

MyPrivate Family Office Handbook

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VOLUME 1



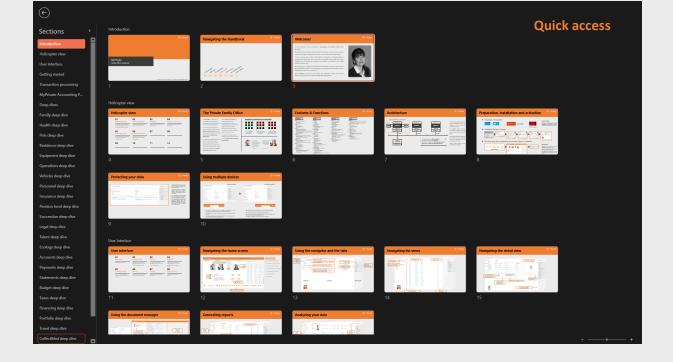
Navigating the Handbook



The MyPrivate Family Handbook is provided as a PowerPoint deck.

When moving the cursor to the bottom left of the screen a series of navigation options will appear, of which the Quick Access is the most important.

Clicking on the Quick Access button provides access to the overall index on the left, and miniatures on the right. These can be increased/reduced in size using the mouse scrollbar.



















Welcome!



A warm welcome to you, and thanks for downloading the MyPrivate Family Office Handbook!

The product that we offer you is the fruit of many years of work, with incremental releases, versions and iterations to always better meet the needs of families with complex needs.

It is our conviction that we offer a solid product at reasonable cost, allowing families to manage those subjects that matter most, with low sensitivity to fraud, high data privacy standards, and an inclusiveness permitting each members to contribute to the family's success in their best way.

We encourage you to explore the Handbook and the Software at your own speed; much of the material will be familiar for you, but equally is a lot of lesser known but equally important family topics are there for you to discover.

Here at MYPRIVATE we remain at your disposal, fully committed to support you and look forward to helping achieve a professional Family Office Management!



Helicopter view



01

Private Family Office

How a Private Family Office compares to a Single/Multi Family Office, and how the MyPrivate software can support 02

Features & Functions

Summary of the MyPrivate functional modules and features covered

03

Architecture

High level architecture of the software with prerequisites

04

Installation and activation

Instructions for installation & activation of the software

The Private Family Office



A **Family Office** is a privately held company that handles investment management and wealth management for a wealthy family [Wikipedia].

Larger fortunes, typically with net worth in excess of 100M, will opt for a Single **Family Office (SFO)**, whereas families with a net worth as of 50M will generally rely on a Multi-Family Office (MFO).

For families with smaller fortunes, the need to protect its wealth is just as critical, however the typical MFO/SFO annual cost of 250K and up will be too high to bear. For those families, MyPrivate offers the **Private Family** Office (PFO).

With a **Private Family Office**, the Family itself processes all administrative tasks and bears responsibility for the accuracy of the analytical data used to solicit professional advice from lawyers, accountants, tax advisers, insurance brokers, coaches and so on.

The MyPrivate software has been designed to be easy to operate and to cover the requirements of complex, global families.

Shirtsleeves to shirtsleeves in 3 generations



Out of families that have built up substantial wealth ...



... 70% will have lost their money by the 2-nd generation ...



... and an astonishing 90% will have done so by the 3-rd generation



"As our financial resources are not unlimited I like to be able to decide which topics to take on, in what order, and always taking into account the family's priorities, urgencies and budget ..."

- Paul Gosselin -

"I appreciate receiving professional advice, but prefer to keep control myself, even if I know that it will take time & effort to learn ..



- Charlotte Gosselin -

Features & Functions



HOUSEHOLD

Family

- Family Members & Close Relations
- Access Codes
- Income Tracking
- Personal Expense Tracking
- Insight Analytics

Health

- Master data, emergency contacts, blood and organ codicil
- Invoices from health provider and from health insurance
- Health insurance analysis on spend & deductibles
- Illnesses, accidents, procedures, vaccine and medication register
- Tracking of measures (BMI, HDL, LDL, pressure,) and observations
- Laboratory templates and value tracking; Excel report generation
- Insight analytics

Animals

- Pets & Other Animals
- Health & Vaccine Tracking
- Equipment Tracking, Expense Tracking
- Insight analytics

Residence

- Owned, Shared & Rented Residences
- Transformation Projects, WBS, Planning & Tracking
- Tracking of Property Tax & Other Fees
- Purchase & Sale Register
- Total Cost of Ownership analysis
- Insight Analytics

Tenants

- Rental Management inc. tenants, fixed/variable rent, down payments & receipt generation
- Insight analytics

- Tracking of Equipment including Furniture, Valuables, Equipment, Appliances, TV, Audio, Photo/Tel, IT, Garden and Tools
- Management of lent items
- Planning and tracking of Warranty & Maintenance/Repair
- Valuation Support
- Insight Analytics

Operations

- Tracking of Building, Fittings & Garden Maintenance
- Tracking of Pending Works
- Tracking of Household Expenses
- Tracking of Electricity, Gas, Water, Heating Oil and Wood
- Insight Analytics

Vehicles

- Cars, Motorcycles, Boats
- Purchase & Sales Register
- Leasing & Repayments
- Consumption (Fuel, Electricity)
- Cost Summary Table
- Insight Analytics

Personnel

- Positions & employees
- Timecards, Expenses and Bonus management
- Salary slip generation, Payment & Social Charges
- Onboarding, Observations & Feedback
- Best practice checklists

FINANCE

Bank Accounts

- Transactions
- Transfers
- Cash on Hand
- Link to ECB Forex service
- Insight Analytics

Spend Processing

- Acquisition & Allocation
- Payment runs ISO 20022, BACS, Bill Pay
- Account Reconciliation
- Insight Analytics

Financial Statements

- Instant Snapshot
- Income & Expenses
- Profit & Loss
- **Balance Sheet**
- Griffith Household Ratio Analysis
- Long-term planning
- Insight Analytics

Budget

- **Budget Generation**
- Budget Allocation
- Budget Tracking
- Insight Analytics

Taxes

- Variable Tax Grid Setup
- Tax Down Payments
- Tax Estimation
- Withholding Tax Tracking
- Tax Deduction Tracking
- Insight Analytics

- Mortgage Setup, Installments, Adjustment & Payment Tracking
- Insight analytics

Financing

- Family & Commercial Financing
- Financing Grants & Receipts
- Fixed, Variable and Undefined Reimbursement
- Reimbursements & Forgiven debt
- Insight Analytics

Portfolio Management

- Multi-currency Portfolios (cash/securities)
- Limit Order Tracking
- Transaction Register
- (Purchase, Sale, Dividend, Interest, Split)
- Stocks, Bonds, Funds & Materials Link to Revinitiv Stock Service
- Cross-Portfolio Summary
- Profitability by Security, Market, Sector, Rating, and Type
- Insight Analytics

PRUDENTIAL

Insurance

- Insurance contract & coverage
- Paid Premium Tracking
- Claims & Reimbursements
- Insight Analytics

Retirement Planning

- State, Employer & Private Funds
- Inpayment Tracking
- Revenue Projections
- Insight Analytics

Succession

- Will Summary
- General considerations
- Directives for Health, Finance, Legal, Execution, Personal & Property Guardians
- Directives for Specific Objects
- Insight analytics

Legal

- Legal Case Register
- Course of events tracking with threads
- Clean and reasoned legal opinions
- Legal and equitable remedies
- Procedure planning & tracking
- Task management
- Stakeholder management
- Financials Tracking (Budget & Actual) Asset ownership tracking & reporting

Development

- Review & Action Plan leveraging Briggs-Myer Type,
- Lominger Behaviors, Bill Hettler's Tenets Rokeach Values and Family Vision & Mission

- Tracking of Education, Job History,
- Accomplishments & References Insight Analytics

Ecology

- Automatic CO2 Footprint Calculation
- Compensation & Offsetting
- Benchmark values
- Insight Analytics

LEISURE

Collectibles

- Predefined Taxonomy for the Main 28 Classes of Collectibles and 236
- Support for Estimated Value, Replacement Value, Market Value
- Numbered PDF Register for Insurance, Succession & Tax Purposes with Full
- Benchmark report with object selection

Events

- Event management setup
- Event Planning and Tracking
- Budget and Actual Cost
- Invitation Management & Tracking Insight analytics

- Travel Travel History
- Flight & Itinerary Tracking
- Events, Journal & Addresses
- Checklists
- Insight Analytics

Nutrition

- Recipe Management Meal Planning & Analysis
- Shopping List Generation

- Wine Cellar
- Cellar Management
- Integrated Catalog with all Major French Wines Cellar Movement Tracking (Bottles & Expenses)

Equipment & Maintenance Tracking

Insight Analytics

- Sport & Leisure Events & History Tracking
- Expense Tracking
- Insight analytics

Installation types and configurations





Primary client

- Runs against its own local database
- Windows 11 Pro or Windows Server
- Office 365



Auxiliary client

- Runs against a primary client database
- Windows 11 Pro or Windows Server
- Office 365



Consolidation client

- Rolls up the data from primary clients
- Windows 11 Pro or
 Windows Server
- Office 365

Offline client



- Included as part of the auxiliary client and automatically installed
- Provides local caching (readonly access) when not connected to the primary client's LAN



BACKUP. It is the user's responsibility to backup primary clients. Our technical support can provide recommended backup strategies.



SCANNER. Productivity is determined by the speed of acquiring paper documents. Consider 100% plug&play devices with feeder & flatbed.



CAMERA. To document collectibles consider a camera combined with a light box. Our technical support can provide recommended devices.





ESSENTIALS

Covers the needs

of most Families

ELITE

Covers the needs of the most complex Families



The **Essential Edition** can be purchased from the online shop and provides support for 1 Primary Client. Contact us to purchase the **Elite Edition** or to obtain auxiliary clients.

To compare the editions, please click here.

FOR SFO's AND MFO's. Multiple primary and auxiliary/offline clients, grouped by currency and by security group. Access via RDP to Windows Server through Windows or MacOS



Italy [EUR]

1 primary client 2 auxiliary clients

UK [GBP]

1 primary client 1 auxiliary clients

Switzerland [CHF]

1 primary client 3 auxiliary clients **Family [CHF]** 1 consolidation client

1 primary client



Preparation, installation and activation

Preparation / Prerequisites







Installation (less than 1 minute)













First-time setup, demo preparation and activation (approx. 5 minutes)







User interface



01

Home screen

Navigating the home screen.

05

Document manager

Use of the document manager to acquire and store documents from file or scanner.

02

Navigator & Tabs

Navigator functions to define and group main data elements, and Tab selection to access specific data.

06

Reports

Generation of PDF reports to create exact replicas of the data entered.

03

List view

Use of the list view, access to add/update form, filter, sort & export; access to special functions.

07

Analytics

Analytics to provide deep insights in data entered.

04

Detail view

Using the detail view to edit/view detailed information; access to the document manager and special functions.

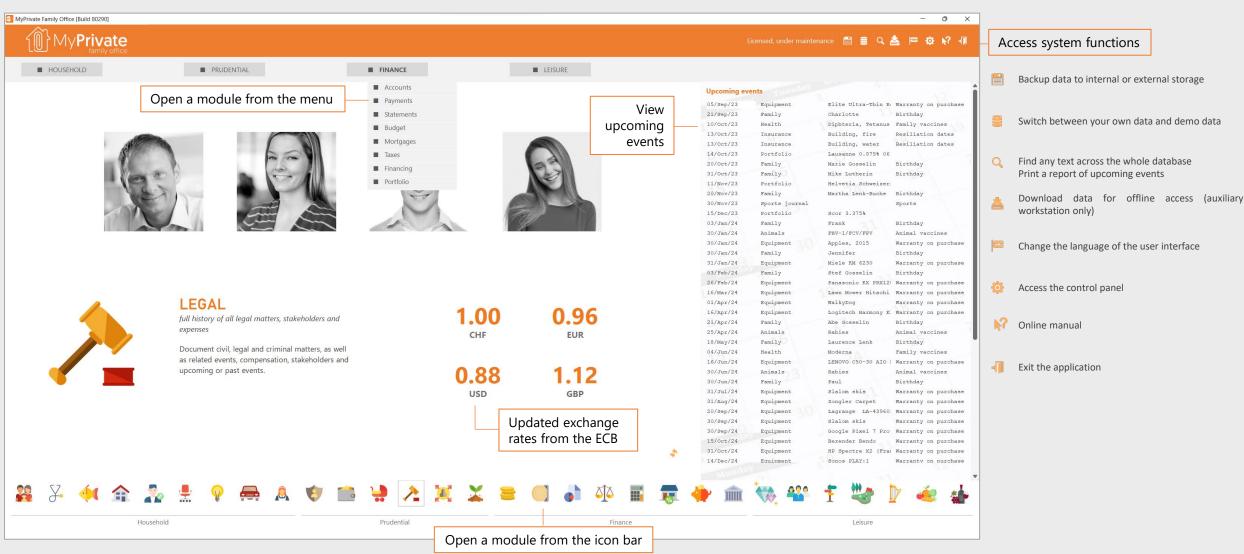
08

System functions

Acceding to a variety of system functions.

Navigating the home screen

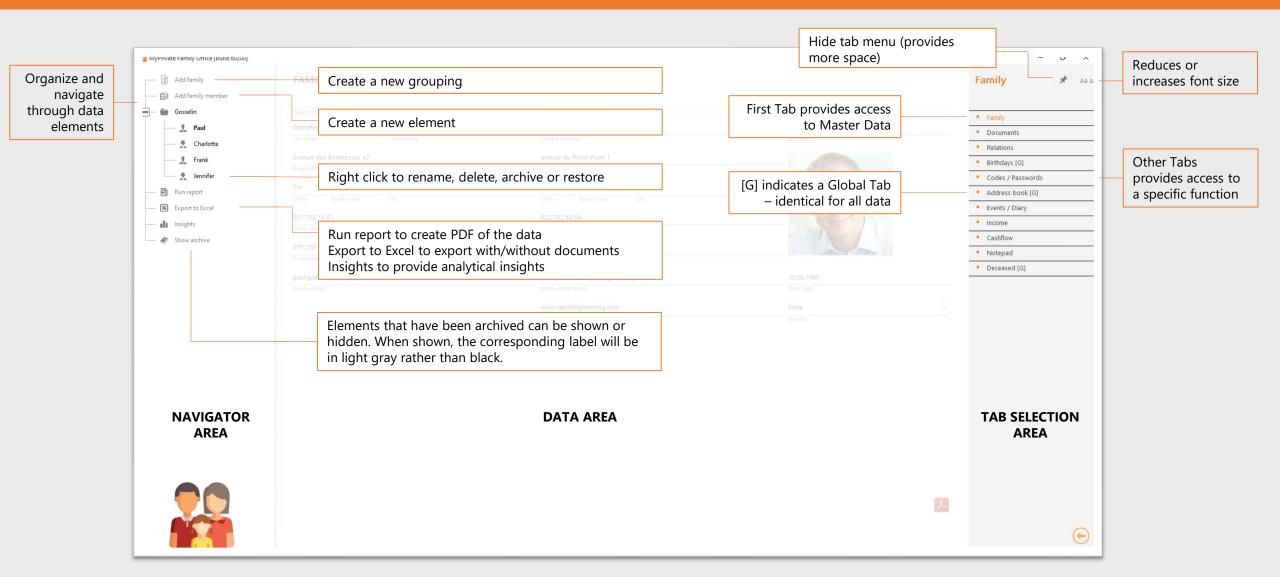






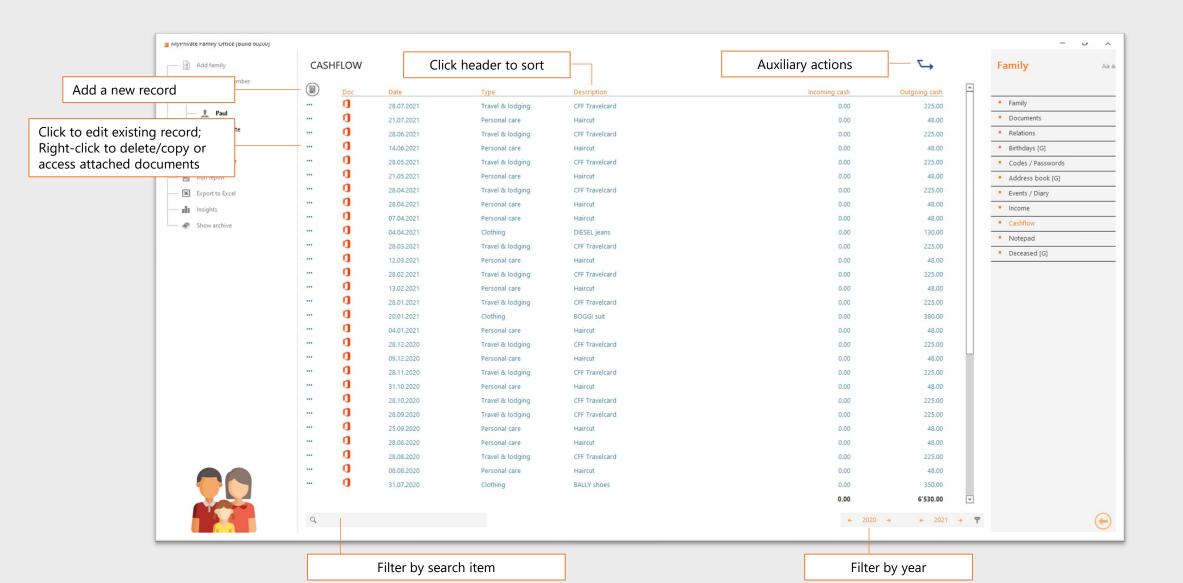
MyPrivate family office

Using the navigator and the tabs



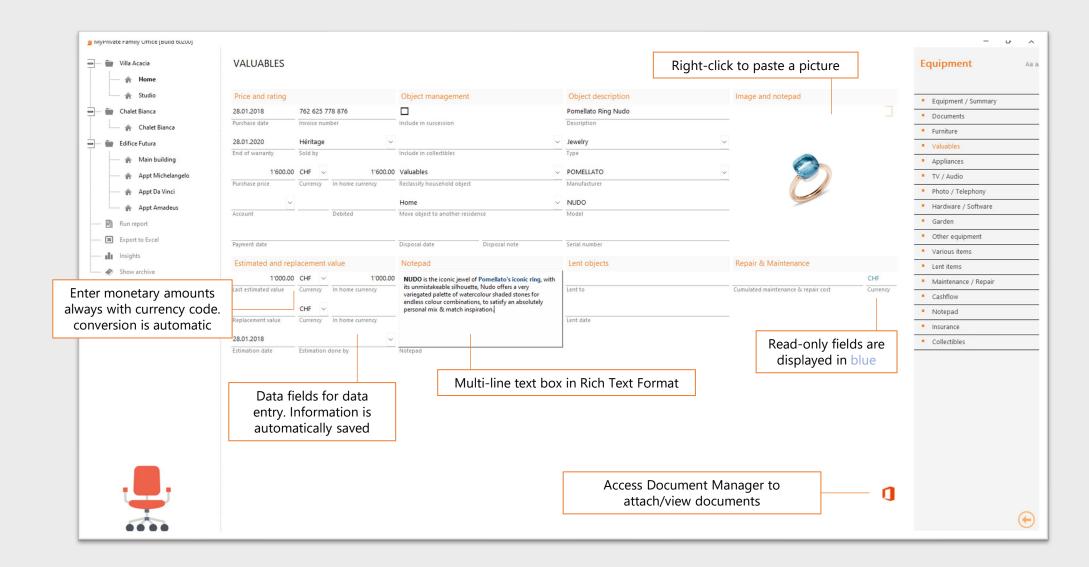
Navigating list views







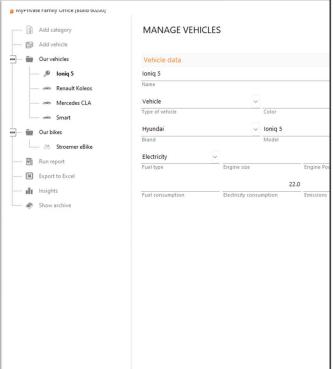




Using the document manager



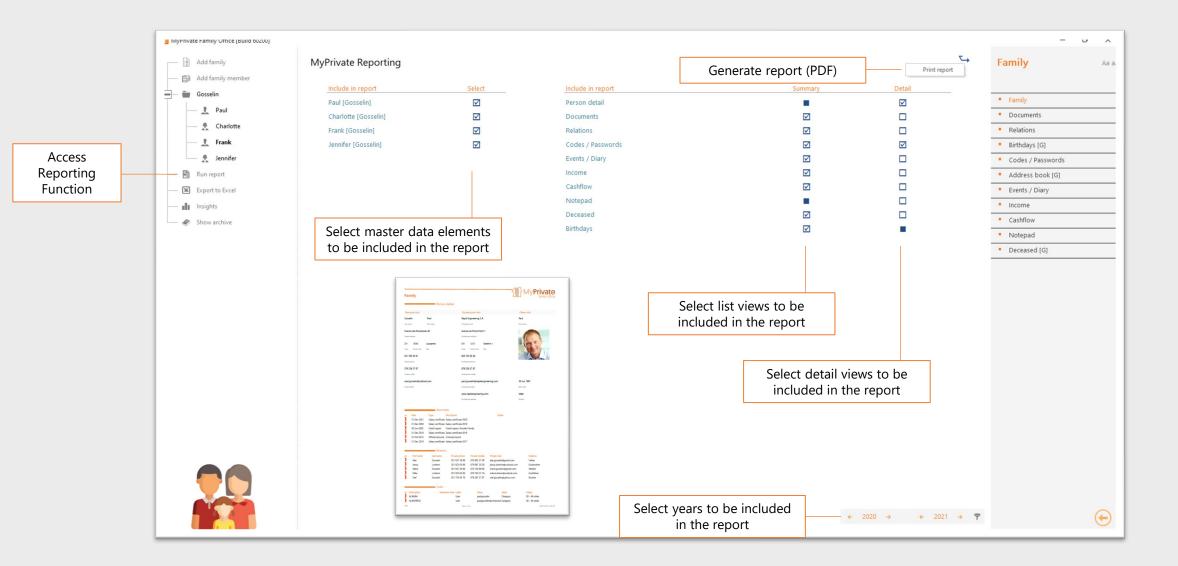
Documents are stored inside the MyPrivate database. Every record can have or more attached documents. Supported types are Office documents, PDF, images, sound, XML and zip.



Ioniq Garantie Ioniq Mail Garantie					
		3	Used Motor Vehicle		nty
		Purchaser (Buyer):	Dealer (Selv	w):	Vehicle
View list of attached	Name				Year
locuments (pdf, docx, xlsx,	Street Address				Make
pptx, zip, wav, png, jpg),	City	States 2P			Mode
	Vehicle purch				(Prot territor Artes)
with preview on the right		Marie Day Nor			Odometer reading:
	Warranty: 0 u	used mater vehicle has scheck appropriate box;	3 24,001 to	50,000, the warranty is	by is 60 days or 3,000 miles, whichever comes first. s 60 days or 2,000 miles, whichever comes first. s 30 days or 1,000 miles, whichever comes first.
[Scan] a document from a scanner Simplex or Duplex Flatbed or feeder [View] a document in its native app [Rename] a document Permanently [Delete] a document Scan page(s) Flatbed Feeder Simplex Duplex	lication ii Mhal par Covered iii English iii Mhal par Covered iii English iii Mhal par Covered iii Transa iii Name iii Transa ii Transa iii	Similar to prevented by the firmbland wavenuity? Croy the journlatear named above. The sentency is not invalidated to not entirely all the processor of the variable for the entirely than the processor of the variable for the entirely than the lower process. 2. What parts of the vehicle are covered by this finished wavenuity? Under the law only "Overall Better" within horizon the following processors of a season material region of the variable parts of the vehicle and processor or this pulling and cover, or purp and a pullin, valve occurs, or part to the variable parts, the processor of the variable, the processor of the variable parts. The processor of the variable parts of the processor of the variable parts of the variable			
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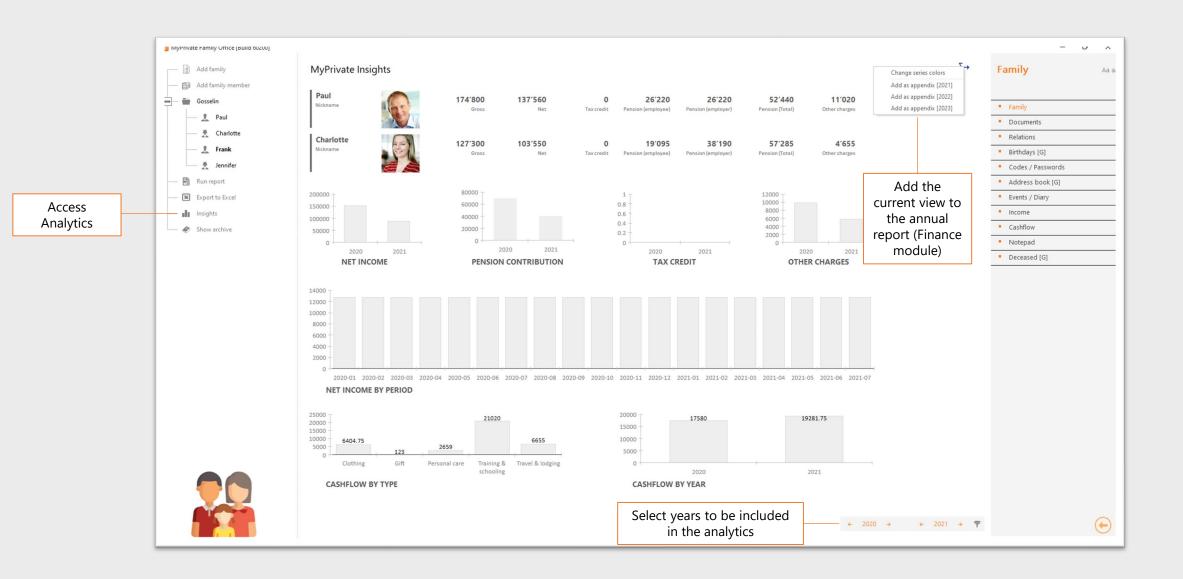






Analyzing your data









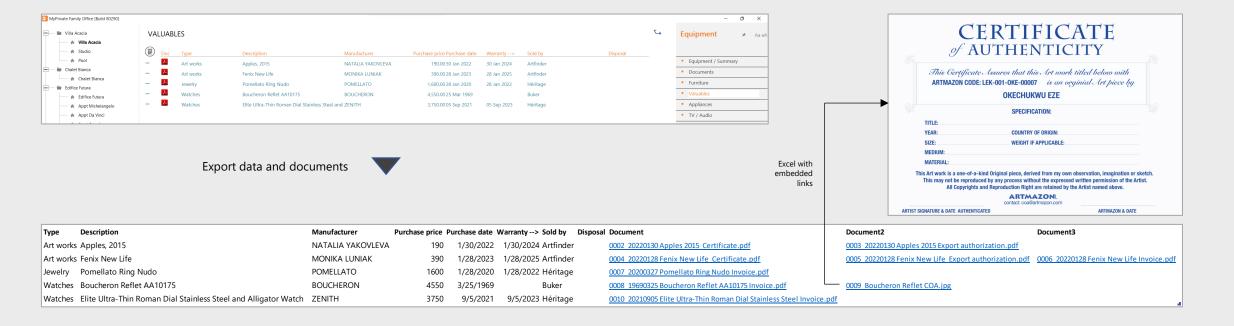
There are many cases where the attached documents need to be provided in conjunction with a list of all items.

For instance, an insurance company may require a list of valuables and supporting documentation.

The export function in MyPrivate allows for the export of the list view, with or without the attached documents.

If attached documents are to be exported, MyPrivate will create a folder with one excel file as shown below, and will export all documents to a subfolder.

In addition, hyperlinks are added to each record for immediate retrieval of the documents via the Excel file.





MyPrivate Getting started

Getting started



01

Family

Setting up the family and members

02

Residences

Setting up the residences, and where applicable the (rental) units

03

Mortgages

Setting up the mortgages attached to the residences

04

Vehicles

Setting up the vehicles

05

Accounts

Setting up bank accounts and credit cards

06

Taxes

Setting up tax returns and accounts

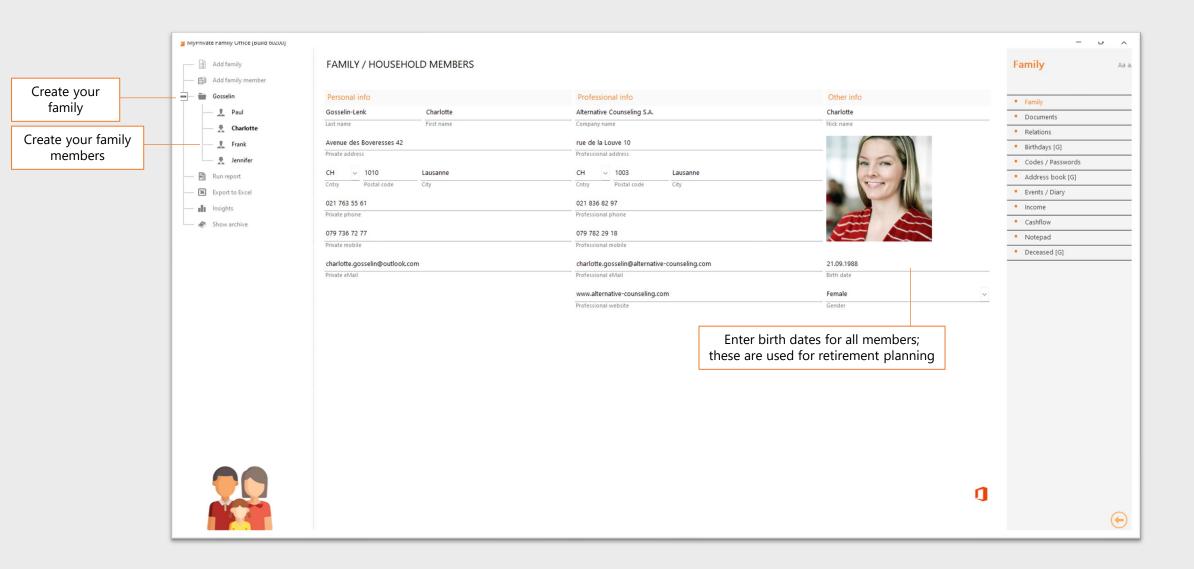
07

Validation

Viewing the balance sheet, checking the audit trail and adjusting where needed

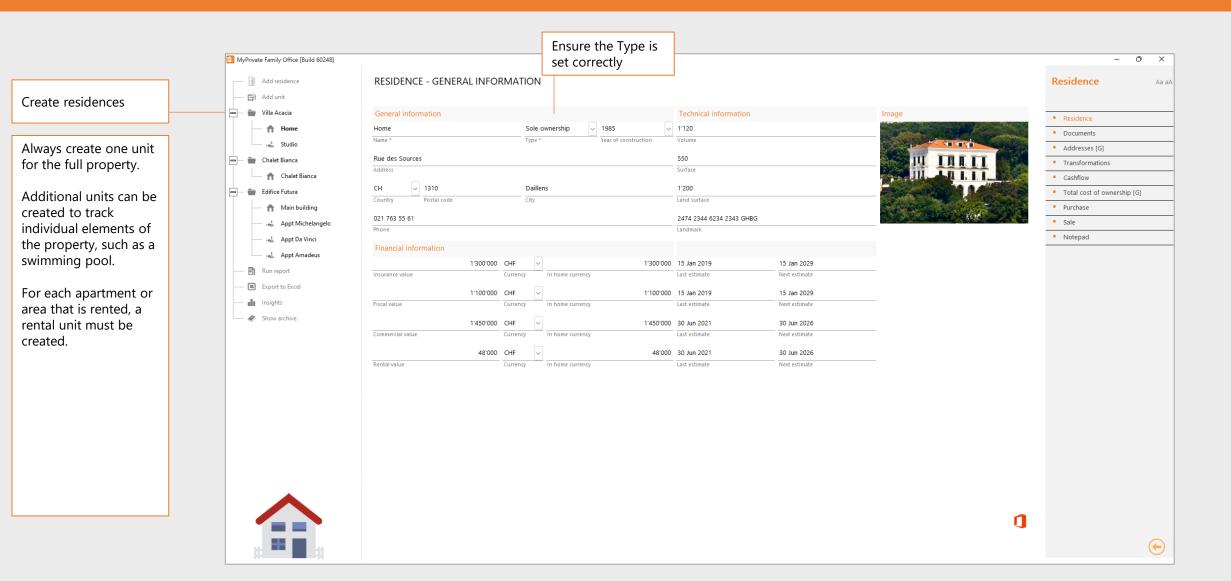






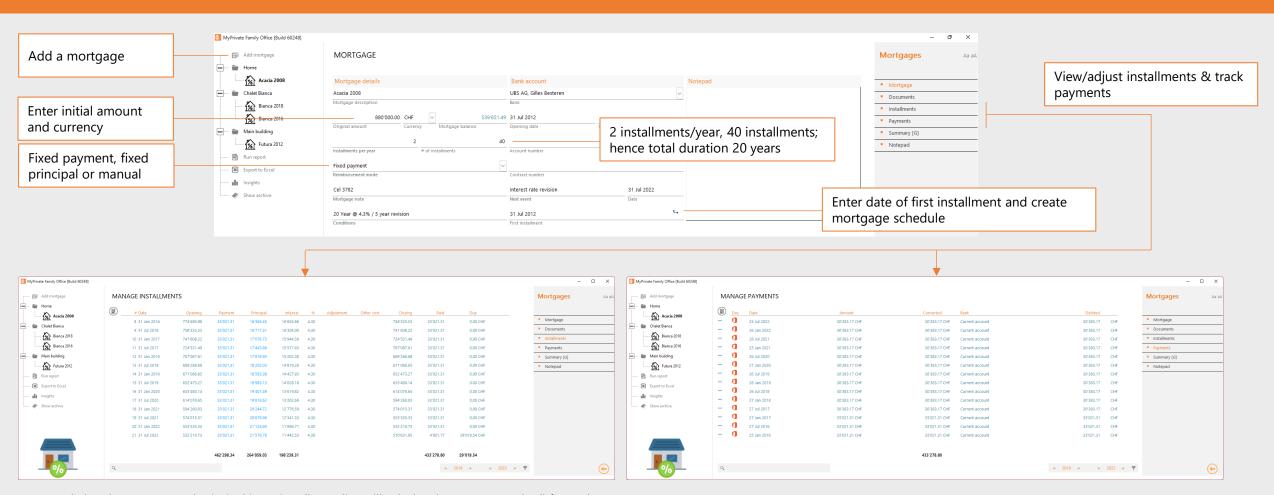
Residences





Mortgage setup

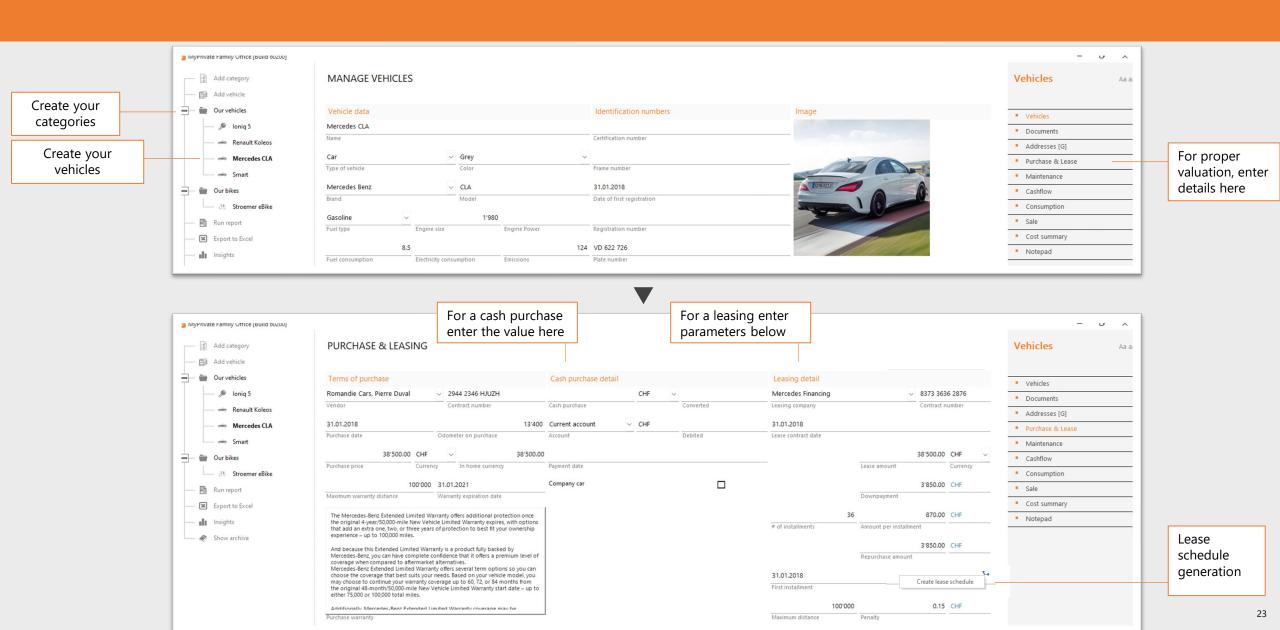




- Updating the payment and principal in an installment line will calculate interest rate and roll forward the calculations to the remaining periods
- Entering **adjustments** will increase/reduce the balance but not affect payments. Mainly used to close an existing mortgage and replace by a new one (refinancing)
- Entering **other cost** will consume entered payments. Mainly used to register additional fees, such as stamps or administrative fees.
- Payments entered are lumped together in a single total and applied to the installment schedule in chronological order
- For first time setup, a single payment can be entered for the sum of total amount paid so far (opening balance)

Vehicles



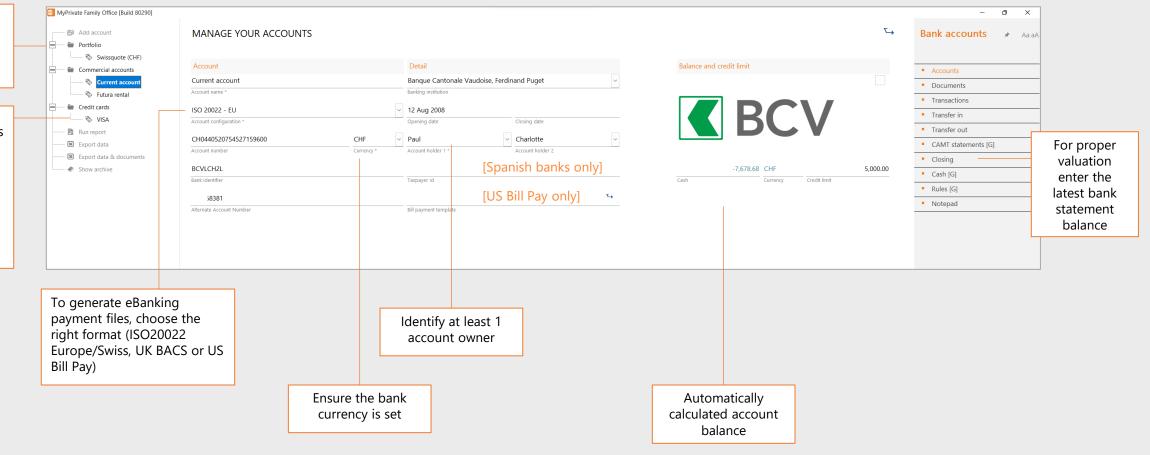


Accounts



Categories are predefined and cannot be changed

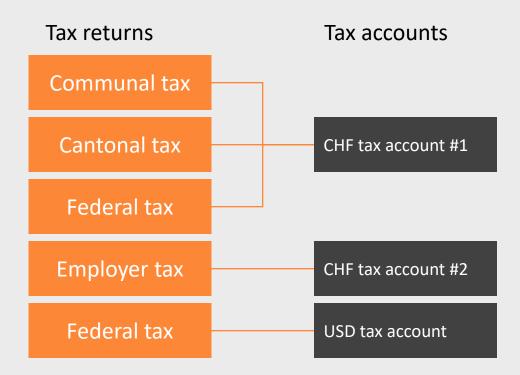
Add bank accounts and credit cards. Portfolio accounts must be added through the Portfolio module and will appear here automatically



Taxes

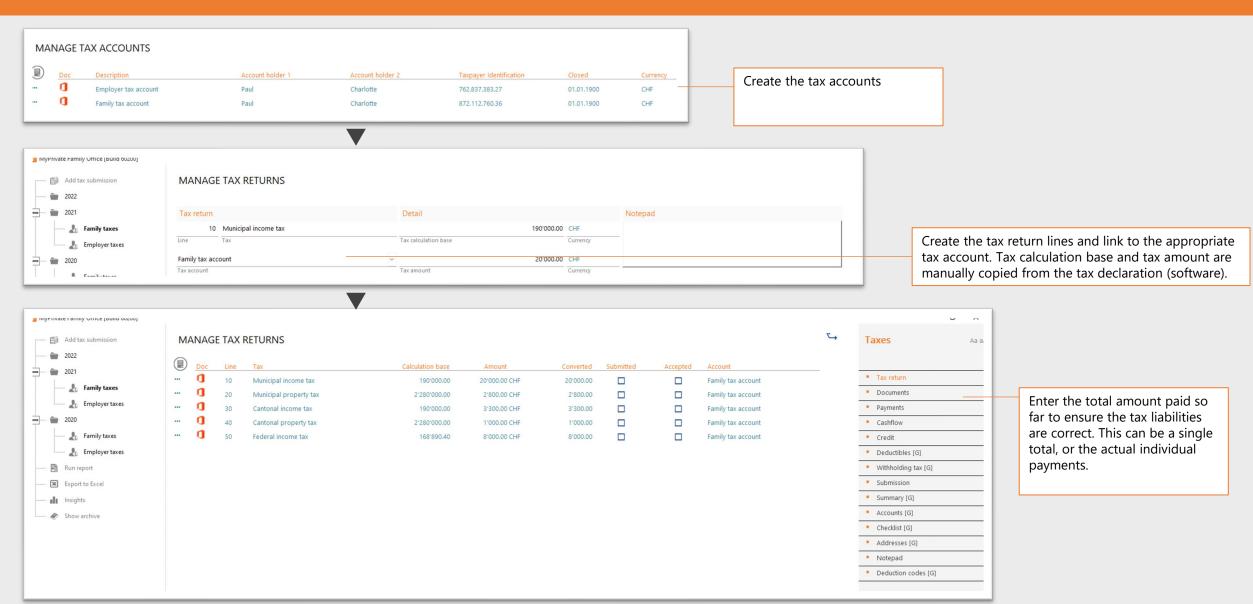


- Tax accounts are used to register payments and credits. A typical Swiss family may have a combined tax CHF account for federal, cantonal and communal taxes, as well as a CHF account to track social charges for its personnel. An American citizen may need a separate USD account to manage US taxes
- As many **Tax Returns** can be created as needed. Each Tax Return can have multiple lines, to register the calculation base and the taxes due. Every tax return is linked to exactly 1 tax account. From one year to another, existing tax returns can be copied and adjusted.
- MyPrivate provides an always-up-to-date view on taxes due through the total of taxes due from the tax returns, and the total payments made into the tax accounts



Taxes



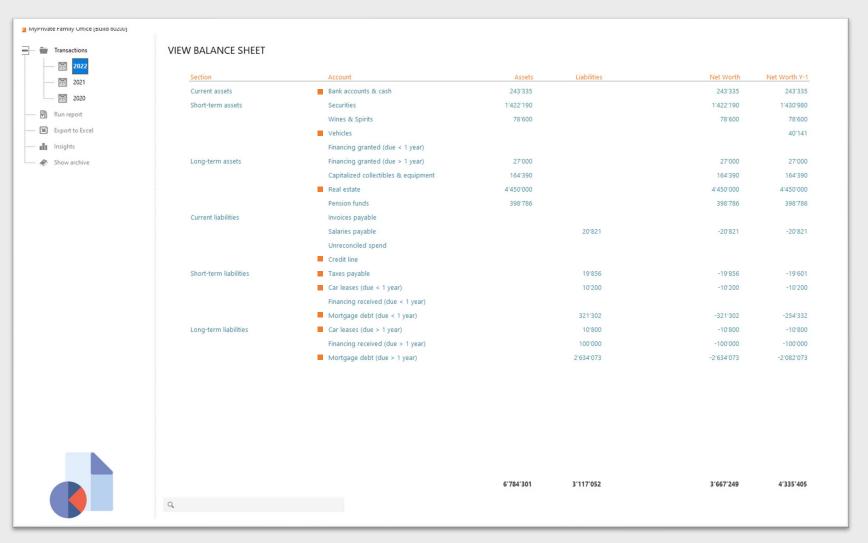


Validating your setup



- Upon completion of the initial setup, it is a good time to view the balance sheet and validate the numbers (module Statements, tab Balance Sheet)
- Accounts with the orange tick box marked should have correct values in it
- To identify errors, the Audit Trail tab may be used to view the detail entries.

This completes the initial setup of MyPrivate and it is now possible to start using the system for daily operations.



Invoices and bank statements



01

Spend allocation and reporting

Diagram highlighting the flow between invoice, allocation and financial reporting

02

Invoice processing

Processing incoming invoices, and making the appropriate allocation

03

Invoice payment

Generation of recurring invoices, and execution of payment runs

04

Bank statement reconciliation

Supported formats, import procedure, available reports, and allocation of line entries

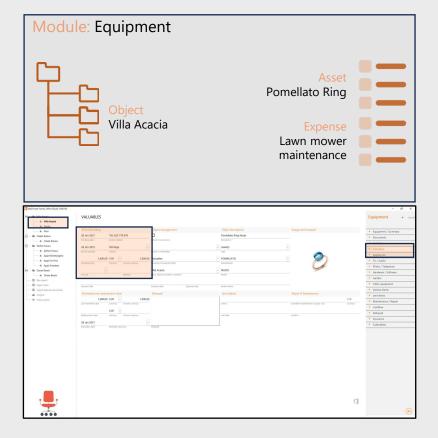
Spend allocation and reporting



Modules: Invoices and Accounts



- The allocation wheel contains all valid combinations of modules, cost objects and nature (both P&L and BS items)
- The allocation wheel is generated automatically by MyPrivate using the setup you have entered into the system
- During processing of an invoice or account statement the correct entry in the wheel is chosen and will populate the data in the destination module when posted



Module: Financial statements



- Unlike traditional accounting systems there is no general ledger with journal entries
- Instead, the financial statements are generated directly off the data in the different modules
- Changes made to the data in the different module (eg a price or valuation update) will be reflected in the financial statements

High level process flow



Invoice Processing

Invoice Payment

Statement reconciliation

Supported formats and standards

- Paper invoice or PDF
- ISO 20022 IBAN, UK 8-digit bank accounts, US customer accounts

Document types and action

- Supplier invoices for goods or services
 - cost object and type allocation added
 - mark as recurrent (if applicable)
- Invoices from credit card issuer
 - no cost allocation applies
 - mark as recurrent (if applicable)

Supported formats and standards

- Generates XML, CSV, Excel or paper
- ISO 20022 PAIN.001, UK BACS, US Billpay

Payment process

- Generate recurring invoices
- Mark invoices for payment
- Generate payment instructions in electronic or paper format
- Load payment file into bank portal for execution

Supported formats and standards

- Imports XML, Excel or CSV
- ISO 20022 CAMT.053, Custom Statement Template

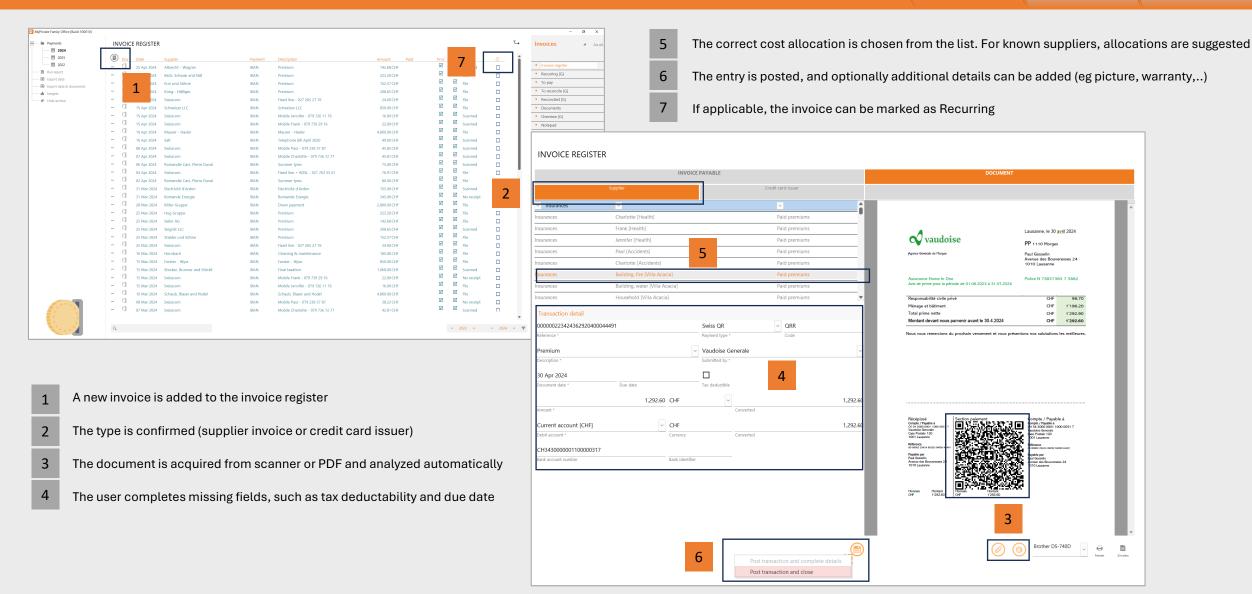
Statement entry types and action

- 1. Incoming credits: manually processed
- 2. MyPrivate PAIN.001 payments: automatically reconciled with invoice
- 3. Other MyPrivate invoice payments: manually reconciled with invoice
- 4. Card payments, direct debits and invoice payments for regular spend: cost object and type allocation added
- Direct debits by credit card issuer: manually link to credit card account
- 6. Tail of spend below a user defined threshold: ignore

Invoice processing



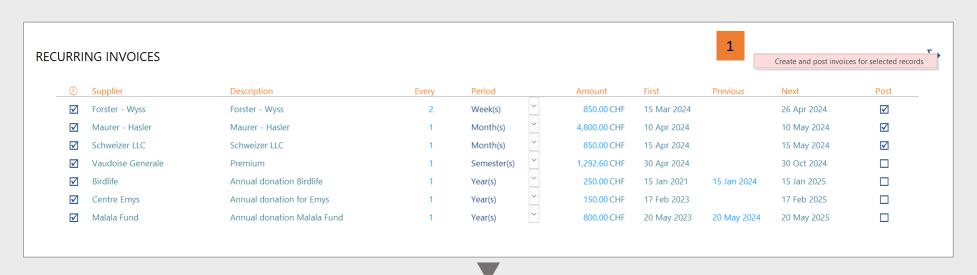




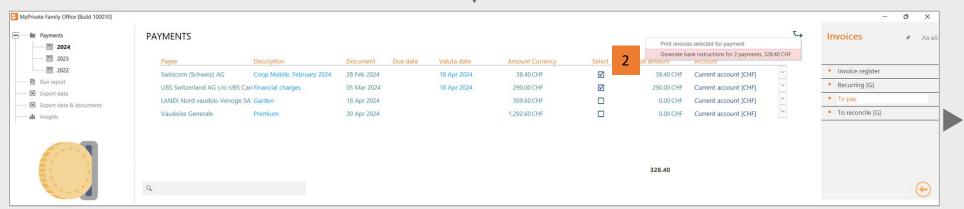
Invoice payment







- Recurring invoices are generated up to the selected time horizon
- Payable invoices are selected and the eBanking file is generated
- The eBanking file is uploaded into the bank portal





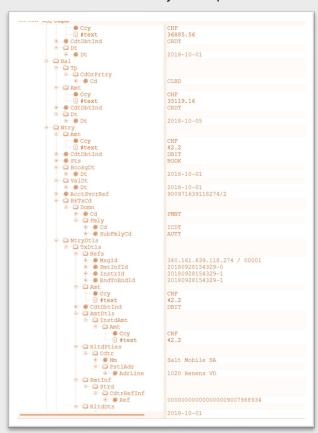
Statement reconcilation



SUPPORTED DOCUMENT FORMATS

Invoice Processing Invoice Payment Statement reconciliation

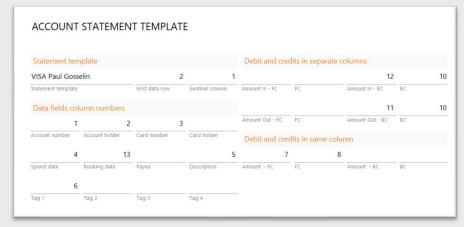
CAMT.053Preferred format, ready for import



EXCEL

Requires the creation of a template and linking the template to the bank account





- Processing starts at first data row (2) and reads until the sentinel column
 (B) is empty
- Contents of the columns A, B, C and F are read into Account Number & Holder, Card Number and Tag 1
- The spend date and booking date are taken from columns D and M
- As the debits and credits in bank currency (BC) appear in separate columns, these will be taken from columns K and L, and the bank currency from column K
- As the amount in foreign currency (FC) appears in the same column, regardless of debit/credit, these will be taken from columns G and H. MyPrivate will automatically adjust the sign for you

Statement reconciliation

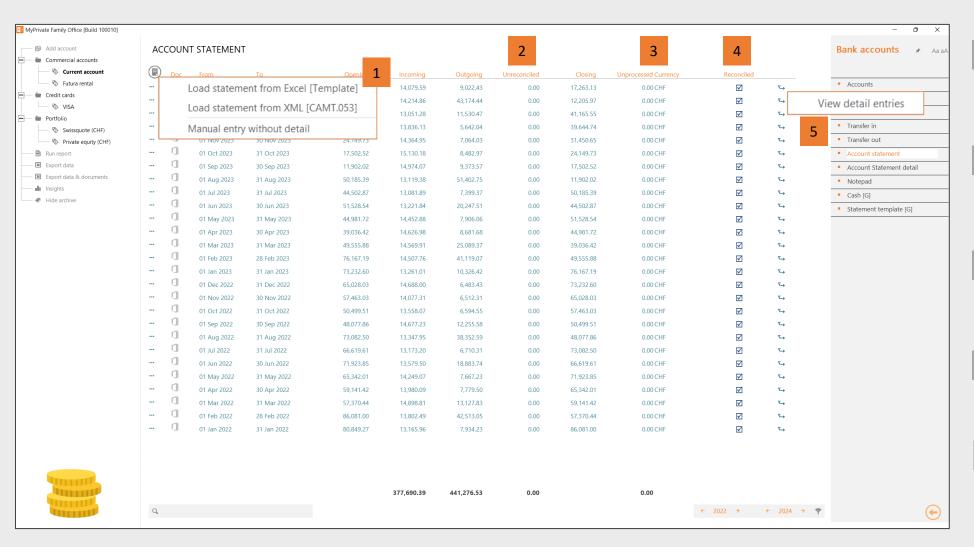


IMPORT AND REVIEW

Invoice Processing Invoice Payment Statement reconciliation

1

2



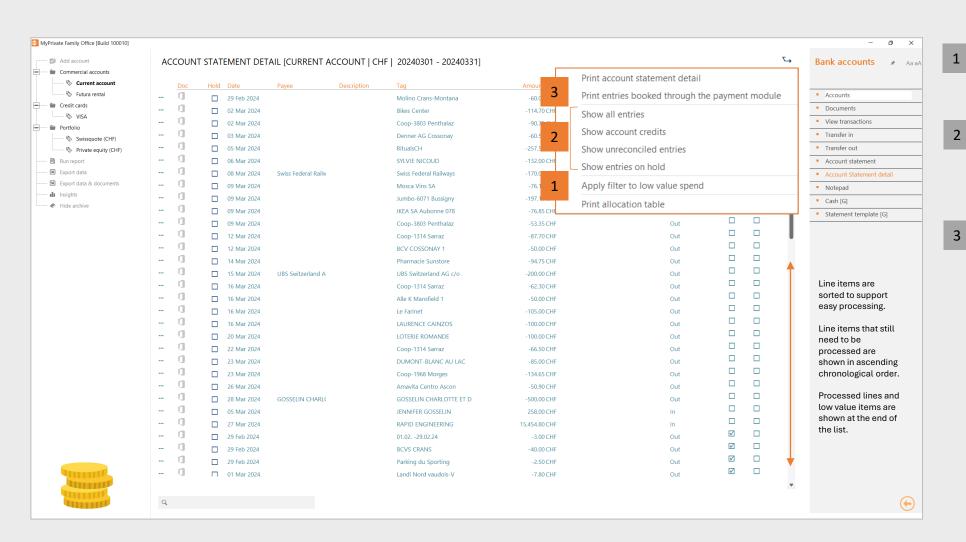
- The detail account statement is loaded from XML or Excel. If Manuel entry is chosen, only the account balance is updated and no detail can be entered
- The unreconciled amount validates that the Opening Balance and Closing Balance match with the total of transactions loaded. It should always be zero.
- The unprocessed amount shows the total of outgoing spend that has not (yet) been allocated. It is not mandatory to allocate all spend (eg low value items may be ignored)
- Once the processing is complete, you need to check this box to indicate no further changes will be made to the detail.
- To view the detail entries, activate the "View detail entries" action

Statement reconciliation



WORKSHEET ACTIONS

Invoice Processing Invoice Payment Statement reconciliation



You can mark items below a certain threshold as "low value" and ignore its processing

Various filters are available to focus on a specific set of entries, for example all those that are "on hold", or only the entries with incoming amounts

If you pay invoices with MyPrivate with UK BACS or US Billpay you will need to keep the report of paid invoices at hand.

The corresponding statement entries will need to be linked to the original invoice, and must not be allocated a second time

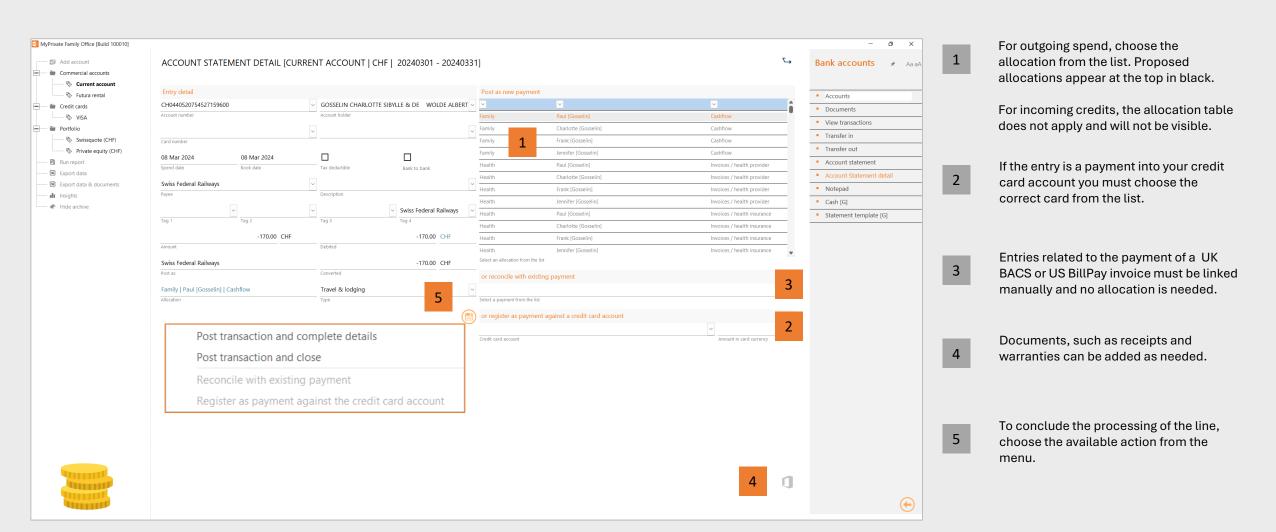
Payments made with MyPrivate using ISO20022 PAIN.001/CAMT.053 are automatically reconciled and no further action is needed

Statement reconciliation



LINE ALLOCATION OR PROCESSING

Invoice Processing Invoice Payment Statement reconciliation





MyPrivate

Accounting Principles

MyPrivate Accounting Principles



01

Rationale

Rationale for the relaxed rules for the Private Family Office and use of a standardized chart of accounts

05 Bank account

reconciliation

Monitoring of unreconciled spend permits to keep a grip on the Family's expenses with limited effort 02

Balance forward principle

MyPrivate adopts the Balance Forward method as opposed to the Open Items approach

03

Accounting for leases and depreciation

MyPrivate adopts a uniform approach towards Leases, and a simplified approach towards depreciation 04

Adjustments

Journal entries can be entered to reflect corrections, adjustments and provisions as needed

Rationale

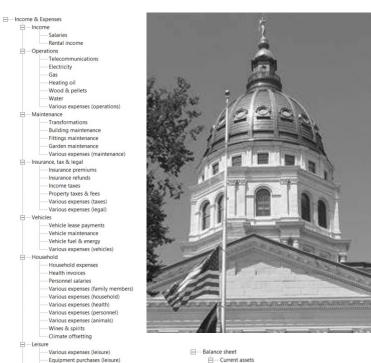


Generally accepted accounting principles, such as IFRS or GAAP, are a set of rules that encompass the details, complexities, and legalities of business and corporate accounting.

Whereas Single- and Multi Family Offices may need to comply with formal accounting principles, this is not the case with the MyPrivate Family Office – **the Family can maintain its numbers without any legal reporting obligation**.

Hence, the MyPrivate accounting approach has been adapted to find the **optimal** balance with ease of use / low transaction load versus the creation of insightful statements.

Starting with the Financial Chart of Accounts, you will find a standardized setup optimized for households. It cannot be adapted by the end user, and all transactions are automatically posted as needed.



Various expenses (sports)

Various expenses (travel)

Goods purchases (vehicles)

Goods purchases (furniture)

Goods purchases (valuables)

Goods purchases (appliances)

- Goods purchases (TV & Audio)

Goods purchases (garden)

Goods purchases (animals)

Goods purchases (equipment)

Goods maintenance & repairs

- Various expenses (equipment)

- Mortgage payments

- Financing received - Financing reimbursements made

- Financing granted - Financing reimbursements received

Portfolio fees & taxes

Pension fund inpayments

- Goods purchases (photo & telephony)

- Goods purchases (hardware & software)

Goods purchases (various equipment)

☐ Goods purchases

Financial

Equipment purchases (sports)



Balance forward principle



When a payment is made against a series of installments in most cases there are two different approaches to apply the payment:

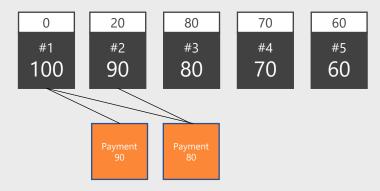
- In case of the Open Item method, the installment number is selected, and the corresponding balance is reduced
- In case of the Balance Forward method, the total amount paid from the beginning is lumped together, and sequentially applied to the installments until the full payment has been allocated
- MyPrivate adopts the Balance Forward method for Mortgages, Leases and Financing, relieving the user from identifying the right installment for each payment.
- The example on the right shows how 2 payments of 90 and 80 are allocated with the 2 methods

Open Item



Installment
Payment
Balance

Balance Forward



n

Accounting for leases and depreciation

Accounting for Leases

- Regardless of the type of Lease, MyPrivate will always consider the leased object (typically a car) to be owned by the family and part of its Net Worth
- Similarly, the total open amounts on the lease, including the eventual repurchase value, are considered as debts on the balance sheet
- The leasing reimbursements are treated as a regular
 P&L item (cost)

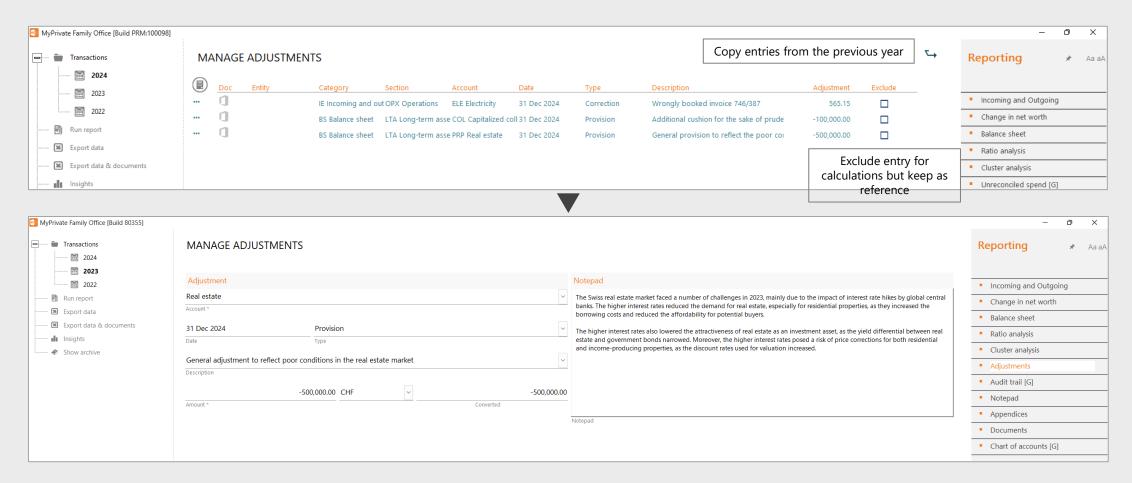
Accounting for depreciation

- MyPrivate calculates depreciation only for vehicles, using a standardized rule of 20% per year.
- The Family can manually adjust the valuation of all other of objects, such as residences, equipment, valuables, appliances and collectibles
- The change in valuation will be shown in the Balance Sheet, in the form of Current Year vs Prior, with the change in value representing the adjustments made

Adjustments



Adjustments can be created to reflect corrections, joint ownership and provisions. These can also be used for entry of opening balances, closing balances and manual entries. Note that it is not mandatory for the net adjustments to be balanced, i.e. net debit vs net credit does not need to be equal.



Reconciling bank accounts



Companies, and SFOs/MFOs for that matter, prescribe accurate tracking of bank account movements; the closing bank balance must exactly reflect the total of all individual transactions.

MyPrivate takes a more relaxed approach, and dispenses with the tracking of smaller expenses in order to reduce the administrative workload.

To still be able to get a grip on the amount of unaccounted spend MyPrivate provides an additional aid in the form of unreconciled spend. Every time a closing account balance is entered, the difference between the actual and theoretical balance is computed, and shown in as Unreconciled Spend.

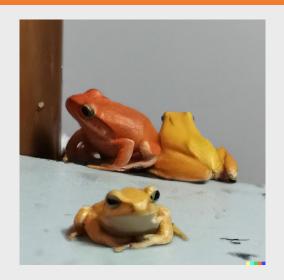
To what extent Unreconciled Spend is acceptable varies with each Family; however at MyPrivate we use a rule of thumb that this should not exceed 10%-15% of monthly income.





MyPrivate Household Deep Dive

VOLUME 2



Module deep dives



Finance Fin			
Note Case	THEME	MODULE	CONTENTS
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Russian Musican Musi		Health	Keep a close eye on your medical expenses and franchise. Stay alert for changes in your health by monitoring key health indicators and observations over the year. Bring your complete medical file on your trips.
Famous Suppose the Control of Manager Search and extend incomes Suppose the Suppose of projection of Authority Control of Manager Search and Suppose of Authority Control of Manager Search Sear		Pets	Keep track of vaccinations, equipment, expenses and memorable events of your pets.
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Prudential Finance Fin		Vehicles	Keep track of vehicle master data, including registration, model, and technical info. Track maintenance history, as well as consumption, both electric of fuel-based. Maintain purchase and re-sale information. Track lease contract, payment schedule and reimbursements.
Person funds Manage all types of persions funds. including state persion, occupational persion and private persion plans. View projected income from your retirements aveings at different points in time based on multiple yield scenarios. More of Document Civil, legal and criminal matters, as well as related events, compensation, state-blocker and upcoming or past events. Development Maintain an up-to-date view on education and accomplishments. Document character, behaviors and family values. Track costs related to training sessions, seminars, subscriptions and materials. Ecosys Calculate your family—CO2 flootprint. See some surpringible ways actions to resture your emissions for those who want to go the extra mile, offset the next of your emissions and become carbon mentral. Finance Accounts Maintain an up-to-date view on all your accounts and evaluable fiquid assets. View account movements and get afters on gaps in the spend analysis. Fermione Statements Activities and up-to-date view on all your accounts and evaluable fiquid assets. View account movements and get afters on gaps in the spend analysis. Statements Activities and up-to-date view on all your accounts and evaluable fiquid assets. View account movements and get afters on gaps in the spend analysis. Statements Activities and up-to-date view on education to the implicate agreements planted scriptions, better decirations, better decirated, payment instructions to your bank. Recornical all types of spend seoaly and accurately. Statements Activities and up-to-date view or register all your spend, allocate to the right caregoments, electronic payment instructions to your bank. Recornical all types of spend deouly accurately. Statements Activities and up-to-date view or register all your report, allocate to the right caregoments, electronic payment instructions to your bank. Recornical all types of spend deouly accurately. The most efficient way to register all your accurate to the right caregoments, electronic payment instructions to your bank. R		Personnel	Onboard and track personnel through a structured process. Use time cards and expense reports to generate pay slips compliant with local laws and regulations. Send automated instructions to the [Payments] module. Create accruals for social charge in the [Tax] module.
Succession Balid peace of mind by reviewing and documenting the main topics related to your will including medical, legal, finencial and educational directives, Include specific objects in your households with your wishes. Legal Document child, gall and criminal matters as well as related events, compensation, cataleholders and upcoming or past events. Freedrage Calculate your familys COZ footprints, see own surprisingly easy actions to reduce your emissions. For those who want to go the extra male offset the rest of your emissions and become carbon neutral. Finance Accounts Maritain an up-to-date view on all your accounts and available liquid assets. View account movements and get alerts on gaps in the spend analysis. Farmeres The most efficient way to register all your spend, allocate to the right, catagories, electronically register documents, tickets and invoices. Seril electronic payment instructions to your bank, Recordia all types of spend easily and accurately, Raderes Accounts Accounts Accounts the spend analysis. Farmeres At any time, simply gail up an up-to-date view or lincome & Expenses, Balance Stees as well as Key Household Financial Ratios. Enter your-end Adjustments where needed for the longer-term view, see how your Net Worth has evolved over the years. All professional approach of the multiple grints by tax a jurnelization and currency. Maintain up to date estimates of taxes due Track payments, to withholdings and submission dates. Leverage decides to support the process. Analyze multi-year tax returns and tax efficiency. Mortgages Track multiple mortgages per residence and relimbursements. Financing Although suitable to track commercial crost, this module has been primarily designed to track over the years domination and currency takes. Profitablely analysis by second market. Enter and track limit orders. Leisure Trace Financing Although suitable to track organizations. Produce a compensation and financial support to the family members to ensure transparent and fair transparent an	Prudential	Insurance	Keep all your insurance contracts in one place. Document inclusions and exclusions. Keep track of claims and reimbursements. View projected premiums to pay over a 12-month horizon.
Legal Doument civil, legal and criminal matters, as well as related events, compensation, stakeholders and upcoming or past events. Development Maintain an up-to-date view on education and accomplishments. Document character, behaviors and family values. Track costs related to training sessions, seminars, subscriptions and materials. Ecotopy Calculate your family's CO2 Coloptims. See some surprisingly easy actions to reduce your emissions. For those who want to go the extra mile, offset the rest of your emissions and become carbon neutral. Finance Accounts Maintain an up-to-date view on all your accounts and available liquid assets. View account movements and get alerts on gaps in the spend analysis. Payments The most efficient way to register all your append, allocate to the right categories, electronality register documents, tickets and minories. Send electronic payment instructions to your bank. Recordie all types of spend doally and accurately. Statements A any time, simply pull up an up to date view of Income & Expenses, Balance Sheet as well as Key Household Financial Ratios. Enter year-end Ağlustments where needed. For the longer-term view, see how your Net Worth has evolved over the years. Budget Build a quarterly budget based on last year's spend. Evaluate how the budget will affect the family's liquidity and project the change in net worth. See how actual spend compares to the budget and how much is left to spend. Mortgages Track multiple grists by tax jurisdiction and currency. Maintain up-to-date estimates of taxes due. Track payments, tax withholdings and submission dates. Leverage checklists to support the process, Analyze multi-year tax returns and tax efficiency. Mortgages Track multiple mortgages per residence and reimbursements. Perfolio Manage multiple portfolios in different currencies. Manage stocks bonds, funds and materials. Automatic downloads of stock quotes and currency rates. Profitability analysis by security, market, rating, sector and market. Enter and track limit orders.		Pension funds	Manage all types of pensions funds, including state pension, occupational pension and private pension plans. View projected income from your retirements savings at different points in time based on multiple yield scenarios.
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Collectibles Besides of great leisurely interest, pre-empt conflicts with tax authorities, insurances companies and your dear family by maintaining an accurate taxonomy and valuation of your objects. For succession purposes, document your preferences and wishes. Sport Keep track of your sport activities, events, results as well as ongoing spend or investments in equipment. Leisure Keep track of your leisure activities, events, results as well as ongoing spend or investments in equipment. Nutrition Create a catalog of your favorite recipes and ingredients. Create a weekly plan of your meals and their calorific value. Print a consolidated shopping list to ensure you shop only once and cook as planned. Cellar Manage your cellar and your most precious wines. See which bottles need to be consumed over the years. For investors, evaluate and re-evaluate the value of your inventory.		Portfolio	Manage multiple portfolios in different currencies. Manage stocks, bonds, funds and materials. Automatic downloads of stock quotes and currency rates. Profitability analysis by security, market, rating, sector and market. Enter and track limit orders.
Sport Keep track of your sport activities, events, results as well as ongoing spend or investments in equipment. Leisure Keep track of your leisure activities, events, results as well as ongoing spend or investments in equipment. Nutrition Create a catalog of your favorite recipes and ingredients. Create a weekly plan of your meals and their calorific value. Print a consolidated shopping list to ensure you shop only once and cook as planned. Cellar Manage your cellar and your most precious wines. See which bottles need to be consumed over the years. For investors, evaluate and re-evaluate the value of your inventory.	Leisure	Travel	Plan your trips, including itinerary, flights and budget info leveraging extensive checklists. Produce a comprehensive PDF document to take with you on your holiday, with bookings and other information.
Leisure Keep track of your leisure activities, events, results as well as ongoing spend or investments in equipment. Nutrition Create a catalog of your favorite recipes and ingredients. Create a weekly plan of your meals and their calorific value. Print a consolidated shopping list to ensure you shop only once and cook as planned. Cellar Manage your cellar and your most precious wines. See which bottles need to be consumed over the years. For investors, evaluate and re-evaluate the value of your inventory.		Collectibles	Besides of great leisurely interest, pre-empt conflicts with tax authorities, insurances companies and your dear family by maintaining an accurate taxonomy and valuation of your objects. For succession purposes, document your preferences and wishes.
Nutrition Create a catalog of your favorite recipes and ingredients. Create a weekly plan of your meals and their calorific value. Print a consolidated shopping list to ensure you shop only once and cook as planned. Cellar Manage your cellar and your most precious wines. See which bottles need to be consumed over the years. For investors, evaluate and re-evaluate the value of your inventory.		Sport	Keep track of your sport activities, events, results as well as ongoing spend or investments in equipment.
Cellar Manage your cellar and your most precious wines. See which bottles need to be consumed over the years. For investors, evaluate and re-evaluate the value of your inventory.		Leisure	Keep track of your leisure activities, events, results as well as ongoing spend or investments in equipment.
		Nutrition	Create a catalog of your favorite recipes and ingredients. Create a weekly plan of your meals and their calorific value. Print a consolidated shopping list to ensure you shop only once and cook as planned.
Events Budget, plan and organize the events.		Cellar	Manage your cellar and your most precious wines. See which bottles need to be consumed over the years. For investors, evaluate and re-evaluate the value of your inventory.
		Events	Budget, plan and organize the events.

Family deep dive



01

Tabs

Tabs of the Family module

02

Access code management

Managing passwords and access codes

03

Income tracking

Tracking income from salaries

04

Global address book

Managing the global address book

05

Insights

Analytical insights into the data from the Family module





TAB	NOTES	Deep dive
Family	Create the family members	
Documents	Manage Certificate of residence, Credit rating, Criminal record, Extract from debt collection register, Salary certificate	
Relations	Manage indirect family members and friends	
Birthdays	View birthday calendar	
Codes/Passwords	Manage codes and passwords	✓
Addressbook	Manage the global address book that includes all addresses used throughout MyPrivate	✓
Events/Diary	Manage memorable events of the family members	
Income	Register income from salaries, including tax, social charges and pension contributions	✓
Cashflow	Track Clothing, Fines, Gifts, Memberships, Public transport, Subscriptions, Taxi, Travelcards	
Notepad	Notepad for capturing any other information	
Deceased	Keep track of deceased family members and friends	

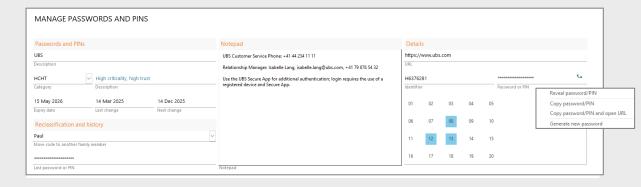
Managing access PINs & passwords



For Families that **prefer not to use a password manager** such as LastPass can maintain their codes using the MyPrivate software, albeit with caution. Before you start, here are the ground rules:

- Only unlock your computer in public spaces through biometrics (peepers)
- **Ensure** internal and external (backup) HDD/SSD drives are bitlocker encrypted (**thieves**)
- Always use private WIFI, or a VPN to access the internet (sniffers)
- Enable 2FA or MFA when available (hackers)
- Check the https certificates of critical sites and open the link only from within MyPrivate (phishers) and disable password save within your browser

Change your passwords and PINS at regular intervals, and, whenever a (suspected) breach occurs, change the **exclusion rules** and **change all the passwords or PINS**.



Categorize your passwords and PINs in one of the 4 categories and choose 2 or more characters that will not be considered during password copy:

4.	PINs	eg VISA credit card	pos 02, 04, 06	18 months
3.	Low criticality, low trust (LCLT)	eg FunTriviaWorld.com	pos 04, 05, 10	12 months
2.	Moderate criticality, moderate trust (MCMT)	eg Easyjet, Amazon	pos 11, 16, 06	9 months
1.	High criticality, high trust (HCHT)	eg UBS, SwissQuote	pos 08, 12, 13	6 months

Use the built-in generator for passwords; for PINs use 6 digits or more.

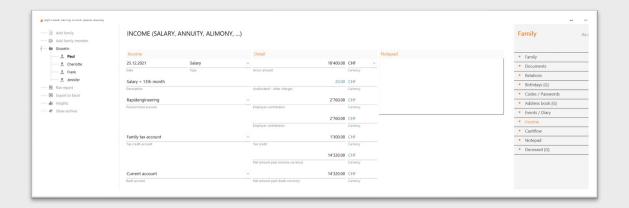
Open the website from within MyPrivate by highlighting the positions (HCHT: 08, 12 and 13 in this example) and using the option "Copy password/PIN and open URL". For a hypothetical Password in MyPrivate {Yf6JfV0021X!d8%SwGt the exclusion characters are removed {Yf6JfV0021X!d8%SwGt and the result {Yf6JfV021d8%SwGt is copied to the clipboard without ever revealing or typing the code on the keyboard.

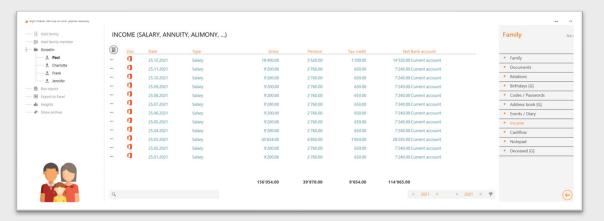
For PIN codes, you will need to manually add random exclusion characters, so in MyPrivate a PIN of 627818 could be entered as 632878198.

During password change MyPrivate will record the date of last change, and suggest a latest date for the next change, eg 6 months for HCHT passwords and 18 months for PINs. On the list view of the form, Passwords can be sorted by date of next change, supporting good digital hygiene.

Income tracking







It is recommended to ${\bf register}$ monthly payment slips and other income in MyPrivate.

This effort helps with **tax submission** and the monitoring of the **revenue streams** and **occupational pension funds**.

Information is processed as follows:

- Gross salary
- Occupational pension fund [previously setup in the Pension Fund module]
- Employee contribution to the occupational pension fund
- The corresponding employer's contribution is calculated automatically
- Tax withholding account [previously setup in the Tax module]
- Withholding tax, if any
- Net salary amount to be paid in wage currency
- Other charges are calculated as follows:
 Gross salary Employee contribution Withholding tax Net salary
- Bank account [Previously setup in the Accounts module]
- Net salary amount in bank currency

Global address book





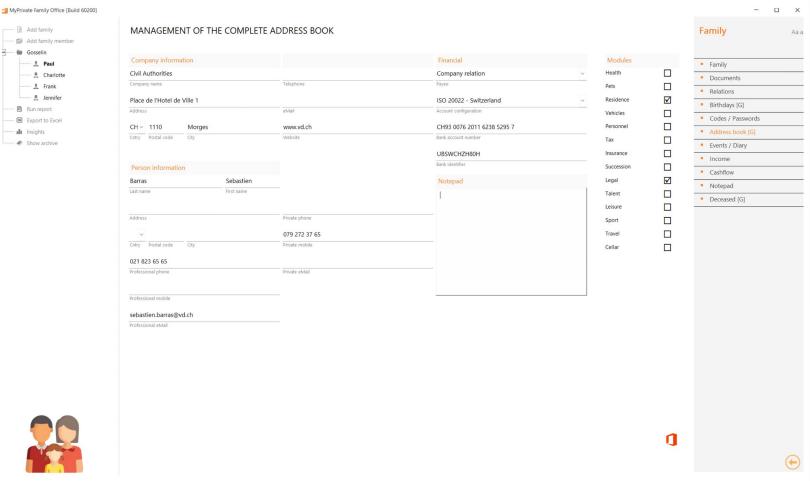
The addressbook is **progressively created** while the different modules are used.

It is **not possible to manually create new addresses** in this module; the purpose here is to maintain an up-to-date register.

By default, addresses will be visible only in the respective modules where they have been created.

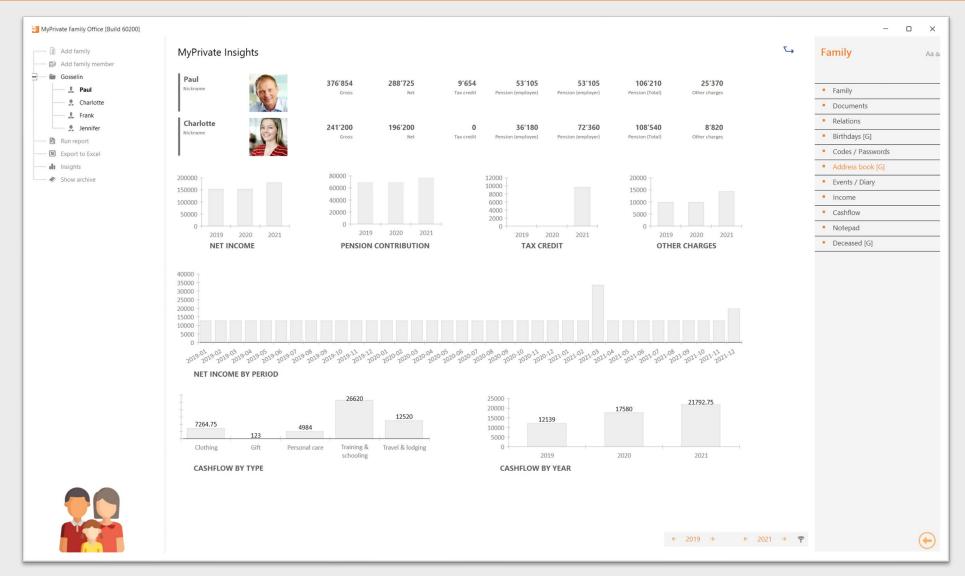
if needed, this visibility can be extended by selecting the checkboxes at the right side of the screen.

From the List view, it is possible to **merge addresses** in case duplicates have been created. Note that this is **one of the few actions in MyPrivate that cannot be reversed**.



Family Insights





The MyPrivate Family insights primarily designed to have a an overview of the evolution of income over time.

These can be used to identify anomalies in tax and pension fund contributions, and support longer term projections of the Family's financial revenues.

Health deep dive



01

Tabs

Tabs of the Health module

02

Health expenditure

Managing and submitting health invoices

03

Health insurance

Tracking health insurance spend and deductibles

04

Laboratory Values

Management and analysis of laboratory values

05

Insights

Analytical insights into the data from the Health module

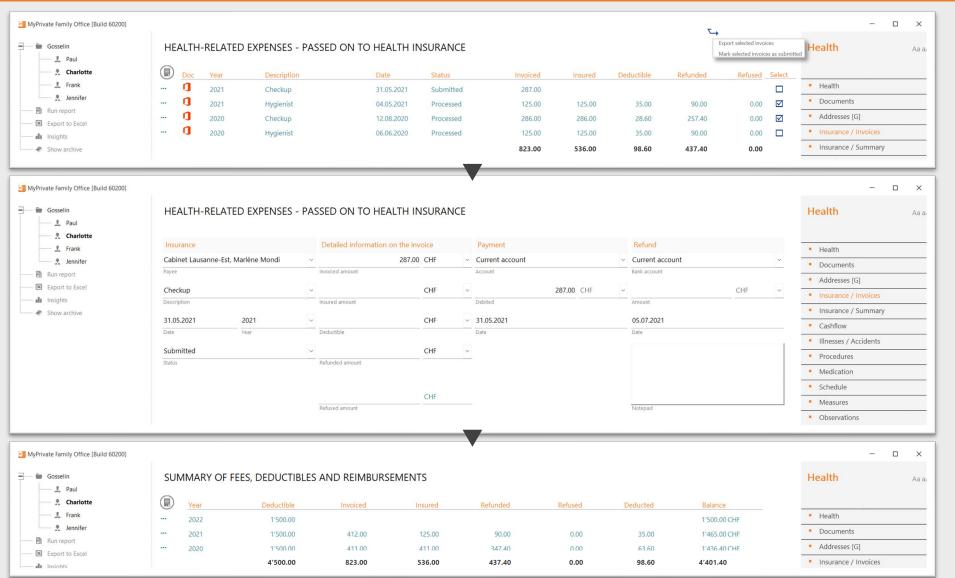




TAB	NOTES	Deep dive
Health	Master data, including emergency contact blood type	
Documents	Summary of healthcare costs	
Addresses	Manage medical addresses	
Invoices from the health provider	Manage health invoices from the health provider and manage submission process	✓
Invoices from the health insurance	Manage health invoices paid directly by the health insurance (no submission process applies)	
Invoices / processed	View all processed invoices, and generate excel file with embedded hyperlinks to original documents	
Insurance / Summary	View health insurance statistics and maintain deductibles	✓
Cashflow	Track Hair care, Wellness costs	
Illnesses / Accidents	Track illnesses and accidents	
Procedures	Track procedures undergone related to illnesses and accidents	
Medication	Track medication and posology	
Schedule	Track appointments	
Measures	Track key measures, including vision, blood measures, blood pressure, weight and height	
Observations	Track observation of body elements over time, such as moles	
Laboratory template	Setup and maintain the laboratory template according to your doctor's recommendations	✓
Laboratory values	Track and maintain laboratory analyses over time; generate Excel detail report	✓
Vaccination	Track vaccines and expiry dates	
Allergies	Describe allergies	
Organ donation	Describe wishes related to organ donation	
Notepad	Notepad for capturing any other information	







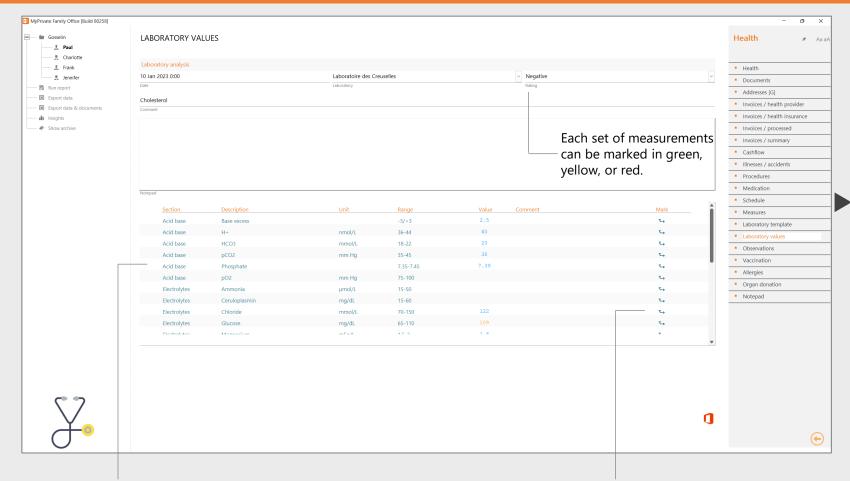
MyPrivate keeps an overview of all health-related invoices, and respective status towards the processing: received, submitted and processed.

It is recommended to enter each health invoice as soon as it is received. Throughout the submission and reimbursement process the data and status can be updated.

Important statistics are available to adjust deductibles and to negotiate better conditions with the insurance company or broker of choice.

Managing laboratory values





ſ⋒̂}MyPr	ivate	LABORATOR	Y ANALYSIS			
[@] / f	amily office		Y ANALYSIS			
6/19/2023 11	:36	Paul				
				8	=	☺
Section	Measure	Unit	Range	10.01.23	30.01.22	18.02.21
Acid base	Base excess		-3/+3	2.5	2.4	2.5
Acid base	H+	nmol/L	36-44	40	38	38
Acid base	HCO3	mmol/L	18-22	20	18	19
Acid base	pCO2	mm Hg	35-45	38	41	40
Acid base	Phosphate		7.35-7.45	7.39	7.36	7.31
Acid base	pO2	mm Hg	75-100			
Electrolytes	Ammonia	μmol/L	15-50			
Electrolytes	Ceruloplasmin	mg/dL	15-60			
Electrolytes	Chloride	mmol/L	70-150	122	125	125
Electrolytes	Glucose	mg/dL	65-110	109	99	105
Electrolytes	Magnesium	mEq/L	1.5-2	1.6	1.8	1.7
Electrolytes	Phosphate	mmol/L	0.8-1.5			
Electrolytes	Urea	mmol/L	1.2-3			
Hematology	Fibrinogen	g/L	1.8-4			
Hematology	Hemoglobin	g/dL	13-17 (m)	15	16	16
Hematology	Lymphocytes	/L	1-4 x 10^9			
Hematology	MCH	fmol/cell	0.4-0.5	.4	.45	.4
Hematology	MCHC	g/dL	30-35	33	32	31
Hematology	Monocytes	/L	0.2-0.8 x 10^9			
Hematology	RDW	%	11.5-14.5	11	12	12
Lipids	Cholesterol	mmol/L	3-5.5			
Lipids	HDL	mg/dL	40-80	82	75	
Lipids	LDL	mg/dL	85-125	115	101	
Lipids	Triglycerides	mg/dL	50-150	95	87	

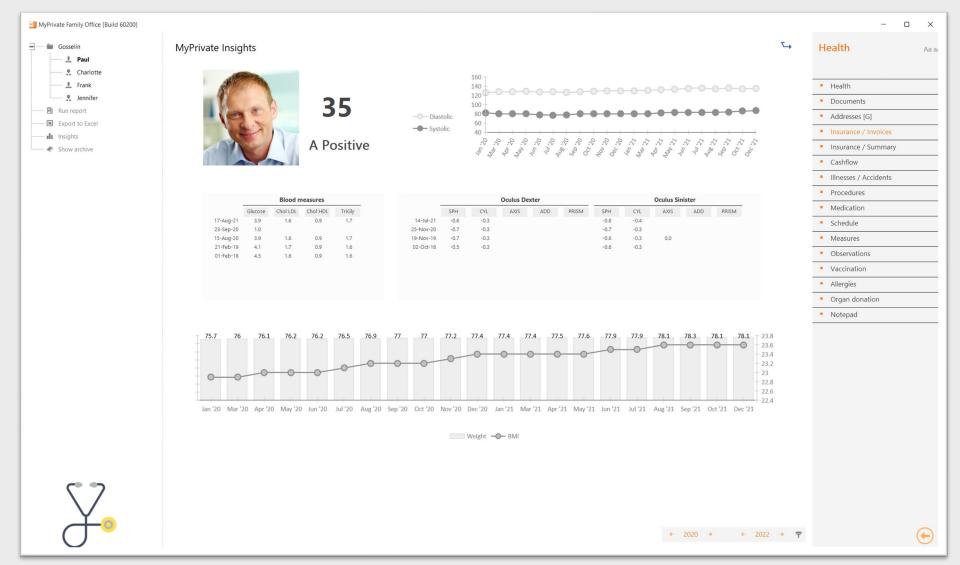
Every set of laboratory measurements uses the template as setup in the "Laboratory Template" tab and is specific to each Family Member. Changes to the template are propagated to all past, current and future laboratory measurements.

Each individual measurement can have its own qualitative comment, and can be marked in green, yellow, or red.

At any point in time a comprehensive Excel report of all laboratory analyses can be generated, including qualitative assessments and comments registered.

Health insights





The MyPrivate Health insights are not meant to replace health and fitness trackers.

Rather, the objective is to capture weekly measures that drive long-term health and are easy to collect:

- Body-mass index
- Blood pressure
- Cholesterol

The evolution of eye-measures is equally important when deciding for corrective laser surgery or other types of interventions to improve eyesight.

Pets deep dive



01

Tabs

tabs of the Pets module

02

Insights

Analytical insights into the data from the Pets module

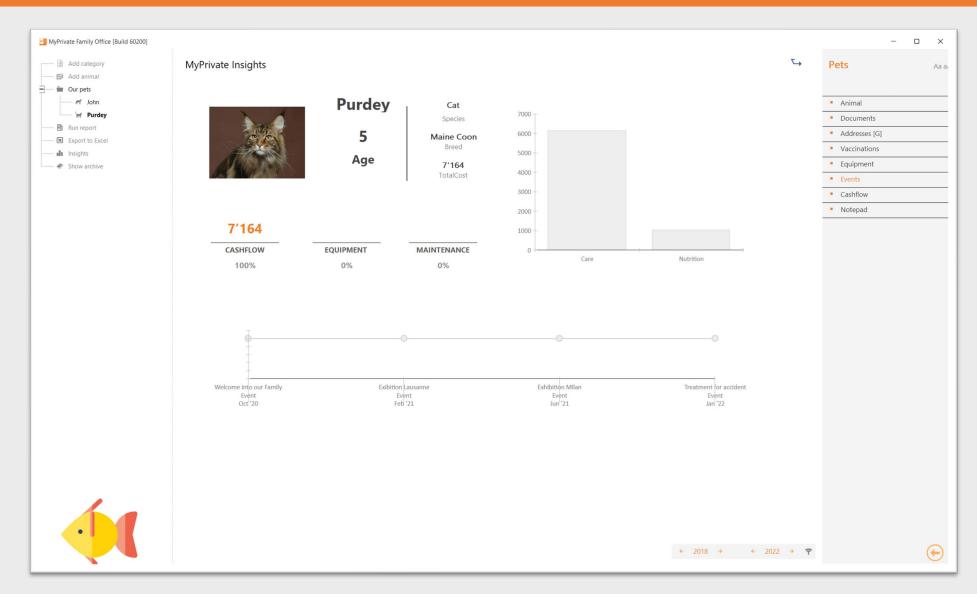




TAB	NOTES	Deep dive
Pets	Create the master records for your pets	
Documents	Manage Passport, Various certificates	
Addresses	Manage addresses related to your pets, including shops, veterinaries	
Vaccination	Track vaccines and expiry dates	
Equipment	Track equipment	
Events	Capture events, such as exhibitions	
Cashflow	Animal feed, Associations & memberships, Care, Dog & cat sitters, Taxes, Vaccines, Various consumables, Veterinary	
Notepad	Notepad for capturing any other information	

Pet Insights





The MyPrivate Pet insights keeps an overview on expenses and events related to the Family Pets.

Despite costs and constraints related to having pets, one may well remind himself of the fact that there are many health benefits of owning a pet, including opportunities to exercise, get outside, and socialize. Regular walking or playing with pets can decrease blood pressure, cholesterol levels, and triglyceride levels.

Residence deep dive



01

Tabs

Tabs of the Residence module

02

Transformations

Tracking transformations to the residence

03

Total Cost of Ownership

Viewing the Total Cost of Ownership of one or all residences

04

Insights

Analytical insights into the data from the Residence module





TAB	NOTES	Deep dive
Residence	Create the master records for your residences and rental units	
Documents	Manage Assessment, Energy certificate, Land Register Extract, Notarial acts, Valuations	
Addresses	Manage addresses related to your residences, including architects, plumbers	
Projects and WBS	Planning of transformations and creation of the WBS for tracking budgeted and actual costs; management of the punch lists	✓
Transformations	Track transformations to your residence. A transformation increases the value of the residence	√
Cashflow	Track Condominium fees, Property tax, Security services	
Total cost of ownership	View the total cost of ownership, consolidated or for selected residences only	√
Purchase	Track residence purchase detail	
Sale	Track residence sales detail	
Notepad	Notepad for capturing any other information	

Transformations (1 of 2)





MyPrivate considers the transformation to a residence as an **investment,** i.e. it will add to the value of the property.

For regular repair and maintenance the corresponding tabs in the Operations module should be used.

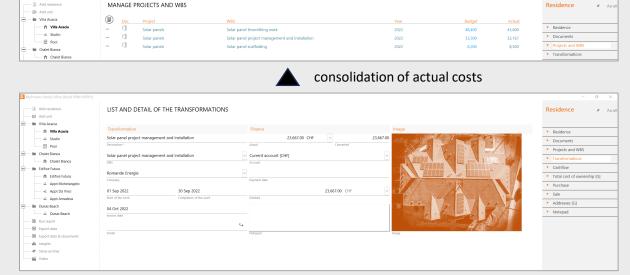
At MyPrivate, we feel that for any residence over the years **upgrades and improvements are required to keep the property up to date** with the latest technologies and hence protect its value. We use a rule of thumb of ~1% as a reasonable value, meaning that over 30 years 1/3 of the total residence has been modernized.



We recommend to define a unique binder code for the overall transformation, and to define the various projects required to complete the transformation. Each project can have its own budgeted value.

Project binder **Solar panels** with 3 projects:

- 1. Solar panel project management and installation
- 2. Solar panel tinsmithing work
- 3. Solar panel scaffolding





Incoming invoices create the individual transformations and are allocated to their respective projects

- Down payments
- Completion invoices
- Documentation

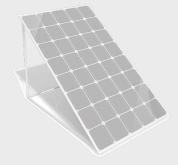
Transformations (2 of 2)











2

Register equipment with corresponding data sheets, warranty cards and serial numbers

Check "Include in transformation" to avoid double counting

SE12.5K - SE27.6K							
	SE12.5K	SE15K	SE16K	SE17K	SE25K	SE27.6K	
OUTPUT							
Rated AC Power Output			16000				VA
Maximum AC Power Output	12500		16000			27600	VA
AC Output Voltage - Line to Line / Line to Neutral (Nominal)		380 / 220 ; 400 / 230					Vac
AC Output Voltage - Line to Neutral Range	184 - 264.5					Vac	
AC Frequency		50/60 ± 5					Hz
Maximum Continuous Output Current (per Phase)				26	38	40	A
Grids Supported - Three Phase	3 / N / PE (WYE with Neutral)						V
Utility Monitoring, Islanding Protection, Configurable Power Factor, Country Configurable Thresholds			У	e			
INPUT							
Maximum DC Power (Module STC)	16850		21600			37250	W
Transformer-less, Ungrounded	Ves						
Maximum Input Voltage	900					Vdc	
Nominal DC Input Voltage	750					Vdc	
Maximum Input Current						40	Adc

3

Setup preventive maintenance schedule, and add supporting pictures and documentation

Total Cost of Ownership (TCO)





The TCO can be viewed for all residences, a single residence or an individual unit. Furthermore, the data can be viewed as monthly, quarterly or annual.

The Total Cost of Ownership is calculated as follows:

Rental Income, minus

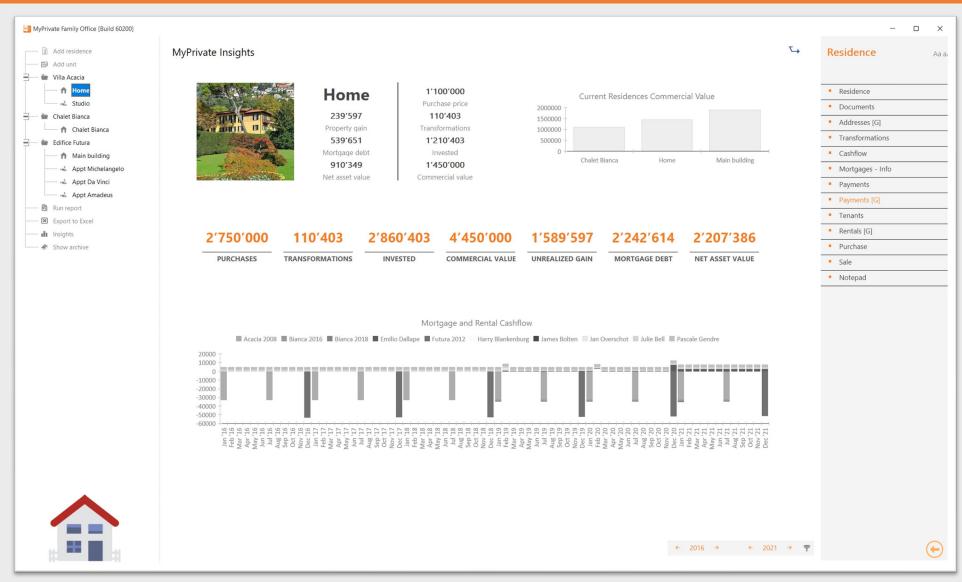
- Mortgage (Principal + Interest),
- Transformations,
- Maintenance.
- **Equipment** (furniture, appliances, equipment, audio & TV),
- l Itilities
- Personnel,
- Cashflow (normally taxes & fees,
- Insurance

The Net Cashflow shows the impact on the Family's liquidity position in relation to the residence.

MyPrivate adds back the **Transformations** and the **Principal** component of the mortgages to calculate the impact on **the Family Net Worth**.

Residence Insights





The MyPrivate Residence insights provides a high level view on the value of one's properties.

The Invested amount equals to the Purchase Price plus the Transformations.

The Commercial value represents the latest estimation of the property itself.

The unrealized gain is calculated as the difference between the Commercial Value and the Invested Value.

Finally, the Net Asset Value is calculated as the difference between the Commercial Value and Mortgage Debt.

At the bottom on the page, time-phased cashflows related to the residence are shown (rental income vs mortgage payments).

Tenants deep dive



01

Tabs

Tabs of the Tenants module

02

Tenants

Tracking tenants master data

03

Rental income

Generation and maintenance of rental income records

04

Rental payment

Tracking of payments and receipt acknowledgement via Outlook

05

Rental summary

Summary of rental income and status

06

Analysis

Calendar view with analysis of average rates, occupancy and rental income

07

Insights

Analytical insights into the data from the Tenants module

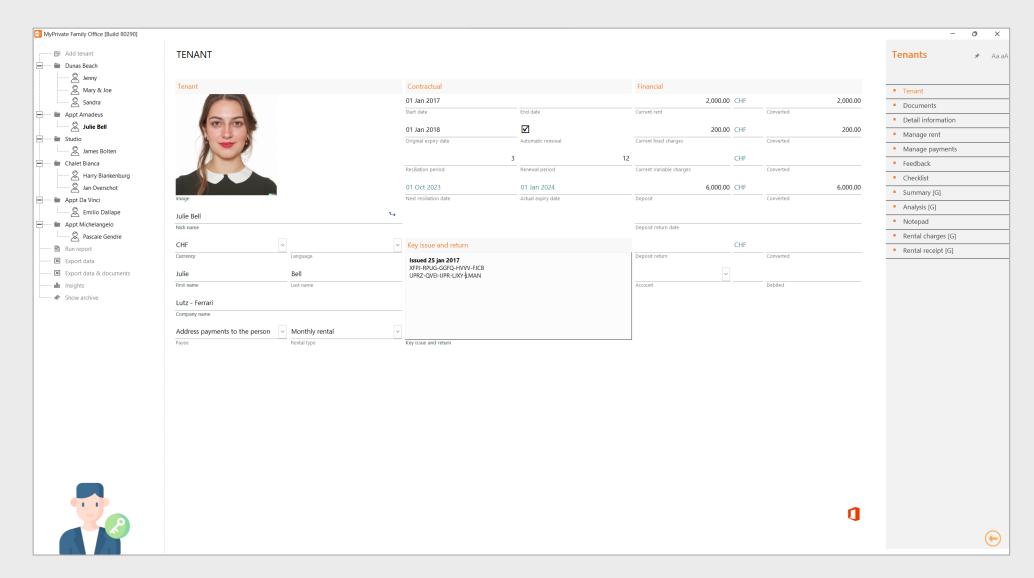




TAB	NOTES	Deep dive
Tenant	Create the master records for your tenants	
Documents	Account statement, Assessment, Contract, Corerspondance, Identity Document, Inventory, Termination	
Detail information	Bank and address information, default variable cost components	
Rent	Manage rent	✓
Payments	Manage payments	✓
Feedback	Manage feedback and observations	
Checklist	Manage onboarding, offboarding and periodic reviews	
Summary	View rental summary status	✓
Analysis	Calendar, occupancy and average rate analysis	✓
Notepad	Notepad for capturing any other information	
Rental charges	Modèle d'e-mail contenant le détail des coûts du loyer	
Rental receipt	Modèle d'e-mail contenant la quittance du loyer	

Tenants





MyPrivate creates one category per entry in the residence module that is of type "Rental Unit".

Within each Rental Unit as many tenants can be created over time as needed.

Previous tenants can be archived/restored as needed.

For long-term rentals, the monthly rental type is used. MyPrivate will progressively create the rental income schedule.

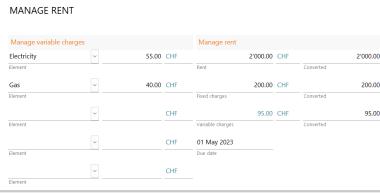
For short-term rentals, such as holiday appartments, the "single period" type is used. In this case, the period and amount are entered manually.

Note that rental income is consolidated in the Total Cost of Ownership tab of the [Residence] module.

Rental income







Variable charges

Up to 5 different variable charges can be defined; default values are copied automatically from the tenant master record.

Monthly rent

The rental income records are created one month in advance.

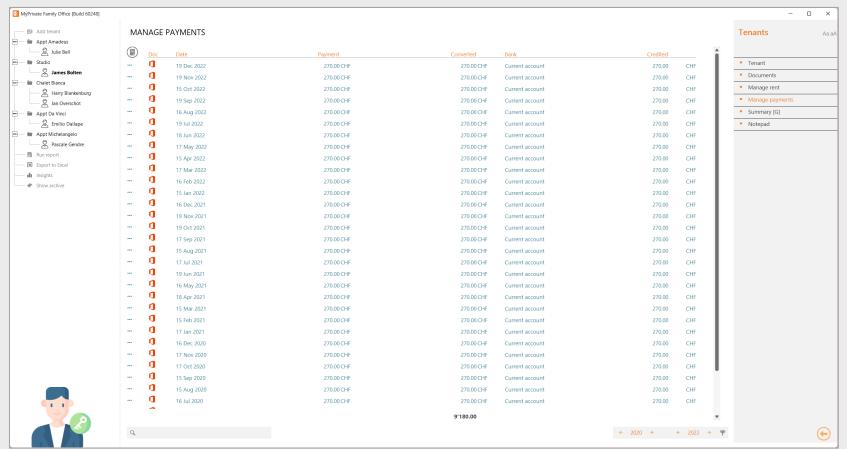
The Rent and Fixed Charges are copied from the tenant record; these can be adjusted manually.

Manual rent

The rental income records are created manually, and rent, fixed charges and variable charges are entered manually.









Manage payments

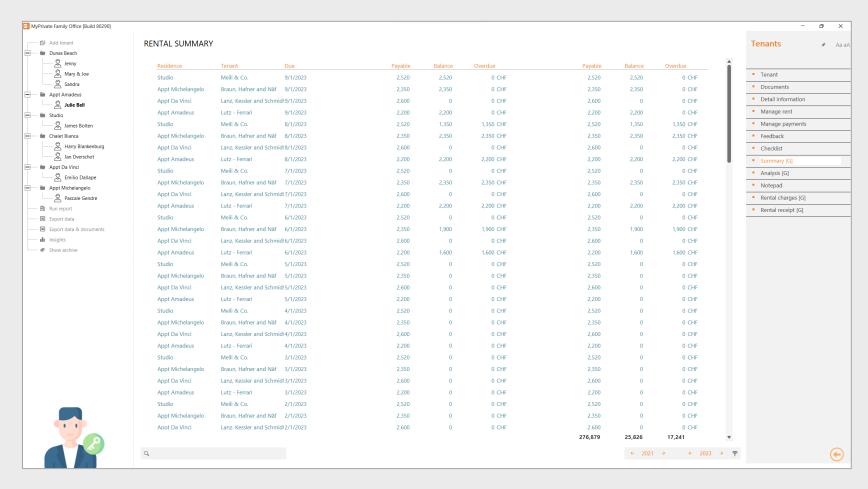
During payment entry the rental receipt is generated that can be sent directly via Outlook using the action in the top right of the screen.

The text for the rental receipt can be customized in the control panel accessible from the home screen.

MyPrivate always calculates the sum of payments received, and distributes the total in chronological order to the rental income records.

Rental summary





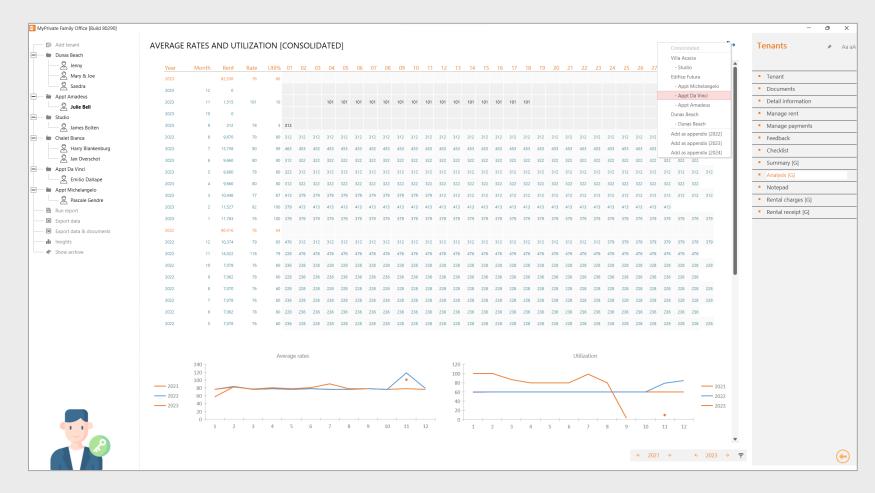
Rental summary

At any time can the status of all rental contracts be viewed:

- by residence or tenant
- due date
- amount paid and balance
- amount overdue

Analyisis





Rental analysis

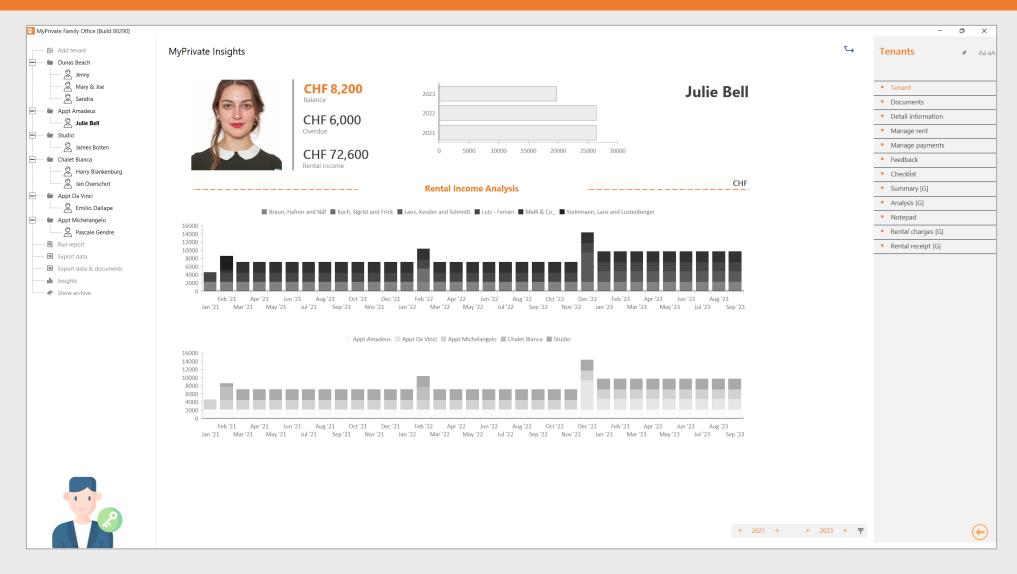
The rental analysis can be done over multiple years, showing consolidated values, values by residence, or values by rental unit.

The calendar view displays by month the rent collected, average rate and occupancy, as well as the daily rates applied during the month.

At the bottom of the screen the evolution of the average daily rates and occupancy over time are shown by the 2 graphs.

Tenants Insights





The top of the screen summarizes rent information for the selected tenant.

The middle and bottom of the screen summarize rental income by tenant, and by residence respectively.

Equipment deep dive



01

Tabs

Tabs of the Equipment module

02

Valuables

Managing the equipment, and transfer to the Succession and/or Collectibles module 03

Insurance

Viewing the household inventory valuation for insurance purposes

04

Insights

Analytical insights into the data from the Equipment module

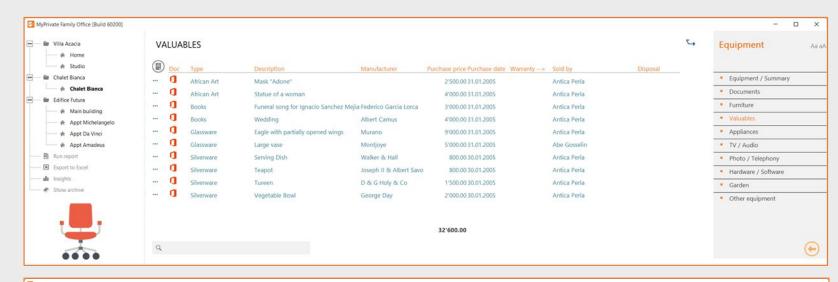


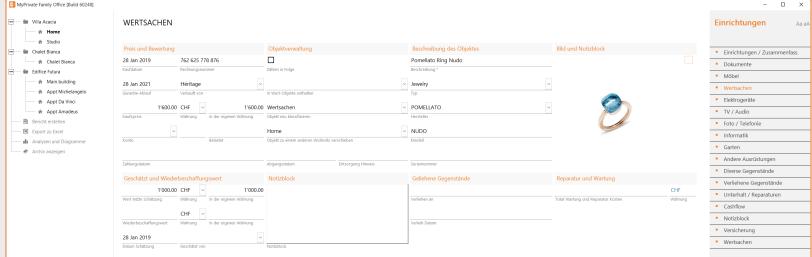


TAB	NOTES	Deep dive
Equipment Summary	View a summary of number and value of household equipment	
Documents	Inventory lists	
Furniture	Track and manage furniture	
Valuables	Track and manage valuables	✓
Appliances	Track and manage appliances	
TV / Audio	Track and manage TV and Audio	
Photo / Telephony	Track and manage photo and telephony	
Hardware / Software	Track and manage IT hardware and software	
Garden	Track and manage garden equipment	
Other equipment	Track and manage tools, fire extinguishers and air conditioning equipment	
Various items	Track and manage bedding, curtains, luggage, chandeliers, bibelots and games	
Lent items	Track lent items	
Maintenance / Repair	Manage and track repairs	
Cashflow	Cash from resales	
Notepad	Notepad for capturing any other information	
Insurance	View household inventory for insurance purposes	✓
Collectibles	Identify inventory items to be managed by the Collectibles module	









MyPrivate helps with keeping track of all types of objects and equipment. The various tabs are similar, hence only the Valuables tab is shown here.

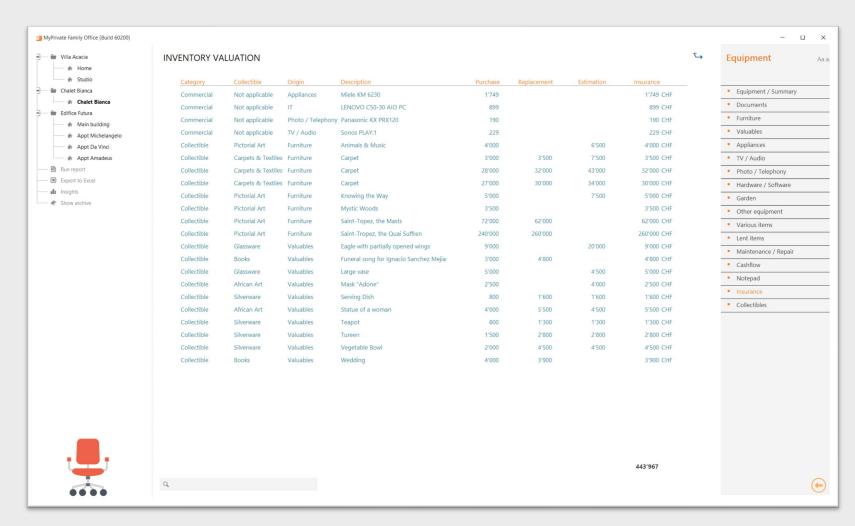
On the list view, objects in the residence are shown. The option at the top allows to view either all objects, or only those that are not disposed of (i.e. sold, lost or scrapped).

There are a number of important fields on the detail view:

- The "include in succession" flag will show the object in the Succession module, where specific directives can be entered
- The "include in collectibles" drop-down is used for unique pieces that require a taxonomy and additional documentation for tax, insurance and succession purposes. MyPrivate provides pre-defined taxonomies for 28 major categories of unique objects. By choosing a category, the object will show up in the Collectibles module
- There are 2 reclassification fields to move an object to another tab, or to another residence
- The cumulated repair and maintenance cost is calculated automatically from the Maintenance / Repair tab
- If a high quality camera is used to capture images of the object, these can be dragged/dropped onto the small white square within the image

Insurance





Insurance companies encourage the creation and maintenance of an inventory of household items.

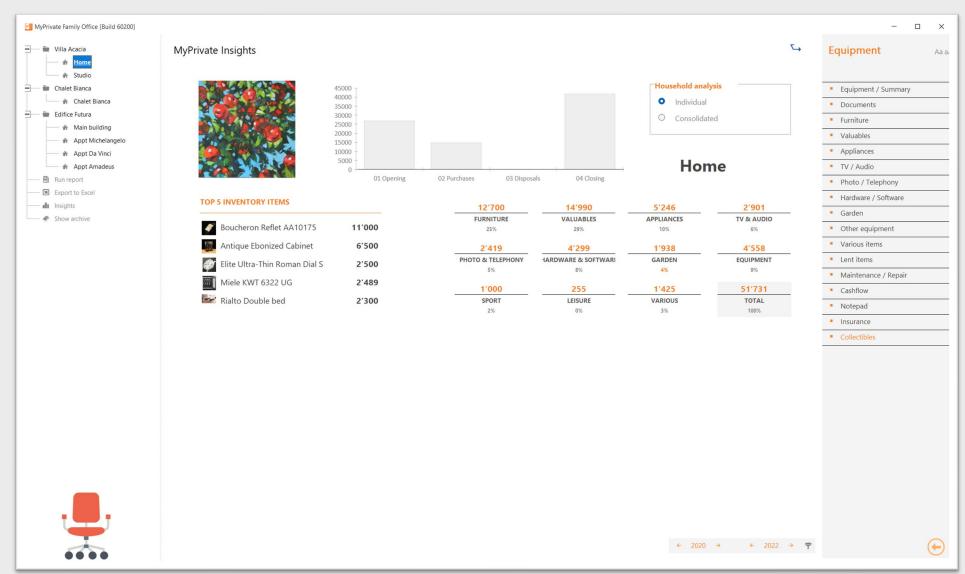
Note that detail lists including attached documents can generated as support document.

The Inventory Valuation view provides an overall value of all household items, using the following order:

- Replacement value
- Purchase value
- Estimated value

Equipment Insights





The MyPrivate Equipment insights provides a high level view on the household items.

The analysis can show consolidated values across all residences, or for a single residence.

The top 5 most valuable items are always shown on the left.

The center graph provides insights into the turnover velocity of household items. For an selected range of years, it is possible to view the opening balance, the value of newly acquired items, the value of disposed items (lost, sold, scrapped) and the closing balance.

Finally, for each category of Equipment the value and relative percentage of the total is shown.

Operations deep dive



01

Tabs

Tabs of the Operations module

02

Heating oil expenses

Managing heating oil consumption, expenses and CO2 footprint

03

Insights

Analytical insights into the data from the Operations module



Tabs of the Operations module

TAB	NOTES	Deep dive
Operations Summary	View a summary of current and previous year operation's cost	✓
Documents	Manage Assessments, Certificates, Inspections	
Building maintenance	Track building maintenance expenses	
Fittings maintenance	Track fittings maintenance expenses	
Garden maintenance	Track garden maintenance expenses	
Pending works	Checklist supporting planning and tracking of maintenance work	
Household	Child support, Family allowances, Food & drinks, Household products, Radio and television fees, Restaurant, Supermarket, Waste tax	
Telecom	Track telecom expenses	
Electricity	Track electricity expenses	
Water	Track water expenses	
Heating oil	Track heating oil expenses	✓
Gas	Track gas expenses	
Wood / Pellets	Track wood & pellets expenses	
Notepad	Notepad for capturing any other information	



Heating oil expenses





For electricity, water, gas, wood and heating oil consumption it is possible to track the consumption throughout time.

For electricity, produced energy can equally be tracked.

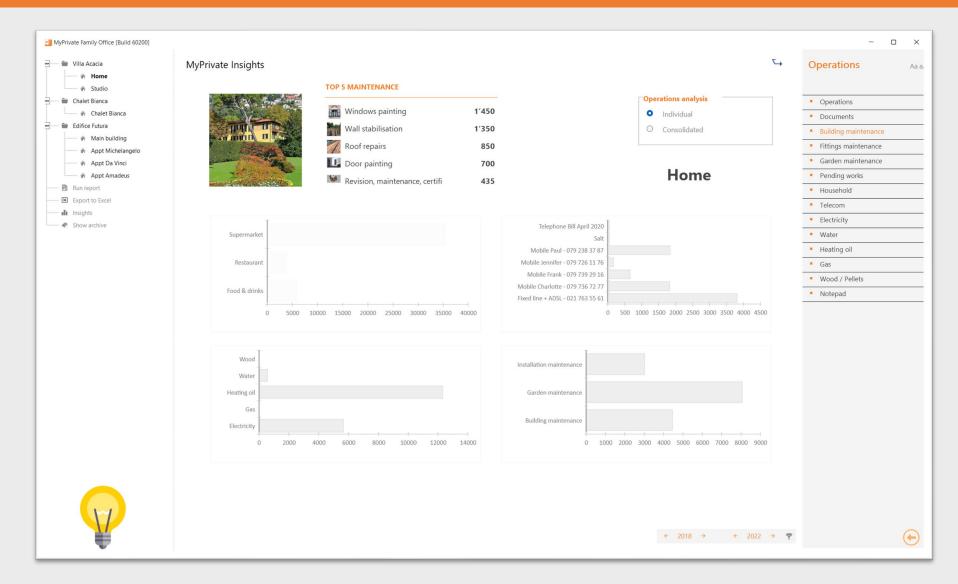
MyPrivate proposes standard CO2 emission parameters for each of these; where needed they can be adapted to match the actual values.

The corresponding CO2 footprint will become visible in the Ecology module.

Cost and CO2 emissions shown here provide important inputs toward modernization works targeting cost reduction and greener operations.

Operation Insights





The MyPrivate Operation insights provides a high level view on the cost of operating and maintaining one's residences.

The insights can be obtained for a single residence or for all residences combined.

MyPrivate always shows the 5 most costly maintenance items over the selected period.

Four graphs show the breakdown of spend as follows:

- General household spend
- Spend on telecommunications
- Spend on utilities
- Spend on maintenance

This detail is generally used for the annual budgeting process.

Vehicles deep dive



01

Tabs

Tabs of the Vehicles module

02

Lease

Setting up and tracking car leases

03

Cost summary

Odometer tracking, depreciation and vehicle cost summary viewing

04

Insights

Analytical insights into the data from the Vehicle module

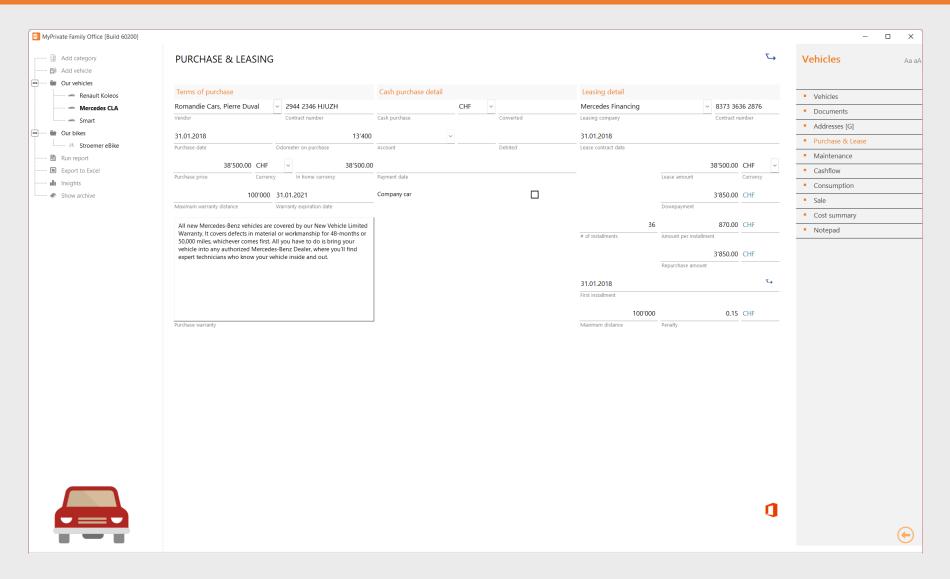




TAB	NOTES	Deep dive
Vehicles	Manage the cars, bikes, scooters, trailers and all other types of vehicles	✓
Documents	Certificate of conformity, Manual, Registration card, Warranty card	
Addresses	Manage addresses of dealers, repair centers, authorities	
Purchase & Lease	Manage information related to the purchase and lease of a vehicle	
Lease installments	Manage the lease installments	
Lease payments	Manage the lease payments	
Maintenance	Track planned and unplanned maintenance activities	
Cashflow	Assistance, Road tax, Tolls	
Consumption	Track fuel, hydrogen and electricity consumption, battery capacity and degradation	
Sale	Manage information related to the sale of a vehicle	
Cost summary	Manage odometer, depreciation and view cost summary	✓
Notepad	Notepad for capturing any other information	







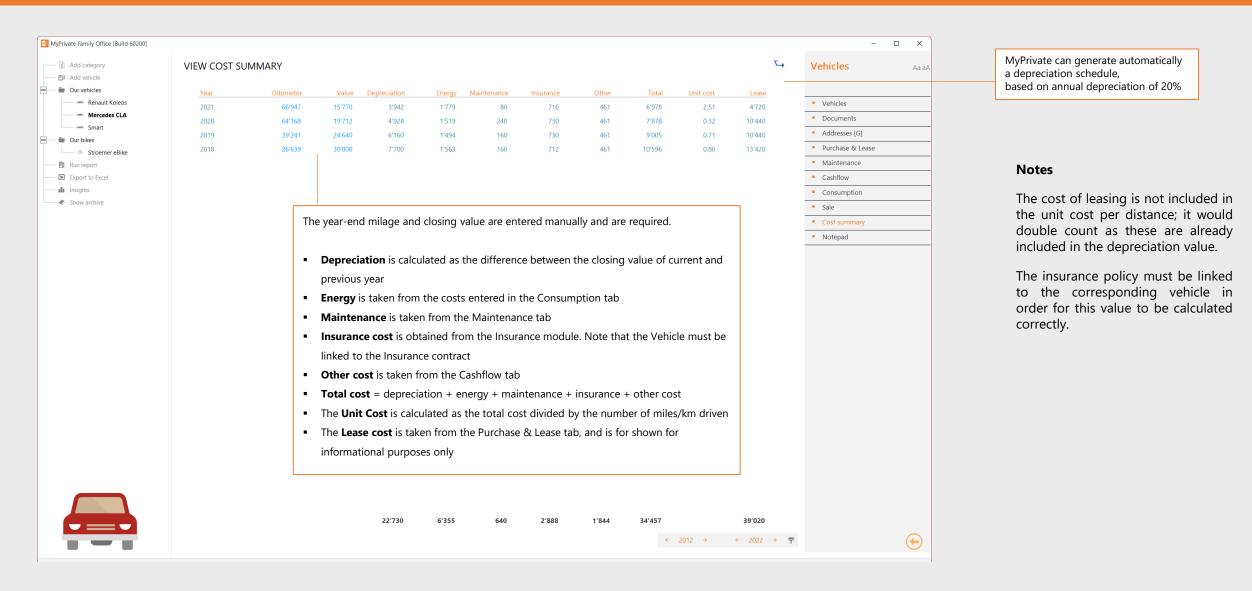
To setup a new lease, refer to the **section** "**Getting started**" of this document.

Checking the Company Car checkbox allows for tracking information related to the car without having its value appear on the balance sheet. However, all other costs (maintenance, cashflow, consumption) will appear in the Profit & Loss as regular expenses.

Leased vehicles will always appear as an asset on the balance sheet, regardless of the type of lease. Furthermore, the remaining balance of the lease will appear as a liability on the balance sheet, including the repurchase value.

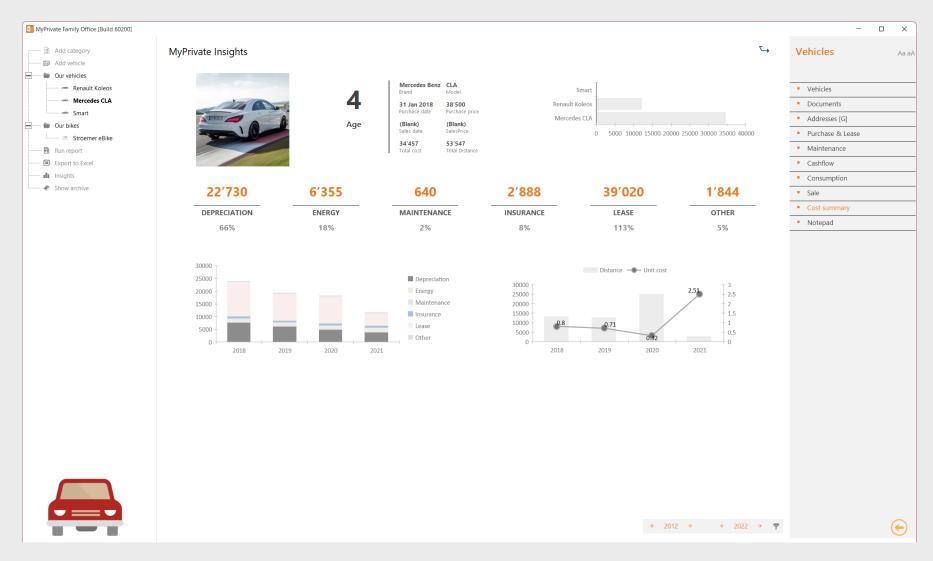
Depreciation and cost summary





Vehicle Insights





Vehicles represent for many Families a large portion of the budget.

The Insights provides a detailed breakdown of the cost of owning and operating a vehicle.

The cost of evolution over the years will further provide further support for the investment/disinvestment decisions.

Personnel deep dive



01

Tabs

Tabs of the Personnel module

02

Position setup

Setup of the master record for a new employee

03

Timecard management

Managing time cards

04

Expense management

Managing reimbursable expenses

05

Settlement engine

Understanding how MyPrivate settles salaries, taxes and social charges

06

Settlement

Understand the settlement process

07

Insights

Setting up and maintaining detail information for the employee

80

Tax and salary posting

Setting up the posting of salaries, taxes and social charges towards the Payment and Taxes modules

09

Insights

Analytical insights into the data from the Personnel module

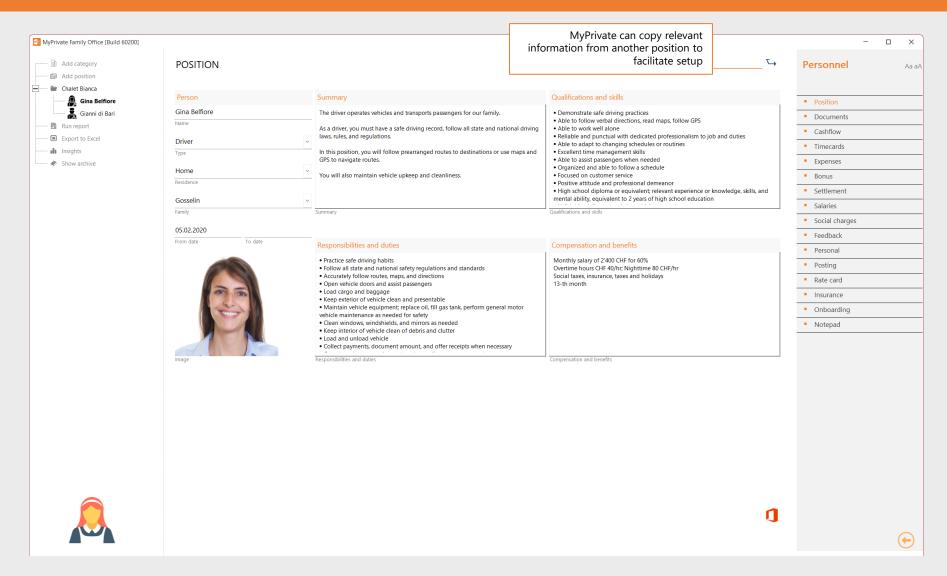




TAB	NOTES	Deep dive
Position	Master record of an employee or for an open position	✓
Documents	Contract extension, Correspondence, Employment certificate, Filing, Insurance certificate, Payroll slip, Reference letter	
Cashflow	Agency, Council, Equipment, Fees, Taxes	
Timecards	Track the hours worked	✓
Expenses	Track reimbursable expenses incurred	✓
Bonus	Grant bonuses	
Settlement	Manage settlement process, including salary payment, expense reimbursement, social charges and tax	✓
Salaries	Viewing calculated salaries and payment indicator	
Social charges	Viewing calculated social charges and taxes	
Feedback	Track observations and feedback given	
Personal	Detail master record of an employee or for an open position	✓
Posting	Link the calculation engine to the corresponding tax and social charges entries	✓
Rate card	Manage rates by type of work and by unit of time	✓
Insurance	Manage personnel insurance and checklist	✓
Onboarding	Manage onboarding process and checklist	✓
Notepad	Notepad for capturing any other information	

Position setup





Many Families hire various types of employees to provide services for child care, driving, gardening and others.

If these services are provided by individuals rather than external companies it is highly recommended to ensure compliance with local laws and regulations, and ensure adequate insurance.

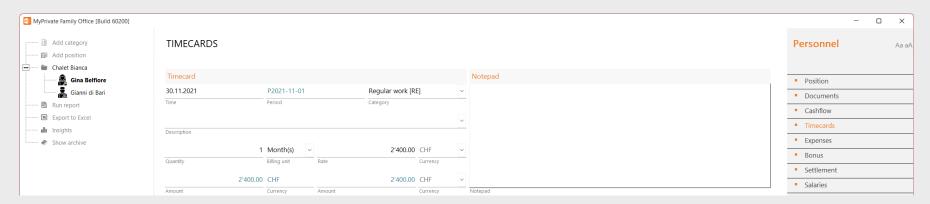
The Position setup captures the main information related to an employee, and in particular:

- the type of position and the time period
- whether the position is **linked to family [member]**, such as a nanny, or **to a residence**, such as a gardener.
- a short description of the position itself, responsibilities & duties, required qualifications and skills, and compensation & benefits









The time cards capture the work done by an employee.

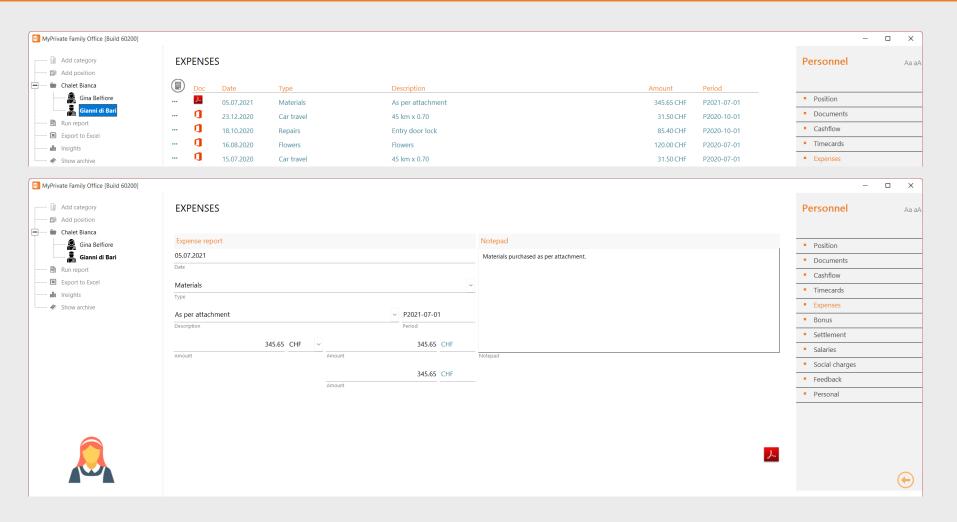
MyPrivate provides a number of predefined categories (e.g. regular work, illness) for which the corresponding rates can be set in the Rate card tab.

Upon entry, MyPrivate will apply the current rate, but this can be manually adjusted if needed. In addition, the reporting period will be determined using the date/time entered on the time card.

The reporting period has always the format of **PYYYY-MM-DD** and indicates the starting date of that period.







The Expenses tab captures employee spend that needs to be reimbursed.

Supporting documentation can be attached as in all other MyPrivate screens.

Settlement engine



	Parameter	Description	Value
Ξ	P01	Payment slip sheet	Payment slip
	P02	Time cards sheet	Time cards
RIVAT	P03	Expenses sheet	Expenses
[MYPRI)	P04	Settlement sheet	Settlement
	P05	Variables sheet	Variables
	P06	Document date	DOCUMENT_DATE
	P07	Payment date	PAYMENT_DATE

	Variable	Description	Value
	1	FROM_PERIOD	01-Dec
	2	TO_PERIOD	31-Dec
	3	FIRST_NAME	Gina
	4	LAST_NAME	Belfiore
_	5	ADDRESS	Rue des Orfèvres 2
les	6	POSTAL_CODE	1010
iab	7	CITY	Lausanne
[Variables]	8	COUNTRY	СН
_	9	EMAIL	nicky.tran@xs4all.ch
	10	TELEPHONE	021 833 87 38
	11	MOBILE	079 733 72 86
	12	SOCIAL_SECURITY_ID	722.837.33.333
	13	TAX_PAYER_ID	828.373.998.988
	14	HEALTH_INSURANCE_ID	737 283 838 823
	15	TOTAL_TIME	4′600.00
	16	TOTAL_EXPENSES	65.00
	17	CONTRACT_CURRENCY	CHF
S			
cards]	Category	Description	Amount
Ö	0	Extra payments [XT]	1'000.00

Regular work [RE]

65.00

3'600.00

slip]	PAYMENT SLIP		MyPrivate family office
[Payment slip]	Employer		Employee
ayn	Paul & Charlotte Gosselin		Gina Belfiore
_	Avenue des Boveresses 42		Rue des Orfèvres 2
	2000 Neuchâtel		1010 Lausanne
•		ILLUSTRATIVE PURPOSES ONLY	
	PERIOD	December 2021	
	Gross salary		
	Regular work	4′600.00	4′600.00
	Paid holidays	8.3300%	383.18
			4'983.18

Employer	_		Employee	
Paul & Charlotte Gosselin			Gina Belfiore	
Avenue des Boveresses 42			Rue des Orfèvres 2	
2000 Neuchâtel			1010 Lausanne	
	ILLUSTRATIVE PURPOS	ES ONLY		
PERIOD	December 2021			
Gross salary				
Regular work	4′600.00		4'(500.00
Paid holidays	8.3300%		:	383.18
			4'9	983.18
Social charges				
AVS	5.2750%	4′983.18	:	262.86
AC	1.1000%	4'983.18		54.81
PC Family	0.0600%	4'983.18		2.99
				320.67
Expenses				65.00
Total to be paid			4'7	727.51

Category	Amount
NET_SAL	4'727.51
COT_AVS	262.86
COT_AC	54.81
COT_PC	2.99
COT_AVS_BASE	4′983.18
COT_AC_BASE	4′983.18
COT_PC_BASE	4′983.18
DOCUMENT_DATE	2021/12/31
PAYMENT_DATE	2021/12/31
MYPRIVATE	OK

MyPrivate ships with an Excel template called MyPrivateSalaryTemplate; it needs to be copied and adjusted to meet local requirements. A position is linked to a template using the [Personal] tab.

During settlement, MyPrivate will use the Excel file to perform calculations and create the payment slip as follows:

- 1. The tab [MYPRIVATE], [Variables], [Time cards] and [Expenses] are populated
- 2. The [Payment slip] tab performs the necessary calculations and create the layout
- 3. The [Settlement] tab recovers information needed for further processing as defined in the [Posting] tab

Settlement





The settlement screen lists by period the total payable salary by type of work time, as well as total salary, expenses and grand total.

For each period, the following five options are provided:

- 1. Preview salary calculation
- 2. Preview salary slip
- 3. Post salary slip
- 4. Mail salary slip
- 5. Retract salary slip

1

preview salary calculation

Populates the template with the period data and opens the Excel file. No further processing takes place. Useful to view/validate calculations. 2

preview salary slip

Same as 1, but opens the salary slip in PDF format instead of the detail Excel file. Useful to validate the slip as it will be sent to the employee.

3

post salary slip

Same as 2, but attaches the payment slip as document instead of opening the PDF. Also posts the salary payable, taxes and social charges.

4

mail salary slip

Sends the payment slip to the employee via Outlook and marks the slip as "sent".

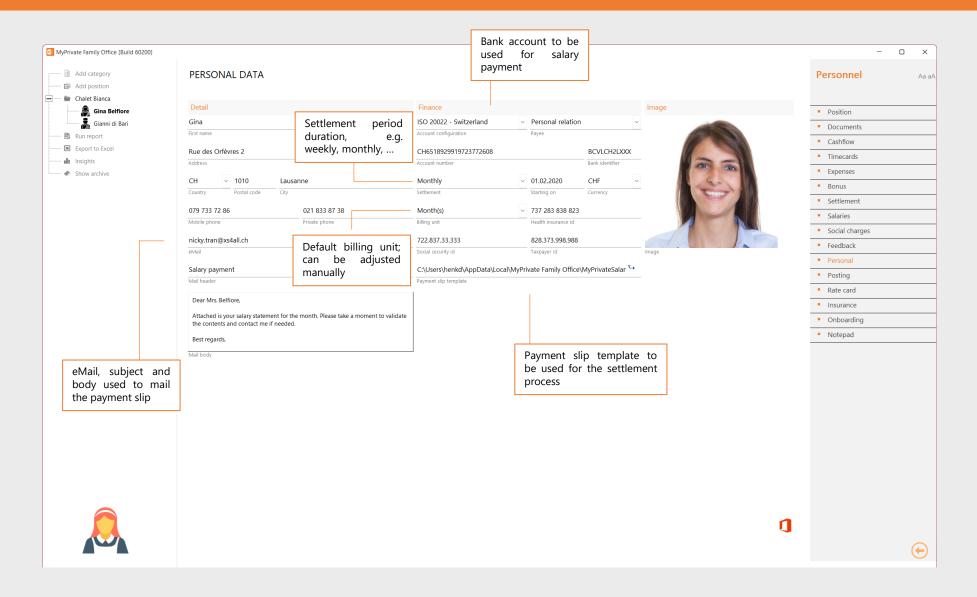
5

retract salary slip

In case of errors, the salary slip can be retracted. If the salary payable not yet been paid this will be retracted as well.

Personal

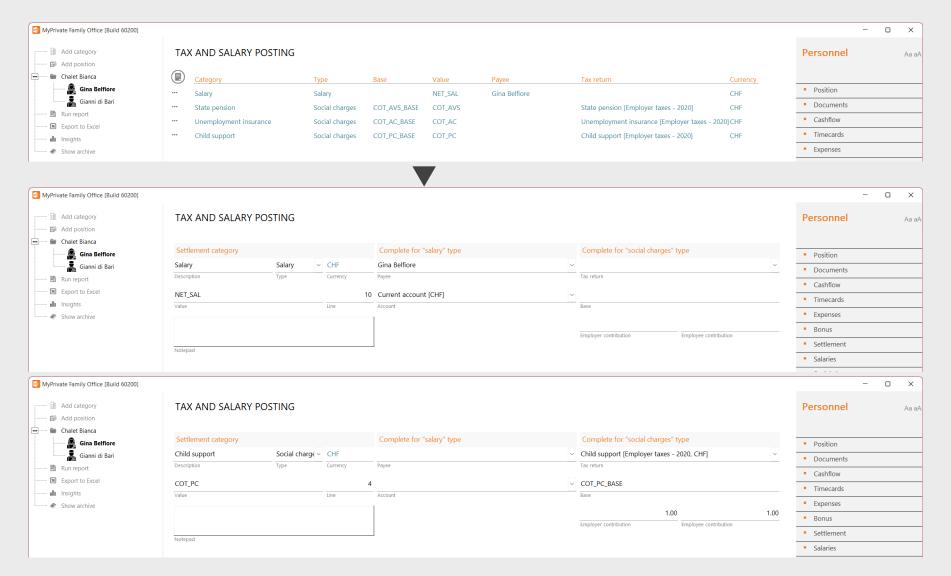




The Personal tab must be set up prior to registration of time cards, bonus and expenses, as well as the settlement process.

Tax and salary posting





The Tax and Salary posting defines how MyPrivate will extract and process data pay from the Excel template. There are 2 types:

- Salary, which will read salary information and generate the payment in the Payment module
- Social charges, which will read social charges and post the payable amount to the Taxes module

For a Salary posting, you must specify the following:

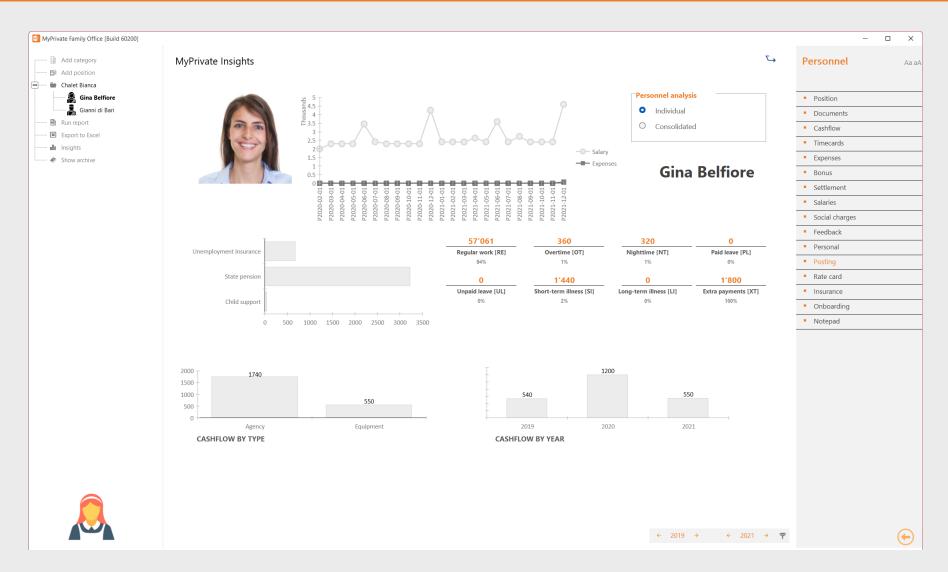
- Type "Salary"
- Variable to be extracted from the Excel template
- Payee to whom the salary must be paid
- Bank account to be debited

For a Social Charges posting, you must specify the following:

- Type "Social charges"
- Tax return that will collect the accrued tax and base amount
- Share of charges for the employer (to be accrued) and for the employee (to be deducted from the salary)

Personnel insights





The Personnel Insights can provide information on a single employee, or on a consolidated view.

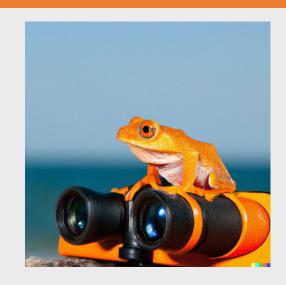
Although cost control is always important, at MyPrivate we feel that the capability to conform to, and to comply with, local legislation is a key priority for the Family.



MyPrivate

Prudential Deep Dive

VOLUME 3



Module deep dives



ТНЕМЕ	MODULE	CONTENTS
Household	Family	Register the people living in your household, and keep track of close relatives. Track income from salaries as well as social charges, pension contribution and withholding tax, as well as expenses related to your family members.
	Health	Keep a close eye on your medical expenses and franchise. Stay alert for changes in your health by monitoring key health indicators and observations over the year. Bring your complete medical file on your trips.
	Pets	Keep track of vaccinations, equipment, expenses and memorable events of your pets.
	Residence	Manage multiple residences, including detail purchase & resale history. Plan and track transformations.
	Tenants	Manage tenants and rental income
	Equipment	Keep an up-to-date view on your equipment, warranty and maintenance history. See the family's spend over the years by type of equipment.
	Operations	Build a full building, fittings and garden maintenance history. Track energy expenses, including, gas, electricity, wood pellets and heating oil. Follow telecom expenses.
	Vehicles	Keep track of vehicle master data, including registration, model, and technical info. Track maintenance history, as well as consumption, both electric of fuel-based. Maintain purchase and re-sale information. Track lease contract, payment schedule and reimbursements.
	Personnel	Onboard and track personnel through a structured process. Use time cards and expense reports to generate pay slips compliant with local laws and regulations. Send automated instructions to the [Payments] module. Create accruals for social charge in the [Tax] module.
Prudential	Insurance	Keep all your insurance contracts in one place. Document inclusions and exclusions. Keep track of claims and reimbursements. View projected premiums to pay over a 12-month horizon.
	Pension funds	Manage all types of pensions funds, including state pension, occupational pension and private pension plans. View projected income from your retirements savings at different points in time based on multiple yield scenarios.
	Succession	Build peace of mind by reviewing and documenting the main topics related to your will, including medical, legal, financial and educational directives. Include specific objects in your household with your wishes.
	Legal	Document civil, legal and criminal matters, as well as related events, compensation, stakeholders and upcoming or past events.
	Development	Maintain an up-to-date view on education and accomplishments. Document character, behaviors and family values. Track costs related to training sessions, seminars, subscriptions and materials.
	Ecology	Calculate your family's CO2 footprint. See some surprisingly easy actions to reduce your emissions. For those who want to go the extra mile, offset the rest of your emissions and become carbon neutral.
Finance	Accounts	Maintain an up-to-date view on all your accounts and available liquid assets. View account movements and get alerts on gaps in the spend analysis.
	Payments	The most efficient way to register all your spend, allocate to the right categories, electronically register documents, tickets and invoices. Send electronic payment instructions to your bank. Reconcile all types of spend easily and accurately.
	Statements	At any time, simply pull up an up-to-date view of Income & Expenses, Balance Sheet as well as Key Household Financial Ratios. Enter year-end Adjustments where needed. For the longer-term view, see how your Net Worth has evolved over the years.
	Budget	Build a quarterly budget based on last year's spend. Evaluate how the budget will affect the family's liquidity and project the change in net worth. See how actual spend compares to the budget and how much is left to spend.
	Taxes	Define multiple grids by tax jurisdiction and currency. Maintain up-to-date estimates of taxes due. Track payments, tax withholdings and submission dates. Leverage checklists to support the process. Analyze multi-year tax returns and tax efficiency.
	Mortgages	Track multiple mortgages per residence and reimbursements.
	Financing	Although suitable to track commercial credit, this module has been primarily designed to track over the years donations and financial support to the family members to ensure transparent and fair treatment.
	Portfolio	Manage multiple portfolios in different currencies. Manage stocks, bonds, funds and materials. Automatic downloads of stock quotes and currency rates. Profitability analysis by security, market, rating, sector and market. Enter and track limit orders.
Leisure	Travel	Plan your trips, including itinerary, flights and budget info leveraging extensive checklists. Produce a comprehensive PDF document to take with you on your holiday, with bookings and other information.
	Collectibles	Besides of great leisurely interest, pre-empt conflicts with tax authorities, insurances companies and your dear family by maintaining an accurate taxonomy and valuation of your objects. For succession purposes, document your preferences and wishes.
	Sport	Keep track of your sport activities, events, results as well as ongoing spend or investments in equipment.
	Leisure	Keep track of your leisure activities, events, results as well as ongoing spend or investments in equipment.
	Nutrition	Create a catalog of your favorite recipes and ingredients. Create a weekly plan of your meals and their calorific value. Print a consolidated shopping list to ensure you shop only once and cook as planned.
	Cellar	Manage your cellar and your most precious wines. See which bottles need to be consumed over the years. For investors, evaluate and re-evaluate the value of your inventory.
	Events	Budget, plan and organize the events.
_		

Insurance deep dive



01

Tabs

Tabs of the Insurance module

02

Insurance

Maintaining insurance policies

03

Forecast

Viewing the rolling forecast of premiums due

04

Benchmarking

Focused benchmarking to keep brokers proactive

05

Insights

Analytical insights into the data from the Insurance module

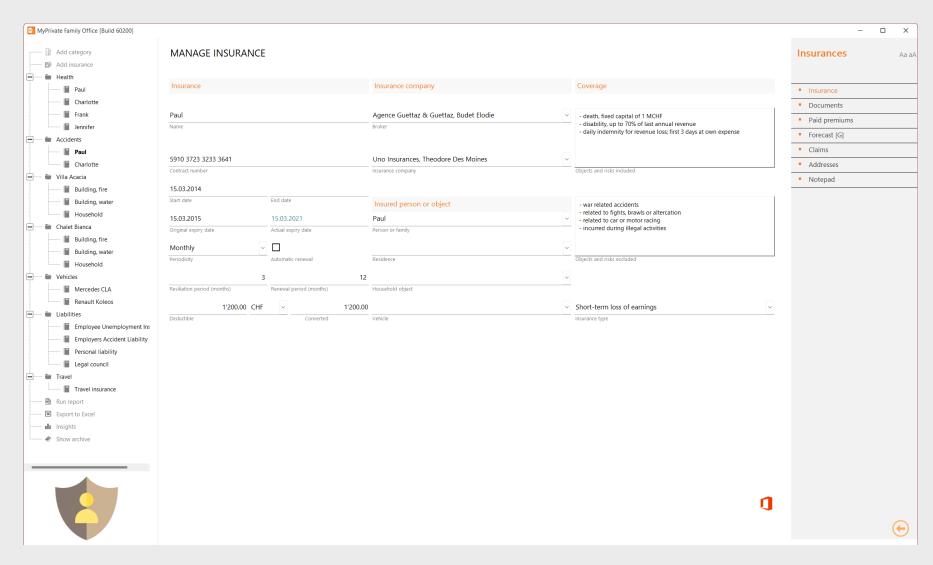




TAB	NOTES	Deep dive
Insurance	Master record for the insurance policies with link to the insured persons/objects	✓
Documents	Claim assessment, Communication, Correspondence, Insurance policy, Inventory list, Policy amendment, Quotation, Statement	
Paid premiums	Premiums paid	
Forecast	12 months rolling forecast of insurance premiums due	
Claims	Claims, submission status,	
Benchmark	Insurance benchmark management	✓
Benchmark [G]	Insurance benchmark analysis	✓
Addresses	Customer service, Insurance broker, Claim representative	
Notepad	Notepad for capturing any other information	

Insurance Master Record





At MyPrivate, we generally recommend to use the services of an insurance broker. Using the extensive documentation from the various modules, it will be possible to obtain the best possible advice for coverage. Specifically, the coverage inclusions and exclusions need to be well understood to ensure the portfolio is fit for purpose.

To pre-empt a complacent attitude from the broker, we also recommend to pick at least one or two insurance policies every year and perform a benchmark exercise through the internet.

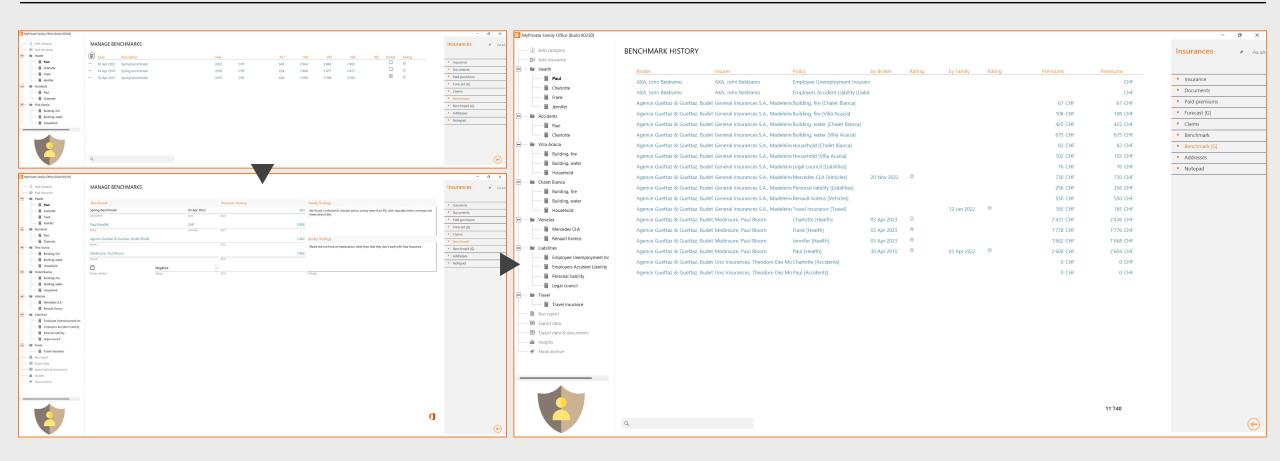
Finally, the correct insurance classification is important as the total insurance value by type represents an important sanity check as towards adequate coverage: property damage, legal liabilities, health insurance, short- and long term loss of income, premature death, excess liability coverage, and other services.





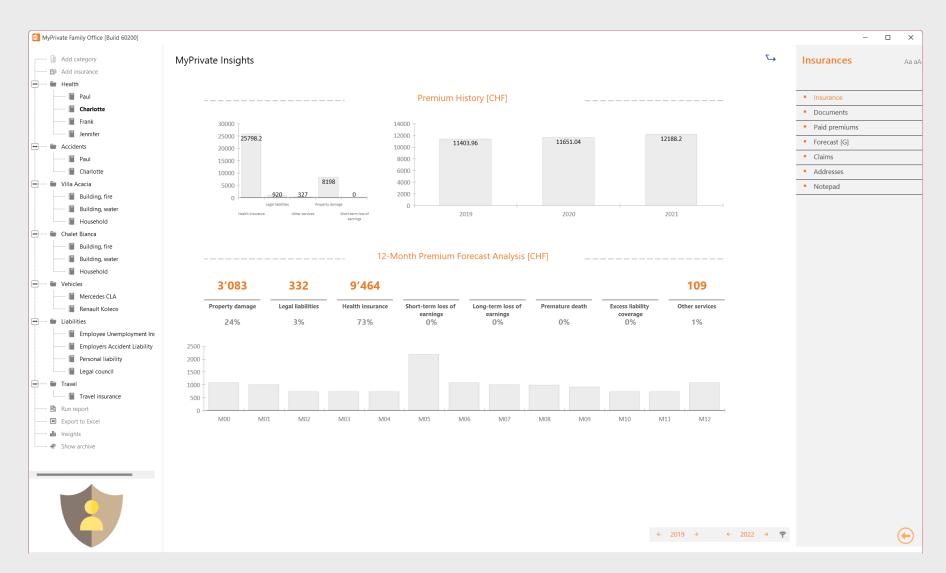
For each policy, it is possible to create one or more benchmark records. If the benchmark is proactively initiated by your broker, you can keep track of that. Detailed findings by the Family, and by the broker, can be entered. Finally, a qualitive result can be set: positive, neutral, or negative.

The benchmark history provides a very accurate picture of the performance of your broker(s). Annual spend for policies under management is shown, as well as last benchmark date as initiated by the family or the broker, and the experience indicator. This report is key to constructively engage with your broker and ensure his/her continued attention to your portfolio.



Insurance Insights





Top left the insurance premiums by type are shown.

Top right, the evolution of premiums over the years is shown.

In the center of the screen, a 12-month rolling forecast of premiums (value and %) due is shown by type. Types with low or zero amounts may or may not indicate a lack of coverage; in many countries some of the types are typically covered through the employment contract.

At the bottom screen, the time-phased schedule of premiums due can help with liquidity planning. Note that MyPrivate always uses the last paid premium and payment periodicity to establish this view.

Pension fund deep dive



01

Tabs

Tabs of the Pension funds module

02

Projection

Projected income from a pension fund using a variety of scenarios

03

Insights

Analytical insights into the data from the Pension fund module



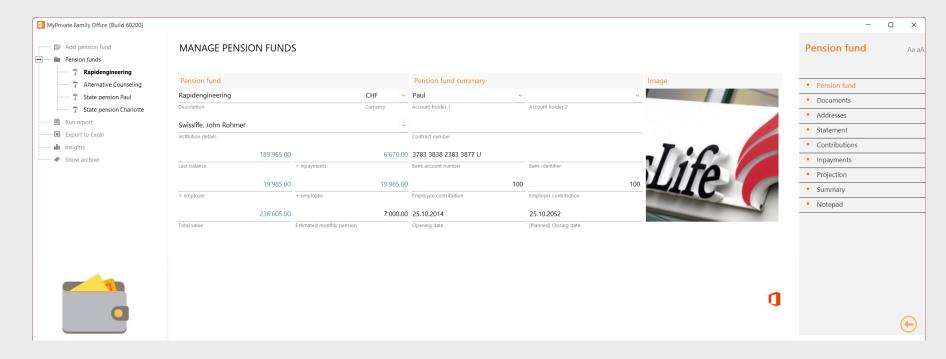


Tabs of the Pension funds module

TAB	NOTES	Deep dive
Pension fund	Master record for the pension fund (occupational, state, private)	✓
Documents	Communication, Contract	
Addresses	Advisors, Pension fund customer service	
Statement	Track statements with closing balance provided by the pension fund, typically at year-end closing	
Contribution	View contributions made into the occupational pension funds from the Family/Income tab	
Inpayments	Manage inpayments made into the private pension funds	
Projection	View projected income from the pension funds	✓
Summary	View consolidated summary of pension fund value, and average monthly increases	
Notepad	Notepad for capturing any other information	

Pension fund master record





With pension fund returns at historic lows it becomes increasingly important to keep a realistic view on revenue streams that can be expected after retirement.

MyPrivate supports:

- State Pensions, where the return does not depend upon contributions made
- Occupational Pensions, whereby the contributions come primarily

from employer/employee contributions

Private Pensions, whereby the contributions come from voluntary inpayments, often tax deductible.

For each pension fund, **the estimated monthly pension must be entered**, and is used to project consolidated revenue streams after retirement. This estimation can be taken **from the projection provided by the Pension fund**, or, **from the Projection tab calculation**.

The Last balance and Last Balance Date are taken from the most recent statement entered in the Statement tab.

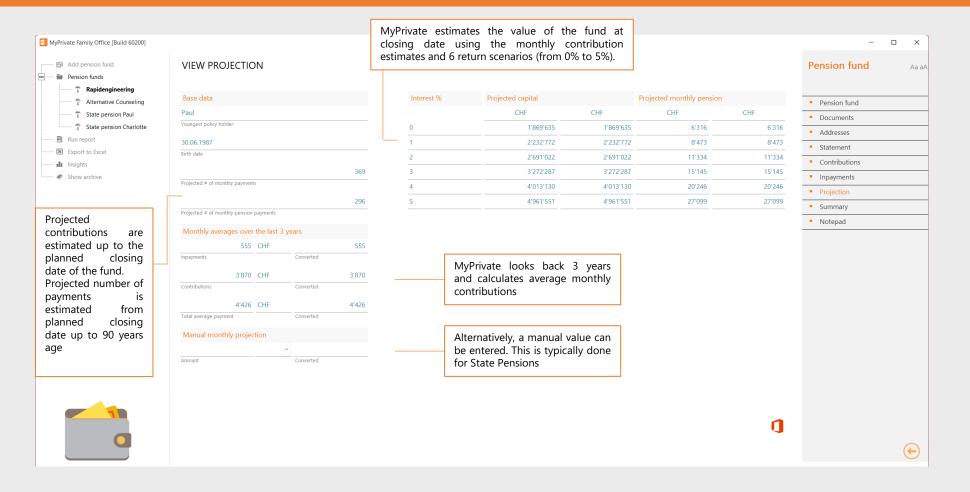
Inpayments from the Inpayments tab made after the Last Balance Date are added to the total value of the pension fund.

Similarly, Employer/Employee contributions from the Income tab in the Family module made after the last balance date are added to the total value.

The Employer / Employee ratio is used to calculate employer contribution based on employee contribution entered in the Family module, Income tab. Typical values are 1:1, 100:100, and 1:2.

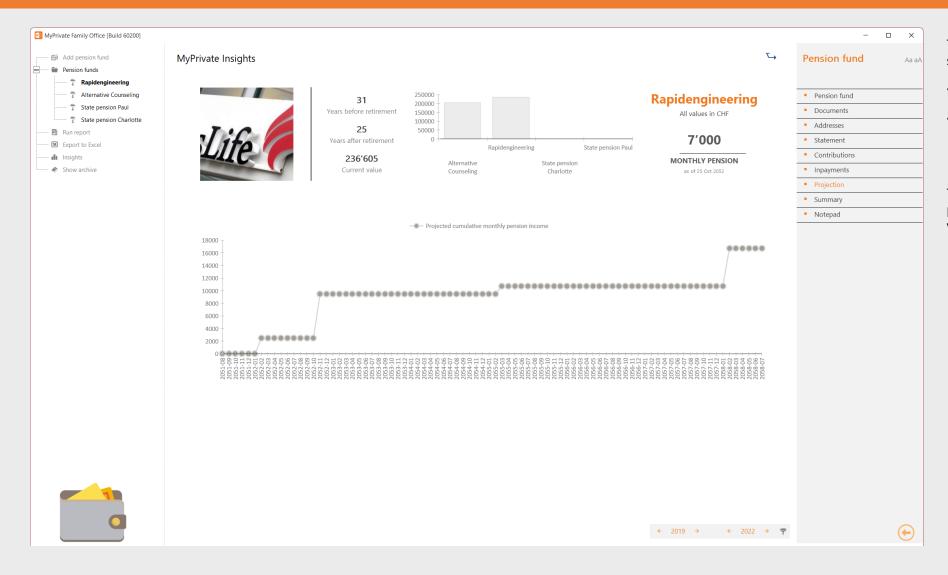






Pension funds insights





The upper left-half of the screen shows summary information for a single pension fund:

- Number of years of planned contributions
- Number of retirement years using a life expectancy of 90 years

The line graph on the bottom projects the planned pension revenue. It can be seen that various pension plans kick in at different dates.

Succession deep dive



01

Tabs

Tabs of the Succession module

02

Rationale

Formalizing key aspects of the succession process

03

Asset Ownership

Asset ownership register by spouse

04

Insight Analytics

Analytical insights into the data from the Succession module





TAB	NOTES	Deep dive
Succession	Master record for the succession, including location and last version of the will	
Documents	Will	
Addresses	Advisor, Notary, Agent, Attorney, Physician, Guardian, Executor	
Considerations	Manage general considerations	√
Health	Health directives, attorneys and powers	
Finance and legal	Financial/legal directives, attorneys and powers	
Executor	Executor and instructions	
Personal guardian	Personal guardian for the children, wishes	
Property guardian	Property guardian for assets, wishes	
Asset ownership	Asset ownership by spouse with associated protocol	√
Specific objects	Directives for specific objects	
Notepad	Notepad for capturing any other information	

Rationale



The MyPrivate Succession module has been designed to initiate the thinking about one's will in a structured form.

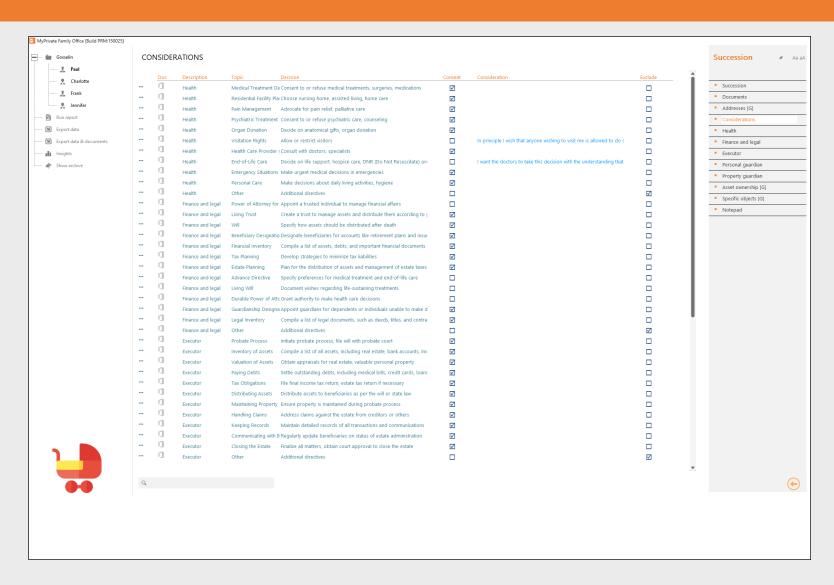
Why this process is important is well explained in Forbes Magazine in this excellent article.

A good way to approach the succession process can be as follows:

- 1. Enter general considerations indicating consent, preferences and notes
- 2. Review the sample directives in each tab of the demo database, and formulate one's own wishes
- **3. Ensure objects with an emotional values are registered** in the Equipment module and marked as "Succession Objects"; subsequently formulate in the Succession module the directive for each object
- 4. Review the asset ownership register, and agree on ownership between spouses
- 5. Meet with a professional advisor to formalize the will, and close gaps or loopholes
- 6. Print and sign the will; register the location and latest version in MyPrivate

Considerations





For each consideration, proceed as follows:

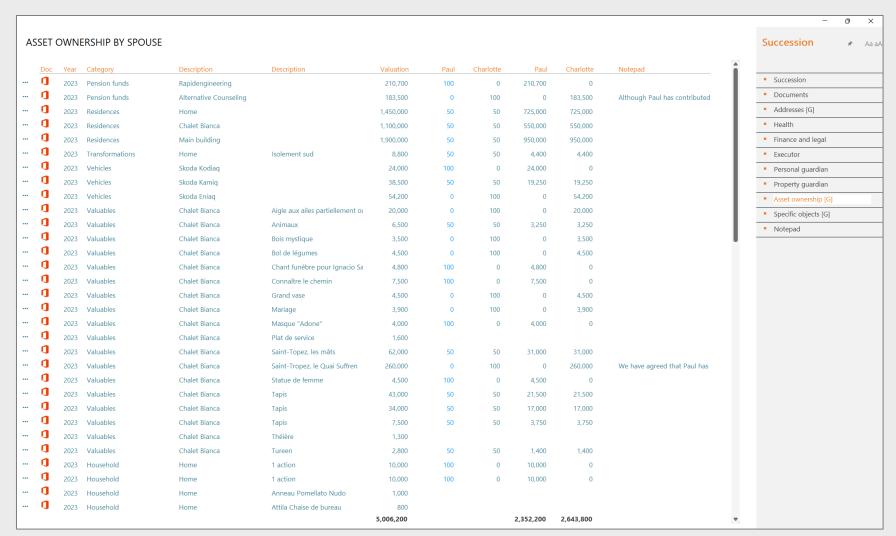
- Determine if you consent to the topic
- Provide a short comment if needed
- Provided a detailed comment if needed
- Determine if you want to exclude the topic from further treatment

In the following tabs, use the ChatGPT icon to generate descriptions for each directive, or enter the directives manually.



Asset ownership



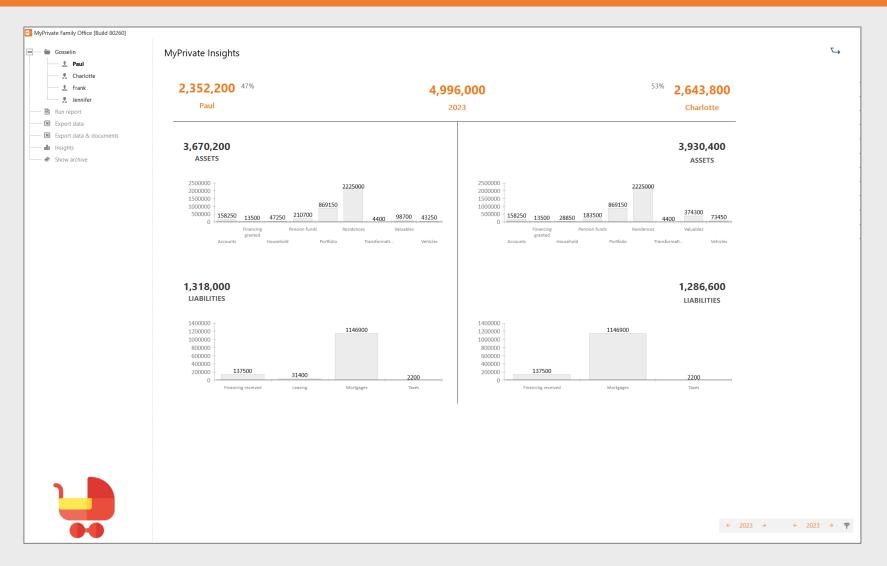


Succession					1M	yPr	ivate
	Asset inventory						
Ooc Year Category	Description	Description	Valuation		Charlotte	Paul	Charlotte
2023 Accounts	Current account		28,300	50	50	14,150	14,150
2023 Accounts	Futura rental		288,200	50	50	144,100	144,100
2023 Financing granted	Jana		27,000	50	50	13,500	13,500
2023 Financing received	Ludovic		-275,000	50	50	-137,500	-137,500
2023 Household	Home	HP Spectre X2 (Frank)	1,300				
2023 Household	Home	Cabinet ancien ébénisterie	6,500	50	50	3,250	3,250
2023 Household	Home	iPhone 14 Noir (Paul)	500				
2023 Household	Home	Montre Ekte Ultra-Thin Roman Dial Stainless Steel and Alligator Watch	2,500	50	50	1,250	1,250
2023 Household	Home	Bouddha	1,400				
2023 Household	Home	Tapis Zongler	1,800				
2023 Household	Home	Clubs de golf	3,800	100	0	3,800	0
2023 Household	Home	Système musical Tivoli Audio	1,000				
2023 Household	Home	Tondeuse à gazon Hitachi ML	800				
		190 EB					
2023 Household	Home	Google Pixel 7 Pro	1,100				
2023 Household	Home	Climatiseur Pompe à chaleur / Plancher 1 Nord	900				
2023 Household	Home	Climatiseur Pompe à chaleur / Plancher 1 Sud	900				
2023 Household	Home	Climatiseur Pompe à chaleur / Plancher 2 Nord	900				
2023 Household	Home	Climatiseur Pompe à chaleur / Plancher 2 Sud	900				
2023 Household	Home	Climatiseur Pompe à chaleur / sous-sol	900				
2023 Household	Home	Rialto Lit double	2,300	50	50	1,150	1,150
2023 Household	Home	Trainon 47	20,000	50	50	10,000	10,000
2023 Household	Home	Miele KWT 6322 UG	2,500	50	50	1,250	1,250
2023 Household	Home	Ordinateur portable Microsoft Surface (Charlotte)	1,000				
2023 Household	Home	Karcher G7.10	1,000				
2023 Household	Home	1 action	10,000	100	0	10,000	0
2023 Household	Home	Anneau Pomellato Nudo	1,000				

MyPrivate will automatically populate the table with all current assets and liabilities. Subsequently, the percentage of ownership for the first spouse (oldest) can be entered and the calculations are performed subsequently. Comments can be entered as needed. Once completed, the report can be printed and can be signed by both spouses for agreement.

Insight analytics





The Insight Analytics shows the distribution of assets and liabilities for each spouse. Categories included in the analysis are:

- Pension funds
- Residences
- Transformations
- Vehicles
- Valuables
- Household
- Financing granted
- Portfolio
- Accounts
- Mortgages
- Leasing
- Taxes
- Financing received

Legal deep dive



01

Tabs

Tabs of the Legal module

02

Process flow

Illustrative process flow for a case

03

Case master data

Case master data

04

Course of events

Threaded course of events

05

Legal opion

Clean and reasoned legal opinion

06

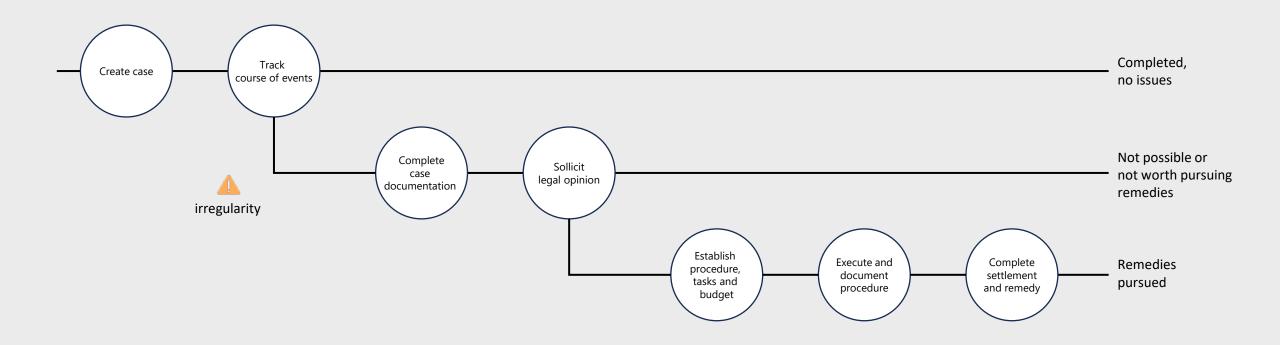
Remedies

Legal and equitable remedies

Process flow



In the course of a lifetime, a family may be confronted with a variety of civil, administrative and criminal matters. At MyPrivate, we consider it good practice to start documenting all legal and contractual transactions early on, regardless whether a disagreement of conflict exists. Below, an illustrative workflow is shown.



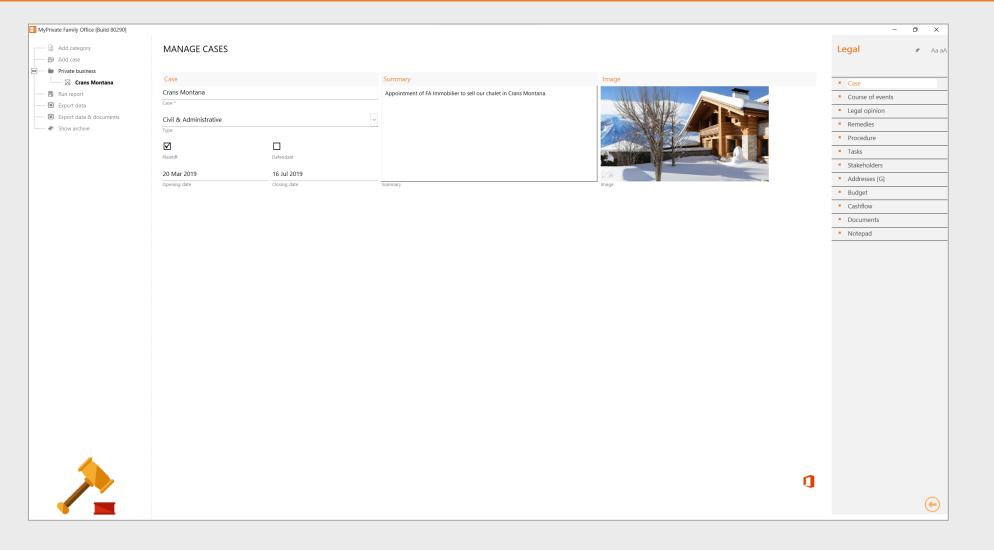




TAB	NOTES	Deep dive
Case	Case master data	✓
Course of events	Course of events with threaded messages	✓
Legal opinion	Clean and/or reasoned legal opinions	✓
Remedies	Legal and equitable remedies	✓
Procedure	Judicial proceedings	✓
Tasks	Tasks to be executed	
Stakeholders	Case stakeholders	
Addresses	Notaries, lawyers, Authorities	
Budget	Budget	
Cashflow	Claim awarded, Claim payable, Court costs, Fees, Fine, Stamps & duties, Travel	
Documents	Civil acts, Court documents, Powers of attorneys, Documentation, Notarial acts,	
Notepad	Notepad for capturing any other information	
Asset ownership	Asset ownership by spouse with associated protocol [See Succession module for documentation]	

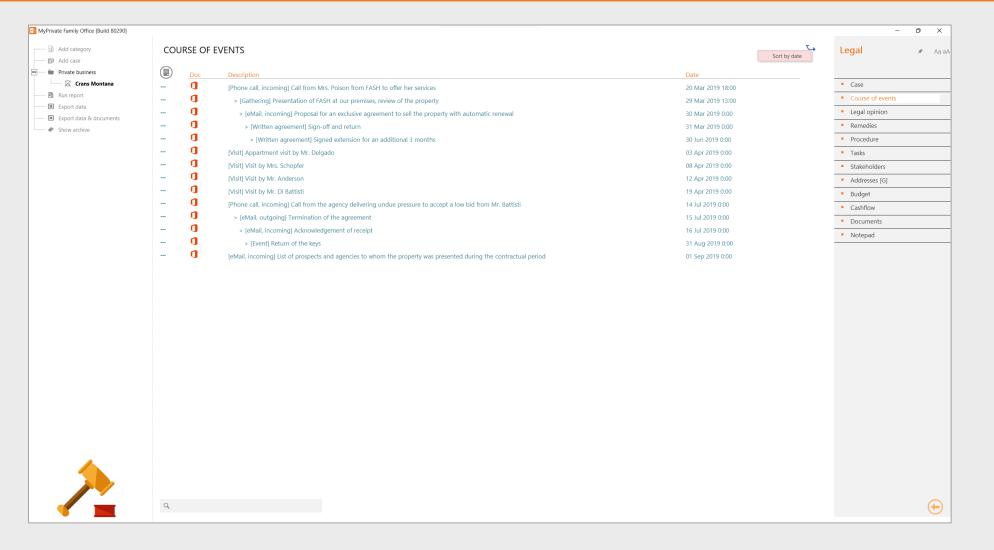






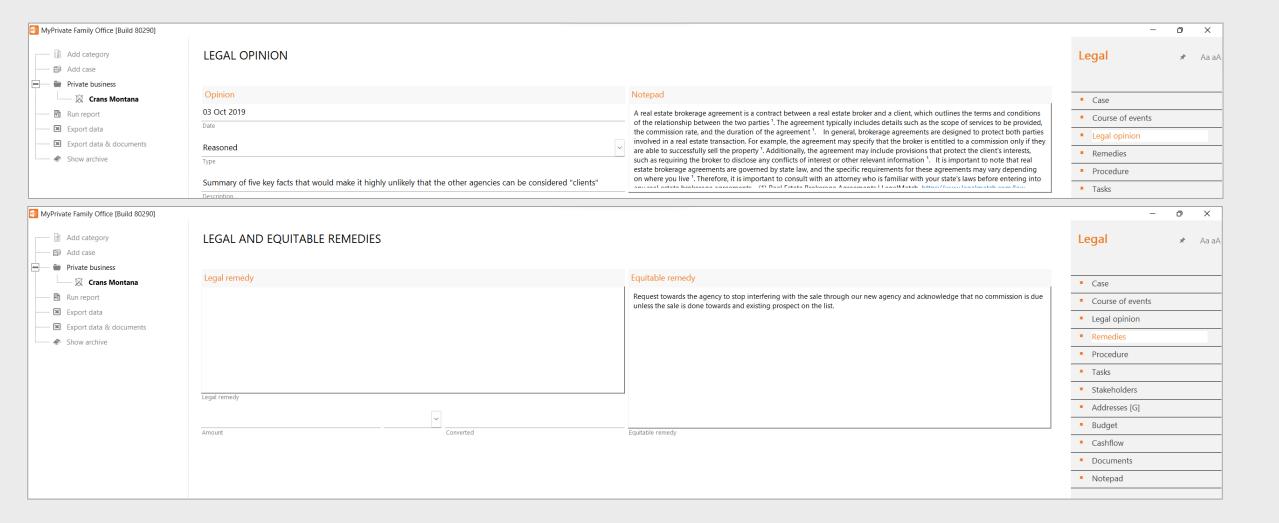


Course of events by date / by thread



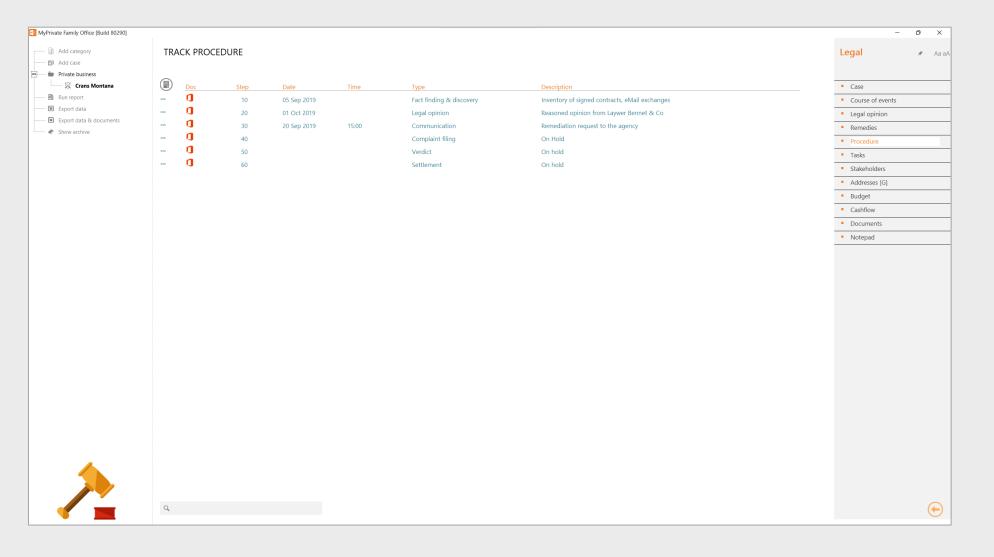












Development deep dive



01

Tabs

Tabs of the Development module

02

Personality

Track Myers-Briggs profile

03

Wellness

Rate Bill Hettler's tenets and set objectives

04

Competencies

Manage Lominger competencies

05

Family values

Rank Rokeach terminal and instrumental values

06

Philantropy

Set goals and manage donations, social investments, grants, trusts and foundations

07

Insights

Analytical insights into the data from the Development module

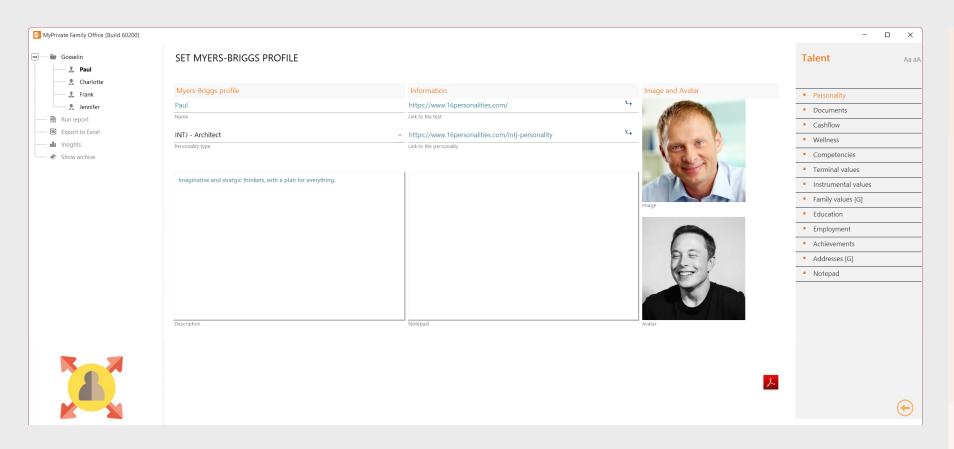


Tabs of the Development module

TAB	NOTES	Deep dive
Personality	Track one's Myers-Briggs profile	✓
Documents	Evaluations	
Cashflow	Coaching, Evaluations, Exams, Licenses, Materials, Seminars, Training	
Wellness	Rate Bill Hettler's wellness tenets	✓
Competencies	Track Lominger competencies	
Terminal values	Rate Rokeach terminal values	✓
Instrumental values	Rate Rokeach instrumental values	✓
Family values	Identify the Family's common values and establish the family's	✓
Philantropy	Management of donations, grants, social investments, trusts and foundations	✓
Education	Track education and certificates	
Employment	Track employment history, contracts and evaluations	
Achievements	Verfolgung von beruflichen Erfolgen und Projektergebnissen	
Adressen	Coaches, Referenzen, Institutionen	
Notepad	Notepad for capturing any other information	

Myers-Briggs profile





[Source: Wikipedia] In personality typology, the Myers–Briggs Type Indicator (MBTI) is an introspective self-report questionnaire indicating differing psychological preferences in how people perceive the world and make decisions. The test attempts to assign four categories: introversion or extraversion, sensing or intuition, thinking or feeling, judging or perceiving. One letter from each category is taken to produce a four-letter test result, such as "INFJ" or "ENFP".

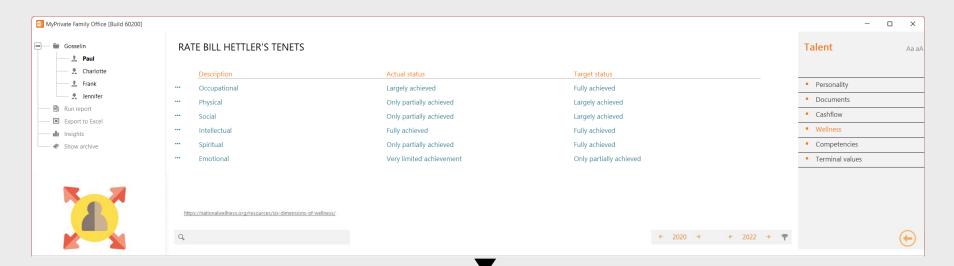
At MyPrivate we recommend Family Members to take the test – in our opinion it gives good insights in one's personality – not with the objective to change, but better understand how this affects real-life situations and how to deal with persons having different ways of thinking.

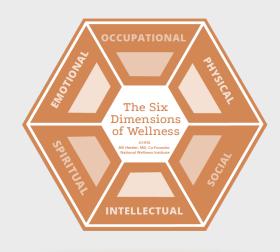


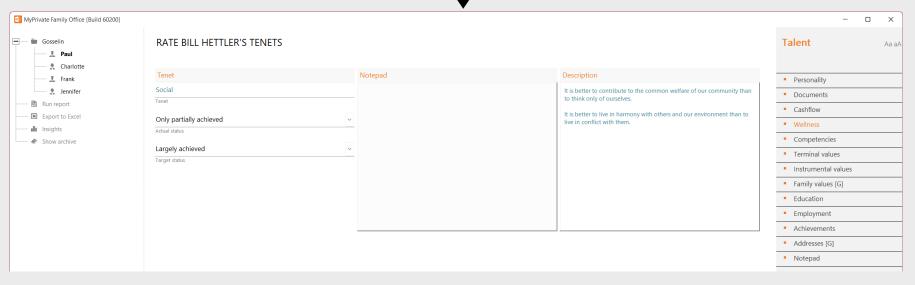
https://www.16personalities.com

Bill Hettler's tenets







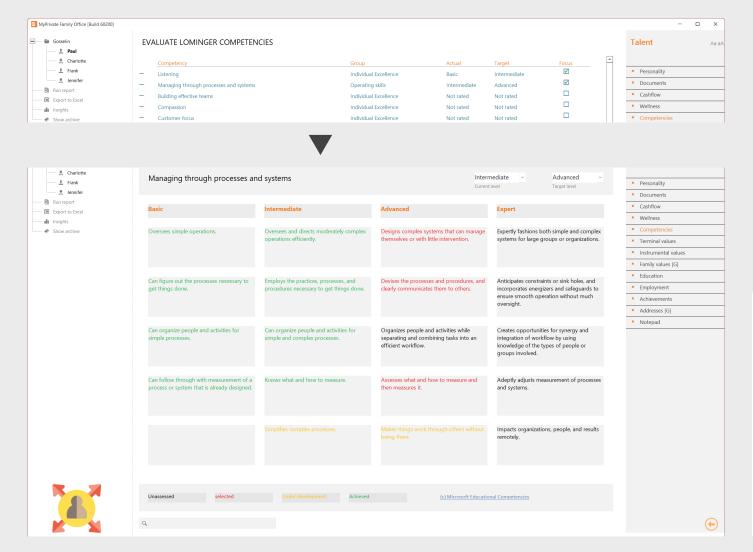


[Source: National Wellness] The National Wellness Institute promotes Six Dimensions of Wellness: emotional, occupational, physical, social, intellectual, and spiritual. Addressing all six dimensions of wellness in our lives builds a holistic sense of wellness and fulfillment.

At MyPrivate, we like the simplicity and relevance of the tenets, either for introspection, or for a good discussion with offspring in a more challenging phase of evolution. For each of the tenets, current and desired achievement levels can be enter, as well as key actions to support the change.



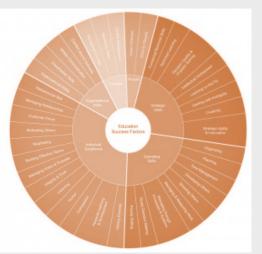
Lominger's wheel of competencies



Contrary to the Myers-Briggs profile, Competencies or Behaviors, can be assessed and improved upon. Microsoft has published an excellent summary of the Lominger wheel of competencies, that describes for 6 groups (organizational skills, courage, results, strategic skills, operating skills, individual excellence) the 39 main competencies/behaviors.

For each of these, a taxonomy carefully describes level of achievement. Within MyPrivate, for each competency, the current and desired level of achievement can be defined. Furthermore, for each of the elements in the taxonomy, the level of achievement can be toggled by a mouse-click: unassessed, selected, under development and achieved.

At MyPrivate, we recommend to focus on no more than one or two underdeveloped competencies at the time.



Rokeach values



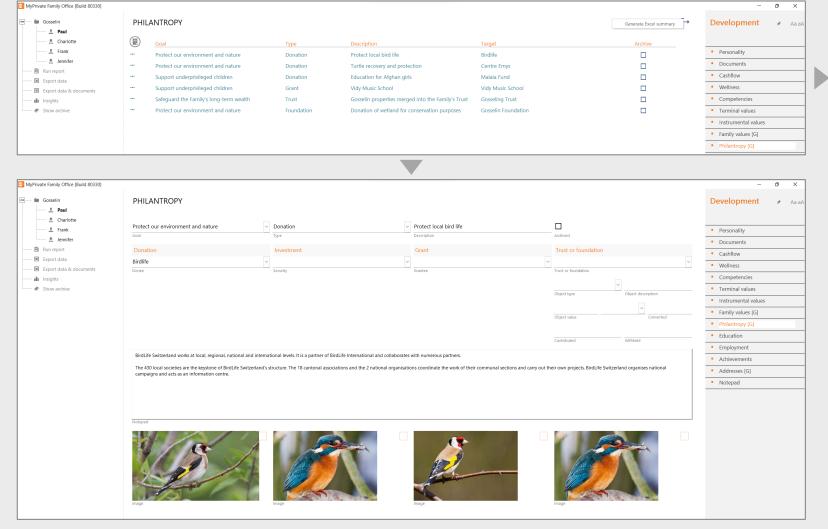


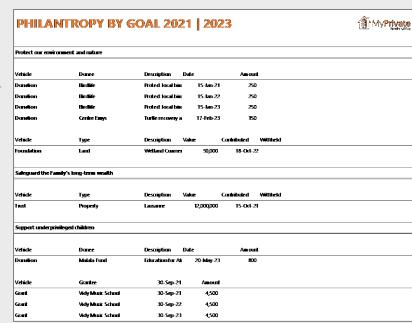
The Milton Rokeach Value Survey classifies Terminal Values (ultimate objectives of life) and Instrumental Values (how to get to the objectives) into 2 sets of 18 values each. With MyPrivate, every family member can rank the values using drag-drop of the cards. Once all the cards are sorted, MyPrivate will highlight the top 6 terminal and top 6 instrumental values. Within each top 6, the values with the lowest variation between the individual family members represent best what the Family stands for, and can be used to develop a Family Mission and Vision that best fits the Family as a whole.

Philantropy



You can setup goals with corresponding investment vehicles, such as donations, grants, social investments, trusts and foundations. For trusts and foundations you will manually track contributions in terms of money, property or any other asset. For all other investment vehicles, MyPrivate will automatically track contributions made over the selected period.

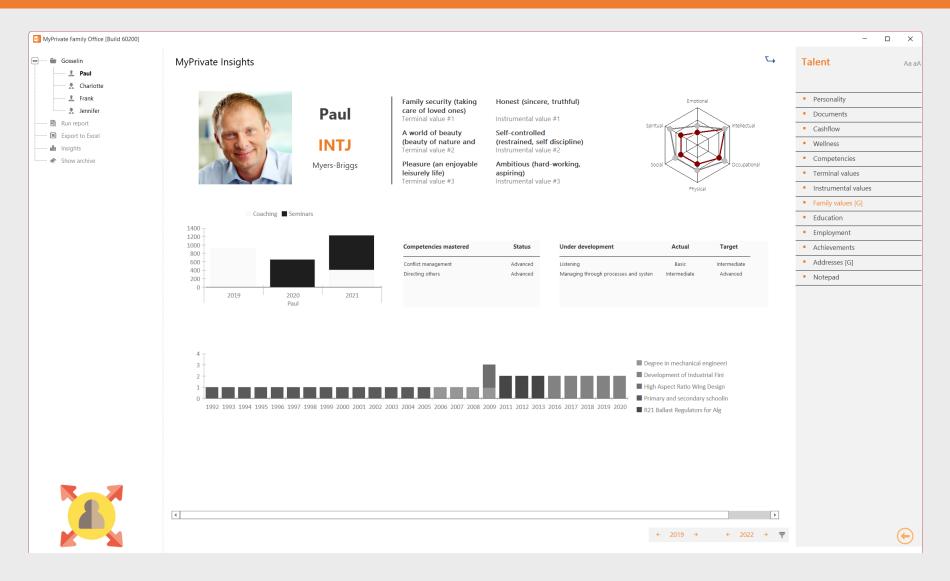




PHILANTROPY BY VEHICLE 2021 2023					MyPriva MyPriva	
Vehicle	Date	Incoming	Outgoing	Description		
Total		-	12,065,200			
Donation	15-Jan-21	-	250	Bisdlife	Protect local bird life	
Donation	15-Jan-22	-	250	Bisdlife	Protect local bird life	
Donation	15-Jan-23	-	250	Birdlife	Protect local bird life	
Donation	17-Feb-23	-	150	Centre Emys	Tuttle recovery and protection	
Donation	20-May-23	-	800	Malala Fund	Education for Afghan girls	
Grant	30-Sep-21	-	4,500	Vidy Music School		
Grant	30-Sep-22	-	4,500	Vidy Music School		
Trust	30-Sep-23	-	4,500	Vidy Music School		
Foundation	15-Oct-21	-	12,000,000	Property	Lausanne	
Foundation	18-Oct-22		50,000	land	Wetland Cuarners Parcel 6256-767	

Development insights





The Development Insights summarizes for each Family Member the information entered and maintained throughout the Tabs.

There are various warning signals that can be derived from the graphs:

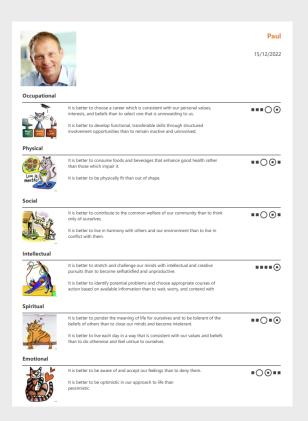
- Large gaps in the tenets
- Lack of investment into personal development
- Too many or too few behaviors under development
- Few achievements in the timeline

It is recommended to capture every family's member Development Insight page at the end of every year.

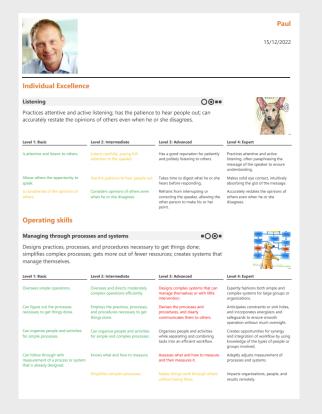
Development Worksheets



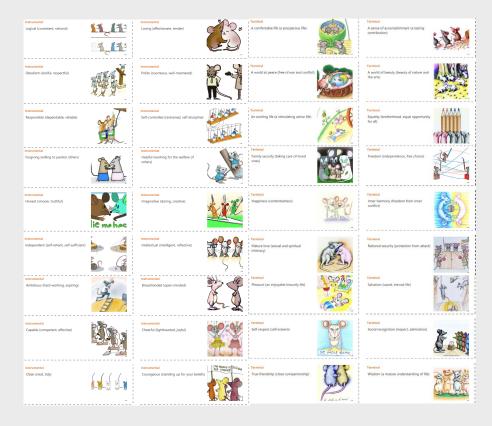
Hettler's Tenets



Lominger Competencies



Rokeach Family Values – Set of Playing Cards



Ecology deep dive



01

Tabs

Tabs of the Ecology module

02

Emissions

View on the household CO2 footprint

03

Insights

Analytical insights in the data from the Ecology module





Tabs of the Ecology module

ТАВ	NOTES	Deep dive
Emissions	Family CO2 emission summary	
Documents	Eco footprint	
Emissions by origin	Emissions by origin (automatically calculated, including utilities, air travel, vehicles, nutrition)	
Nutrition	Weekly family nutrition pattern	
Other emissions	Other emissions, entered and estimated manually (clothing, ship cruises, public transport,)	
Compensation	CO2 offsets purchased	
Notepad	Notepad for capturing any other information	

Ecology insights





The Ecology Insights summarizes the Family CO2 footprint.

The top right graph provides immediate insights where action would bring best results.

The annual evolution is equally shown, always with the current year as reference year to monitor progress over the years.

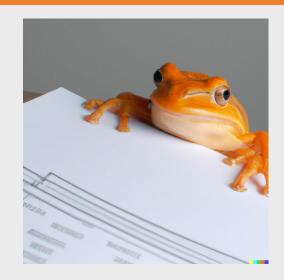
Finally, on the bottom graph average reference emission values by person are shown – there is a great difference by country and a Family may want to benchmark against these.

As a side note to the reference values. It is estimated that to halt global warming every individual on the earth would be entitled to 500 kg emissions per year —even the "greener" countries emit far more than that.



MyPrivate Finance Deep Dive

VOLUME 4



Module deep dives



THEME	MODULE	CONTENTS
Household	Family	Register the people living in your household, and keep track of close relatives. Track income from salaries as well as social charges, pension contribution and withholding tax, as well as expenses related to your family members.
	Health	Keep a close eye on your medical expenses and franchise. Stay alert for changes in your health by monitoring key health indicators and observations over the year. Bring your complete medical file on your trips.
	Pets	Keep track of vaccinations, equipment, expenses and memorable events of your pets.
	Residence	Manage multiple residences, including detail purchase & resale history. Plan and track transformations.
	Tenants	Manage tenants and rental income
	Equipment	Keep an up-to-date view on your equipment, warranty and maintenance history. See the family's spend over the years by type of equipment.
	Operations	Build a full building, fittings and garden maintenance history. Track energy expenses, including, gas, electricity, wood pellets and heating oil. Follow telecom expenses.
	Vehicles	Keep track of vehicle master data, including registration, model, and technical info. Track maintenance history, as well as consumption, both electric of fuel-based. Maintain purchase and re-sale information. Track lease contract, payment schedule and reimbursements.
	Personnel	Onboard and track personnel through a structured process. Use time cards and expense reports to generate pay slips compliant with local laws and regulations. Send automated instructions to the [Payments] module. Create accruals for social charge in the [Tax] module.
Prudential Prudential	Insurance	Keep all your insurance contracts in one place. Document inclusions and exclusions. Keep track of claims and reimbursements. View projected premiums to pay over a 12-month horizon.
	Pension funds	Manage all types of pensions funds, including state pension, occupational pension and private pension plans. View projected income from your retirements savings at different points in time based on multiple yield scenarios.
	Succession	Build peace of mind by reviewing and documenting the main topics related to your will, including medical, legal, financial and educational directives. Include specific objects in your household with your wishes.
	Legal	Document civil, legal and criminal matters, as well as related events, compensation, stakeholders and upcoming or past events.
	Development	Maintain an up-to-date view on education and accomplishments. Document character, behaviors and family values. Track costs related to training sessions, seminars, subscriptions and materials.
	Ecology	Calculate your family's CO2 footprint. See some surprisingly easy actions to reduce your emissions. For those who want to go the extra mile, offset the rest of your emissions and become carbon neutral.
Finance	Accounts	Maintain an up-to-date view on all your accounts and available liquid assets. View account movements and get alerts on gaps in the spend analysis.
	Payments	The most efficient way to register all your spend, allocate to the right categories, electronically register documents, tickets and invoices. Send electronic payment instructions to your bank. Reconcile all types of spend easily and accurately.
	Statements	At any time, simply pull up an up-to-date view of Income & Expenses, Balance Sheet as well as Key Household Financial Ratios. Enter year-end Adjustments where needed. For the longer-term view, see how your Net Worth has evolved over the years.
	Budget	Build a quarterly budget based on last year's spend. Evaluate how the budget will affect the family's liquidity and project the change in net worth. See how actual spend compares to the budget and how much is left to spend.
	Taxes	Define multiple grids by tax jurisdiction and currency. Maintain up-to-date estimates of taxes due. Track payments, tax withholdings and submission dates. Leverage checklists to support the process. Analyze multi-year tax returns and tax efficiency.
	Mortgages	Track multiple mortgages per residence and reimbursements.
	Financing	Although suitable to track commercial credit, this module has been primarily designed to track over the years donations and financial support to the family members to ensure transparent and fair treatment.
	Portfolio	Manage multiple portfolios in different currencies. Manage stocks, bonds, funds and materials. Automatic downloads of stock quotes and currency rates. Profitability analysis by security, market, rating, sector and market. Enter and track limit orders.
Leisure	Travel	Plan your trips, including itinerary, flights and budget info leveraging extensive checklists. Produce a comprehensive PDF document to take with you on your holiday, with bookings and other information.
	Collectibles	Besides of great leisurely interest, pre-empt conflicts with tax authorities, insurances companies and your dear family by maintaining an accurate taxonomy and valuation of your objects. For succession purposes, document your preferences and wishes.
	Sport	Keep track of your sport activities, events, results as well as ongoing spend or investments in equipment.
	Leisure	Keep track of your leisure activities, events, results as well as ongoing spend or investments in equipment.
	Nutrition	Create a catalog of your favorite recipes and ingredients. Create a weekly plan of your meals and their calorific value. Print a consolidated shopping list to ensure you shop only once and cook as planned.
	Cellar	Manage your cellar and your most precious wines. See which bottles need to be consumed over the years. For investors, evaluate and re-evaluate the value of your inventory.
	Events	Budget, plan and organize the events.

Accounts deep dive



01

Tabs

Tabs of the Accounts module

02

Accounts

Setting up bank accounts and credit card accounts

03

Transaction history

View transaction history of a single account, closing balances and unreconciled spend

04

Transfers

Manage ingoing and outgoing cash transfers, as well as account-to-account transfers





TAB	NOTES	Deep dive
Accounts	Manage bank accounts	✓
Documents	Manage Contracts	
Transactions	View account movements and unreconciled spend	
Transfer in	Manage incoming transactions from another account, or from an external party	✓
Transfer out	Manage outgoing transactions to another account, or to an external party	
Account statement	Import and process ISO 20022 CAMT statements, XML, CSV or manual	
Account statement detail	Review account movements and allocate spend not managed by the Invoices module Please refer to the section "Invoices and bank statements"	
Cash	View consolidated cash position	
Notepad	Notepad for capturing any other information	
Statement template	Manage templates for importing statements in Excel or CSV format	

Accounts



valuation

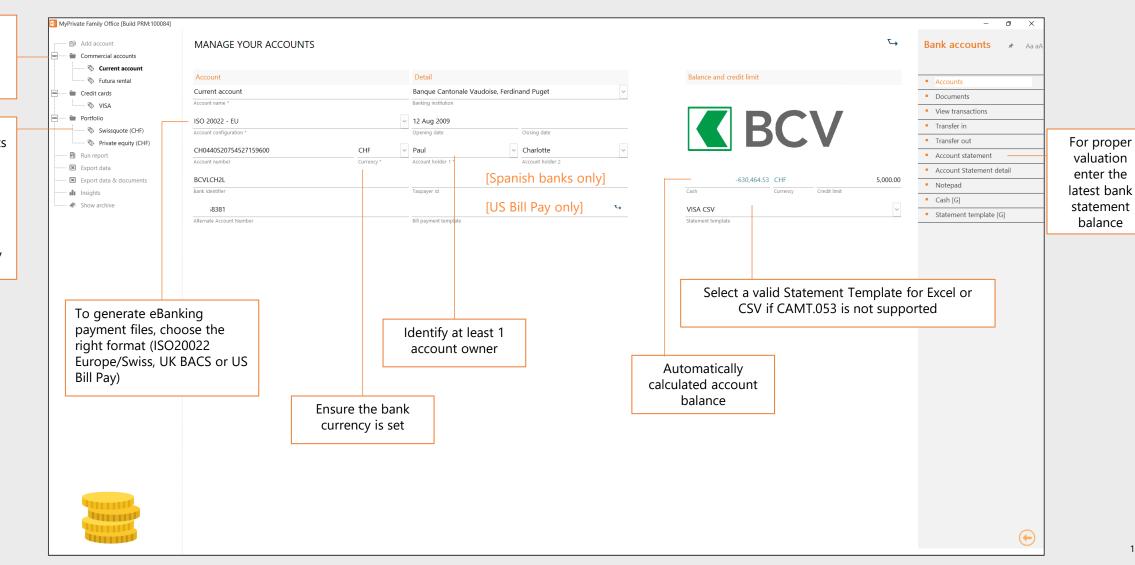
enter the

statement

balance

Categories are predefined and cannot be changed

Add bank accounts and credit cards. Portfolio accounts must be added through the Portfolio module and will appear here automatically



139

Transactions



PENDING

Transfer in

MyPrivate Family Office [Build 60200]

Swissquote (CHF)

----- V Futura rental

- 🖺 Add account

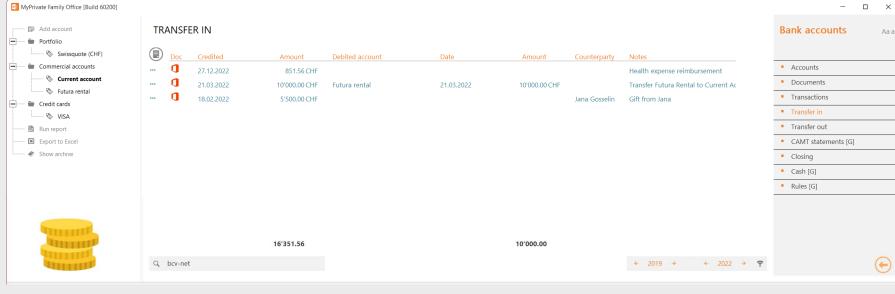
Commercial accounts

- Run report

- Export to Exce

Show archive





TRANSFER IN Bank accounts Credit Debited account (optional) Debited party (optional) Accounts 21.03.2022 21.03.2022 Documents Debit date Debited party Transactions 10'000.00 CHF Futura rental (CHF) Y Transfer Futura Rental to Current Account Transfer in Transfer out 10'000.00 CHF CAMT statements [G] Debit amount Closing Cash [G] Rules [G] Notepad

The **Transfer In** tab is used to track incoming movements into an account as follows:

- credited amount and credit date are provided – these are always mandatory
- a counter account with debit date and debit amount are provided in addition; this is useful to keep track of account-toaccount transfers
- a 3-rd party may be provided; this is for informational purposes and complements the notepad information.

The **Transfer Out** tab is used to track outgoing movements and provides the same functionality.

For account-to-account transfers, either **Transfer In** or **Transfer Out** can be used; the result will be the same as MyPrivate will create the mirroring entry for the counter account.

Note that most incoming and outgoing movements are managed in their respective modules – rent income, salaries, invoice payments etc; the **Transfer** tabs will be needed in a limited number of cases only.

Payments deep dive



01

Tabs

Tabs of the Payments module

05

Non-EU/CH banking

Paying invoices through eBanking in the UK and the US

02

Recurring

Identifying recurring payments, setting periodicities, and generation of payments

03

To pay

Selecting invoices to be paid, and generation of the eBanking instructions

04

To reconcile

View and reconcile payments and debit/credit card spend



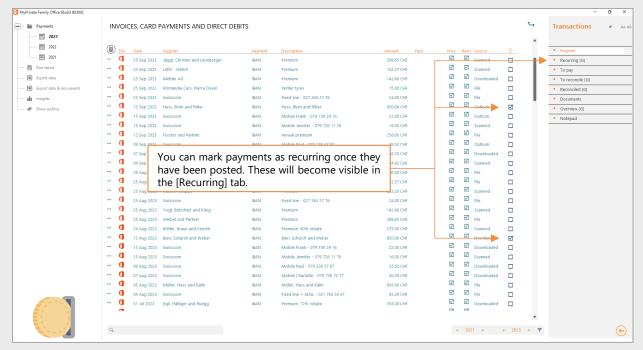


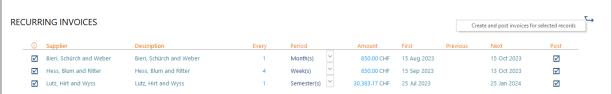
TAB	NOTES	Deep dive
Transactions ^(*)	Acquire, classify, allocate and process incoming documents	
Recurring	Generate recurring payments	✓
То рау	View invoices payable, select for payment and generate eBanking instructions	✓
To reconcile	View unreconciled documents and match against bank and credit card statements	✓
Documents	Payments (original eBanking instructions)	
Notepad	Notepad for capturing any other information	

^(*) Please refer to the Getting Started section

Recurring payments





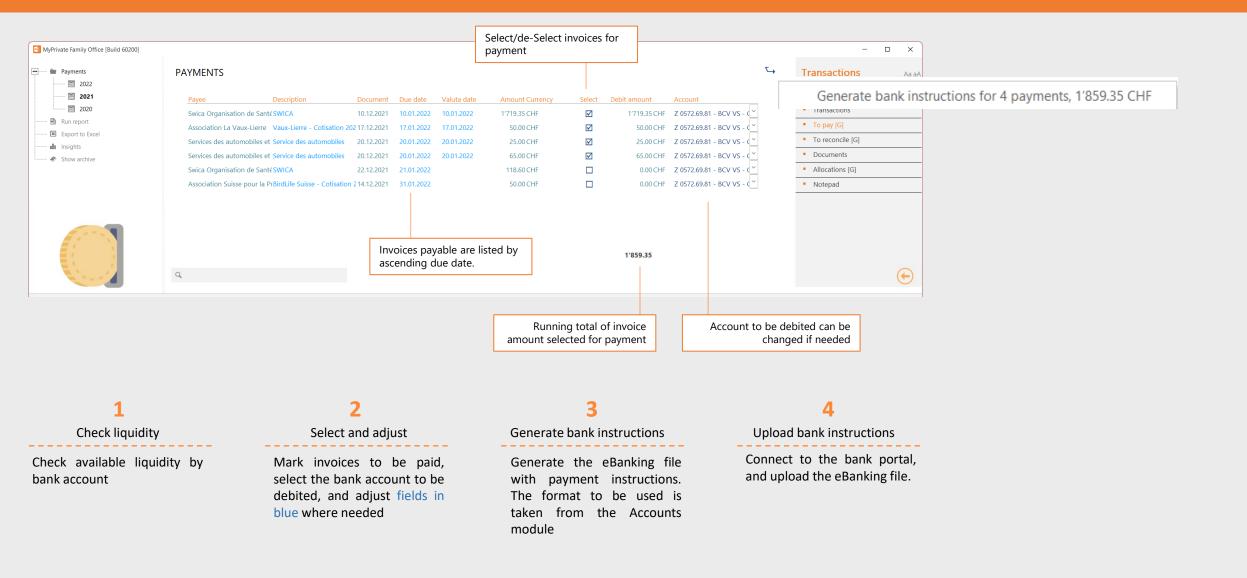


[Recurring] Tab

- Before payments can be generated, the periodity must be entered
- The next payment date will be calculated using the previous payment date, or the first payment date if not set, and the periodicity parameters
- Prior to generate payments, you can make adjustments to the amount and the dates as needed
- To generate payments, check the entries in the [Post] column and activate the drop-down menu
- To stop a recurring payment, uncheck the leftmost checkbox

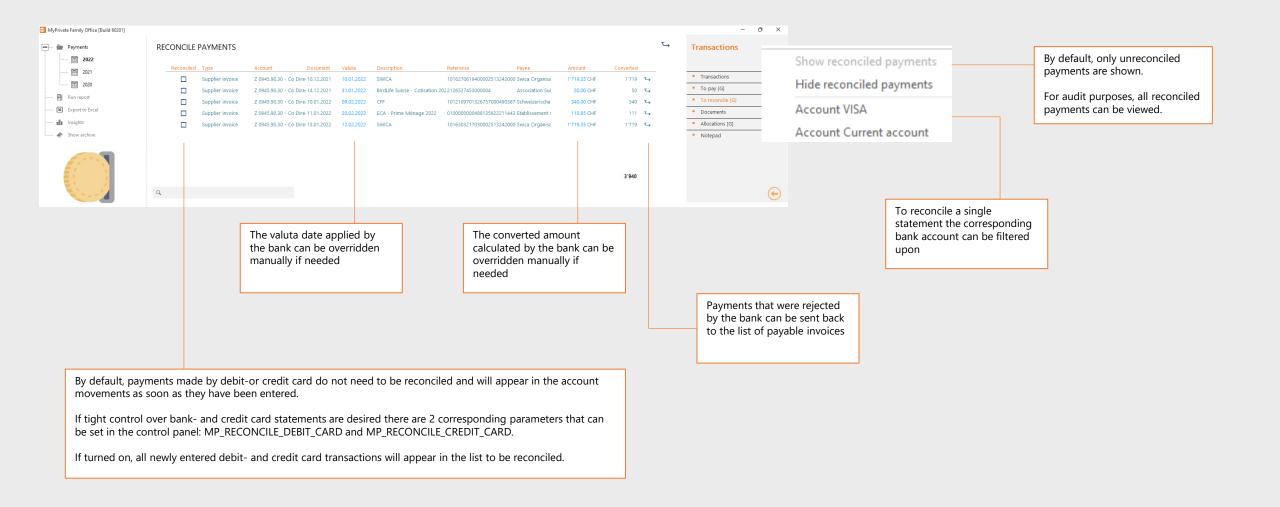
To pay





To reconcile





Non-EU/CH Banking



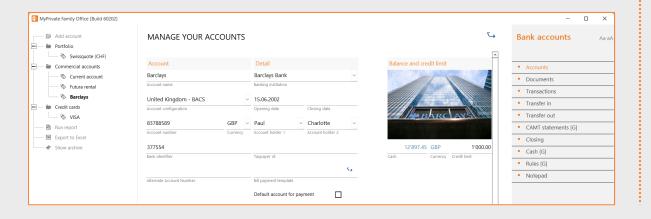
UNITED KINGDOM

For holders of UK bank accounts, the account configuration "United Kingdom – BACS" must be selected.

During invoice processing, MyPrivate will replace the IBAN and BIC checks by the respective Account Number (8 digits) and Sort code (6 digits).

eBanking instructions will be generated in the UK BACS format. By default, a .txt extension is used, but this can be changed in the Control Panel.

Automatic account reconciliation is not supported.



UNITED STATES

For holders of US bank accounts, the account configuration "United States – Bill Pay" must be selected. In addition, a Bill Pay template must be created that must be compatible with a 3-rd party Bill Pay program. A sample template called MyPrivateBillPayEN.xlsx is available in the MyPrivate installation folder.

During invoice processing, MyPrivate will not perform checks against the account number or bank identifier.

eBanking instructions will be generated as follows:

- raw data from MyPrivate is added to the **Data** tab
- the Vendor Map and Payment Map convert individual input fields into output fields using Excel formulas and headers corresponding to the 3-rd party Bill Pay import file specifications
- the tabs Vendor CSV and Payment CSV are generated using the Maps, and can subsequently be imported into the Bill Pay portal or software

Automatic account reconciliation is not supported.

Statements deep dive



01

Tabs

Tabs of the Statements module

02

Income & Expenses

View the Income & Expenses statement

03

Change in net worth

View the Change in Net Worth

04

Balance sheet

View the Balance Sheet

05

Ratio analysis

View the Griffith Household Ratios

06

Annual Family Book

Preparation and layout of the Annual Family Book

07

Insights

Analytical insights in the data from the Statements module

80

Planning

Long-term financial planning

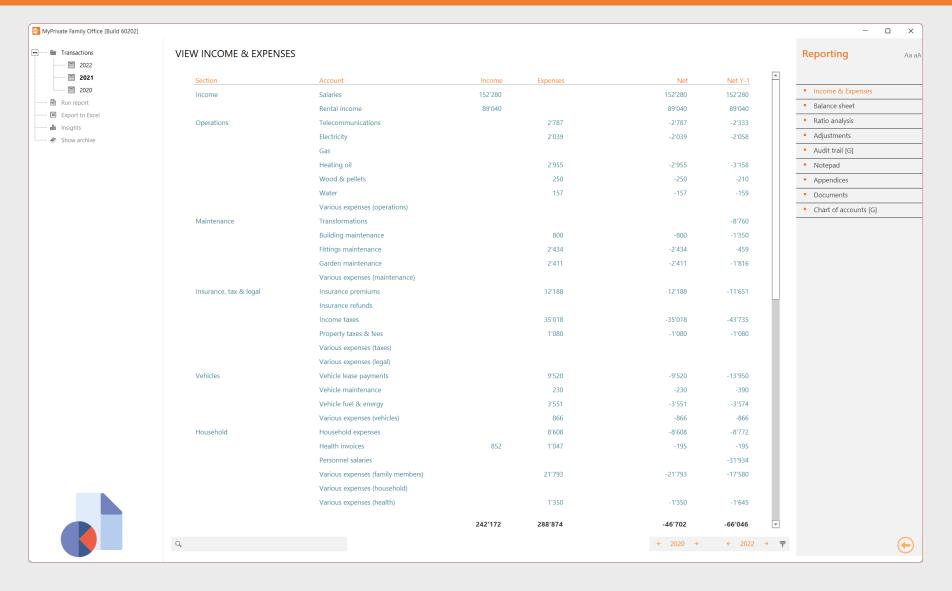




TAB	NOTES	Deep dive
Income & Expenses	View the Income & Expenses statement	✓
Change in Net Worth		
Balance sheet	View the balance sheet	√
Ratio analysis	View financial household ratios, and optionally perform a benchmark	✓
Adjustments	Manage adjustments to the financial statements	✓
Audit trail	View detail records	
Planning	Long-term financial planning	✓
Notepad	Annual Family Book introductory notes	
Appendices	Snapshots from Insights taken across the MyPrivate modules	
Documents	Reports	
Chart of accounts	View and/or print the chart of accounts	✓

Income & Expenses





INCOME & EXPENSES

The **Income & Expenses statement** summarizes the incoming and outgoing cashflows for the year with prior year comparison.

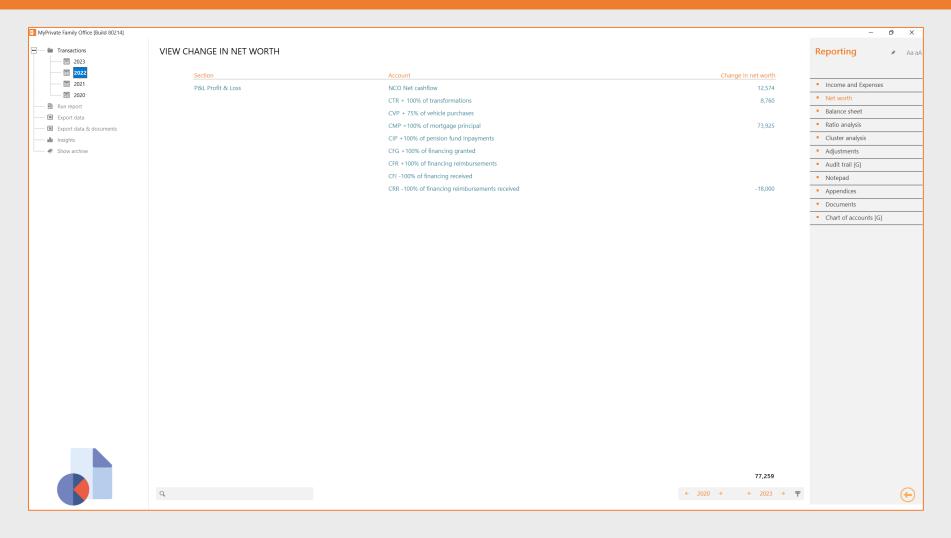
Sections are Income, Operations, Maintenance, Insurance, Tax & Legal, Vehicles, Household, Leisure, Goods Purchases and Financial.

MyPrivate does not include cashflows related to Portfolio investments to keep annual values comparable.

The total at the bottom represents the liquidity position of the family and is not representative of the evolution in net worth. For instance, liquidity used to repay mortgage principal has no impact on net worth.

Change in Net Worth





CHANGE IN NET WORTH

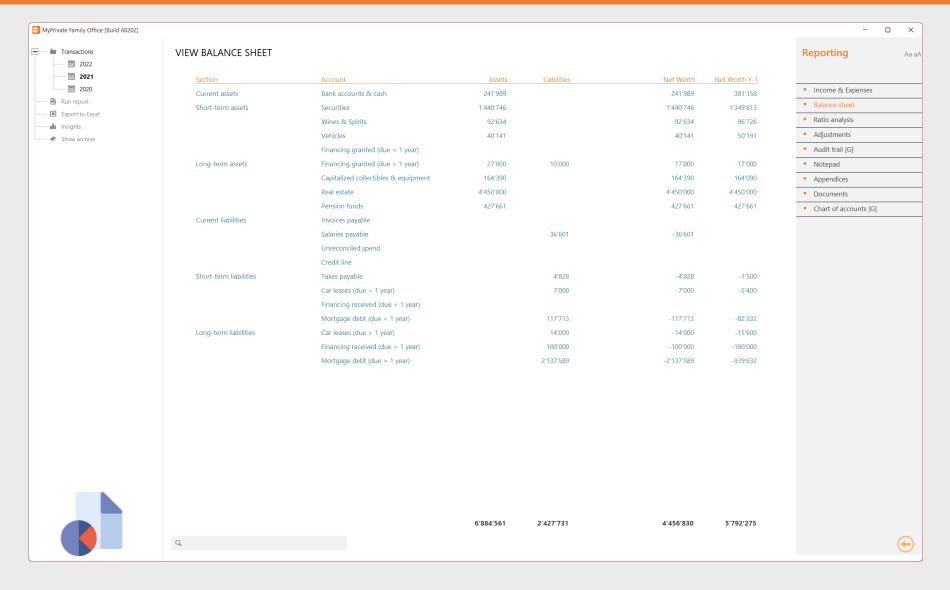
The **Change in Net Worth** is determined by taking the net cashflow from bottom of the screen of the [Income and Expense] tab, and subsequently adjusting for cash used for investment/divestment purposes.

In this analysis, MyPrivate does not take into account cash variations for property sale, sale of vehicles, or cash variations related to portfolio transactions.

The **total at the bottom** represents **the change in net worth** of the family.

Balance sheet





BALANCE SHEET

The **Balance Sheet** statement summarizes the assets & liabilities for the year with prior year comparison.

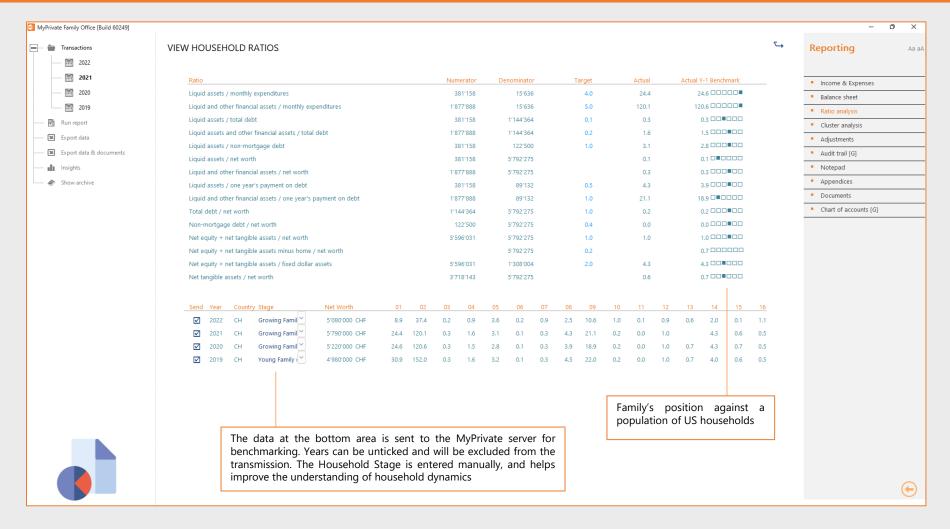
Sections are Current Assets, Short-term Assets, Long-term Assets, Current Liabilities, Short-term Liabilities and Long-term Liabilities.

The **total at the bottom** represents **the net worth** of the family.

Note that **Goods purchased do not appear on the Balance Sheet** unless an explicit estimated value is entered on an object.

Griffith's Household Ratios





HOUSEHOLD RATIOS

To our knowledge the **Griffith Household Ratios** are one of the few works done **specifically focusing on private families** rather than enterprises.

MyPrivate calculates the ratios automatically and the targets can be adjusted as needed.

On the next page, a short description of each ratio is provided.

It is possible to **send the calculated ratios anonymously to the MyPrivate Server** and **benchmark** against the population researched by Carol G. Prather.

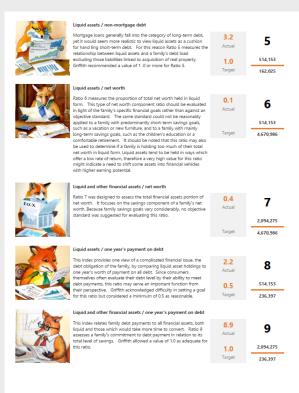
Griffiths Household Ratios

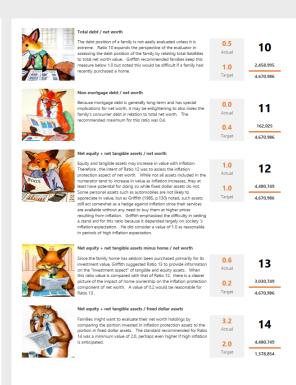


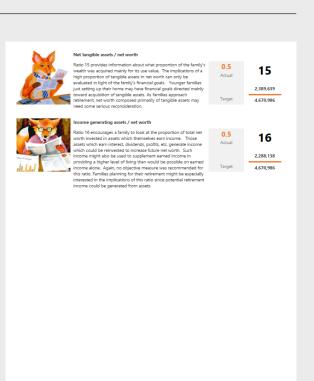
The technique of ratio analysis applied to personal financial reports

Development of household norms Carole G. Prather

Griffith Ratio Ana	llysis - 2023	الاندا الآ	Private family office
	Liquid assets / monthly expenditures		
	Liquid assets are those assets which are in spendable form or easily and quickly converted to cash. This ratio provides insight into the adequacy of liquid asset holdings to cover monthly expenses if the family experienced a sudden loss of income due to interruption of	24.9 Actual	1
	employment. Family economists and financial counselors are not	4.0	514,153
- THE	always in agreement as to what represents an adequate savings fund to meet emergencies, with recommendations varying from 2 to	Target	20,660
	6 months of expenses in liquid form. A reasonable standard for a specific family might vary by the number of earners in the family, the availability of credit to handle emergency situations, and the stability of employment of family members in their present occupations.		
10/10	Liquid and other financial assets / monthly expenditures		
	While similar to the previous ratio, this index provides a broader definition of assets which could be used to cover monthly expenditures. Though some financial assets are not in liquid form, they could be converted to spendable form with little or no loss in	101.4 Actual	2
Res	value, provided enough time is allowed for the conversion. Griffith recommended a ratio value of 6.0 for this index.	6.0	2,094,275
, II	recommended a ratio value of 6.0 for this index.	Target	20,660
	Liquid assets / total debt		
Del	This ratio examines the relationship between liquid assets and the	0.2	3
	total debt obligation of the family. It is reasonable to evaluate the financial capability of a family to retire some of its outstanding debt	Actual	3
1	using liquid assets should unexpected financial situations arise. An other use of this ratio, perhaps just as important, is its use along	0.1	514,153
	with the other debt related ratios in determining whether the family has overextended itself or has maintained a debt level within	Target	2.458.995
	reasonable limits given the family's level of liquid assets. Griffith noted difficulty in setting a standard for this ratio but considered that a value above 0.1 should provide a "comfortable" liquidity cushion.		
Fo the match	Liquid assets and other financial assets / total debt		
	Similar to Ratio 3, this index includes other financial assets in the numerator which could be used to handle debt if the need arose.	0.9	1
Farz Gar	Griffith suggested that 0.2 to 0.3 be considered a minimum level for this ratio which would indicate a healthy financial situation.	Actual	4
V V		0.2	2,094,275
		Target	2,458,995







Annual Family Book - Appendices





ANNUAL REPORT 2021

This year was a good year for our family. It appears we keep good control over our lives, our family, and our finances.

A few highlights:

- We did burn more than 66K of cash, however the family's net worth increased by approx 550K
- Although health wise we are doing fine, Paul's body mass index does show a slow upward trend
- We had a good yearly evaluation with both our 2 main employees Gina and Gianni. They are motivated and we
 believe we have established a good and open relationship with them
- We decided that any new car purchase from now on will be electric
- The Family's CO2 footprint is still very high. We do purchase offsets but we all agree this is a bit of "cheating"
- The 2021 budget will allow us to save substantially, however we expect net liquidity to be again negative, perhaps around 50K
- One would expect to have higher yields on stocks and lower yields on bonds. For us this year it was the opposite.

THE ANNUAL FAMILY BOOK

Early January is the optimal moment to produce the year book. In the notepad section, a short summary of the past year can be entered; this will be printed at the entry section of the annual family book.

The second section is composed by the financial statements: profit & loss, balance sheet and ratio analysis.

After the second section, the appendices are printed. Generally, appendices are created from within the Insights in each module, and completed with additional comments where needed.

The Family Book is in our opinion an invaluable contribution for the Family History, and as it is produced in PDF format it should stand the test of time.

Annual Family Book











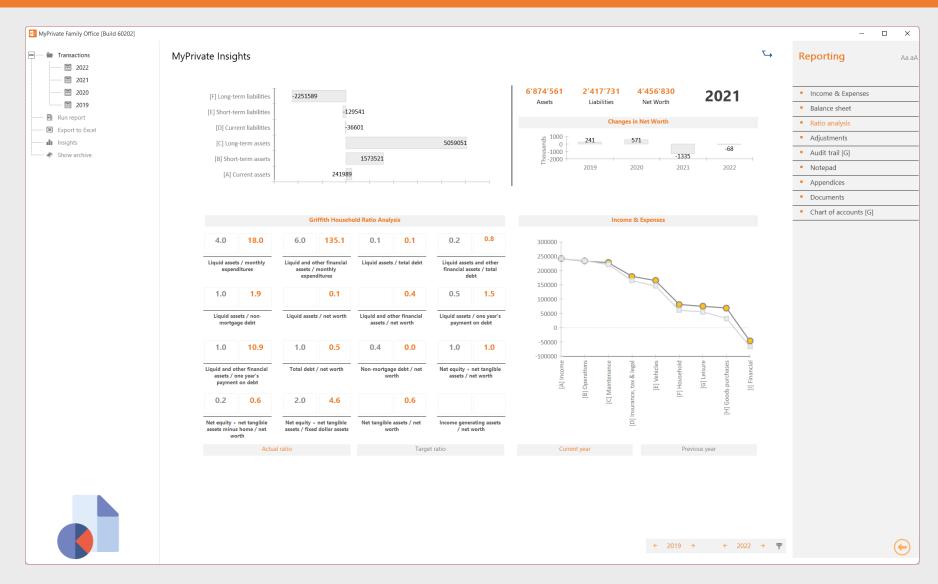






Financial statements insights





The Financial Insights summarizes the family's financials.

The upper-left quadrant shows the breakdown of Assets & Liabilities.

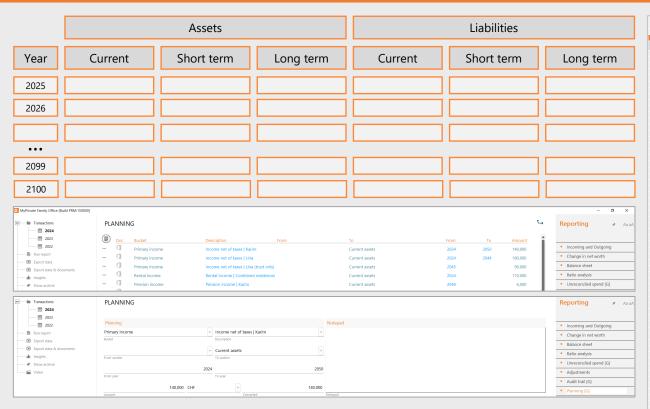
The top-right quadrant shows the actual Total Assets, Total Liabilities, and Net Worth of the Family. In addition, the evolution of Net Worth over the years is shown.

Bottom-left the Griffith Ratios are shown, both as target (in grey) and actual value (in orange).

Bottom right, the Income & Expenses are shown by category for the current year (in orange) and for the previous year (in grey). Whenever the line crosses the zero-axis the family liquidity position deteriorates.

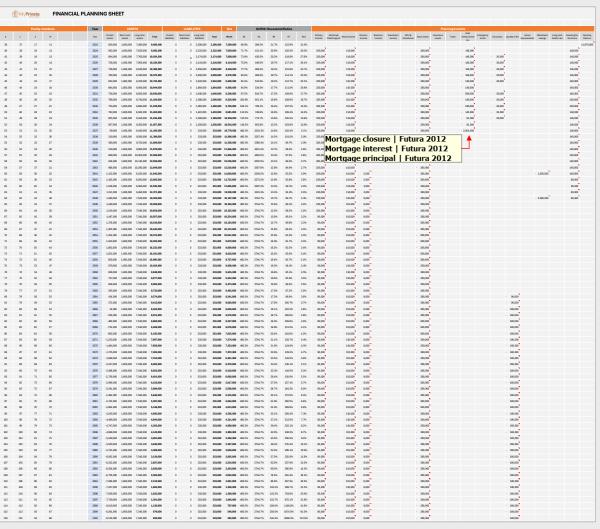


Long term financial planning



MyPrivate offers the choice of 18 planning buckets (eg Primary Income, Quality of Life, Retirements Savings) to be used to establish a long term financial plan. Each entry can affect one or two balance sheet items (eg current assets, short term assets, ...) for a defined period of years.

Upon completion, a comprehensive Excel sheet is generated allowing the Family to view the evolution of its financial situation over the long term, and to anticipate needed important financial decisions.



Budget deep dive



01

Tabs

Tabs of the Budget module

02

Budget

Managing the budget

03

Net worth

Viewing budgeted evolution in Net Worth

04

Insights

Analytical insights in the data from the Statements module

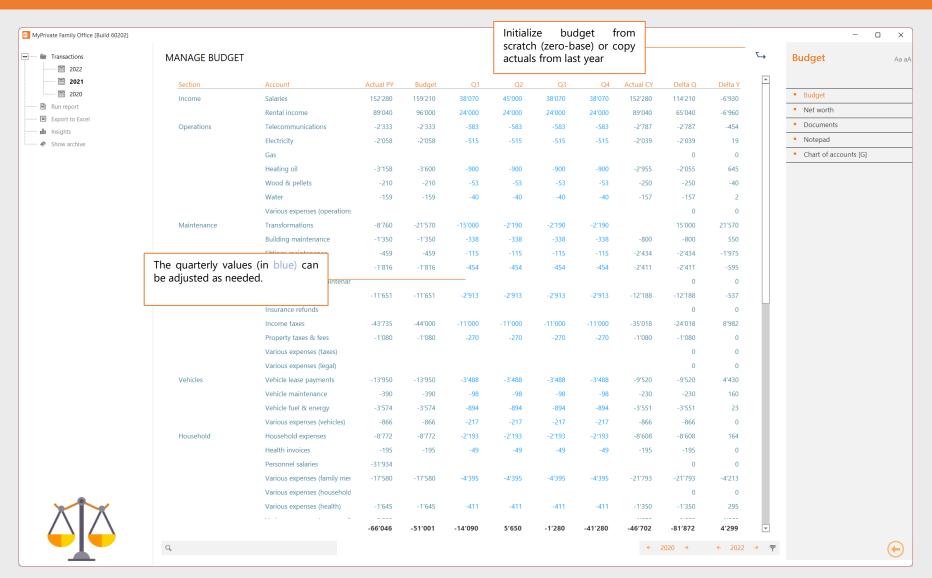




TAB	NOTES	Deep dive
Budget	View the Income & Expenses statement	✓
Net worth	View the evolution of net worth	✓
Documents	Budget	✓
Notepad	Notepad for capturing any other information	

Budget setup and tracking





The budget is best prepared early January when all previous year's spend has been processed.

It is possible to start with an empty budget (zerobase budget) or to copy the actuals from last year into the current year's budget.

Note that MyPrivate only supports quarterly budgets.

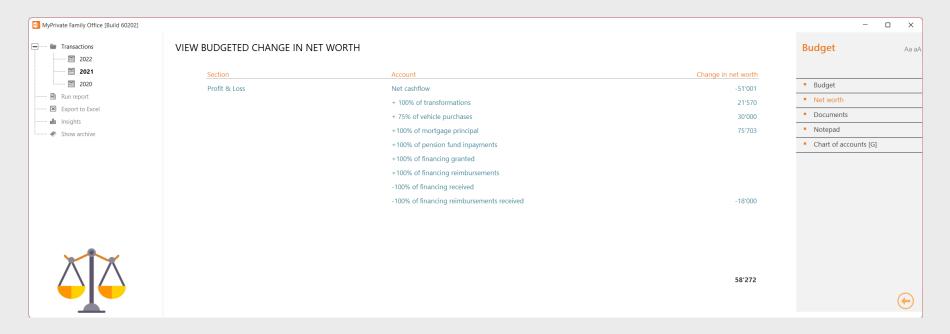
The **Actual CY** field displays the current year-to-date spend.

The **Delta Q** field shows the amount remaining to be spent up to the end of the current quarter.

The **Delta Y** shows the amount remaining to be spent during the remainder of the year.







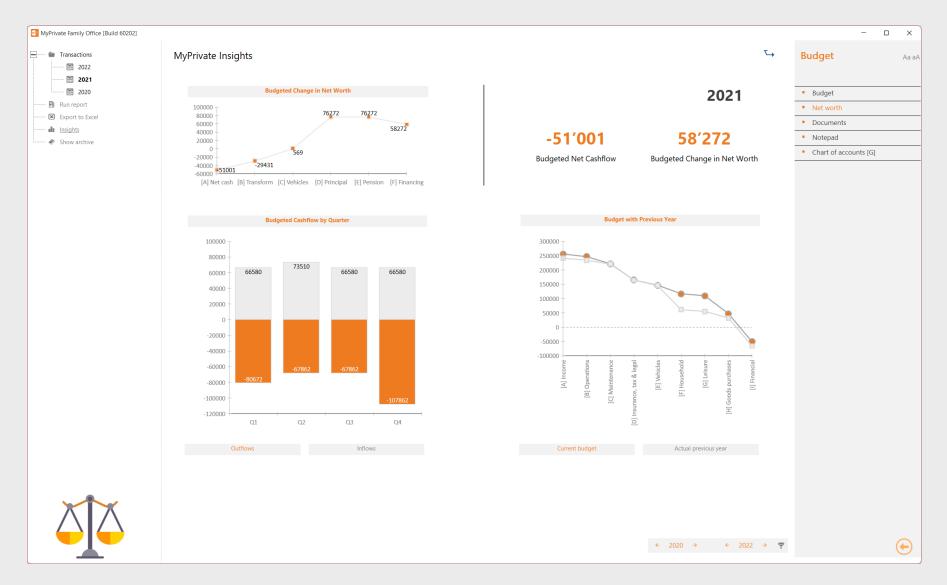
Once the budget has been entered, the Budgeted Change in Net Worth can be viewed.

It is calculated by taking the cash balance of incoming/outgoing flows, and

- adding cash used for investments (transformations, vehicles, mortgage, pension contribution, financing granted/reimbursements)
- deducting cash obtained from liabilities (financing received/reimbursements).

Budget Insights





The upper-left quadrant shows the evolution in Net Worth, starting with the net cash balance from the budget, adding cash used for investments, and deducting cash obtained from divestments.

The upper-right quadrant summarizes the budgeted change both in Liquidity as in Net Worth.

The bottom-left compares incoming and outgoing liquidity by quarter, highlighting any potential major imbalances.

The bottom right quadrant breaks down the budget in a similar manner as the Income & Expense statement. The budget is shown in orange, whereas comparable last year actuals are show in grey.

Taxes deep dive



01

Tabs

Tabs of the Taxes module

02

Tax return

Setting up and managing Tax Returns

03

Tax credits

Managing Tax Credits

04

Tax deductibles

Managing Tax Deductibles

05

Withholding tax

Viewing Withholding Tax from Salaries and Security Transactions

06

Insights

Analytical insights in the data from the Taxes module



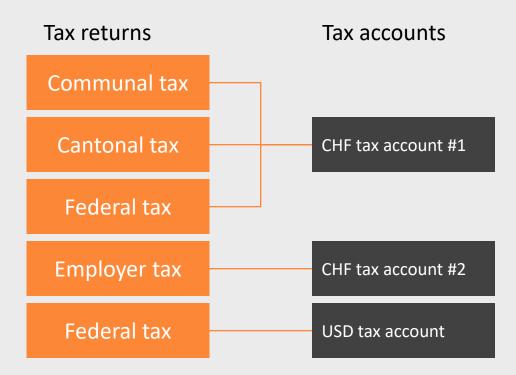


TAB	NOTES	Deep dive
Tax return	Setup and manage tax returns	✓
Documents	Assessments, Correspondence, Final Taxation, Receipts, Tax Filing	
Payments	Manage tax payments	
Cashflow	Expenses, Fees, Interest, Penalties	
Credit	Manage tax credits	✓
Deductibles	Manage tax deductibles	✓
Withholding tax	View withholding tax from salaries and security transactions	✓
Submission	Track submission process dates (deadline, extension, submitted, acknowledged, taxation date, appeal date, final taxation date	
Summary	Summary of tax accounts by year with tax due, tax paid, tax credit and balance	
Accounts	Tax accounts	
Checklist	Tax submission checklist	
Addresses	Authorities, Advisors	
Notepad	Notepad for capturing any other information	

Taxes

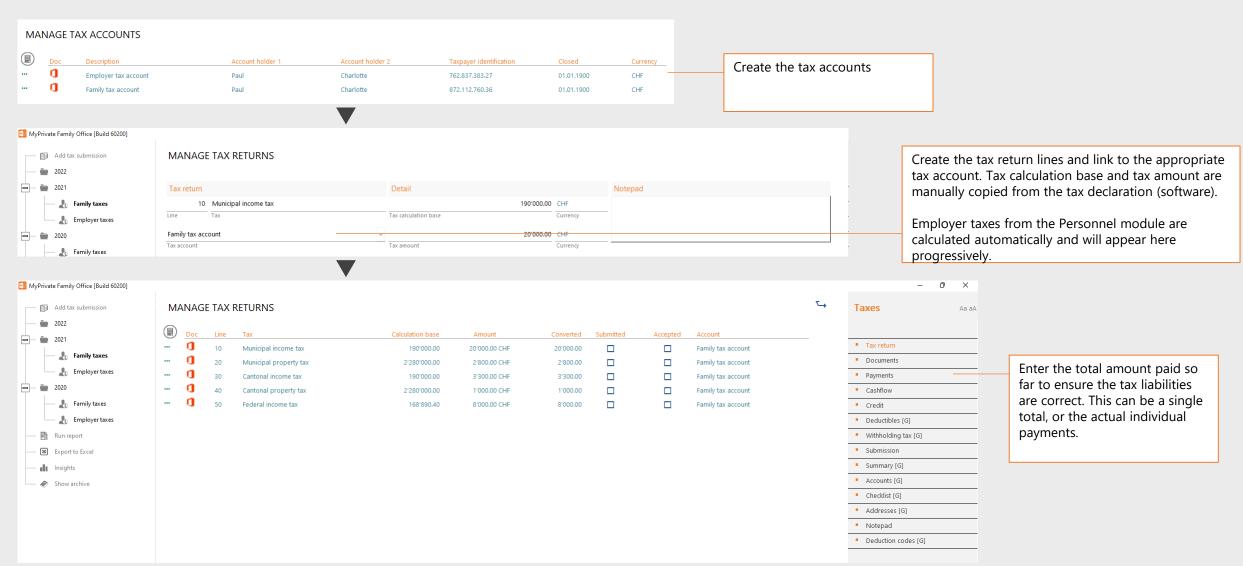


- Tax accounts are used to register payments and credits. A typical swiss family may have a combined tax CHF account for federal, cantonal and communal taxes, as well as a CHF account to track social charges for its personnel. An American citizen may need a separate USD account to manage US taxes
- As many Tax Returns can be created as needed. Each Tax Return can have multiple lines, to register the calculation base and the taxes due. Every tax return is linked to exactly 1 tax account. From one year to another, existing tax returns can be copied and adjusted.
- MyPrivate provides an always-up-to-date view on taxes due through the total of taxes due from the tax returns, and the total payments made into the tax accounts



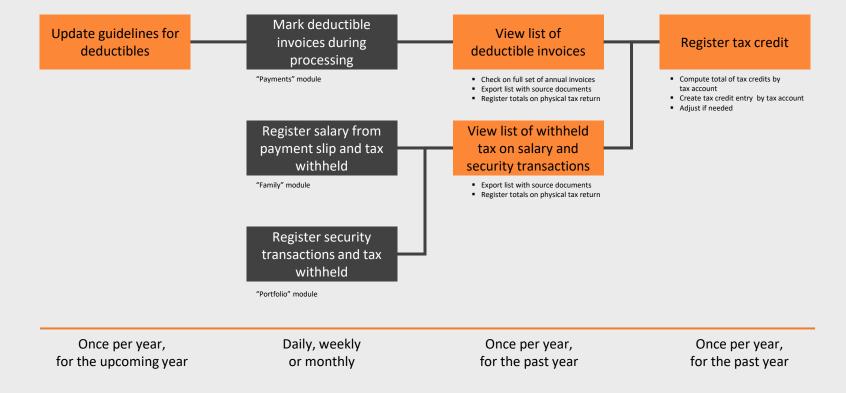


Setting up and managing tax returns



Tax credits





The guidelines for deductibles is a document attached in the [Documents] tab summarizing what to look for to determine if an invoice is potentially deductible, and is generally reviewed annually with a tax advisor taking into account the current and upcoming situation of the family.

During invoice entry, the invoice can directly be marked as deductible. However, during tax return preparation the full list of invoices paid can be viewed and sorted by amount to mark any missing additional deductibles.

In the Family and Portfolio module withholding tax is captured at entry of the respective salary statement and security transactions.

When viewing the list of deductible invoices and/or withholding tax the original source documents can be exported with a single click. These may then be attached to the tax return as supporting proof.

Any entries created in the Register Tax Credit will reduce the balance of the tax due, similar to any payments made. If during final taxation the actual values differ this can always be corrected.

Tax insights





The top section cumulates all taxes in all currencies and provides an overview of cumulated taxes due, taxes paid, tax credits and tax balance. This analysis covers the full history of the Family, and hence provides immediate insight in the tax position of the Family.

Note that tax liabilities for the current year are calculated pro rata as time progresses; any taxes entered in future years is ignored.

The middle section breaks down the taxes by year and by type.

The bottom section breaks down taxes by year, as well as by type.

Mortgages deep dive



01

Tabs

Tabs of the Mortgages module

02

Mortgages

Setting up and managing Mortgages

03

Mortgage summary

Viewing and analyzing the detail of mortgages

04

Insights

Analytical insights in the data from the Mortgages module





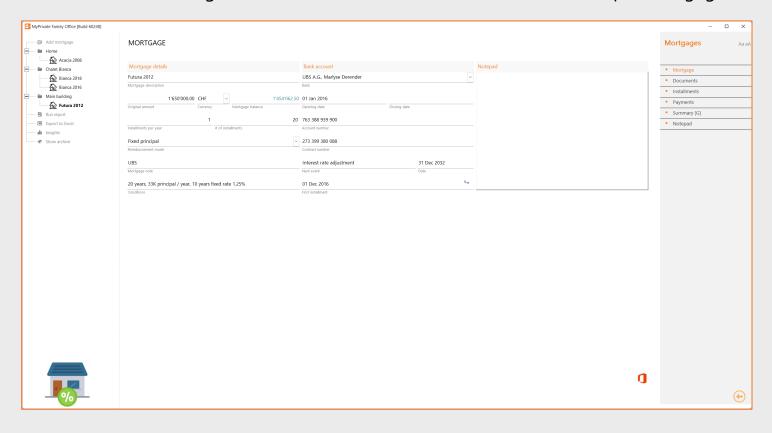
Tabs of the Mortgages module

TAB	NOTES	Deep dive
Mortgage	Create the master records for your mortgages	✓
Documents	Contract, Extract for tax authorities, Mortgage note, Offer, Statement	
Installments	Manage mortgage installments	
Payments	Manage mortgage payments	
Summary	View mortgage summary	
Notepad	Notepad for capturing any other information	



Managing mortgages and payments

Please refer to "Getting Started" section for an overview on how to setup a mortgage and manage payments.

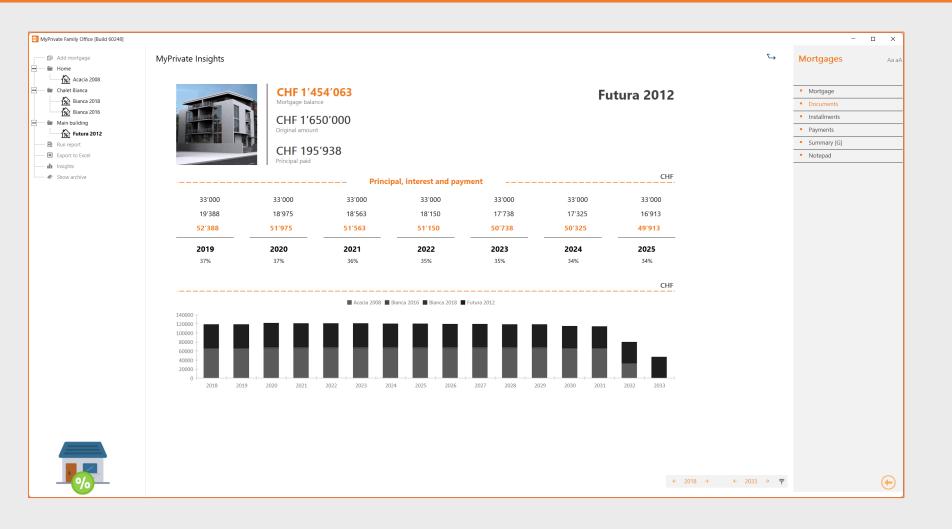


MyPrivate keeps an updated view of mortgage schedules and associated payments. Apart from regular reimbursements, MyPrivate offers 2 additional fields needed for correct management of a mortgage:

- The adjustment field will adjust the balance of a mortgage, without requiring a payment entry. This field is useful during refinancing of an existing mortgage. With the adjustment the old mortgage balance is cleared, and a new mortgage with the new conditions can be setup
- The Other cost field absorbs payments, but does not alter the mortgage balance. This is useful to manage for example small variances in the balance, fees or penalties







The top section summarizes the status of the selected mortgage.

The middle section shows the evolution over a 7-year period (previous 3 years, current year, next 3 years) in terms of principal, interest and total payment. The % expresses the percentage of the payment used to pay off interest charges.

The bottom part of the screen summarizes the evolution of payments over a selected period of time for all mortgages.

Financing deep dive



01

Tabs

Tabs of the Financing module

02

Use cases

Use cases for the Financing module

03

Tracking

Management of disbursements, reimbursements, donations and write-off's

04

Insights

Analytical insights in the data from the Financing module



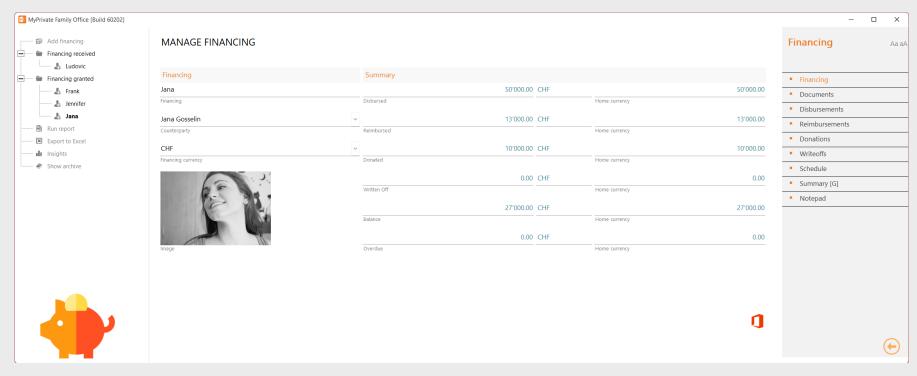


Tabs of the Financing module

TAB	NOTES	Deep dive
Financing	Setup and track financing received and financing granted	✓
Documents	Agreements, Contracts, Correspondence, Statements	
Disbursements	Track disbursements made	
Reimbursements	Track reimbursements made	
Donations	Track donations	✓
Write-offs	Track write-offs	✓
Schedule	View the reimbursement schedule for a single financing entry	✓
Summary	View the summary of all financing entries, including disbursed, reimbursed, donated, written-off and balance	
Notepad	Notepad for capturing any other information	

Setup and tracking of Financing entries





The Financing module has primarily been designed to ensure equitable disbursements to the children over a longer period of time.

Typically, **children will receive different help for different activities and preferences**. This may relate to topics such as different schools, sports, hobbies.

The objective is to be able at any time to **ensure a more or less equal treatment of one's offspring** and hence support harmony in the family.

However, the module is also able to support many types of commercial credit, repayment schedules and various adjustments.

1

Financing

A financing record is created for every concerned individual person/party and currency.

2

Disbursements

Tracks all disbursements made against a specific financing record. Optionally the reimbursement plan is defined as well.

3

Reimbursements

Tracks all reimbursements made to a financing record. Reimbursements are applied in chronological order to the respective reimbursements schedule.

4

Donations

Tracks donations made against a financing record. Donations are applied in reverse chronological order to the respective reimbursement schedule.

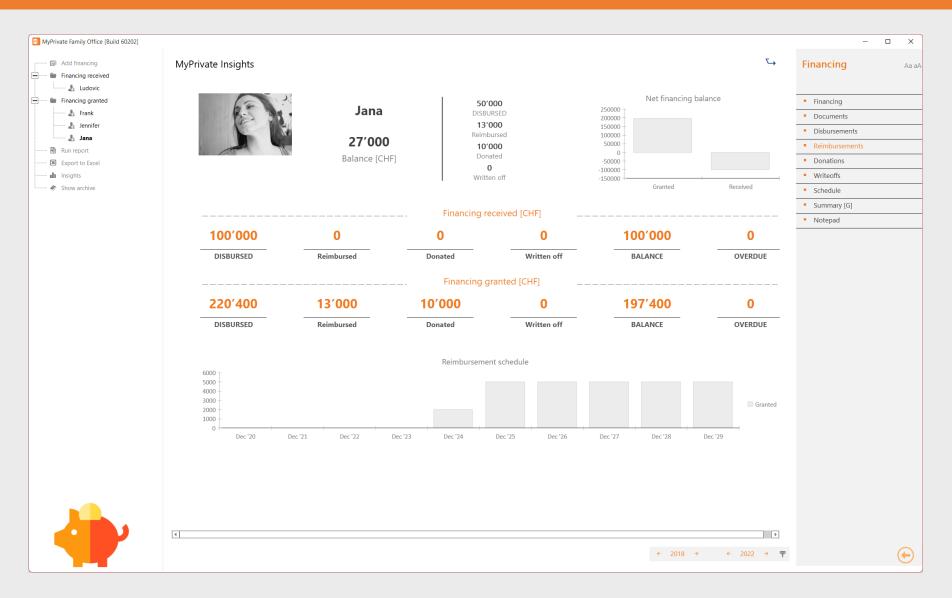
5

Write-offs

Write-offs provide the same functionality as donations, with the exception that the reduced balance is not communicated to the debtor.

Financing insights





The top left quadrant shows a summary of the currently selected financing record.

The top right quadrant shows the total of financing granted vs financing received.

The center table breaks down financing received and financing granted by component.

The bottom graph shows the time-phased cashflows related to financing records that have a reimbursement schedule attached.

Portfolio deep dive



01

Tabs

Tabs of the Portfolio module

02

Portfolio & cash accounts

Setup portfolio and cash accounts

03

Portfolio holdings

View portfolio holdings

04

Transactions

Manage limit orders and transactions

05

Stocks

Setup and maintain stocks master data; update latest prices 06

Profitability

Analyze profitability over one or more years with different breakdowns

07

Insights

Analytical insights in the data from the Portfolio module

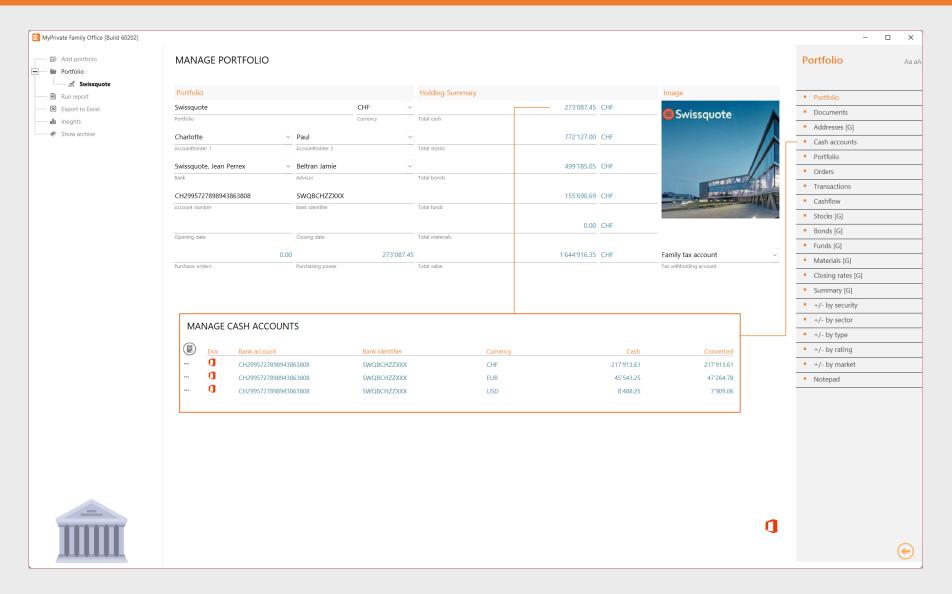




TAB	NOTES	Deep dive
Portfolio	Manage portfolios	√
Documents	Contracts, Extract for tax authorities, Statements	
Addresses	Authorities, Bank, Broker]
Cash accounts	Cash account holdings for additional currencies	\
Portfolio	View portfolio holdings	\ \ \
Orders	Manage limit orders and convert into transactions upon execution	_
Transactions	Manage security transactions	√
Cashflow	Management fees, Taxes & fees	
Stocks	Stock master data	√
Bonds	Bonds master data	
Funds	Funds master data	
Materials	Materials master data	
Closing rates	Current and year-end closing rates for all securities	
Summary	Global summary of portfolio holdings	
Profitability by security	View profitability by security	√
Profitability by sector	View profitability by sector	
Profitability by type	View profitability by type of security	
Profitability by rating	View profitability by rating	
Profitability by market	View profitability by market	
Notepad	Notepad for capturing any other information	7

Portfolio and cash accounts





The Portfolio module is primarily designed to keep track of long-term investments, not necessarily for heavy day trading.

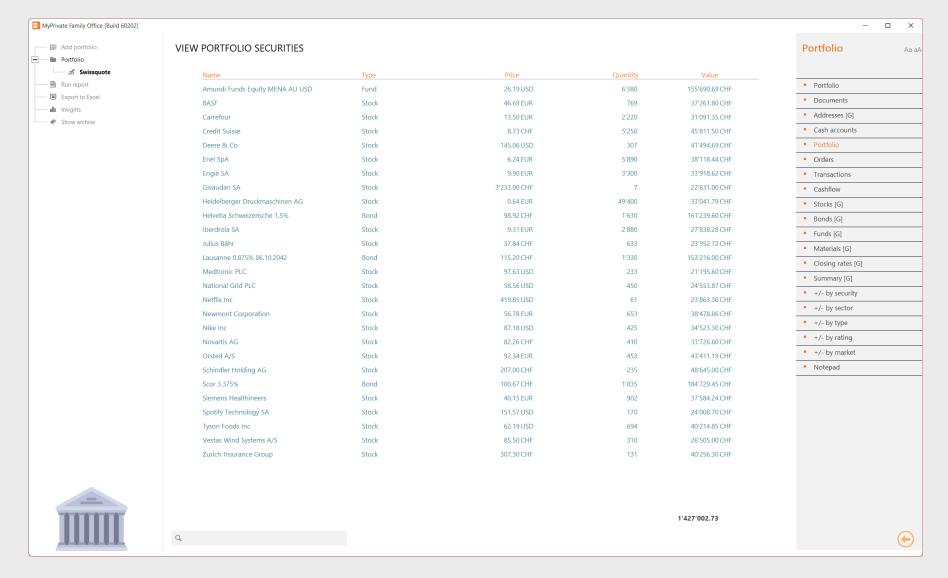
At any time, the value of the portfolios and profitability can be updated as MyPrivate is connected to most of the stock exchanges as well as the European Central Bank.

Besides a mandatory primary currency, additional cash currencies can be defined to represent cash holdings in foreign currencies.

The purchasing power is calculated as total cash minus the sum of open purchase limit orders.

Portfolio holdings



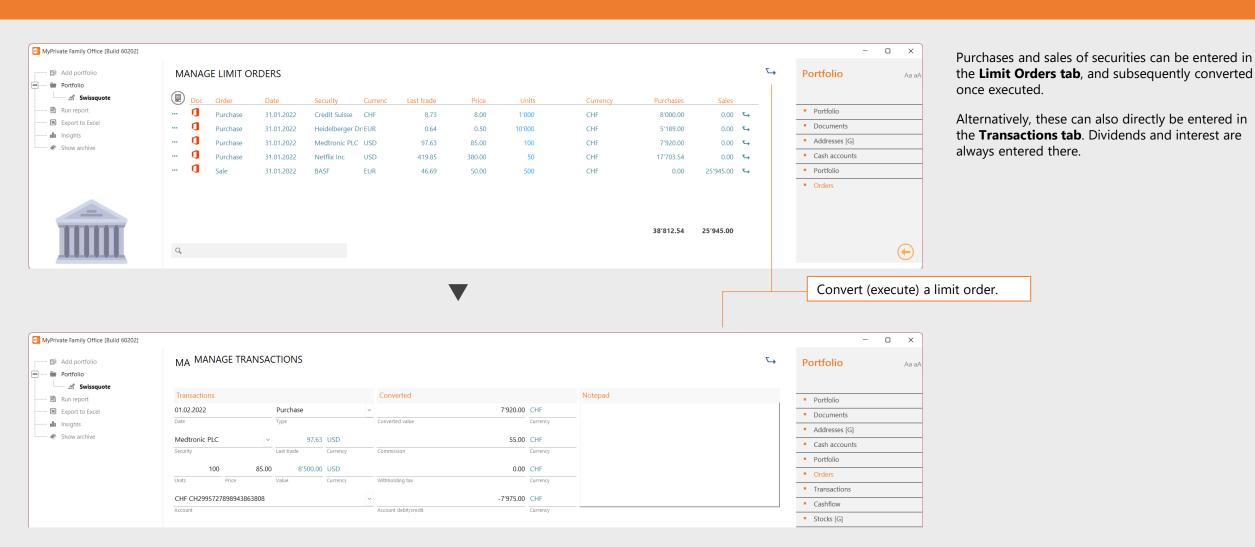


The total value of the securities in the portfolio can be viewed at all time.

The current values for bonds, funds and materials must be kept up to date manually, whereas the stock prices are mostly updated automatically.

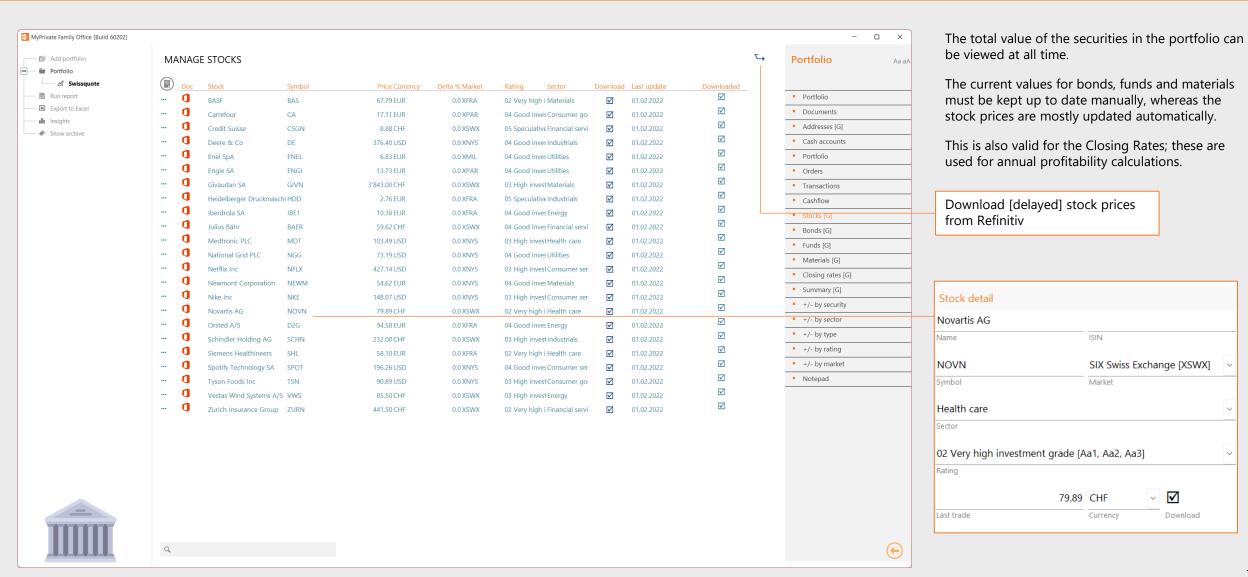






Stocks





Security profitability





Profitability is shown by security, by sector, type, rating or market.

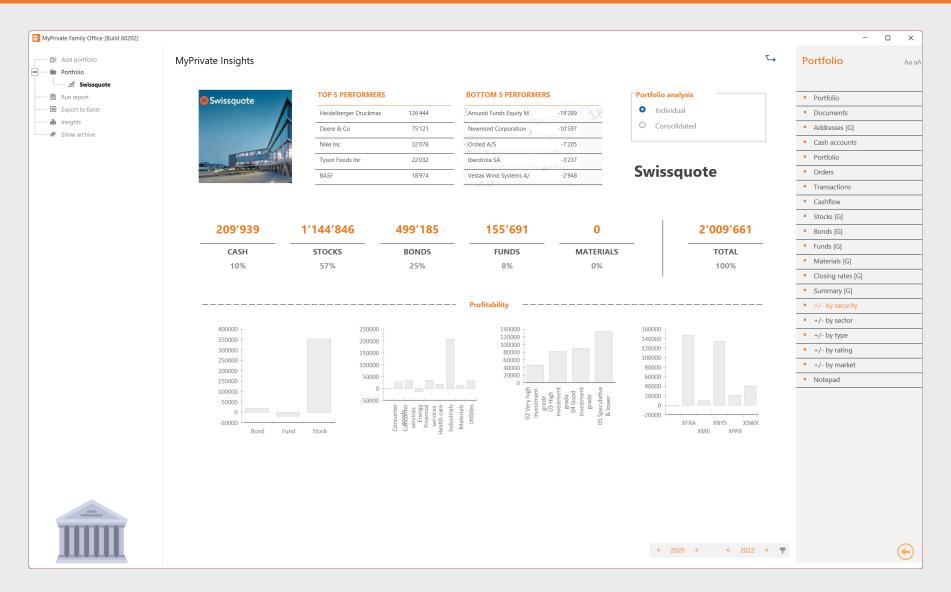
Using **the year selector** at the bottom a single year or a range of contingent years can be analyzed.

For the calculations to be correct, it is important that **the closing rates of the securities** are set.

Note that the profitability includes all components that relate to a security transaction – purchase, sale, dividend, interest and commission

Portfolio insights





Analysis can be done on a single portfolio, or on a consolidated view of all portfolios.

The top and bottom 5 performers in terms of profitability are listed.

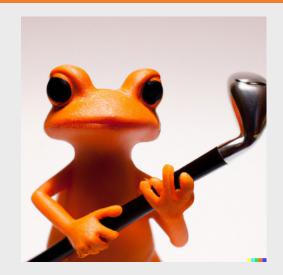
The composition of the portfolio in both value and percentage ate shown in the middle section. This table is normally used to check if rebalancing is needed in line with the investment strategy.

The bottom section analyzes profitability by type of security, by industry sector, by investment grade and by stock market.



MyPrivate Leisure Deep Dive

VOLUME 5



Module deep dives



ТНЕМЕ	MODULE	CONTENTS
Household	Family	Register the people living in your household, and keep track of close relatives. Track income from salaries as well as social charges, pension contribution and withholding tax, as well as expenses related to your family members.
	Health	Keep a close eye on your medical expenses and franchise. Stay alert for changes in your health by monitoring key health indicators and observations over the year. Bring your complete medical file on your trips.
	Pets	Keep track of vaccinations, equipment, expenses and memorable events of your pets.
	Residence	Manage multiple residences, including detail purchase & resale history. Plan and track transformations.
	Tenants	Manage tenants and rental income
	Equipment	Keep an up-to-date view on your equipment, warranty and maintenance history. See the family's spend over the years by type of equipment.
	Operations	Build a full building, fittings and garden maintenance history. Track energy expenses, including, gas, electricity, wood pellets and heating oil. Follow telecom expenses.
	Vehicles	Keep track of vehicle master data, including registration, model, and technical info. Track maintenance history, as well as consumption, both electric of fuel-based. Maintain purchase and re-sale information. Track lease contract, payment schedule and reimbursements.
	Personnel	Onboard and track personnel through a structured process. Use time cards and expense reports to generate pay slips compliant with local laws and regulations. Send automated instructions to the [Payments] module. Create accruals for social charge in the [Tax] module.
Prudential	Insurance	Keep all your insurance contracts in one place. Document inclusions and exclusions. Keep track of claims and reimbursements. View projected premiums to pay over a 12-month horizon.
	Pension funds	Manage all types of pensions funds, including state pension, occupational pension and private pension plans. View projected income from your retirements savings at different points in time based on multiple yield scenarios.
	Succession	Build peace of mind by reviewing and documenting the main topics related to your will, including medical, legal, financial and educational directives. Include specific objects in your household with your wishes.
	Legal	Document civil, legal and criminal matters, as well as related events, compensation, stakeholders and upcoming or past events.
	Development	Maintain an up-to-date view on education and accomplishments. Document character, behaviors and family values. Track costs related to training sessions, seminars, subscriptions and materials.
	Ecology	Calculate your family's CO2 footprint. See some surprisingly easy actions to reduce your emissions. For those who want to go the extra mile, offset the rest of your emissions and become carbon neutral.
Finance	Accounts	Maintain an up-to-date view on all your accounts and available liquid assets. View account movements and get alerts on gaps in the spend analysis.
	Payments	The most efficient way to register all your spend, allocate to the right categories, electronically register documents, tickets and invoices. Send electronic payment instructions to your bank. Reconcile all types of spend easily and accurately.
	Statements	At any time, simply pull up an up-to-date view of Income & Expenses, Balance Sheet as well as Key Household Financial Ratios. Enter year-end Adjustments where needed. For the longer-term view, see how your Net Worth has evolved over the years.
	Budget	Build a quarterly budget based on last year's spend. Evaluate how the budget will affect the family's liquidity and project the change in net worth. See how actual spend compares to the budget and how much is left to spend.
	Taxes	Define multiple grids by tax jurisdiction and currency. Maintain up-to-date estimates of taxes due. Track payments, tax withholdings and submission dates. Leverage checklists to support the process. Analyze multi-year tax returns and tax efficiency.
	Mortgages	Track multiple mortgages per residence and reimbursements.
	Financing	Although suitable to track commercial credit, this module has been primarily designed to track over the years donations and financial support to the family members to ensure transparent and fair treatment.
	Portfolio	Manage multiple portfolios in different currencies. Manage stocks, bonds, funds and materials. Automatic downloads of stock quotes and currency rates. Profitability analysis by security, market, rating, sector and market. Enter and track limit orders.
Leisure	Travel	Plan your trips, including itinerary, flights and budget info leveraging extensive checklists. Produce a comprehensive PDF document to take with you on your holiday, with bookings and other information.
	Collectibles	Besides of great leisurely interest, pre-empt conflicts with tax authorities, insurances companies and your dear family by maintaining an accurate taxonomy and valuation of your objects. For succession purposes, document your preferences and wishes.
	Sport	Keep track of your sport activities, events, results as well as ongoing spend or investments in equipment.
	Leisure	Keep track of your leisure activities, events, results as well as ongoing spend or investments in equipment.
	Nutrition	Create a catalog of your favorite recipes and ingredients. Create a weekly plan of your meals and their calorific value. Print a consolidated shopping list to ensure you shop only once and cook as planned.
	Cellar	Manage your cellar and your most precious wines. See which bottles need to be consumed over the years. For investors, evaluate and re-evaluate the value of your inventory.
	Events	Budget, plan and organize the events.

Travel deep dive



01

Tabs

Tabs of the Travel module

02

Insights

Analytical insights in the data from the

Travel module

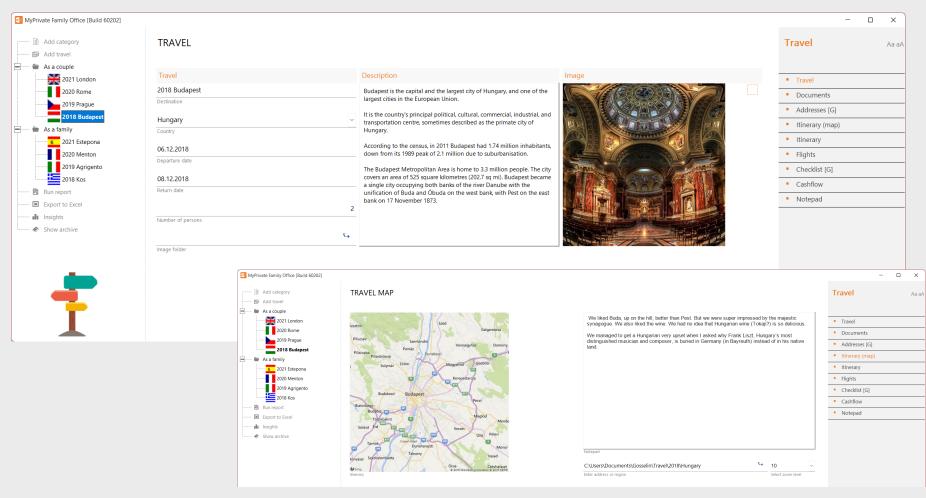




ТАВ	NOTES	Deep dive
Travel	Travel records	✓
Documents	Health certificates, Travel documents, Visa	
Addresses	Agents, Hotels	
ltinerary	Map of the itinerary	
Itinerary	List of travel destinations with journal	
Flights	Flight information with flight numbers, flight legs, date, cost and CO2	
Checklist	General- and travel specific checklists	
Cashflow	Activities, Car rental, Food & Drinks, Rail, Shopping, Sight-seeing, Tours	
Notepad	Notepad for capturing any other information	

Tabs of the Travel module



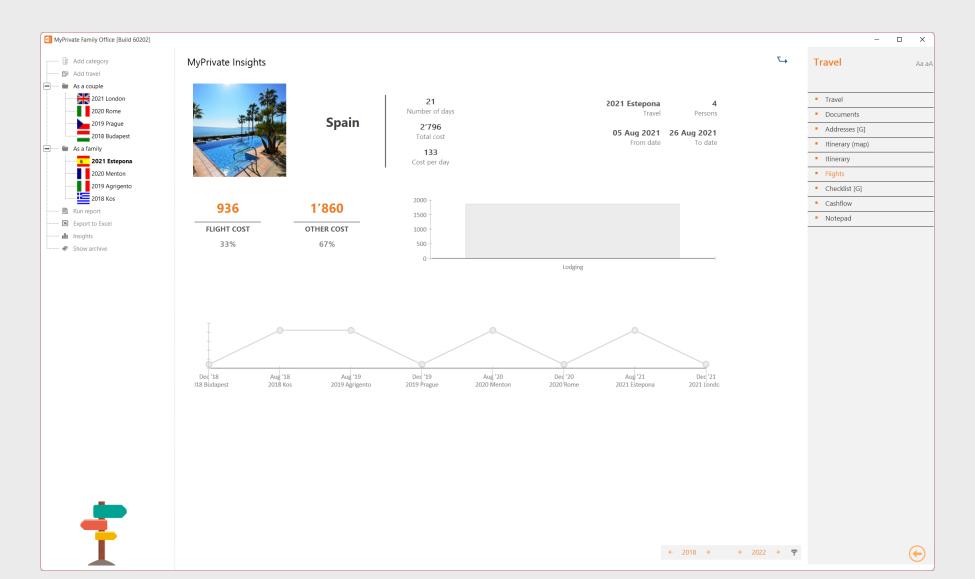


Travel memories are in our view an important pillar of the Family's history. Within the Travel module, key information for each travel can be kept:

- Dates and description
- Memorable addresses
- Itineraries
- Flights with cost and CO2 emissions
- Cashflow

Travel Insights





Collectibles deep dive



01

Rationale

Managing the taxonomy and attributes of Collectibles

02

Taxonomy and benchmark

Documentation des caractéristiques de l'objet et établissement d'un rapport de référence à des fins de comparaison 03

Appraisal Report

Sample appraisal report



Over time a Family may acquire valuable objects that are unique in nature and conservation state, such as paintings, watches and books.

History shows us that tax audits, family successions and household insurance are key reasons to keep a close grip on the inventory of collectibles.

The Collectibles module provides a catalog of 28 main categories (art, furniture, jewelry, ...) with 230+ attributes (material, punch, origin, ...) that normally is captured during evaluation by a professional evaluator.

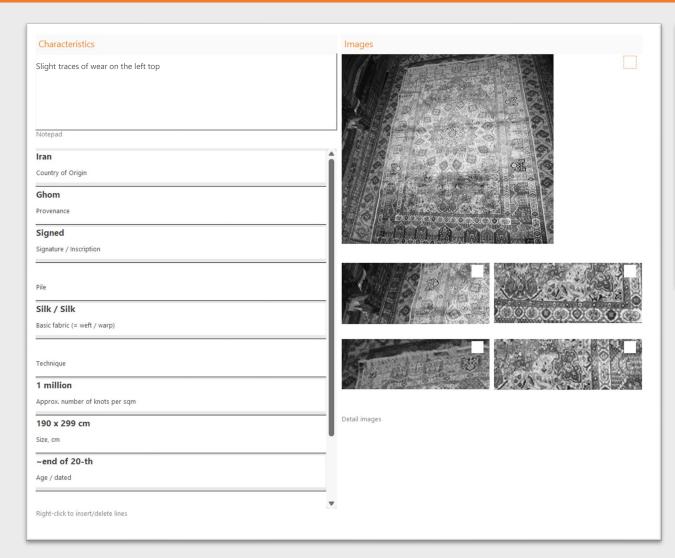
Any objects that have been marked as Collectibles in the Equipment module will automatically appear in its respective tab in the Collectibles module.

The reporting section provides the following capabilities:

- Print the taxonomy sheet with categories and attributes to be captured
 Print a worksheet to capture required attributes by collectible
- Print a benchmarking worksheet (without value) to benchmark valuations with a 3-rd party
- Print insurance appraisal report
- Print succession appraisal report
- Print tax appraisal report
- Generate a binder with collectibles and attached documents (certificates, invoices)

Taxonomy & benchmarking





Residence	Туре	Description	Manufacturer	Evaluation Date	Estimated by	Benchmark	Selection
Chalet Bianca	Pictorial Art	Saint-Tropez, the Quai Suffren	Bernard Buffet	260'000 Antiquaire dei Medici	31 Jan 2007		260'000
Chalet Bianca	Pictorial Art	Saint-Topez, the Masts	Bernard Buffet	72'000 Antiquaire dei Medici	31 Jan 2017		72'000
Chalet Bianca	Carpets & Textiles	Carpet		43'000 Antiquaire dei Medici	31 Jan 2007		43'000
Chalet Bianca	Carpets & Textiles	Carpet		34'000		\square	34'000
Chalet Bianca	Glassware	Eagle with partially opened wings	Murano	20'000 Antiquaire dei Medici	31 Jan 2017		0
Chalet Bianca	Pictorial Art	Knowing the Way	Maya Schüpbach	7'500 SSEP	12 Jan 2023		0
Chalet Bianca	Carpets & Textiles	Carpet		7'500			0
Home	Furniture	Antique Ebonized Cabinet		6'500 Antiquaire dei Medici	15 Jun 2021		0
Chalet Bianca	Pictorial Art	Animals & Music	Maya Schüpbach	6'500 SSEP	12 Jan 2023		0
Chalet Bianca	African Art	Statue of a woman		5'500 Antiquaire dei Medici	31 Jan 2007		0
Chalet Bianca	Glassware	Large vase	Montjoye	5'000 Antiquaire dei Medici	31 Jan 2007		0
Home	Books	Funeral song for Ignacio Sanchez Mej	ias Federico Garcia Lorc	4'800	31 Jan 2007		0
Chalet Bianca	Silverware	Vegetable Bowl	George Day	4'500 Antiquaire dei Medici	30 Jan 2007		
Chalet Bianca	African Art	Mask "Adone"		4'000 Antiquaire dei Medici	31 Jan 2007		0
				497'450			409'000

When an object is allocated to its category, MyPrivate will automatically add the characteristics of the category needed for a professional assessor to establish a valuation.

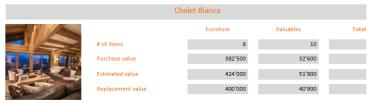
The main picture should represent the object at its best, whereas 4 additional miniatures can capture minor defects or its unique identification, such as a signature or stamp.

Through the benchmark tab, you can select the objects to include in the benchmark report, allowing you to limit the effort to the most valuable items.

Sample appraisal report



COLLECTIBLES APPRAISAL REPORT



Chemin des Ecureils 6 3963, Crans-Montana (CH)

Telephone 027 2

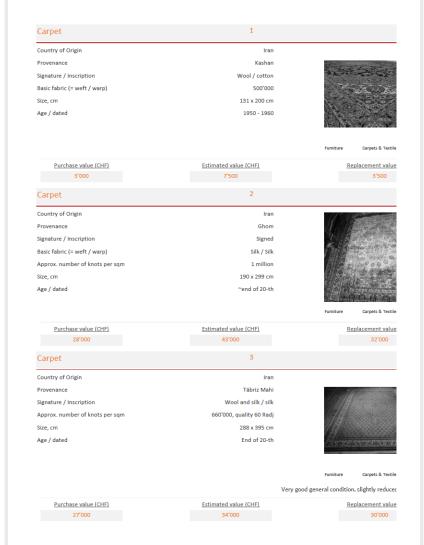
This report is for insurance purposes. In case of missing values, such as a purchase price, MyPrivate uses an alternative evaluation method. When alternative evaluations are applied to corresponding values are printed in gray

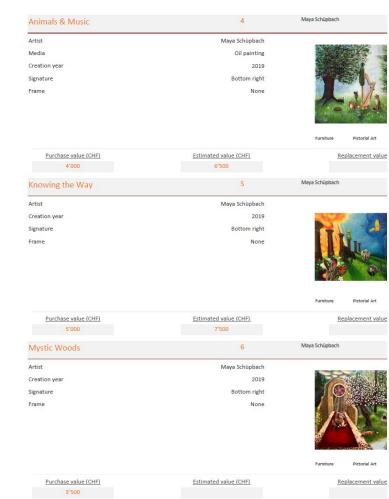
Furniture

	Туре	Description	Manufacturer	Model	Purchase value	Estimated value	Repla
1	Carpets & Tex	Carpet			3′000	7′500	
2	Carpets & Tex	Carpet			28'000	43'000	
3	Carpets & Tex	Carpet			27'000	34'000	
4	Pictorial Art	Animals & Music	Maya Schüpb		4'000	6′500	
5	Pictorial Art	Knowing the Way	Maya Schüpb		5′000	7′500	
6	Pictorial Art	Mystic Woods	Maya Schüpb		3′500	3′500	
7	Pictorial Art	Saint-Topez, the Masts	Bernard Buffe		72'000	62'000	
8	Pictorial Art	Saint-Tropez, the Quai Suffren	Bernard Buffe		240'000	260'000	:
				Furniture	382′500	424'000	4

Valuables

	Type	Description	Manufacturer Model	Purchase value	Estimated Repla value
9	African Art	Mask "Adone"		2′500	4'000
10	African Art	Statue of a woman		4'000	4′500
11	Books	Funeral song for Ignacio Sanchez Mejias	Federico Garc	3'000	4'800
12	Books	Wedding	Albert Camus	4'000	3′900
13	Glassware	Eagle with partially opened wings	Murano	9'000	20'000
14	Glassware	Large vase	Montjoye	5′000	4′500
15	Silverware	Serving Dish	Walker & Hall	800	1'600
16	Silverware	Teapot	Joseph II & Al	800	1′300
17	Silverware	Tureen	D & G Holy &	1'500	2'800
18	Silverware	Vegetable Bowl	George Day	2'000	4′500





Sport & Leisure deep dive



01

Tabs

Tabs of the Sport & Leisure modules

02

Insights

Analytical insights in the data from the Sport & Leisure modules



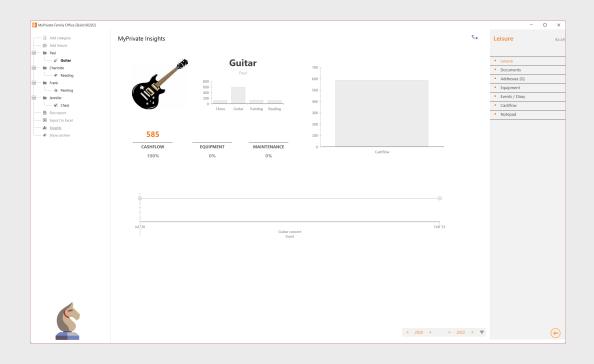
Tabs of the Sports & Leisure module

TAB	NOTES	Deep dive
Sport or Leisure	Master record for the sport or leisure	
Documents	Contracts, Correspondence	
Addresses	Clubs	
Equipment	Equipment	
Events/Diary	Memorable events such as exposition, matches	
Cashflow	Consumables, Fees, Memberships, Tournaments	
Notepad	Notepad for capturing any other information	

Sport & Leisure Insights







The Sport and Leisure modules are designed to track the corresponding activities, investments made in equipment & maintenance, register spend and keep track of memorable events, such as expositions, matches and so on. Besides the practicality of having this information at hand, at MyPrivate we see 2 additional benefits from these modules. First, collecting this information over the years is an important part of the Family History, and we do recommend to add the insights as an appendix to the annual Family Book. Secondly, there are many instances where a Family Member gradually reduces leisurely activities and sport, often due to an overarching focus on professional life. We see these insights as a good "wake-up" moment when realizing that less activity and less events take place, perhaps as a complement to the evaluation of Bill Hettler's tenets described in the Development module.

Nutrition deep dive



01

Tabs

Tabs of the nutrition module

02

Rationale

Rationale for using the nutrition module for managing recipes and meal planning

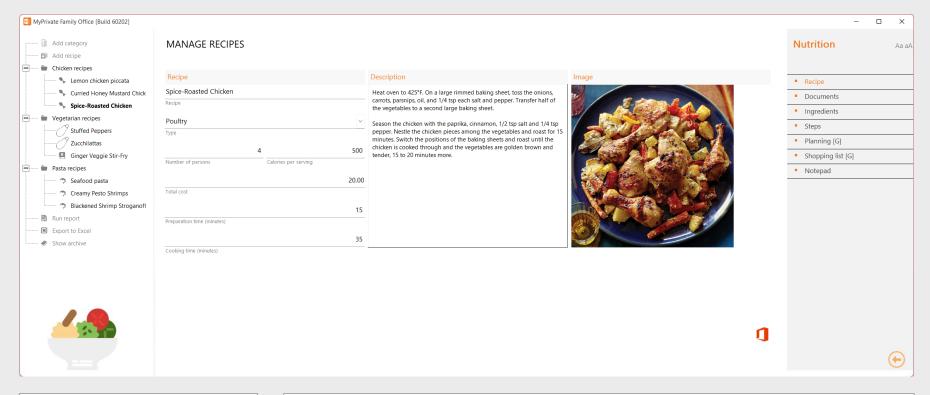




TAB	NOTES	Deep dive
Recipe	Master record for a recipe	✓
Documents	Recipes	
Ingredients	Ingredients for the recipe	
Steps	Recipe preparation steps	
Planning	Weekly meal planning board	
Shopping list	List of required ingredients for the weekly meal planning board	
Notepad	Notepad for capturing any other information	

Recipe

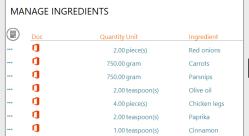


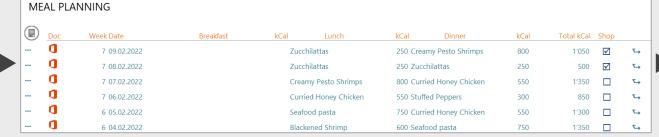


We see healthy nutrition habits as one of the key pillars of a good life quality.

However, in our opinion, despite the fact that many great and healthy recipes exist, it frequently happens that the required ingredients are not at hand and one reverts to a quick and easy plate such as pasta, or worse, precooked frozen food.

MyPrivate offers the capability to build up over time a catalog of recipes and required ingredients; this catalog can be used subsequently for meal planning, for checking the calory value of the plan, and finally to print a weekly shopping list to ensure the healthy plan can be actually implemented.





Ingredient	Quantity Unit
Black pepper	0.38 teaspoon(s)
Butter	0.38 cup(s)
Butter	2.00 teaspoon(s)
Flour tortillas	10.00 piece(s)
Linguini	375.00 gram
Montherey Jack Cheese	1.50 pound(s)
Mushrooms	1.00 pound(s)

Cellar deep dive



01

Tabs

Tabs of the Cellar module

02

Cellar

Creating the Cellar master record, entering cellar transactions, and perform evaluations 03

Insights

Analytical insights in the data from the Cellar module

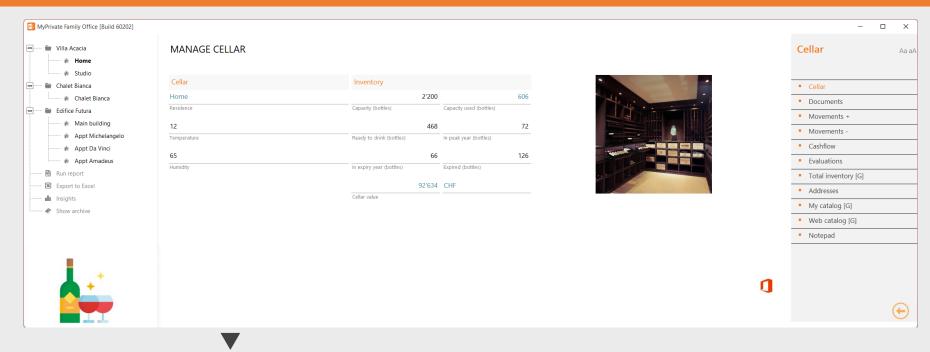


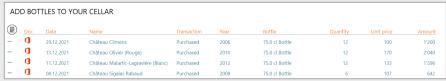


TAB	NOTES	Deep dive
Cellar	Master record for a cellar	✓
Documents	Inventory lists	
Movements+	Manage incoming bottles, which can be purchased or received	
Movements-	Manage outgoing bottles, which can be consumed, offered or sold. Note: enter newly consumed bottles via the Evaluations Tab	
Cashflow	Cellar maintenance	
Evaluations	Manage evaluations, including peak year, annotations and financial estimates	
Total inventory	Total inventory of the cellar(s)	
Addresses	Producer, Retailer, Specialty shop	
My catalog	Master records for all past and current wines in the cellar; these can be created manually or imported from the Web catalog	
Web catalog	Master records for a large selection of French, Italian, Swiss and Californian wines. These reside on the MyPrivate Server	
Notepad	Notepad for capturing any other information	

Cellar







The Cellar module is meant for higher-quality wines that will be kept for some time.

For table wines, there is probably less interest for this module.

Once the cellar has been added the master records for the wines need to be added. This can be done manually, or these can be imported from the web catalog.

Subsequently, cellar transactions can be entered, and cover the five main activities of purchasing, receiving, offering, drinking or selling.

Once a wine has entered the cellar, it is possible to evaluate the wine. This includes best before/after year, peak year, financial valuation and annotations.



WINES IN MY CATALOG

Château Mouton Rothschild

Bordeaux

Premier cru

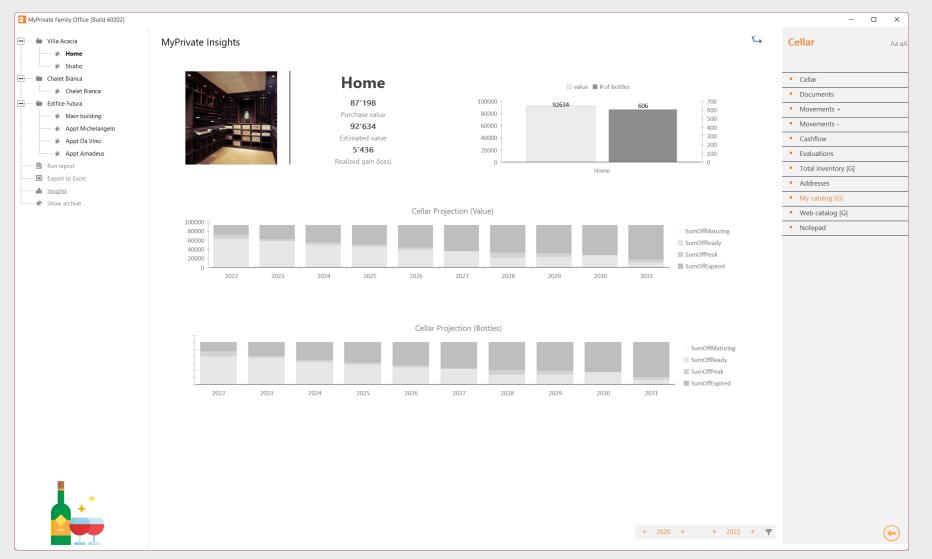
Cabernet Sauvignor

Merlot

22'500

Cellar insights





The Cellar insights provides analytics as follows:

Investment view

- Total purchase value
- Total estimated value estimated value overrides the purchased value
- Unrealized gain on the cellar inventory

Inventory view

- Number of bottles
- Total value

Time-phased view

- Number of bottles maturing (drink after not reached), bottles ready for consumption (between drink after and drink before, excluding peak year, bottles in their peak year, and bottles beyond the drink before year
- The same for the value of bottles

These insights ensure that bottles are offered, sold or consumed prior to their expiry date, and are typically also used to provide an updated inventory value to the insurance companies.

Events deep dive



01

Tabs

Tabs of the Events module

02

Events

Managing and tracking invitations

03

Insights

Analytical insights in the data from the Events module

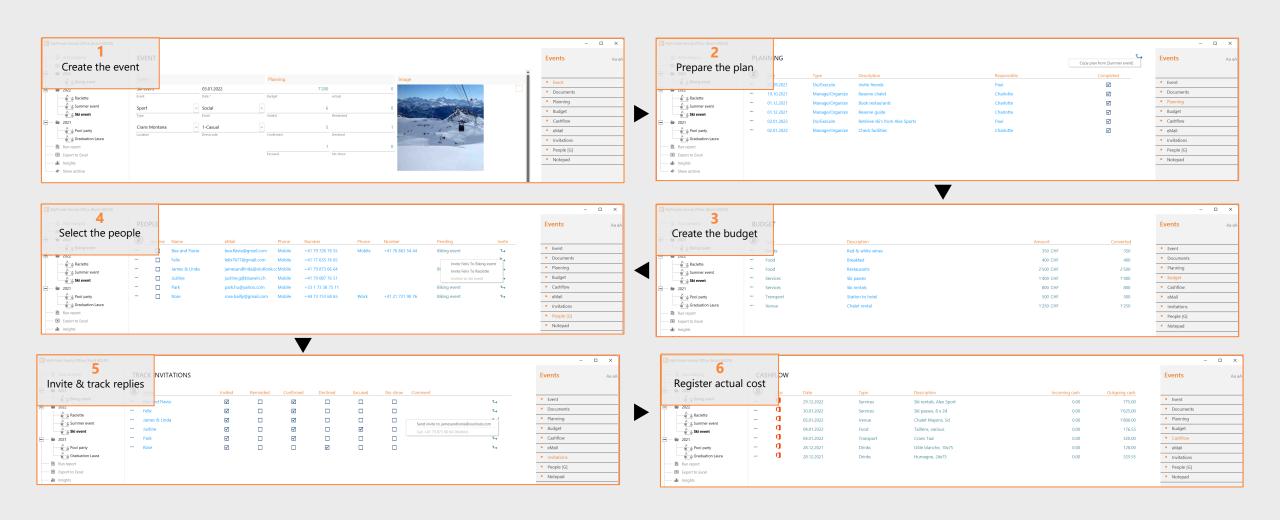




TAB	NOTES	Deep dive
Event	Master record for the event	✓
Documents	Brochure, Instructions, Invitation, Photo book, Speech	
Planning	Event plan with tasks, due dates, responsible and completion progress	
Budget	Event budget with breakdown by type	
Cashflow	Catering, disk jockey, drinks, equipment, flowers, food, musician, rental, services, stationery, transport, venue	
eMail	Invitation with Outlook integration	
Invitations	Tracking of invitations sent, reminders, confirmations, declines, excused and no-show. Direct access to Outlook and phone numbers	
People	Friends and family master records, with invite/de-invite capability	
Notepad	Notepad for capturing any other information	

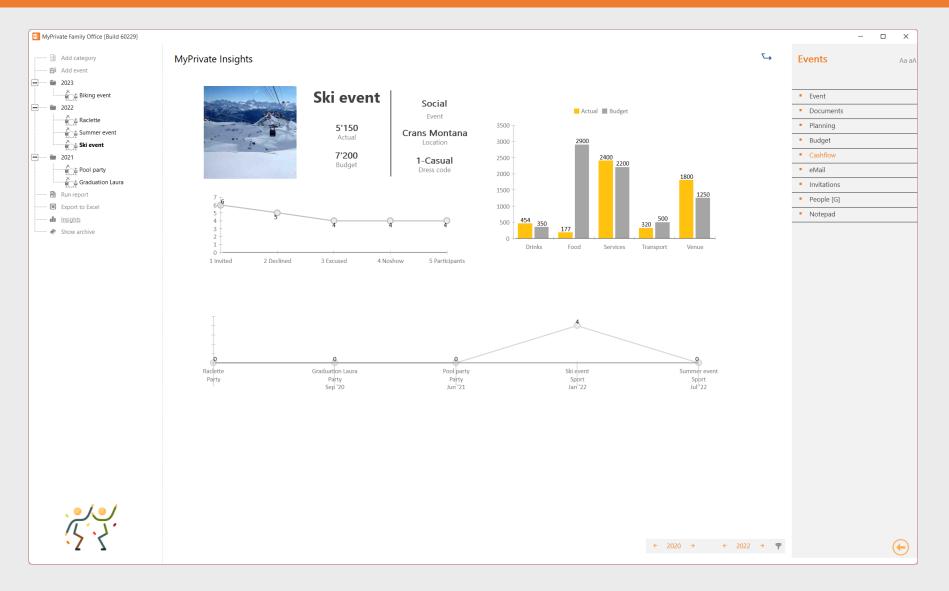
Events workflow





Events insights





For many a person the hosting of an event represents a stressful job. With the help of the MyPrivate Insights, it will be possible to gain understanding on the various metrics and hence facilitate and improve future events.

The Events insights provides analytics as follows:

Spend

- Budget cost (total and by type)
- Actual cost (total and by type)

Attendance

- Invited
- Declined
- Excused (declined afterwards)
- No-show (accepted but not showing up)
- Participants

Time-phases view

• Events in time with number of participants