

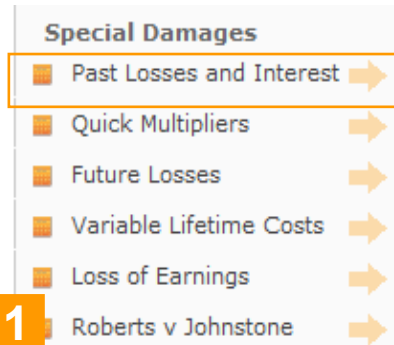
# Quick Start Guide

A 5 minute guide to using piCalculator

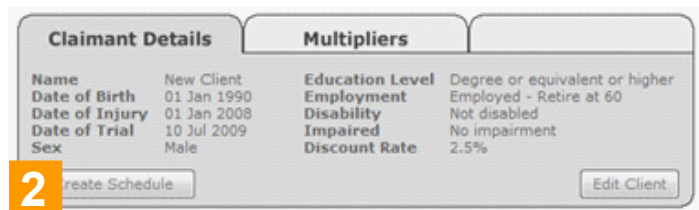
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# 1 Setting up your Client

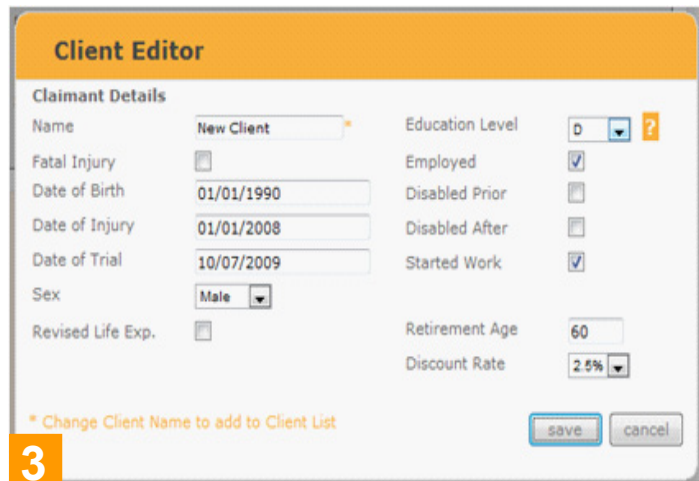
**1** From the home page, select the “Past Losses and Interest” Calculator from the piCalculators List.



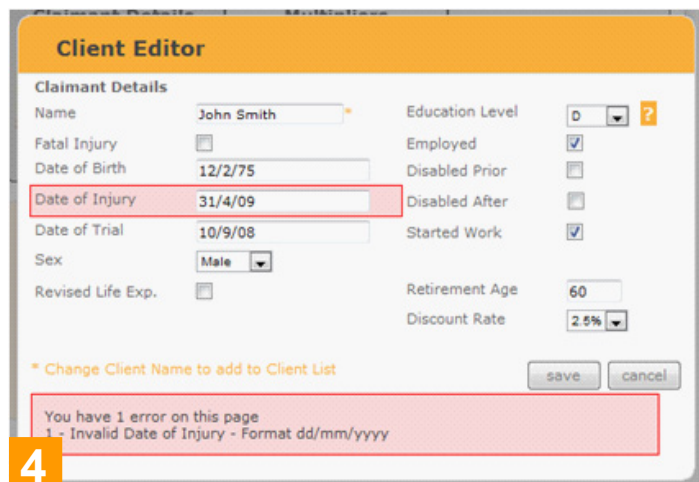
**2** Click on the “Edit Client” button.



**3** Enter your client’s details, Name, DOB etc. Move your mouse over the question marks for help.



**4** Any errors will be highlighted when you click the “Save” button.



# 2 Viewing the Multipliers

**1** Click on the “Multipliers” tab to view the multipliers. These are automatically updated when the client details

**2** Click the question mark for an explanation to how the result was calculated.

Client Details		Multipliers	
Age at Injury	34.21	Multiplier to Retirement	18.46 ?
Age at Trial	34.58	Contingency Prior	0.90
Time Injury to Trial	0.36	Multiplier Prior	16.61
Time Trial to Retirement	25.42	Contingency After	0.90
Life Expectancy	37.23 ?	Multiplier After	16.61
Multiplier for Life	24.35 ?	Multiplier for Pension	9.20 ?

**1** Edit Client

Client Details		Multipliers	
Age at Injury	34.21	Multiplier to Retirement	18.46 ?
Age at Trial	34.58	Contingency Prior	0.90
Time Injury to Trial	0.36	Multiplier Prior	16.61
Time Trial to Retirement	25.42	Contingency After	0.90
Life Expectancy	37.23 ?	Multiplier After	16.61
Multiplier for Life	24.35 ?	Multiplier for Pension	9.20 ?

**2** Edit Client

**How we calculated this result:**

Multiplier for loss of earnings to pension age 60.00 age 34.58 years at 2.5%

Table 7 - 34.00 years at 2.5% = 18.76

Table 7 - 35.00 years at 2.5% = 18.23

Interpolate between 34 and 35

$(35-34.58)*18.76 + (34.58-34)*18.23 = 18.46$

# 3 Calculating Past Losses

**1** One off Loss - individual payments such as modifications to property or specialist items

**One Off Loss** **Recurring Loss**

Add Losses

Header

Date of Loss

Loss

**1** Add Loss Clear

**2** Recurring Loss - payments that happen a number of times.

**One Off Loss** **Recurring Loss**

Add Losses

Header

Start Date

End Date

Loss

Recurring  time(s) per

**2** Add Loss Clear

# 4 Calculating Future Losses

**1** From the home page, select “Future Losses” from the piCalculators List.



**2** One Off Purchase – these purchases are for individual payments such as modifications to property or one off surgery.

A screenshot of a form titled "One Off Purchase" under the "Recurring Purchase" tab. The form includes a "Purchase Description" field, a "One off purchase price" field with a pound sign (£), and "First purchased:" options: "on trial date", "at [ ] years of age", and "on 10/09/2009" with a calendar icon. At the bottom are "Add Loss" and "Clear All" buttons. A small orange square with the number "2" is in the bottom left corner.

**3** Recurring Purchase – these purchases are for capital items that will need replacing such as wheelchairs and other aids.

A screenshot of a form titled "Recurring Purchase" under the "Recurring Purchase" tab. The form includes a "Purchase Description" field, a "Purchase amount" field with a pound sign (£) and "every 1 Year(s)" dropdown, and "First purchase" options: "on trial date", "at [ ] years of age", and "on 10/09/2009" with a calendar icon. "Continue until" options are "rest of life", "[ ] years of age", and "10/09/2009" with a calendar icon. At the bottom are "Add Loss" and "Clear All" buttons. A small orange square with the number "3" is in the bottom left corner.

**4** Recurring Expense – these purchases are for continuing expenses such as physiotherapy.

A screenshot of a form titled "Recurring Expense" under the "Recurring Expense" tab. The form includes an "Expense Description" field, a "Recurring capital expense amount" field with a pound sign (£) and "1 times per Year" dropdown, and "First purchase" options: "on trial date", "at [ ] years of age", and "10/09/2009" with a calendar icon. "Continue until" options are "rest of life", "[ ] years of age", and "10/09/2009" with a calendar icon. At the bottom are "Add Loss" and "Clear All" buttons. A small orange square with the number "4" is in the bottom left corner.

# 5 Calculating Variable Lifetime Costs

**1** From the home page, select “Variable Lifetime Costs” from the piCalculators List.



**2** Select the number of loss periods. Enter the ages for each period and the annual cost.

A screenshot of an input form with a light orange background. It contains the following fields: "Client has" followed by a dropdown menu showing "2", "Cost Periods", "Annual Cost", "From trial until" followed by an empty text box, "years old", "£" followed by an empty text box, "and then for rest of life", and "£" followed by an empty text box. At the bottom center is a "Calculate" button. A small orange square with the number "2" is positioned to the left of the form.

**3** Once all the periods have been entered, click “Calculate” and the results will be shown.

A screenshot of a table showing calculation results. The table has six columns: "Ages (years)", "Table 28 (65.39)", "% Split (of Table28 figure)", "Table 1 (multiplier allowing for mortality)", "Annual Cost £", and "Total £". The rows are: "19.52-50.00", "50.00 till death", "Totals:", and a note "(no mortality discount)". The "Totals" row shows a total annual cost of 1,601,980. A small orange square with the number "3" is positioned to the left of the table.

Ages (years)	Table 28 (65.39)	% Split (of Table28 figure)	Table 1 (multiplier allowing for mortality)	Annual Cost £	Total £
19.52-50.00	21.42	66.03	20.96	43,000	901,280
50.00 till death	11.02	33.97	10.78	65,000	700,700
Totals:	32.44	100.00%	31.74		1,601,980
	(no mortality discount)		life multiplier		

# 6 Calculating Future Loss of Earnings

**1** From the home page, select "Loss of Earnings" from the piCalculators List.



**2** Select the number of earning periods. For each period, enter the finishing age and the annual earnings and residual earnings (the residual earnings can be left blank). You can select either net or gross figures. If Gross figures are used, tax and NI will automatically be calculated.

A screenshot of the calculation input form. It features a dropdown menu for 'Client has' with the value '2' selected, followed by 'Earning Periods', 'Net Annual Earning', and 'Net Residual Earning' dropdowns. Below these are input fields for 'From trial until' and 'and then until retirement' years old, each with corresponding £ currency fields. A 'Calculate' button is at the bottom. A small orange box with the number '2' is positioned to the left of the 'Client has' dropdown.

**3** Once all the periods have been entered, click "Calculate" and the results will be shown.

A screenshot of the calculation results table. The table has columns for Ages, Period (years), Table 28, % Split, Retire Table, Discounted Multipliers (Prior 0.92, After 0.92), Net Annual Earnings (£), and Loss (£). The results are as follows:

Ages	Period (years)	Table 28	% Split	Retire Table	Discounted Multipliers Prior 0.92 After 0.92	Net Annual Earnings £	Loss £
19.52-45.00	25.48	18.91	73.90	18.59	17.10	28,000.00	478,800.00
Residual					17.10	10,000.00	171,000.00
55.00-60.00	15.00	6.68	26.10	6.56	6.04	35,000.00	211,400.00
Residual					6.04	7,000.00	42,280.00
Totals:	40.48	25.59	100.00	25.15			476,920.00

A small orange box with the number '3' is positioned to the left of the 'Residual' row in the table.