

## Calculations

This documentation gives you the documentation you need for our calculations in the portfolio management part of the system.

In this documentation we are using the standard FinanceCube name for each report. It might happen your organization is using other names for same report.

**Base Currency** is the currency you, as a client, is registered with. When your account was opened the person who opened it for you assigned you with a currency. The currency might in USD, Euro, GBP, NOK, SEK or any other currency. You can not change base currency after opening the account.

**Per September 1<sup>st</sup> 2008**


**This document is under construction and will be ready approximately October 1<sup>st</sup>. Please upload new versions from our internet site.**

<http://www.financecube.info/TrainingCenterDocuments.html>

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## Man Screen

This is the first portfolio screen when logged in.



The screenshot shows the AdvisorCube interface. At the top, there is a navigation bar with tabs for Portfolio, Personal, Graphs, Interface, Manual, Services, and Help. Below this is a toolbar with icons for home, back, print, email, help, search, and a calculator. The user's name and contact information are displayed: ANNE BERIT --> FINANCECUBE ADVISOR SERVICE +35 42347355. The main content area displays a welcome message and a table of portfolio assets.

Asset Class	Asset Type	Instrument	Provider	Portfolio
		COST VALUE	MARKET VALUE	%
SUM		21 026 477	25 937 252	23
STOCKS		711 179	690 894	- 2.85
BONDS		1 940 000	1 940 000	.00
CASH		3 000 000	3 000 000	.00
MUTUAL FUNDS		4 875 298	4 806 358	- 1.41
PROPERTY		10 000 000	15 000 000	50.00
STRUCTURED PRODUCTS		500 000	500 000	.00

## Market Value

This is market value of your portfolio, based on last updated prices from the market. Normally we update prices in our automatic feed every night, so this is basically the value “yesterday night”.

If you have transaction in other currencies than your basic currency, we will automatically calculate this value into your basic currency based on last updated currency price.

Summary market value is therefore in your basic currency.

## Cost Value

This is the cost value of your portfolio on the time you invested. Included in the cost value is any registered brokerage and costs.

If you have transactions in different currencies we calculate value in home currency based on the currency rate on the original transaction.

%

$(\text{Market Value} - \text{Cost Value}) / \text{Cost Value}$

This is percentage profit/loss from start of investments.

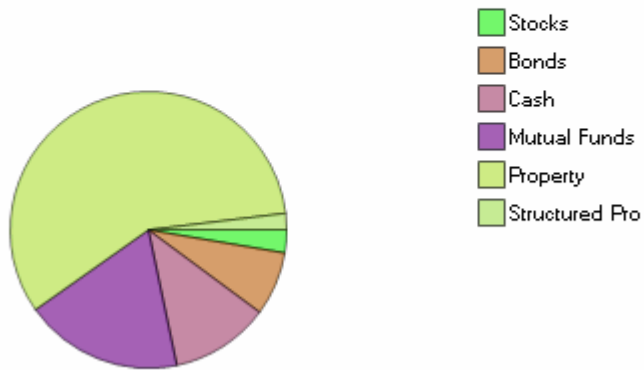
## Graphs

Graphs are base on market value in your base currency.

### Asset Class Graphs

Pie  Bar

Market Value NOK

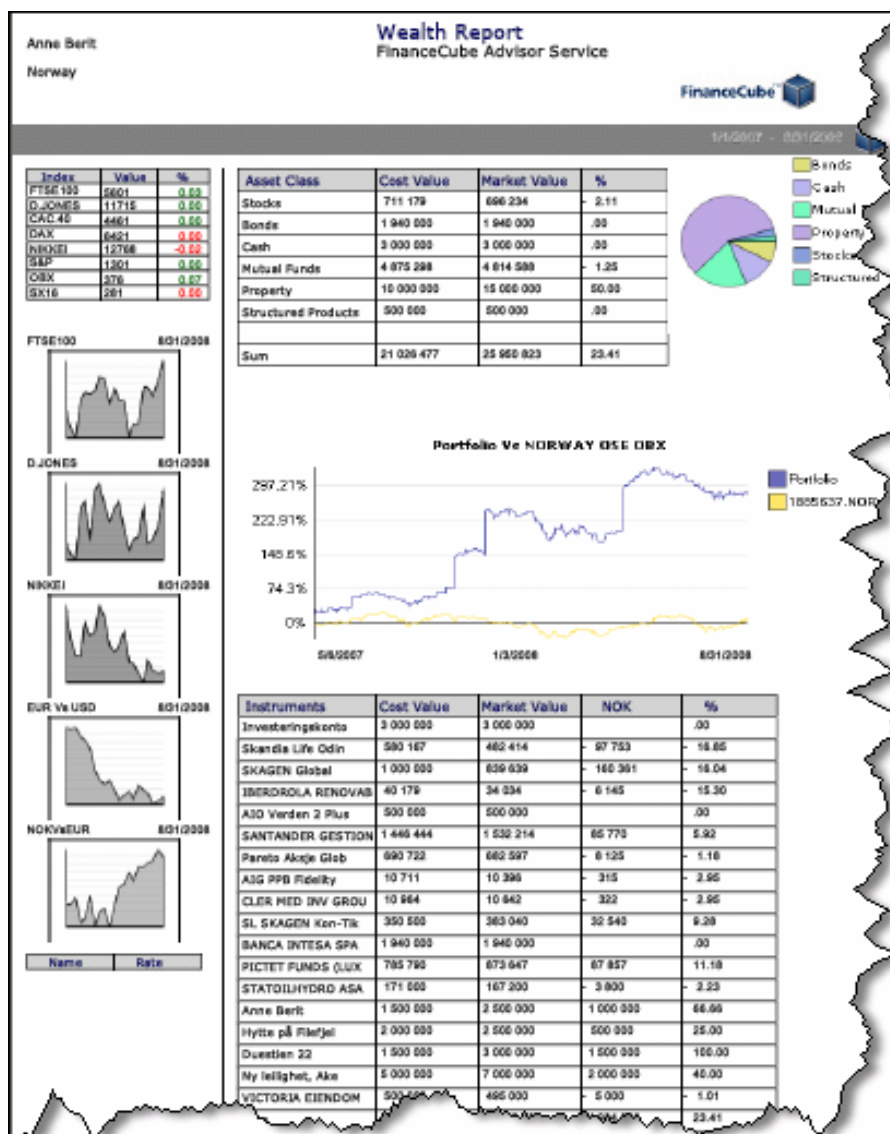


## Wealth Report

This report has 3 sections:

- 1) Summary per asset class
- 2) Bench mark graphs
- 3) Detailed per Instrument

The report does NOT use start and end date from the report screen.



## **Market Value**

This is market value of your portfolio, based on last updated prices from the market. Normally we update prices in our automatic feed every night, so this is basically the value “yesterday night”.

If you have transaction in other currencies than your basic currency, we will automatically calculate this value into your basic currency based on last updated currency price.

Summary market value is therefore in your basic currency.

## **Cost Value**

This is the cost value of your portfolio on the time you invested. Included in the cost value is any registered brokerage and costs.

If you have transactions in different currencies we calculate value in home currency based on the currency rate on the original transaction.

**%**

$(\text{Market Value} - \text{Cost Value}) / \text{Cost Value}$

This is percentage profit/loss from start of investments.

## **Bench Mark**

This graph is based on the % age change from day to day in your portfolio, and compare with the index of your choice.

Your advisor have chosen an index for you, but you can change the index from the menu under personal, report setting.

The graphs starts on zero, and the day of your first transaction.

## Limit Report (Valuation)

This is the 2<sup>nd</sup> report in our standard list of reports.

It might happen you do not have this in your list, as it might happen your advisor have removed it for you.

This is basically a valuation report, “what is the value today”.

Today is the date you input in “end date” in the start and end date on the screen

You may change the end date to the date you would like a valuation for.

Valuation						
Date	31.08.2008					
Currency	NOK					
Instruments	Number	Currency	Last Price	Ex.Rate	Value	%
Investeringskonto Nordea NOK	.00	NOK	.00	1.000	3 000 000.020	.00
Skandia Life Odin Norden	396.67	NOK	1 216.170	1.000	482 414.141	- 16.85
SKAGEN Global	1 235.77	NOK	679.446	1.000	839 639.163	- 16.04
IBERDROLA RENOVABLES SA ,3IR	1 000.00	EUR	4.300	7.915	34 034.070	- 15.29
AIO Verden 2 Pluss	500 000.00	NOK	1.000	1.000	500 000.000	.00
SANTANDER GESTION BANIF RENTA	10 000.00	EUR	19.359	7.915	1 532 213.831	5.93
Pareto Aksje Global	1 000.00	NOK	682.597	1.000	682 596.700	- 1.18
AIG PPB Fidelity American Fund	1 000.00	GBP	1.057	9.835	10 396.018	- 2.94
CLER MED INV GROUP FIDELITY AM	1 000.00	GBP	1.082	9.835	10 641.903	- 2.94
SL SKAGEN Kon-Tiki	1 000.00	NOK	383.040	1.000	383 040.000	9.28
BANCA INTESA SPA 15.1% SNR MTN	20 000.00	TRY	97.000	.000	1 940 000.000	.00
PICTET FUNDS (LUX) ABS RETURN	1 000.00	EUR	110.380	7.915	873 646.662	11.18
STATOILHYDRO ASA ,STL	1 000.00	NOK	167.200	1.000	167 200.000	- 2.22
Anne Berit	1.00	NOK	2 500 000.000	1.000	2 500 000.000	66.67
Hytte på Filefjell	1.00	NOK	2 500 000.000	1.000	2 500 000.000	25.00
Duestien 22	1.00	NOK	3 000 000.000	1.000	3 000 000.000	100.00
Ny leilighet, Aker Brygge	2.00	NOK	3 500 000.000	1.000	7 000 000.000	40.00
VICTORIA EIENDOM	702.13	NOK	705.000	1.000	495 000.029	- 1.00
Total Value					25 950 822.536	23.420

Important Notes:

### Instrument

This is the name of the instrument in your portfolio.

### Number

Number of shares or parts in the instrument

**Last Price**

This is the latest price in our system at the selected date for this instrument.

**Ex Rate**

Exchange rate is currency rate between the instrument currency and your home currency.

**Value**

Value is market value in your home currency.

**%**

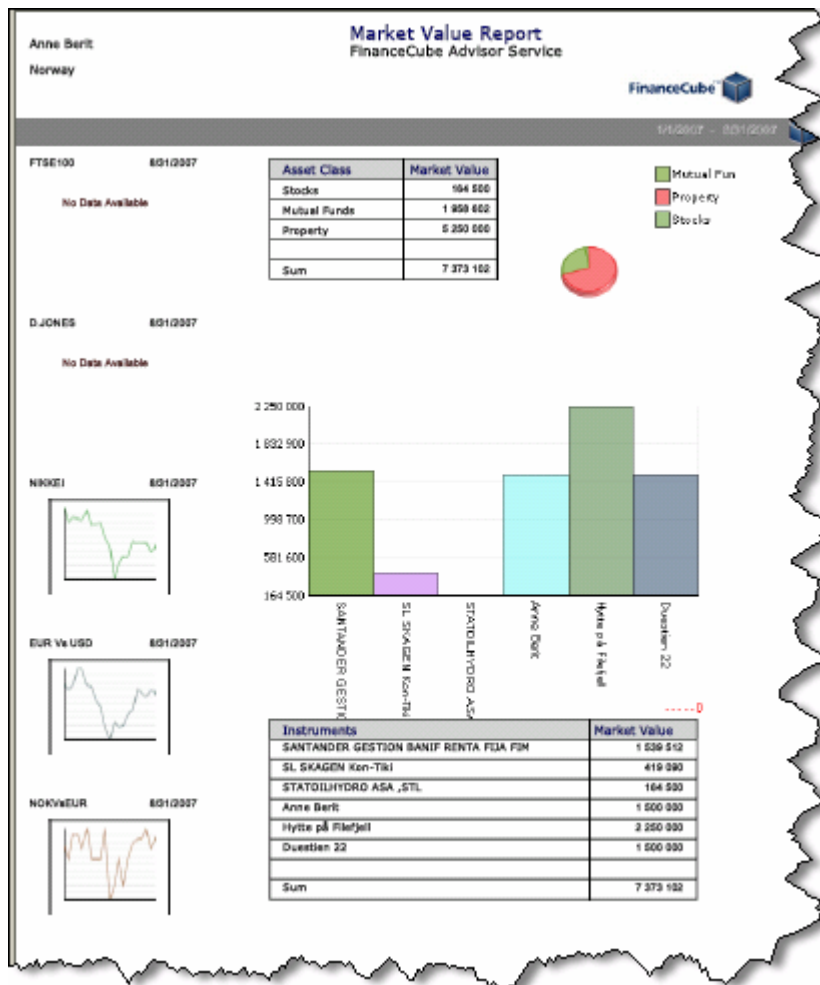
$(\text{Market Value} - \text{Cost Value}) / \text{Cost Value}$

This is percentage profit/loss from start of investments in home currency.

## Market Value 1 & 2

Market value report 1 & 2 is basically the same. 1 is sorted and summarized by asset class, 2 is sorted and summarized by sub portfolio (your advisor might use another term).

This is the value of your portfolio today, with the latest updated prices.



## Market Value 3

This is basically the same as 1 and 2, but no graphics.

Holding 31.08.2008				
	Currency	Holding	Price	M.V NOK
Investeringskonto Nordea NOK	NOK	.00		3 000
Skandia Life Odin Norden	NOK	396 .67	1 216 .17	482
IBERDROLA RENOVABLES SA ,3IR	EUR	1 000 .00	4 .30	
Ny leilighet, Aker Brygge	NOK	1 .00	3 500 000 .00	3 500 000
VICTORIA EIENDOM	NOK	702 .13	705 .00	495 000
SKAGEN Global	NOK	1 235 .77	679 .45	839
AIO Verden 2 Pluss	NOK	500 000 .00	1 .00	500
SANTANDER GESTION BANIF RENTA FIJA FIM	EUR	10 000 .00	19 .36	1 532 2
SL SKAGEN Kon-Tiki	NOK	1 000 .00	383 .04	383 040
BANCA INTESA SPA 15.1% SNR MTN 09/08/201	TRY	20 000 .00	97 .00	1 940
STATOILHYDRO ASA ,STL	NOK	1 000 .00	167 .20	167 200
Sum .....				12 873 5
<b>Private Investeringer</b>				
Pareto Aksje Global	NOK	1 000 .00	682 .60	682 600
Sum Private Investeringer				682 600
<b>Private Investeringer</b>				
Anne Berit	NOK	1 .00	2 500 000 .00	2 500 000
Hytte på Filefjell	NOK	1 .00	2 500 000 .00	2 500 000
Duestien 22	NOK	1 .00	3 000 000 .00	3 000 000
Sum Private Investeringer				8 000 000
<b>5 year portfolio</b>				
PICTET FUNDS (LUX) ABS RETURN GBL DIVERS	EUR	1 000 .00	110 .38	110 380
Sum 5 year portfolio				110 380
<b>General Pension Plan</b>				
AIG PPB Fidelity American Fund Pen	GBP	1 000 .00	1 .06	1 060
-Unit Linked Policy 67355364				
CLER MED INV GROUP FIDELITY AMERICAN	GBP	1 000 .00	1 .06	1 060

### Instrument name

Name of instrument in your portfolio

### Currency

Currency of the instrument

### Holding

Number of shares or part in your portfolio in this instrument

**Price**


This is the latest updated price on this instrument.

**MV Holding**

Market value (valuation) of your portfolio

## Transaction

This is a complete list of transactions in your portfolio.

FinanceCube™ 				Date:	31.08.2008	
ANNE BERIT				Name:	FinanceCube Advisor Service	
1/1/2007-8/31/2008				Tel:	+35 42347355	
* (+/- = Buy/Sell)						
Name	Trans.No	Date	Number	Price	Amount	
+ AIG PPB Fidelity American Fund Pen	556070	6/13/2008	1 000	1	10 711	
+ AIO Verden 2 Pluss	253500	10/3/2007	500 000	1	500 000	
+ BANCA INTESA SPA 15.1% SNR MTN 09/08/201	283459	11/22/2007	20 000	97	1 940 000	
+ CLER MED INV GROUP FIDELITY AMERICAN	556071	6/13/2008		1		
+ CLER MED INV GROUP FIDELITY AMERICAN	556073	6/13/2008	1 000	1	10 964	
+ IBERDROLA RENOVABLES SA ,3IR	319444	1/30/2008	1 000	5	40 179	
+ Investeringskonto Nordea NOK	280897	11/14/2007	1	4 000 000	4 000 000	
+ Ny leilighet, Aker Brygge	510109	4/15/2008	1	2 000 000	2 000 000	
+ Ny leilighet, Aker Brygge	510113	4/15/2008	1	3 000 000	3 000 000	
+ Pareto Aksje Global	570765	6/26/2008	1 000	691	690 722	
+ PICTET FUNDS (LUX) ABS RETURN GBL DIVERS	323676	2/28/2008	1 000	100	785 790	
+ SANTANDER GESTION BANIF RENTA FIJA FIM	319445	1/30/2007	10 000	18	1 446 444	
+ SKAGEN Global	280898	11/14/2007	1 236	801	1 000 000	
+ Skagen Kon-Tiki Paid Interest	275170	10/15/2007	3 500	100	350 000	
- Skagen Kon-Tiki Paid Interest	104022	10/15/2007	- 3 700	100	- 370 000	
+ Skandia Life Odin Norden	280885	10/1/2007	397	1 450	580 167	
+ SL SKAGEN Kon-Tiki	147403	5/2/2007	1 000	350	350 500	
+ STATOILHYDRO ASA ,STL	147404	5/4/2007	1 000	170	171 000	
+ VICTORIA EIENDOM	278994	11/6/2007	702	705	500 000	

**+ and –**

- + Means buy or take position in an investment
- Means sell or redeem in an investment

**Trans no**

AdvisorCube internal transaction number

**Date**

Date of the transaction

**Number**

Number of shares or unit in the transaction

**Price**

Price of shares or units in the transaction

**Amount**

Sum amount in the transaction

Amount = Basically Price \* Number +/- brokerage and cost



## Detailed 1

Holding 10.09.2008					
	Cost Value	Holding	Price	M.V NOK	Δ %
Investeringskonto Nordea NOK	3 000 000	.00		3 000 000	.00
Skandia Life Odin Norden	580 167	396 .67	1 163 .79	461 637	- 20.43
IBERDROLA RENOVABLES SA ,3IR	40 179	1 000 .00	4 .05	32 464	- 19.20
Ny leilighet, Aker Brygge	2 000 000	1 .00	3 500 000 .00	3 500 000	75.00
VICTORIA EIENDOM	500 000	702 .13	705 .00	495 000	- 1.00
SKAGEN Global	1 000 000	1 235 .77	659 .67	815 199	- 18.48
AIO Verden 2 Pluss	500 000	500 000 .00	1 .00	500 000	.00
SANTANDER GESTION BANIF RENTA FIJA FIM	1 446 444	10 000 .00	19 .36	1 551 766	7.28
SL SKAGEN Kon-Tiki	350 500	1 000 .00	383 .04	383 040	9.28
BANCA INTESA SPA 15.1% SNR MTN 09/08/201	1 940 000	20 000 .00	97 .00	1 940 000	.00
STATOILHYDRO ASA ,STL	171 000	1 000 .00	145 .00	145 000	- 15.26
Sum .....	11 628 290			12 824 106	
<b>Private Investeringer</b>					
Pareto Aksje Global	690 722	1 000 .00	670 .02	670 020	- 3.00
Sum Private Investeringer	690 722			670 020	
<b>Private Investeringer</b>					
Anne Berit	1 500 000	1 .00	2 500 000 .00	2 500 000	66.67
Hytte på Filefjell	2 000 000	1 .00	2 500 000 .00	2 500 000	25.00
Duestien 22	1 500 000	1 .00	3 000 000 .00	3 000 000	100.00
Sum Private Investeringer	5 000 000			8 000 000	
<b>5 year portfolio</b>					
PICTET FUNDS (LUX) ABS RETURN GBL DIVERS	785 790	1 000 .00	110 .88	888 803	13.11
Sum 5 year portfolio	785 790			888 803	
<b>General Pension Plan</b>					
AIG PPB Fidelity American Fund Pen	10 711	1 000 .00	1 .06	10 525	- 1.74
-Unit Linked Policy 67355364					
CLER MED INV GROUP FIDELITY AMERICAN	10 964	1 000 .00	1 .08	10 774	- 1.74
Sum	10 964			10 774	
Sum General Pension Plan	21 675			21 298	
<b>Privat</b>					
-Min private portefølje					
Ny leilighet, Aker Brygge	3 000 000	1 .00	3 500 000 .00	3 500 000	16.67
Sum	3 000 000			3 500 000	
Sum Privat	3 000 000			3 500 000	
<b>TOTAL</b>				<b>25 804 227</b>	



## Detailed 2

Holding 10.09.2007										
	Date	Holding	Price Buy	Cost Price	Price	M.V NOK	Weight	P/L NOK	Δ %	P.Δ %
STATOILHYDRO ASA ,STL	5/6/2007	1 000 .00	171 .00	171 000	174 .00	174 000	2.35	3 000	1.75	.43
SANTANDER GESTION BANIF RENTA FIJA	6/18/2007	10 000 .00	144 .64	1 446 444	19 .36	1 531 962	20.73	65 538	5.91	- 2.09
SL SKAGEN Kon-TIKI	5/6/2007	1 000 .00	350 .50	350 500	431 .91	431 910	5.84	61 410	23.23	11.50
<b>Sum .....</b>				<b>1 957 944</b>		<b>2 137 892</b>	<b>28.93</b>	<b>169 948</b>		
<b>Private Investeringer</b>										
Anne Bert	6/18/2007	1.00	1 500 000 .00	1 500 000	1 500 000 .00	1 500 000	20.30		.00	.00
Hytte på Fløfjel	6/18/2007	1.00	2 000 000 .00	2 000 000	2 250 000 .00	2 250 000	30.45	250 000	12.50	.00
Duestien 22	6/18/2007	1.00	1 500 000 .00	1 500 000	1 500 000 .00	1 500 000	20.30		.00	.00
<b>Sum Private Investeringer</b>				<b>5 000 000</b>		<b>5 250 000</b>	<b>71.06</b>	<b>250 000</b>		
<b>TOTAL</b>				<b>6 957 944</b>		<b>7 387 892</b>	<b>100.00</b>	<b>419 948</b>		
<b>Performance Since Start: 6 .02%      Performance Last Period: .00%</b>										
This report is produced by FinanceCube Investment Service. For any questions please contact FinanceCube support.										

## Cash Report

01.01.2007 - 10.09.2008						
Date	Instrument	Currency	Rate	Amount	Amount NOK	
<b>Investeringskonto Nordea NOK</b>						
1/1/2007	IB	-	-	0	0	
11/14/2007	Investeringskonto Nordea NOK	NOK	1	4 000 000	4 000 000	
11/14/2007	SKAGEN Global	NOK	1	-1 000 000	-1 000 000	
					<b>3 000 000</b>	
<b>Sum All Amounts</b>					<b>3 000 000</b>	

