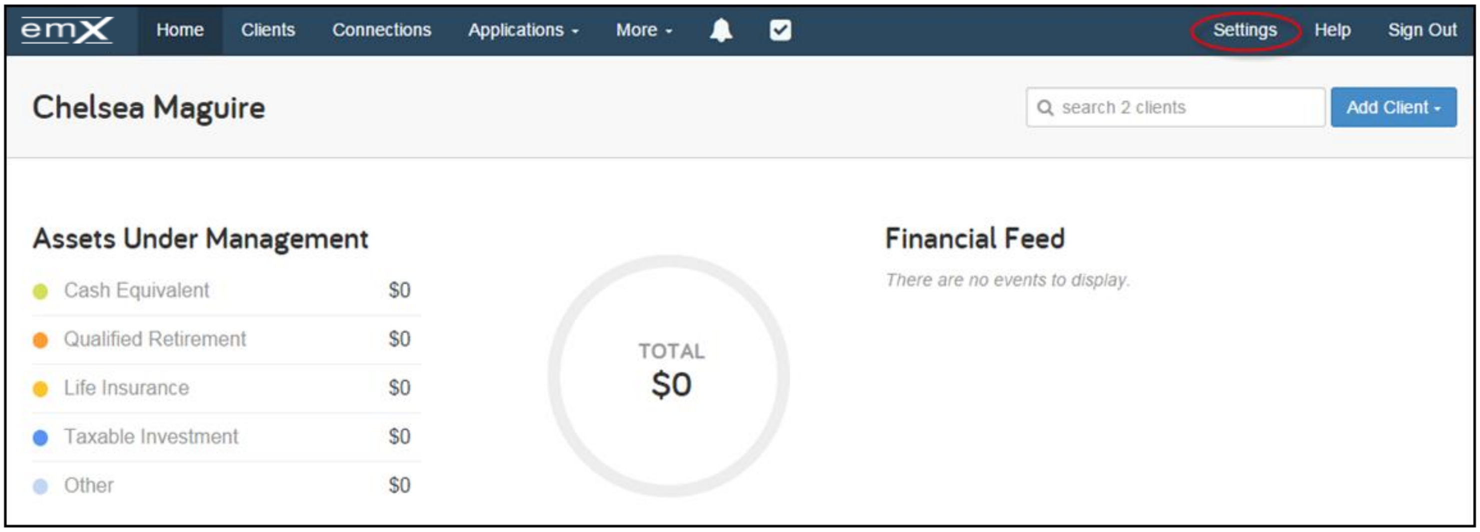
In this user guide, we will demonstrate how to set Fact defaults. The Settings link allows the user to customize aspects of the system such as general preferences, the overview page, and Fact defaults. Setting Fact defaults will help streamline the data entry process.

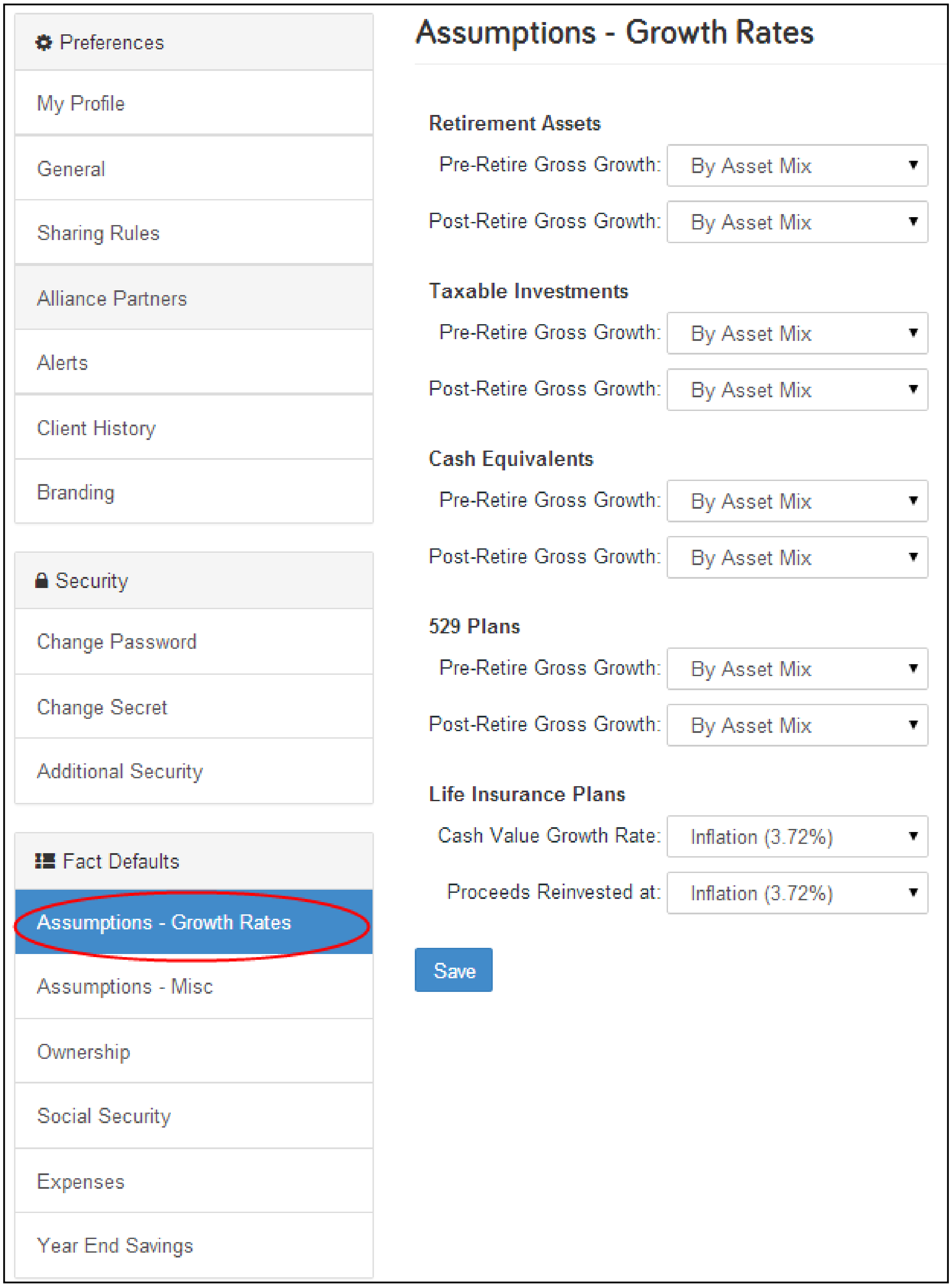
1. From the upper right corner, click **Settings**.



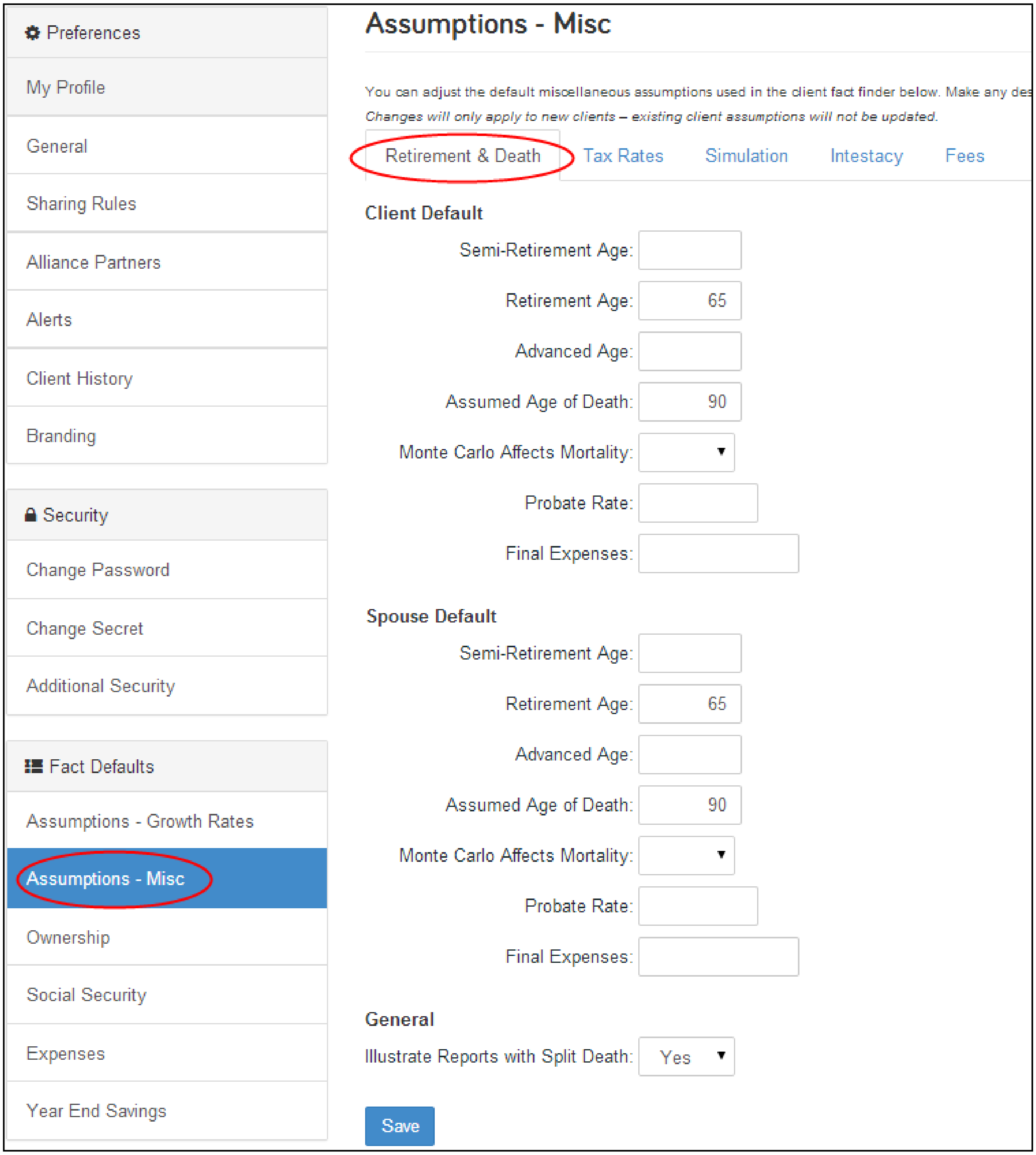
Please Note:

- This functionality is ONLY available in the Advisor Role.
- After setting the defaults, any client added to the system from that point forward will include these default values (previously added clients will NOT be affected).
- Default values can be adjusted on a client by client basis by editing the client specific fact finder.

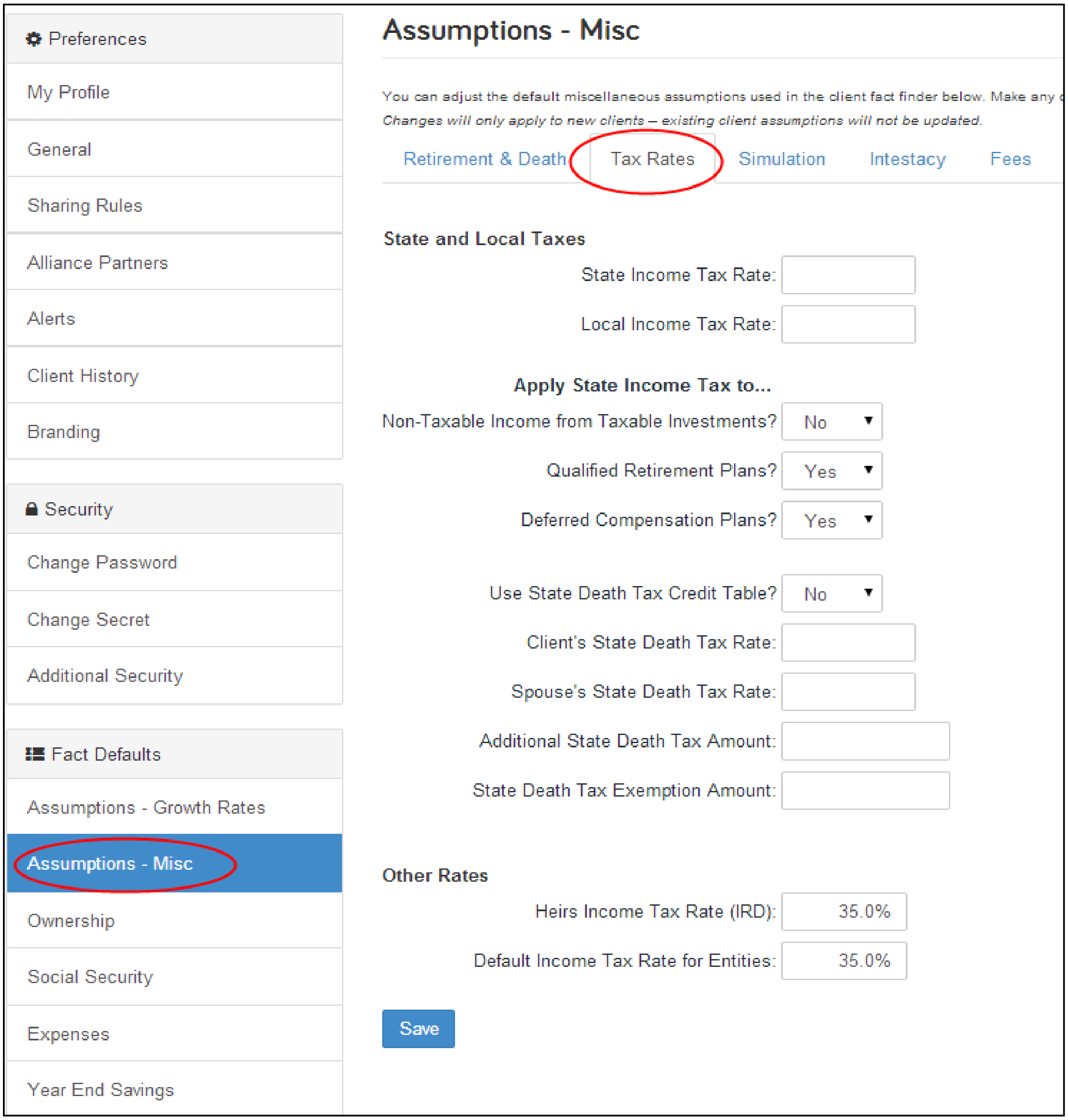
2. Click **Assumptions - Growth Rates** under Fact Defaults.



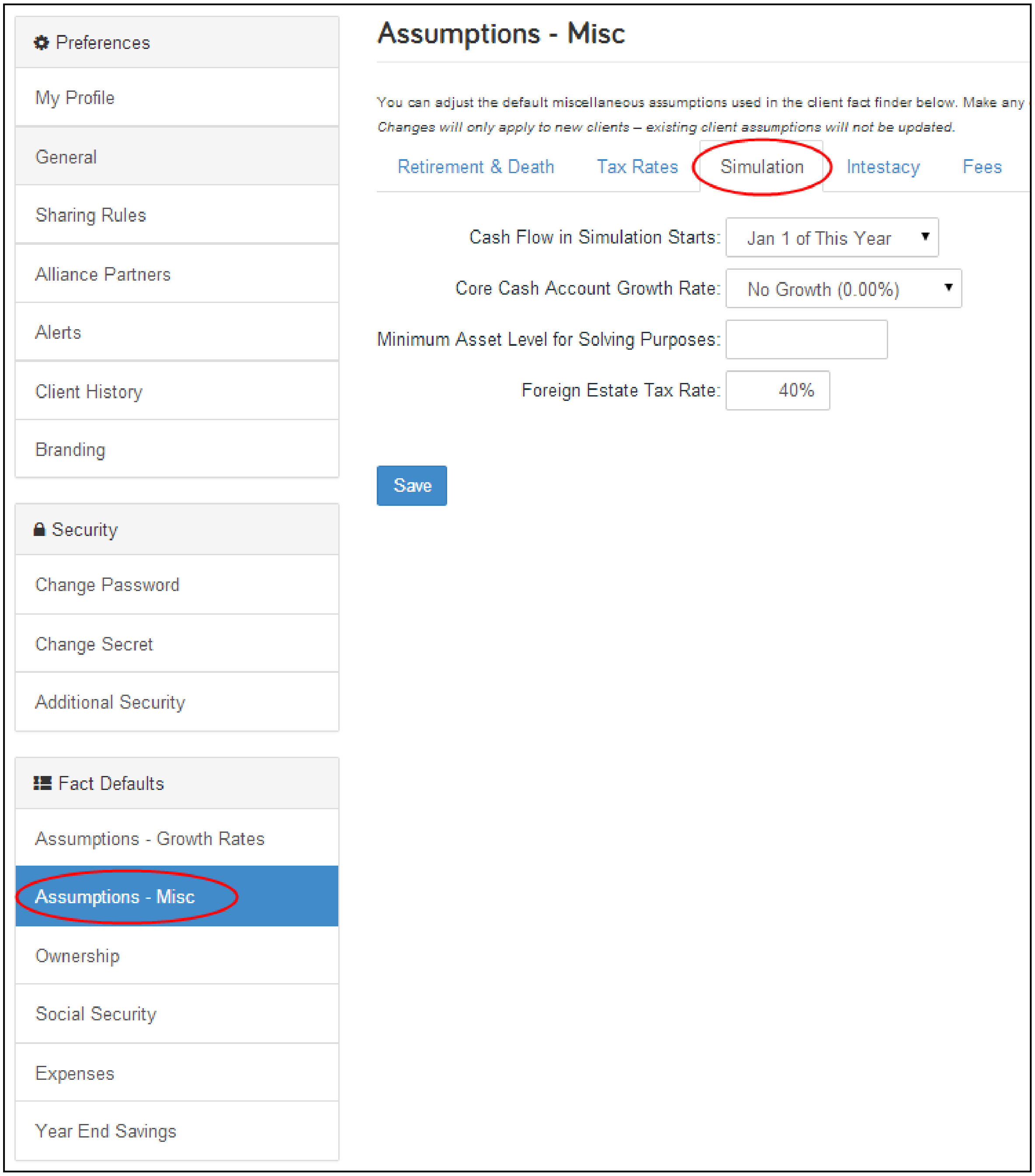
3. Use **Assumptions – Misc. Retirement & Death** to set default values for assumed ages of Semi-Retirement, Retirement, Retirement, Advanced Years, Probate Tate, Final Expenses, Mortality Affects on Monte Carlo simulations, and the illustration of Split Death.



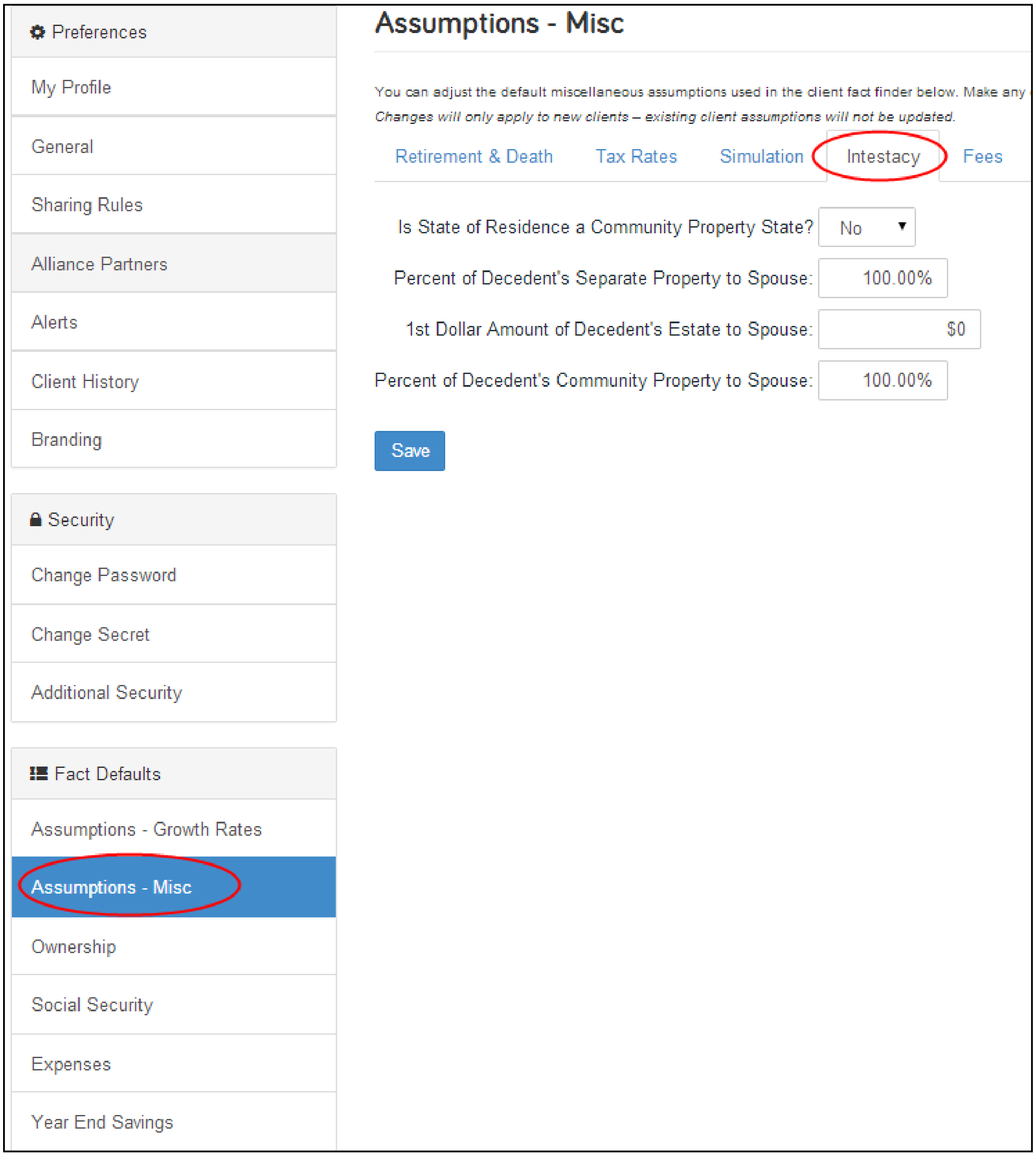
4. The **Tax Rates** tab can be used to set default values for; Estate Tax Law, Income Tax Law, State and Local Taxes, Tax Rates for Other Heirs and IRD.



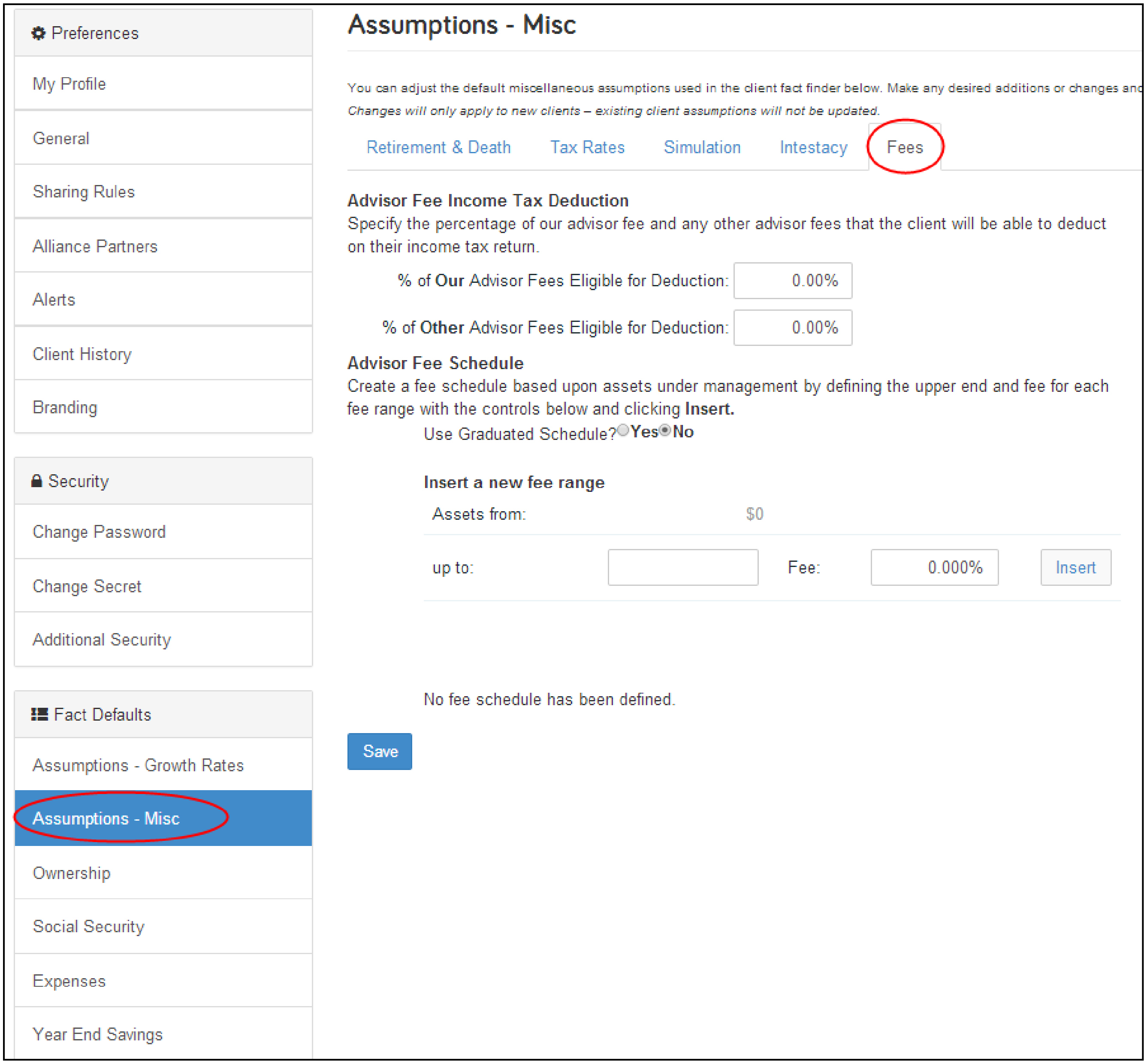
5. The **Simulation** tab can be used to set default values for when the Simulation Starts, Core Cash Growth Rate, Minimum Asset Level for Solving Purposes, and Foreign Estate Tax Rates.



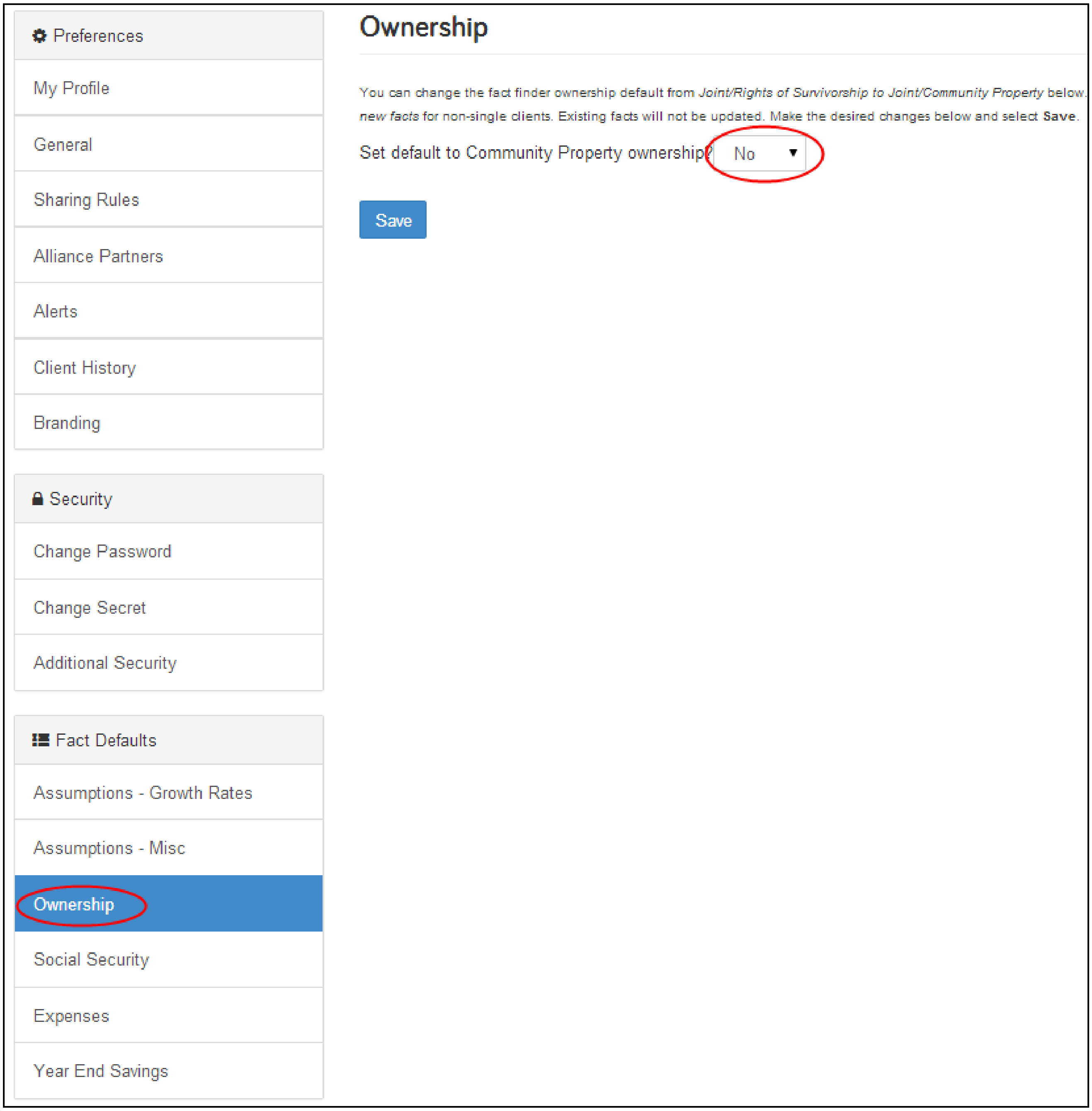
6. The **Intestacy** tab can be used to set default values for Community Property State, Decedent's Separate Property, 1st Dollar Amount to Spouse, and Percent of Community Property to Spouse.



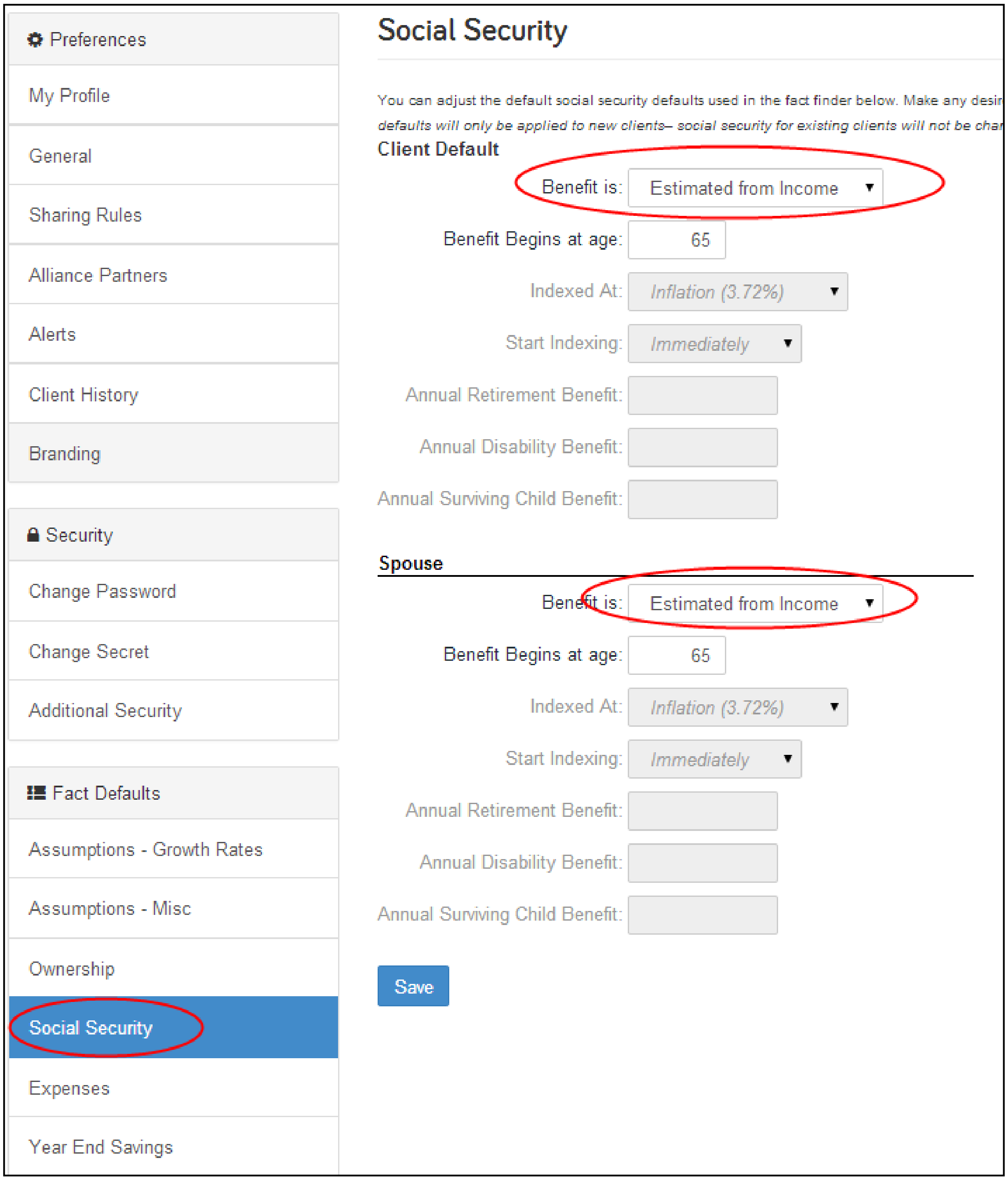
7. Use the **Fees** tab to establish default values for an advisor fee schedule.



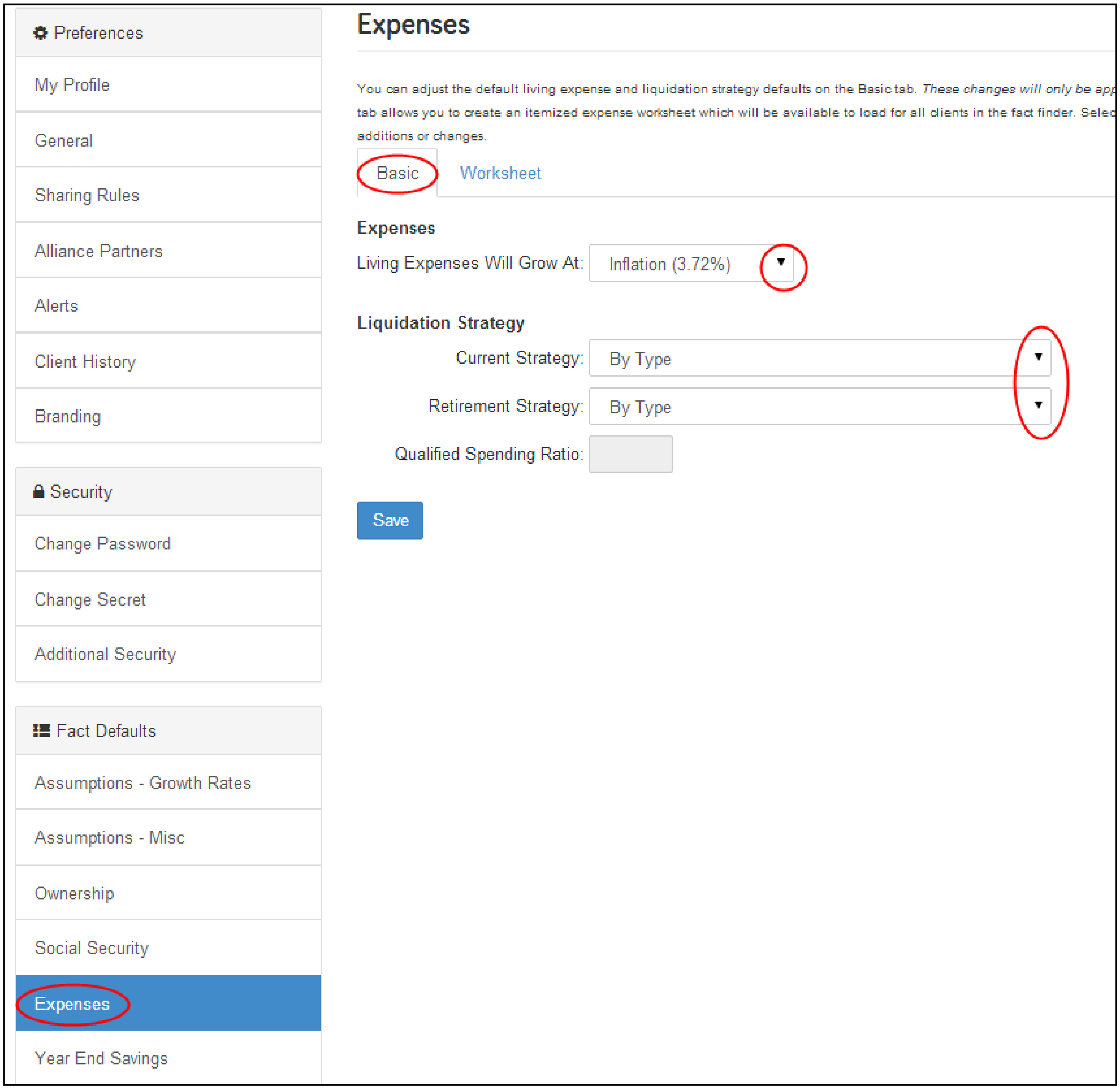
8. Under **Ownership,** the default handling of asset ownership with respect to Community property may be changed.



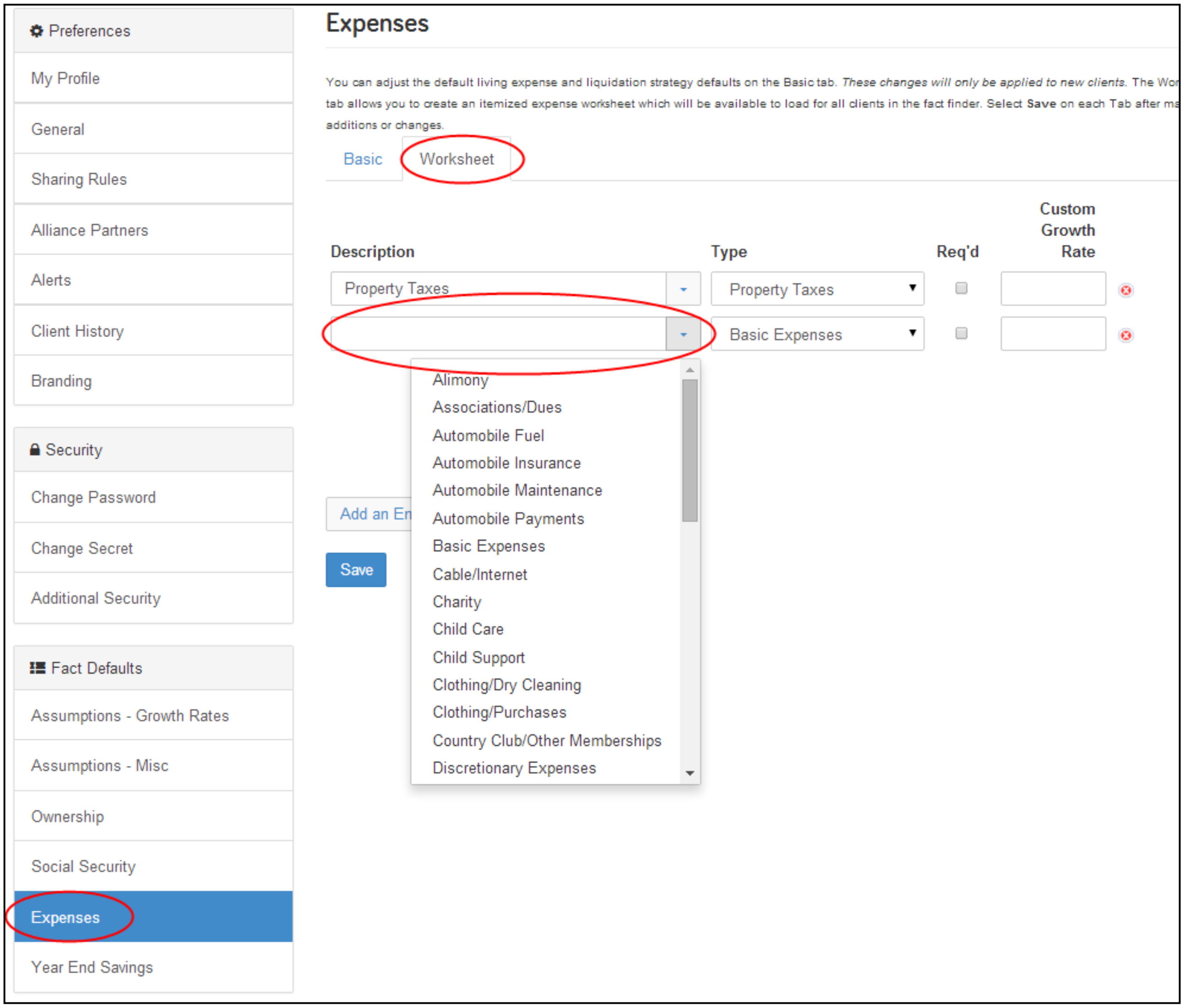
9. Under **Social Security**, defaults can be set for the calculation of the benefit, when the benefit begins, and when to start indexing the benefit for both client and spouse.



10. **Expenses**: On the **Basic** tab, defaults can be set for Living Expense Growth Rates and the Liquidation Strategy.



11. **Expenses:** On the **Worksheet** tab, a default Expense Worksheet can be built to use as a template for all clients.



12. Under **Year End Savings,** the default can be set to either **Save** or **Spend** remaining cash at year end to the core cash account.