

**QUANTUMGROUP**

**QSMART**

**Reporting System**

**Client User Manual**

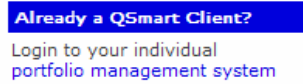
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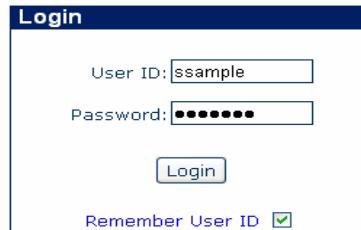
# Login

## The Initial Login

Access the login screen via the Quantum website at [www.quantumgroup.com.au](http://www.quantumgroup.com.au) then follow the link at the bottom right hand corner of the home page



The following will display



**Login**

User ID:

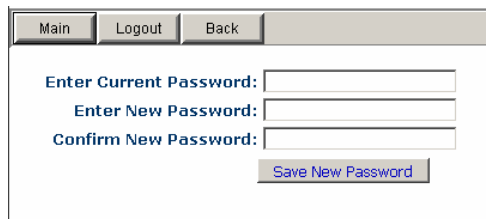
Password:

[Remember User ID](#)

Enter the login details - user id and default password and then click **Login** to proceed.

If the user wishes Praemium to remember the user id, ensure the “Remember user ID” box is checked with a tick.

The first time the user logs in; a screen will appear to change the password from the default



Main Logout Back

Enter Current Password:

Enter New Password:

Confirm New Password:

Enter the current password – “changeme”

Enter the new password. This must be at least 6 characters and is case sensitive.

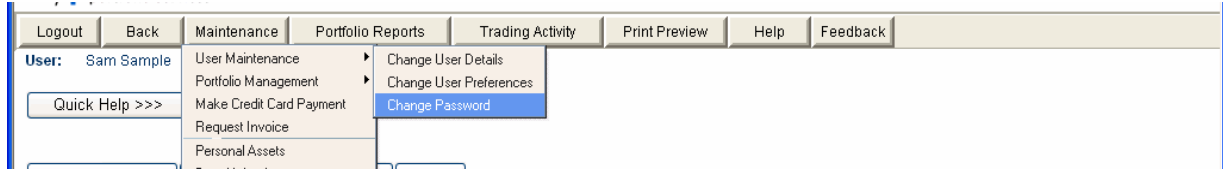
Confirm the password.

Once this has been completed successfully, the user will be taken to the transactional site for the service.

## Change Password

### Password

Likewise, users can change their password at any time. Go to **Maintenance** on the menu bar, select the sub menu **User Maintenance** and click on **Change Password**.



The following screen displays

A screenshot of a web form for changing a password. The form has a header with 'Main', 'Logout', 'Back', and 'Help' buttons. Below the header, there are three input fields: 'Enter Current Password:', 'Enter New Password:', and 'Confirm New Password:'. A 'Save New Password' button is located below the 'Confirm New Password' field.

The user will be required to enter the current password, then enter the new password and in the bottom box confirm the new password. Remember, the password must be at least 6 characters and is case sensitive.

**HELP!** What happens if I forget my password?

### Forgotten Password

If users in the service forget their password, they must contact Quantum to reset it. Quantum does not know clients passwords and will never ask for a password. Quantum will reset the password to the default. The user can then login to the system and change the password, per the process discussed above. Use the default as the current password.

## Help and Assistance

### Quick Help

This information is provided on most screens. It includes short notes on what that particular screen does and how to navigate through it. The Quick Help defaults to close down mode. To activate Quick Help, click the **Quick Help>>>** button which is located at the top left hand side of the page, beneath the menu bar. It will open up to reveal the notes. Likewise, it can be closed down again by clicking **Quick Help<<<**

Click here to open and close

The image shows two screenshots of a web application interface. The top menu bar includes: Main, Logout, Back, Maintenance, Portfolio Reports, Trading Activity, Print Preview, Help, and Feedback. Below the menu bar, the user information is displayed: User: Sam Sample, Portfolio: Mr John Smith, Processed to 10/10/2002. The left screenshot shows the 'Quick Help >>>' button in the top left corner of the page. The right screenshot shows the 'Quick Help <<<' button in the top left corner of the page. Below the button, there is a text box containing the following text: 'If you are receiving, or have received, DRP (or BSP) units, enter the company details here. This will enable Praemium to auto generate historical and current DRP details. Resulting transactions should be reviewed and edited in the Transaction History screen as there may be minor rounding differences in the quantity received. (If you are in a Share Purchase Plan, enter the details of units purchased in the Buys/Sells screen.)' Below the text box, there is an 'Add' button and a table with the following columns: Security Code, Description, Reinvestment Type, From Date, and To Date. The table contains one row with the following data: Edit, Delete, CBA, COMMONWEALTH BANK OF AUSTRALIA, Ord, Dividend Reinvestment, Inception, Current.

### Feedback

Feedback is an interactive Help process initiated by emailing a message to be actioned. It can be used for assistance, to alert errors in the data or to provide general information.

Click the **Feedback** button on the right hand side of the menu bar. This brings up a screen for the user to enter details.

Logout Back Maintenance Portfolio Reports Trading Activity Print Preview Help

User: Sam Sample Portfolio: Mr John Smith - Processed to 10/10/2002

Quick Help >>>

Function Being Executed: **Dividend Reinvestment Details**  
Type :  
 Error  Enhancement  Information

Importance:  
 Low  Medium  High

Submit Feedback

Feedback Heading:

Feedback Detail:

Make your selection by clicking these circles

You must enter something in these boxes to describe the item for Feedback

Select the type of feedback to be provided, by clicking in the appropriate circle. Then click the level of importance attributed to the feedback item.

Enter a meaningful heading in the “Feedback Heading” box, as this will be the reference point in any subsequent communication.

Enter the detail of the feedback question/item in the box provided.

When all these items are completed, click the **Submit Feedback** button. This sends an email message with all the details to the relevant personnel.

## Basic Tips on Navigating the System

As a general rule, throughout Praemium, where it is required to click a button to activate a process such as **Save**, the button must be clicked. Do NOT use the “enter” key as a substitute. The Praemium process will not respond and in some cases cause the user to be aborted from the session.

When the user wishes to return to the previous screen, click **Back** on the menu bar. If the user wishes to go straight back to the main menu - Portfolio List, click **Main** on the menu bar.

The following are some handy hints on navigating Praemium.

- [Moving from one screen to another](#)
- [Using the screen bars to get from one part of the screen to another](#)
- [Sorting the information on the screen by selected headings](#)
- [Going straight to information for another portfolio](#)

## Moving From One Screen Page to the Next

The default number of lines of data in a screen page is 10. If there is more than one screen page of information the word **next >>>** at both the top and the bottom of the screen will change colour. Click **Next>>>** and the screen will scroll to the next page.

		Delete	Select	Type	Security	Description	Date	Quantity	Total Amount	Method Notes
Edit	Delete	<input type="checkbox"/>	Buy	AMC	AMCOR Ltd Ord		1/02/1998	5,000	\$33,100.00	
Edit	Delete	<input type="checkbox"/>	Corp. Action				12/04/2000	0	(\$6,100.00)	Reconstruction of 1 'PPX' for ea
Edit	Delete	<input type="checkbox"/>	Buy	ANZ	ANZ BANKING GROUP LIMITED		10/01/1999	10,000	\$27,400.00	
Edit	Delete	<input type="checkbox"/>	Buy	CBA	COMMONWEALTH BANK OF AUSTRALIA. Ord		11/10/2001	5,000	\$138,000.00	
Edit	Delete	<input type="checkbox"/>	Buy				28/03/2002	106	\$3,400.00	DRP Allocation
Edit	Delete	<input type="checkbox"/>	Buy	JET	JETSET TRAVELWORLD LTD		1/12/2000	6,000	\$450.00	
Edit	Delete	<input type="checkbox"/>	Corp. Action				15/08/2001	1,500	\$105.00	Code Merge from 'JETN' to 'JET
Edit	Delete	<input type="checkbox"/>	Corp. Action				23/04/2002	0	\$0.00	Name change from "HRK - HE "JET - JETSET TRAVELWORL
		<input type="checkbox"/>	Entitlement	JETN	JETSET TRAVELWORLD LTD NEW		1/08/2001	1,500	\$105.00	Take Up Rights
Edit	Delete	<input type="checkbox"/>	Corp. Action				15/08/2001	-1,500	(\$105.00)	Code Merge from 'JETN' to 'JET

Likewise, once the bottom of the list of information is reached and the user wishes to scroll back to a previous screen, click <<<**Previous**.

The number of lines to a screen page can be changed and this is discussed in [User Preferences](#)

## Using the Screen Bars

If the user cannot see all of a screen in the screen view, use the blue bars at the right hand side and across the bottom to bring the required information in to view. Click on the bar and drag it up/down or left/right.

Delete	Select Type	Security	Description	Date	Quantity	Total Amount	Method Notes
Delete	<input type="checkbox"/> Buy	AMC	AMCOR Ltd Ord	1/02/1998	5,000	\$33,100.00	
Delete	<input type="checkbox"/> Corp. Action			12/04/2000	0	(\$6,100.00)	Reconstruction of 1 'PPX' for each/every 3
Delete	<input type="checkbox"/> Buy	ANZ	ANZ BANKING GROUP LIMITED	10/01/1999	10,000	\$27,400.00	
Delete	<input type="checkbox"/> Buy	CBA	COMMONWEALTH BANK OF AUSTRALIA. Ord	11/10/2001	5,000	\$138,000.00	
Delete	<input type="checkbox"/> Buy			28/03/2002	106	\$3,400.00	DRP Allocation
Delete	<input type="checkbox"/> Buy	JET	JETSET TRAVELWORLD LTD	1/12/2000	6,000	\$450.00	
Delete	<input type="checkbox"/> Corp. Action			15/08/2001	1,500	\$105.00	Code Merge from 'JETN' to 'JET'
Delete	<input type="checkbox"/> Corp. Action			23/04/2002	0	\$0.00	Name change from "HRK - HEARTLINK L "JET - JETSET TRAVELWORLD LTD"
	<input type="checkbox"/> Entitlement	JETN	JETSET TRAVELWORLD LTD NEW	1/09/2001	1,500	\$105.00	Take Up Rights

Click and drag the blue bars.

## Sorting Screen Information by Selected Headings

Some of the column headings in a grid of screen data can be clicked to sort the information. If this is the case, the heading appears as a button.

For example, in the Transaction History screen, the default is by Security. If the user wishes to view the information in date order, click on the column heading **Date** and the information will redisplay in date order. Once for descending order, click again for ascending order.

Delete	Select Type	Security	Description	Date	Quantity	Total Amount	Method Notes
Delete	<input type="checkbox"/> Buy	AMC	AMCOR Ltd Ord	1/02/1998	5,000	\$33,100.00	

## Viewing Information for another Portfolio without Leaving the Screen

The user may wish to view information for another portfolio. This can be done within a screen if the id of the alternate portfolio is known.

Enter the id in the box entitled "Portfolio". Click the  to the right of the box and the user is switched to that portfolio.

Main Logout Back Maintenance **Portfolio Details** Trading Activity Print Reports Feedback  
 User: administrator Portfolio: 20 port20 - Processed to 11/02/2004  
 Quick Help >>>  
 Export to Excel Upload Add 1 Row(s) Recalculate to Today Search  Only Show Unconfirmed



## Recalculating the Portfolio

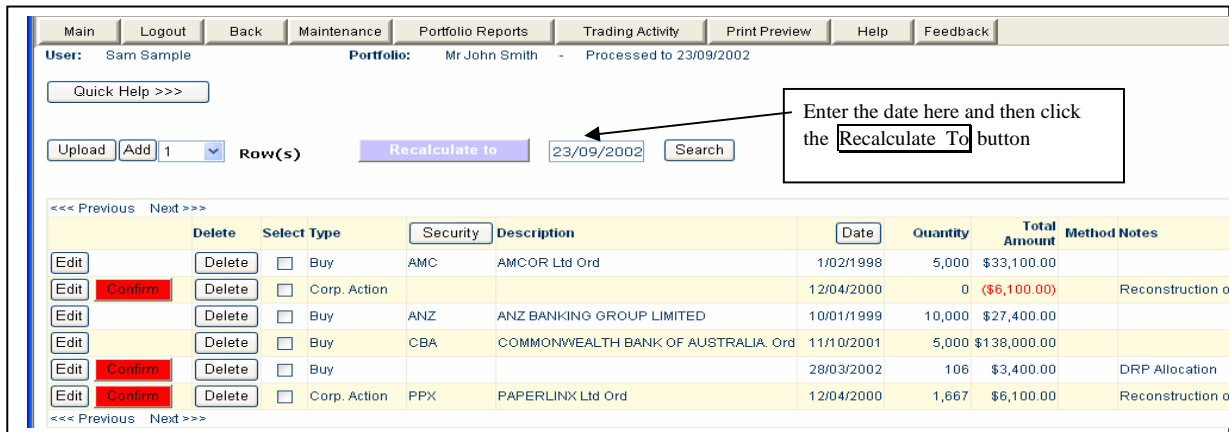
### Recalculate the Portfolio to a Specific Date – ‘Recalculate To’

#### Overview

This is Praemium’s most important function. Activating the “Recalculate To” process, not only updates the trading activity with the relevant corporate actions and the income transactions, it also reprocesses the CGT calculations and the performance to the selected “recalculate to” date.

#### How to Recalculate the Portfolio

Enter the date the portfolio is required to be recalculated to in the box to the right of the “Recalculate To” button, then click the “Recalculate To” button. The default is “Today” which is the current date; though any other date can be selected – xx/xx/xxxx. To view the results of this recalculation go to **Transaction History**, in the **Trading Activity Menu**. All reports are amended accordingly.



The screenshot shows the Praemium software interface. At the top, there is a menu bar with options: Main, Logout, Back, Maintenance, Portfolio Reports, Trading Activity, Print Preview, Help, and Feedback. Below the menu bar, the user information is displayed: User: Sam Sample, Portfolio: Mr John Smith, and Processed to 23/09/2002. A 'Quick Help >>>' button is visible. Below this, there are buttons for 'Upload', 'Add', and a dropdown menu showing '1' next to 'Row(s)'. A 'Recalculate to' button is highlighted, and a date input field contains '23/09/2002'. A 'Search' button is also present. A callout box with an arrow points to the date input field and the 'Recalculate To' button, containing the text: 'Enter the date here and then click the Recalculate To button'. Below the buttons, there is a table with columns: Delete, Select Type, Security, Description, Date, Quantity, Total Amount, and Method Notes. The table contains several rows of transaction data, including buy and sell transactions for various securities like AMCOR Ltd Ord, ANZ BANKING GROUP LIMITED, COMMONWEALTH BANK OF AUSTRALIA, and PAPERLINX Ltd Ord.

Delete	Select Type	Security	Description	Date	Quantity	Total Amount	Method Notes		
<input type="button" value="Edit"/>	<input type="button" value="Delete"/>	<input type="checkbox"/> Buy	AMC	AMCOR Ltd Ord	1/02/1998	5,000	\$33,100.00		
<input type="button" value="Edit"/>	<input type="button" value="Confirm"/>	<input type="button" value="Delete"/>	<input type="checkbox"/> Corp. Action		0	(\$6,100.00)	Reconstruction o		
<input type="button" value="Edit"/>	<input type="button" value="Delete"/>	<input type="checkbox"/> Buy	ANZ	ANZ BANKING GROUP LIMITED	10/01/1999	10,000	\$27,400.00		
<input type="button" value="Edit"/>	<input type="button" value="Delete"/>	<input type="checkbox"/> Buy	CBA	COMMONWEALTH BANK OF AUSTRALIA, Ord	11/10/2001	5,000	\$138,000.00		
<input type="button" value="Edit"/>	<input type="button" value="Confirm"/>	<input type="button" value="Delete"/>	<input type="checkbox"/> Buy		106	\$3,400.00	DRP Allocation		
<input type="button" value="Edit"/>	<input type="button" value="Confirm"/>	<input type="button" value="Delete"/>	<input type="checkbox"/> Corp. Action	PPX	PAPERLINX Ltd Ord	12/04/2000	1,667	\$6,100.00	Reconstruction o

The **Transaction History** screen for the portfolio now displays the buy and sell transactions together with the auto-generated transactions (corporate actions) which have been created from the “Recalculate To” process.

At the top of the page under the menu bar, the “Processed To” date is updated to show the date to which the portfolio has been recalculated. If the portfolio is recalculated to “Today” then the current date should be displayed.

## Income and Expenses

### Overview

Income for all ASX listed stocks and most managed funds is updated daily. All ASX listed stocks components are recorded, such as franked, unfranked and imputation credits. For listed trusts any estimated tax-free and tax deferred amounts are also accounted for.

To view income entries, go to **Trading Activity** on the menu bar and click on **Income Details**. The following screen displays.

Main	Logout	Back	Maintenance	Portfolio Reports	Trading Activity	Print Preview	Help	Feedback	
User: Sam Sample		Portfolio: Mr John Smith			Processed to 26/09/2002				
Quick Help >>>									
Cancel Search		** Current Selection = 1/07/2002 to 1/10/2002**							
Show entries from		1/07/2002	To	1/10/2002	For	All Sec	Submit		
<<< Previous Next >>>									
		Select	Security	Description	Date Paid	Total Quantity Onhand	Amount Received	Total Unfranked Amount	Total Franked Amount
Edit	Confirm	Delete	<input type="checkbox"/>	ANZ	ANZ BANKING GROUP LIMITED	1/07/2002	10,000	\$3,900.00	\$3,900.00
Edit	Confirm	Delete	<input type="checkbox"/>	PPX	PAPERLINK Ltd Ord	19/09/2002	1,667	\$233.38	\$58.35 \$175.04
<<< Previous Next >>>									

## Searches

### Select a Range of Transactions within a Single Portfolio

In the **Trading Transaction** screens, **Income** and **Cash Books**, a range of transactions can be selected within an individual portfolio. This can be for a date range across all securities, a date range for one security or all transactions for a security.

For example, in the Transaction History screen, click Search.

The screen redisplay

To search for a date range, highlight “Inception” and overwrite with the start date xx/xx/xx. Highlight “Today” and over write with the end date xx/xx/xx. If only one security is required, highlight “All Sec” and overwrite with the security code. Click the green **Submit** button.

E.g.

The screen redisplay with the results

		Delete	Select Type	Security	Description	Date	Quantity	Total Amount	Brokerage	GST	Meth
Edit	Delete	<input type="checkbox"/>	Buy	PRK	PATRICK CORPORATION LTD	15/11/2002	2,500	\$28,625.00	\$0.00	\$0.00	
Edit	Delete	<input type="checkbox"/>	Buy			1/07/2003	2,500	\$30,375.00	\$0.00	\$0.00	
Edit	Delete	<input type="checkbox"/>	Sell			9/10/2003	500	\$6,875.00	\$0.00	\$0.00	M
Edit	Confirm	Delete	<input type="checkbox"/>	Corp. Action		6/02/2004	-4,500	(\$52,925.00)	\$0.00	\$0.00	
Edit	Confirm	Delete	<input type="checkbox"/>	Corp. Action		19/02/2004	13,500	\$52,925.00	\$0.00	\$0.00	
Edit	Confirm	Delete	<input type="checkbox"/>	Corp. Action	PRKDA PATRICK DEFERRED SETTLEMENT	6/02/2004	13,500	\$52,925.00	\$0.00	\$0.00	
Edit	Confirm	Delete	<input type="checkbox"/>	Corp. Action		19/02/2004	-13,500	(\$52,925.00)	\$0.00	\$0.00	

This search process is available in the Income screen and also in the Cash Book, but not for a security.

## Understanding the Reports

Under the menu **Portfolio Details**, there is a selection of screens that provide information about the portfolio.

All of these screens can be printed as reports. See [Creating and Printing](#)

The screens deal with:

- [Portfolio Valuation – by Security](#)
- [Portfolio Asset Class Summary](#)
- [Portfolio Performance](#)
- [Holding Performance](#)
- [Trading Summary](#)
- [Realised CGT](#) – detailed and summary
- [Unrealised CGT](#) – detailed and summary

Every screen report has the following information which appears under the menu bar

- The user ID – e.g. Admin Istrator
- The selected portfolio for which the report is displaying – e.g. Demo 301
- The ‘Processed To’ date. The date the information for the portfolio represents. This can be amended by activating the “recalculate to” process to the required date.

## Portfolio Valuation – by Security

The **Portfolio Valuation – by Security** is a summary of the portfolio holdings. It displays the total cost of the investments in the portfolio and the total current value at the processed to date, based on the day’s closing prices.\* The Gain/ (Loss) is the nominal difference between the total value and the total cost – NOT the CGT gain or loss.

The estimated income is indicative only and is based on the income generated by the holdings, over the previous 12 month period. The estimated yield is the estimated income as a percentage of the market value of the portfolio.

The portfolio can be displayed either in alphabetical order, under categories such as ASX Listed or Managed Funds, or by GICS (Global Industry Classification Standard). The GICS can be toggled on or off using the GICS indicator -  Show GICS

Beneath the portfolio totals, is a table showing summary details for each holding.

Security Code	Quantity	Unit Cost	Adj. Cost	Unit Value	Value	Gain/(Loss)	Est. Income	Est. Yield
AIP	1,000	\$1.12	\$1,120.00	\$1.09	\$1,090.00	(\$30.00)	\$98	8.99%
AMC	2,500	\$5.40	\$13,500.00	\$8.24	\$20,600.00	\$7,100.00	\$726	3.52%

For each security, the following is displayed

- The Security code – e.g. AMC. This could also be the APIR code or service/personal asset code
- The name of the holding and description – e.g. Amcor Ltd Ord (being ordinary shares)
- The total quantity held at that time – e.g. 2500
- The unit cost, being an average of all the parcels for that holding – e.g. \$5.40
- The adjusted cost (adjusted for return of capital etc) e.g. \$13,500
- The unit value – being the Value divided by the quantity e.g. \$8.24
- The Value – based on the closing price for the day.
- The estimated annual income, based on prior 12 months income for the holding
- The estimated yield as a percentage of the current market value.

\*Note: For Managed Funds, the most recent available price issued by the Fund Manager is used. For service assets, the last price entered by the service for that holding is used.

Dividends that the holder has an entitlement to – i.e. gone ex, but not yet paid, are also reported under the code “DIVSNOTPAID”

This report can be downloaded into excel. Click the [Export to Excel](#) button on the left hand side of the screen above the data grid.

## Portfolio Asset Class Summary

The Portfolio Asset Class Summary is similar to the Portfolio Valuation, but groups the holdings according to asset class. There are two levels to the report.

- **Summary.** This displays the total values for the class and percentage of the total current market value of the portfolio
- **Detail.** This shows the holdings that make up the class with their respective percentages of the market value of the portfolio.

The report is expanded to show the detail by clicking the + box at the left hand side of the class.

### Summary

Asset Class	Cost	Value	Gain/Loss	% of Total
<input type="checkbox"/> Australian Shares	\$99,370.00	\$91,607.94	(\$7,762.06)	54.34%
<input type="checkbox"/> International Shares	\$50,000.00	\$52,067.85	\$2,067.85	30.88%
<input type="checkbox"/> Listed Property	\$0.00	\$0.00	\$0.00	0.00%
<input type="checkbox"/> Direct Property	\$0.00	\$0.00	\$0.00	0.00%
<input type="checkbox"/> Australian Fixed Interest	\$0.00	\$0.00	\$0.00	0.00%
<input type="checkbox"/> International Fixed Interest	\$0.00	\$0.00	\$0.00	0.00%

### Detail

Asset Class	Code	Description	Qty	Cost	Value	Gain/Loss	% of Total
<input type="checkbox"/> Australian Shares				\$99,370.00	\$91,607.94	(\$7,762.06)	54.34%
	NAB	NATIONAL AUSTRALIA BANK Ltd Ord	1,000	\$35,000.00	\$30,930.00	(\$4,070.00)	18.35%
	PER0012AU	Perpetual's Conservative Growth Fund	46,477.04	\$50,000.00	\$48,707.94	(\$1,292.06)	28.89%
	TLS	TELSTRA CORPORATION LIMITED, Ord	3,000	\$14,370.00	\$11,970.00	(\$2,400.00)	7.10%

The asset class is predefined for ASX listed shares and Managed Funds. Managed Funds can be classified across more than one sector

Service and personal asset holdings must have their asset class defined when they are set up.

Go to **Maintenance** on the menu bar and select **Asset Maintenance**, then **Service Assets**. In the screen that displays to set up the holding details, enter the asset class from the drop down box.

Code	Description	Start Date	End Date	Tax Exempt	Traditional Security	Short Security Book	Cash	Asset Class
.1smithst	Smith Street Investment Property	1-01-1998	1-01-2050	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Other

Other  
 Australian Shares  
 International Shares  
 Listed Property  
**Direct Property**  
 Australian Fixed Interest  
 International Fixed Interest  
 Cash & Equivalents  
 Other

This report can be downloaded into excel. Click the **Export to Excel** button on the left hand side of the screen above the data grid.

## The Portfolio Performance

This measures the performance of the portfolio between two selected periods at summary level.

The report will display for the current quarter to date. Enter the required start and end dates and then click the **Recalculate** button. The information will redisplay for the chosen date range.

For Period: 01/07/2004 To 30/09/2004		Recalculate
Value at 01/07/2004		\$523,687.99
<b>Plus</b>		
Income		\$4,948.78
DRP Stock Not Delivered		-
Realised Capital Gain		\$35,073.73
Unrealised Capital Gain		\$15,669.77
Net Capital Inflow		\$150,720.00
		--> Reconciliation
<b>Less</b>		
Expenses		\$583.50
Realised Capital Losses		\$3,320.01
Unrealised Capital Losses		-
Net Capital Outflow		-
Value at 30/09/2004		\$726,196.76
Gross Gain for Period		\$51,788.77
Average Portfolio Value \$688,275.29		
Net Performance		7.52%
S&P/ASX 200 INDEX		3.74%

Value at opening date is the balance at the start of business on the day – i.e. in this case, it should agree to the total market value per the Portfolio Valuation Report for 30/06/2004.

Income: This is the income received for the period.

Realised Capital Gain: is the movement in the gross capital gain - as opposed to taxable gain- in the period..

Unrealised Capital Gain: is the movement between the difference between the capital value and capital cost in the period. If this is a loss it will appear in the “Less” sector

Net Contributions in: is a balancing figure and represents net inflows into the fund. If this is a net outflow it will appear in the “Less” sector. Click the ->Reconciliation button to access a spreadsheet with back up schedules for this amount.

Expenses: are the expenses paid for the period.

The Closing Balance: is the result of the opening balance plus and minus the various components for the period and should agree to the total market value per the Portfolio Valuation Report for the end date of the period.

The Gross Gain: is the movement between the opening and closing values adjusted for net contributions in/out. In the example:

▪ Closing Value	726,196.76
▪ Less: Opening value	(523,687.99)
▪ Less: Net Contributions In	(150,720.00) = 51,788.77

Tax Credit Amount: is the value of tax credits received on the income received for the period.

A The tax credits can be omitted from the screen and percentage calculation by switching off the option at service level in the Service Maintenance screen

Net Performance: is based on the Gross Gain plus the Tax Credit Amount (if this is switched on – see above) divided by the Average Portfolio Value. In the example:

• Gross Gain	51,788.77	
• Tax Credit Amount	0	= <u>51,788.77</u>
• Divided by: Average Portfolio Value		688,275.29

7.52%.

The performance can also be benchmarked to one of a selection of indexes. A The benchmark can be set up at service level in the Service Maintenance screen, but can be overwritten at portfolio level, simply by selecting an alternative index from the drop down box in the screen.



## Holding Performance

The **Holding Performance Report** shows the performance of the individual holdings in the portfolio over a specified date range using asset weighted, compound return methodology.

Once an account has been activated, the performance period will default to 1 year to the current date as a result of the daily roll forward function. However, the period can be changed by entering the required from/to dates in the relevant boxes and clicking **Recalculate**.

The performance is measured on both capital and income for the selected period and can be reviewed combined or independently.

Main Logout Back Maintenance Portfolio Details Trading Activity Print Reports System Management Feedback  
 User: admin istrator Portfolio: +643 demo 301 - Processed to 23/04/2004  
 Quick Help >>>  
 Holding performance For Period: 24/04/2003 To 23/04/2004 Recalculate  
**Select Data & Sort:**  
 Asc Stock Desc Perf % Desc Gain Desc Impact  
 <<< Previous Next >>>  

Security	Total Gain	Total Perf.	Capital Gain	Capital Perf.	Income	Income Perf.
ALL	\$51,960	151.9%	\$50,400	147.34%	\$1,560	4.56%
AMC	(\$2,592.06)	(9.11%)	(\$3,752.8)	(13.19%)	\$1,160.74	4.08%
AMP	(\$1,600)	(19.49%)	(\$1,600)	(19.49%)	\$0	-
ANZ	\$52.28	0.37%	(\$722)	(5.17%)	\$774.28	5.55%
ANZR	(\$30.34)	(19.71%)	(\$30.34)	(19.71%)	\$0	-
BTA0126AU	\$9,807.23	20.87%	\$6,618.48	14.09%	\$3,188.75	6.79%
CML	\$7,690	769%	\$7,490	749%	\$200	20%
GAN	\$332.92	8.13%	\$36.52	0.89%	\$296.4	7.24%
PRK	\$16,953.58	28.07%	\$15,525	25.7%	\$1,428.58	2.37%
WBKPA	\$177.92	1.78%	\$14	0.14%	\$163.92	1.64%

There is a select criteria panel, which provides the options to sort the information. You can sort by

- Ascending or descending codes – i.e. alphabetically
- Ascending or descending Performance
- Ascending or descending Gain
- Ascending or descending Impact

**Select Data & Sort:**  
 Desc Stock Desc Perf % Desc Gain Desc Impact

Just click on your preferred method

The above sort selection can be applied to

- Capital and Income – i.e. Total Gain
- Capital only, or
- Income only

Capital & Income
  Capital Only
  Income Only

Click the appropriate circle.

The data table is sorted depending on the selection made. The information displays in dollar values and percentages.

Click **Print Reports** on the menu bar to print the performance report using the sort criteria you have selected.



## Trading Summary

The Trading Summary provides the summary profit or loss for a financial year or part thereof as a result of trading for the period. It is NOT a tax report. It measures the nominal profit or loss on both the realised and unrealised positions.

Where appropriate, in the situation where short sell trading has been used, the report shows the trading figures for the long and short portfolio separately.

Trading Summary for 30/06/2002 to 30/06/2003						
Normal Equities Portfolio						
<b>Unrealised Gains</b>						
	<b>30/06/2002</b>	<b>30/06/2003</b>				
<b>Cost</b>	\$206,215	\$250,285				
<b>Value</b>	\$417,356	\$379,597				
<b>Gain/Loss</b>	\$211,141	\$129,312	<b>Gain/Loss for Period</b>	<b>Unpaid Income</b>	<b>Unrealised Gain/Loss for Period</b>	
			(\$81,829)	\$6,411	(\$75,418)	
<b>Realised Gains</b>						
	<b>Cost</b>	<b>Proceeds</b>	<b>Income Paid</b>			<b>Realised Gain/Loss for Period</b>
	\$14,125	\$21,960	\$20,276			\$28,111
				<b>Tot. Gain/Loss</b>		(\$47,307)

### Unrealised Gains

In the above example, the “Gain/Loss for Period” of \$(81,829) is the movement of the difference between the market value and cost from 30/06/2002 and 30/06/2003.

The “Unpaid Income” represents dividends or distributions where the holder has an entitlement, but the cash has not been received as at 30/06/2003. This amount will include any imputation credits due.

### Realised Gains

The realised gain (loss), is the difference between the proceeds and cost for the trading period, plus income actually received in the period since the previous year end. (The income is adjusted for any accrual - unpaid income - at the end of the previous year end.)

The total Gain/(Loss) will be the aggregate of the unrealised and realised gains and losses. In our example this is a net loss of \$47,307.

### Turnover Statistics

The Trading Summary also provides details of the trading turnover statistics, including the total value of both buys and sells for the trading period. The takeover percentage is the total value of turnover divided by the closing market value of the trading period. In our example this is  $\$80,160 / \$379,597 * 100 = 21.12\%$

If the brokerage has been separately recorded, the Trading Summary is able to provide the total cost to the portfolio for brokerage and fees paid

Turnover Statistics				
Value of Buys	Value of Sells	Tot. T/Over Amount	T/Over %	Tot. Fee/Brok
\$58,200	\$21,960	\$80,160	21.12%	-

## Realised Gains

The Realised Gains Report displays the Capital Gains Tax gains and losses made on disposal of assets for the tax year at the date the portfolio is recalculated to. It contains a summary table, which shows the taxable gain or loss for that period represented by the method applied.

- Less than 1 year – other.
- Non discounted gain - indexed.
- Discounted gain.

The table below the summary shows how individual disposals have been allocated to arrive at the taxable gain/loss. This report calculates on a financial year period.

Summary Realised Gains			
Carried Forward Losses	Losses Generated in Period	Total Losses Available to be offset	
-	\$550	\$550	
	Pre-Offset Gain	Losses Used to Offset	After-Offset Ga
Less than 1 Year Gain	-	-	-
Non-Discounted Gain	\$526	\$526	-
Discounted Gain	\$3,842	\$24	\$3,830
<b>Net Gain</b>		-	\$3,830

This is the summary and shows the taxable gain/(loss) for the financial year or the current year to date, depending on when the portfolio is recalculated to.

Security	Description	Sale Quantity	Cost	Sale Amnt	CGT Gain	Losses
.BIG	Big Bucks Ply Ltd	1,000	\$1,000.00	\$450.00		\$550.00
AMC	AMCOR Ltd Ord	2,327	\$12,565.80	\$19,965.66	\$3,699.93	
		173	\$934.20	\$1,484.34	\$525.85	
JET	JETSET TRAVELWORLD LTD	3,000	\$225.00	\$510.00	\$142.50	

Each line shows the detail of the calculation for each disposal

Tax Date	Purchase Date	Sale Date	Indexed Cost	Non CGT Gain/Loss	Gross Gain	Other Gain	Indexed Gain	Discounted Gain
1/02/2002	1/02/2002	3/10/2002	\$1,000.00					
1/02/1998	1/02/1998	15/09/2002	\$12,892.51		\$7,399.86		\$7,073.15	\$3,699.93
1/02/1998	1/02/1998	15/09/2002	\$958.49		\$550.14		\$525.85	\$275.07
1/12/2000	1/12/2000	15/09/2002	\$225.00		\$285.00			\$142.50

These columns, to the left of the blue line, show the selected taxable amounts based on the method used

These columns, to the right of the blue line, show the detail of each type of gain/loss as it applies to each disposal and is for information only

**NOTE: The 2 sections either side of the blue line display as one table on the screen**

The table is in two parts, divided by a vertical blue line. Information to the left of the line shows

- The security code.
- The holding description.
- The sale quantity.
- The original cost.
- The sale amount.
- If applicable, the selected – optimised – capital gain on the disposal, or
- If applicable, the loss on the disposal

Details of how these gain or loss values were selected are shown to the right of the blue line.

- Non-CGT gain or loss. This will include details for holdings for which CGT does not apply – e.g. fixed interest, short sells or for holdings that were purchased before CGT legislation applied.
- Gross Gain. This represents the gain before any discounting or indexing is applied.
- Other Gain. If a holding has been disposed of within 12 months of acquisition, any gain will appear here.
- Indexed gain shows the gain between the indexed cost and the disposal value, if applicable.
- Discounted Gain includes amounts that have had the discount value applied.

If a rule does not apply to a disposal, the cell will be blank. If the portfolio is for a company, then the discount rate is zero

**Help!** There is a question mark against a line. What does this mean?

173	\$934.20	\$1,484.34	?
-----	----------	------------	---

Where the system is set to the default - to minimise the taxable gain - Praemium will switch methods where there is a loss to offset and the optimal calculation is to offset this gain against an indexed rather than a discounted gain.

Summary Realised Gains														
Losses	Losses Generated in Period			Total Losses Available to be offset										
	\$550			\$550										
	Pre-Offset Gain		Losses Used to Offset		After-Offset Gain									
Gain	-		-		-									
Loss	\$526		\$526		-									
	\$3,842		\$24		\$3,830									
<b>Net Gain</b>			-		<b>\$3,830</b>									

Quantity	Open Amount	Close Amount	CGT Gain	Losses	Tax Date	Open Date	Close Date	Indexed Cost	Non CGT Gain/Loss	Gross Gain	Other Gain	Indexed Gain	Discounted Gain
100	\$1,000.00	\$450.00		\$550.00	1-02-2002	1-02-2002	3-10-2002	\$1,000.00					
27	\$12,565.80	\$19,965.66	\$3,699.93		1-02-1998	1-02-1998	15-09-2002	\$12,892.51		\$7,399.86		\$7,073.15	\$3,699.93
73	\$934.20	\$1,484.34	\$525.85		1-02-1998	1-02-1998	15-09-2002	\$958.49		\$550.14		\$525.85	\$275.07
100	\$9,700.00	\$9,400.00				5-11-2002	7-11-2002		\$300.00	\$300.00			
100	\$225.00	\$510.00	\$142.50		1-12-2000	1-12-2000	15-09-2002	\$225.00		\$285.00			\$142.50

In this example, even though at first glance, it would appear that the discounted gain of \$275.07 would be the best selection, Praemium has changed the method to use the indexed result to take full advantage of the \$550 loss.

Total Gross Gain, excluding \$300 non CGT gain, is \$8235

Gross Gain	Other Gain	Indexed Gain	Discounted Gain
\$7,399.86		\$7,073.15	\$3,699.93
\$550.14		\$525.85	\$275.07
\$300.00			
\$285.00			\$142.50

The gross CGT gain is \$8235  
 The loss available to offset is \$550  
 Gain for discounting at 50% \$7685  
 Taxable Gain, after discounting \$3842.50

By switching the method to apply the loss to the “best fit” indexed calculation, Praemium has reduced the taxable gain to \$3,830 in this instance. (Per Summary.)

This report can be displayed in both detail and summary format.

### Unrealised Gains Report

The Unrealised Gains Report displays the Capital Gains Tax gains and losses that would be made on disposal of assets at the date the portfolio is recalculated to.

The information is in the same format as the [Realised Gains Report](#).

**HELP!** What if I wish to know the impact of a particular disposal on the portfolio’s realised gain?

“What If” scenarios can be created. Click the green **What If** button on the screen. The following screen redisplay, now including the realised gains summary box.

User: Sam Sample Portfolio: Mr John Smith - Processed to 03/10/2002

Quick Help >>>

Search Close 'What if?' Recalculate

Summary Realised Gains			
Carried Forward Losses	Losses Generated in Period	Total Losses Available to be offset	
-	\$550	\$550	
	Pre-Offset Gain	Losses Used to Offset	After-Offset Gain
Less than 1 Year Gain	-	-	-
Non-Discounted Gain	\$526	\$526	-
Discounted Gain	\$3,842	\$24	\$3,830
<b>Net Gain</b>		-	<b>\$3,830</b>

<<< Previous Next >>>

Security	Description	Quantity	Cost	Market Value	CGT Gain	Losses	Tax Date	Purchase Date	Indexed Cost	Non CGT Gain	
<input type="checkbox"/>	AMC	AMCOR Ltd Ord	2,500	\$13,500.00	\$20,650.00	\$3,575.00		1/02/1998	1/02/1998	\$13,851.00	
<input type="checkbox"/>	ANZ	ANZ BANKING GROUP LIMITED	10,000	\$27,400.00	\$181,299.99	\$76,950.00		10/01/1999	10/01/1999	\$27,756.20	
<input type="checkbox"/>	CBA	COMMONWEALTH BANK OF AUSTRALIA. Ord	5,000	\$138,000.00	\$152,100.00	\$14,100.00		11/10/2001	11/10/2001	\$138,000.00	
<input type="checkbox"/>			106	\$3,400.00	\$3,224.52		\$175.48	28/03/2002	28/03/2002	\$3,400.00	

Click in the box to the left of the Security to select the holdings to be used in the “What If” calculation. More than one can be clicked. Then click the mauve **Recalculate** button to see the result.

Quick Help >>>

Search Close 'What if?' Recalculate

Summary Realised Gains			
Carried Forward Losses	Losses Generated in Period	Total Losses Available to be offset	
-	\$725	\$725	
	Pre-Offset Gain	Losses Used to Offset	After-Offset Gain
Less than 1 Year Gain	-	-	-
Non-Discounted Gain	\$526	\$526	-
Discounted Gain	\$7,417	\$199	\$7,317.5
<b>Net Gain</b>		-	<b>\$7,318</b>

<<< Previous Next >>>

Security	Description	Quantity	Cost	Market Value	CGT Gain	Losses	Tax Date	Purchase Date	Indexed Cost	Non CGT Gain	
<input checked="" type="checkbox"/>	AMC	AMCOR Ltd Ord	2,500	\$13,500.00	\$20,650.00	\$3,575.00		1/02/1998	1/02/1998	\$13,851.00	
<input type="checkbox"/>	ANZ	ANZ BANKING GROUP LIMITED	10,000	\$27,400.00	\$181,299.99	\$76,950.00		10/01/1999	10/01/1999	\$27,756.20	
<input type="checkbox"/>	CBA	COMMONWEALTH BANK OF AUSTRALIA. Ord	5,000	\$138,000.00	\$152,100.00	\$14,100.00		11/10/2001	11/10/2001	\$138,000.00	
<input checked="" type="checkbox"/>			106	\$3,400.00	\$3,224.52		\$175.48	28/03/2002	28/03/2002	\$3,400.00	

The selected unrealised gains/losses have been merged into the Realised position. Click the **Close What If** button

This report can be viewed in both detail and summary format

## Reports - Creating and Printing

To review, create and print reports for a single portfolio, click **Print Reports** on the menu bar. The following screen displays.

The screenshot shows a web-based interface for selecting reports. At the top, there are buttons for 'Show Report' and 'Create Report Packs'. Below these are three dropdown menus: 'Select File Format' (set to 'Portable Document Format'), 'Select Format Style' (set to 'Top Title With Image'), and 'Select Color Mod' (set to 'Color Logo'). The main area is a table with columns for 'Report Name', 'Select Report', 'From Date', and 'To Date'. The 'Select Report' column contains checkboxes, with 'Holding Performance' checked. The 'From Date' and 'To Date' columns contain date ranges, some with input boxes for modification. To the right of the table are several more dropdown menus for report options: 'Realised Detail', 'Unrealised Detail', 'Using the tax date', 'Include Corp Actions', 'Display Bar Graph', 'Use GICS', and 'CASH - MAIN CASH ACCOUNT'. Two arrows point from the 'Select File Format' and 'Select Format Style' dropdowns in the screenshot to their respective expanded views shown below.

Select the File and Style formats from the drop down boxes. The usual file format is Portable Document (if the user has access have Adobe Acrobat reader) or HTML viewer. The other file formats are useful for merging reports into applications such as Word or Excel or Rich Text format for downloading into other computer applications. The Formats enable reports to be printed on plain paper or to be merged into other pre printed mediums.

Two expanded dropdown menus are shown. The left one, titled 'Select File Format', lists: 'Portable Document Format', 'HTML Viewer', 'Word Format', 'Excel Format', and 'Rich Text Format'. The right one, titled 'Select Format Style', lists: 'Top Title With Image', 'Top Title No Image', 'No Title No Image', 'Excel Header', 'Side Title No Image', and 'No Header Or Footer'.

Select ranges for certain reports by adjusting the dates in the boxes and change criteria by selecting the options available in the drop down boxes. All other dates are defined by the recalculate to date.

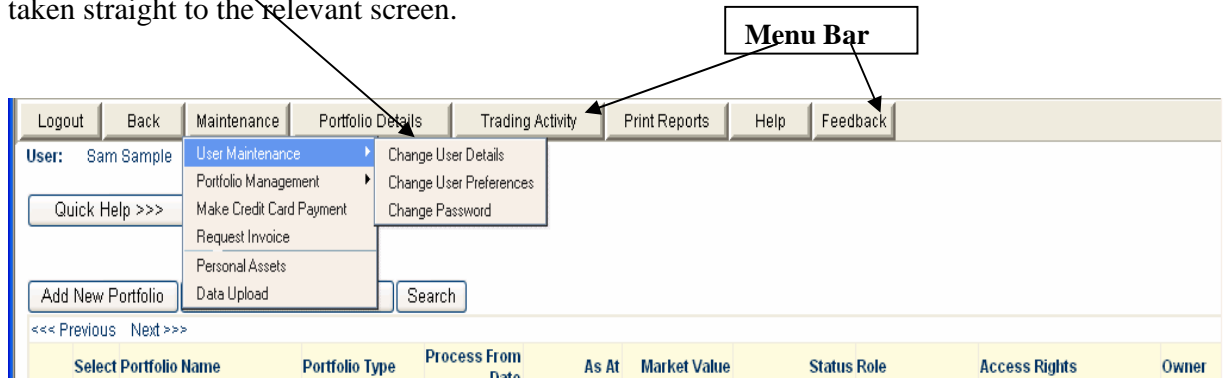
Select the report(s) to print, by clicking in the **Select Report Box**. Select one or more reports, as required.

Once the selections have been made, click **Show Report** and follow any prompts to print.

**Remember, the content of the reports will reflect the date that the portfolio has been recalculated to and the searches submitted.**

## A Guide to the Menu

Across the top of the screen, there is a **menu bar**, which will allow you to navigate your way around Praemium. When the cursor is placed over a selection on the bar, if there are further options, a **sub-menu** appears with those options. Just click on your menu choice and you will be taken straight to the relevant screen.



The following table is a list of the complete menu and submenu options and provides a brief explanation for each.

<u>Main Menu</u>	<u>Sub Menu</u>	<u>Detail</u>
<b>Logout</b>		<b>This will log the user out of the current session. (Note: This only appears on the main menu)</b>
<b>Main</b>		<b>This will take the user back to the main menu</b>
<b>Back</b>		<b>This will take the user back to the previous screen</b>
<b>Maintenance</b>		<b>Menus for maintaining the portfolio's profile &amp; user options.</b>
	<b>User Maintenance</b>	
s	<a href="#">Change User Details</a>	For user detail changes, such as change of address and contact details
u	<a href="#">Change User Preferences</a>	For setting up and maintaining user preferences, such as the number of lines per page.
b	<a href="#">Change Password</a>	Change your password here. If the password has been forgotten, contact the System Administrator.
m		
e	<b>Portfolio Management</b>	
n	<a href="#">Portfolio Details</a>	For amending portfolio details, such as the name, tax & consolidation types and active status etc
u	<a href="#">Portfolio User Links</a>	Link portfolios to users and amend linked users' access levels here.
	<a href="#">Registered Addresses</a>	Can be used to capture an address if required – used for client billing
	<a href="#">Portfolio Broker Links</a>	Add/amend broker details for automatic <b>contract note upload</b> . There is also a sample letter to assist with instructing a broker to set up this process.
	<a href="#">Portfolio Bank Links</a>	Set up bank links for the bank details upload process
	Portfolio Tax Details	Not yet available
	<a href="#">Portfolio Billing</a>	Creates the billing profile and links the portfolio to a billing structure
	Balance History	Not yet available
	<a href="#">Lock Tax Year</a>	Locks in all the transactions to a nominated year end.

<b>Billing</b>		
	<a href="#">Billing Schedule</a>	Set up billing schedules for portfolios
	<a href="#">Fee Tables</a>	Set up fee tables for portfolios
<b>Asset Maintenance</b>		
	<a href="#">Personal Assets</a>	Maintain assets at portfolio level
	<a href="#">Service Assets</a>	Maintain Assets at service level
	<a href="#">Yield Overrides</a>	Maintain yields for service assets
	<a href="#">Asset Class Targets</a>	Set up asset class targets for portfolio comparison.
	<a href="#">Data Upload</a>	Process to upload cost history and bank details from some commonly used applications.
	Data Download	For download into BGL Simple Fund – Covered in a separate user manual - and for certain ex 'Advent' Users
<b>Portfolio Details</b>		<b>Various Screens providing portfolio holding, performance and CGT information</b>
	<a href="#">Portfolio Valuation – by Security</a>	Portfolio Summary, details as at the "processed to" date, listed by code in alpha order. Toggle GICS.
	<a href="#">Portfolio Asset Class Summary</a>	The Portfolio by Asset Class. This screen can be expanded to reveal the holdings in each class.
	<a href="#">Portfolio Performance</a>	This report provides performance information for the portfolio for a selected date range
	<a href="#">Holding Performance</a>	A report providing details of the portfolio's performance, offering various options in both content and sorting.
	<a href="#">Trading Summary</a>	Reports on accounting gain or loss for the current year to date.
<a href="#">Realised Gains</a>	Detailed	The realised gains, as at the "processed to" date, comprising information regarding gain type (discount, indexed or other) and detail for each disposal.
	Summary	
<a href="#">Unrealised gains</a>	Detailed	The unrealised gains, as at the "processed to" date, comprising gain/loss for each holding or by tax lot. This also includes a "What If?" function.
	Summary	
	<a href="#">Portfolio Search</a>	A facility to search for data across portfolios
	<a href="#">Portfolio Selection for Reports</a>	Select portfolios for bulk reporting
	<a href="#">Download Report Pack</a>	Monitor progress of report file and maintain files for created report packs.
<b>Trading Activity</b>		<b>Menus for data entry.</b>
	<a href="#">Recalculate Portfolio</a>	Allows the user to recalculate the portfolio from any screen.
	<a href="#">Cash Book</a>	Transaction details for a cashbook that is part of the portfolio can be entered here either manually or from an upload
	<a href="#">Transaction History</a>	This screen shows all the transactions, including buys, sells, short sells & options, which have been manually entered, and auto generated transactions. The auto-generated transactions should be reviewed and edited here.
	<a href="#">Buys/Sells</a>	The buy and sell trades are entered here, either through the upload process or manually. This also allows you to view the trading activity without the auto-generated transactions.
	<a href="#">Short Selling</a>	Short Sell (open & close) transactions are entered here. This also allows you to view short sell transactions independently from all other transactions.
S u b- m e n u	<a href="#">Options – Write/Take</a>	Write/Take and subsequent close out transactions for ETO's are entered here. You can also view all ETO transactions here, independently from all other transactions
	<a href="#">Options - Exercise</a>	Enter exercise details for ETO's & company options here.



	<a href="#">Take Up Rights</a>	The system will automatically lapse rights. If all or some were taken up, use this screen to enter the details.
	<a href="#">Convert Notes</a>	The system will automatically redeem notes. If all or some were converted, use this screen to enter the details.
	<a href="#">Convert Preference Shares</a>	The system will automatically redeem pref. shares. If all or some were converted, use this screen to enter the details.
	<a href="#">Carried Forward Losses</a>	Enter any unused prior year capital losses here. This information should be verified and is needed to offset against gains in the current financial year.
	<a href="#">Dividend Reinvestment Details</a>	If the user participates in a DRP (or has done so), enter the company details here. This will allow the system to enter automatically, DRP transactions as appropriate.
	<a href="#">Change Disposal Alloc. Method</a>	Enables the user to change the disposal method across the portfolio for a chosen date range
	Income & Expenses	
S u b - m e n u	<a href="#">Income Details</a>	The system will automatically update income information for ASX listed securities and most managed funds. However, other income details must be entered manually here. These reports will display information using selected criteria. Expenses can also be tracked by entering transactions manually.
	<a href="#">Income Declared not Paid</a>	
	<a href="#">Expense Details</a>	
<b>Print Reports</b>		<b>Click here to access the screen to set up printed reports. They can be created, reviewed &amp; printed, be merged into Excel or Word or downloaded into other applications.</b>
<b>System Management</b>		<b>System Administrator Access Only – described in Section 1</b>
<b>Feedback</b>		<b>This screen provides a facility for the user to submit questions, information, comments and request help. It sends the information to Praemium Service staff by email.</b>