

QUICK MENU

Hovering over Quick Menu presents a drop-down list with three selections:

- **Report Bundle** – Allows you to run a simulation for a designated time period using a pre-existing model, client, or prospective portfolio
- **Quick Start** – Allows you to create a new portfolio by uploading a .xlsx or .csv file
- **Import** – Allows you to import to portfolio simulator to create a new portfolio or add to an existing portfolio

6/30/2022



SELECT

Click the down-arrow to select your desired time period. After selecting a time period, you must then click ‘Select’ for it to take effect. Whatever time period is displayed will be used for all search results, PCR, STRESS, EPV, Estimate Cash Flow calculations and all Portfolio Simulation requests.

ALL ZONES



VIEW

Click the down arrow to reveal a list of options to customize the data showing in the blue box below (blue list box). The selections are categorized by color:

- **Black** – Types of Investment Options
- **Green** – All zones, CEF’s, and Stocks
- **Red** – Risk Model Portfolios
- **Blue** – Client Specific Portfolios

The View button will populate the grid with the selected zone.

EDIT

The Edit button will take you to a window that will allow you to make custom edits to pre-existing portfolios by adding/removing stocks or ETF's from the selected portfolio.

IMPORT

The Import button (also found in the 'Quick Menu') allows you to import to portfolio simulator using a .xls or .csv file in order to create a new portfolio or add to an existing one.

DIV 25

The DIV 25 button will load the Dividend Aristocrats Index (a list of companies from the S&P 500 that have a track-record of raising their dividends for at least 25 consecutive years) in the blue list box below. They will appear in descending order of longest consecutive years paying an increased dividend over the previous year.

DOW 30

The DOW 30 button will load the 30 companies that make up the Dow Jones Industrial Average into the blue Symbols and Description list box.

Add to Port

After selecting the desired symbol(s) from the Symbol/Description box above, clicking the Add to Port button populates the grid below. The symbols in the grid can then be used to run Portfolio Simulation scans.

APR/Return

The APR/Return button displays the average return for the past 3, 5, and 10 years in the Symbols/Description list box above the button. (Note: this is the default display option)

APR/Annual

The APR/Annual button highlights or toggles to the Annual Percentage Rate/Return for the past 10 individual years. This information will be displayed in the blue Symbols/Description box.

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STD DEV

The STD DEV button displays the standard deviation of the last 3, 5, and 10 years in the blue list box. This is a measure of the volatility of an investment. The greater the value, the more volatile the investment is.

Sharpe Ratio

The Sharpe Ratio button displays the Sharpe Ratio value of the last 3, 5 and 10 years in the Symbols/Description list box above the button. This is a measure of calculating risk-adjusted return. Generally, the greater the value, the more attractive the risk-adjusted return is.

P/E Ratio

The P/E Ratio button displays the current, 5-year average, and forward P/E Ratio in the Symbols/Description list box (n/a for ETF's). The P/E ratio is the measure of the current stock price relative to its per share earnings. The forward P/E is calculated by dividing the stock price by the mean EPS estimate for the current fiscal year.

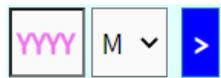
Yield

The Yield Button will display the current dividend yield, prior 12 month dividend yield and the percentage of dividend grow over the past 5 years in the Symbols/Description box.

- **Stocks:** Current Dividend Yield / Trail 12 months \$ per share / Dividend Growth % Last 5 Years
- **MF:** Past 30-day Distribution Rate / Past 12-mo Distribution Rate / Total Dividend paid last 12-mo
- **CEF:** Past 30-day Distribution Rate / Past 12-mo Distribution Rate / Total Dividend paid last 12-mo



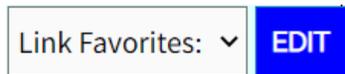
The FIND button will allow you to search for stocks based on name, symbol or numerical value as it relates to the the list in the Symbols/Description box. A specific stock can be searched by adding a comma after the name or symbol. Searches without the comma will yield partial matches. Numerical values can be searched by range (ie 120-128) as well as specific number. The serach results will be displayed in a secondary Symbols/Description box beneath the FIND button.



Next to the FIND button is a life expectancy button which will display a visual chart of your life expectancy based on year born and gender. The red zone represents years lived, the green zone is years expected to live, and gold zone is the additional desired numbers of years to live.



The ACC button provides the portfolio estimation value based on the accumulation of additional funds over a past 10 year period. The additional funds can be input by selecting 1-15 % of salary value or a specific amount to be added in on a monthly, quarterly or yearly basis. Selecting the hand image will change the ACC display to the bucket option which will provide the portfolio estimation value over a 10 year period based on a one lump sum input.



The Link Favoites dropdown menu contains public source links to information/news on stocks and other related information The 'EDIT' button allows you to customize the list of links within the dropdown menu.

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The PCR button produces a 3, 5, or 10 year Portfolio Correlation Ratio for the portfolio constructed in the grid below. PCR is the ratio of the negative over the positive values in a portfolio correlation matrix for the selected time period. A lower PCR value (near 0.00) demonstrates higher correlation between the investments within the portfolio, while a higher value demonstrates less correlation.



The STRESS button will run a stress test for the portfolio constructed in the grid below for a 3,5 or 10 year selected time period. The stress test changes probability distribution from normal Gaussian to Cauchy to test for more extreme behaviors and outcomes for 1,000 different allocations of the selected portfolio. The resulting number/ratio indicates the number of negative APR occurrences and can generally be defined as:

- 0-75: Good portfolio design
- 76-150: Acceptable design; use caution
- 151 and above: Risky design; needs examining



The EPV (Estimated Portfolio Value) button produces an estimate of your portfolio's value over the last 10 calendar years from the date selected in the dropdown menu. The results display the value gained or lossed in addition to the total portfolio value.



These set of buttons produce an estimated portfolio value with a Reserve Bucket and

income distribution of your choice.

Left of EPV Button:

- **D** or **S** for dynamic or static portfolio distribution. Dynamic distribution allows for the yearly income distribution to vary from year to year. Static distribution will cause the yearly income distribution to remain the same each year.
- **Yr. Dist** - Select a percentage, up to 10%, of the yearly income to be included in the drawdown.
- **Bucket** - Select at the beginging of each year an initial lump sum to be included in the drawdown.
- **Yrs** - Select the number of years the “Bucket” function will be included in the EPV calculation.

Right of EPV Button:

- A dropdown menu to select the time period for the EPV calculation. 10, 15, and 20 years are the available options.
- **WHAT IF** - Selecting this option will display pre prepared portfolio options that can be used to compare how they would preform against the portfolio constructed in the grid.



The EST \$ FLOW (Forecasted Portfolio Cash Flow) button produces a cash flow estimation that your portfolio will yield over the next 12 months.

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The eye button will hide or reveal the information displayed below the button. Most notably it hides the portfolio grid.

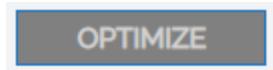


The green refresh button refreshes the page and resets the portfolio grid.



Store Simulation

The Store Simulation button gives you the option to store your PSDS Simulation for future reference once the scan has been run. It will be greyed out until the scan is complete.



OPTIMIZE

The Optimize button will generate an optimized report of the PSDS Simulation once the scan has been ran. It will be greyed out until the scan is complete. To view the optimized report, select Show PSDS Simulation.



--- Select ---



LOAD

This dropdown menu allows you to load a preset portfolio into the grid below. The time and date that the portfolio was last updated are displayed in the grey box below.



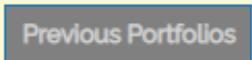
Save

The Save button allows you to save your work in progress as a .csv file.



Print

The Print button allows you to print the grid below with cover page included.



Previous Portfolios

The Previous Portfolios button will load a previous version of the portfolio selected (if a previously saved version exists).



The Up Arrow button will load the symbols from the grid below into the Symbols/Description box above.

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These buttons will sort by sector, symbol, or refresh symbols in the grid using the currently selected time period for APR/STD



The Description button will sort the symbols by description. The Briefcase button will split the grid for comparing two portfolios.



Selecting the green +/- box toggles between 3, 5 and 10 year standard deviation. The STD values are displayed beside their corresponding symbols. Note, the green box also toggles the “Yr APR” and “Yr Optimum” allocation percentages. Additionally, the green box appears below the grid and performs a similar function.



The Yr APR button will sort the order of the symbols in the grid from high-to-low or low-to-high based on the annual percent return (APR).



The 3 Yr Optimum button will sort the order of the symbols in the grid from high-to-low or low-to-high based on the optimized allocation percentage distributed to each symbol in the grid. These values will not be displayed unless a PSDS scan has been successfully submitted and optimized.



The Current button will sort the order of the symbols in the grid from high-to-low or low-to-high based on the cash value or percent value that is allocated to each symbol. The Blue X button will clear the entire column beneath it.



The big Red X button clears all information in the grid, including all symbols. The small Red X button clears all information in a single row.

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A cyan rectangular button with the text "Add Rows" in black.

The Add Rows button adds empty rows to the bottom of the grid.

A magenta rectangular button with the text "Delete Rows" in black.

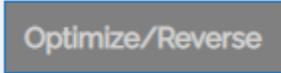
The Delete Rows button will remove all rows in the grid.



The vacant box next to the Summation button is to be filled with the total number of dollars to be distributed to the portfolio grid symbols.

A yellow rectangular button with the text "Spread/Reset" in black.

The Spread/Reset button distributes the total dollars in the Summation box to the portfolio grid evenly. Any alterations to the spread need to be made directly in the portfolio grid under the Current column. Current column values can be in dollars or percentages.

A grey rectangular button with the text "Optimize/Reverse" in black.

The Optimize/Reverse button will toggle between Optimum and Current columns to change the input for ACC-10, EPV-10 and EST \$ Flow

Select Portfolio Simulation, 401k-Checkup Bundle or Broker Advanced 401k-Checkup (required):

A yellow dropdown menu with the text "401k-Checkup (3 year scan)" and a downward arrow.

This dropdown menu gives you the option to select a 3, 5, or 10 year

bundle for your PSDS Simulation report.

An orange rectangular button with the text "SUBMIT" in black.

Suppress cover page and logo Suppress key
 Suppress yCharts Suppress yCharts Zones

The Submit button starts the PSDS Simulation scan. Select the radio buttons on the right to customize the format of the report.

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Guide Zones Sectors The “Guide, Zone , Sector” radio buttons at the top left of the webpage will dictate what information is displayed in the menu below it.

Guide Zones Sectors

QUICK MENU – Start or Bundle Portfolio Simulation or Import an existing portfolio.
SELECT – Choose time period for data used in simulator.
VIEW – Choose portfolio to view (investments, models or clients).
EDIT (top) – Modify existing portfolios.
IMPORT – Bring in new portfolios.
DIV 25 – View the Dividend Aristocrat Stocks.

The Guide radio button will display brief explanations of each button’s function as well as key definitions.

Guide Zones Sectors

41/204 symbols available

Load All Left Load All Right

1▼ 1▲ 2▼ 2▲ 3▼ 3▲

Symbol	Description
IN ALK L R ▼	Alaska Air Group Inc
RE AMT L R ▼	American Tower Corp
CD AMZN L R ▼	Amazon.com Inc

The Zones radio button will display a list of stocks symbols based on their assigned zones (buy, hold, and sell). Selecting the different zone buttons will display the symbols that pertain to that specific zone. The blue “L” and “R” buttons load the symbols into the grid (grid must be in split-view to use the “R” button). Alternatively, you can load all symbols displayed by selecting the “Load All Left” or “Load All Right” buttons.

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Load All Left			Load All Right		
Load All Zones Left			Load All Zones Right		
CM	CD	CS	EN	FI	HC
IN	IT	MA	RE	UT	

Symbol	Description
FI AFL L R ▲	Aflac Inc

The Sector radio button will display a list of stock symbols based on their economic sector. Selecting the different acronym buttons will display symbols that pertain to that specific sector.

Symbol	Description
CD AAP	Light blue shading indicates a stock is currently in the lower half of its ACQUIRE Zone.
IN ALK	Symbol: AAP YTD Return 9/30/2022: -33.17
RE AMT	Sector: Consumer Discretionary Tile Update: 11/30/2022 Price (subject to 15 minute delay) as of: 12/30/2022 12:02:14 PM PT
CD AMZN	Price: \$146.56 Prev Close: \$146.31
IN AOS	W52L: \$138.52 W52H: \$244.55
CD BABA	Zone 1: \$135-\$162 Zone 2: \$162-\$202 Zone 3: \$202+

Hovering over individual symbols in the menu will display detailed information regarding the symbols price, zone, a sector.