

DM Cloud – Tools Guide

(March, 2019)

Getting started - The Basics:

Click on the Matter for which you wish to do a calculation and click the orange “NEW CALCULATION” button located in the center of the screen just under the summarized Matter Details.



This will take you directly to DM Tools Cloud where you can begin adding information to the calculation. In DM Tools Cloud, what you see is what you print, so as you add information to the calculation, the software builds the printout.

(For ON/BC users who filled out the Matter Details, you will note that some of the information you already provided will be automatically merged into your Tools Cloud calculation, such as the ages of the parties/children, relationship dates, etc.)

Setting up the parties:

The starting point is typically to set up each party’s general information (ie. name, province, gender, birthdate and health status) by clicking on the blue link to the right hand side of Payor/Recipient.

If spousal support is an issue in the matter, the first party listed MUST be the Payor of spousal support, and the second party listed MUST be the Recipient of spousal support.

Calculation Input		Annual \$
+	Harry No items.	<i>M, 53, Resident of ON</i>
+	Sally No items.	<i>F, 52, Resident of ON</i>


Actual Dates*:

In DM Tools Cloud, you input actual birthdates for the parties and the children, as well as the date of marriage, date of separation etc., and the software will “do the math” for you. This assists in doing retroactive calculations because there will be no need to manually change the ages of the parties or children.

* Different from desktop version

Adding Children:

Under the Children section, click on the “plus sign” to the left to add children to your calculation. Input information related to the children, including names, ages, living/custody arrangements etc.

Children	Age	Lives with	Table Amt	Claimed by
 No children.				

Shared Summer Option*: In DM Tools Cloud, you can simultaneously select both “Shared” and “Partial” CSG Table Amount for “4” months of child support. In other words, if a child lives away from home to attend post-secondary education but returns to live with both parents in a shared arrangement for four months of the summer, you can select “Shared” as the residency arrangement and “Partial” as the CSG Table Amount, and set 4 months of support, to be applied.

The software will then determine the monthly CSG Table Amount owing in a shared residency arrangement, by multiplying the applicable table amount by 4 months, and then dividing the total obligation by 12 months, to provide a monthly average amount of child support to be applied in the calculation.

DM Tools Cloud gives you the flexibility to allocate the Table Amount for a partial period other than 4 months, such as 5 months for a child who also spends Christmas, reading week and other holidays at home, or 8 months for a child attending a co-op program.

Edit Child ✕

Name

Birth Date

Lives with

CSG Table Amount?



Months for Support

Claimed by

Disabled?

Inputting Income and other Relevant Financial Information:

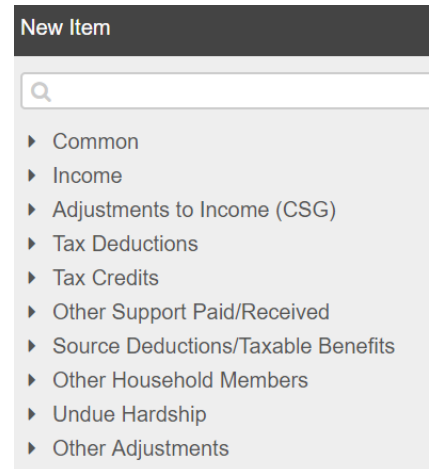
To enter financial information once the parties are set up, click on the “plus sign” to the left of the party for whom you wish to input information.

Calculation Input	Annual \$
 Harry No items.	M, 53, Resident of ON
 Sally No items.	F, 52, Resident of ON

* Different from desktop version

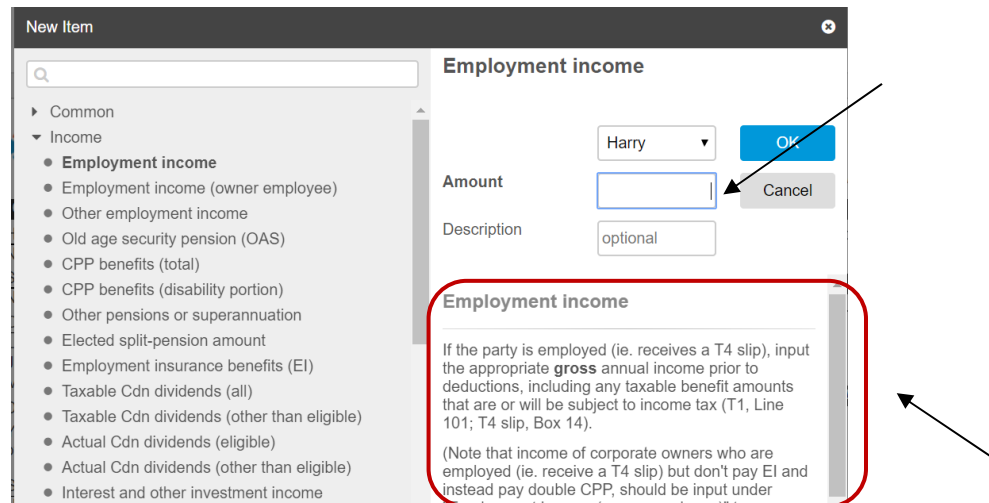
A window will open showing a number of headings. Click on the headings to expand them, and to access the associated input fields.

Note that the “Common” heading at the top is a collection of the most commonly used input fields from all of the other headings, gathered together for your convenience. It will not matter whether you use the item under the “Common” heading or another “heading” – its’ treatment in the software will be the same regardless.



Inputting Items: “Click” the applicable item from the list and enter the annual amount (and description if you wish) at the top right hand side of the screen, and then click “Ok”. To input another item for this party, click the “plus sign” again and repeat the input steps above.

Important: Only one item may be input at a time (ie. do not try to input multiple items at once from this window.)



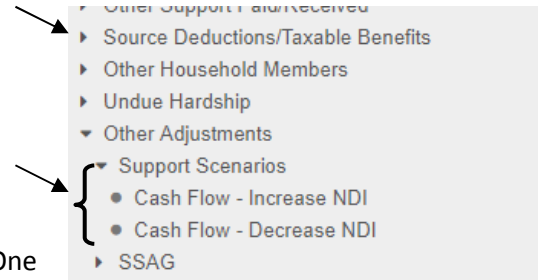
Help: As you tab through each input field, “Help” information appears at the lower right hand side of the screen underneath the input area. The “Help” not only explains what to input, but it may also reference relevant legislation, caselaw, minimums, maximums etc. to assist you in entering the correct information. If the “Help” information is in italics, this indicates that the software is doing an automatic calculation.

Built-in Math Calculator: Where annual figures are required, you may input a weekly, bi-weekly or monthly number in the input field, followed by either “w”, “b” or “m” respectively, and the software will automatically convert the number to an annual figure. For example, input “100w” and the software will convert the figure to \$5,200 when you hit enter or leave the field.

NDI Cash Flow Adjustments*: NDI cash flow adjustments (ie. increases and decreases to NDI) have been reorganized under two different headings:

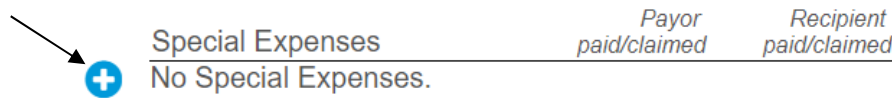
- “Source Deductions/Taxable Benefits”; and
- “Support Scenarios” subheading under the “Other Adjustments” heading.

There is no longer a “Cash Flow Adjustments” folder as in the Tools One desktop version.



Special Expenses (s.7)*:

Special Expenses have their own input area that only appears once a child has been added to the calculation. To add a Special Expense, click the “plus sign” to the left of the Special Expenses section.



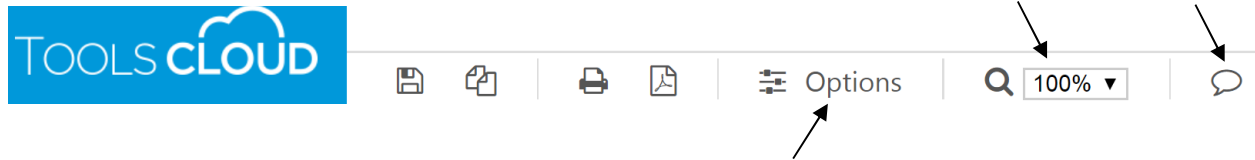
Select the appropriate category of Special Expenses from the dropdown menu, the child to whom the Special Expense relates, and enter:

- the amount of that Special Expense paid by each party (ie. after deducting any contributions by the child or a third party) in the “paid” box on the left; and if applicable
- any tax deduction or tax credit claimed by the party relating to the special expense in the “claimed” box to the right.

* Different from desktop version

Toolbar:

The DM Cloud toolbar across the top of the screen allows you to save, save as, print and close files. It also allows you to magnify the calculation. There is also a “feedback” icon (speech bubble) that lets you easily and immediately provide us with feedback while in a calculation. If you are using a smartphone, you will find the toolbar at the bottom of your screen.



Options*:

All options are consolidated into one section marked “Options”, which can be accessed from the toolbar at the top of the screen. The following categories and associated options are available:

General:

- Change the tax year for retroactive calculations (*default: current year*);
- Include and gross up the resulting tax savings from lower taxed income (ie. in the case of dividends and capital gains) (*default: no gross up*);
- Include CPP/EI in gross up (*default: not included; grossed up for taxes only*);
- Include calculation details to include all proofs of calculation (*default: not included*); you may also include the calculation details by clicking on the blue “Show Calculation Details” bubble at the bottom of the screen;
- Assign the dependant credit (*default: “Automatic” - net recipient of child support*);
- Exclude the NDI Comparison Graph from the printout.

Child Support:

- Include child support in your calculation (*default: included*);
- Change CSG table version for your calculation (*default: most current table*);
- Override CSG Table Amount (*default: use CSG Table Amount*);
- Include benefits in apportioning income – used in Saskatchewan (*default: do not include*);
- Override apportioning of Special Expenses (*default: apportion according to CSG*).

* Different from desktop version

SSAG:

- Include SSAG spousal support in your calculation (*default: included*);
- Override SSAG formula (*default: "Automatic" - set appropriate formula based on inputs*);
- Deduct RPP contributions from SSAG income (*default: not deducted*);
- Apply the child support override in SSAG calculation. This should be considered in situations where you did an override of the CSG Table Amount (*default: override does NOT flow through SSAG calculation*)*;
- Set age at which youngest child with recipient starts and finishes full time school. This will impact the SSAG duration calculation only (*default: ages 6 and 18 respectively*).

Support Scenarios:

- Include Support Scenarios (*default: includes 3 scenarios – spousal support at low, mid, high point of SSAG range*);
- Add up to 3 more scenarios based on various options:
 - Specify fixed amount of spousal support;
 - Specify the recipient's percentage of NDI (including 50/50 NDI split);
 - Specify an amount of NDI for the recipient;
 - Specify an amount of NDI for the payor.

Undue Hardship:

- Include Comparison of Household Standards of Living Test (*default: not included*);
- Include benefits in income (*default: not included*);
- Consider Special Expenses in SOL test (*default: not considered*).

Life Insurance/Lump Sum:

- Include life insurance estimate in your calculation (*default: not included*);
- Include Special Expenses in the calculation of life insurance to secure child support (*default: not included*);
- Include spousal support lump sum (ie. Net Present Value "NPV") valuation (*default: not included*);
- Discount NPV for life expectancy (*default: no discount*);
- Set discount rate (*default: indexed real rate of return*);
- Termination age for child support (*default: age of majority – 18 or 19 depending on province*);
- Determine duration of spousal support (*default: mid duration range of SSAG*).

Restructuring:

- Include up to 4 different restructuring scenarios (ie. brainstorm different amounts and durations of spousal support, using the NPV lump sum value as the comparison tool) *(default: no scenarios included)*.

Child Support Info Form:

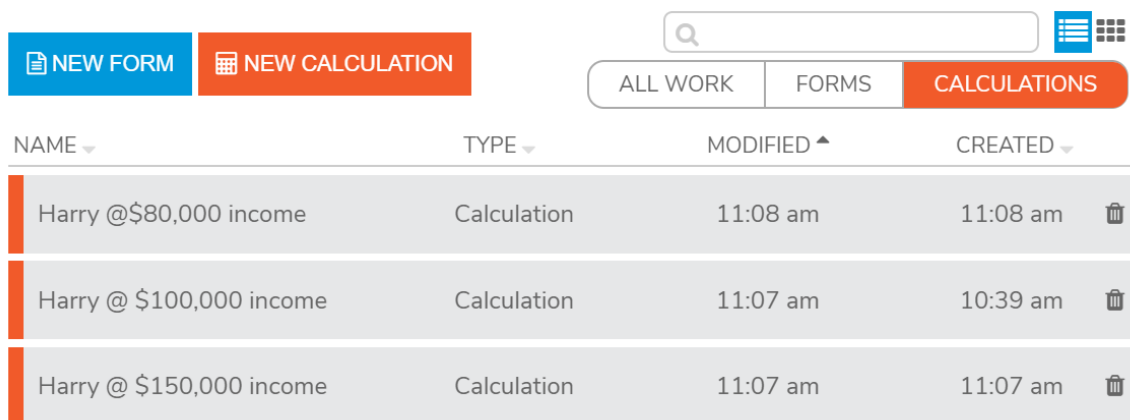
- Include Summary of Child Support Guideline Calculations (Alta.) *(default: not included)*.

Calculation Differences:

Calculation Differences: In some cases, you may encounter minor differences in your DM Tools Cloud calculations when compared to your Tools One desktop calculations. These variances should be immaterial and most are due to rounding differences in the calculations.

Accessing Existing Calculations:

Any calculations created or in progress for your Matter can be accessed by clicking on the “Calculations” section of the Work Bar on the right hand side of the screen, and either scrolling through the list of calculations or using the search field to search for the calculation by name. Simply click on the calculation you wish to access/edit.



The screenshot shows the DM Tools Cloud interface. At the top, there are two buttons: 'NEW FORM' (blue) and 'NEW CALCULATION' (orange). To the right is a search bar and a navigation menu with three tabs: 'ALL WORK', 'FORMS', and 'CALCULATIONS'. An arrow points to the 'CALCULATIONS' tab. Below the navigation is a table with the following columns: NAME, TYPE, MODIFIED, and CREATED. The table contains three rows of calculation data.

NAME	TYPE	MODIFIED	CREATED
Harry @\$80,000 income	Calculation	11:08 am	11:08 am
Harry @ \$100,000 income	Calculation	11:07 am	10:39 am
Harry @ \$150,000 income	Calculation	11:07 am	11:07 am

You may also sort your calculations by name, type, date modified or date created by clicking on the applicable heading for the list.