



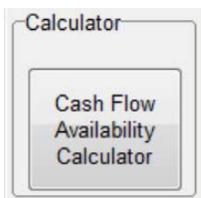
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**Data Entry re the Additional Cash Flow**

We expect to release Version 12.0 of Wealthy and Wise® (the Jazz release) before the end of 2014. It includes a new Cash Flow Availability Calculator located in any of the selections on the Desired Cash Flow tab. This Calculator allows you to designate a reduced level of net worth in order to accommodate additional after tax cash flow for a variety of reasons: college funding, premiums for long-term care policies, premiums for disability income policies, additional retirement funds, gifts to heirs, etc. You can also include indexing as an inflation offset in any of them.

As you might expect, the Calculator is dependent on available liquid assets. If there are insufficient liquid assets to meet your data input, the Calculator will indicate the amount of additional cash flow that can be produced.

Although not formally available until Version 12.0, we have a variation of this feature in Version 11.0 provided you are current with your updates. If you are licensed for Wealthy and Wise and want to check to see if you have the Calculator, go to your Desired Cash Flow tab. Check inside any of the selections for this:



If you don't see it, go to **Live Update**, third from the bottom in the drop-downs under Help on the Main Workbook Window, and update your System.

If you use the Calculator, be certain to read the Thumbtack at the top of the Calculator before you do. You'll be glad you did.

**Important Note:** A result determined by the Cash Flow Availability Calculator is not intended to be a recommendation. It is solely a calculation that provides you a sense of additional cash flow based on your data input. Under no circumstances should you design a Scenario that utilizes all or any part of an amount indicated by the Calculator that reduces net worth or liquid assets to a level that is unacceptable to a client.

## Data Entry re the Life Insurance

If you are licensed for Wealthy and Wise and get the Workbook file associated with Blog #71, as you review it, note that we entered policy cash value and death benefit data on the Other Assets tab / Assets Inside the Estate / Proposed Life Insurance.

We entered five \$100,000 premiums for the policy in a customized entry named *Private Retirement Plan* on the Desired Cash Flow tab.

We entered the policy loans starting in year 21 as a customized entry named *Additional Family Funding* on the Expected Cash Flow. (Note that the policy loans start 10 years after retirement begins.)

Note: If you create a similar case, and your life policy data does not come from a linked carrier, most Wealthy and Wise licensees know how easy it is to cut and paste data from a pdf into InsMark. [Click here](#) to view a video If you need instruction on this technique. This is particularly useful when entering cash value and death benefit data.