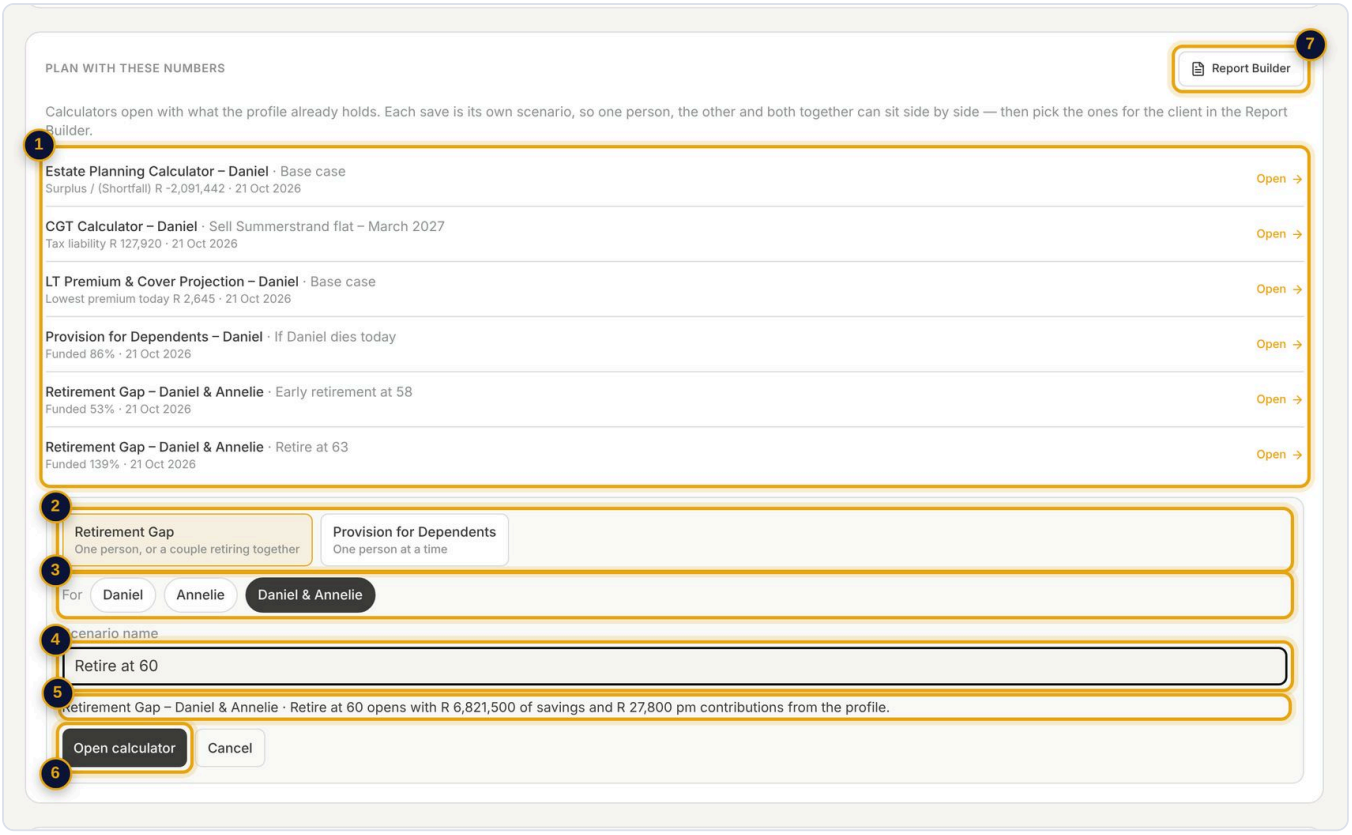


Daniel Steenkamp's Calculators tab.

1. Open the client from **Clients › Clients** and click the **Calculators** tab.
2. **Compare scenarios** lets you pick up to three saved scenarios of the same calculator and see their headline numbers side by side.
3. **Run new calculator** opens the Calculators hub.
4. A joint Retirement Gap scenario shows whose it is (*Daniel & Annelie · Early retirement at 58*) and appears on both spouses' tabs.
5. **Open** reopens Retirement Gap, Provision for Dependents and LT Premium & Cover scenarios exactly as saved. For CGT and Estate Planning it opens a blank calculator.
6. **Report** on an LT Premium & Cover projection opens the client report produced at its last save.

9. Start a calculator from the Financial Profile

Planning › Financial Profile holds the client's live cover, savings, assets and liabilities. Its **Plan with these numbers** panel lists every saved scenario for the people on the profile and starts new ones already filled from the profile.

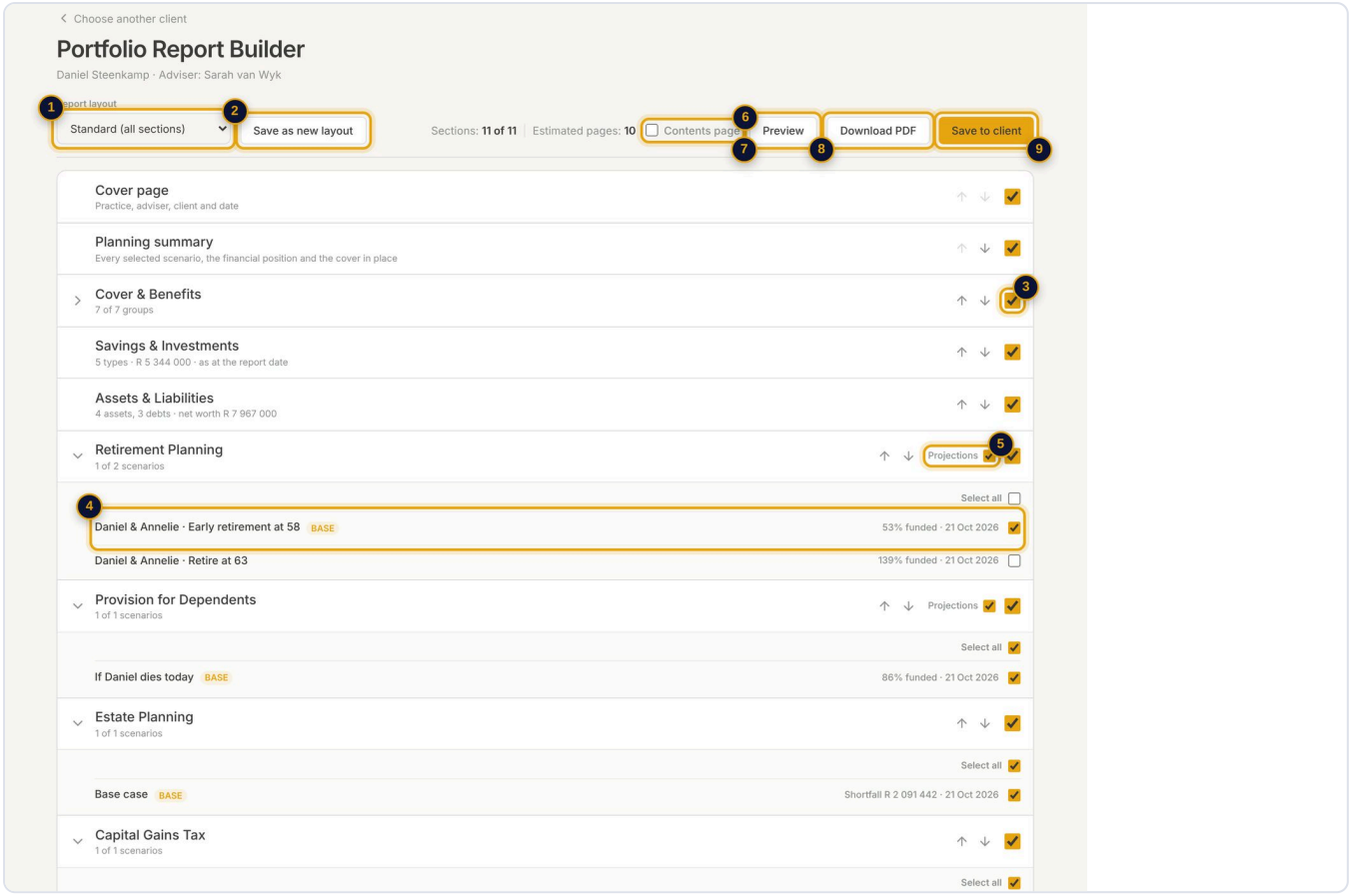


Starting a joint Retirement Gap for Daniel & Annelie from the profile.

1. Open the profile for the client. The saved scenarios are listed with whose they are, their headline figure and date. Click **Open** on any of them.
2. Click **New calculation** and choose **Retirement Gap** (one person, or a couple retiring together) or **Provision for Dependents** (one person at a time).
3. Under **For**, pick a person or, for the Retirement Gap, both together.
4. Type a **Scenario name**.
5. Check the preview line. For a Retirement Gap it shows the savings and monthly contributions it will carry across: each savings line at those people's ownership share, with a joint line counted once and lapsed or broken lines left out.
6. Click **Open calculator**. The Retirement Gap opens with the client, partner, scenario name, **Current investment value** and **Monthly contribution** filled in. Set the ages and income yourself and click **Save**. Provision for Dependents opens on the person and scenario name only.
7. **Report Builder** opens the Portfolio Report Builder for this client, including the scenarios of everyone on the household profile.

10. Build the Portfolio Report

Planning › Portfolio Report Builder puts a client's saved calculators, their cover and their financial position into one report, with your practice's cover page. Pick the client to start (it must be a person; for an entity, pick the person it belongs to). Older long-term plans are still available from the link at the bottom of the start page.



Daniel's report: the base-case scenario of each calculator is ticked to start with.

1. Choose a **Report layout**. **Standard (all sections)** includes everything. Saved layouts are shared across the practice.
2. After setting the ticks and the order, click **Save as new layout** and type a name to reuse it for other clients. With a saved layout selected, you can also **Update** it or **Delete** it. A layout keeps the sections, their order and the Projections ticks. It does not keep the client's scenarios.
3. Tick or untick each section (**Cover page**, **Planning summary**, **Cover & Benefits**, **Savings & Investments**, **Assets & Liabilities**, then one section per calculator) and use the arrows to reorder them. The cover page always stays first.
4. Expand a calculator section to choose which saved scenarios go in. The builder starts with one **Base** scenario ticked per calculator. Tick more to include them, or use **Select all**. A scenario that cannot be reported is listed with the reason and cannot be ticked. Under **Cover & Benefits** you can choose the cover groups.
5. On Retirement Planning, Provision for Dependents and LT Premium & Cover Projection, the **Projections** tick includes or leaves out the year-by-year tables.
6. Tick **Contents page** if you want one. **Sections** and **Estimated pages** update as you go.
7. Click **Preview** to open the report in a new tab.

8. Click **Download PDF** to save the PDF to your computer.
9. Click **Save to client** to file a dated PDF copy under the client's **Documents** (*Saved to … Documents*). This also needs permission to add documents. A report too large for the Documents limit is refused.

11. Other tools on the hub

1. **ST Quote Comparison** opens the Quote comparison page (it needs the STI Quote Comparison permission), where you upload 2–5 short-term quotes and line them up section by section. It has its own guide. A comparison saved for a client shows on their **Calculators** tab (with the lowest monthly premium) and in the Report Builder's **ST Quote Comparison** section.
2. **Document Converter** converts pasted text to **Plain**, **Markdown**, **HTML**, **Uppercase** or **Lowercase**. Click **Convert**, then **Download** for a .txt or .html file. It runs in your browser only and saves nothing.
3. **Premium Trends Book** shows book-wide totals (**Policies**, **Total premium**, **Avg premium**, **Transactions**) and breakdowns **By provider**, **By category** and **Commission by month**. Use **Refresh** and **Export CSV**. It needs the Policies permission and only counts the clients in your book.

Questions

I reopened a scenario, changed it and clicked Save. Did it overwrite the original?

Yes, for Retirement Gap, Provision for Dependents and LT Premium & Cover Projection. A scenario opened from its link (?id=…) is saved over in place. To keep both, start a new calculation from the hub or the Financial Profile and save it under a new name.

Why does Open on a CGT or Estate Planning scenario show an empty calculator?

Those two calculators do not reopen saved scenarios. Every Save creates a new record. The saved figures still show on the client's Calculators tab and can be included in the Portfolio Report.

Why does the CGT Calculator show no result?

It waits for the practice's tax tables to load. If they fail, it says so. If an input is out of range (for example an impossible age), it shows 'No result yet' and names the field.

Who can change the annual exclusion or the tax brackets?

Only someone with the Tax Tables permission, which is the Practice MD, under Admin › Tax tables. Use SARS figures puts the practice back on the shipped figures.

How do I run a Retirement Gap for a couple?

Start it from Planning › Financial Profile › Plan with these numbers › New calculation, choose Retirement Gap and pick both people under For. The scenario appears on both spouses' Calculators tabs.

Are the Export and Download files PDFs?

The calculator downloads (Retirement Gap Export, Provision for Dependents, Estate Planning and LT Premium & Cover Download) are branded HTML reports that you can print to PDF. The CGT Calculator and the Portfolio Report Builder produce PDF files directly. The LT Premium & Cover Excel button gives an .xlsx file.

Ask Stakr

Stuck? Open **Ask Stakr** in the sidebar and ask in your own words, for example:

- How do I save a second retirement scenario without overwriting the first one?
- Where do I see all the calculators saved for a client?
- How do I add a client's CGT and estate planning results to one report?
- Who can update the CGT annual exclusion and tax tables?
- How do I start a joint retirement calculation for a husband and wife?