

FUNDMASTER



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Introduction

Congratulations, you have acquired one of the easiest to use and practical Windows software package for tracking and analysing your mutual fund investments.

Investing in Mutual Funds is currently one of the most popular methods of investing. A popular choice, because of the rewards that investors can get from them. However like all investments, this investment vehicle must be monitored to optimize the returns. This becomes difficult when you have multiple portfolios with numerous funds.

Now for the first time, you can quickly and easily analyse your portfolios and be in a better position to know exactly what you are earning in each fund and in each portfolio at any given time.

When we set out to design FundMaster our goal was to produce a comprehensive software that would meet the needs of the average most mutual fund investors and at the same time keep it simple to use...

We are confident that these two principles have been maintained and that...

FundMaster... is all that you need!

Business Logic Corporation
Wisdom Through Software

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The Button Bar



Pressing this button will allow you to create a new portfolio



Pressing this button will allow you to open an existing portfolio



Pressing this button will allow you to close the existing open portfolio



Pressing this button will allow you to print various reports regarding your fund data.



Pressing this button will allow you to set the information and assumptions regarding the funds and all allow you to take tax effects into account.



Pressing this button will allow you to sort the funds based on different criteria. E.G. Profit/Loss, percent holding, alphabetically...



Pressing this button will allow you to change the current date.



Pressing this button will allow you to graph the data as a line graph.



Pressing this button gives you access to this On-Line Help.

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Starting a New Portfolio



To start a new portfolio, simply press the NEW button on the button bar.

- Once you press the button, enter in a name for the portfolio.
- Once you enter in the name, press the CREATE button.
- You will instantly see the main information window, with the name of the new portfolio at the top, along with the current date.

Adding a Fund to the Portfolio

In order to add a NEW fund to the portfolio, select the ADD button located at the bottom of the Window.

- as soon as you select the ADD option, you will see another window, this is the fund details window.

Entering in fund details

The funds detail window, always shows you the name of the fund at the top. Below the name you can see the various fund transactions that you have made for the particular fund, followed by the amount of each transaction, the number of units and the NAV value for each. Finally the last column shows you the commission that you paid for the transaction.

- at the bottom of the screen, you have a totals row, which adds up each of the columns for you.

Adding an Entry

To add a new entry to the fund, simply select the ADD DETAILS ENTRY button. Upon doing a small entry window will appear.

Making a Entry

Making an entry is as easy as typing in the date, followed by selecting the transaction type. (See TRANSACTION TYPES)

- Enter in the Amount of the Transaction. If you are making a Purchase, then the No. of Units will be computed automatically, if the Radio button has been activated beside the field.

- You can let the software compute any two of the five values for you.

The values, which are selected for computation by the software will not be accessible. When you press the "TAB" key to move from one field to the next, the selected field will be skipped automatically.

- After entering in the cost per unit, you can enter in a commission amount, which can be in a Dollar amount or a Percentage amount.

- Once complete, select the ACCEPT ENTRY button to accept the input.

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Transaction Types.

There are many different transaction types that you can take into consideration with FUNDMASTER. The following are a list of them with a brief explanation.

PURCHASE

Indicates that you made a share purchase.

SALE

Indicates that you sold some of your shares.

INTEREST INCOME

Indicates that you earned interest on your investment.

DIVIDEND INCOME

Indicates that you have earned dividend income.

CAPITAL GAINS

Indicates that you have taken a capital gain.

TAX FREE CAPITAL

Indicates that a tax free capital gain has been made.

LOAN ADDITION

Indicates that you have borrowed money to invest in the funds, this will affect the computed yield in the portfolio.

LOAD REDUCTION

Indicates that you have paid down a loan.

LOAN INTEREST

Indicates that the amount is a loan interest charge.

SPLIT

Indicates that there has been a share split. You should enter in the number of shares that you received.

MANAGEMENT FEE

Indicates that the amount represents a management fee. EG. Sometimes the management fee is charge in Units and therefore you have a reduction in units.

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Graphing



Graphing the NAV values

At anytime you can produce a graph showing the variations in the NAVPU. When you are in the Mutual Funds Main Screen, select the fund that you would like to graph by highlighting it and then pressing the GRAPH button located in the button bar.

The graph that appears is based on the number of NAV values you have entered for the particular fund. The more values, the more points that will be plotted.

Exiting the Graph

Once you are finished with the graph, you can double click on the left hand upper corner of the window to close it, or you can pull down the menu that appears when you click your mouse button once in the left-hand upper corner and then select the CLOSE option.

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Information and Assumptions



The Information and Assumptions window can be accessed from the Main Fundmaster window by pressing the i/A button located on the button bar.

Information and Assumptions form

Once the form pops-up, you can enter in the information which will be stored and if desired will be used to compute the after tax return values from your Mutual Fund Investment.

Portfolio Header Information

You can enter in a description which will be used as a header and will appear on all printouts.

Choose a Country

Enter the your country of residence. For Europeans, Canada should be chosen.

Note: FundMaster currently only supports Capital Gains calculations that use the Weighted Average Price per Unit (called Single Category in United States). Other Capital Gains calculation types may be supported in the future versions of FundMaster.

Marginal Tax Rates

Based on your GROSS annual income and the province in which you reside, you can compute your Marginal Tax Rates. After you select the appropriate province and enter in your Taxable Income, press the LOOK UP 1993 TAX RATE button.

Days per year

In this field you can select the number of days per year. The range is between 360 and 365.25 days. The 365.25 day year allows you to take into account the extra day which appears every 4 years (LEAP year). This will produce a more accurate return value if you are computing any investment over 4 years.

Reinvestment Frequency

This field determines the frequency at which the invested funds are reinvested.

Reinvestment Rate

The last field in the list is the REINVESTMENT RATE. In this field you would enter a percentage value that you are earning on income (interest, dividend or other) that you receive in cash from your fund investments. For example suppose that you earned interest on your fund investment. You decide to take the interest in a cash settlement, rather than having the Investment company automatically buy more shares for you with this amount. Now suppose you took this cash and placed it in an interest bearing account earning 5% per annum, the interest that you are earning on the amount can be accounted for in the CAR percentage for the fund by entering 5% in the REINVESTMENT RATE field.

On the other hand, if you use the interest amount to take a vacation, you earn 0% interest. So you should enter this in the REINVESTMENT RATE field. This field gives you more flexibility in determining the accuracy of your profit and CAR (Compound Annual Rate of Return) percentage.

Also if you want to, you can apply tax effects to the REINVESTMENT RATE so that your CAR percentage remains as accurate as possible.

Adjusting for Income Tax Effects

If you have selected your province or territory or residence and entered in your taxable income amount. You will be able to look up your tax rates. These tax rates are permanently saved. However, they are not automatically taken into consideration. In order to apply the Tax Effects to your return on your investment, you must select the Adjust for Income Tax option. In order to do this, click beside the ADJUST FOR INCOME TAX box located on the left side. A check mark will appear in the box, indicating that the CAR percentage and your dollar value return will be adjusted to show an after tax amount.

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Closing a Portfolio



To close the existing portfolio, press the "CLOSE" button on the button bar. In this case the third button from the left. Once closed, press the "OPEN" portfolio button.

NOTE: A quicker way to change Portfolios is to press the open portfolio button the second button from the left and choose a new portfolio. The existing portfolio will automatically be replaced by the new one.

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Opening a Portfolio



To open an existing portfolio, simply press the OPEN file button in the button bar. Upon doing this, you will see a window pop-up with the list of current portfolios. Using your mouse, you can double click on the one that you would like to open. Or you can highlight it and press the OPEN button.

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Printing the Reports



FundMaster Will Print 4 Reports

Fund Details Report

This report will show all the transactions for any of the selected funds. Transactions include all Purchases, Sales, Interest receipts, Dividend receipts etc.

Fund NAVs Report

This report will list all Net Asset Values that you have entered to date for any one of the funds. These are the values that are shown on the graph on the screen.

Portfolio Summary Report

This report documents the main screen that is shown when any one of your portfolios is opened. The summary report includes all funds in your portfolio and all of their Profit/Loss positions and Compound Annual Rates of Return to the As of Date.

Capital Gains/Loss Report

All Capital Gains in this version of FundMaster are calculated based on Weighted Average Price per Unit. This is the only method allowed in Canada. This method is allowed in the United States and is referred to as "Single Category Method". Future versions of FundMaster may include other calculation methods. Please see our Web Site from time to time for the latest version of FundMaster:

www.blcorp.com

This report will list all Capital Gains or Losses for the highlighted fund in any of your portfolios.

Note: Capital Gain/Loss amounts listed are only the ones that occurred due to sale of units in a fund and do not include Capital Gains/Losses distributed directly by the fund organization. This report will be valuable during tax time or any other time you need to know your Capital Gain or Capital Loss position on sales to the As of Date.

Exiting the Software

FundMaster automatically saves all changes that you make to the information, each and everytime you add or delete any information. Therefore there is no need to save anything before you exist the software.

In order to exist the software, simply double click on the upper left and corner of the Main Window. Or click your mouse button once in the upper left and corner and select the close option.

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Glossary

Back-Load Fund

A management fee that is charged when you cash in your shares. Sometimes, the load percentage decreases overtime eventually reaching zero.

Balanced Fund

A mutual fund that invests in a mixture of securities offering safety and security.

Bond Fund

A mutual fund that invests only in bonds.

Capital Gain

A profit made from the sale of an asset, that increased in value after purchasing it.

Closed-End Fund

A fund that issues a limited number of shares. Once sold, the shares are only available through the stock exchange, like shares of any company.

Dividends

Share of profits, issued by a company to its shareholders.

Dollar Cost Averaging

A method of investing, where you buy shares regularly, usually monthly. The amount of investment is fixed, but the price of the share fluctuates. This results, in different number of shares being obtained each month. Over time, the regular purchases produce an medium price per unit cost.

Fixed-Income Fund

A mutual fund, that produces investment income as its main source of revenue.

Front-Load

A charged levied by an investment company when you purchase or sell your investment in the fund.

Income Fund

A mutual fund, which concentrated on producing an high investment income.

Load

A term used to describe any charges made by an investment company when you purchase or sell your investment in the fund.

Open-End

A mutual fund company that always issues shares. The opposite of an closed-end fund.

Prospectus

A detailed book or pamphlet produced by a fund company, that outlines the funds objectives and the rights and privileges associated with the fund.

Rate of Return

The amount of profit made on an investment, in relation to the amount of investment made, expressed in a percentage.

Net Asset Value

The market value of a fund's shares after liabilities have been taken out and the overall amount is divided by the number of outstanding shares.

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Technical Support

When to call Business Logic's Technical Support Dept.

If you have any problems, using the software and you are a registered user, you can call Business Logic's Technical Support.

When NOT to call Business Logics Technicall Support Dept.

If you have any questions regarding Mutual Funds or need advice about Fund purchase etc. Please consult a financial professional specializing in the area.

Business Logic's Technical Support people are not financial advisors and cannot give you any help in such matters.

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Registering with Business Logic

Why Should you Register?

- As a registered user, you receive technical support, and are kept abreast of all new releases of FUNDMASTER as well as other Business Logic products.
- As a registered user, you qualify for discounted upgrades.

Upgrade Information

If you have an older version of this software and need to upgrade to the latest version in order to have the latest features, enhancements and tax rates for the current year. If you are a registered user, just call Business Logic for your discounted price.

