

QUICK START

Allows you to choose, name, import and run a PSDS Simulation report on an existing portfolio file without going thru the full submission grid. Once submitted, the portfolio chosen loads into grid on your home page.

6/30/2018 ▾

SELECT

The most current months trailing 3,5,10 year data is displayed and is the default starting point. Click the dropdown arrow to see past database files, highlight one and select to change to that past period. Explore past periods with different market dynamics and how your portfolio design may have behave.

ETFs ▾

VIEW

Your custom created and editable stored lookups, model portfolios, client portfolios and two fixed lookups of All Stocks and All CEF's in our database. The top lookups are black font, Green is All Stocks and ALL ETF's, Red is for user created model portfolios and Blue is user imported client portfolios. A user can quickly import into the grid for running portfolio design and rebalancing studies.

EDIT

Opens the edit screen allowing a user to edit any stored lookup, model portfolio or client portfolio without having to go through the import function. A second edit button allows the user to edit delete or change the hyperlinks they use.

IMPORT

Opens the import screen which allows a user to choose between directly importing a portfolio into the submission grid to, allowing the import and creation of a new stored model/client portfolio or updating an existing stored model/client portfolio. We currently allow for the import of a number of file formats, if you have a file that will not import contact us and we can “map” the file to accept your format.

DIV 25

A useful set lookup of the existing S&P 500 stocks that have raised their dividends for the past 25 years in a row. Data will display in the lookup field with all the associated data accessible by changing the selected data call with the buttons directly below the lookup field.

DOW 30

A useful set lookup of the 30 stocks that make up the Dow Jones Industrials. Data will display in the lookup field with all the associated data accessible by changing the selected data call with the buttons directly below the lookup field.



Opens or collapses the lookup display or grid directly below the “eye”.

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Symbol	Description	3 Year	5 Year	10 Year
VDE.....	Vanguard Energy ETF.....	2.80	1.40	0.07
EFV.....	iShares MSCI EAFE Value ETF.....	3.46	5.30	2.15
EWA.....	iShares MSCI Australia.....	8.03	5.24	3.59
IDU.....	iShares US Utilities ETF.....	11.94	10.43	6.52
I00.....	iShares Global 100.....	10.46	9.79	6.11

The lookup field (listbox) contains the components of a stored lookup, model or portfolio. A second lookup field (listbox) below this is for user searches of our database. Each lookup field has buttons for various data displays directly below.

Add to Port

Any highlighted investment symbol or group of symbols will be added to the submission grid for design and testing portfolio returns and behavior.

APR/Return

This button will change the lookup display to show the trailing 3, 5 and 10 year Annual Percentage Returns.

APR/Annual

This button will display the annual return for each of the past 10 calendar years in the lookup display field.

STD DEV

This button will display the trailing 3, 5 and 10 year Standard Deviations for investments in our lookup field.

Sharpe Ratio

This button displays the trailing 3, 5 and 10 year Sharpe Ratio for investments in our lookup field.

P/E Ratio

For stocks, displays the current price to earnings ratio (PE) followed by the trailing 5 year average PE ratio followed by forward estimated PE based on mean of current EPS estimates.

YIELD

The yield is slightly different if the selected investment is a stock, closed end fund or a mutual fund. The first number is the current yield or past 30 day distribution rate. To see the specific associations hover your mouse over the yield button and a tool tip will display with the “key” to each data column.

3 Yr ▼

PCR

Using the selector arrow you can choose a 3, 5 or 10 year period to run our Portfolio Correlation Ratio (PCR). PCR is a metric we developed in looking at a portfolio co-variance matrix. We simply count the total number of negative values over the positive values in the co-variance matrix. A “0” value would indicate a portfolio that was highly correlated for the selected time period. Values greater than zero indicate some degree of non-correlation has been achieved.

3 Yr ▾

STRESS TEST

Chose a 3, 5 or 10 year time period with the selector arrow dropdown and then run a Stress Test of a grid portfolio for that period. In our Stress Test we change the probability function from Gaussian (normal distribution or the “bell shaped curve”) to Cauchy which has more disbursed and extreme values. Using Cauchy there is no standard deviation or mean so we look for negative portfolio returns generated in 1000 different allocations, each run in a 1000 trial Monte Carlo simulation. The greater the number of negative returns and a large variance suggests more potential volatility in a given portfolio.

2008 ▾

EPV

Select a year from the arrow drop down menu and click the EPV (estimated portfolio value) button, it will calculate and display the return for the grid portfolio directly above the submission grid.

Yrs ▾

Bucket

This is a common illustrative tool using the “reserve” cash “bucket” apart from the invested portfolio which is where distributions are made from. If you input a value in the “bucket” box and then select the number of years to have in reserve it will set the parameters in calculating a trailing 10 year cash flow analysis. For example if you wanted to distribute \$1000.00 a month and desired a two year “reserve” or cushion in cash you would place a value of 24,000 in the bucket field and select “2” in the arrow select dropdown. The resulting analysis will be displayed directly above the grid. If you want to replenish the reserve bucket using distributions from your portfolio, you will use the dropdown selector next to the bucket to set a distribution rate.



Here you set a distribution rate from the invested portfolio. If used with the “bucket” flow analysis the selected distribution rate as a percentage is taken annually from the portfolio and used to replenish the withdraw taken from the bucket annually. This can be used on its own as a straight percentage taken from a portfolio without a “reserve” used. The selector allows for a “D” dynamic distribution which will recalculated each year on year end portfolio values or a “S” static amount set as a fixed percentage based on the portfolio starting value. The flow analysis is for the trailing 10 calendar years and will be displayed above the grid.



This button will activate a trailing 10 year analysis of the grid portfolio returns holding the portfolio static for that period. If no value is inputted in the “Bucket” or “Yr. Dist.” Fields, the analysis will be for the 10 year period with no withdraws. Using the “bucket” and or the “Yr. Dist.” Inputs allow for user set distributions from the portfolio over the trailing 10 calendar years.



The estimated cash flow over the past 12 months for the portfolio in the grid will be calculated and displayed as a percentage above the grid. A trailing 12 months portfolio yield.

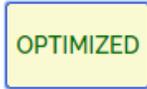


Once a PSDS simulation report is selected and run when the values are calculated and simulation complete this button will be cactivated and when pressed the report values will be brought into the grid below and the “mini-grid” directly below the primary grid. In addition a link

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will appear above the grid and if clicked an inset PDF with the full PSDS Simulation report will be displayed above the grid to be read and or saved.

[Show PSDS Simulation](#)



How the above the grid display appears after

the optimize button is clicked.

↑	Symbol	Description**	3 Yr STD ±	3 Yr APR	3 Yr Optimum	Current x	Remove
#1.	PONPX	PIMCO Income F	2.20	5.20	16.65%	17%	X
#2.	VWIAX	Vanguard Welle	4.25	5.90	9.94%	17%	X
#3.	LDLFX	Lord Abbett Sh	1.24	1.98	8.73%	10%	X
#4.	BKT	BlackRock Inco	4.59	2.59	3.40%	8%	X
#5.	BME	BlackRock Heal	18.47	8.04	3.23%	7%	X

Sample of the grid display

optimized values brought in after a PSDS analysis report has been run.

±	Portfolio Allocation	3 Yr Standard Deviation	3 Yr APR	3 Yr Sharpe Ratio
▲	PSDS Optimum	3.87	7.65	1.81
●	User Current	3.04	6.03	1.78

The portfolio PSDS and

User inputted allocation analysis for the periods selected. Multi period reports can change the period data displayed by clicking the green +/- button in the corner of the grid display.

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Add Rows

Add rows to the grid in blocks of 5 with a total of up to 50 allowed.

Delete Rows

Will delete all rows and clear data returning to a starting 5 field open grid.



Summation button; if your portfolio has number values in the amount fields this will sum and the total of the grid portfolio will be displayed. If percentages have been used in the amount field it will sum and check to 100.

Spread/Reset

This multi function button will spread a portfolio evenly in the grid investments as a percentage or if a value is placed in the sum field a number. If a value is in the sum field you can switch back and forth from number value to percentage just by clicking the button again.

Optimize/Reverse

Once a PSDS report is run and values brought into the grid you can switch the active allocation (far right column in grid) from the user input to the PSDS optimum allocation. This allows you to run comparisons of the flow analysis selections above the grid and help with your rebalancing decisions.

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Save

This will save any portfolio you have in the grid as a file that can be re-imported into the grid at any time. The file name will be what you input in the Report/File Name field below.

Print

This will print or save as a PDF the grid data above and any analysis run and displayed above the grid. The file name will be what you inputted in the Report/File Name field below and also part of the header of the print/pdf report dated and time stamped for your easy recall and record keeping.

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

Broker Advanced 401k-Checkup (3 year scan) ▼

Choose a PSDS report to run your analysis: 3, 5 10 year periods or a bundled period report. The Broker Advanced report includes additional analytics on correlation and covariance analysis.

Email address where you want your report sent (required): Do not send emails

robert.stanton@raymondjames.com ▼

Choose an email address you would like a PDF copy of the PSDS report sent to. The default is no report is sent, un-checking the “Do not send emails” box will activate this action.

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Report/File name (optional):

test QS

Name any file you save or report analysis you run here. This will be in the file name so you can easily locate. The date and time are part of the file name. NOTE: if you bring in a model or client portfolio into the grid the name associated with that portfolio will automatically be placed into this field saving you time and keeping accurate record association for recall later.

SUBMIT

- Suppress cover page and logo
- Suppress key
- Clone submission request page (Pop-ups must be allowed)

The primary submit button will begin the PSDS simulation for the portfolio in the active grid. Your cover page and the “key” are automatically in the report however you can check the box to suppress if desired. The “Clone submission request page” is our default setting. If you unclick then you will be sent to the processing page as a PSDS simulation is being run.