WEALTH STAKR

USER GUIDE

How to use Wealth Stakr

Step-by-step guides for advisers, administrators and practice MDs: from setting up your account to paying commission.

Version: October 2026 · Screens show a fictional demo practice · Ask Stakr in the app for help at any time

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WEALTH STAKR

HOW-TO GUIDE 1

Setting up your account

Accept your invitation, sign in, find your way around Wealth Stakr and set up your dashboard.

For: New users who have been invited to a practice (advisers, admin staff, practice MDs)

Time: About 10 minutes

Before you start

- An invitation email from your practice. Wealth Stakr is invitation-only: you cannot sign yourself up.
- Access to the mailbox the invitation was sent to.
- A password you will use for Wealth Stakr (you choose it when you accept).

1. Accept your invitation

Your practice MD (or Head Office) invites you from their Users screen. You then receive an email from Wealth Stakr with the subject "You're invited to <practice name> on Wealth Stakr". It names the practice, the role you are being given and, where known, who invited you.

1. Open the invitation email and click **Accept invitation**. If the button does not work, copy the link under **Or open this link** into your browser.
2. Check the expiry date at the bottom of the email. If the link has expired, ask the person who invited you to resend it.
3. If you do not have a Wealth Stakr login yet, you land on **Accept your invitation**. Your email address is already verified by the invite, so you only enter your **First name**, **Surname** and a **Password**.
4. Click **Join <practice name>**. Your account is created, you are added to the practice and taken straight into the app.
5. If you already have a Wealth Stakr login (for example, you work in another practice), the page shows **Signing you in...** and adds the new practice to your account. There is nothing to fill in.

TIP A resent invitation replaces the old one. The email says "Here is your invitation again" and the earlier link no longer works, so always use the newest email.

TIP **Invitation link not recognised** or **This invitation link has expired or has already been used** means the link cannot be used again. Ask whoever invited you for a new invitation, or click **sign in** if you already joined.

TIP If you see **One more step**, reload the page. If it does not move on, ask for a fresh invitation.

TIP The name you enter here is the name your colleagues see. Your practice cannot change it for you.

2. Sign in and sign out

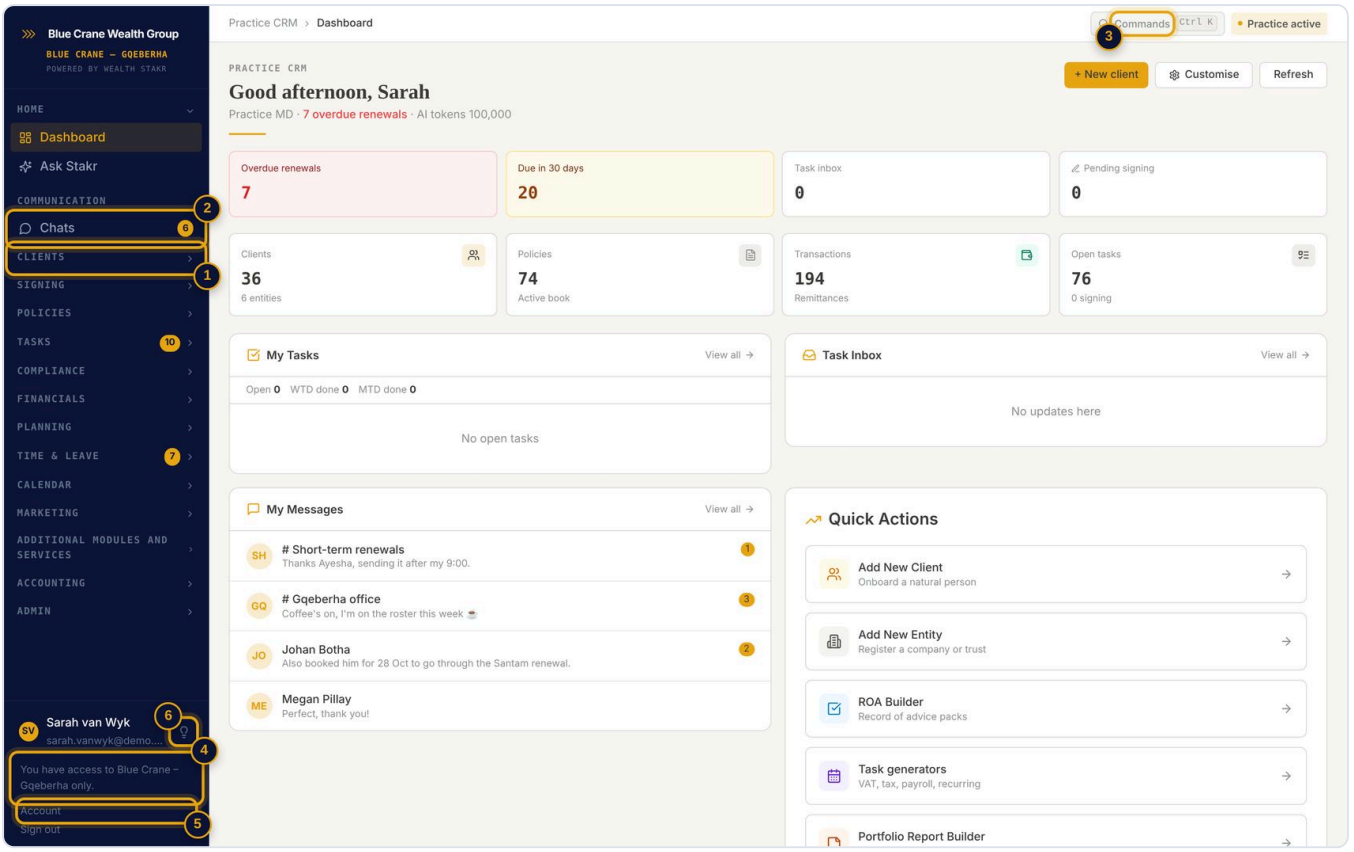
1. Go to the Wealth Stakr sign-in page and sign in with the email address you were invited on and your password.

2. After signing in you go to the page you were trying to open. If there was none, you land on your home: your practice dashboard (or Head Office, if that is where you work).
3. To sign out, click **Sign out** at the bottom of the sidebar.

> **TIP** There is no public sign-up. The **Invite only** screen means you need an invitation from your practice MD or Head Office first.

3. Find your way around the sidebar

Everything you can open is in the dark sidebar on the left. You only see the pages your role allows, so a colleague's sidebar may look different from yours.



The practice sidebar, the Commands search and the account block at the bottom.

1. Click a group heading such as **Clients**, **Policies**, **Tasks** or **Time & Leave** to open it and see its pages. Click it again to close it. The group you are working in opens by itself.
2. **Chats** sits in its own **Communication** group that is always open, so its unread count is always visible. Yellow numbers on a closed group show how many items inside it need attention.
3. To jump to a page without scrolling, click **Commands** at the top of the screen (or press Ctrl K, Cmd K on a Mac) and type the page name.
4. The account block at the bottom shows who is signed in and which workspace you are in. If you belong to only one practice it reads "You have access to <practice> only."
5. Click **Account** to open your Account settings (section 5).
6. Click the lightbulb next to your name to **Report an Issue** or **Share an Idea** with the Wealth Stakr team.

> **TIP** Groups under **Additional Modules and Services**, such as Co-Sec & Trusts and Estates, only appear once your practice has that add-on and your role includes it.

TIP If a page you need is missing, ask your practice MD to check your role. Only they can change it.

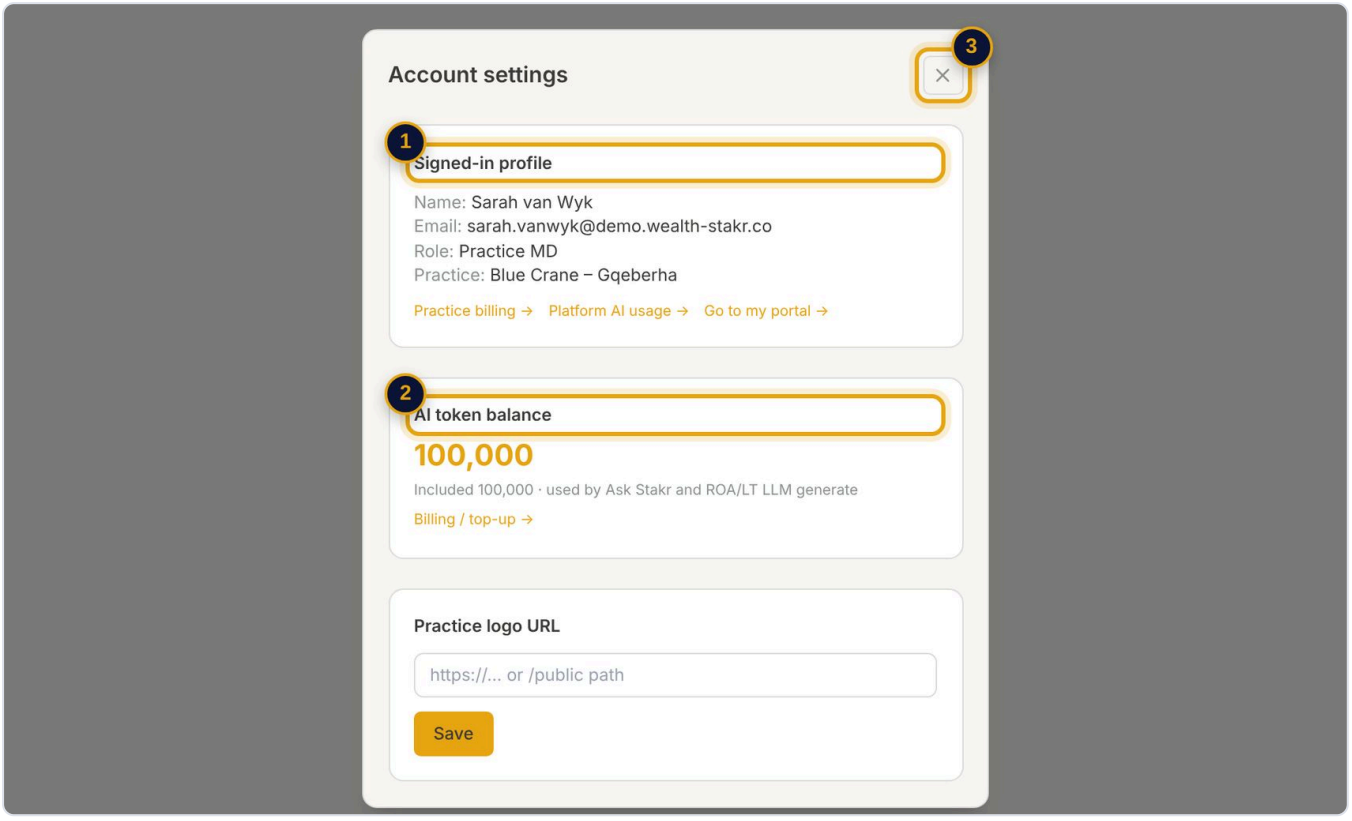
4. Switch between practices or Head Office

If you work in more than one practice, or in a practice and its Head Office, you switch between them from the account block. There is no separate login for each.

1. At the bottom of the sidebar, click **Switch workspace**.
2. A **Go to** list opens with your places grouped under **Head office** and **Practices**. Your current workspace is highlighted with a dot.
3. Click the practice or head office you want. The app opens its home page and the sidebar changes to that workspace.
4. If you have many workspaces, type in **Search organisations and practices...** at the top of the list to filter it.

TIP Each practice keeps its own clients, roles and settings. Check the practice name at the top of the sidebar before you capture anything.

5. Check your Account settings



Account settings opens over the page you were on.

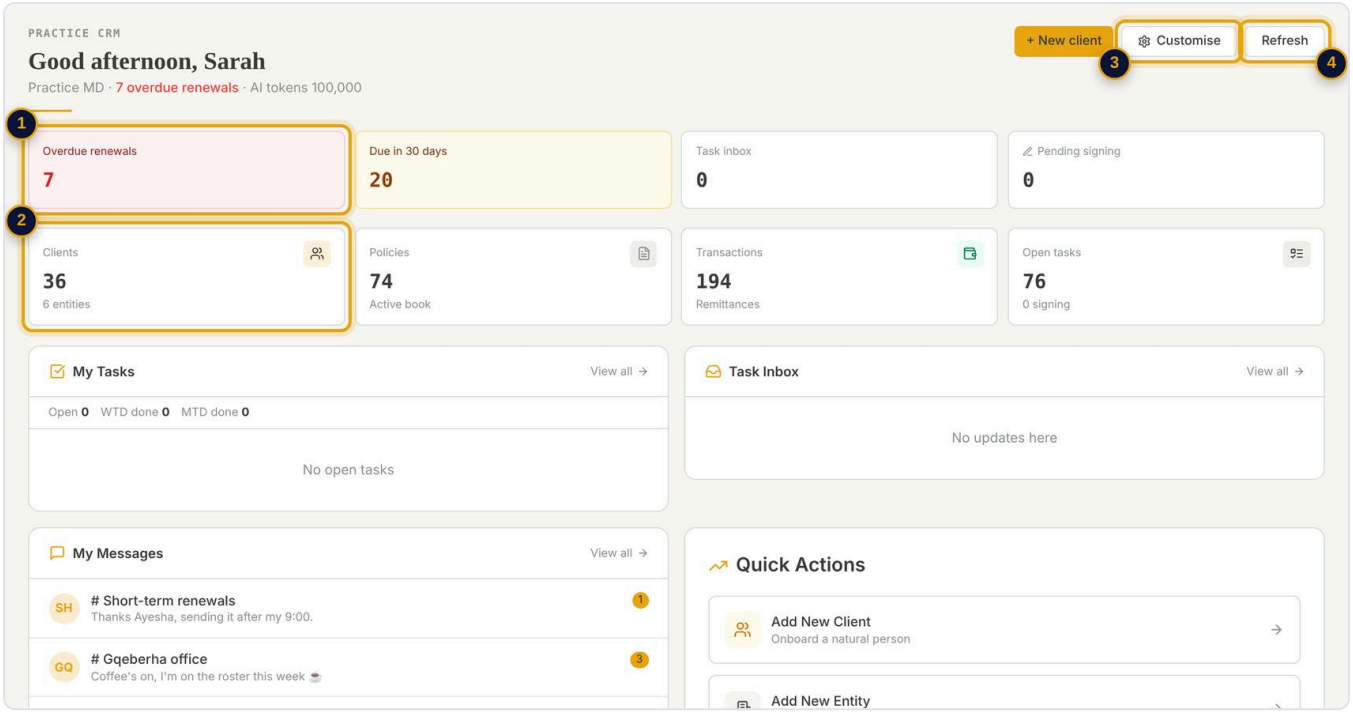
1. Click **Account** at the bottom of the sidebar. **Signed-in profile** shows your **Name**, **Email**, **Role** and **Practice**. Check that the role is what you expected.
2. **AI token balance** shows the practice's remaining AI tokens, used by Ask Stakr and AI drafting in ROA and long-term reviews. **Billing / top-up** takes admins to the practice billing page.
3. Click the **X** (or press Esc) to close the panel and return to where you were.

TIP Your name and email come from your sign-in account, not from the practice. To change your name or password, use your sign-in account menu, which opens when you click your initials or photo at the bottom of the sidebar.

TIP The **Practice logo URL** box is a practice setting for admins. If you are not the practice MD, leave it alone. The practice logo is managed under **Admin › Branding**.

6. Get to know your dashboard

Home › Dashboard is the first page you see in a practice. It greets you by name and shows your role.

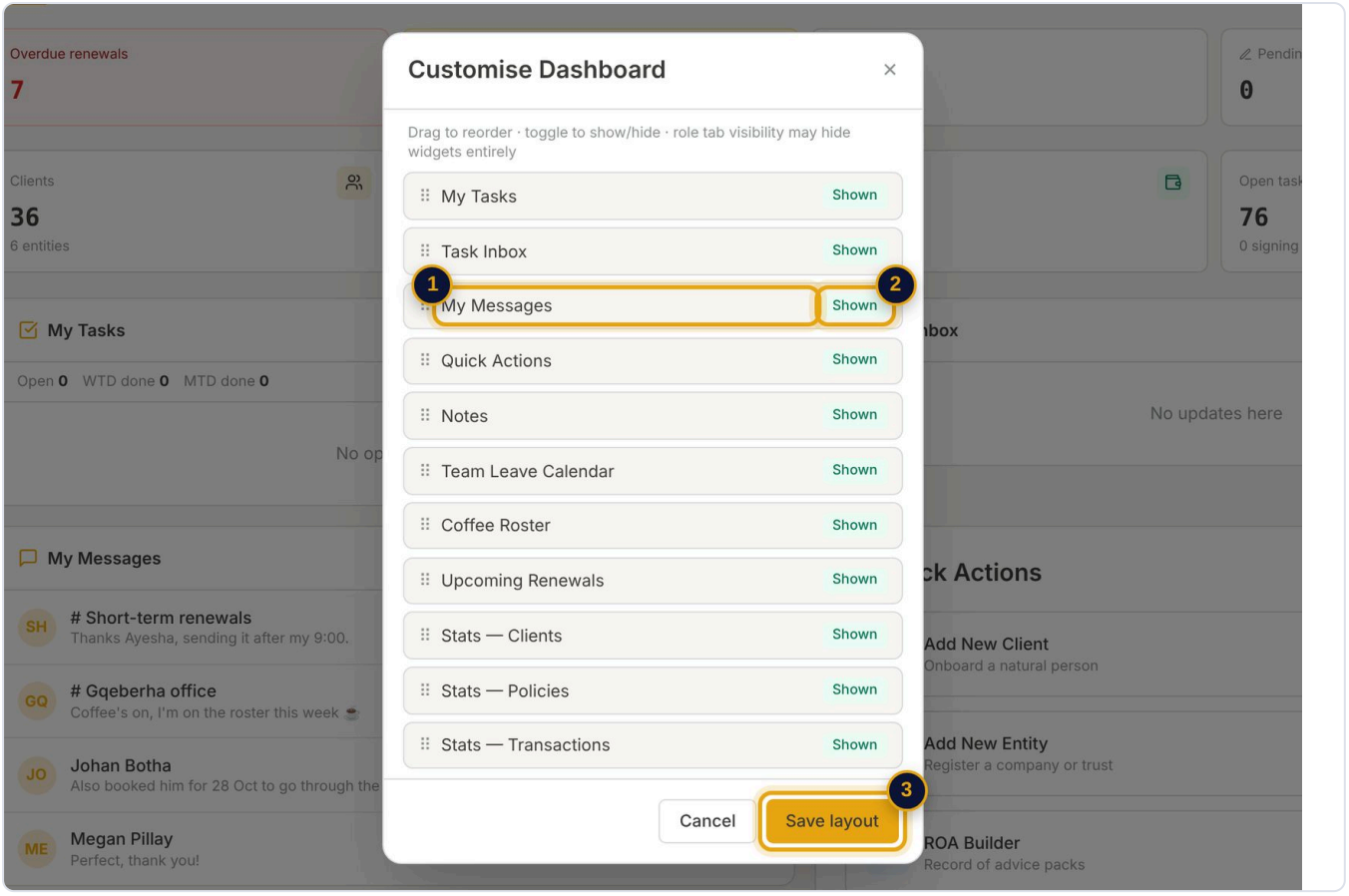


The top of the practice dashboard.

1. The top row shows **Overdue renewals**, **Due in 30 days**, **Task inbox** and **Pending signing**. Click a tile to open that list.
2. The second row shows totals for **Clients**, **Policies**, **Transactions** and **Open tasks**. Click a tile to go to that page.
3. Click **Customise** to choose which widgets you see and in what order (section 7).
4. Click **Refresh** to reload the figures without leaving the page.

TIP Which widgets you can have depends on your role. For example, the commission widgets are for the practice MD and roles that can view all commission, and **My Earnings** is for roles with My Earnings.

7. Customise your dashboard



Customise Dashboard: drag to reorder, click Shown/Hidden to toggle.

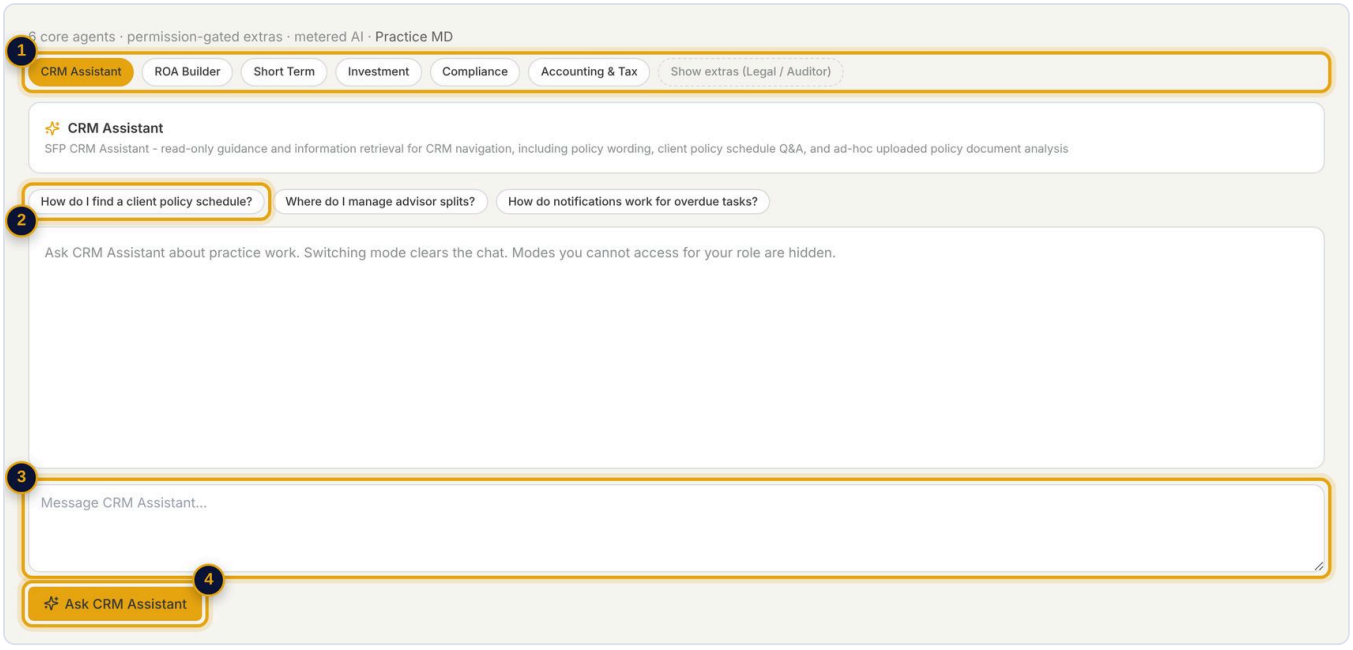
1. Click **Customise** on the dashboard. Drag a widget by its row to move it up or down the list.
2. Click **Shown** to hide a widget (it changes to **Hidden**). Click again to show it.
3. Click **Save layout**. Click **Cancel** to close without changes.

TIP Your layout is saved in the browser you are using. On another computer or browser you start with the standard layout.

TIP If the dashboard says no widgets are visible, your role may restrict them. Ask an admin to check your role's dashboard tab visibility.

8. Get help from Ask Stakr

Ask Stakr is the built-in assistant under **Home › Ask Stakr**. It answers questions about how to use Wealth Stakr and about practice work. It can read information but never creates, changes or deletes records.



Ask Stakr with the CRM Assistant mode selected.

1. Pick a mode: **CRM Assistant** (how to use the CRM), **ROA Builder**, **Short Term**, **Investment**, **Compliance** or **Accounting & Tax**. Switching mode clears the conversation.
2. Click a suggested question to ask it straight away.
3. Or type your own question in the message box.
4. Click **Ask** (the button shows the mode name, such as **Ask CRM Assistant**) and wait for the answer.

TIP Modes your role cannot use are hidden. ROA Builder, Short Term, Investment and Legal are not available to clerk, reception and support-staff roles.

TIP **Show extras (Legal / Auditor)** adds the Legal mode and, for practice admins, the Health Auditor.

TIP Each answer uses AI tokens from the practice balance. If Ask Stakr says AI is not available, the balance may be used up: tell your practice MD.

Questions

My invitation link says it has expired or was already used. What now?
Ask the person who invited you to click Resend on their Users screen. The new email has a fresh link and the old one stops working.

Can I sign up without an invitation?
No. Wealth Stakr is invitation-only. Your practice MD or Head Office must invite you.

I work in two practices. Do I need two logins?
No. Accept the second invitation with your existing login, then use Switch workspace at the bottom of the sidebar to move between them.

Why can't I see a menu item my colleague has?

The sidebar only shows pages your role allows, and some groups need a paid add-on. Ask your practice MD to check your role.

How do I change my name or password?

Through your sign-in account menu (click your initials or photo at the bottom of the sidebar). Your practice cannot change your name for you.

My dashboard layout disappeared on a new computer.

Customise saves the layout in your browser only. Set it again with Customise and Save layout.

Ask Stakr

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

- How do I accept my Wealth Stakr invitation?
- My invitation link has expired, what do I do?
- How do I switch between practices?
- How do I hide widgets on my dashboard?
- Where do I see my role and AI token balance?

WEALTH STAKR

HOW-TO GUIDE 2

Onboarding a client

Capture a new natural-person client, get their FICA documents on file, link their company or trust, policies and family, and hand out the next steps as tasks.

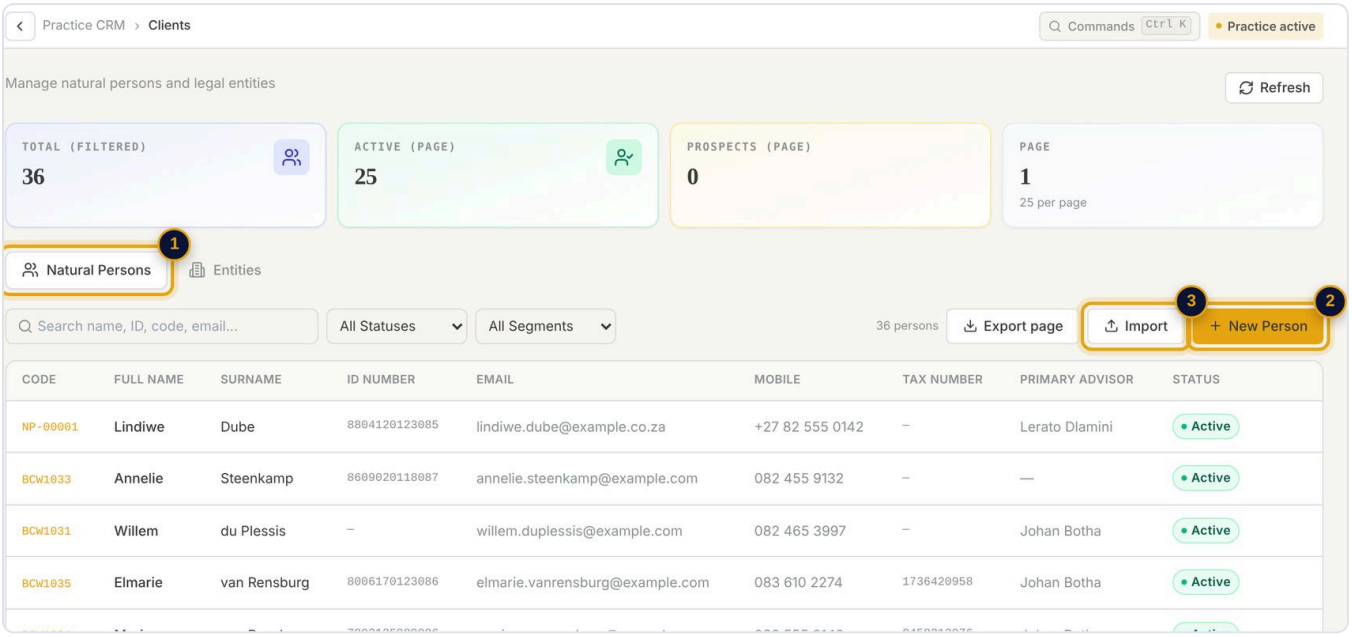
For: Advisers and admin staff **Time:** About 15 minutes per client

Before you start

- You need the Clients permission. Adding policies needs Policies, e-signing needs SFP Wealth Sign, and the quick task needs Tasks.
- Have the client's SA ID number (or passport), contact details, banking details and address to hand.
- Have the FICA documents as PDF or image files: copy of ID, confirmation of banking, proof of address, the signed SFP disclosure and the Glacier mandate where it applies.
- Search for the client first (Clients › Clients, search box) so you don't create a second record for someone already on the system.

1. Start a new client

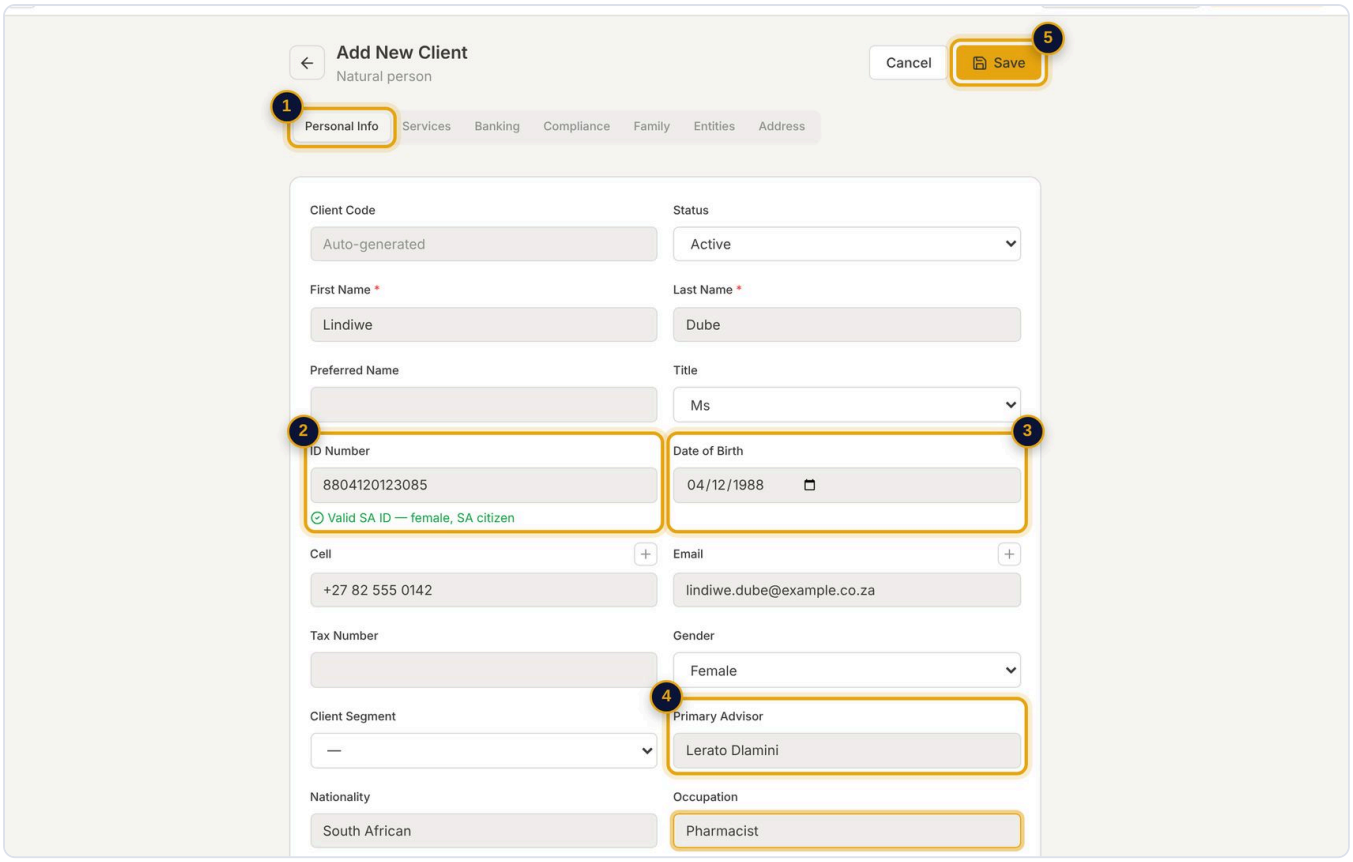
Natural persons and legal entities live on one page with two tabs. Everything in this guide starts here.



Clients › Clients, Natural Persons tab

1. Go to **Clients › Clients**. The **Natural Persons** tab opens by default. Use the search box (name, ID, code or email) to check the person isn't already on the system.
2. Click **New Person**. The **Add New Client** form opens with seven tabs: **Personal Info**, **Services**, **Banking**, **Compliance**, **Family**, **Entities** and **Address**.
3. To load many clients from a spreadsheet instead, use **Import** (see section 11).

2. Capture personal details



A valid SA ID fills in date of birth and gender

1. Stay on **Personal Info**. **First Name** and **Last Name** are the only required fields. **Client Code** is filled in automatically when you save. **Status** starts on **Active**; choose **Prospect** if they haven't signed up yet.
2. Type the 13-digit **ID Number**. Only digits are kept. When the number passes the SA ID check you'll see **Valid SA ID — female, SA citizen** (or male / permanent resident). If it fails you'll see the reason, for example **checksum failed — not a valid SA ID number**.
3. A valid ID fills in **Date of Birth** and sets **Gender** for you. If someone changes Gender to something the ID disagrees with, a warning offers **Use female** / **Use male** to put it back.
4. Set the **Primary Advisor**. This is the adviser who owns the client: a user with the Practice Advisor role only sees clients where they are the primary adviser, and commission attribution follows it. After the client is saved, only a Practice MD can change it.
5. Add **Cell** and **Email** (use the **+** next to each to add extra numbers or addresses with a label), **Tax Number**, **Client Segment** (A–D), **Nationality**, **Occupation**, **Marital Status** and any **Notes**. Don't click **Save** yet if you still want to fill in the other tabs.

3. Fill in the other tabs

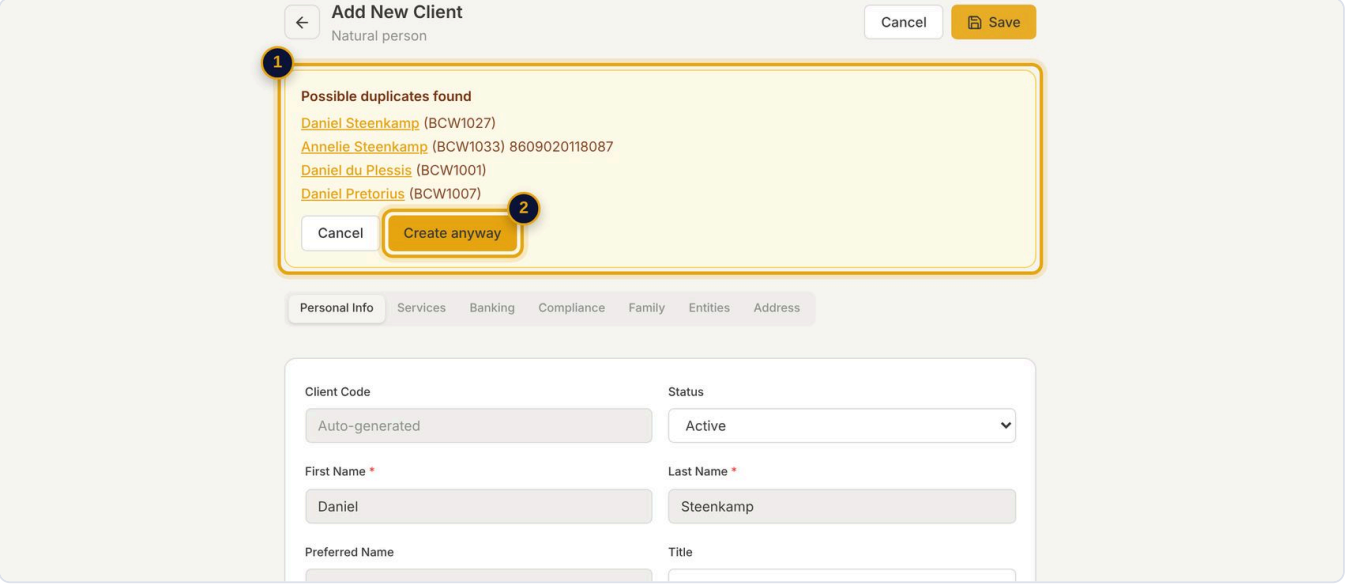
You can fill these now or later through **Edit Details**. Nothing is saved until you click **Save**.

1. **Services**: click the cards for what you do for the client. Financial advisory: **Short Term Insurance**, **Life Cover**, **Savings**, **Medical Aid**, **Gap Cover**, **Health Insurance**. Fiduciary: **Co-Sec**, **Trusts**, **Estate**, **Will**.

2. Accounting services: switch on **Accounting** first. That unlocks **Tax**, **Payroll**, **VAT**, **Compilation** and **Independent Review**, plus **Accounting settings** (**Effective from**, **Year-end month**, **Provisional tax payer**). Ticking **VAT** adds **VAT settings** and ticking **Payroll** adds **Payroll settings**. Switching Accounting off clears all of them.
3. **Banking**: **Bank name**, **Account holder**, **Account number**, **Account type** and **Branch code**. Picking a bank fills in its universal branch code unless you have typed your own.
4. **Compliance**: on a new client you can only log FICA document details (name and type); files can be uploaded once the client is saved. See section 5 for the better way to add files.
5. **Family**: click **Add family member**, pick an existing client and choose the relationship (**Spouse**, **Child**, **Parent**, **Sibling**, **Business Partner**, **Other**).
6. **Entities**: click **Add linked entity**, pick an existing company or trust and the role (director, shareholder, trustee, beneficiary, other). Create the entity first if it isn't on the system (section 7).
7. **Address**: **Street**, **Address line 2**, **Suburb**, **City**, **Province**, **Postal code**, **Country**.

4. Save and deal with possible duplicates

Before the client is created, the system checks your client book for anyone who might be the same person.



The duplicate check runs when you click Save

1. Click **Save**. If there is a client with the same ID number, or the same first name and surname, or the same first name or surname, a **Possible duplicates found** panel lists them with their client codes. Click a name to open that client in the same tab.
2. If it really is a different person, click **Create anyway**. Otherwise click **Cancel** and use the existing record. When the save works you land on the new client's file.

TIP Same surname alone is enough to be listed, so family members often show up here. Read the list; don't just click through it.

5. Upload the FICA documents

Each FICA line on the client is a document type with its proof file. Add them from the client's **Details** tab, which stores the file and the line together.

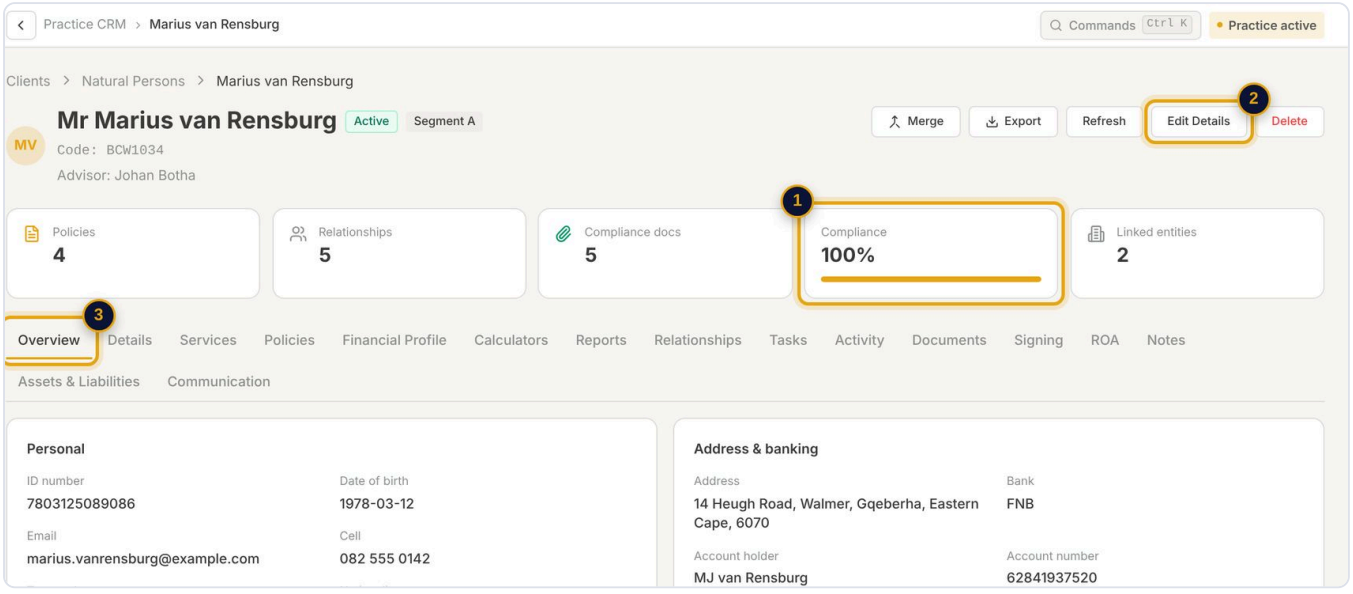


Details tab › FICA attachments

1. On the client's file open the **Details** tab and scroll to **FICA attachments**. Type a **Document name** (optional: if you leave it blank the file name is used).
2. Choose the type: **ID Document**, **Proof of Address**, **Proof of Bank** or **Other**.
3. Click **Upload** and choose the file. A file is required; **Add FICA** stays greyed out until you pick one.
4. Click **Add FICA**. The file is saved to the client's **Documents** tab (identity folder) and the line is added with today's date.
5. Click **Open** on a line to preview its file in a window over the page, with **Download**. A line logged without a file shows **No file** instead.

6. Get FICA compliance to 100%

The cards at the top of every client file show where onboarding stands. **Compliance docs** counts the FICA lines on file. **Compliance** is a percentage of five required documents.



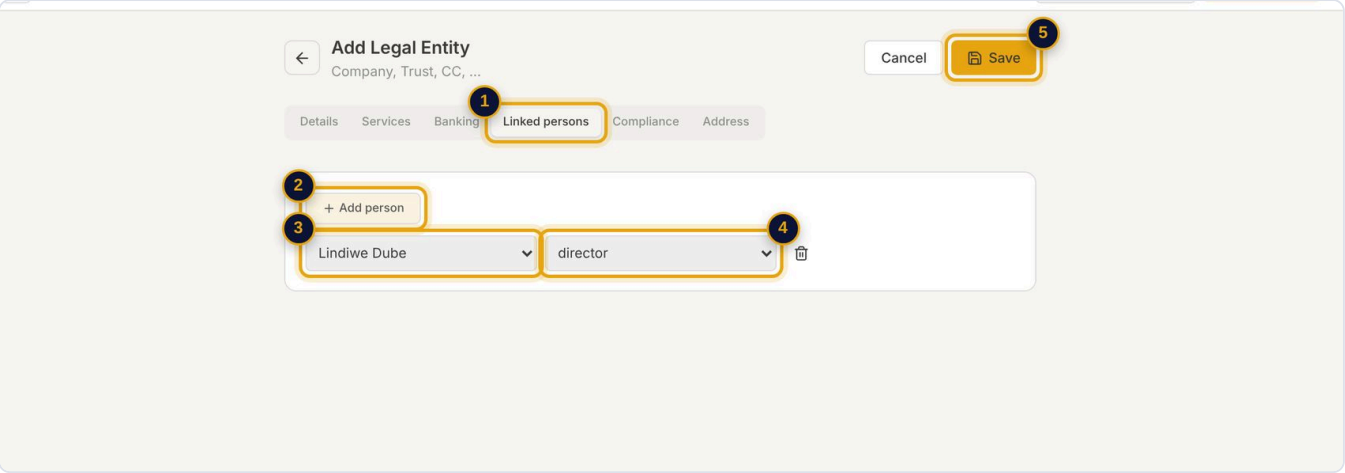
A fully compliant client file

1. The **Compliance** percentage counts how many of these five document types have at least one FICA line: **Copy of ID**, **Confirmation of Banking**, **Proof of Address**, **SFP Disclosure** and **Glacier Mandate**. Each one is worth 20%. All five gives 100%.
2. Each of the five documents counts once it is on file as a FICA line of that type. Add or change a line's type under **Edit Details › Compliance**, or add a new line from the client's **Details** tab with **Add FICA**.

3. The tabs under the cards are the client file: **Overview**, **Details**, **Services**, **Policies**, **Financial Profile** (only if you also have Policies access), **Calculators**, **Reports**, **Relationships**, **Tasks**, **Activity**, **Documents**, **Signing**, **ROA**, **Notes**, **Assets & Liabilities** and **Communication**. The tab you are on is kept in the address, so Back returns you to it.

TIP The percentage counts lines, not files. A line logged without a file still counts, so check that each line has Open next to it.

7. Add the client's company or trust and link it



Add Legal Entity › Linked persons

1. Go to **Clients › Clients**, open the **Entities** tab and click **New Entity**. On **Add Legal Entity** fill in **Entity name** (required), **Entity type** (**Trust**, **CC**, **Company**, **Partnership**, **Other**), **Registration number**, tax and VAT numbers and the other details. The **Entity code** is suggested automatically. Then open **Linked persons**.
2. Click **Add person**.
3. Pick the client from **Select client...**.
4. Choose their role: director, shareholder, trustee, beneficiary, member or other.
5. Click **Save**. You land on the entity's page, which has its own **Tasks** tab with the same quick task form as a client.
6. Now link it from the client's side too: on the client file click **Edit Details**, open **Entities**, click **Add linked entity**, pick the entity and role, and **Save**. The client's **Linked entities** card then counts it.

TIP The entity's Linked persons list and the client's Entities list are kept separately. Linking on one side does not fill in the other, so do both.

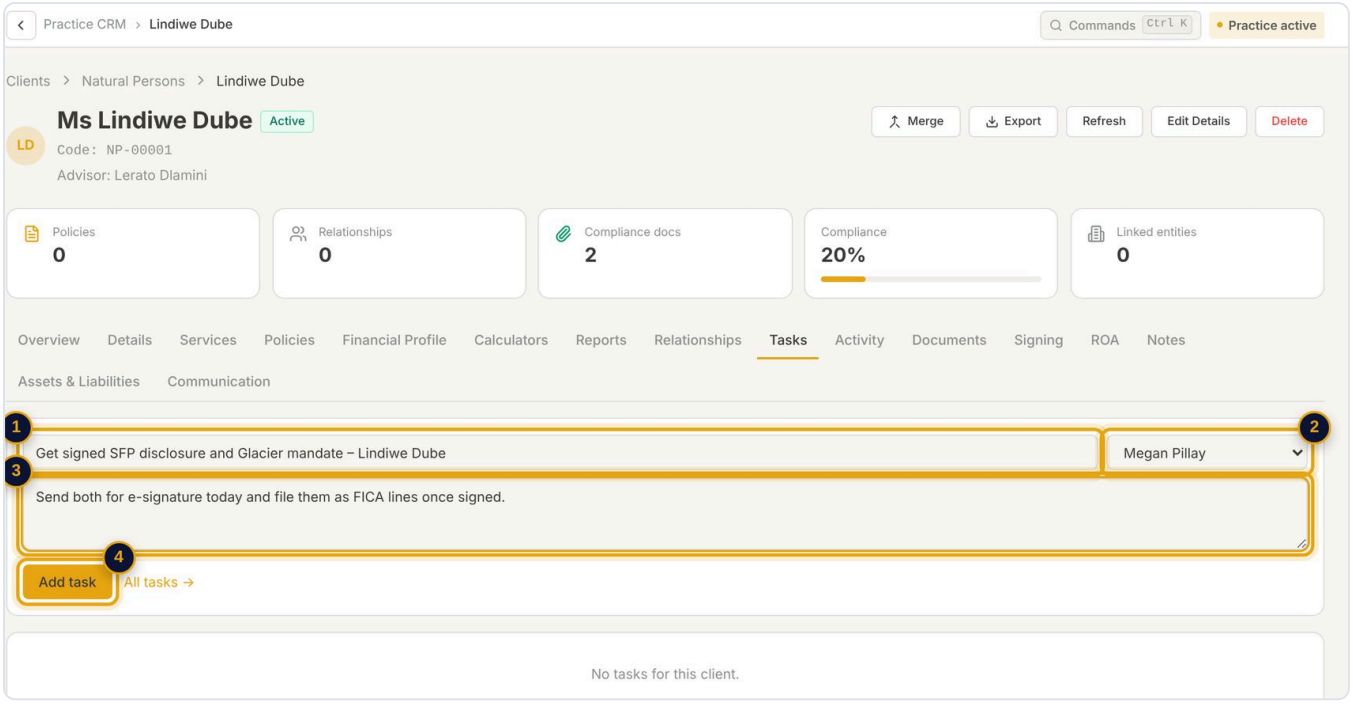
8. Add the client's policies

1. The client's **Policies** tab lists every policy linked to them. To add one, click **Manage policies →** (or go to **Policies › Policies**) and click **New Policy**.
2. Fill in **Policy number** (required). In **Client**, start typing the client's or entity's name and pick it from the list, so the policy is linked to the record rather than just a name.
3. Pick the **Provider** and **Category**, and fill in **Product**, **Premium**, **Status** and **Renewal date**.
4. Under **Advisors (splits → 100%)** set the adviser and their split. Use **+ Add advisor** for a shared policy. Splits may total less than 100% (the practice keeps the rest) but never more. Click **Save**.

9. Record family and other relationships

1. Open the client's **Relationships** tab. In **Family**, type a name, choose **Spouse**, **Child**, **Parent**, **Sibling** or **Other**, and click **Add**. In **Linked entities**, type the entity name, choose the role and click **Add**. Click **Remove** to take one off.
2. Names added here are text only. To link the actual client or entity record, use **Edit Details** › **Family** or **Entities** instead (section 3), which pick from existing records.

10. Send documents for signature and hand out the next steps



Client file › Tasks tab

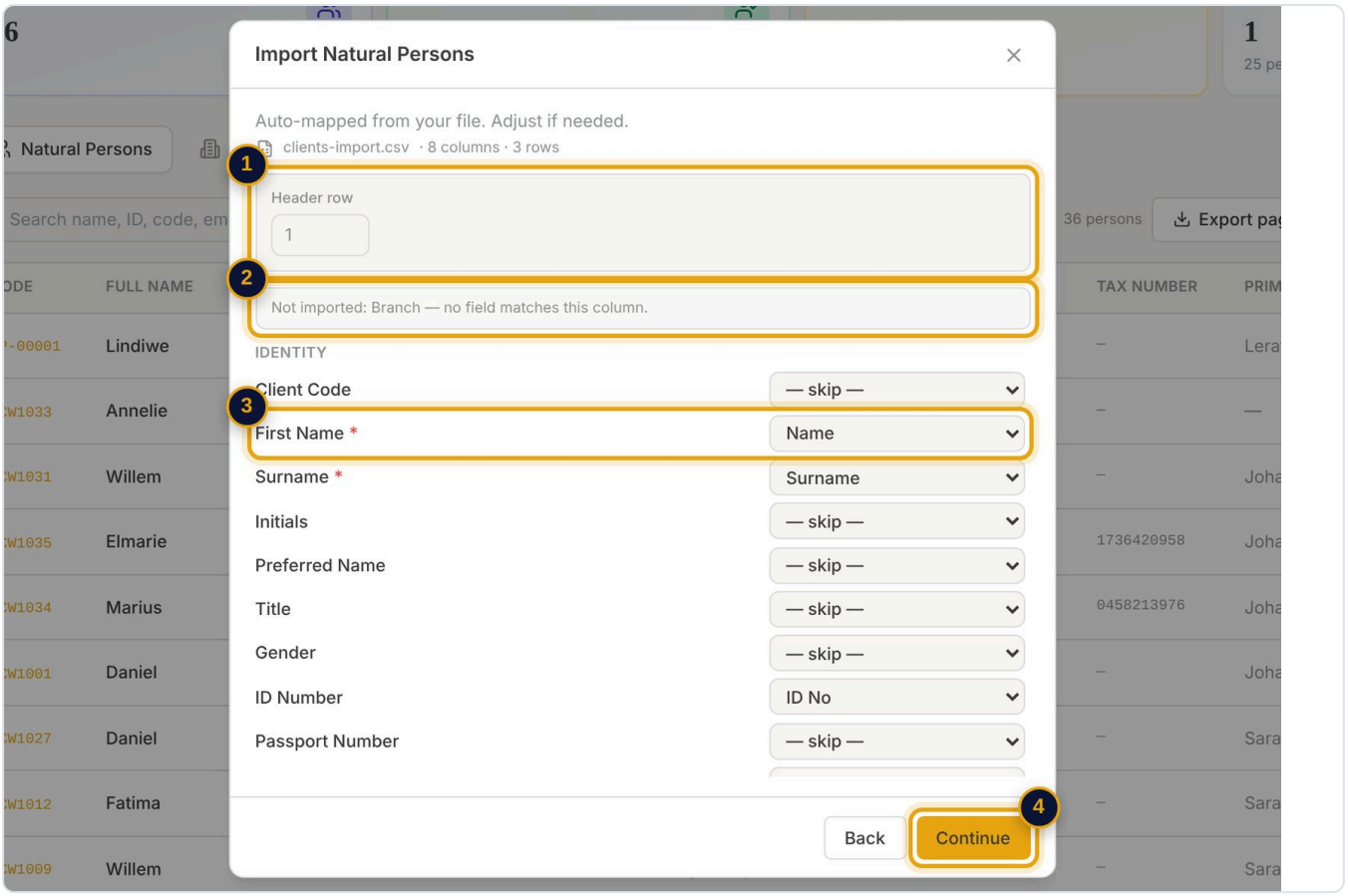
1. To start e-signing, open the client's **Signing** tab and click **New signature request**. The request opens with the client already filled in under **Who it's for**; work through **Who signs**, **The document**, **Message & settings** and **Fields & send**. Signed documents appear on the Signing tab and in **Documents** once complete.
2. (1) To hand out a task without leaving the client, open the **Tasks** tab and type the **New task title**.
3. (2) Choose who does it in **Assigned to**. It starts on you; choose **Unassigned** to leave it open.
4. (3) Say what needs doing in **Description**.
5. (4) Click **Add task**. The task is created as **Not Started**, linked to the client, and appears in the list below. You stay on the client file.

TIP You are always on a task you add. If you assign it to a colleague, it shows under your Collaborating tab on Tasks and under their My Tasks.

TIP The same form is on an entity's Tasks tab; the task is linked to the entity by name.

11. Import many clients from a spreadsheet

Use this when taking over a book or moving from another system. It accepts .csv, .xlsx and .xls files.



Import Natural Persons › mapping step

1. On **Clients › Clients** (Natural Persons tab) click **Import**, then drag the file onto the box or click to choose it. If the headings aren't on the first row, change **Header row** (and **Sheet** for a workbook with several sheets).
2. Columns that match nothing are listed under **Not imported**. Rename them in your file or map them by hand.
3. Check each field's column. They are auto-mapped from your headings; pick **— skip —** to leave a field out. **First Name** and **Surname** must be mapped.
4. Click **Continue**. The preview shows how many rows will import and lists **Rows that will be skipped** with the reason (for example **First Name is required**).
5. Click **Import N rows**. When it finishes you'll see how many were imported and which rows failed. A client code that already exists is refused for that row only; the rest still import.

TIP Headings are matched loosely, so common names such as Name, Surname, ID No, Cell No and E-mail map on their own. Anything left on — skip — is not imported.

TIP Importing does not run the duplicate check that New Person does, apart from refusing a client code that is already used. Clean your list first.

Questions

Why can't I change the Primary Advisor on an existing client?
Advisor ownership decides which advisers can see the client and who gets commission, so only a Practice MD can reassign it. Everyone else sees the field greyed out with "Only a Practice Admin can reassign a client's advisor."

The ID number says it's not valid. What now?
The number failed the SA ID checksum or has an impossible date of birth. Re-check it against the ID document. The client still saves; the check only warns.

I linked the client to a trust but the trust doesn't show the client.
The two sides are separate lists. Add the client under the entity's Linked persons as well.

Can I upload FICA files while creating the client?
Not the files themselves. Save the client first, then add each file from the Details tab with Add FICA.

Ask Stakr

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

- How do I add a new client?
- What makes a client's FICA compliance 100%?
- Why does my new FICA document say No file?
- How do I link a client to their company or trust?
- How do I import clients from a spreadsheet?

WEALTH STAKR

HOW-TO GUIDE 3

Tasks and the task flow

Raise a task, hand it to the right person, work it together through comments and status changes, and close it off, knowing who sees what along the way.

For: Advisers, admin staff and practice MDs **Time:** About 10 minutes

Before you start

- You need the Tasks permission for the task list and Task Inbox for the inbox. Templates need Task Templates, renewals need STI Renewals and the Task duration report needs Time Reports.
- Generators and recurring task sets are part of the Accounting add-on. Practices without it don't see them.
- Know who in the practice should do the work and which client or entity it is for.

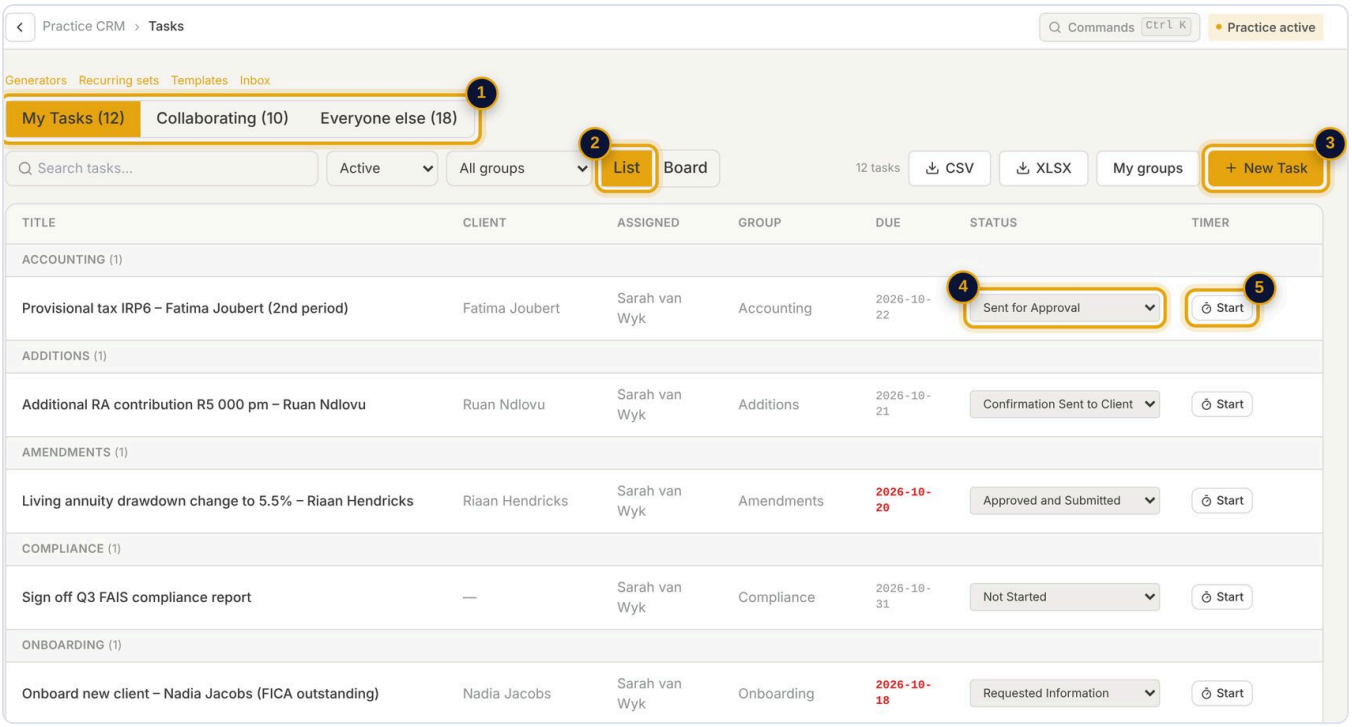
1. How the task flow works

Every task moves through the same five moves: raise it, assign it, collaborate on it, update its status, and complete it. The people on a task are its creator, its assignee and any collaborators. Only they see it, plus the Practice MD, who sees every task.

1. **Raise**: anyone with Tasks access creates a task from **Tasks › Tasks › New Task**, from a client's or entity's **Tasks** tab, or by applying a template.
2. **Assign**: pick one person in **Assigned to**. The creator and the assignee are always on the task and can't be removed. Add anyone else who needs to follow it as a **Collaborator**.
3. **Collaborate**: people on the task add comments (with screenshots), attachments and reactions. Each change goes to the other people's **Task inbox**, never to the person who made it.
4. **Update status**: move the task through **Not Started**, **Requested Information**, **Info Received - Processing**, **Sent for Approval**, **Approved and Submitted** and **Confirmation Sent to Client**. Anyone on the task can change it.
5. **Complete**: set **Task Completed**. The task leaves the **Active** list and shows under **Completed**, and its time from raised to completed feeds the **Task duration** report.

TIP The assignee is not notified when a task is created with them already assigned. Tell them, or share the task to them in Chats (section 6). If you assign or add someone to an existing task, they get an "added you as a collaborator" update.

2. Find your tasks



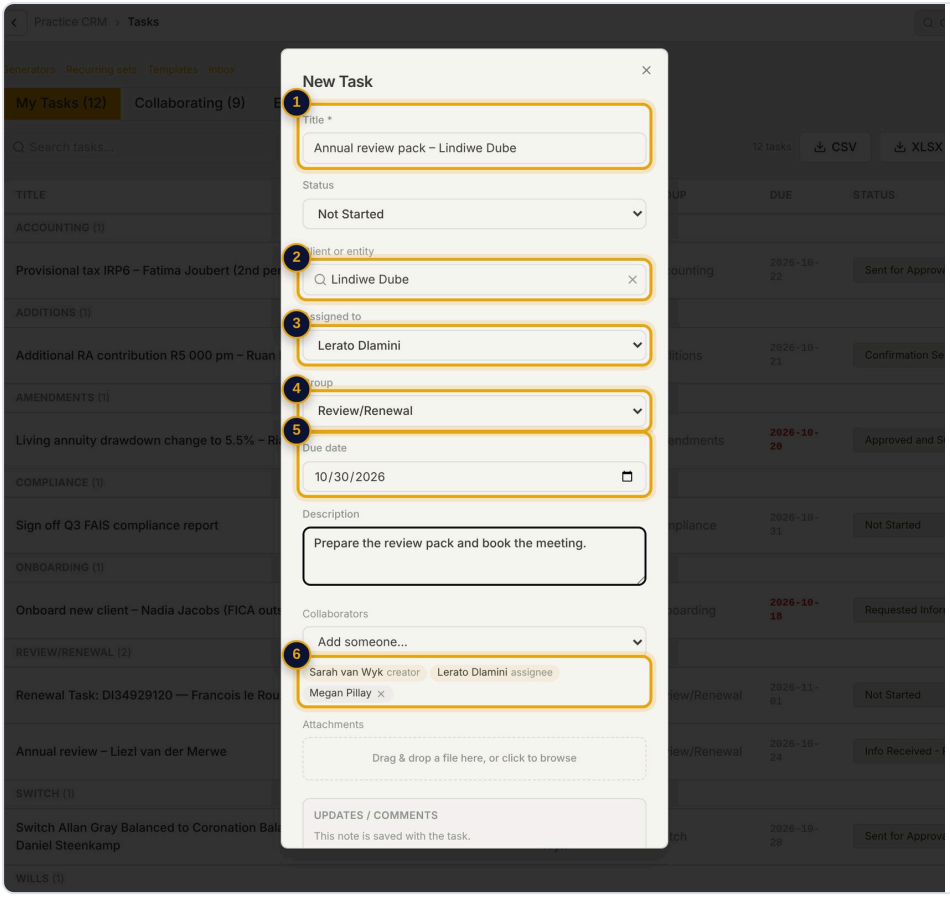
Tasks › Tasks, list view

1. Go to **Tasks › Tasks**. Choose **My Tasks** (assigned to you), **Collaborating** (you created it for someone else, or you were added as a collaborator) or **Everyone else** (only shown to a Practice MD, for tasks they are not on). The counts are in brackets.
2. Switch between **List** and **Board**. The list is split into headings by group, with ungrouped tasks last. Use **Active**, **Completed** or **All**, the group filter and **Search tasks...** to narrow it. **CSV** and **XLSX** download what is shown.
3. Click **New Task** to raise a task (section 3).
4. Change a task's status straight from the row without opening it. If the save is refused the old status comes back with a message.
5. Click **Start** to time your work on a task; it turns into **Stop** with the running time. Only one timer runs at a time: starting another stops the first. Time is logged against the task.

TIP A due date in red means the task is overdue (past due and not completed).

TIP Click a client's name in a row to open their file; click anywhere else on the row to open the task.

3. Raise and assign a task



The New Task form

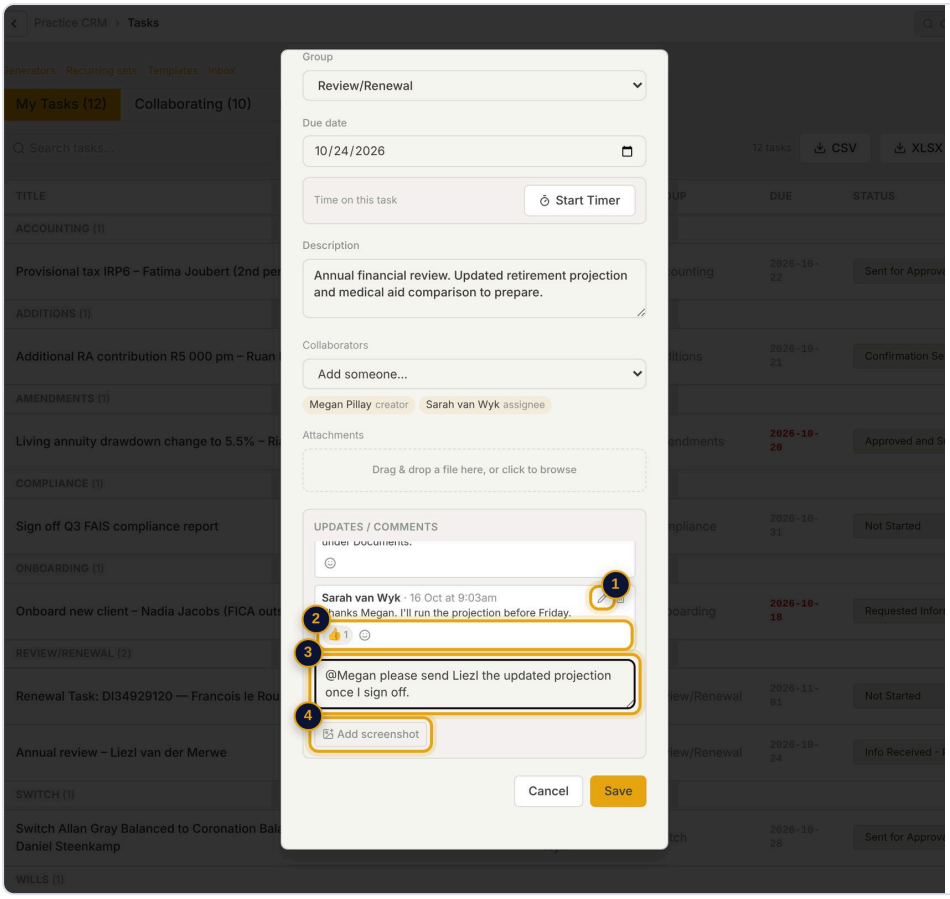
1. Click **New Task** and type a **Title** (required). **Status** starts on **Not Started**.
2. In **Client or entity**, type at least two letters and pick the client or entity from the list. This links the task to the record, so it appears on that client's **Tasks** tab. You can only link clients in your own book.
3. Choose who does it in **Assigned to**, or leave it **Unassigned**.
4. Pick a **Group**: **Practice groups** are the practice's standard set, **My groups** are your own. Create your own groups with **My groups** on the task list.
5. Set the **Due date** and add a **Description**.
6. Use **Collaborators › Add someone...** for anyone else who should follow the task. You (creator) and the assignee are added automatically and shown first. Click the **x** on an extra collaborator to remove them. You can also drag a file onto **Attachments** and write a first note under **Updates / comments**. Click **Save**.

TIP Cancel, Escape or clicking outside the form asks before throwing away a form you have typed in, and removes any files you attached in that sitting.

TIP From a client's or entity's Tasks tab you can add a quick task (title, Assigned to, Description, Add task) without leaving the client.

4. Work the task together

Click a task to open it for editing. Changes to the fields are saved when you click **Save**; reactions and edits to existing comments save straight away.



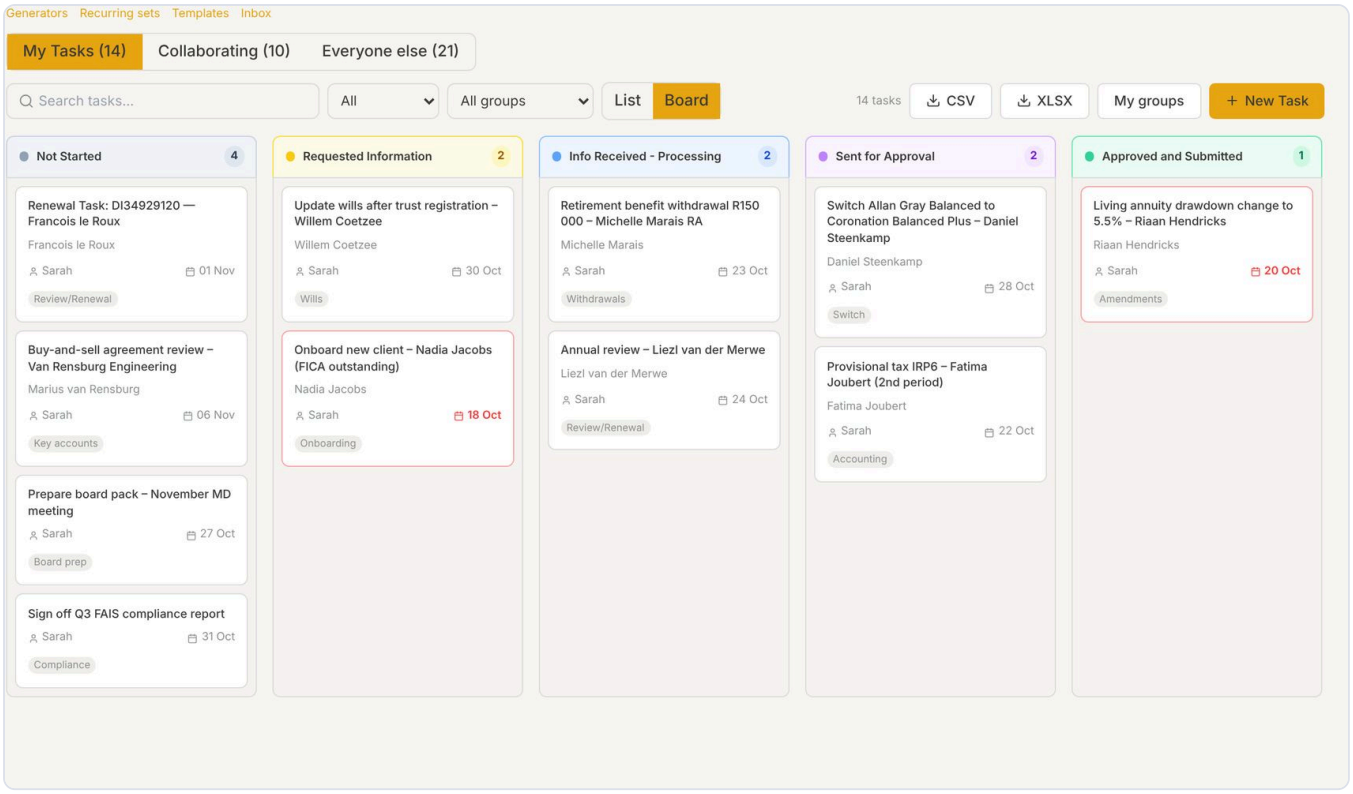
Edit Task › Updates / comments

1. Your own comments have a pencil to edit them and a bin to delete them. Nobody else can change your comment. An edited comment shows **· edited**, and deleting asks you to confirm because everyone on the task stops seeing it.
2. React to any comment: click the smiley and pick one of eight reactions, or click a reaction that's already there to add yours. You have one reaction per comment; clicking yours again takes it back. The comment's author gets an inbox update.
3. Type a new comment in the box. Type **@** and a colleague's full name, or their first name if no one else shares it, to ask them a question (see the tip below).
4. Add screenshots to the comment: paste (Ctrl+V) or drop an image into the box, or click **Add screenshot**. Up to six per comment, PNG, JPEG, GIF or WebP, up to 8 MB each. Then click **Save**.
5. Other controls on the open task: **Start Timer** / **Stop Timer**, the **Share** button at the top (**Copy link** or **Send in Chats…**), and **Attachments**, which are stored in Documents (linked to the task's client) and keep the same permissions as any document.

TIP Screenshots can only be added once the task has been saved. On a new task you'll see "Save the task first to add screenshots."

TIP To get an answer from someone who isn't on the task, add them as a **Collaborator**, or @mention them in a reply from the **Task inbox**.

5. Use the board

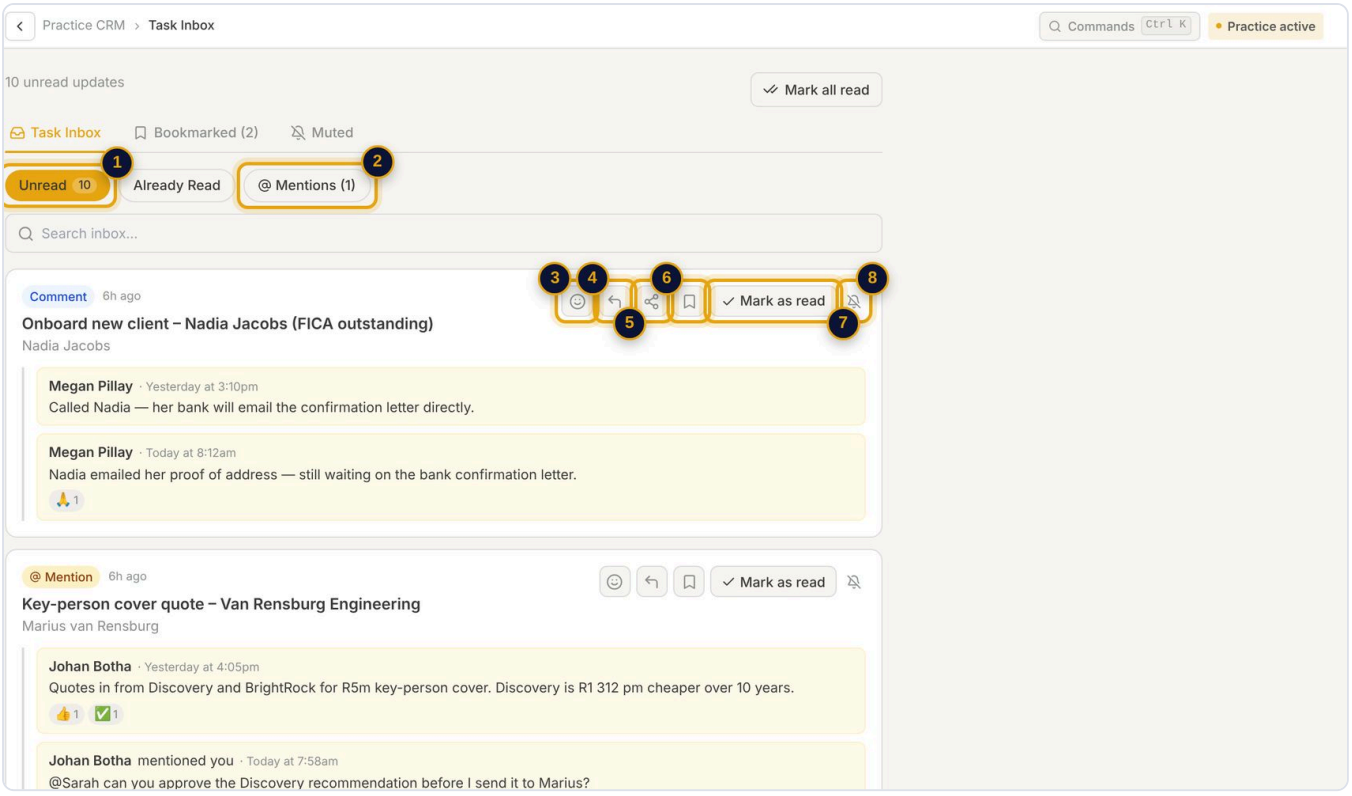


Board view, one column per status

1. Click **Board**. The list switches to all statuses and shows one column per status, with a count in each heading.
2. Drag a card to another column to change its status. Click a card to open the task.
3. Overdue cards are outlined in red, and each card shows the client, assignee, due date and group.

6. Keep up with the Task inbox

Tasks › Task inbox shows updates on the tasks you are on, one card per task with its latest three updates (**See more activity** shows the rest).



Tasks › Task inbox

1. **Unread** holds new updates; **Already Read** holds the rest. **Mark all read** clears the lot.
2. **Mentions** filters to questions addressed to you. A mention card is not a link: being mentioned doesn't give you access to the task, so answer it with Quick reply.
3. React to the latest update with one of the eight reactions.
4. **Quick reply** adds a comment to the task without opening it. Everyone on the task is told, and @mentions in a reply work.
5. **Share** copies the task link or sends it to a colleague in Chats with an optional note.
6. **Bookmark** marks the card read and keeps it under **Bookmarked** to follow up. Click it again to remove the bookmark.
7. **Mark as read** moves the card to Already Read.
8. The bell **mutes** the task: its updates stop coming in until you unmute it. **Undo** appears straight after, and **Muted** lists every muted task with **Unmute**.

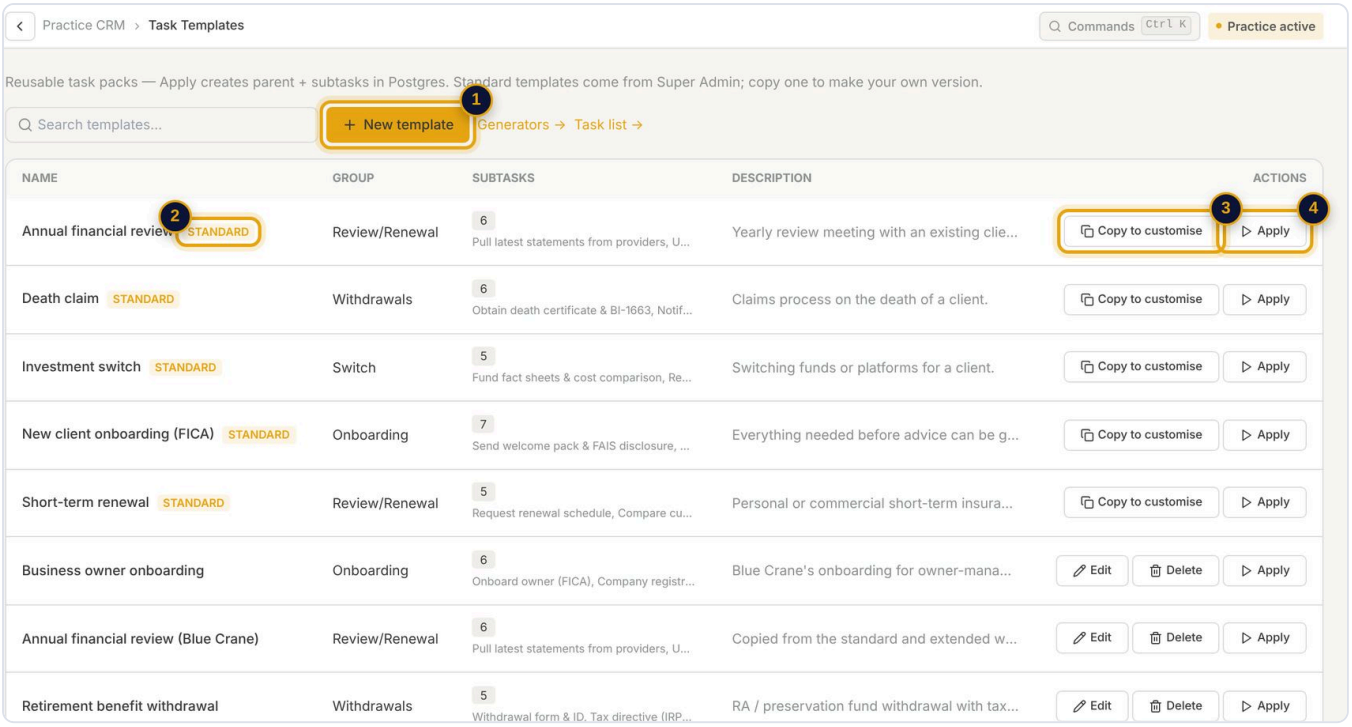
7. Know who gets notified

1. The other people on the task get an inbox update when someone comments, changes the status, changes or removes the due date, or adds a collaborator (the new person sees "added you as a collaborator").
2. The author of a comment is told when someone reacts to it.
3. Someone @mentioned in an inbox Quick reply gets a **Mention** update even if they are not on the task. It answers the question only; it doesn't add them to the task.

4 You never get an update for your own action. Creating a task, editing its title or description, and adding attachments send no update, and there are no overdue alerts in the inbox.

8. Reuse task templates

Open **Templates** from the links at the top of **Tasks › Tasks**. Templates are task packs: a main task plus subtasks.



Task Templates

1 Click **New template** to make a practice template: **Name** (required), **Group**, **Description** and **Subtasks (one per line)**.

2 Templates marked **Standard** are supplied centrally. Every practice can apply them, but nobody in the practice can edit or delete them.

3 Click **Copy to customise** to make an editable practice copy of a standard template. Your practice's own templates have **Edit** and **Delete**.

4 Click **Apply**, optionally choose a **Client**, and click **Create tasks**. You get the main task plus one task per subtask (named "Template: subtask"), all **Not Started**, in the template's group and linked to the client.

TIP After applying a template, open each new task and set **Assigned to** so it lands in the right person's **My Tasks**.

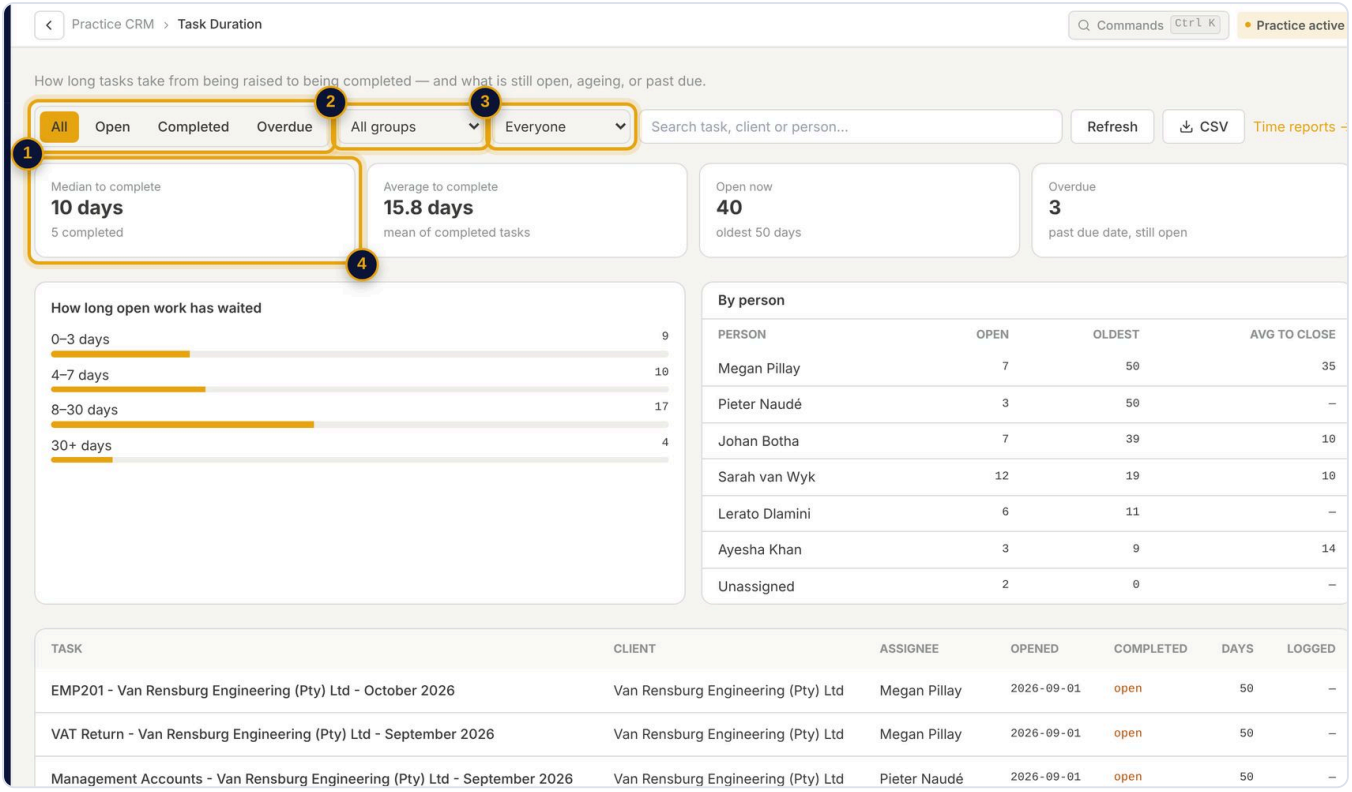
9. Renewal tasks, recurring tasks and generators

1 **Renewals**: the automatic "Policy renewal: ..." reminders don't appear on the task list. They are on **Tasks › Renewals**, one row per policy, where you can change the reminder's status. On a renewal's page, choosing a user in **Responsible** puts a **Renewal Task** in that person's task list; its row has an **Open renewal** link back to the renewal.

2. **Generators** (Accounting add-on): **Accounting › Recurring costs** opens **Task Generators**. Each card (**VAT returns**, **Payroll EMP201**, **Management accounts**, **Provisional tax**, **Income tax**, **Recurring sets**) creates dated tasks from the client and entity service flags. Set the **Target month** or **Months ahead**, click **Generate**, then **Confirm generate**. Tasks that already exist are skipped and counted.
3. **Recurring sets** (Accounting add-on): **Accounting › Recurring tasks**. Click **Add set** (**Category**, **Cycle label**, **Assigned to**, **Notes**), then **Generate tasks** to create the next three months of tasks from all active sets. **Pause** / **Activate** a set, or delete it with the bin.

TIP Generated tasks land in the **Recurring** group. The Practice MD should open them after each run and set **Assigned to**.

10. See how long tasks take



Time & Leave › Task duration

1. Go to **Time & Leave › Task duration**. Filter by **All**, **Open**, **Completed** or **Overdue**.
2. Narrow to one group.
3. Narrow to one person, or search by task, client or person.
4. Read the cards: **Median to complete**, **Average to complete**, **Open now** and **Overdue**. Below them, **How long open work has waited**, **By person**, and a row per task with days open and time logged by timers. **CSV** downloads the rows.

TIP The report covers the same tasks you can see on the task list, and leaves out automatic renewal reminders.

Questions

Why can't I see a colleague's task?
You only see tasks you created, are assigned to, or collaborate on. Ask them to add you as a collaborator. The Practice MD sees every task under Everyone else.

I assigned a task but my colleague says they weren't told.

Creating a task doesn't send an inbox update. Share it to them in Chats, or assign them on an existing task, which sends "added you as a collaborator".

Can I edit someone else's comment?

No. Only the author of a comment can edit or delete it.

Where are my generated VAT and EMP201 tasks?

They have no assignee, so only the Practice MD sees them, under Everyone else in the Recurring group, until they are assigned.

Ask Stakr

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

- How do I assign a task to a colleague?
- Who can see my tasks?
- How do I mute a task in my inbox?
- How do I apply a task template to a client?
- Where do renewal tasks show up?

WEALTH STAKR

HOW-TO GUIDE 4

Short-term renewals

Work a short-term policy renewal from the Renewals list to a client-ready summary: upload the current and renewal schedules, check the comparison, decide on gaps and send the PDF.

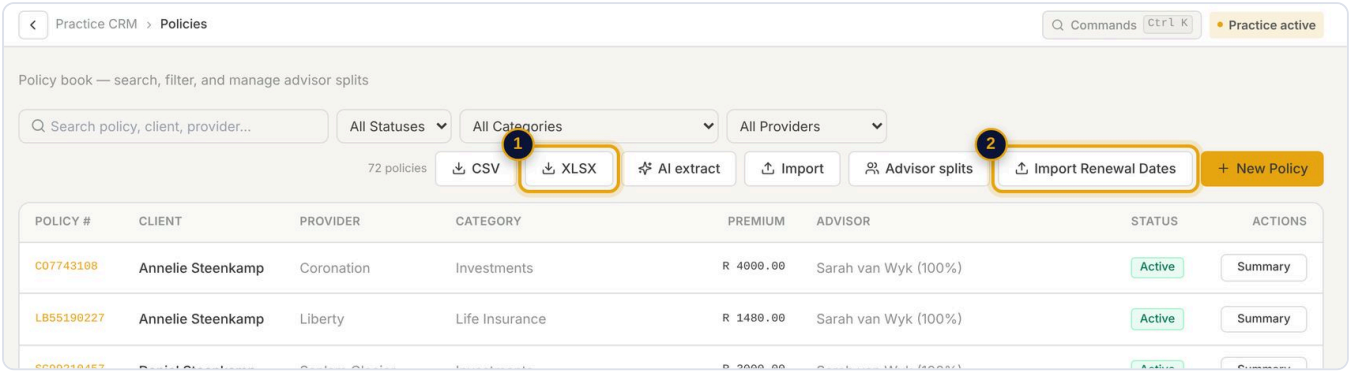
For: Short-term advisers, advisor admins and admin staff **Time:** About 15 minutes per renewal

Before you start

- Your role needs STI Renewals access. You only see renewals for clients in your own book unless your role sees every client.
- The policy needs a renewal date on its record. Renewals are listed from policy renewal dates.
- Have the current policy schedule and the insurer's renewal schedule as PDFs with selectable text (not scans).
- Reading a schedule uses your practice's AI allowance. If it has run out, the upload is refused until it is topped up.

1. Make sure your policies carry renewal dates

A policy appears on the Renewals page because it has a renewal date. If many dates are missing or wrong, update them in one go with the renewal-date round trip on the Policies page.



Policies page: download the book, fill in the dates, import them back.

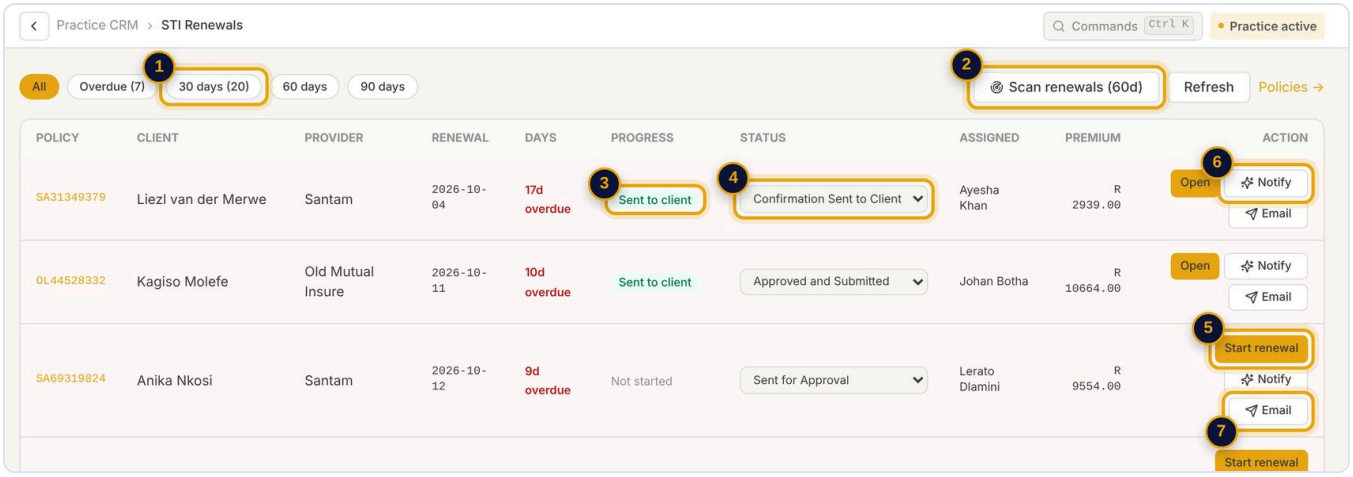
1. Go to **Policies › Policies** and click **XLSX** (or **CSV**) to download your policy book. The file already has the **Policy Number** and **Renewal Date** columns.
2. Fill in or correct the **Renewal Date** column in Excel. Leave a date blank to leave that policy alone.
3. (2) Click **Import Renewal Dates**, upload the file (.csv, .xlsx or .xls), check the column mapping and import. Policies are matched on policy number; only the renewal date is changed.
4. Read the result: updated, unchanged, and any rows with errors such as "No policy with this number in your book".

TIP Import Renewal Dates needs import rights on Policies, and only touches policies in your own book.

TIP A file with no dates in it is refused with "check that the Renewal Date column is mapped".

2. Work the Renewals list

Go to **Tasks › Renewals** (the page is titled STI Renewals). Every policy with a renewal date is listed, soonest first. Overdue rows are tinted red and rows due within 30 days amber.



The Renewals list with its buckets, progress and actions.

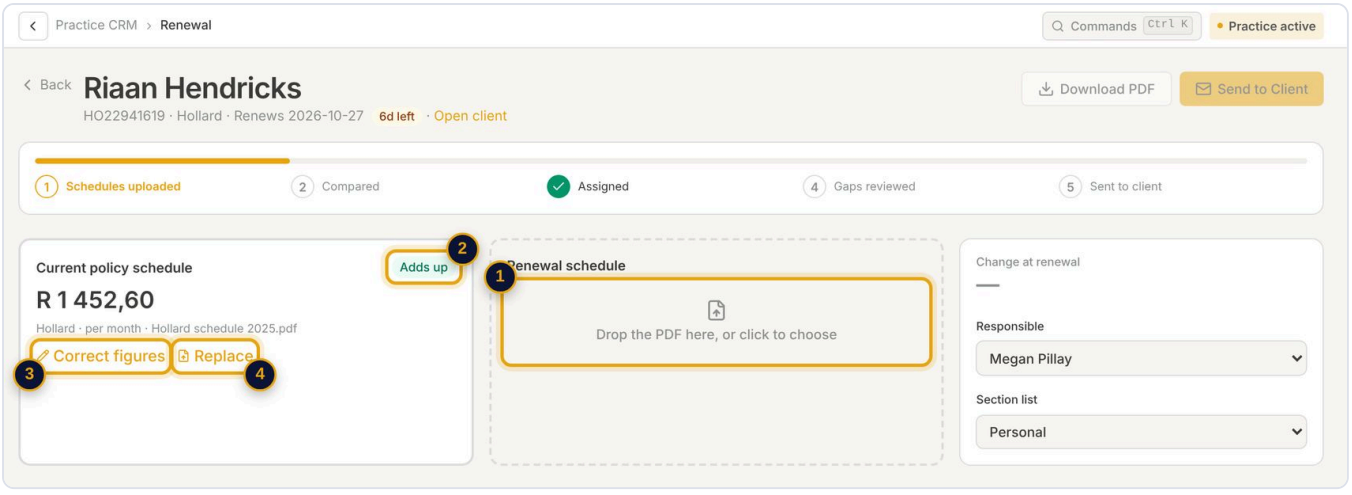
1. Use the buckets to filter: **All**, **Overdue**, **30 days**, **60 days** and **90 days**. Each bucket is its own window (30 days means 0 to 30 days away; 60 days means 31 to 60), and the counts always cover your whole list.
2. Click **Scan renewals (60d)** to raise a renewal reminder task for every active policy renewing in roughly the next 60 days (or up to 7 days overdue) that does not already have an open one. The message shows how many were found and how many tasks were created. Only users who see every client can run the scan.
3. The **Progress** column shows where the renewal work stands: **Not started**, **Awaiting schedules**, **Needs checking**, **Unassigned**, **Review gaps**, **Ready / sent** or **Sent to client**.
4. The **Status** column is the renewal reminder task. Change its status here (for example to **Task Completed**); these reminders are kept off the main task list. "No task" means no reminder has been raised yet.
5. Click **Start renewal** to begin, or **Open** to carry on with one already started.
6. **Notify** only prepares a renewal notice; it does not email the client. Use **Email** or the renewal's own **Send to Client** instead.
7. **Email** opens **Send renewal notice**: type the client's email, add an optional **Advisor note** and click **Send**. This is a short notice with the policy number, provider, renewal date and current premium, not the full comparison.

TIP Besides the scan, the system also raises reminder tasks automatically in the background for policies renewing within 90 days or overdue. Neither creates duplicates for a policy that already has an open reminder.

TIP Any policy with a renewal date is listed, including non-short-term policies, so filter by eye on the Provider column if needed.

3. Upload the current and renewal schedules

A renewal page has two drop zones. The renewal is created by the first upload, so there is nothing else to "start".



Current schedule read and checked; renewal schedule still to come.

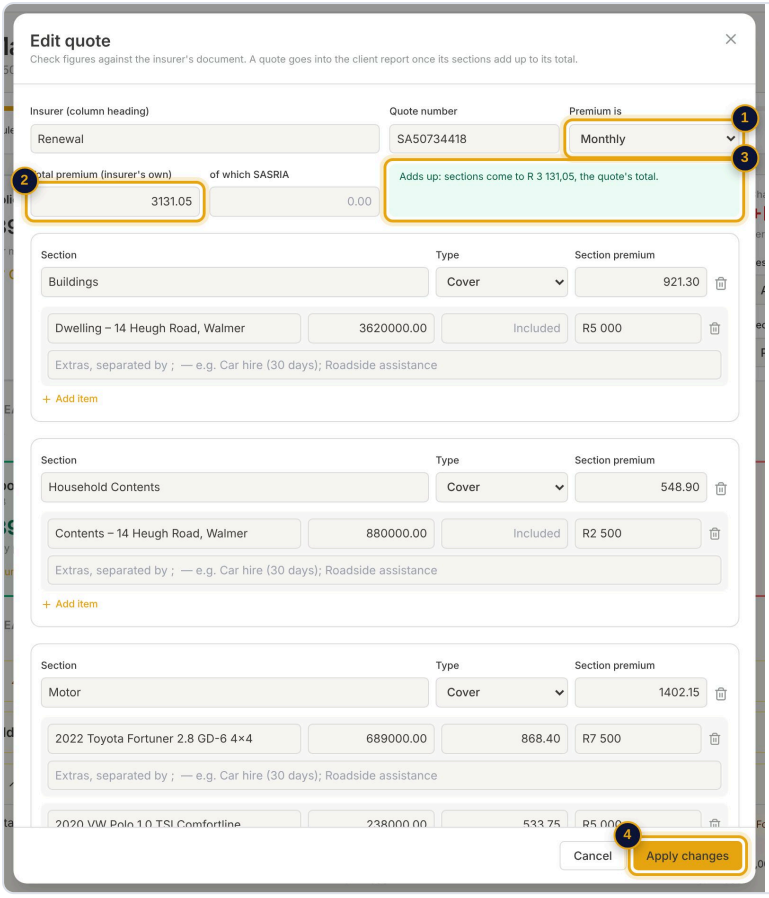
1. Check **Section list** on the right first (Personal, Commercial, Solar Plant, CAR or Med-Mal). It is pre-set to Commercial when the policy category says commercial or business, otherwise Personal.
2. (1) Drop the PDF on **Current policy schedule**, then on **Renewal schedule** (or click **Drop the PDF here, or click to choose**). You'll see "Reading the schedule..." while it is read; a long commercial schedule can take a few minutes.
3. (2) Each schedule shows its total, insurer, whether the premium is per month or per year, and a badge: **Adds up** when the sections total the insurer's own total, or **Needs checking** with the reason when they do not.
4. (3) Use **Correct figures** to fix anything misread (see the next section) and **View** to open the original PDF, which is filed in the client's documents.
5. (4) Use **Replace** to upload a different PDF in that slot.

TIP Only PDFs up to 25MB are accepted. A scanned PDF with no text is refused ("looks like a scan and needs entering by hand").

TIP If the schedule's own number does not match the policy number, an amber warning asks you to check it is the right client's document.

4. Correct figures that don't add up

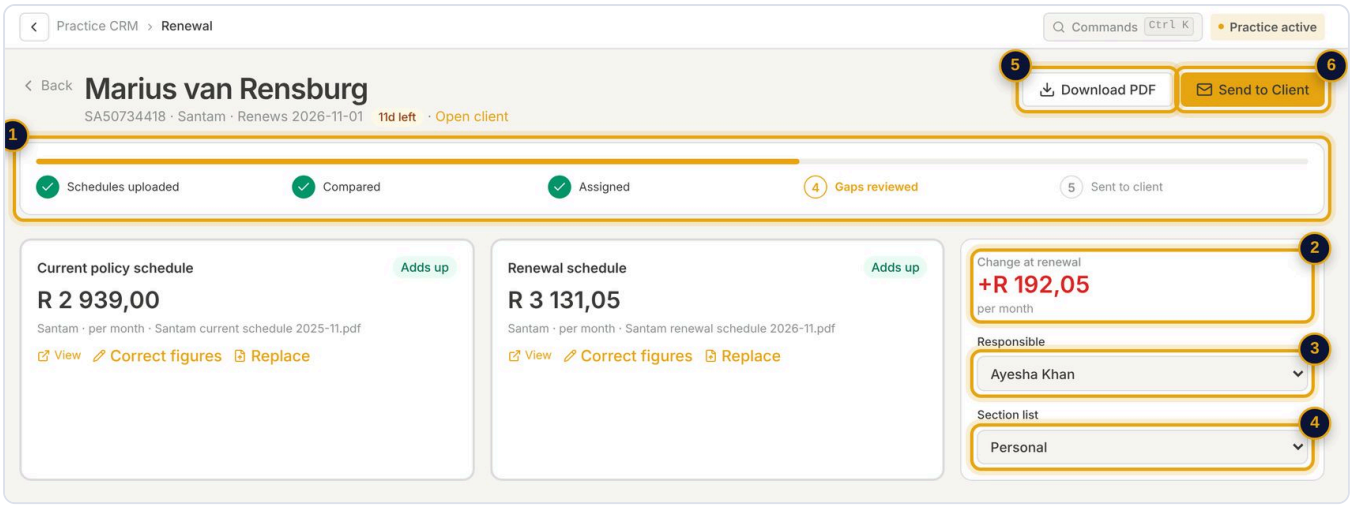
A schedule is only compared, and only goes to the client, once its sections add up to its own total. If something was misread, fix it against the PDF.



The Edit quote window with its live check.

1. Set **Premium is** to Monthly or Annual if it says Not stated. The premium change is only worked out when both schedules state the same period.
2. Check **Total premium (insurer's own)** and **of which SASRIA** against the document.
3. Correct section premiums, items, sums insured and excesses. Use **Add section**, **Add item** or the bin icon as needed. The check at the top updates as you type.
4. Click **Apply changes**. The page saves straight away ("Figures corrected.").

5. Check the result and assign the responsible person

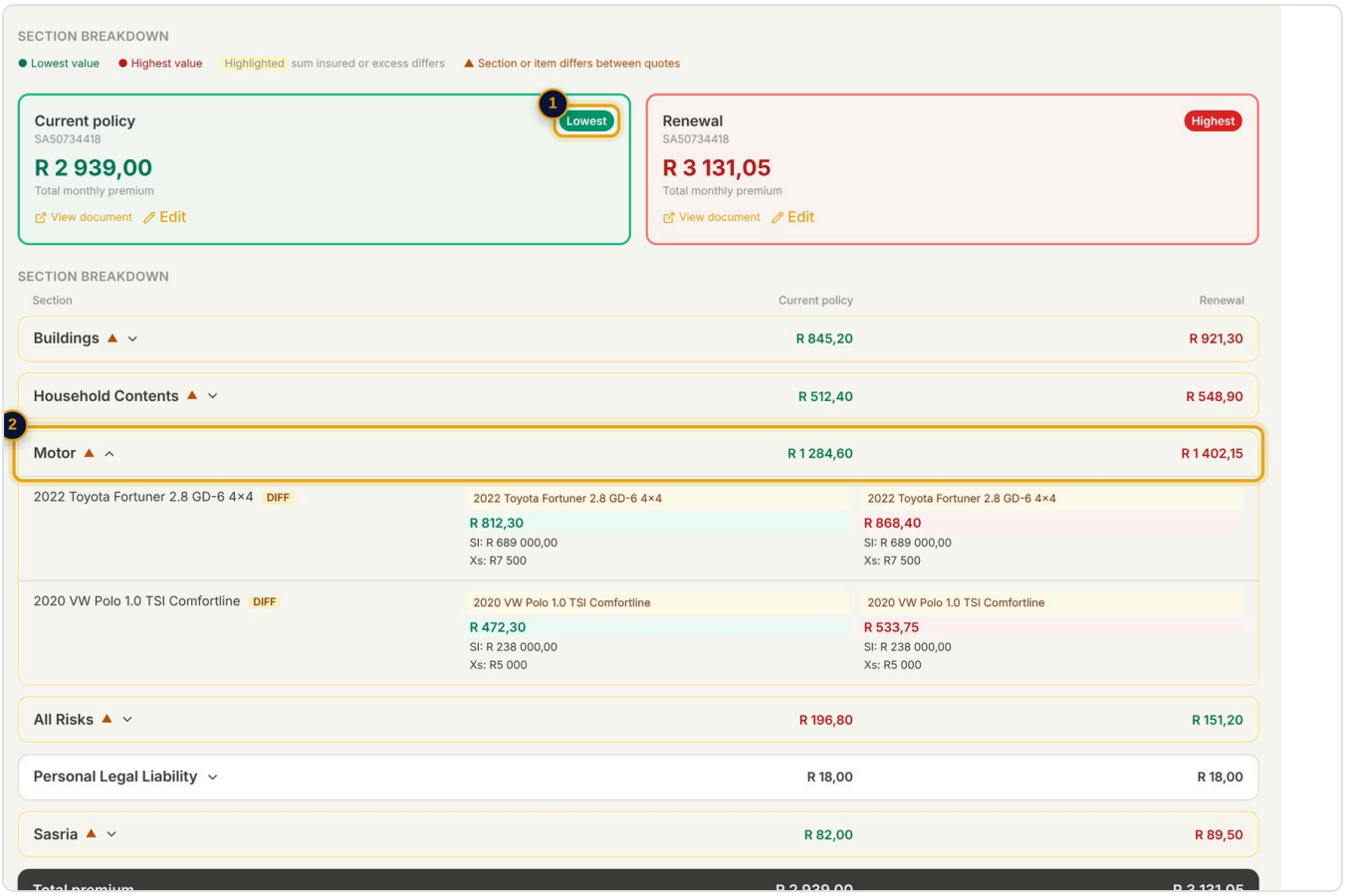


A renewal with both schedules compared and an owner assigned.

1. The progress bar has five steps: **Schedules uploaded**, **Compared**, **Assigned**, **Gaps reviewed** and **Sent to client**. It is worked out from what is on the page, so it always matches.
2. **Change at renewal** shows the premium difference in Rand, red for an increase and green for a decrease. If it shows a dash, the amber note under it says why (a schedule does not add up, or the two premiums are not for the same period).
3. Choose the owner under **Responsible**. They get a **Renewal Task** in their task list with an **Open renewal** link; choosing someone else moves the same task. You can assign before any schedule is uploaded.
4. Change **Section list** if the wrong line of business was picked. It decides which sections are suggested as possible gaps.
5. **Download PDF** builds the client's renewal summary on your letterhead. It and **Send to Client** only become available once the step **Compared** is done.
6. **Send to Client** emails that PDF (see section 8).

TIP The person you assign must have STI Renewals access and the client in their book; otherwise the system says why and does not assign.

6. Read the section breakdown

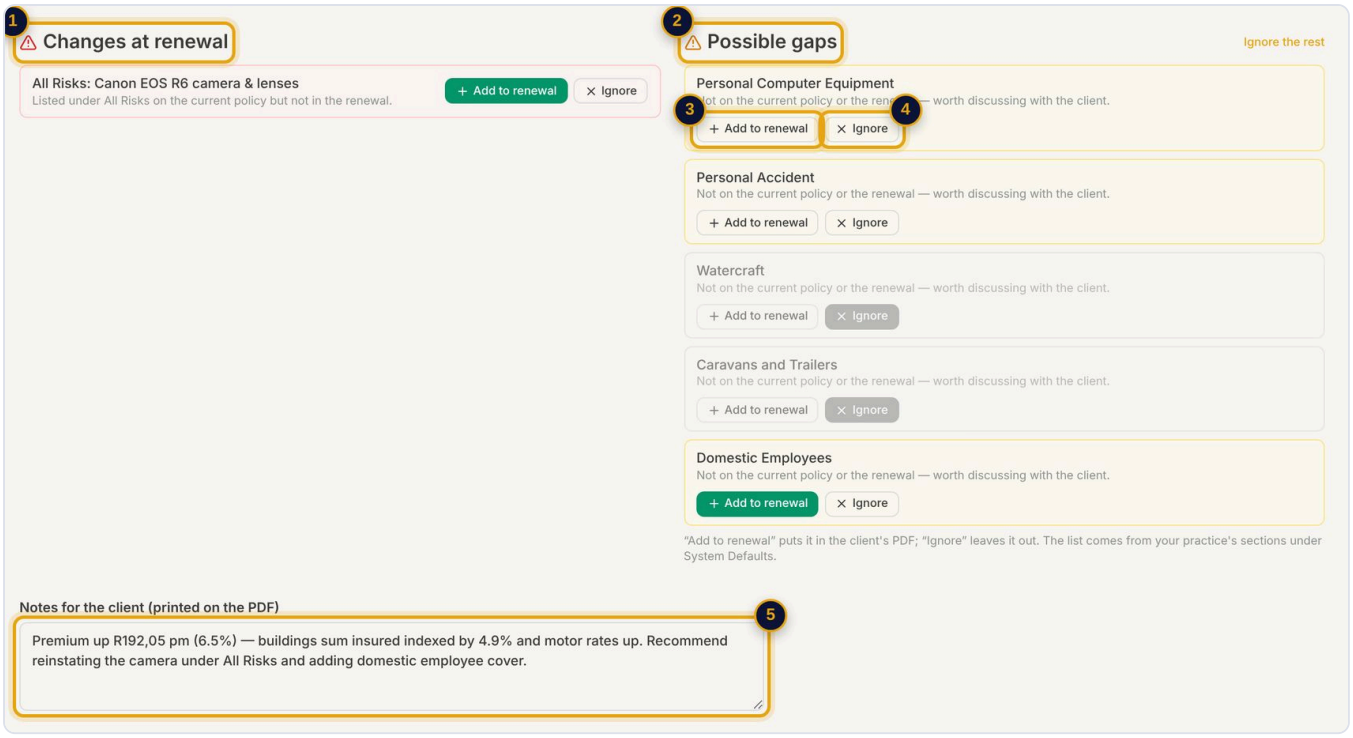


Current policy and renewal side by side, with Motor opened.

1. The two cards show each total. **Lowest** and **Highest** mark the cheaper and dearer schedule; section and item figures are coloured the same way.
2. Click a section to open it and compare each item: premium, **SI** (sum insured) and **Xs** (excess). ▲ and **DIFF** mark sections or items that differ; a yellow highlight means the sum insured or excess differs.
3. If a section shows "Not in your section list", use **Group under…** to tell the system which of your sections it is (for every insurer, or only that one). This is a ruling for the whole practice.

7. Decide on changes and possible gaps

Once compared, two lists appear. Each item needs a decision before the step **Gaps reviewed** is ticked.



Changes the insurer made, and cover the client does not hold.

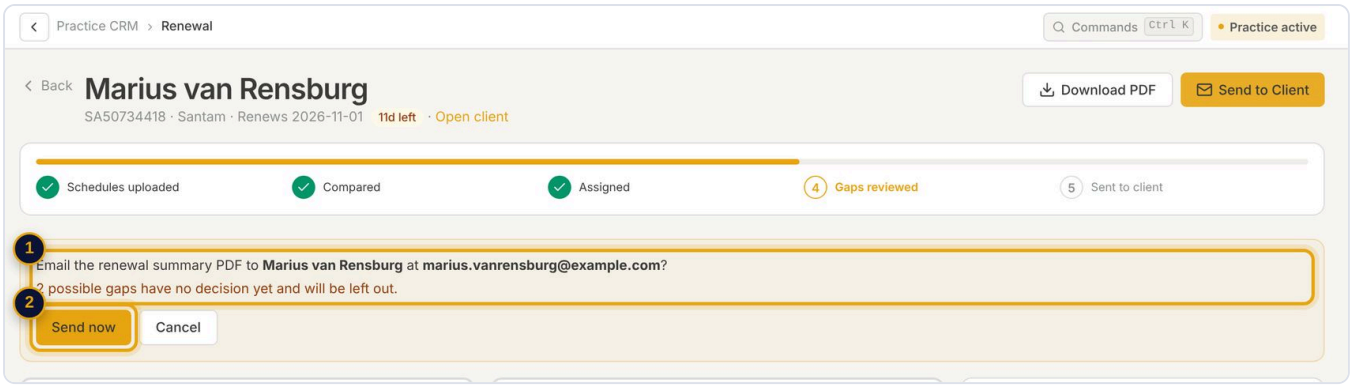
1. **Changes at renewal** lists sections or items on the current policy that the renewal no longer has (including Sasria). **Flag all to client** adds them all.
2. **Possible gaps** lists sections on your practice's section list that the client holds on neither schedule. **Ignore the rest** ignores those still undecided.
3. Click **Add to renewal** to put an item in the client's PDF (under "Changes to your cover" or "Cover to consider").
4. Click **Ignore** to leave it out. Click the same button again to undo the decision.
5. Type **Notes for the client (printed on the PDF)**. They save when you click out of the box ("Notes saved.").

TIP A dropped section that may only be renamed (for example the renewal lists another unrecognised section) is never swept up by Flag all. Group it first, or decide it on its own.

TIP While either schedule has a section name your list does not recognise, no possible gaps are suggested. Group the name in the breakdown and the suggestions appear.

TIP The suggestions come from **Admin › System defaults › Policy sections** (Personal lines, Commercial lines, Specialised). Anyone with System Defaults access can add sections and spellings there; core sections cannot be removed.

8. Send the renewal summary to the client



The confirmation shown before anything is emailed.

1. Click **Send to Client**. A confirmation shows the client's name and the email address on their record (for a company's policy, the entity's contact email), plus warnings: a schedule number that does not match, or gaps with no decision (these are left out).
2. Click **Send now**. The PDF goes to the client with a short covering letter; replies come to you. Click **Cancel** to stop.
3. When it has gone you'll see "Sent to … on … by …", the progress bar ticks **Sent to client**, a dated copy of the PDF is filed in the client's documents, and the owner's Renewal Task moves to **Confirmation Sent to Client**.

TIP The email address cannot be typed in here. If the client has none, add it on the client record, or use **Download PDF** and send it yourself.

TIP To send a second copy, use **Send again**; it shows when the renewal last went.

9. Complete the renewal and track premiums

1. Once the client has confirmed, set the Renewal Task to **Task Completed** in the owner's task list, and set the **Status** column on **Tasks › Renewals** to **Task Completed** for the reminder task.
2. Update the policy's renewal date and premium on the policy record so it comes up again next year.
3. For a book-wide view of premiums, go to **Planning › Calculators › Premium Trends Book**: total and average premium, premium by provider and by category, and commission by month. **Export CSV** downloads the figures. It shows current premiums on the policy records, not renewal-by-renewal history.

Questions

Why can't I see a renewal my colleague can see?

The Renewals list only shows policies for clients in your book, unless your role sees every client.

Why is Download PDF greyed out?

Both schedules must be uploaded, both must add up, and both premiums must be stated as the same period (monthly or annual). Hover the button or read the amber note under Change at renewal.

Can I upload a scanned schedule?

No. The PDF must contain text. A scan is refused; ask the insurer for a digital schedule.

What is the difference between Email on the list and Send to Client?

Email sends a short renewal notice to any address you type. Send to Client emails the full renewal summary PDF to the address on the client's record.

Does Scan renewals email anyone?

No. It only creates renewal reminder tasks for policies due in about 60 days.

Ask Stakr

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

- How do I start a short-term renewal?
- Why does my renewal schedule say Needs checking?
- How do I bulk upload renewal dates?
- Who gets the Renewal Task when I assign a renewal?
- How do I send the renewal summary to the client?

WEALTH STAKR

HOW-TO GUIDE 5

Short-term quote comparison

Upload two to five short-term insurance quotes, let the system read them item by item, check the figures, record your recommendation and download a client PDF.

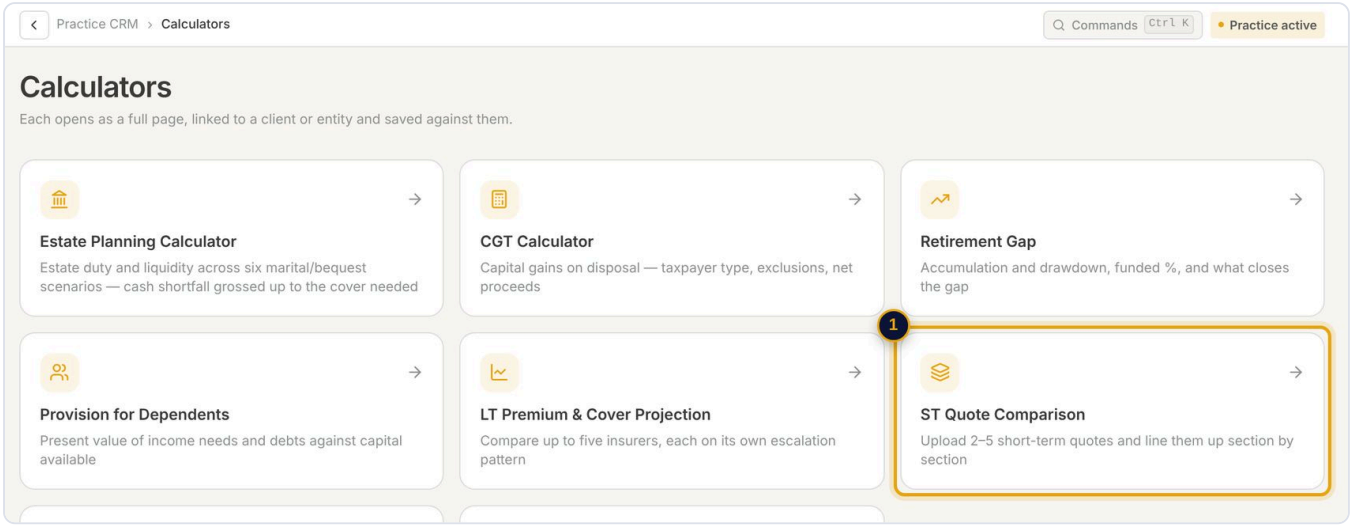
For: Short-term advisers and advisor admins **Time:** About 10 minutes, plus up to a minute per quote to read

Before you start

- Your role needs STI Quote Comparison access. You can only compare for clients or entities in your book.
- The client (or entity) must exist in Wealth Stakr. For a prospect, create them as a prospect client first.
- Have 2 to 5 quote PDFs with selectable text, up to 25MB each. Scanned PDFs cannot be read.
- Reading quotes uses your practice's AI allowance.

1. Open Quote Comparisons

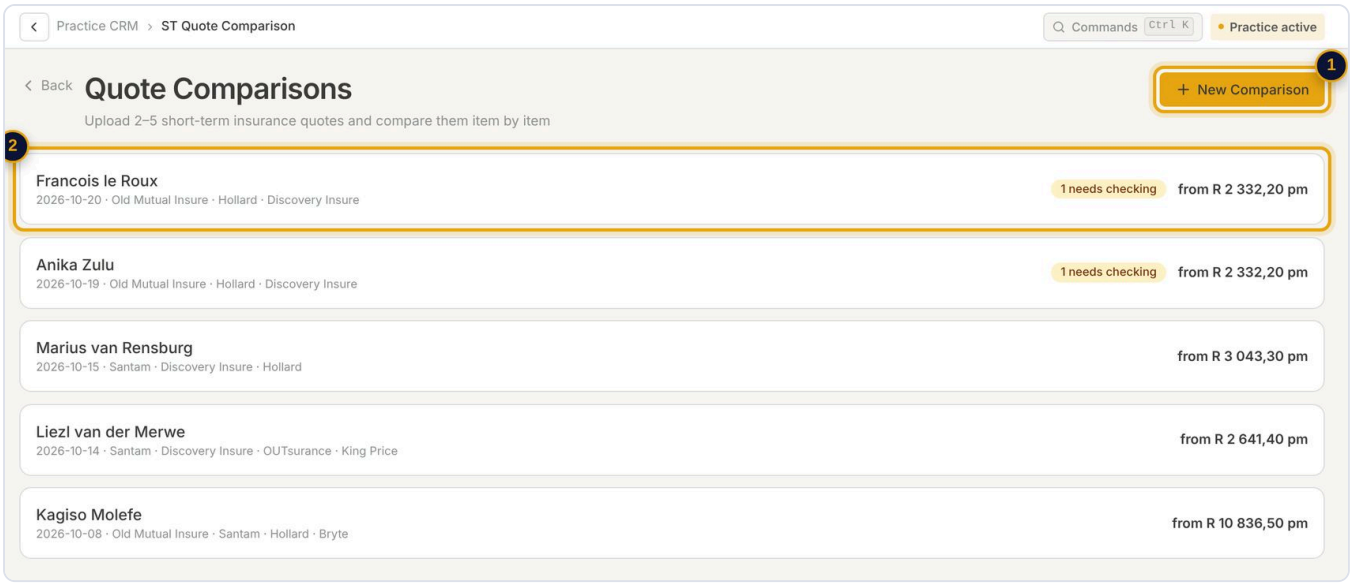
The quote comparison is not in the Tasks menu. Open it from the Calculators hub.



Planning › Calculators, with the ST Quote Comparison card.

1. Go to **Planning › Calculators** and click **ST Quote Comparison**.

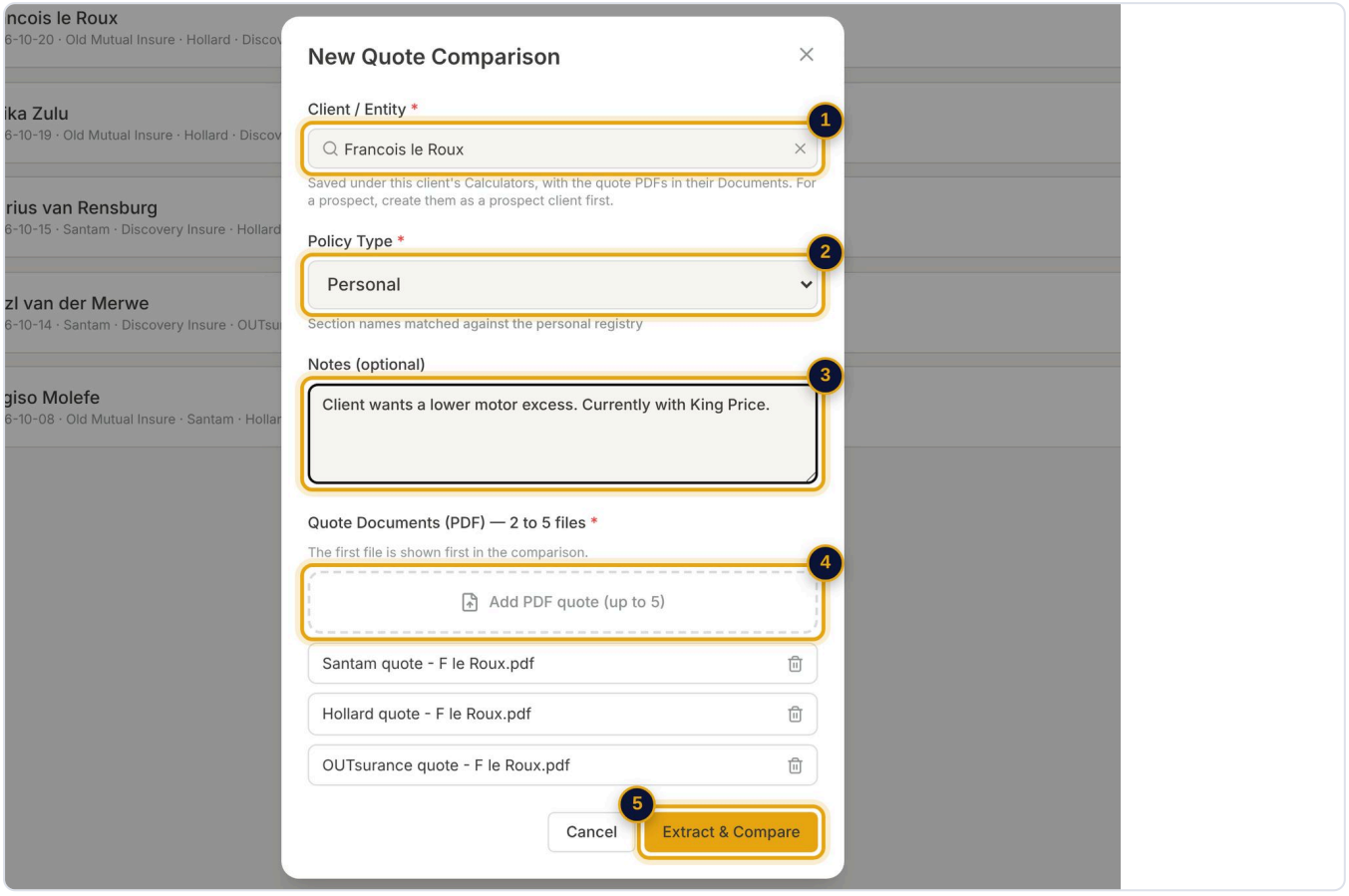
2. The comparisons list



Saved comparisons, newest first.

1. Click **New Comparison** to start one.
2. Click any saved comparison to reopen it. Each row shows the client, date, insurers, the lowest monthly premium ("from R … pm"), and a badge when a quote **needs checking** or the comparison is **Not linked to a client**.

3. Start a new comparison



New Quote Comparison, filled in and ready to read.

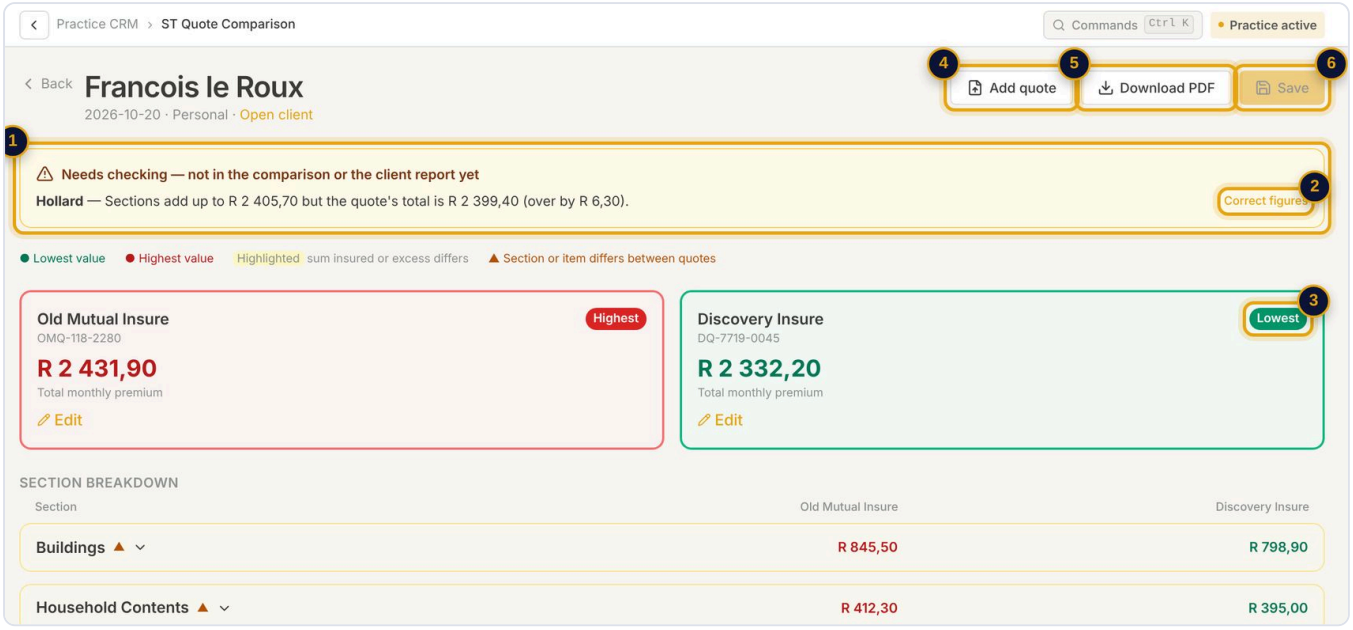
1. Under **Client / Entity**, type at least two letters and pick the client or entity. The comparison is saved under them and the quote PDFs go into their documents.
2. Choose the **Policy Type**: Personal, Commercial, Solar Plant, CAR or Med-Mal. It decides which section list the insurers' section names are matched against.
3. Add any **Notes (optional)**.
4. Click **Add PDF quote (up to 5)** and choose 2 to 5 PDFs. The first file becomes the first column, so put the client's current insurer first if you have it. Use the bin icon to remove a file.
5. Click **Extract & Compare**. Each quote is read in full, two at a time; a tick or a cross with the reason shows against each file. When at least one is read, the comparison is saved and opens.

TIP A file that could not be read is listed at the top of the comparison ("Not read, so not in this comparison"). Use **Add quote** to try it again.

TIP Scanned PDFs are refused with "looks like a scan and needs entering by hand".

4. Check the figures

A quote is only compared, and only printed for the client, once its sections add up to the insurer's own total.

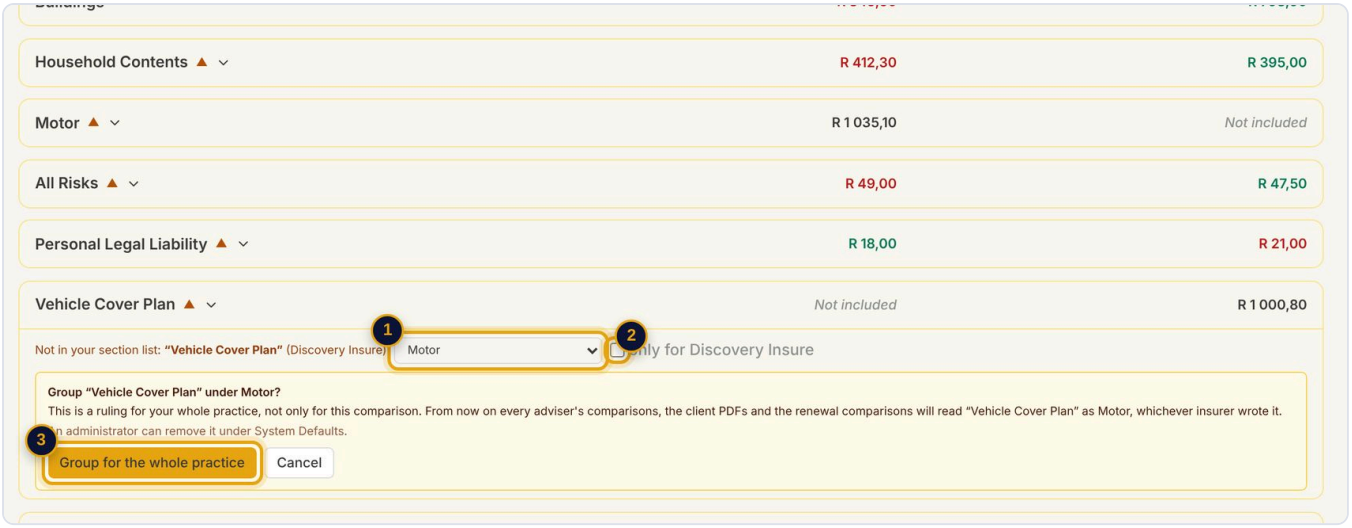


One quote held back for checking; the rest compared.

1. Quotes that do not add up are listed under **Needs checking — not in the comparison or the client report yet**, with the difference in Rand.
2. Click **Correct figures** (or **Edit** on a quote card) and fix what was misread against the PDF: **Premium is** (Monthly or Annual), **Total premium (insurer's own)**, **of which SASRIA**, section premiums and items. The check at the top tells you when it adds up. Click **Apply changes**.
3. The cheapest total is marked **Lowest** and the dearest **Highest**. Annual and monthly quotes are compared per month; a quote whose period is "Not stated" is never marked.
4. Use **Add quote** to read another PDF into this comparison (up to 5 in total).
5. **Download PDF** builds the client report. It is greyed out while you have unsaved changes.
6. Click **Save** to keep your changes. The system re-checks every quote when you save.

5. Group section names the system did not recognise

Insurers name sections differently. Names on your practice's section list are grouped on one row automatically; others show "Not in your section list".



Grouping an insurer's own section name under Motor.

1. In the section row, choose the right section from **Group under…**.
2. Tick **only for <insurer>** if the name should only mean this for that insurer.
3. Read the warning and click **Group for the whole practice**, or **Cancel**.

TIP This is a ruling for the whole practice: every adviser's comparisons, client PDFs and renewal comparisons follow it. An administrator can remove it under **Admin › System defaults › Policy sections**.

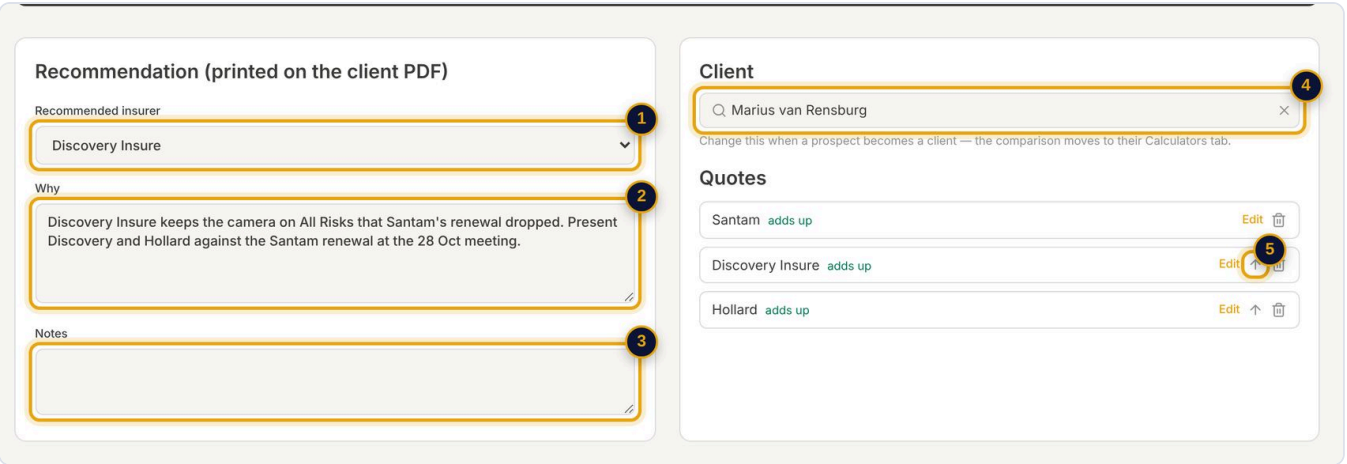
TIP Save any unsaved changes first; grouping waits until the comparison is saved.

TIP If the practice has no section list yet, click **Load standard sections**.

6. Read the section breakdown

1. Each row is a section with every insurer's premium; lowest is green and highest red. Click a row to open its items.
2. For each item you'll see the description, premium, **SI** (sum insured) and **Xs** (excess). **DIFF** and ▲ mark items or sections that differ; a yellow highlight means the sum insured or excess differs.
3. "Not included" means that insurer did not quote the section. Sasria carried inside other premiums shows as "In premiums".
4. Under the breakdown, **points to note** lists anything each quote flagged (for example conditions or exclusions read from the PDF).

7. Record your recommendation and save



Recommendation panel, client link and quote order.

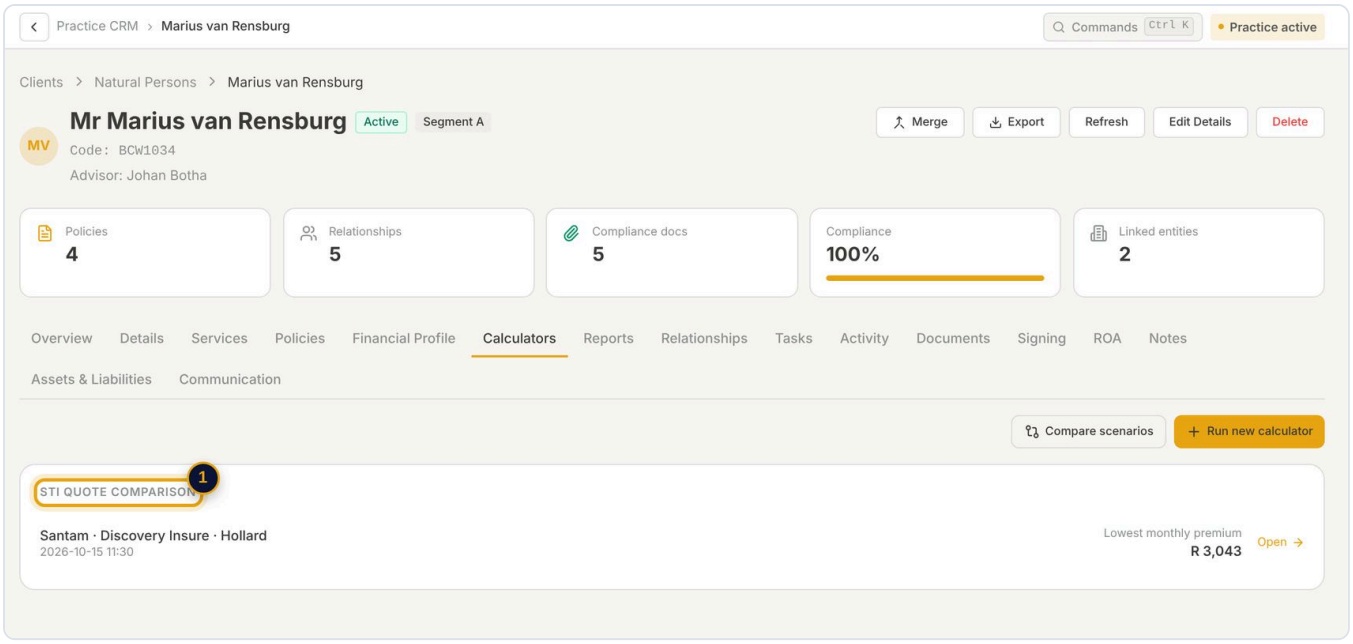
1. Choose the **Recommended insurer**. Only quotes that add up are offered. The quote card then shows **Recommended**.
2. Explain your reasoning under **Why**.
3. Add any **Notes**.
4. Change **Client** when a prospect becomes a client, or to correct the link. The comparison moves to that client's Calculators tab.
5. Under **Quotes**, use the up arrow to show a quote first, **Edit** to correct it, or the bin to remove it. Then click **Save**.

TIP The recommendation block is printed on the client PDF only when **Why** or **Notes** has text, so always write a reason.

8. Download the client report

1. Save, then click **Download PDF**. The report is titled "Short-Term Insurance Quote Comparison" and carries your practice's letterhead.
2. It contains a summary of totals, the cover compared section by section, points to note and your recommendation. Quotes that still need checking are left out.
3. If no quote adds up yet, the download is refused with "Correct the figures marked 'Needs checking' first".
4. There is no email button on the comparison. Send the downloaded PDF to the client yourself.

9. Find saved comparisons on the client



The client's Calculators tab lists their quote comparisons.

1. Open the client and go to the **Calculators** tab. Their comparisons are under **STI Quote Comparison**, with the insurers, date and lowest monthly premium. Click **Open** to reopen one.
2. The original quote PDFs are in the client's **Documents** tab.

Questions

Should I use this for a renewal?

Use Quote comparison for new business or when you remarket a client to other insurers. For an existing policy's renewal, use Tasks › Renewals: it compares the current and renewal schedules, flags dropped cover and gaps, and can email the summary to the client.

Why is a quote missing from the comparison?

Its sections do not add up to its total. It is listed under Needs checking. Correct the figures and save.

Why is no quote marked Lowest?

Marks need at least two quotes that add up with different totals and a stated premium period. Set Premium is to Monthly or Annual under Edit.

Can I compare for a prospect?

Yes, once they are captured as a prospect client. Re-link the comparison later if needed.

How many quotes can I compare?

Two to five per comparison.

Ask Stakr

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

- Where do I find the short-term quote comparison?
- Why does a quote say Needs checking?
- How do I group an insurer's section name under Motor?
- Why is my recommended insurer not on the PDF?
- Where are saved quote comparisons for a client?

WEALTH STAKR

HOW-TO GUIDE 6

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.

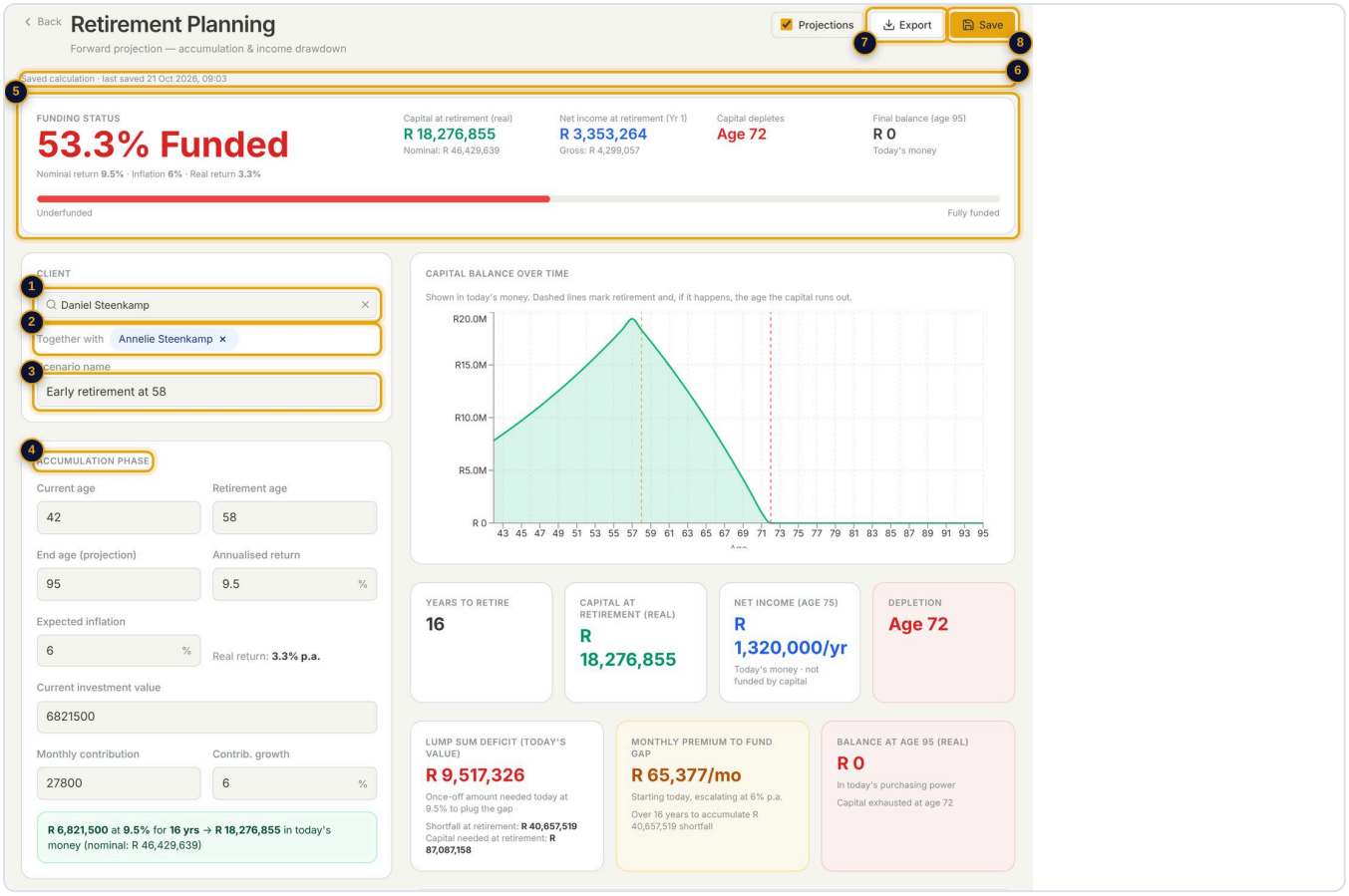
1. Click a card to open that calculator. **‹ Back** beside the title takes you back to where you came from: the hub, the client's **Calculators** tab, the Financial Profile or the Report Builder.
2. Link a client or entity in the search box first. Type at least two letters and pick from the list. Without 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.

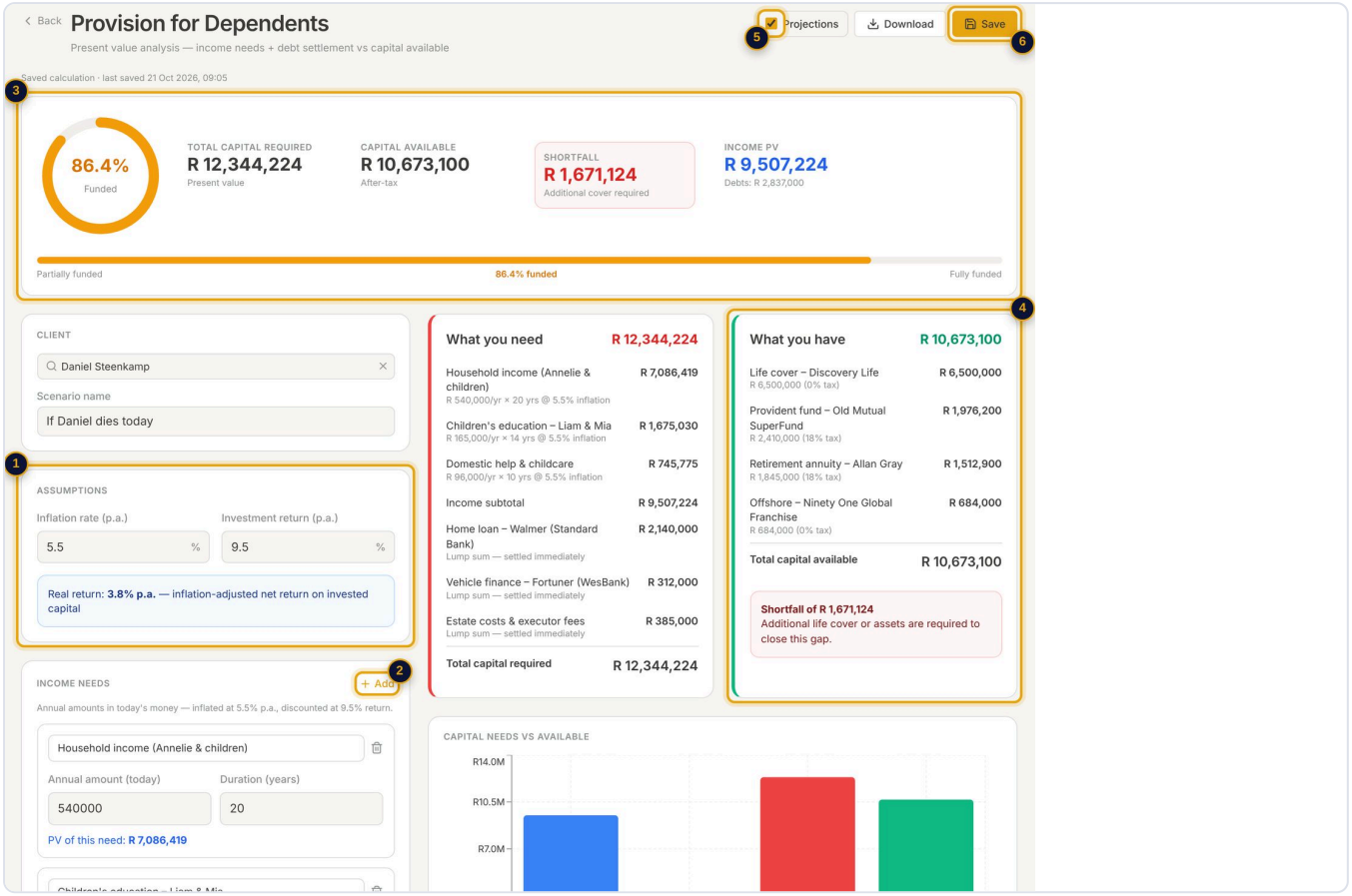
8. Click **Save**. A new calculation is created once (*Saved against Daniel Steenkamp & Annelie Steenkamp*) and the address changes to its *?id=* link. Further Saves update that same scenario (*Saved changes for …*).

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**.



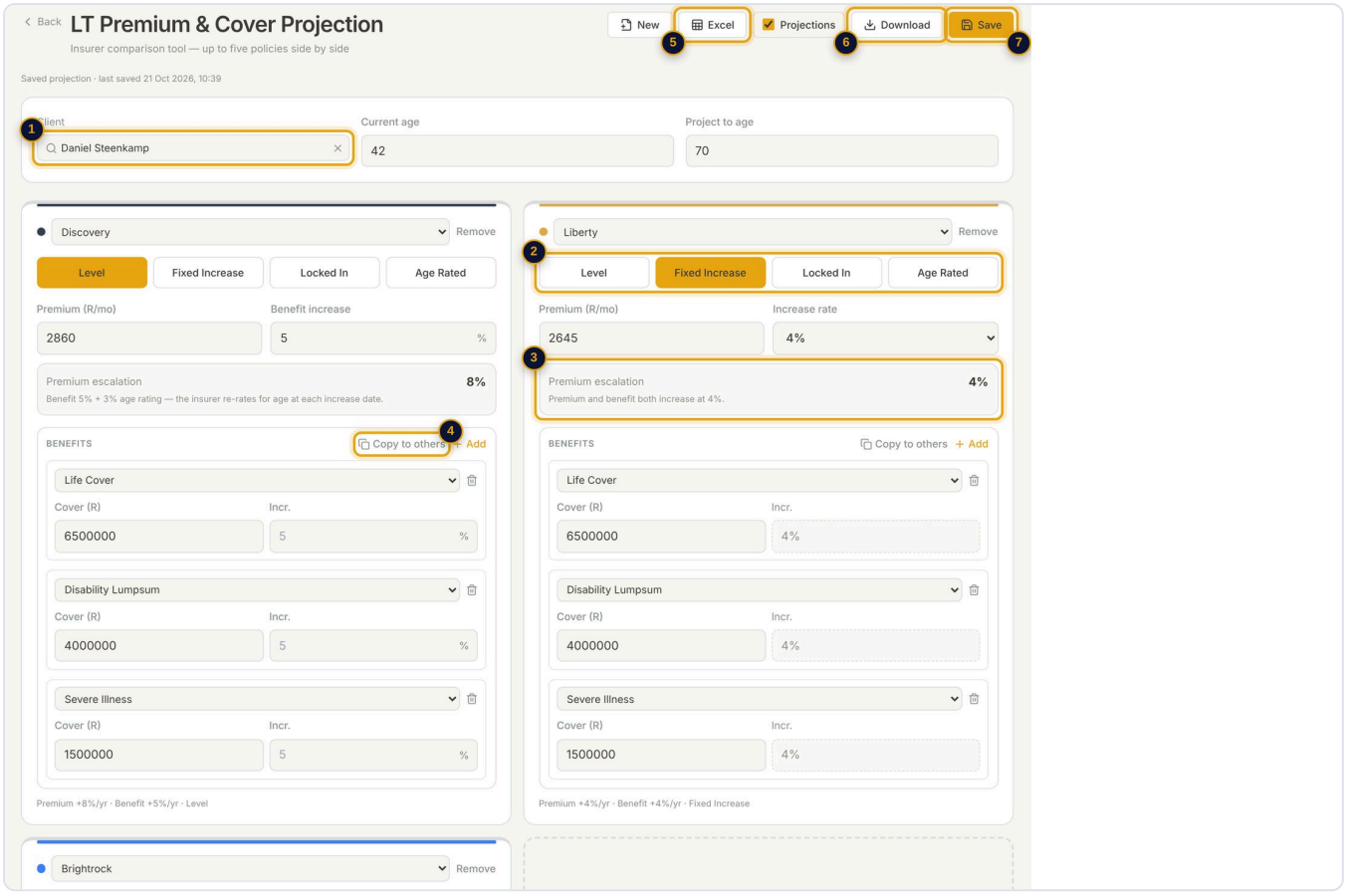
The saved scenario 'If Daniel dies today', 86.4% funded.

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.



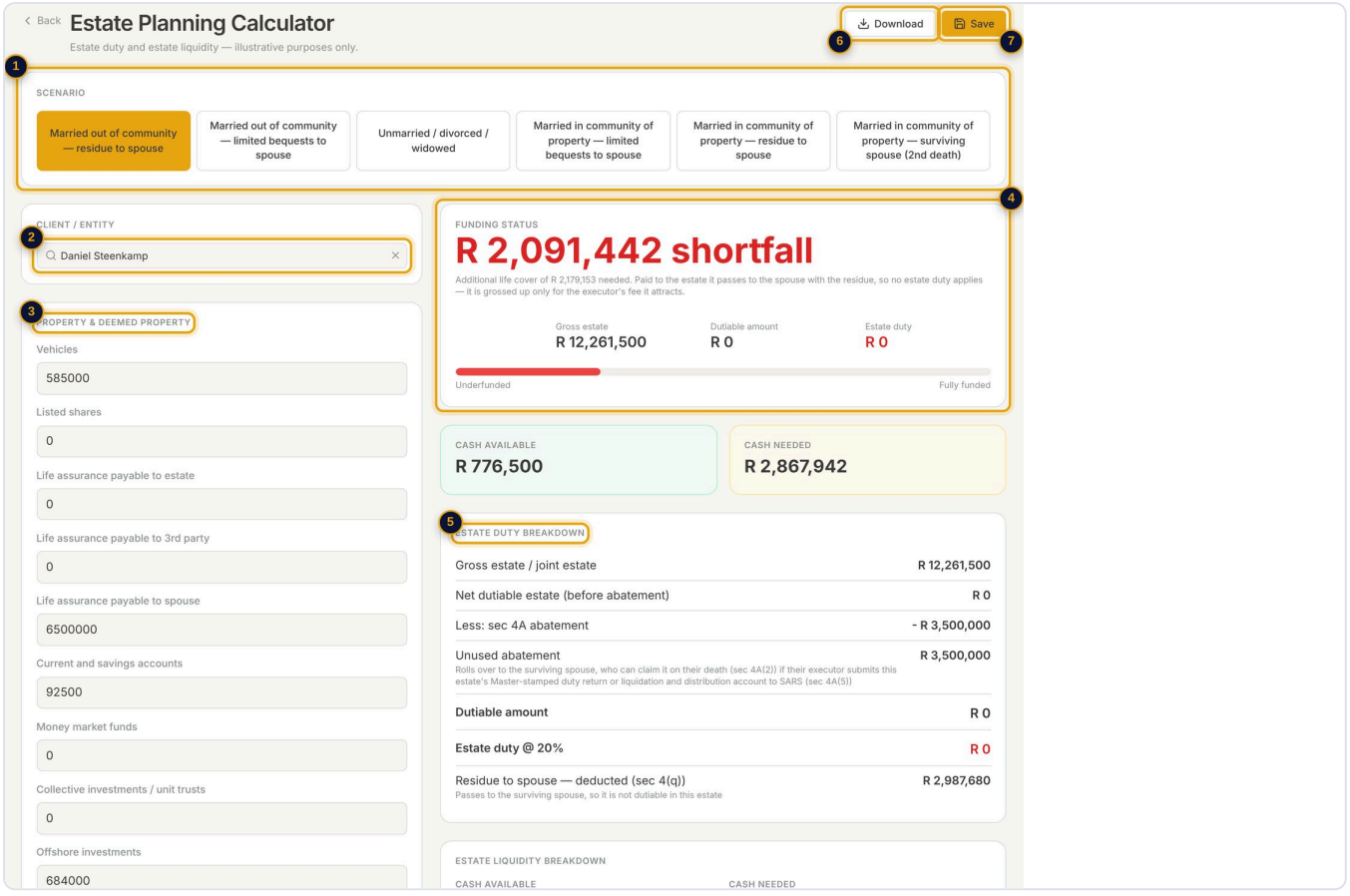
Daniel's saved projection: Discovery (Level), Liberty (Fixed Increase) and Brightrock (Locked In).

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.



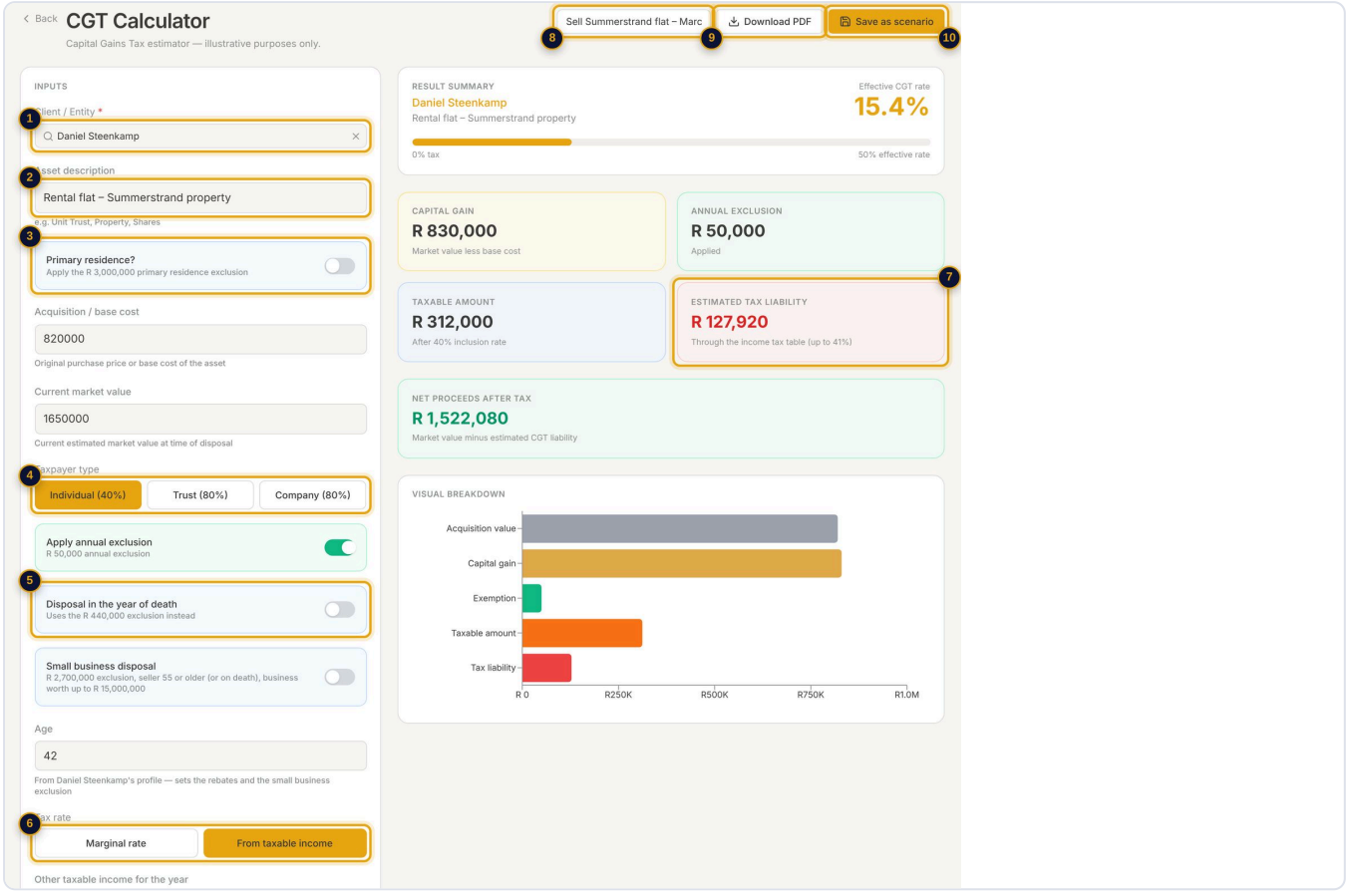
Daniel's estate, married out of community with the residue to his spouse: R2,091,442 shortfall.

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)

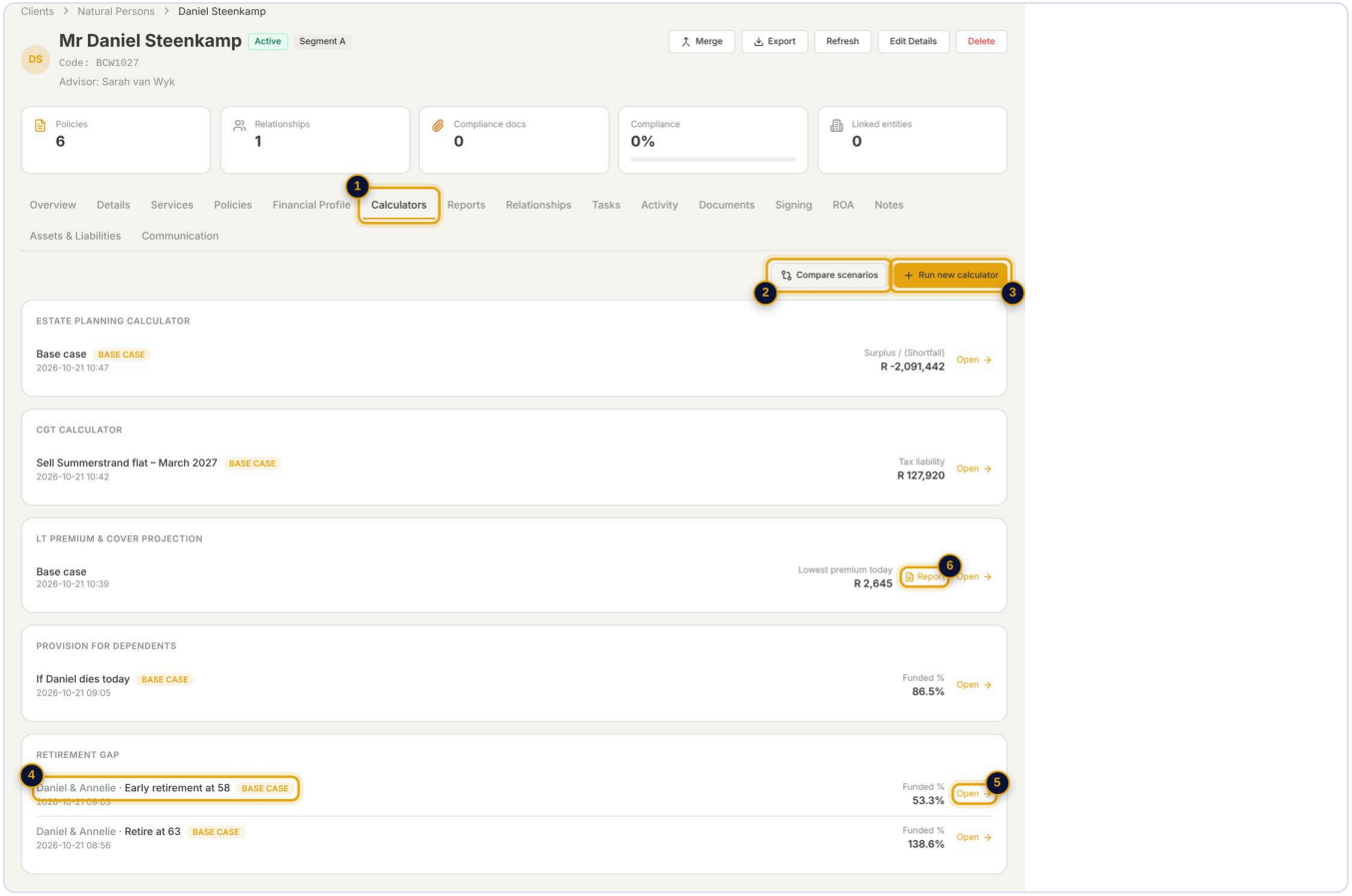
The CGT exclusions, company, trust and VAT rates, the personal income tax table and the rebates that the calculators use are kept in **Admin › Tax tables**. The app ships with the SARS figures. The status line shows the tax year and whether the practice is on *practice figures* or the *SARS figures shipped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

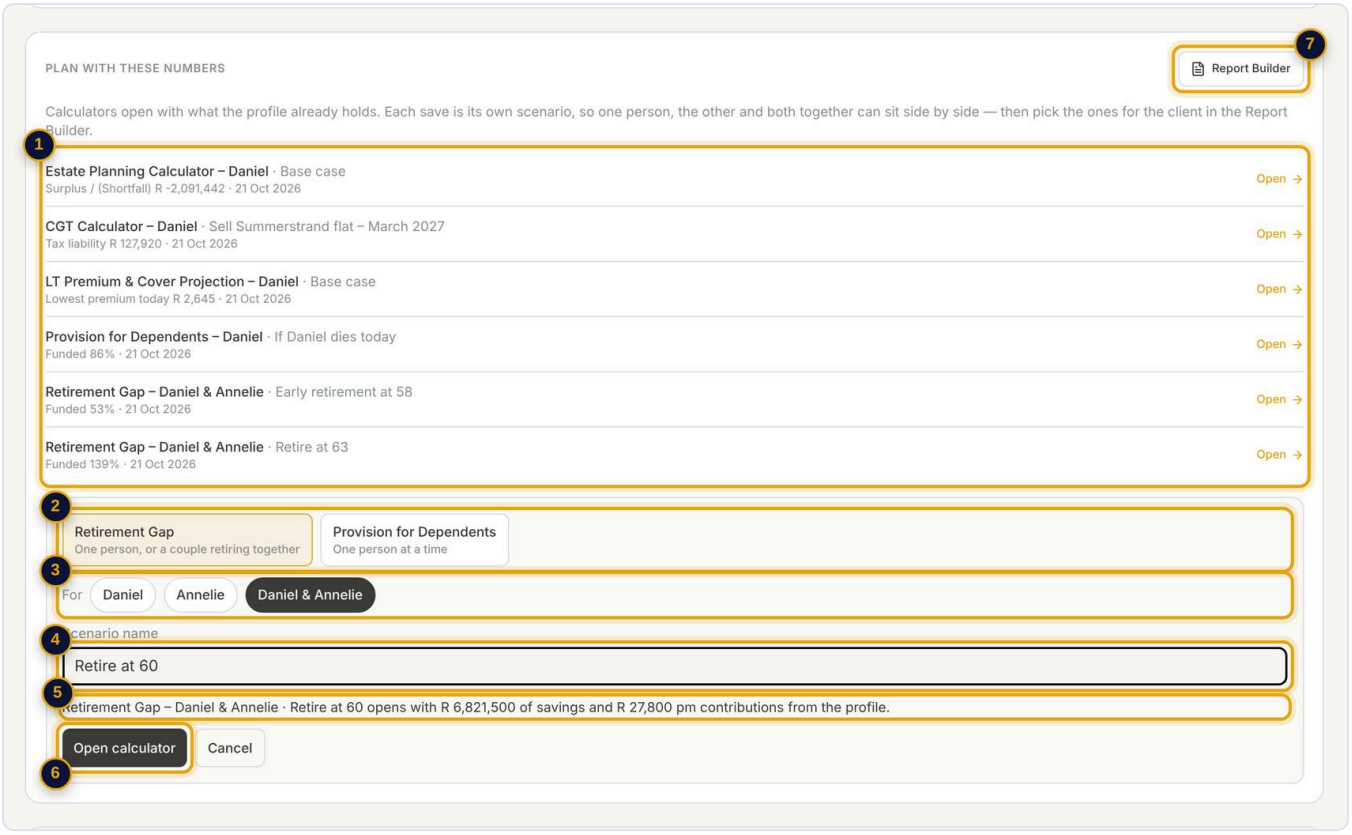


Daniel Steenkamp's Calculators tab.

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.

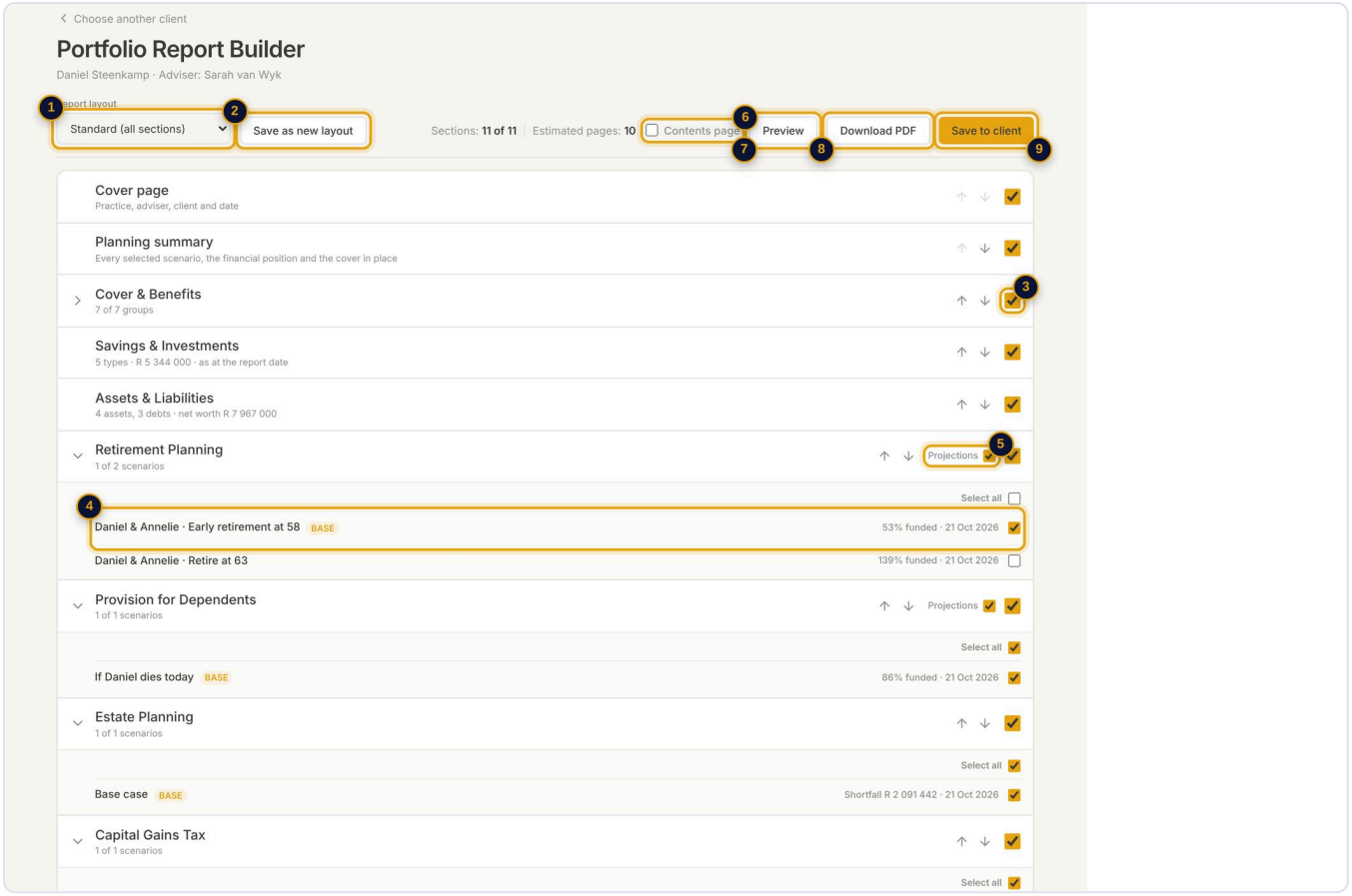


Starting a joint Retirement Gap for Daniel & Annelie from the profile.

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?

WEALTH STAKR

HOW-TO GUIDE 7

ROA Builder: how to use it and what to upload

Create a Record of Advice for a client, give the AI the right supporting documents, review and edit each section, print the pack and commit it to the client's profile.

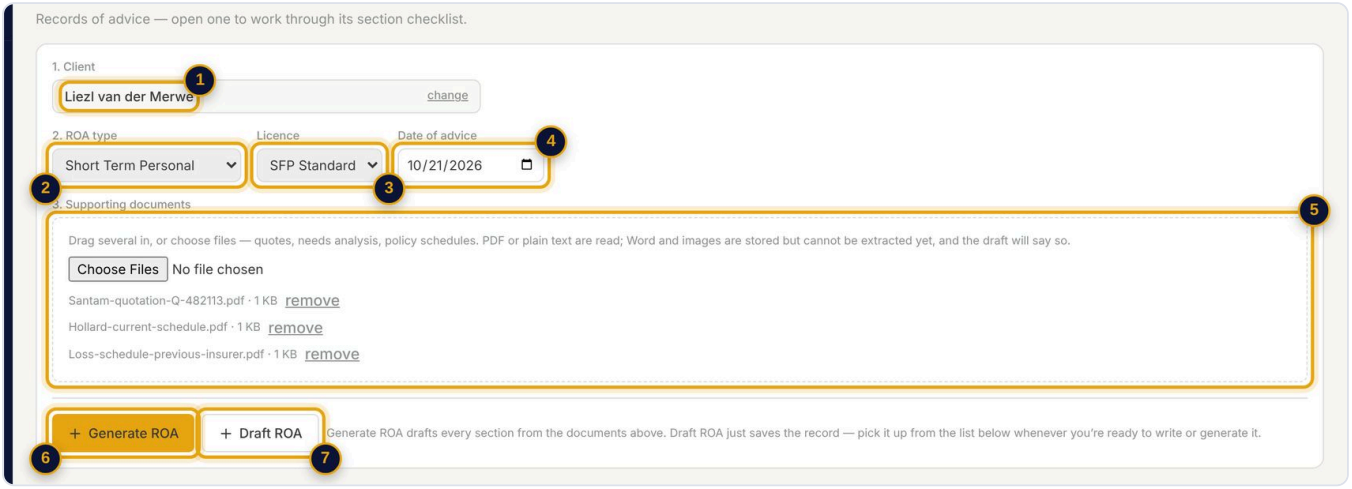
For: Advisers and advisor admin staff **Time:** About 20 minutes per ROA, plus review time

Before you start

- The client must already exist under Clients › Clients. An ROA cannot be filed against a typed name.
- You need the Compliance permission (every standard practice role has it; advisers see ROAs for clients in their own book). Uploading documents also needs the Documents permission.
- Have the documents the advice was based on as PDF files where possible: the quote, the needs analysis, current and previous policy schedules, any replacement record or comparison.
- Generating uses your practice's AI token allowance. If the allowance runs out, the ROA Builder shows the limit message and stops; sections already written are kept.

1. Start a new ROA

Open **Compliance › ROA Builder**. The form at the top of the page is filled in from top to bottom: client, type, licence and date, documents, then generate.



A new Short Term Personal ROA with three supporting documents ready to upload.

1. Under **1. Client**, start typing the client's first name or surname (at least two letters) and pick them from the list. Companies show a **Company** tag. Click **change** to pick someone else.
2. Under **2. ROA type**, choose the kind of advice: **Risk Planning**, **Investment Planning**, **BA Risk**, **BA Investment**, **Employee Benefits**, **Fiduciary Form**, **Short Term Commercial**, **Short Term Personal**, **Medical Cover** or **Gap Cover**. The type decides which sections the ROA has.
3. Under **Licence**, choose the licence the advice is given under. It is saved on the ROA.

4. Set the **Date of advice**. It defaults to today.
5. Under **3. Supporting documents**, drag the files in or click **Choose Files**. You can add files in several goes; use **remove** to take one off. See section 2 for what to upload.
6. Click **Generate ROA** to upload the files, create the ROA and write every section from the documents straight away. The button shows each step (Uploading 1 of 3..., Creating ROA..., Generating...).
7. Or click **Draft ROA** to save the record (with its documents) without generating. You can write it yourself or generate it later.

TIP Searching a full name such as "Liezl van" may find nothing. Search one name — the first name or the surname.

TIP For a company client, documents cannot be uploaded yet. Remove the files before you click Generate ROA or Draft ROA, or you will get a message asking you to.

TIP Uploaded files are saved to the client's documents under the category Record of Advice, so they also appear in the client's document list.

TIP If you start from the **ROA** tab on a client's profile (**New ROA for client**), the ROA opens as **General (legacy)** with no date. Set the **ROA type** in the workspace before you generate.

2. What to upload for each ROA type

The AI drafts only from the documents you attach. It is told to copy figures, policy numbers, quotation numbers, insurers and dates exactly, never to invent them, and to write a dash (—) for anything the documents do not state. So the draft can only be as complete as the documents you give it.

1. **Risk Planning**: the financial needs analysis (its figures fill the needs-analysis table: death, disability and dread disease needs, existing provisions, shortfall or surplus); the quote or application for each product taken (provider, policy number, premium, escalation, EAC, lives assured, premium payer, beneficiaries, initial and ongoing commission); the current policy schedules (existing cover); and, if a policy is being replaced, the Replacement Advice Record and any cancellation letter. Include anything that records will and estate details, the Letter of Introduction, consent to access information, ID copy and source of funds if you want those answered — otherwise the draft shows a dash.
2. **Short Term Personal**: the new quote (quotation number, underwriter, inception and renewal dates, payment method, Sasria, fees, commission and total premium); the schedule of covers taken; the client's current or previous schedule if cover is replaced; the previous insurer's loss schedule or claims history; and any comparison of quotes.
3. **Investment Planning, BA Risk, BA Investment, Employee Benefits, Fiduciary Form, Short Term Commercial, Medical Cover and Gap Cover**: these use a generic set of sections for now (Personal Information and Background, Client particulars, Needs analysis, Advice summary, Risk profile, Product comparison, Recommendations, Implementation plan, FAIS disclosures). A banner in the workspace says the headings are not yet confirmed. Upload the documents that hold the facts for those headings: needs analysis or fact-find, risk profile, quotes, product comparisons and current schedules.

TIP Best format: PDF with real text (downloaded from the insurer or saved from Word as PDF). Tables are read row by row, so premiums stay next to the right cover.

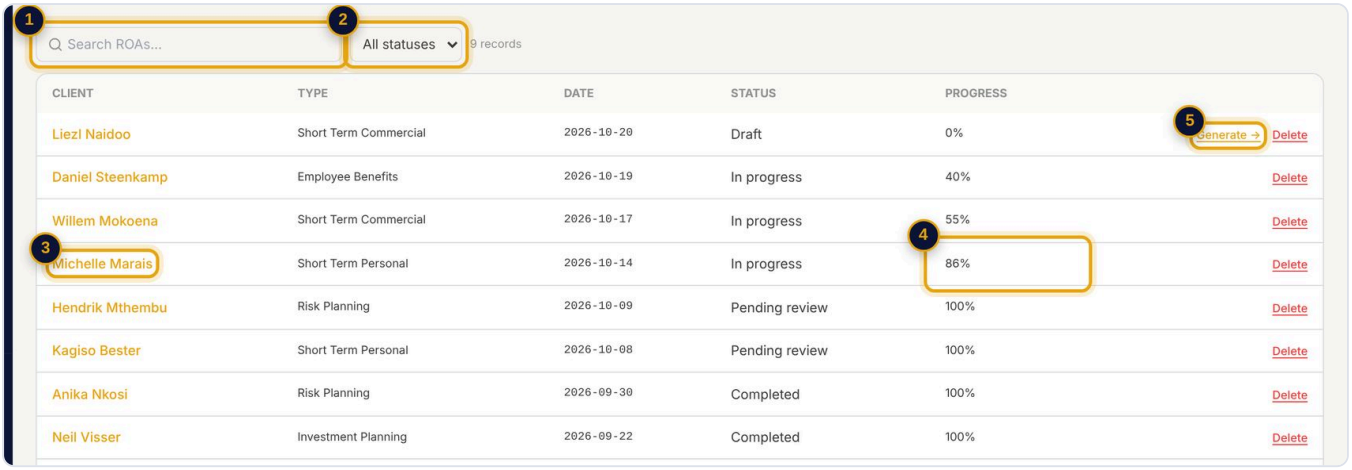
TIP Scanned PDFs with no text at all, and photos saved as JPG or PNG, are read with AI text recognition. A file over 20 MB cannot be read this way.

TIP Word files (.doc, .docx) and plain text (.txt) can be attached. Plain text is read; Word files are stored but not read — save them as PDF first. TIFF files are accepted but may not be read; convert them to PDF.

TIP Each file can be up to 25 MB. Each document is read up to 50,000 characters and all documents together up to 150,000 characters; anything cut short is named in the warning after generating.

TIP The AI never writes bank account, card or account numbers into the ROA, even where a document shows them.

3. Find and reopen an ROA



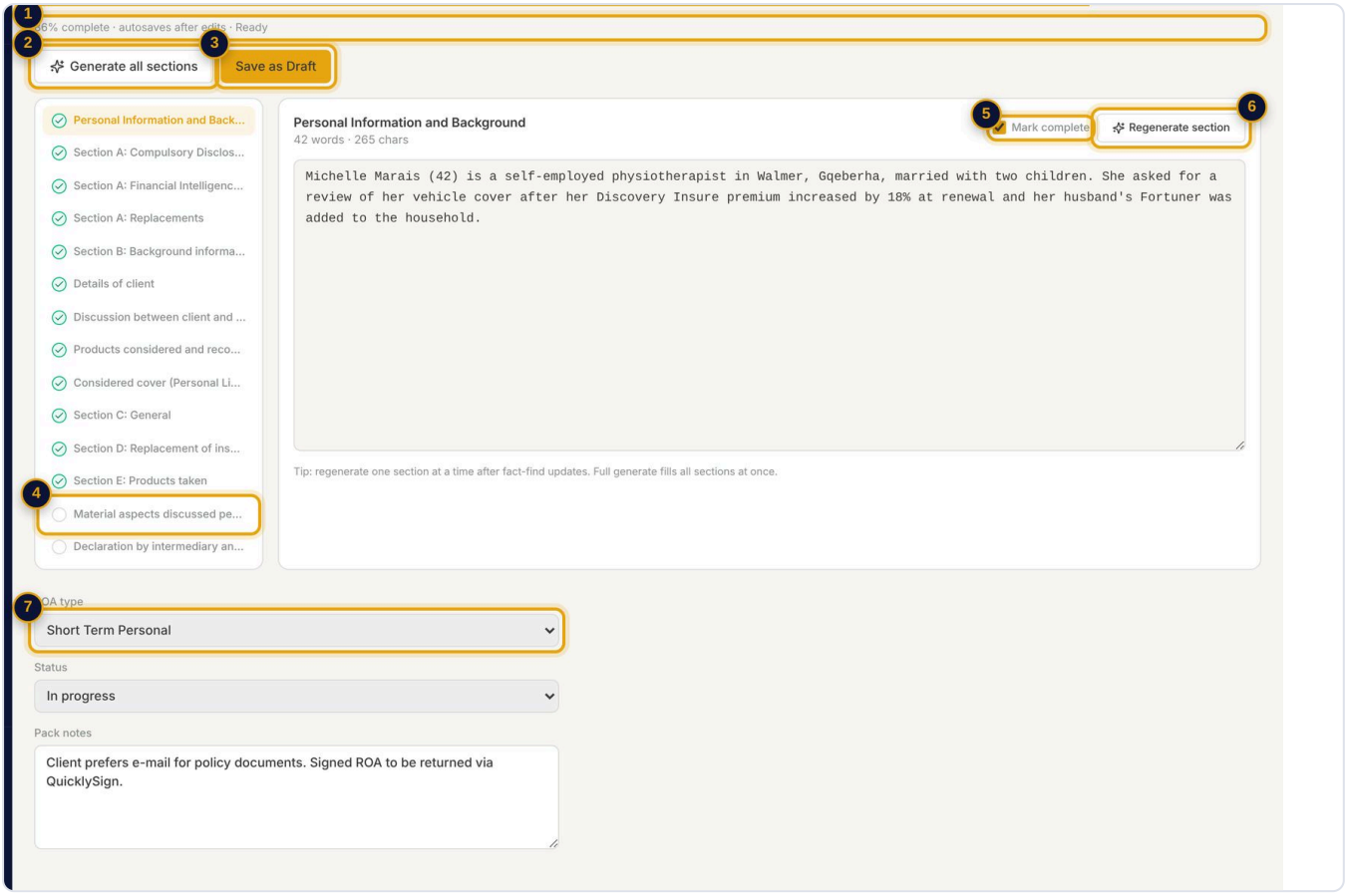
The ROA list below the form.

1. Search the list by client name or ROA type.
2. Filter by **Draft**, **In progress** or **Completed**.
3. Click the client's name to open the ROA workspace.
4. **Progress** shows how much of the ROA is written: the share of its sections that hold text or are marked complete.
5. If a draft was created but generating never finished (a closed tab or dropped connection), it shows **Generate →**. Click it to generate without starting over.

TIP **Delete** asks first, then removes the ROA from the list. Support can still restore it. Deleting needs Compliance delete rights.

4. Generate, review and edit the sections

The workspace shows the actions at the top, the supporting documents, and the section editor. Generating writes one section per request and saves each as it arrives, so you can watch it fill in.



The section editor for a Short Term Personal ROA at 86%.

1. Watch the bar and the line under it: **% complete · autosaves after edits** and whether it is saving.
2. Click **Generate all sections** to (re)write every section from the documents. When it finishes, read the message at the top: it says how many documents were read and lists any that could not be read or were cut short. If generating stops part-way, click **Continue generating** to write only the missing sections.
3. Your edits save by themselves a moment after you stop typing. Click **Save as Draft** (or **Save changes** once committed) to save at once; the message shows the new percentage.
4. Click a section in the list on the left to open it. A green tick means it has text or is marked complete.
5. Read and correct the text in the box. Tick **Mark complete** when you are happy with a section.
6. Click **Regenerate section** to rewrite only the open section. It re-reads all attached documents, including any you added since, and improves the current draft.
7. Below the editor you can change the **ROA type**, the **Status** (Draft, Generating..., In progress, Pending review, Completed) and add **Pack notes**.

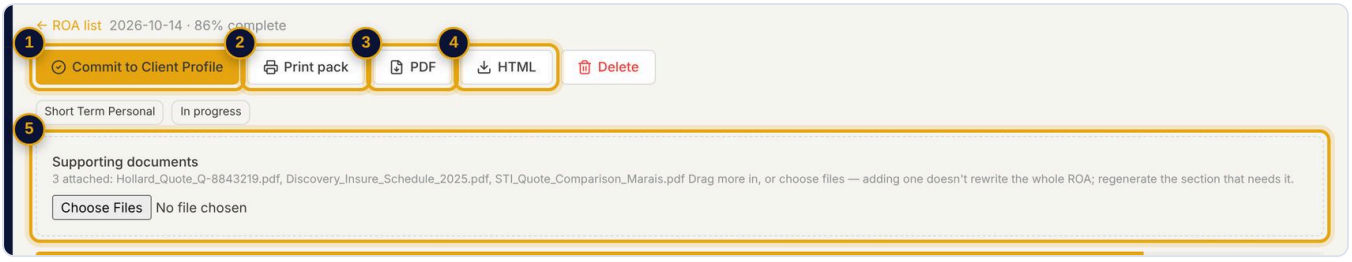
TIP Check every figure against the documents before you commit. The AI is told not to invent figures, but you sign the advice.

TIP On a Risk Planning ROA, Client details, Introduction, Section E: Important information, Client acknowledgement and Declaration by intermediary are filled from the client record and fixed wording, not written by the AI. Regenerating one of them asks first, because it replaces any hand edit. If the client profile is missing an ID number, address, email or phone, they are taken from the documents and the message tells you to update the profile.

TIP The Financial Needs Analysis section is a table. When editing it as text, keep the | at the start and end of every row and leave the | --- | line under the heading alone.

TIP Changing the ROA type changes the sections. Text written under the old type is kept, and a red note names it; change the type back to see it.

5. Add a document you missed

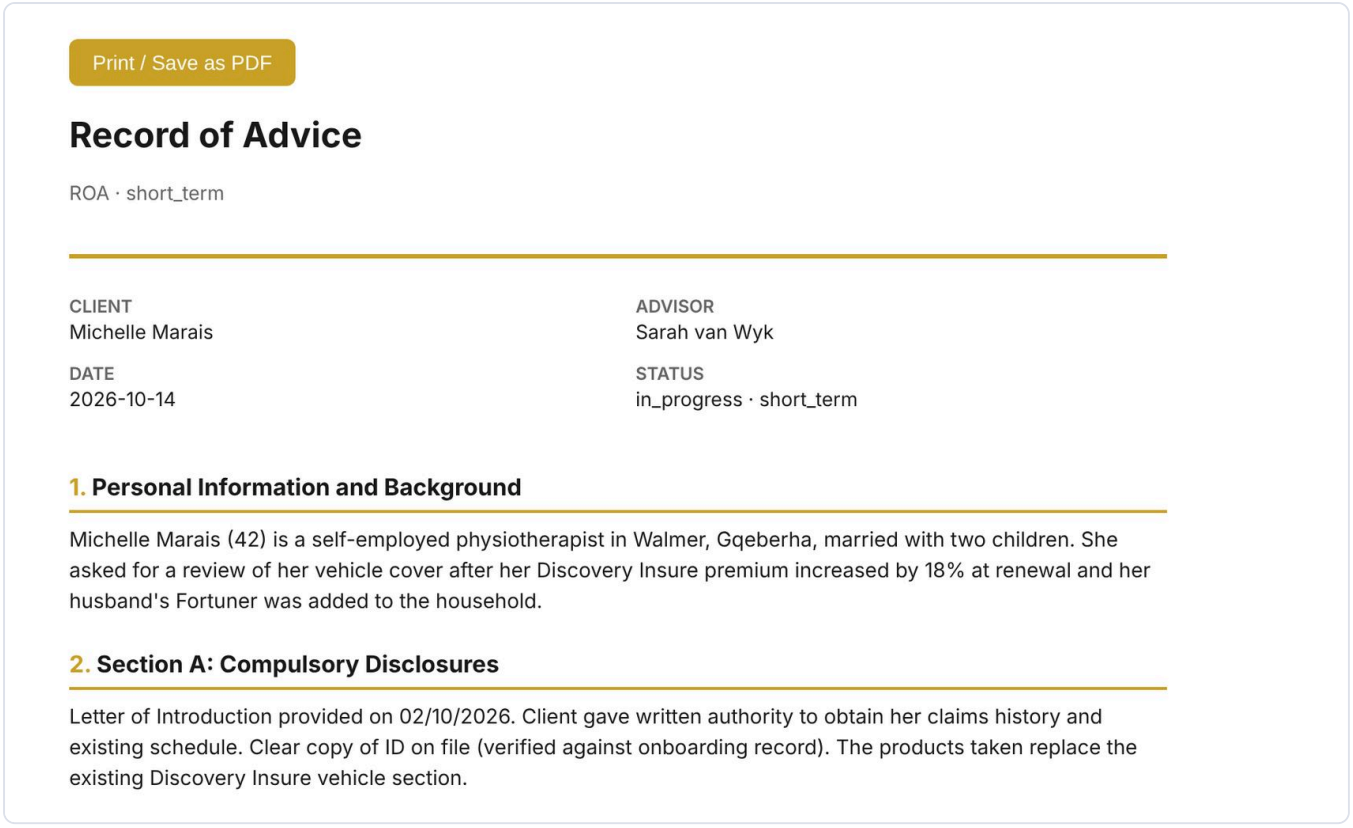


Workspace actions (1 Commit to Client Profile, 2 Print pack, 3 PDF, 4 HTML) and the supporting documents box (5).

1. 5 In the workspace, drag the file onto **Supporting documents** or click **Choose Files**. The box lists what is already attached.
2. Adding a document does not rewrite the ROA. Open the section that needs the new facts and click **Regenerate section**.

6. Print the pack and commit the ROA

The print and commit buttons sit at the top of the workspace, beside Delete (see the picture in section 5).



Print pack opens the ROA in a new tab with your practice's branding.

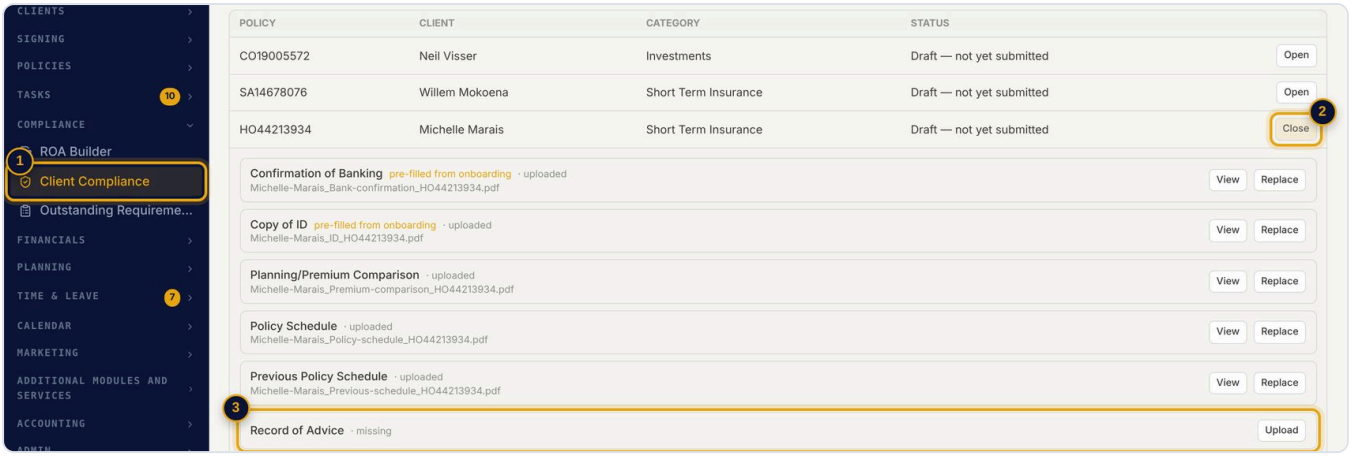
1. Click **Print pack** to open the ROA in a new browser tab, with a **Print / Save as PDF** button at the top. If nothing opens, allow pop-ups for the site.
2. Click **PDF** to download the ROA as a PDF file, or **HTML** to download it as a web page file. If the PDF cannot be made, a message says so; try again shortly.
3. When the ROA is final, click **Commit to Client Profile**. This marks the ROA **Completed** and records when. The button then reads **Committed to client profile**. It is greyed out for an ROA with no linked client (for example a company client).

TIP Pack notes print at the end of the pack, except on Risk Planning ROAs, which print in the layout of the issued form (Sections A to E, acknowledgement and declaration).

TIP Every ROA for a client is also listed on the **ROA** tab of their client profile.

7. File it in the compliance folder

Head office checks each policy's compliance folder before commission on that policy can be released, and the folder requires a Record of Advice. The ROA Builder does not file it there for you: attach the signed PDF yourself.



Compliance › Client Compliance, with the Record of Advice requirement still missing.

1. Open **Compliance › Client Compliance**.
2. Find the policy and click **Open** on its row to show the folder's requirements.
3. On the **Record of Advice** line, click **Upload** (or drag the file onto the line) and choose the ROA PDF.

Questions

Which file types can I upload as supporting documents?
PDF, Word (.doc, .docx), PNG, JPG/JPEG, TIFF and .txt, up to 25 MB each. PDF, plain text, JPG and PNG are read; Word files are stored but not read, so save them as PDF.

Will a scanned PDF work?
Yes. A PDF with no text layer is read with AI text recognition, as are JPG and PNG photos (up to 20 MB). Check the message after generating: it names any document that could not be read.

What is the difference between Generate ROA and Draft ROA?
Generate ROA creates the ROA and writes every section from the documents straight away. Draft ROA only saves the record and its documents so you can write or generate later.

How is the percentage worked out?
It is the share of the ROA type's sections that have text or are ticked Mark complete.

Does committing send the ROA anywhere?
No. It marks the ROA Completed and records the date. Download the PDF and upload it to the policy's compliance folder yourself.

Ask Stakr

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

- What documents should I upload for a Risk Planning ROA?
- Can the ROA Builder read scanned PDFs?
- How do I regenerate just one section of an ROA?
- What does Commit to Client Profile do?
- Why does my ROA say a document could not be read?

WEALTH STAKR

HOW-TO GUIDE 8

Uploading your commission transactions

Import a commission or remittance statement into Financials › Transactions, check what it produced, and make sure every line can be paid to the right adviser.

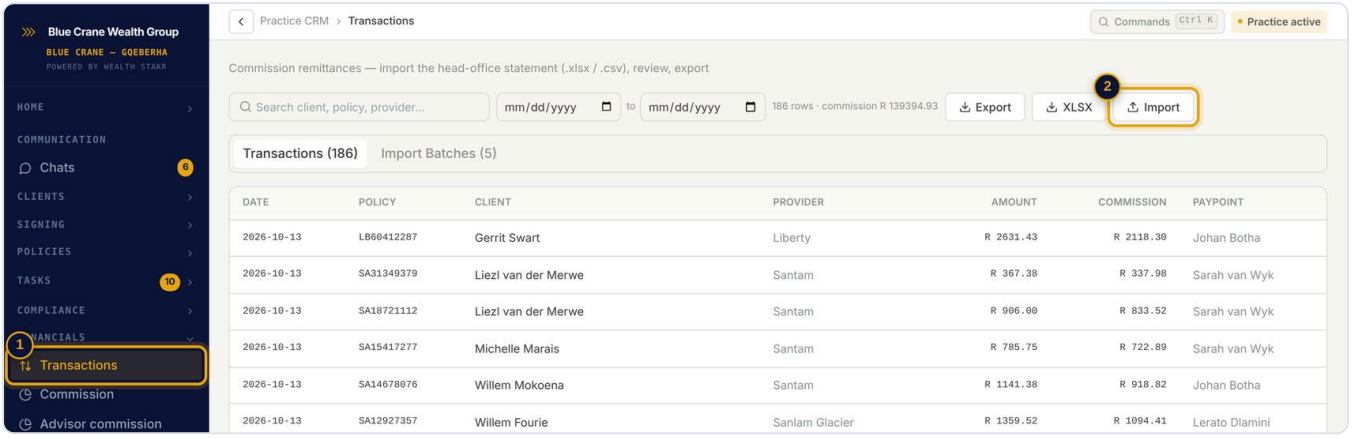
For: Practice MDs and the staff who process commission statements **Time:** About 15 minutes per statement

Before you start

- You need the Transactions permission to import, and practice-wide Commissions access to use the Commission, Advisor commission and Commission pipeline screens. By default only the Practice MD role has these; an MD can grant them to another role under Admin › Roles.
- Have the statement as an .xlsx, .xls or .csv file. Do not retype or reshape it — the importer is built to read the statement as you received it.
- Import your policies first, with their advisor splits. A transaction is paid out by matching its policy number to a policy and multiplying the adviser share by that policy's split. No policy or no split means nobody is paid for that line.
- One import can hold at most 5,000 rows. Split a bigger file into two.

1. Open the import

If your practice belongs to a group, head office uploads provider statements on its own Commission Received screen and sees the commission for every practice in the group. This guide covers the practice's own import, which you do on the Transactions screen.



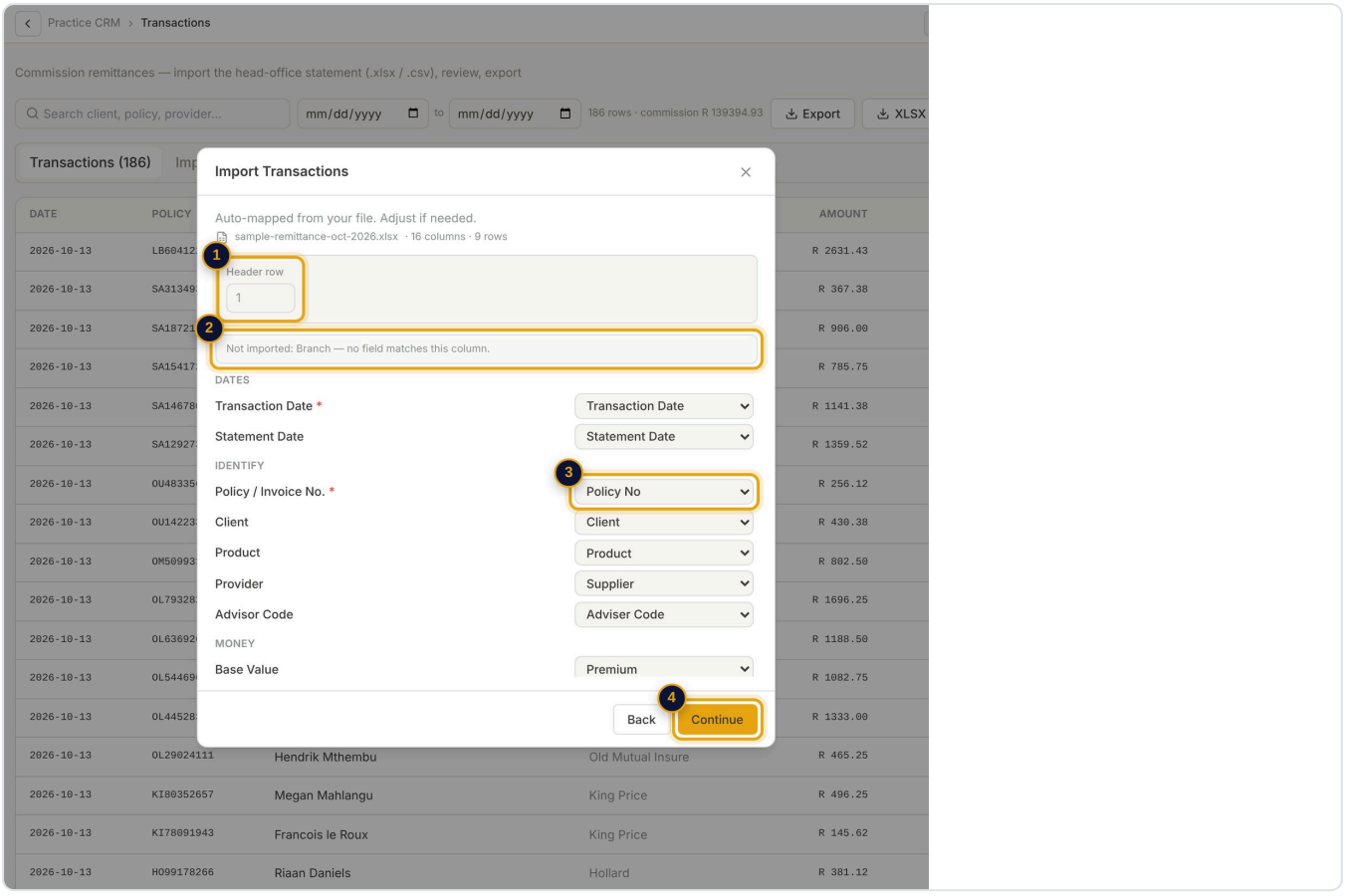
Financials › Transactions, with the Import button top right.

1. In the sidebar, open **Financials › Transactions**.
2. Click **Import**. The **Import Transactions** window opens.
3. Drag your file onto the box, or click it to choose the file. It accepts .csv, .xlsx and .xls.

TIP There is no way to type a transaction in by hand. Every line must come from a statement so that it reconciles to that statement.

2. Check the column mapping

The file is read in your browser and each column is matched to a Wealth Stakr field automatically. The match is exact, not a guess: a column called Policy No, Policy Number or Invoice No finds Policy / Invoice No.; Supplier finds Provider; Premium finds Base Value; Revenue Type finds Transaction Type. Anything it cannot match is left for you to choose.



The mapping step, opened already filled in from the file's headings.

1. If your headings are not on the first line of the sheet, change **Header row** to the line they are on. If the workbook has more than one sheet, a **Sheet** box appears beside it — choose the right sheet. Either change re-runs the auto-mapping.
2. Read the **Not imported** note. It lists the columns in your file that no field uses, so nothing is dropped without you knowing.
3. Check each field's drop-down and correct any that point at the wrong column. Choose **— skip —** to leave a field out.
4. Make sure the two required fields (marked with a red star) are mapped: **Transaction Date** and **Policy / Invoice No.** Until they are, a yellow **Still to map** note shows and **Continue** stays greyed out. Then click **Continue**.

TIP Map **Adviser Share Excl**. It is the figure adviser payouts are calculated from. A file imported without it produces transactions that pay nothing.

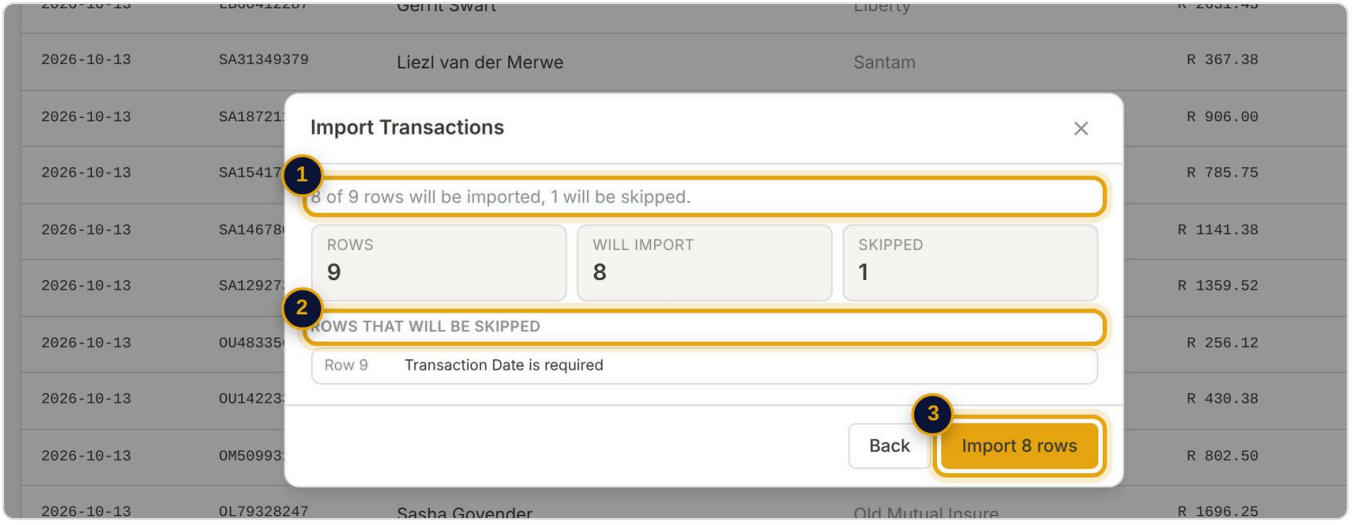
TIP **Adviser Split** may be written as a fraction (0.9) or a percentage (90 or 90%). Both are read correctly. A value above 100% is rejected.

TIP Dates are read day first, so 05/10/2026 is 5 October 2026. Text dates and real Excel date cells both work.

TIP There is no field for the adviser's name. Who gets paid comes from the policy's advisor splits, not from the statement.

3. Preview and import

Before anything is saved, the preview shows how many rows will import and which will be skipped, and why.



The preview: 8 of 9 rows will import; row 9 has no readable transaction date.

1. Read the summary line and the **Rows**, **Will import** and **Skipped** counts.
2. Check **Rows that will be skipped**. Each row number (counted from the first row under the headings) shows its problem — for example a required field that is empty or unreadable, an amount that is not a number, or a split that is not a fraction or percentage. To fix them, correct the file and start the import again, or click **Back** to change the mapping.
3. Click **Import N rows**. Only the rows that passed the preview are sent.
4. When you see **Imported N transactions**, click **Done**. If any rows failed on the server, they are listed by row number with the reason.

4. Head-office "Adviser Rec Detailed" statements

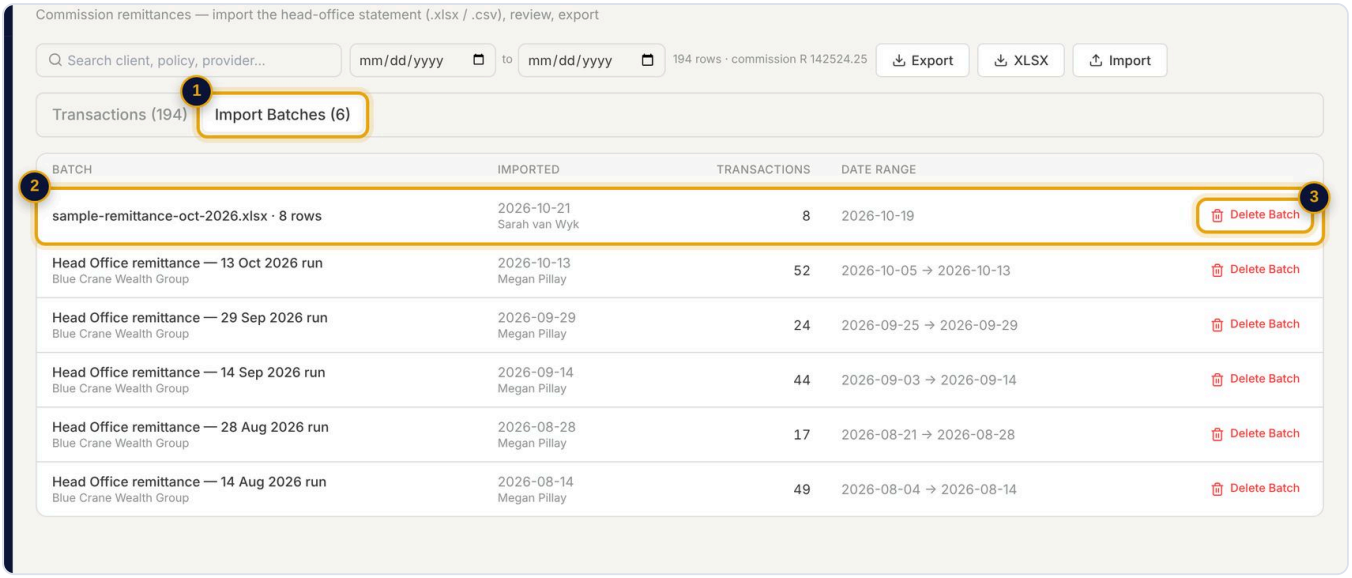
A head-office Adviser Reconciliation statement is not a flat table: the provider and revenue type are section headings, and the adviser or entity name sits in the title block. The import recognises this layout by itself and skips the mapping step.

1. Choose the statement in the import window as usual. Instead of the mapping grid you see the party's name and code, the number of **Lines**, **Providers** and the **Adviser share (excl)** total, and a breakdown **By revenue type**.
2. Check the reconciliation message. A green note means the lines add up, to the cent, to the statement's own adviser-share and supplier-amount totals.
3. Click **Import N statement lines**. If the lines do not reconcile, a red note explains the difference and the import button stays disabled — nothing can be imported until the statement reads correctly.

TIP The batch is labelled with the party's name, the payment-run date and the number of lines, so you can find it later on the Import Batches tab.

5. Check or undo an upload

Every import becomes one batch, so a wrong file can be taken back in one action.



Import Batches lists every upload, newest first.

1. On **Financials › Transactions**, click the **Import Batches** tab.
2. Find your upload. Each row shows the batch name (the file name and row count, or the statement's party and date), who imported it and when, the number of transactions and the date range of the lines. Check that the date range matches the statement.
3. To take back a wrong upload, click **Delete Batch** and confirm. All the transactions in that batch leave the transactions list and every total.

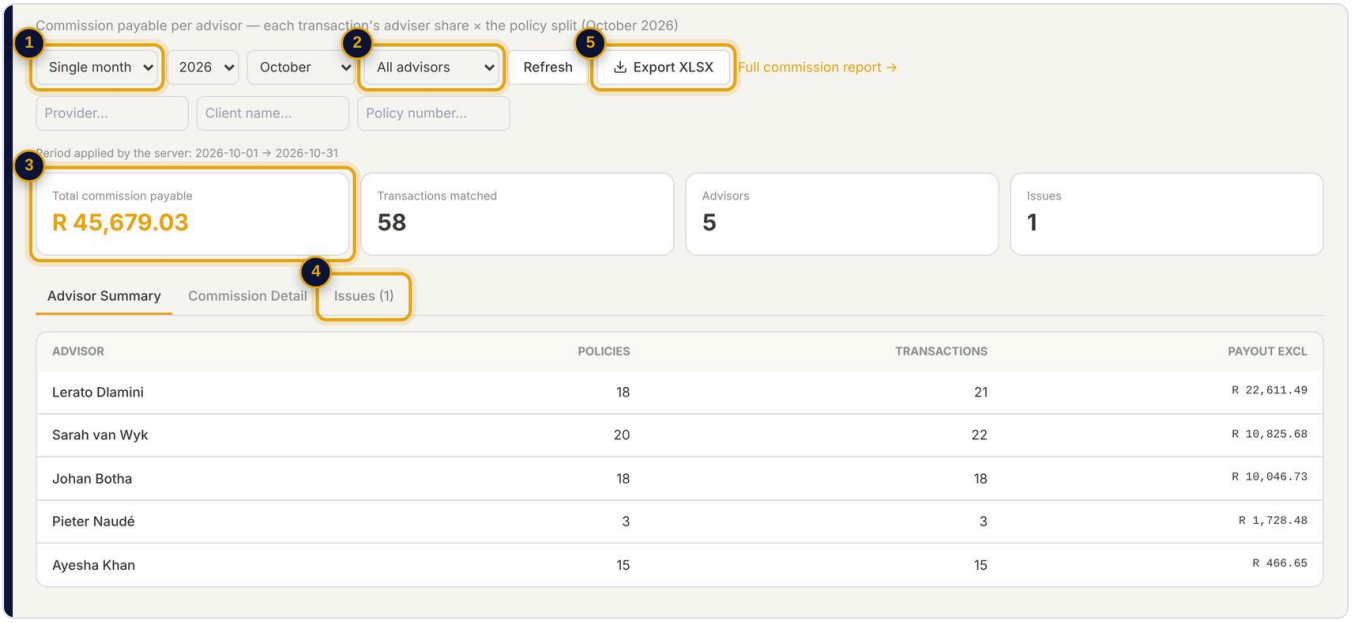
TIP Deleting a batch needs delete rights on Transactions. The rows are hidden, not destroyed, and support can recover them.

TIP Commission pipeline lines already raised from a deleted batch stay on the Commission pipeline screen.

TIP A batch called **Untitled batch** with an amber note holds every transaction that arrived before import batches existed. Deleting it removes all of those rows.

6. See what each adviser is owed

Once the transactions are in, two reports show the money. Both are for the Practice MD; an adviser sees only their own figures under Financials › My earnings.



Financials › Advisor commission for October 2026.

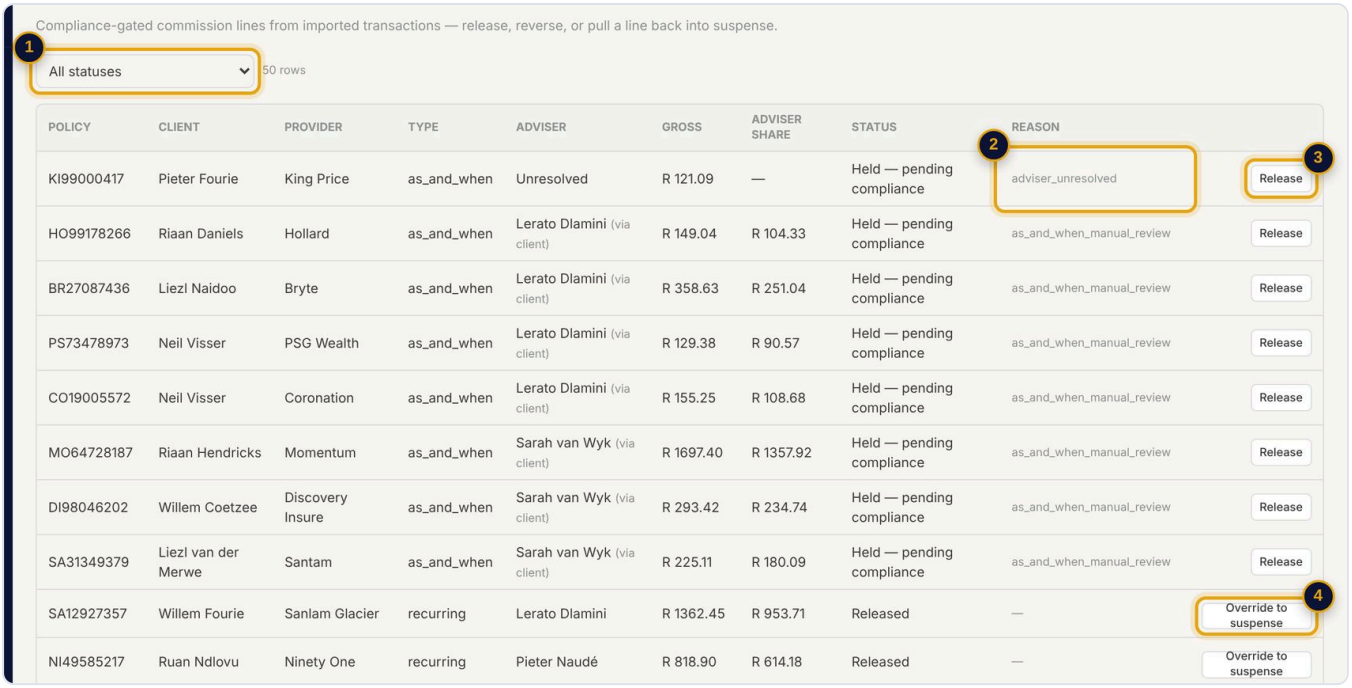
1. Open **Financials › Advisor commission**. Choose **Single month** and pick the year and month, or choose **Date range**, set the dates and click **Apply range**. The period is the transaction date on each line.
2. Leave **All advisors** selected to see everyone, or pick one adviser. You can also narrow by provider, client name or policy number.
3. Read **Total commission payable**. Each line pays its **Adviser Share Excl** multiplied by the policy's split for that adviser on the transaction date.
4. Open the **Issues** tab. It lists lines that cannot be paid properly: **No policy found**, **Policy has no advisor splits** and **Zero-percent split**. Fix these before you pay (see sections 8 and 9).
5. Click **Export XLSX** for the payment run. The workbook holds the summary, the detail and the issues for what is on screen.

TIP For a view by provider, client, category or adviser, open **Financials › Commission** (the Commission Report). Choose the year and month (or **All months**), then use the **By policy**, **By provider**, **By client**, **By category** and **By advisor** tabs. **Export CSV** saves the tab you are on; **Export XLSX** saves all five.

TIP A policy number with a suffix such as .1 or *2 on the statement still matches the policy without the suffix.

7. Clear held lines on the Commission pipeline

Every imported line that carries an Adviser Share Incl amount also lands on the Commission pipeline, where it is held until someone with practice-wide Commissions access releases it.



Financials › Commission pipeline. The first line could not be matched to an adviser.

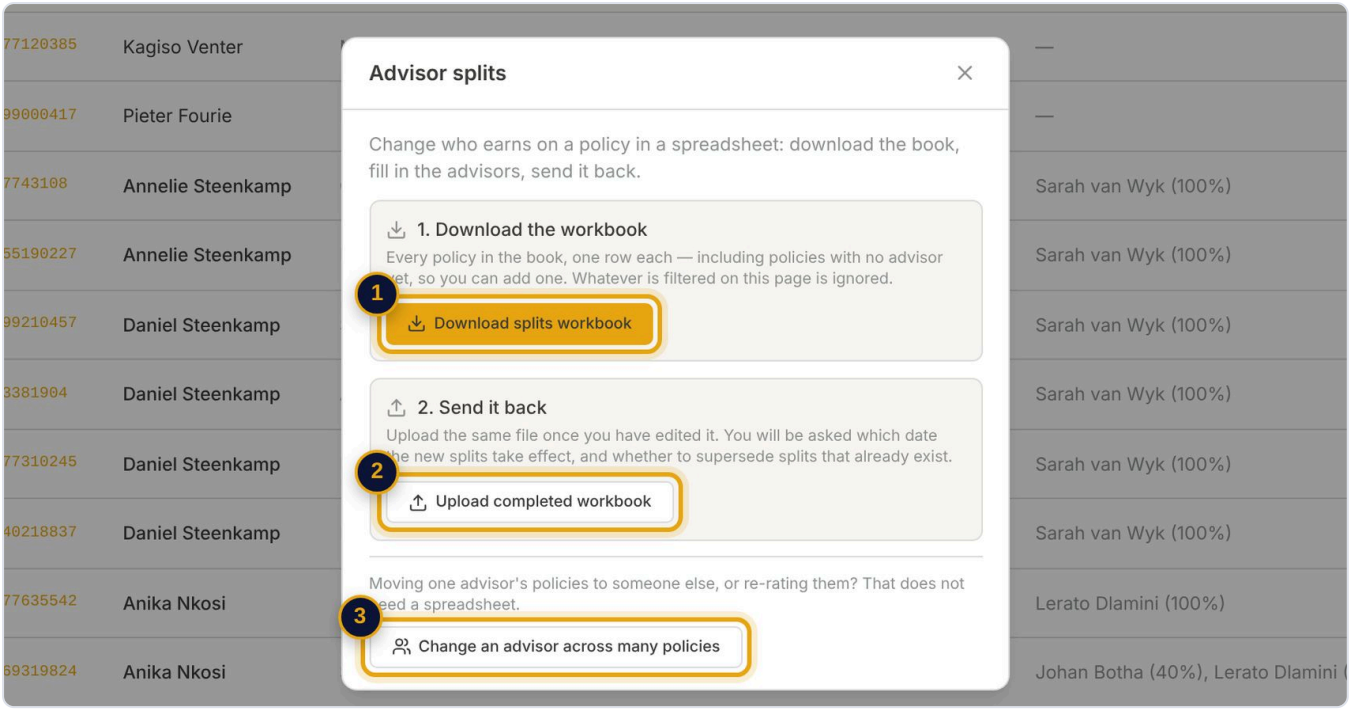
1. Open **Financials › Commission pipeline**. Use the status filter to show **Held — pending compliance**, **Released** or **Reversed** lines.
2. Read the **Reason** for each held line. **as_and_when_manual_review** is a line waiting for a manual check. **compliance_pending_first_year** and **compliance_pending_renewal** wait for the policy's compliance folder to be approved. **adviser_unresolved** means no adviser could be found for the line, and **house_split_missing** means the adviser has no house split set up.
3. When a line is checked, click **Release**. If the line has no adviser, you are asked why you are releasing it anyway; the reason is recorded.
4. To pull a released line back, click **Override to suspense** and give a reason.

TIP The import has no column for commission type, so lines from the Transactions import arrive as as_and_when and are held for manual review.

TIP An adviser can see their own lines here but cannot release them. Releasing needs practice-wide Commissions access.

8. Make sure every policy has advisor splits

Splits are set per policy. For one policy, click its row on **Policies › Policies** to open the editor; under **Advisors (splits → 100%)** pick each adviser, type their percentage, use **+ Add advisor** for a second one, and click **Save**. The splits on a policy cannot add up to more than 100%. For many policies, use the spreadsheet round trip.



Policies › Advisor splits: download, edit in Excel, upload.

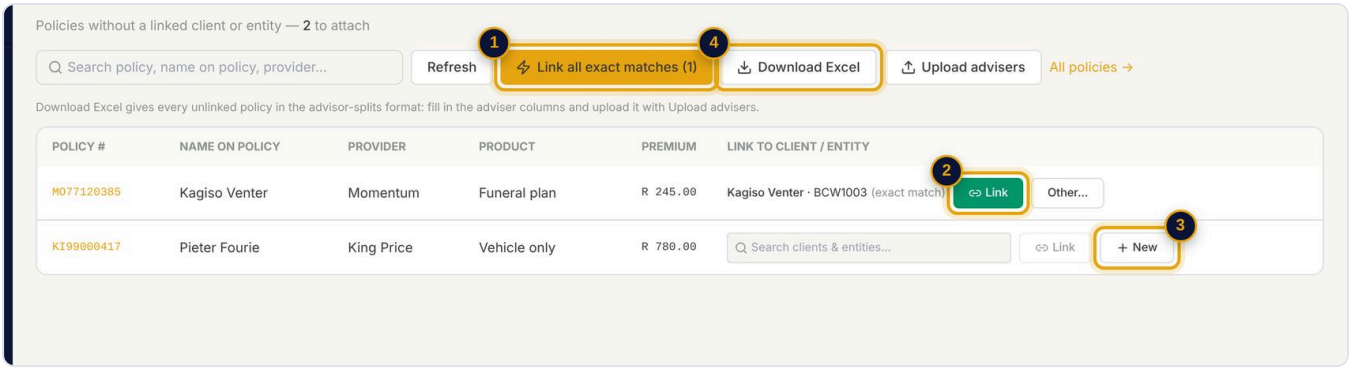
1. On **Policies › Policies**, click **Advisor splits**, then **Download splits workbook**. It holds every policy in the book, one row each, with columns **Policy Number**, **Client**, **Provider** and **Advisor 1–3 Name**, **Split %** and **Start Date**. Page filters are ignored.
2. Fill in the advisers and percentages in Excel and save. Then click **Advisor splits › Upload completed workbook**. The columns map by themselves.
3. On the preview step, set **Effective from** — the date the new splits start. Earlier commission keeps the split it was paid on. Tick **Supersede splits that already exist** only if the file should replace current splits; left off, it only fills in policies with no split. Then import.
4. 3 To move one adviser's policies to someone else, or change their percentage, click **Change an advisor across many policies**. Type the adviser's name (and optionally the split % to match), check the count of matching policies, fill in **Replace with**, set **Effective from** and click **Apply to N policies**.

TIP Nothing is deleted when splits change. The old split is closed the day before the effective date and the new one starts on it.

TIP The bulk change replaces the matched adviser; it does not add a second one.

9. Link unlinked policies

A policy that is not linked to a client or entity cannot have commission attributed to a client. **Admin › Unlinked policies** lists them. Linking needs access to the whole book.



Admin › Unlinked policies, with one exact name match and one policy needing a new client.

1. Click **Link all exact matches** to link, in one go, every policy whose name on the policy exactly matches one client or entity (or a saved alias). You are asked to confirm.
2. Or link one at a time: where a match is shown, click the green **Link**. Click **Other...** to choose someone else.
3. Where there is no match, search for the client or entity and click **Link**, or click **New** to create a bare client or entity from the name and link it. Complete their details on the client screen afterwards.
4. To add advisers to these policies, click **Download Excel**, fill in the adviser columns, and send it back with **Upload advisers** (the same splits import as section 8).

10. Optional: compare a provider remittance (Discrepancy Report)

The Discrepancy Report checks a provider's remittance file against your policies and imported transactions. It has no sidebar link; open it at the address ending /financials/discrepancy in your practice. It needs practice-wide Commissions access.

1. Set **Amount threshold (R)** and **Split threshold (fraction)** if the defaults (R0.05 and 0.005) do not suit you.
2. Click **Upload remittance file** and choose an .xlsx, .xls or .csv. It needs columns such as Link (or Policy Number), Sales Rep, RepComExcl and TransDate. Rows with no Link are skipped and counted.
3. Read the counts per status — **Match**, **Split differs**, **Amount differs**, **No policy**, **No split**, **No transaction**, **Advisor missing** — filter by status or **Ambiguous only**, and click **Export CSV** if you need the list.

TIP This report only compares. It does not import anything.

Questions

Which file types can I import?

.xlsx, .xls and .csv. The file is read in your browser, so you can pick the sheet and the header row.

I imported the wrong statement. How do I undo it?

Financials › Transactions › Import Batches, then Delete Batch on that upload. All its transactions leave the lists and totals in one go.

Why does a transaction show no payout for any adviser?

Its policy number does not match a policy, the policy has no advisor splits, the split is 0%, or the Adviser Share Excl column was not mapped. Check the Issues tab on Advisor commission.

Why are all my new lines held on the Commission pipeline?

The import carries no commission type, so lines arrive as as_and_when and are held for a manual check. Release each one once checked.

Can an adviser import or see these reports?

Not by default. Transactions, Commission, Advisor commission and the pipeline actions are Practice MD screens unless the MD grants them to another role. Advisers see their own money under My earnings.

Ask Stakr

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

- How do I upload this month's commission statement?
- What columns does the transaction import need?
- How do I delete an import batch I uploaded by mistake?
- Why is a commission line held on the Commission pipeline?
- How do I set advisor splits for lots of policies at once?

WEALTH STAKR

HOW-TO GUIDE 9

Practice MD: setting up your practice

Invite your team, give them the right roles, set up leave rules and approvers, and add your practice logo.

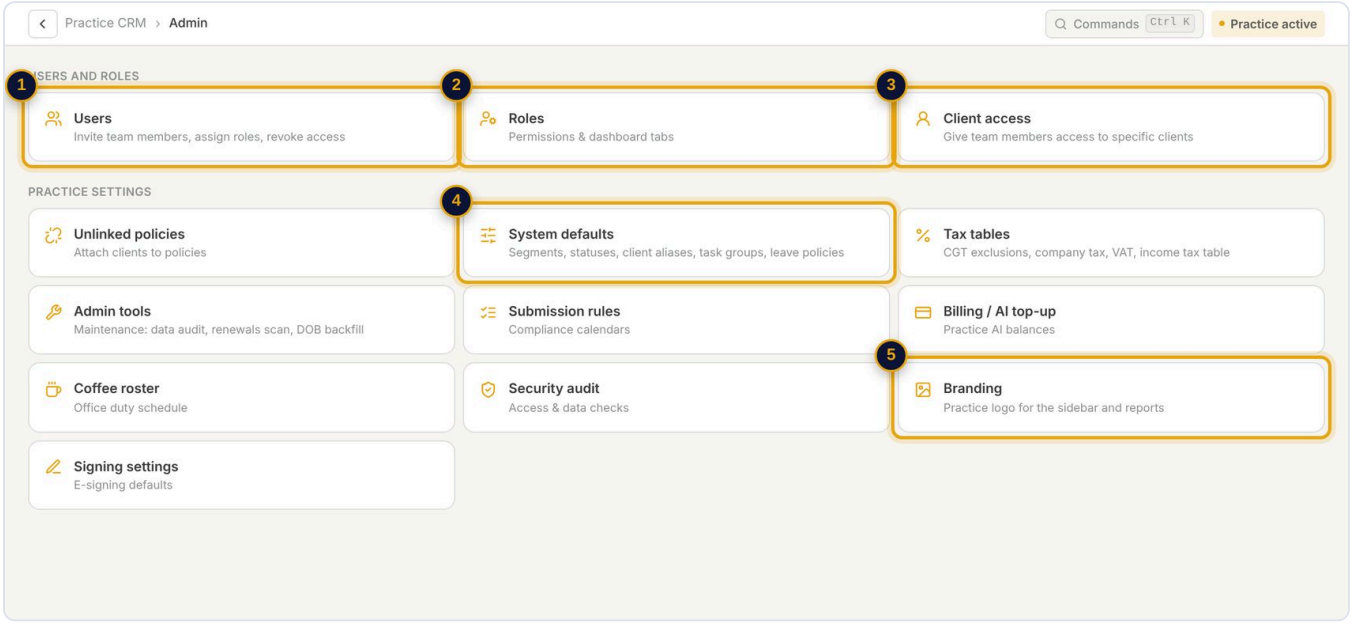
For: Practice MDs **Time:** About 30 minutes for a first set-up

Before you start

- You must be signed in with the Practice MD role. Only the Practice MD can invite users, change roles and edit role permissions (Head Office and Super Admin can also manage roles).
- A list of your team: each person's work email address and what they do (adviser, adviser who also administers other advisers' books, administrator, HR, marketing).
- Your practice's leave policy (days per leave type) and, if you are moving from another system, an export of existing leave.
- Your practice logo as an image file, no bigger than 5 MB.

1. Open Admin

All practice set-up lives under **Admin** in the sidebar. **Admin › Overview** shows every admin screen as a tile; the same screens are listed under the Admin group in the sidebar.



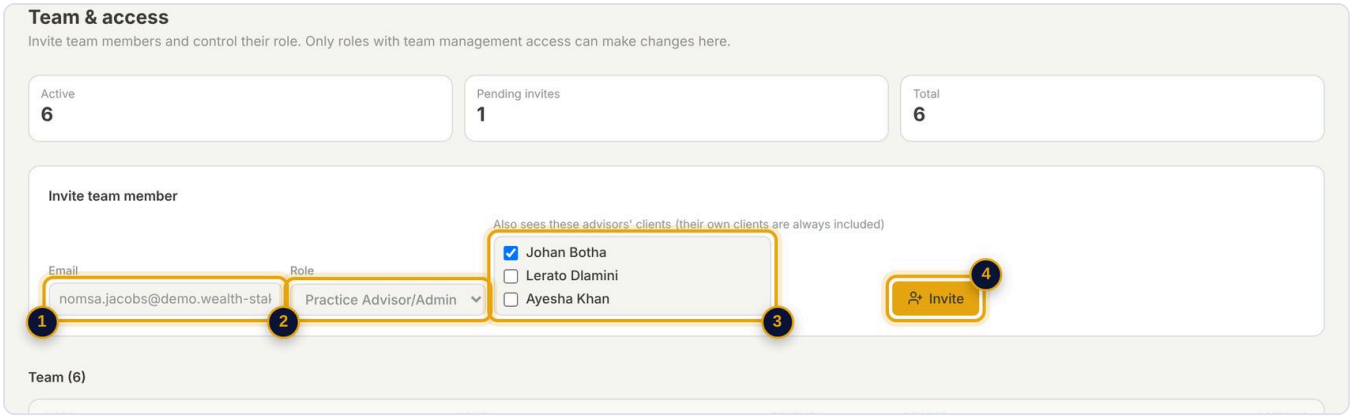
Admin › Overview. Users and roles come first, then practice settings.

1. **Users**: invite people, change their role and revoke access (section 2).
2. **Roles**: what each role can see and do, including leave approval and dashboard widgets (section 3).
3. **Client access**: give one person access to a specific client (section 4).

4. **System defaults**: includes your leave rules (section 5).
5. **Branding**: your practice logo (section 7).

2. Invite your team

Go to **Admin › Users** (the page is titled **Team & access**). Every invitation is sent by email; the person sets their own name and password when they accept.



Inviting an Advisor/Admin who also looks after Johan Botha's clients.

1. Under **Invite team member**, type the person's work address in **Email**.
2. Choose their **Role**. The six standard roles are **Practice MD**, **Practice Advisor**, **Practice Advisor/Admin**, **Practice Administration**, **Practice HR** and **Practice Marketing**. Add-on roles (**Co-Sec and Trusts**, **Estates**) and your own bespoke roles appear below them.
3. If the role works with other advisers' clients, tick the advisers. For **Practice Advisor/Admin** ("Also sees these advisors' clients") you must tick at least one; their own clients are always included. For **Practice Administration** ("Limit to these advisors' clients") leave it empty to give access to the whole practice.
4. Click **Invite**. A green message confirms the email was sent, with a **Copy invite link** button.

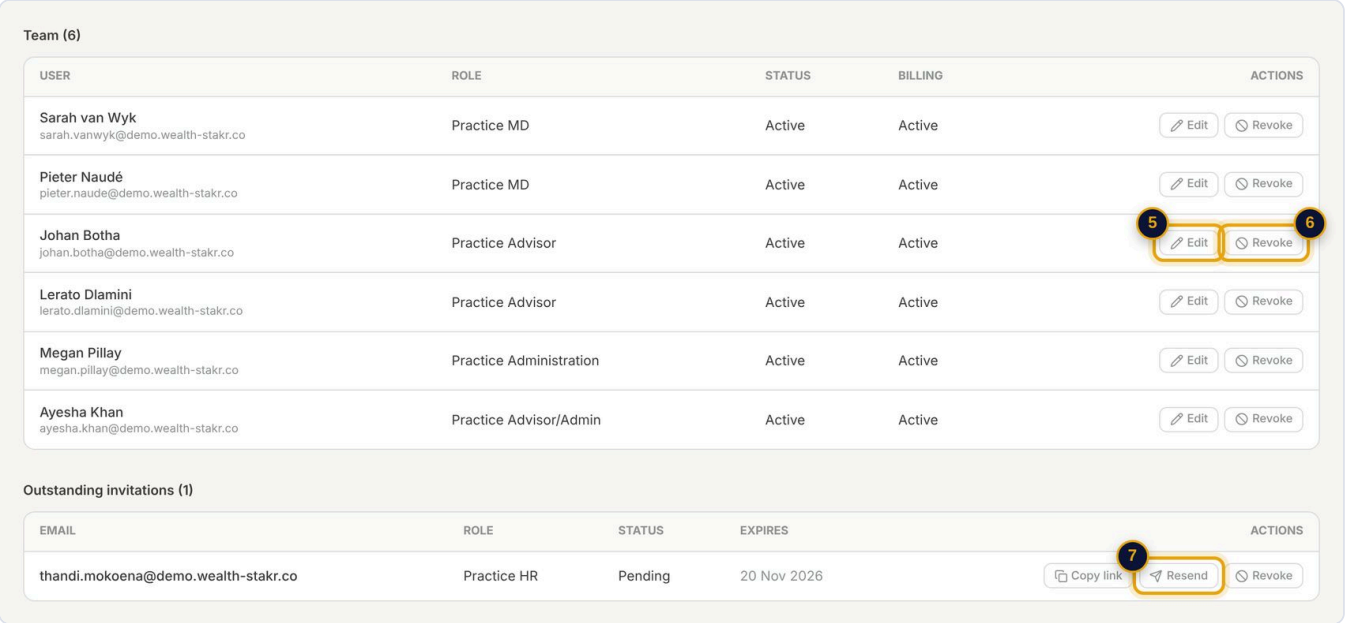
TIP Add your advisers first. The adviser list only shows active Practice Advisor and Practice Advisor/Admin members, and says "No advisors on the team yet" until there are some.

TIP If the message is red and says the invitation was not delivered, click **Copy invite link** and send the link to the person yourself.

TIP Someone who is already an active member cannot be invited again. Use **Edit** on their row instead.

TIP Every active member is a billable seat. A role that includes My Earnings is charged as an advisor seat.

3. Manage people already on the team



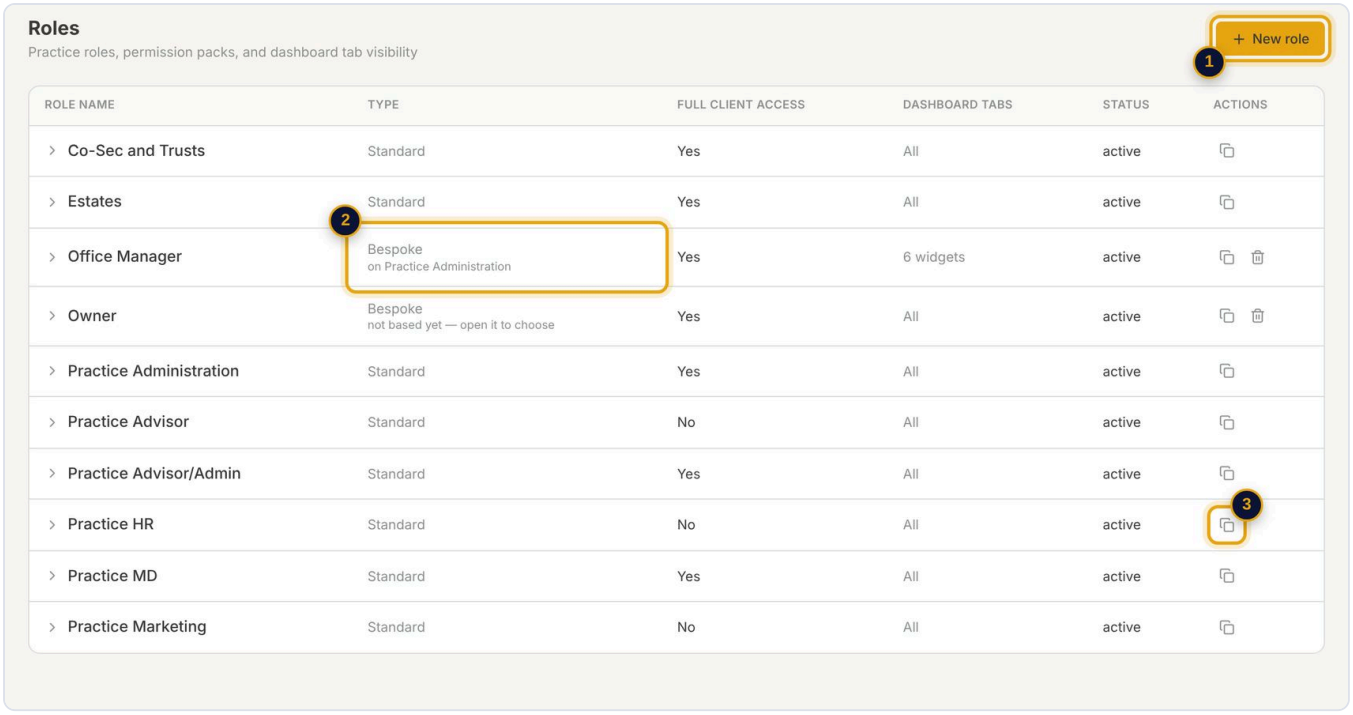
The Team list and Outstanding invitations.

1. 5 To change someone's role or linked advisers, click **Edit** on their row, make the change and click **Save**.
2. 6 To remove someone's access, click **Revoke**. To bring them back later, click **Reinstate**, check the role and click **Reinstate** again.
3. 7 Under **Outstanding invitations**, check the **Expires** date. Click **Resend** to send a fresh link (the old one stops working), **Copy link** to share it yourself, or **Revoke** to cancel the invitation.

TIP If a reinstated person shows that their seat is waiting for the practice's debit order, they have no access until billing covers the seat.

4. Set up roles and permissions

Go to **Admin › Roles**. **Standard** roles are defined centrally and cannot be edited here. To change what a role can do, make a **Bespoke** role and give it to people instead.



The Roles list. Office Manager is a bespoke role based on Practice Administration.

1. To start from scratch, click **New role**, enter a **Name** and **Description**, choose what it is **Based on**, and click **Create**. The new role starts with no permissions.
2. The **Type** column shows **Standard** or **Bespoke** and what a bespoke role is based on. A bespoke role that is "not based yet" cannot be given to anyone until you open it and choose a base.
3. To start from an existing role, click its copy icon. A copy called "<role> (Copy)" appears in the list for you to open and rename. Inside a standard role you can also click **Copy to bespoke role**.

TIP **Based on** offers every standard role except Practice MD. Someone who should be an MD gets the Practice MD role itself.

TIP The base decides whether people with the role must be linked to advisers: a role based on Practice Advisor/Admin must have at least one linked adviser.

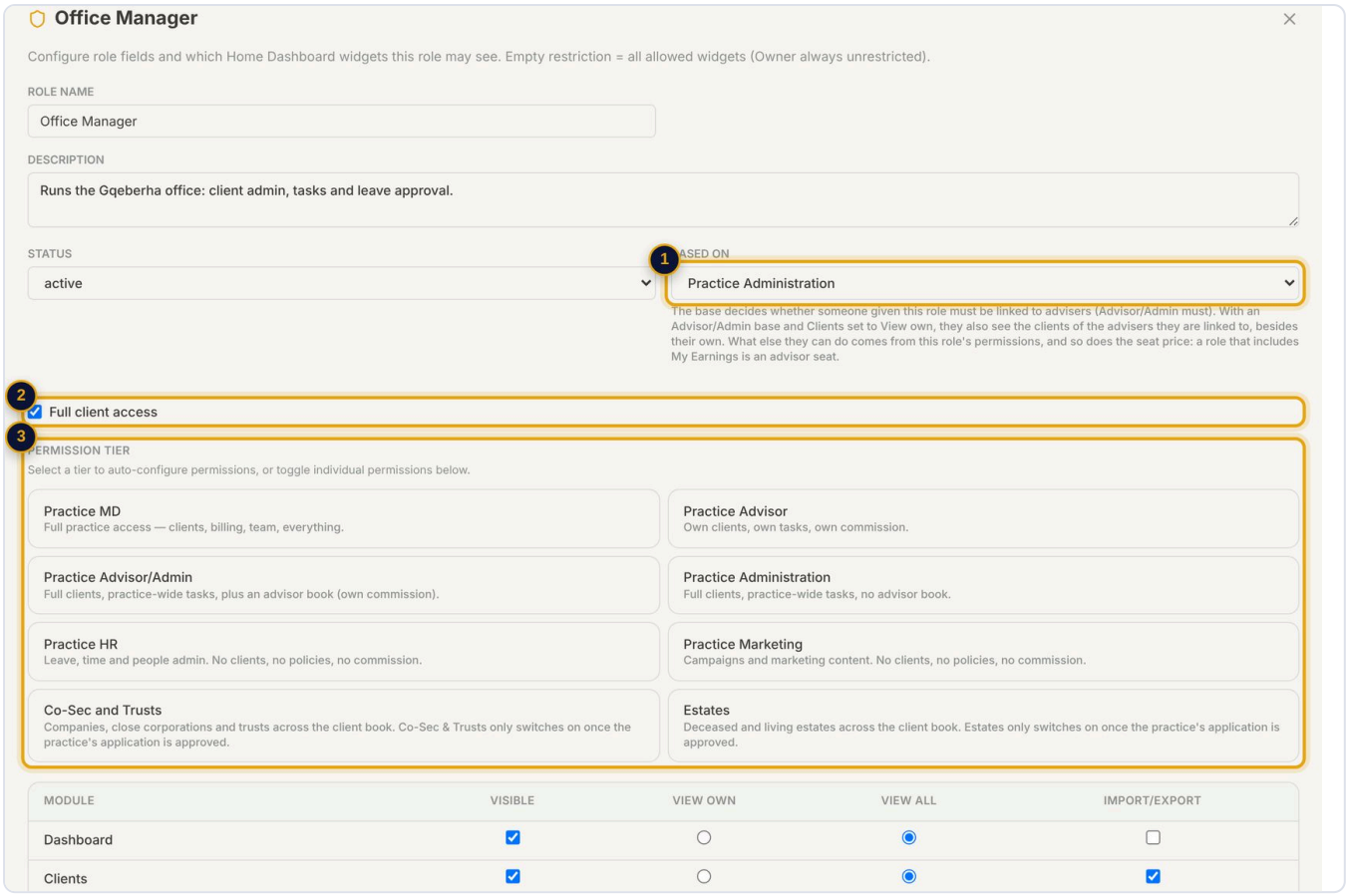
TIP Add-on modules (Co-Sec & Trusts, Estates) cannot be ticked on a bespoke role. Give people the standard **Co-Sec and Trusts** or **Estates** role. These only switch on once your practice's application for the add-on is approved.

TIP If **Add standard roles** shows at the top, some standard roles are missing from your practice. Click it to add them; your own roles stay as they are.

TIP To delete a bespoke role, click the bin icon. If people still hold it, choose a role to move them to and click **Reassign & delete**.

5. Choose what a bespoke role can do

Click a role's name to open it.



The top of a bespoke role: base, client access and the permission tier presets.

1. Check **Based on**. The text under it explains what the base controls.
2. Tick **Full client access** if this role may see every client in the practice.
3. To fill the permissions quickly, click one of the **Permission tier** cards (for example **Practice Administration**). This replaces the ticks below, which you can then adjust.

6. Set permissions, leave approval and dashboard widgets

Below the tier cards is a row for every module, with **Visible**, **View own**, **View all** and **Import/export**. Untick **Visible** to hide a module from the role entirely.



The Time Off row, with Can approve leave ticked.

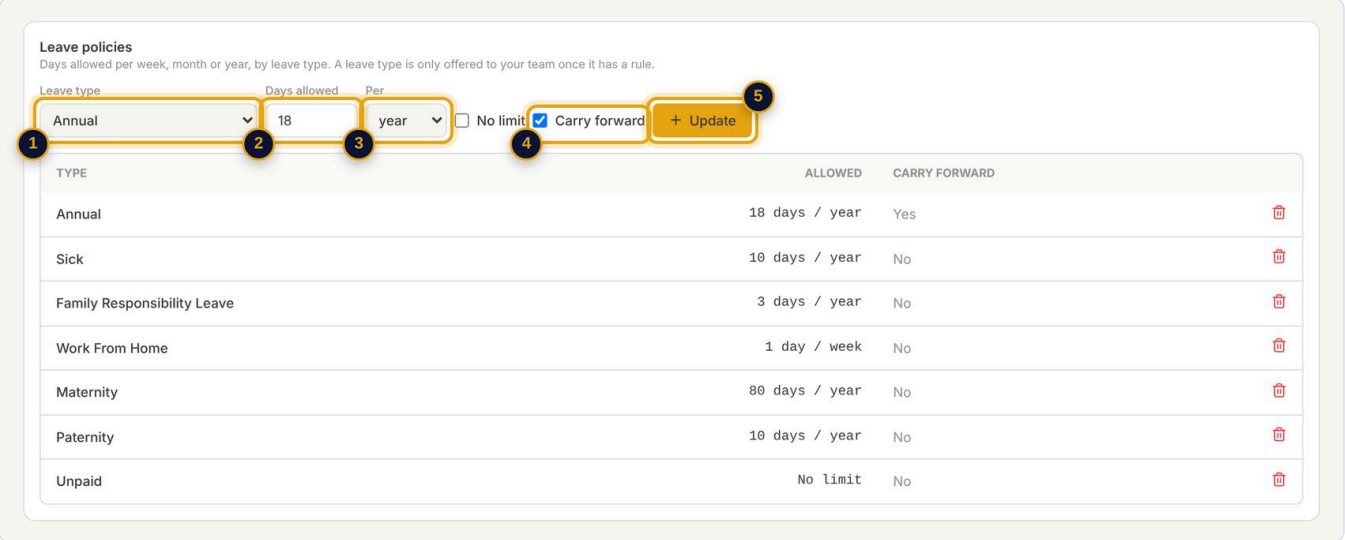
1. For each module, tick **Visible**, then choose **View own** (only their own records) or **View all** (the whole practice). Tick **Import/export** only where the role needs it.
2. On the **Time Off** row, tick **Can approve leave** for anyone who should approve or reject leave, book leave for others, upload leave and set leave rules. Untick it to take that right away.
3. Under **Home Dashboard — tab visibility**, tick **Restrict widgets** and choose which dashboard widgets this role sees. Leave it unticked to allow every widget the role's permissions permit.
4. Click **Save role**.

TIP On the **Chats** row, **Can create group chats** controls who may create group chats.

TIP Out of the box, the Practice MD and Practice HR roles can approve leave.

7. Set your leave rules

A leave type is only offered to your team once it has a rule. Rules are at **Admin › System defaults**, in the **Leave policies** section at the bottom (or click **Policies** on the Leave management page). You need **Can approve leave** to change them.



Leave policies in System defaults.

1. Choose a **Leave type**: Annual, Sick, Work From Home, Maternity, Paternity, Family Responsibility Leave or Unpaid. Choosing a type that already has a rule loads that rule.
2. Enter **Days allowed**, or tick **No limit**.
3. Choose **Per**: week, month or year. One work-from-home day a week is a weekly rule.
4. For a yearly rule, tick **Carry forward** if unused days roll over.
5. Click **Add** (or **Update** for an existing rule). To remove a rule, click its bin icon; your team can then no longer request that type.

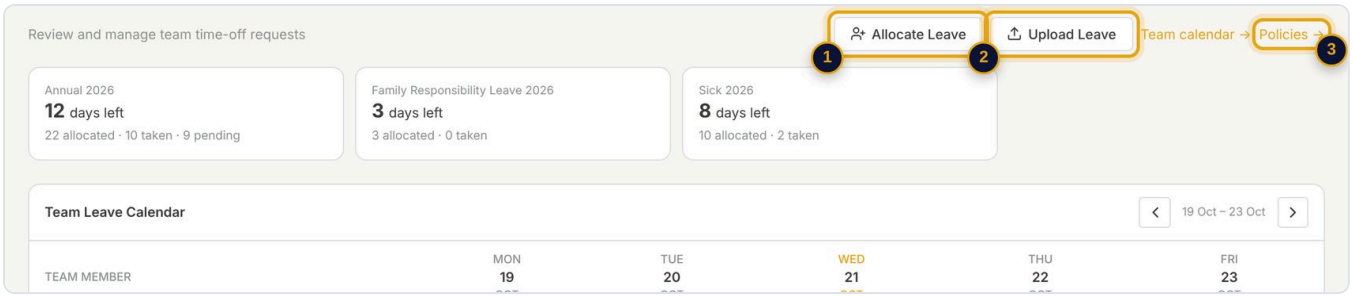
TIP With no rules yet, **Seed SA defaults** adds Annual 15 days a year (carry forward), Sick 10 days a year and Family Responsibility 3 days a year. Adjust them to your policy.

TIP The yearly rule for Annual, Sick and Family Responsibility Leave is each person's entitlement for the year, shown as "allocated" on their balance cards.

TIP Half Day Leave has no rule of its own: it counts against Annual leave.

8. Approve, book and upload leave

Go to **Time & Leave › Leave management**. People with **Can approve leave** see extra buttons.



Leave management as seen by an approver.

1. To book leave for someone, click **Allocate Leave**, choose the **Employee**, **Leave Type**, **Start date** and **Number of days**, add **Notes** if needed and click **Allocate Leave**. Weekends are skipped and the leave goes on the calendar as approved.
2. To bring in leave from another system, click **Upload Leave**, then **Download template**. Fill in one row per leave entry (columns Employee, Start Date, End Date, Leave Type, Days, Status, Note, Reviewed By, Review Note), choose the file (.xlsx, .xls or .csv), click **Check file**, review what will load, then click **Load**.
3. Click **Policies** to jump to the leave rules.
4. Pending requests in the request lists have **Approve** and **Reject** buttons for approvers.

TIP Leave that goes over a rule is still booked or requested, but is flagged for review, and everyone who can approve leave is emailed about it.

TIP Rows already in the app are skipped on upload, so the same file can be uploaded twice safely. Rows that cannot load are listed with the reason.

TIP The template has two extra sheets listing the exact leave type names and your team's names, so you do not have to guess spellings.

9. Add your practice logo

1. Go to **Admin › Branding** and click **Upload logo**.
2. Choose an image file (for example PNG, JPG or SVG) no bigger than 5 MB and no larger than about 4,000 × 4,000 pixels. Empty margins around the artwork are trimmed automatically.
3. The logo appears at the top of your sidebar and on generated reports. Click **Remove** to take it off.

TIP Colours are not set by the practice. Your organisation's Head Office chooses the colour scheme for its practices.

10. Other admin areas

You will find these under **Admin** when you need them: **Unlinked policies** (attach clients to imported policies), **Tax tables** (CGT exclusions, company tax, VAT and the income tax table used by calculators; Practice MD only), **System defaults** (also policy sections and categories, client segments, task statuses, client aliases, task groups and admin time categories), **Security audit** (access and data checks), **Admin tools**, **Submission rules**, **Billing / AI top-up**, **Coffee roster** and **Signing settings**. Bulk imports of clients and policies are done with **Import** on the Clients and Policies pages.

Questions

Why can't I pick my new bespoke role on the Users screen?

It has no base yet. Open it in Admin › Roles, choose Based on, and save. It then becomes available.

Can I edit a standard role's permissions?

No. Standard roles are managed centrally. Copy it to a bespoke role, adjust that, and give people the bespoke role.

Who approves leave?

Anyone whose role has Can approve leave ticked on the Time Off row in Admin › Roles. By default that is the Practice MD and Practice HR.

My team can't request Work From Home.

That type has no rule yet. Add one in Admin › System defaults › Leave policies (for example 1 day per week).

Someone never received their invitation.

In Admin › Users, under Outstanding invitations, click Resend, or Copy link and send it to them yourself.

Can I change the practice colours?

No. The practice sets its logo; Head Office sets the colour scheme.

How do I give someone access to one client they don't normally see?

Admin › Client access: choose the client, enter the person's email, choose the level (view, edit or full_access) and click Grant.

Ask Stakr

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

- How do I invite a new adviser to my practice?
- How do I let our office manager approve leave?
- How do I create a bespoke role?
- How do I set up work-from-home days as a leave rule?
- How do I upload our existing leave records?