CONTACT Sage Pro For Advisors Supplemental Manual
(Insurance and Investment Contact Management System)

Version 2.3

Introduction:
The Contact Sage Pro is the easiest to use, most feature rich contact management system available for insurance and investment sales professionals. It is a simplified system designed to save time and increase productivity for sales professionals with any level of computer skills or experience.

Contact Sage Pro For Advisors adds specific features for Registered Investment Advisors to the standard Contact Sage Pro. Contact Sage Pro For Advisors adds the following features:

Features: ("system" refers to the Contact Sage Pro)
- generate Required Minimum Distribution letters for clients from their retirement accounts stored in the system
- generate Balance Sheet Reports that outline client assets and liabilities. The assets come from the investment accounts stored in the system and from the asset side of the balance sheet stored in the system. The liabilities come from the liability side of the balance sheet
- generate fee letters for fee-based advisors who charge a percentage of the account value (fees can be charged in advance or in arrears
- generate broker dealer invoices that allow fee assignments (charges for 1 account are paid from another account)
- generate total fee reports that show charges for each client and break down charges by fund family

Hardware requirements:
The requirements for the Contact Sage Pro For Advisors are the same as for the Contact Sage Pro:
The Contact Sage Pro works through and requires Microsoft Access 2000 or newer. The system itself is distributed on a CD-ROM that includes the Contact Sage Pro program, Contact Sage Pro Backup program, sample word letters, Contact Sage Pro Manuals, User's Guide, Tutorials, and versions of Microsoft Access 2000 Runtime and 2002/XP Runtime in the event that you do not already have Microsoft Access 2000 or newer. The recommended system requirements are:
233 MHz Pentium class machine or higher, 64 MB of RAM or higher, Windows 95 or newer

Our systems interface with programs from Microsoft Office, Microsoft Outlook, Email Programs, Group Mail Programs, Image Viewer Programs, and PDA sync programs and applications. Many of our users also set up our systems on networks so that multiple users can use the same system at the same time. We **cannot provide support** for **software** that we did not create, even if our systems can interface and use that software. Further, because of the complexities involved in setting up a network, we **cannot provide support** for setting up **network systems**. Our systems are designed to only pass data to outside programs. Please **direct all support questions** about **outside programs** to the developers of those programs.

We reserve the right to change the cost of the Contact Sage Pro For Advisors and the Annual Support without prior notice. However, the Annual Support price will always remain at the level that it was at when the software was purchased.
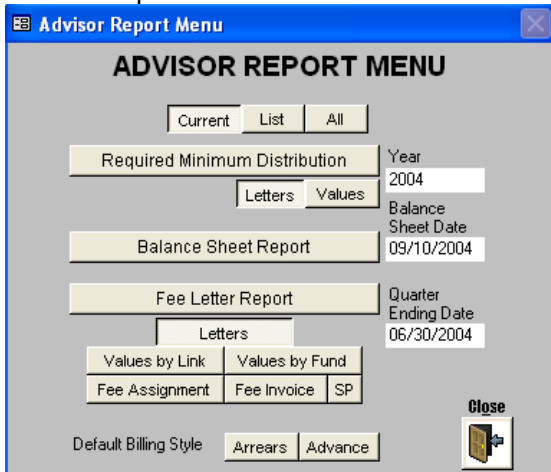
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Accessing the Advisor Report Menu
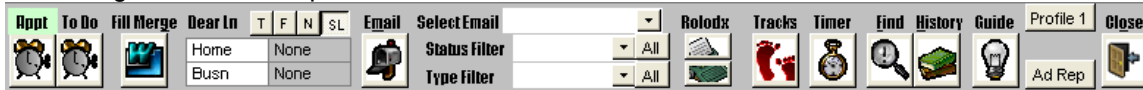
The main difference between the Contact Sage Pro and Contact Sage Pro For Advisors is the Advisor Report Submenu. Only the Contact Sage Pro For Advisors has the Ad Rep button at the bottom right of the contact information screen.

Ad Rep: opens the Advisor Report Menu

Advisor Report Menu

current/list/all: toggle selector selects which contacts will be used for letters and reports. Current only uses the last contact viewed on the contact information screen, list uses the list checked on the contact list screen after the list function is turned on, and all uses all contacts in the system.

Required Minimum Distribution:
The RMD letter uses the contact's birthdate and the IRS life expectancy table to calculate and print the dollar amount of each retirement account that a contact must withdraw in the current year based on the current value of the account. Retirement Accounts are flagged by setting the investment Text 1 user defined field value to "Retirement". The contacts selected for the letter are first filtered by eligible birthdate using this formula: contact age >= 70 by the end of the year in the Year box. The mandatory withdrawal percentage is calculate using this formula: 100/(life expectancy from the IRS table)

Year: year for RMD letters. The year controls the contact age filter and is also used to calculate the withdrawal percentage. The year entered will only affect the withdrawal percentage, the dollar amount is still based on the current value of each retirement account.
Letters/Values: select whether contact letters or a value report is generated. The value report is a table that shows contacts and each account they must withdraw from. It is used to check values before the letters are printed and sent.

Balance Sheet Report:
The Balance Sheet Report generates a contact balance sheet statement. The balance sheet is seperated into Investments, Insurance Policies (Life Policies Only), Retirement, Personal Assets, Liabilities, and Death Estate. Personal Assets and Liabilities come from balance sheet values in the contact sage pro. The Death Estate is calculated from the Death Benefit of All Life Policies and the Social Security Death Benefit (currently $255).

Balance Sheet reports are only printed for contacts in Fee Letter Links. To print a report for an individual contact, set up a fee letter link for the desired contact only.

Balance Sheet Date: The date printed at the top of the balance sheet report. This date has no effect on the report itself.

Fee Letter Report:
Fee reports are printed only for contacts in Fee Letter Links. To print a report for an individual contact, set up a fee letter link for the desired contact only. The name and address at the top of the letter are pulled from the contact in the link who has "rcp" in the relationship column.

Quarter Ending Date: The date used for the current and prior quarter values in the fee reports. Fees can also be prorated based on the fee inception date and the Quarter Ending Date.

Investment User Defined Values:
(these must be **consistent across all investment types** for which you charge fees.)

Use the following abbreviations in the following descriptions and formulas:
QED refers to the Quarter Ending Date field,
CQ refers to the quarter that ends with the Quarter Ending Date,
PED refers to the Quarter Ending Date for the prior quarter,
NQ refers to the quarter immediately after the quarter that ends on the Quarter Ending Date,
NED refers to the Quarter Ending Date for the next quarter.

Boolean 4: include account in fee letter
Boolean 5: are additions/withdrawals available for the account (if false then gain/loss percentage cannot be calculated)
Boolean 6: bill in advance (Yes/No, if no then bill in arrears is assumed)

Date 5: fee inception date

Number 1: annual fee percentage
Number 3: prior quarter ending value
Number 4: additions during CQ
Number 5: withdrawals during CQ

Text 3: fee assignment
   a) "same" or empty: pulls fees from current account
   b) "exempt" or "check": fees are not paid out of accounts, skips
   c) account number to pull fees from: pulls fees for this account from account number in this field

Performance Calculations:
Account performance is calculated using the following formula:
current balance – Number 3 – Number 4 + Number 5

Fee Calculations:
       Bill in Arrears: (Boolean 6 = false)
              If Date 5 is after QED, do not charge fees
              If Date 5 is before PED, charge fees based on Number 1
              If Date 5 is during CQ, prorate fee based on days between Date 5 and QED
       Bill In Advance: (Boolean 6 = true)
              If Date 5 is after NED, do not charge fees
              If Date 5 is before QED, charge fees based on annual fee percentage
              If Date 5 is during NQ, prorate fee based on days between Date 5 and NED

All of the fee reports are based on the table created from the rules above. The various reports do the following:
Fee Letters: generates fee letters for each fee letter link
Values By Link: report that lists fees in a table format grouped by fee letter link
Values By Fund: report that lists fees in a table format grouped by fund
Fee Assignment: report that lists fees pulled from other accounts grouped by fee letter link
Fee Invoice: report that lists fees pulled from other accounts grouped by fund
SP: (Fee Invoice on separate page for each fund) same as fee invoice except each fund is on its own page