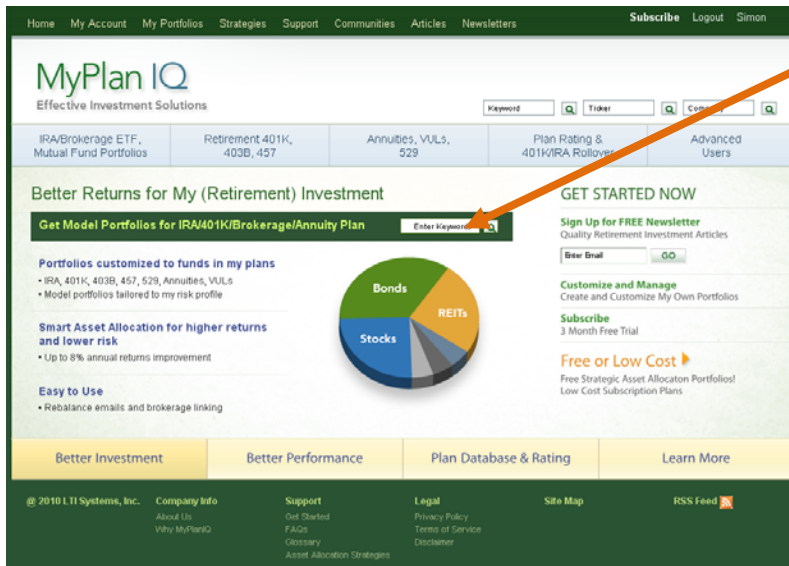


MyPlanIQ

Quickstart

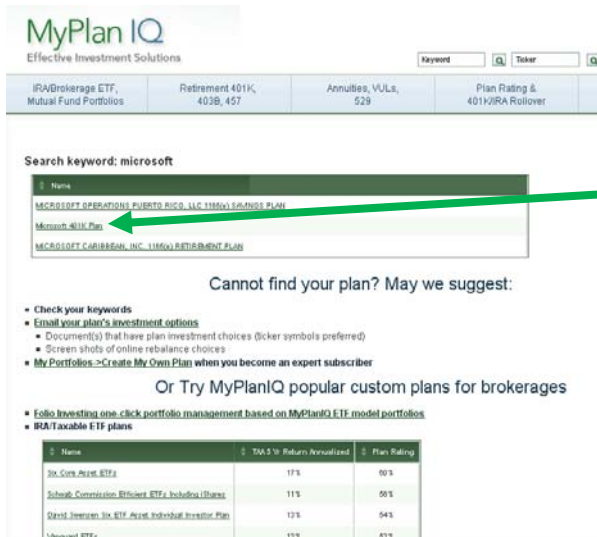
Step 1 – Find Your Plan and Get Started

Welcome to MyPlanIQ. This guide steps you through the basic operation of the system and gets you to the point that you have built your own customized portfolio and can manage multiple portfolios.



The first step is to ensure your plan is currently available. You do that directly entering the plan or company (in the case of 401k) name in the middle of the home page as indicated.

MyPlanIQ's home page is where you can enter the name of your company (401k) or broker (taxable or IRA). Note that there are buttons for other plans such as 529 or variable annuities.



If your plan is available it will show up in the results. If not, please contact MyPlanIQ (support@MyPlanIQ.com) to have your plan added.

Click on the correct plan name to bring up details of the plan and a set of model (pre-configured) portfolios.

You will have the choice of using one of the model portfolios or customizing one to fit your own profile.

The result of the search will be all the plans supported under that name. You click on the one that matches your search and you will be guided to the plan page where a description and model portfolios will be displayed. Note that some alternatives will be presented to you that you might want to try out.

Step 2 – DECIDE OR CUSTOMIZE

You will now see the range of plan alternatives with their historical returns. Remember that historical returns do not guarantee future returns. You can either select one of the preconfigured (model) portfolios or press the customized button.

Microsoft 401K Plan

Microsoft Corporation (Ticker MSFT) has the "Microsoft 401K Plan".
Microsoft (MSFT) 401K plan has the basic asset diversification in US equities (various styles), international equities and fixed income (good Pimco Total Return fund). It would be nice to add REIT, emerging market equities and high yield bonds for more diversification.

This Plan's investment choice is rated as average . Its Overall score is 61 out of 100

Model portfolio risk profile: Growth (20), Moderate (40), Conservative (80)

Model Portfolios

Start Date: 12/01/2000

Strategic Asset Allocation		1Yr	3Yr	5Yr	5Yr
		Sharpe	Sharpe	Sharpe	Sharpe
Strategic Asset Allocation Growth	Customize	11%	82%	-10%	-3%
Strategic Asset Allocation Moderate	Customize	11%	111%	2%	13%
Strategic Asset Allocation Conservative	Customize	10%	157%	4%	40%

Tactical Asset Allocation		1Yr	3Yr	5Yr	5Yr
		Sharpe	Sharpe	Sharpe	Sharpe
Tactical Asset Allocation Growth	Customize	3%	10%	5%	37%
Tactical Asset Allocation Moderate	Customize	5%	41%	5%	57%
Tactical Asset Allocation Conservative	Customize	5%	59%	5%	92%

The plan page has a brief description, rating and then six model portfolios. You have the choice of using one of the models or customizing the plan to your exact specifications.

CUSTOMIZE

Decide Your Risk Profile

Learn More on Risk Profile Number

What's the expected number of years to your retirement?

What's your investment risk tolerance?

Your Risk Profile Number is You could override here

Risk Profile

Fixed Income Target Allocation 27%

Risky Target Allocation 73%

Save

The customize page sets the risk profile (split between fixed income and risk based assets). You can over-ride this and directly enter the percentage you want in fixed income.

The customize page sets your risk profile. This determines how much of your portfolio will be in fixed income and how much in risk based assets. Note that the generation of the custom portfolio may take several minutes and once it has completed, you can look at the results.

Microsoft 401K Plan Strategic Asset Allocation Moderate live(public)

Performance | News | Transaction Based Alerts | Portfolio Compare

Performance: From 12/01/2000 To 10/22/2010

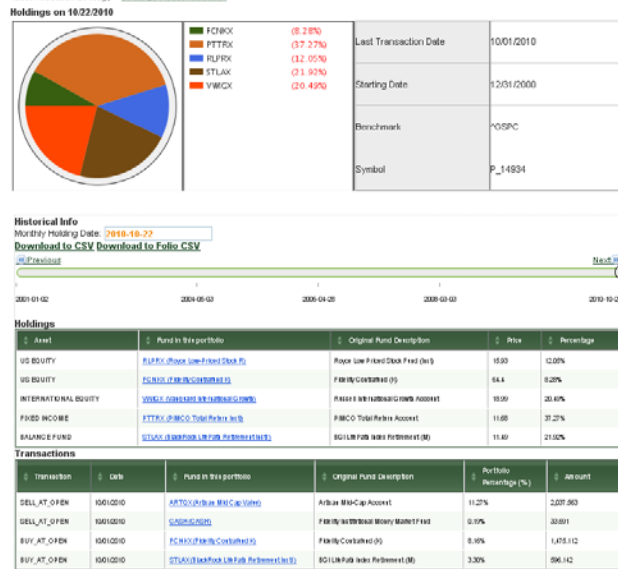
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	1 Yr	3 Yr	5 Yr	Inception
Annualized Return (%)	0	3.22	-3.33	20.39	10.28	6.61	9.27	10.5	-19.54	22.1	9.89	11	2.73	6.4	6.43
Sharpe Ratio (%)	N/A	10.19	-47.79	275.62	146.41	79	85.81	100.29	-1124.51	140.67	38.01	109.47	15.27	39.61	49.37

More Performance Analysis

The result of your selection will be the portfolio summary page – here shown in two halves. The top half gives you the name of the plan, strategy and risk profile (as well as whether is it live and/or public). Then there is a graphical performance chart – note there is a button below the graph that will allow you to compare multiple portfolios – other risk profiles and/or strategies and/or plans.

Below that you can see a tabular summary with a button for more detailed parameters of the portfolio

The top half of the portfolio summary page gives graphical and tabular summaries of the portfolio. You can compare this portfolio with others



The bottom half of the portfolio page gives current and past holdings. Note that you can track the historical holdings by using the slider shown here in the middle of the page.

You use this part of the page to execute the trades necessary to keep your portfolio optimally tuned. Note that you may decide to ignore an update and you can catch up the next month but you may suffer some degradation in performance.

The bottom half of the portfolio page shows detailed holdings and recent transactions in the portfolio.

Step 3 – MANAGE

There are two key aspects to the tracking

- Managing the changes in each of the assets and determining how and when to make changes to the portfolio
- Working within the plan redemption policies so as not to incur extra fees

The management of the portfolio will result in you receiving an email every month outlining recommended changes you should make to the portfolio. You may decide not to execute those changes but wait for another month before making any changes. You can also track the holdings in the portfolio page shown above.

Step 4 – Managing Portfolios



Once you have created one or more portfolios, it is important to have a central place from which to manage them. Click on the My Portfolios button at the top of the page. You will see a description of each of the portfolios along with their historical performance. To select a portfolio to manage, click on the portfolio name.

The managing portfolios page gives you a summary of all your active portfolios and allows you to make changes from a central point.

Conclusion

This gives you a brief guide to the MyPlanIQ capabilities. The goal is to enable you to get higher returns with less risk than you have been able to achieve in the past. You should rapidly gain confidence in using the system and find yourself in control of your investments and your financial future.