BROKER VILLAGE

*A Division of Black Cat Decisions, LLC*

# Fact Sheet

## Many Ways to Use the BV Calculators

# The Waiter's Tip

You enjoy a nice dinner for two. Then it's time to tip the waiter. He did a good job so you leave a 20% tip on your $50 tab. You do the math in your head: $10. Easy enough. No calculator required.

The next day you balance your check book. You do it the old fashioned way, by hand. Given the myriad small credits and debits, you need a basic calculator to add $347.13 + $217.02 + 54.98.

Later, you evaluate buying vs. leasing a new car. Make a wrong decision and you waste hundreds of dollars. Break out the $70 programmable calculator. The math is nearly impossible to do by hand.

Then you struggle with two big business decisions: move to fees and/or work the back of your book? More than $250,000 is at stake over five years. Time to get out the $120 Broker Village Calculator.

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**Tech Solutions TS-410 Handheld Calculator – Price: $7.00**

This calculator performs basic functions. It is not programmable and can't handle complex calculations.

- Color coded function keys
- 8 digit display
- Percentage and square root keys
- Includes a cover
- Solar and battery powered

**HP 12C Financial Calculator – Price: $70.00**

This programmable calculator performs over 120 functions. Evaluate complex financial or business scenarios using up to 99 progressive steps. Perform these types of calculations, among others:

- Mortgage payments, balloon payments, and depreciation schedules
- Cash-flow analyses
- Bond price and yields
- Net present value and future value of annuity payments
- Internal rate of return calculations
- Trigonometry, statistics, and algebraic calculations

**Broker Village Calculators – Price: Free From Fund Companies (or $120 from Broker Village)**

This suite of three tools helps reps evaluate business decisions. They display client assets and rep pay, at any point, given any sales mix, payout level, returns, or fee schedule. Run two scenarios at once: a current and alternative business model. View annual or cumulative results, gross or net, in text, graph, or table formats. Print results, save inputs, and modify assumptions. Run locally, on CD, or the web.

- Move new dollars to fees
- Move existing dollars to fees
- Work the back-of-a-book
- Select the right share class
- Partner with another rep
- Eliminate smaller accounts
- Hire a sales assistant
- Value a practice to buy or sell
- Value assets to buy or sell
- Compare annuity payouts
- Compare managed accounts to funds
- Evaluate full re-allowance on rep pay
- Evaluate a new payout from a B/D
- Compare payouts from different B/Ds
- How fund expense affect reps & clients
- Plus many more uses!

***…and yes, they can calculate a waiter's tip*!**