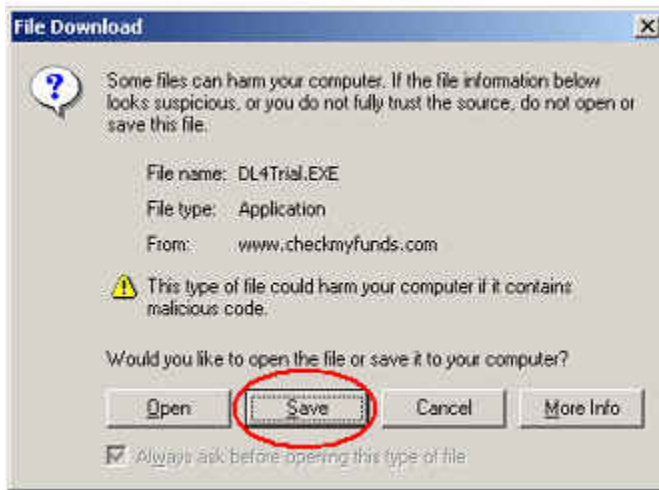


PLEASE READ ALL OF THESE INSTRUCTIONS BEFORE DOWNLOADING:

[Click here to download the Trial Version](#)

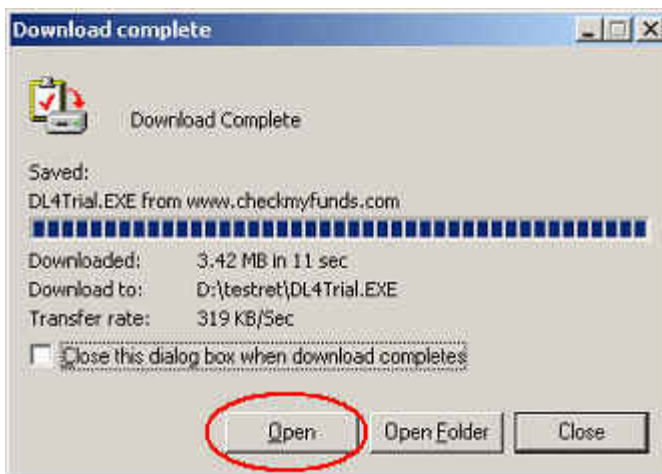
Follow instructions given in the email to start the download.

1. When file download message appears click on "Save". Save this program in the directory that you usually save your downloads (for example "c:\downloads").

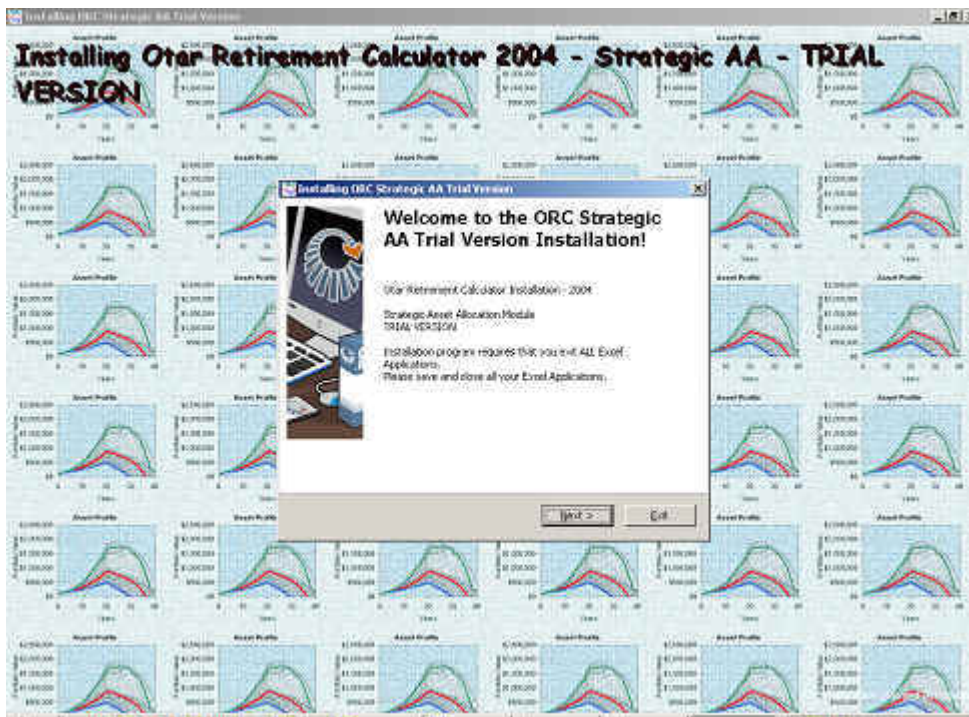


Why save? If you erroneously uninstall or delete Otar Retirement Calculator, you can reinstall the program by just clicking on the file name in your hard disk without having to repurchase it.

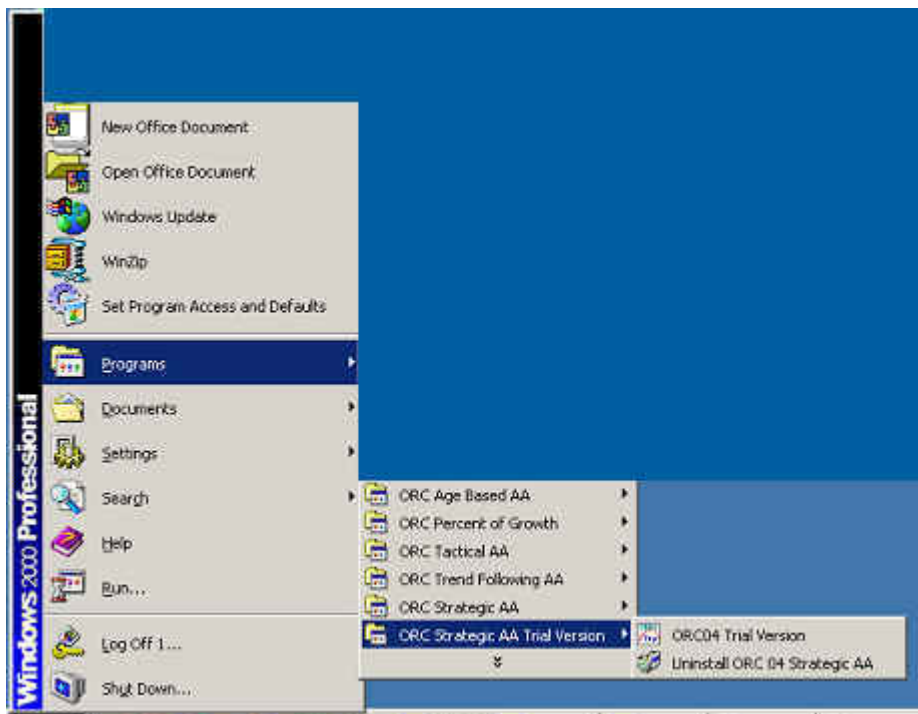
2. Once downloading is complete, click on "Open"



3. The installation process starts and the following screen appears:



Follow the installation steps. The installation program will copy all files, place an icon on your desktop, and add the file name on your "Start", "Programs" menu:



4. Once the installation is complete then the program opens:

Otar Retirement Calculator - 2004 Edition
August 29, 2004
Help & Upgrade
Strategic Asset Allocation

ENTER DATA IN GREEN CELLS ONLY

Client Info

First Name: Bob
Last Name: Investor
Scenario Name: web
Address: 123 Any Street
Toronto
Home Phone: (123) 555-5555
Work Phone: (123) 555-6666
Current Age: 63
Retirement Age: 65
Design until Age: 85

Calculation Mode:
 Look back
 Plan ahead

Current Assets

Current Retirement Assets: \$400,000

Rebalance:
 Annually
 US Presidential election year when equity % deviates 3% or more

Asset Mix:
Equity: 40 %
Nominal Bond: 25 %
Inflation Indexed Bond: 25 %
Cash: 10 %
Total: 100 %

If still working, then enter

Current Annual Income: \$50,000
Increase income by: Index to Inflation
Annual Savings: 15.0% of income

Ready

5. Exiting program: To exit, click on the "retirement" button on the command bar and select "Exit Program".

If you attempt to exit any other way, the program will ask if you want to save changes. Click "No".

[Troubleshooting](#)