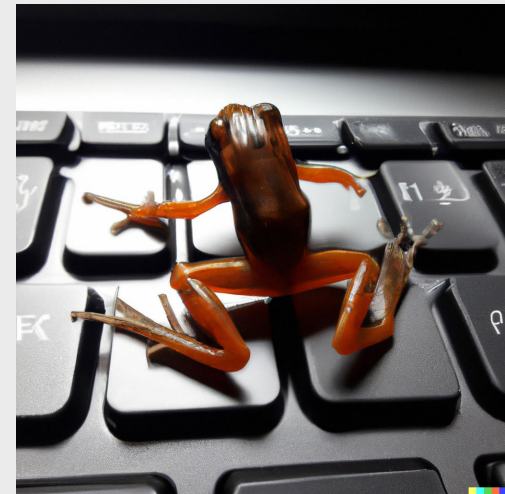


# MyPrivate

## Family Office Handbook

© 2024 MyPrivate is a registered trademark (TM). All rights reserved.

# VOLUME 1

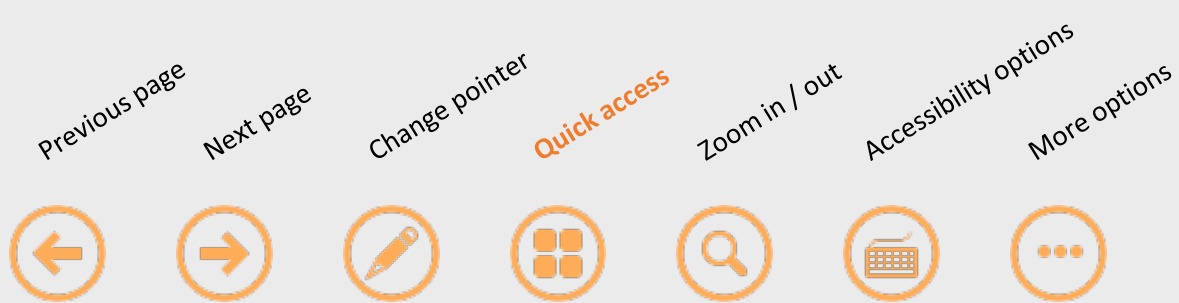
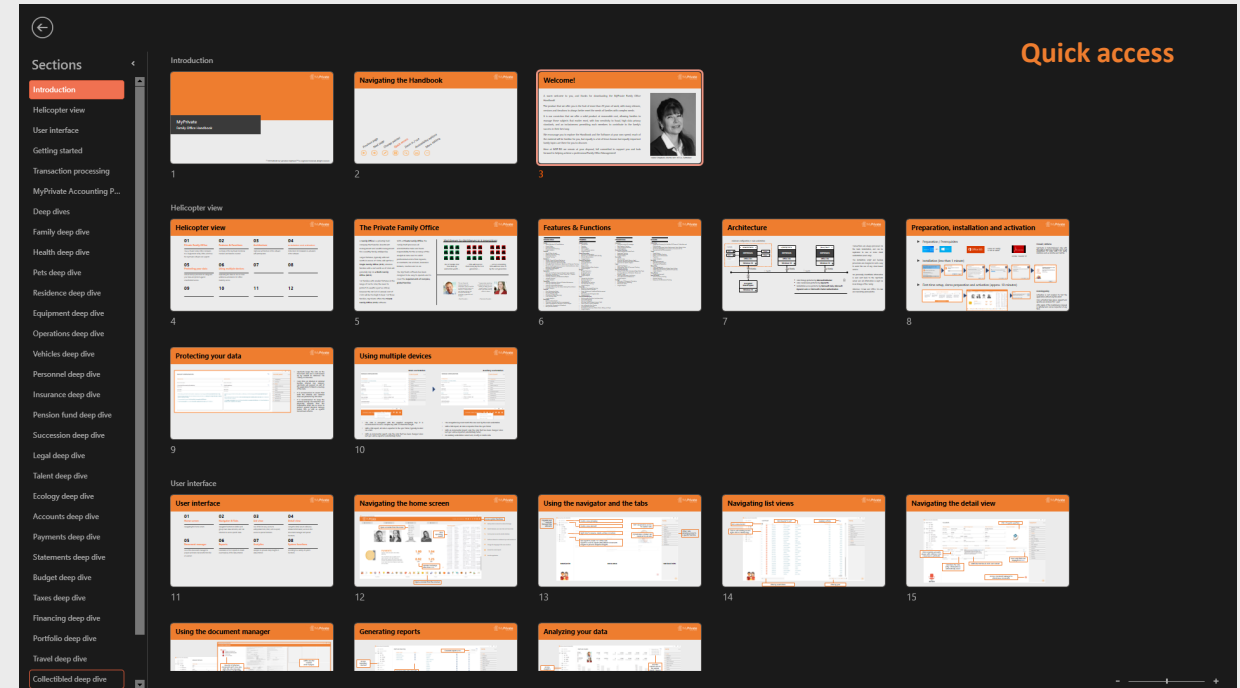


# Navigating the Handbook

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!

Valérie Schüpbach, Director, MDF-BIS S.A., Switzerland



# 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 ...

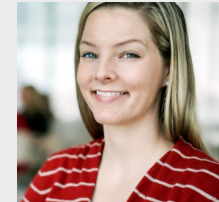
... 70% will have lost their money by the 2-nd generation ...

... 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
- Modèles de laboratoire et suivi des valeurs ; génération de rapports Excel
- Insight analytics

### Animals

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

### Residence

- Owned, Shared & Rented Residences
- Transformation 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

### Equipment

- Tracking of lawyers Equipment including Furniture, Valuables, Equipment, Appliances, TV, Audio, Photo/Tel, IT, Garden
- Management of lent items
- 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
- Statements
- 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
- 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

### Mortgages

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

### Financing

- Family & Commercial Financing
- Financing Grants & Receipts
- Fixed, Variable and Undefined Reimbursement schedules
- 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
- 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
- Philantropy
- 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 Attributes
- Support for Estimated Value, Replacement Value, Market Value
- Numbered PDF Register for Insurance, Succession & Tax Purposes with Full Documentation
- 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)
- Insight Analytics

### Sport & Leisure

- Events & History Tracking
- Expense Tracking
- Equipment & Maintenance 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

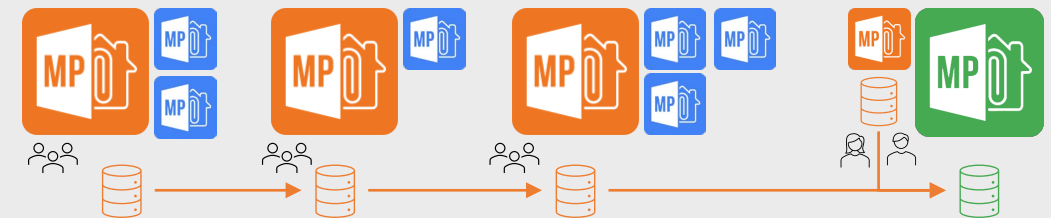
Covers the needs of the most complex Families

## Editions

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]

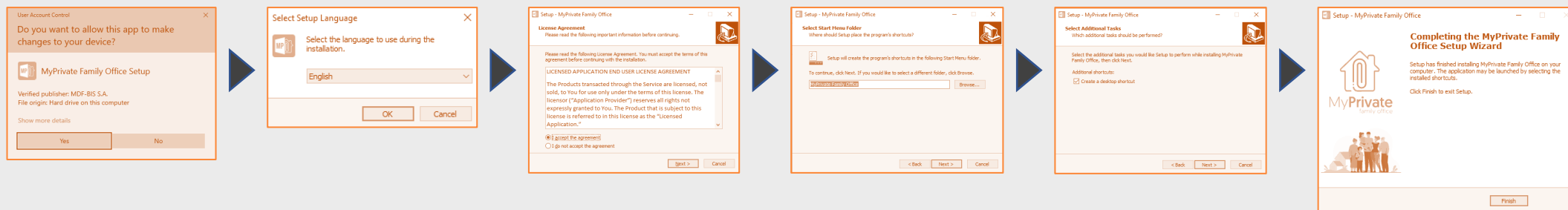
1 consolidation client  
1 primary client

# Preparation, installation and activation

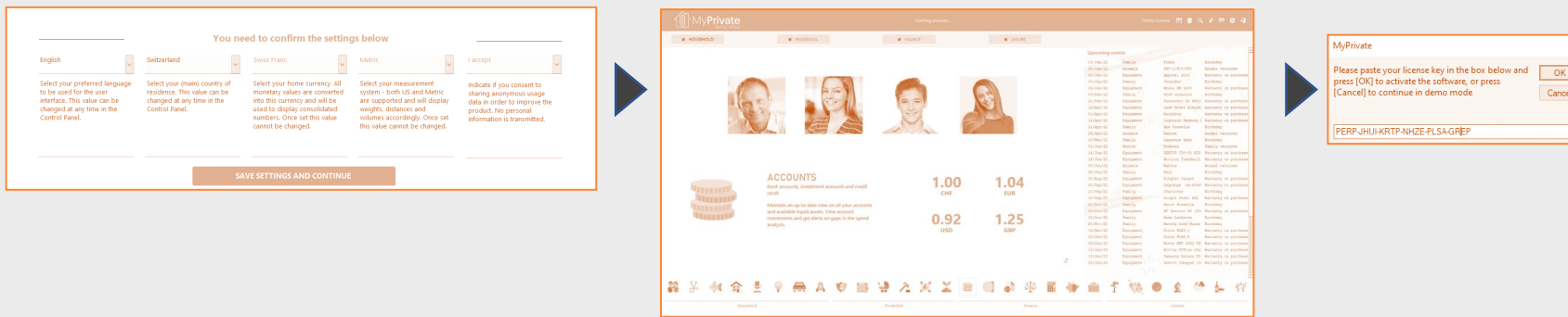
## ► Preparation / Prerequisites



## ► Installation (less than 1 minute)



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





# User interface

## 01

### Home screen

---

Navigating the home screen.

## 02

### Navigator & Tabs

---

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

## 03

### List view

---

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

## 04

### Detail view

---

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

## 05

### Document manager

---

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

## 06

### Reports

---

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

## 07

### Analytics

---

Analytics to provide deep insights in data entered.

## 08

### System functions

---

Acceding to a variety of system functions.

# Navigating the home screen

MyPrivate Family Office [Build 80290]

MyPrivate family office

Licensed, under maintenance

HOUSEHOLD PRUDENTIAL FINANCE LEISURE

Open a module from the menu

- Accounts
- Payments
- Statements
- Budget
- Mortgages
- Taxes
- Financing
- Portfolio

View upcoming events

Upcoming events

05/Sep/23	Equipment	Elite Ultra-Thin R	Warranty on purchase
21/Sep/23	Family	Charlotte	Birthday
10/Oct/23	Health	Diphtheria, Tetanus	Family vaccines
13/Oct/23	Insurance	Building, fire	Resiliation dates
13/Oct/23	Insurance	Building, water	Resiliation dates
14/Oct/23	Portfolio	Lausanne 0.875% 06	
20/Oct/23	Family	Marie Gosselin	Birthday
31/Oct/23	Family	Mike Lutherin	Birthday
11/Nov/23	Portfolio	Helvetia Schweizer	
20/Nov/23	Family	Martha Lenk-Buche	Birthday
30/Nov/23	Sports journal		Sports
15/Dec/23	Portfolio	Scor 3.375%	
03/Jan/24	Family	Frank	Birthday
30/Jan/24	Animals	PHV-1/FCV/FFV	Animal vaccines
30/Jan/24	Equipment	Apples, 2015	Warranty on purchase
30/Jan/24	Family	Jennifer	Birthday
31/Jan/24	Equipment	Miele RM 6230	Warranty on purchase
03/Feb/24	Family	Stef Gosselin	Birthday
26/Feb/24	Equipment	Panasonic KX PRX12	Warranty on purchase
16/Mar/24	Equipment	Lawn Mower Hitachi	Warranty on purchase
01/Apr/24	Equipment	WalkyDog	Warranty on purchase
16/Apr/24	Equipment	Logitech Harmony E	Warranty on purchase
21/Apr/24	Family	Abe Gosselin	Birthday
25/Apr/24	Animals	Rabies	Animal vaccines
18/May/24	Family	Laurence Lenk	Birthday
04/Jun/24	Health	Moderna	Family vaccines
16/Jun/24	Equipment	LENOVO C50-30 AIO	Warranty on purchase
30/Jun/24	Animals	Rabies	Animal vaccines
30/Jun/24	Family	Paul	Birthday
31/Jul/24	Equipment	Slalom skis	Warranty on purchase
31/Aug/24	Equipment	Zongler Carpet	Warranty on purchase
20/Sep/24	Equipment	Lagrange LA-43960	Warranty on purchase
30/Sep/24	Equipment	Slalom skis	Warranty on purchase
30/Sep/24	Equipment	Google Pixel 7 Pro	Warranty on purchase
15/Oct/24	Equipment	Berender Bendo	Warranty on purchase
31/Oct/24	Equipment	HP Spectre X2 (Fra	Warranty on purchase
14/Dec/24	Equipment	Sonos PLAY:1	Warranty on purchase

LEGAL  
full history of all legal matters, stakeholders and expenses

Document civil, legal and criminal matters, as well as related events, compensation, stakeholders and upcoming or past events.

1.00 CHF      0.96 EUR  
0.88 USD      1.12 GBP

Updated exchange rates from the ECB

Household Prudential Finance Leisure

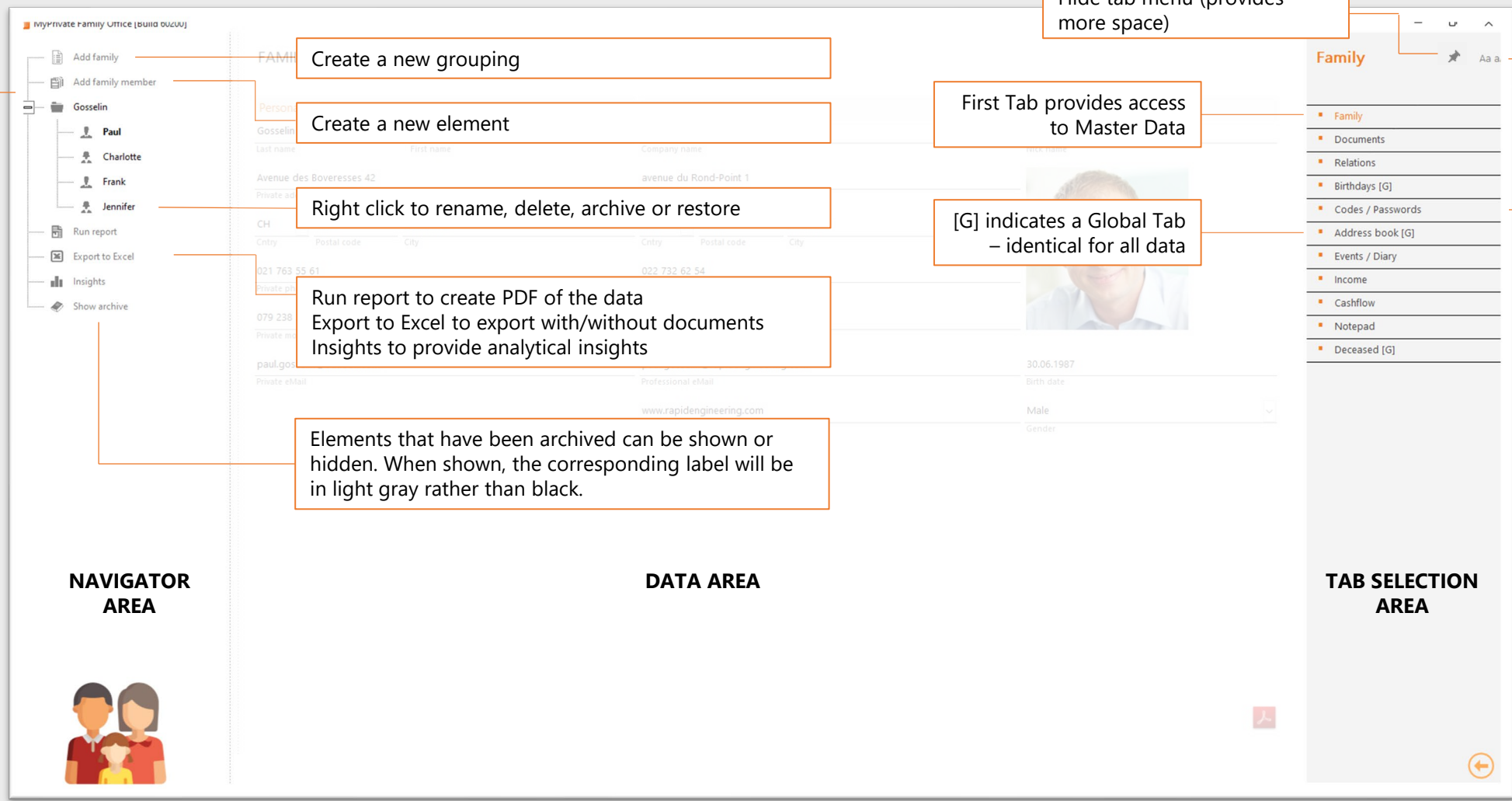
Open a module from the icon bar

## Access system functions

- Backup data to internal or external storage
- Switch between your own data and demo data
- Find any text across the whole database  
Print a report of upcoming events
- Download data for offline access (auxiliary workstation only)
- Change the language of the user interface
- Access the control panel
- Online manual
- Exit the application

# Using the navigator and the tabs

Organize and navigate through data elements



The screenshot shows the MyPrivate Family Office interface with three main areas:

- NAVIGATOR AREA:** Contains a tree view for organizing data elements. Callouts include:
  - Organize and navigate through data elements
  - Create a new grouping
  - Create a new element
  - Right click to rename, delete, archive or restore
  - Run report to create PDF of the data
  - Export to Excel to export with/without documents
  - Insights to provide analytical insights
  - Elements that have been archived can be shown or hidden. When shown, the corresponding label will be in light gray rather than black.
- DATA AREA:** Displays a list of family members and their details. Callouts include:
  - Hide tab menu (provides more space)
  - First Tab provides access to Master Data
  - [G] indicates a Global Tab – identical for all data
- TAB SELECTION AREA:** A vertical menu on the right for selecting different views. Callouts include:
  - Reduces or increases font size
  - Other Tabs provides access to a specific function

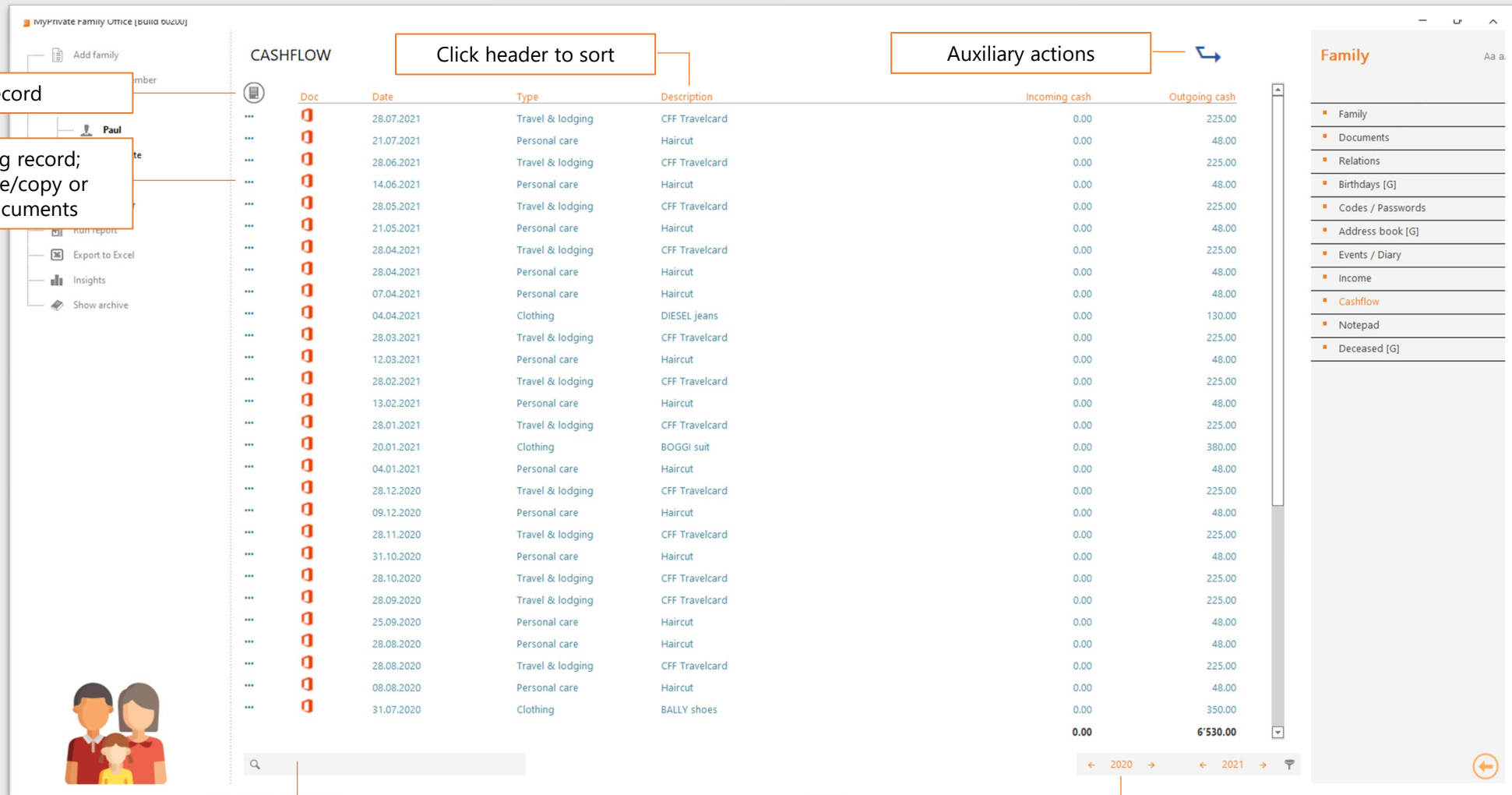
**NAVIGATOR AREA**

**DATA AREA**

**TAB SELECTION AREA**



# Navigating list views



**Annotations:**

- Add a new record:** Points to the '+' icon in the top left.
- Click to edit existing record; Right-click to delete/copy or access attached documents:** Points to the three-dot menu icon on the left side of the table rows.
- Click header to sort:** Points to the 'Type' column header.
- Auxiliary actions:** Points to the blue arrow icon in the top right.
- Filter by search item:** Points to the search bar at the bottom left.
- Filter by year:** Points to the year navigation controls at the bottom right.

Doc	Date	Type	Description	Incoming cash	Outgoing cash
...	28.07.2021	Travel & lodging	CFF Travelcard	0.00	225.00
...	21.07.2021	Personal care	Haircut	0.00	48.00
...	28.06.2021	Travel & lodging	CFF Travelcard	0.00	225.00
...	14.06.2021	Personal care	Haircut	0.00	48.00
...	28.05.2021	Travel & lodging	CFF Travelcard	0.00	225.00
...	21.05.2021	Personal care	Haircut	0.00	48.00
...	28.04.2021	Travel & lodging	CFF Travelcard	0.00	225.00
...	28.04.2021	Personal care	Haircut	0.00	48.00
...	07.04.2021	Personal care	Haircut	0.00	48.00
...	04.04.2021	Clothing	DIESEL jeans	0.00	130.00
...	28.03.2021	Travel & lodging	CFF Travelcard	0.00	225.00
...	12.03.2021	Personal care	Haircut	0.00	48.00
...	28.02.2021	Travel & lodging	CFF Travelcard	0.00	225.00
...	13.02.2021	Personal care	Haircut	0.00	48.00
...	28.01.2021	Travel & lodging	CFF Travelcard	0.00	225.00
...	20.01.2021	Clothing	BOGGI suit	0.00	380.00
...	04.01.2021	Personal care	Haircut	0.00	48.00
...	28.12.2020	Travel & lodging	CFF Travelcard	0.00	225.00
...	09.12.2020	Personal care	Haircut	0.00	48.00
...	28.11.2020	Travel & lodging	CFF Travelcard	0.00	225.00
...	31.10.2020	Personal care	Haircut	0.00	48.00
...	28.10.2020	Travel & lodging	CFF Travelcard	0.00	225.00
...	28.09.2020	Travel & lodging	CFF Travelcard	0.00	225.00
...	25.09.2020	Personal care	Haircut	0.00	48.00
...	28.08.2020	Personal care	Haircut	0.00	48.00
...	28.08.2020	Travel & lodging	CFF Travelcard	0.00	225.00
...	08.08.2020	Personal care	Haircut	0.00	48.00
...	31.07.2020	Clothing	BALLY shoes	0.00	350.00
				<b>0.00</b>	<b>6'530.00</b>

Add a new record


Click to edit existing record; Right-click to delete/copy or access attached documents

Filter by search item

Filter by year

# Navigating the detail view

**VALUABLES**

Price and rating		Object management		Object description		Image and notepad	
28.01.2018	762 625 778 876	<input type="checkbox"/>		Pomellato Ring Nudo			
Purchase date	Invoice number	Include in succession		Description			
28.01.2020	Héritage			Jewelry			
End of warranty	Sold by	Include in collectibles		Type			
1'600.00	CHF	1'600.00	Valuables	POMELLATO			
Purchase price	Currency	In home currency	Reclassify household object	Manufacturer			
			Home	NUDO			
Account	Debited	Move object to another residence		Model			
Payment date		Disposal date	Disposal note	Serial number			
Estimated and replacement value		Notepad		Lent objects		Repair & Maintenance	
1'000.00	CHF	1'000.00	NUDO is the iconic jewel of Pomellato's iconic ring, with its unmistakable silhouette. Nudo offers a very variegated palette of watercolour shaded stones for endless colour combinations, to satisfy an absolutely personal mix & match inspiration.	Lent to		Cumulated maintenance & repair cost	
Last estimated value	Currency	In home currency		Lent date		CHF	
	CHF					Currency	
28.01.2018			Notepad				
Estimation date	Estimation done by						

**Equipment**

- Equipment / Summary
- Documents
- Furniture
- Valuables
- Appliances
- TV / Audio
- Photo / Telephony
- Hardware / Software
- Garden
- Other equipment
- Various items
- Lent items
- Maintenance / Repair
- Cashflow
- Notepad
- Insurance
- Collectibles

Enter monetary amounts always with currency code. conversion is automatic

Data fields for data entry. Information is automatically saved

Multi-line text box in Rich Text Format

Right-click to paste a picture

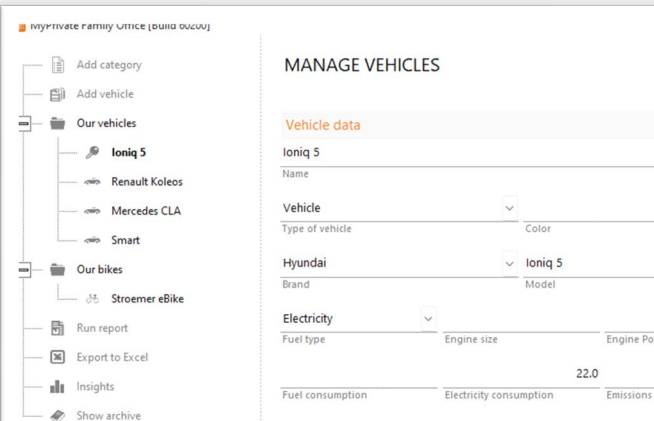
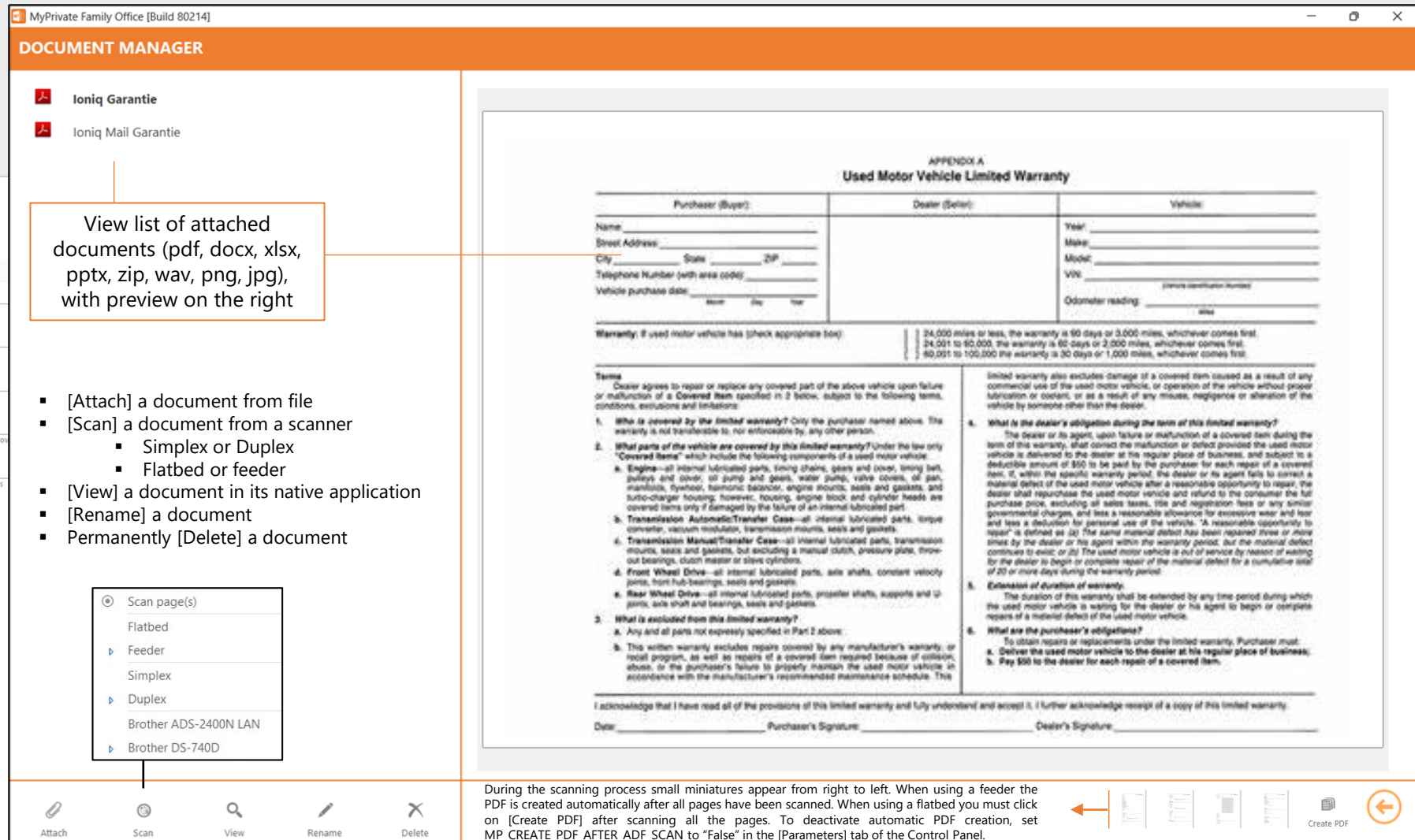
Read-only fields are displayed in blue

Access Document Manager to attach/view documents



# 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.

**DOCUMENT MANAGER**

- Ioniq Garantie
- Ioniq Mail Garantie

View list of attached documents (pdf, docx, xlsx, pptx, zip, wav, png, jpg), with preview on the right

- [Attach] a document from file
- [Scan] a document from a scanner
  - Simplex or Duplex
  - Flatbed or feeder
- [View] a document in its native application
- [Rename] a document
- Permanently [Delete] a document

During the scanning process small miniatures appear from right to left. When using a flatbed you must click on [Create PDF] after scanning all the pages. To deactivate automatic PDF creation, set MP\_CREATE\_PDF\_AFTER\_ADF\_SCAN to "False" in the [Parameters] tab of the Control Panel.



# Generating reports

Access Reporting Function

The screenshot shows the MyPrivate Reporting interface. On the left, a sidebar contains navigation options: Add family, Add family member, Gosselin (with sub-items Paul, Charlotte, Frank, Jennifer), Run report, Export to Excel, Insights, and Show archive. The main area is titled 'MyPrivate Reporting' and features two selection tables. The first table, 'Include in report', lists family members with checkboxes: Paul [Gosselin], Charlotte [Gosselin], Frank [Gosselin], and Jennifer [Gosselin]. The second table, 'Include in report', lists report categories with checkboxes under 'Summary' and 'Detail' columns: Person detail, Documents, Relations, Codes / Passwords, Events / Diary, Income, Cashflow, Notepad, Deceased, and Birthdays. A 'Generate report (PDF)' button is highlighted, with a 'Print report' button next to it. Below the selection tables, a preview of a report is shown, displaying personal and professional details for Paul, including contact information and a list of transactions. At the bottom, a year selection control shows '2020' and '2021' with navigation arrows. On the right side of the interface, a 'Family' sidebar lists various report categories: Family, Documents, Relations, Birthdays [G], Codes / Passwords, Address book [G], Events / Diary, Income, Cashflow, Notepad, and Deceased [G].

MyPrivate Reporting

Include in report	Select
Paul [Gosselin]	<input checked="" type="checkbox"/>
Charlotte [Gosselin]	<input checked="" type="checkbox"/>
Frank [Gosselin]	<input checked="" type="checkbox"/>
Jennifer [Gosselin]	<input checked="" type="checkbox"/>

Include in report	Summary	Detail
Person detail	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Documents	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Relations	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Codes / Passwords	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Events / Diary	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Income	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Cashflow	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Notepad	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Deceased	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Birthdays	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Generate report (PDF) Print report

Select master data elements to be included in the report

Select list views to be included in the report

Select detail views to be included in the report

Select years to be included in the report

Family

- Family
- Documents
- Relations
- Birthdays [G]
- Codes / Passwords
- Address book [G]
- Events / Diary
- Income
- Cashflow
- Notepad
- Deceased [G]

# Analyzing your data

Access Analytics

MyPrivate Family Office [BUNIA 00000]

- Add family
- Add family member
- Gosselin
  - Paul
  - Charlotte
  - Frank
  - Jennifer
- Run report
- Export to Excel
- Insights
- Show archive

### MyPrivate Insights

**Paul**  
Nickname

**174'800**  
Gross

**137'560**  
Net

**0**  
Tax credit

**26'220**  
Pension (employee)

**26'220**  
Pension (employer)

**52'440**  
Pension (Total)

**11'020**  
Other charges

**Charlotte**  
Nickname

**127'300**  
Gross

**103'550**  
Net

**0**  
Tax credit

**19'095**  
Pension (employee)

**38'190**  
Pension (employer)

**57'285**  
Pension (Total)

**4'655**  
Other charges

### Family

- Family
- Documents
- Relations
- Birthdays [G]
- Codes / Passwords
- Address book [G]
- Events / Diary
- Income
- Cashflow
- Notepad
- Deceased [G]

**NET INCOME**

Year	Net Income
2020	~150,000
2021	~100,000

**PENSION CONTRIBUTION**

Year	Pension Contribution
2020	~70,000
2021	~40,000

**TAX CREDIT**

Year	Tax Credit
2020	0
2021	0

**OTHER CHARGES**

Year	Other Charges
2020	~10,000
2021	~6,000

**NET INCOME BY PERIOD**

**CASHFLOW BY TYPE**

**CASHFLOW BY YEAR**

Add the current view to the annual report (Finance module)

Select years to be included in the analytics

← 2020 → ← 2021 →



# Export documents and attachments

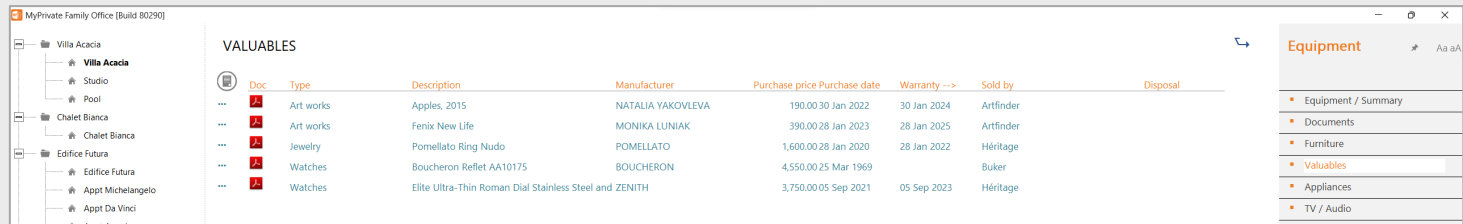
There are many cases where the attached documents need to be provided in conjunction with a list of all items.

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.



Export data and documents



Excel with embedded links



Type	Description	Manufacturer	Purchase price	Purchase date	Warranty -->	Sold by	Disposal	Document
Art works	Apples, 2015	NATALIA YAKOVLEVA	190	1/30/2022	1/30/2024	Artfinder		<a href="#">0002_20220130 Apples 2015 Certificate.pdf</a>
Art works	Fenix New Life	MONIKA LUNIAK	390	1/28/2023	1/28/2025	Artfinder		<a href="#">0004_20220128 Fenix New Life Certificate.pdf</a>
Jewelry	Pomellato Ring Nudo	POMELLATO	1600	1/28/2020	1/28/2022	Héritage		<a href="#">0007_20200327 Pomellato Ring Nudo Invoice.pdf</a>
Watches	Boucheron Reflet AA10175	BOUCHERON	4550	3/25/1969		Buker		<a href="#">0008_19690325 Boucheron Reflet AA10175 Invoice.pdf</a>
Watches	Elite Ultra-Thin Roman Dial Stainless Steel and Alligator Watch	ZENITH	3750	9/5/2021	9/5/2023	Héritage		<a href="#">0010_20210905 Elite Ultra-Thin Roman Dial Stainless Steel Invoice.pdf</a>

Document2	Document3
<a href="#">0003_20220130 Apples 2015 Export authorization.pdf</a>	<a href="#">0006_20220128 Fenix New Life Invoice.pdf</a>
<a href="#">0005_20220128 Fenix New Life Export authorization.pdf</a>	<a href="#">0009_Boucheron Reflet COA.jpg</a>

# 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

# Family and members

Create your family

Create your family members

The screenshot displays the 'MyPrivate Family Office' interface. On the left is a navigation menu with options: Add family, Add family member, Gosselin (expanded), Paul, Charlotte, Frank, Jennifer, Run report, Export to Excel, Insights, and Show archive. The main area is titled 'FAMILY / HOUSEHOLD MEMBERS' and shows details for Charlotte Gosselin-Lenk. The details are organized into three columns: Personal info, Professional info, and Other info. A photo of Charlotte is shown in the 'Other info' column. A callout box points to the birth date field with the text: 'Enter birth dates for all members; these are used for retirement planning'. On the right is a 'Family' sidebar menu with items: Family, Documents, Relations, Birthdays [G], Codes / Passwords, Address book [G], Events / Diary, Income, Cashflow, Notepad, and Deceased [G].

Personal info			Professional info			Other info		
Gosselin-Lenk Charlotte			Alternative Counseling S.A.			Charlotte		
Last name First name			Company name			Nick name		
Avenue des Boveresses 42			rue de la Louve 10					
Private address			Professional address					
CH	1010	Lausanne	CH	1003	Lausanne			
Cntry	Postal code	City	Cntry	Postal code	City			
021 763 55 61			021 836 82 97			21.09.1988		
Private phone			Professional phone			Birth date		
079 736 72 77			079 782 29 18			Female		
Private mobile			Professional mobile			Gender		
charlotte.gosselin@outlook.com			charlotte.gosselin@alternative-counseling.com					
Private eMail			Professional eMail					
			www.alternative-counseling.com					
			Professional website					

Enter birth dates for all members; these are used for retirement planning



# Residences

Create residences

Always create one unit for the full property.

Additional units can be created to track individual elements of the property, such as a swimming pool.

For each apartment or area that is rented, a rental unit must be created.

MyPrivate Family Office [Build 60248]

RESIDENCE - GENERAL INFORMATION

Ensure the Type is set correctly

General information

Home	Sole ownership	1985	1'120
Name *	Type *	Year of construction	Volume

Technical information

Rue des Sources	550
Address	Surface

Image

Financial information

Insurance value	1'300'000	CHF	In home currency	1'300'000	15 Jan 2019	15 Jan 2029
		Currency			Last estimate	Next estimate
Fiscal value	1'100'000	CHF	In home currency	1'100'000	15 Jan 2019	15 Jan 2029
		Currency			Last estimate	Next estimate
Commercial value	1'450'000	CHF	In home currency	1'450'000	30 Jun 2021	30 Jun 2026
		Currency			Last estimate	Next estimate
Rental value	48'000	CHF	In home currency	48'000	30 Jun 2021	30 Jun 2026
		Currency			Last estimate	Next estimate

Residence

- Residence
- Documents
- Addresses [G]
- Transformations
- Cashflow
- Total cost of ownership [G]
- Purchase
- Sale
- Notepad

# Mortgage setup

Add a mortgage

Enter initial amount and currency

Fixed payment, fixed principal or manual

View/adjust installments & track payments

- 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

Create your categories

Create your vehicles

MANAGE VEHICLES

Vehicle data	Identification numbers	Image
<b>Mercedes CLA</b> Name Car: Grey Type of vehicle: Mercedes Benz Brand: Mercedes Benz Model: CLA Fuel type: Gasoline Engine size: 1'980 Engine Power: 124 Registration number: VD 622 726 Fuel consumption: 8.5 Electricity consumption: 124 Emissions: 124	Certification number Frame number Date of first registration: 31.01.2018 Plate number: VD 622 726	

- Vehicles
- Documents
- Addresses [G]
- Purchase & Lease
- Maintenance
- Cashflow
- Consumption
- Sale
- Cost summary
- Notepad

For proper valuation, enter details here

For a cash purchase enter the value here

For a leasing enter parameters below

PURCHASE & LEASING

Terms of purchase	Cash purchase detail	Leasing detail
Vendor: Romandie Cars, Pierre Duval Contract number: 2944 2346 HJUZH Purchase date: 31.01.2018 Odometer on purchase: 13'400 Purchase price: 38'500.00 CHF Currency: CHF In home currency: 38'500.00 Maximum warranty distance: 100'000 Warranty expiration date: 31.01.2021	Cash purchase: CHF Converted Current account: CHF Debited Company car: <input type="checkbox"/>	Leasing company: Mercedes Financing Contract number: 8373 3636 2876 Lease contract date: 31.01.2018 Lease amount: 38'500.00 CHF Currency: CHF Downpayment: 3'850.00 CHF # of instalments: 36 Amount per installment: 870.00 CHF Repurchase amount: 3'850.00 CHF First installment: 31.01.2018 Maximum distance: 100'000 Penalty: 0.15 CHF

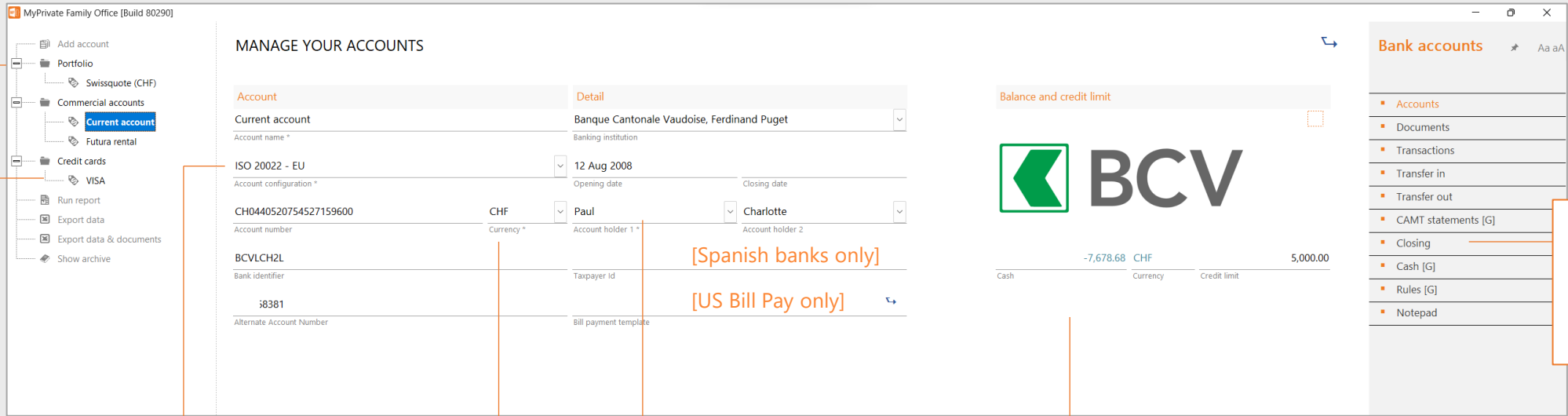
[Create lease schedule](#)

Lease schedule generation

# 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



To generate eBanking payment files, choose the right format (ISO20022 Europe/Swiss, UK BACS or US Bill Pay)

Identify at least 1 account owner

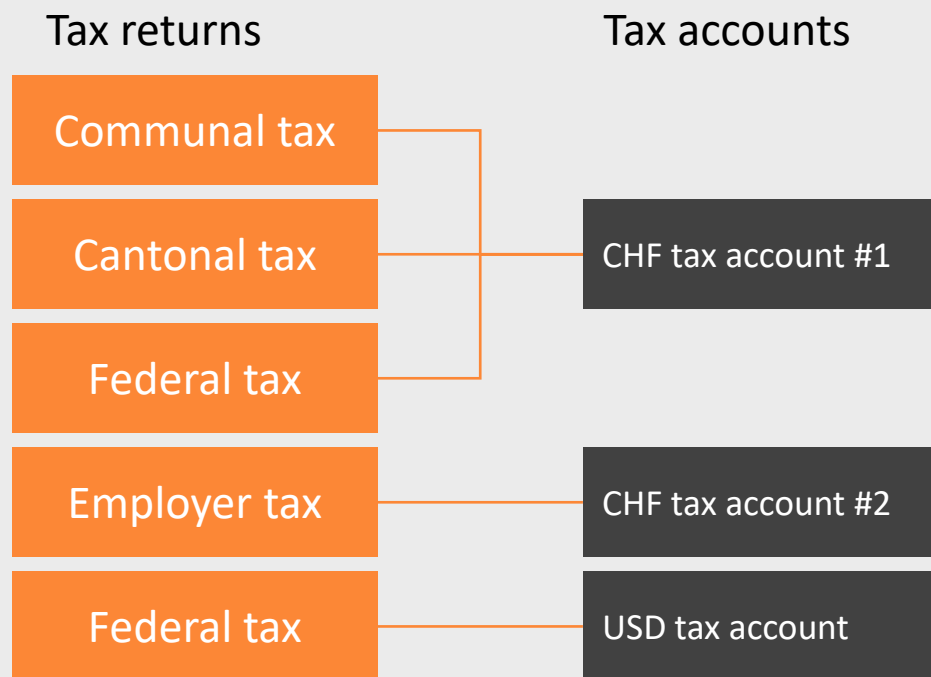
Ensure the bank currency is set

Automatically calculated account balance

For proper valuation enter the latest bank statement balance



- **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



## MANAGE TAX ACCOUNTS

Doc	Description	Account holder 1	Account holder 2	Taxpayer Identification	Closed	Currency
...	Employer tax account	Paul	Charlotte	762.837.383.27	01.01.1900	CHF
...	Family tax account	Paul	Charlotte	872.112.760.36	01.01.1900	CHF

Create the tax accounts

myprivate family office (build 00000)

## MANAGE TAX RETURNS

Tax return	Detail	Notepad
10 Municipal income tax	190'000.00 CHF	
Line Tax	Tax calculation base	
Family tax account	20'000.00 CHF	
Tax account	Tax amount	

Create the tax return lines and link to the appropriate tax account. Tax calculation base and tax amount are manually copied from the tax declaration (software).

myprivate family office (build 00000)

## MANAGE TAX RETURNS

Doc	Line	Tax	Calculation base	Amount	Converted	Submitted	Accepted	Account
...	10	Municipal income tax	190'000.00	20'000.00 CHF	20'000.00	<input type="checkbox"/>	<input type="checkbox"/>	Family tax account
...	20	Municipal property tax	2'280'000.00	2'800.00 CHF	2'800.00	<input type="checkbox"/>	<input type="checkbox"/>	Family tax account
...	30	Cantonal income tax	190'000.00	3'300.00 CHF	3'300.00	<input type="checkbox"/>	<input type="checkbox"/>	Family tax account
...	40	Cantonal property tax	2'280'000.00	1'000.00 CHF	1'000.00	<input type="checkbox"/>	<input type="checkbox"/>	Family tax account
...	50	Federal income tax	168'890.40	8'000.00 CHF	8'000.00	<input type="checkbox"/>	<input type="checkbox"/>	Family tax account

## Taxes

- Tax return
- Documents
- Payments
- Cashflow
- Credit
- Deductibles [G]
- Withholding tax [G]
- Submission
- Summary [G]
- Accounts [G]
- Checklist [G]
- Addresses [G]
- Notepad
- Deduction codes [G]

Enter the total amount paid so far to ensure the tax liabilities are correct. This can be a single total, or the actual individual payments.

# 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.

MyPrivate Family Office [build 00000]

- Transactions
  - 2022
  - 2021
  - 2020
- Run report
- Export to Excel
- Insights
- Show archive

### VIEW BALANCE SHEET

Section	Account	Assets	Liabilities	Net Worth	Net Worth Y-1
Current assets	Bank accounts & cash	243'335		243'335	243'335
Short-term assets	Securities	1'422'190		1'422'190	1'430'980
	Wines & Spirits	78'600		78'600	78'600
	Vehicles				40'141
Long-term assets	Financing granted (due < 1 year)			27'000	27'000
	Financing granted (due > 1 year)	27'000		27'000	27'000
	Capitalized collectibles & equipment	164'390		164'390	164'390
Current liabilities	Real estate	4'450'000		4'450'000	4'450'000
	Pension funds	398'786		398'786	398'786
	Invoices payable				
Short-term liabilities	Salaries payable		20'821	-20'821	-20'821
	Unreconciled spend				
	Credit line				
	Taxes payable		19'856	-19'856	-19'601
Long-term liabilities	Car leases (due < 1 year)		10'200	-10'200	-10'200
	Financing received (due < 1 year)				
	Mortgage debt (due < 1 year)		321'302	-321'302	-254'332
	Car leases (due > 1 year)		10'800	-10'800	-10'800
Long-term liabilities	Financing received (due > 1 year)		100'000	-100'000	-100'000
	Mortgage debt (due > 1 year)		2'634'073	-2'634'073	-2'082'073
		<b>6'784'301</b>	<b>3'117'052</b>	<b>3'667'249</b>	<b>4'335'405</b>

# 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

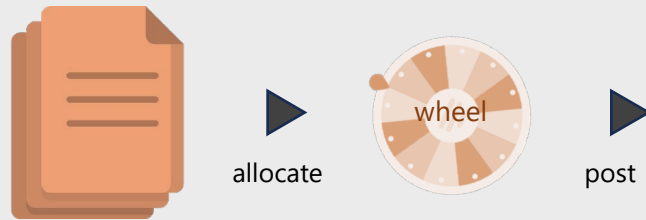
### Bank statement reconciliation

---

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

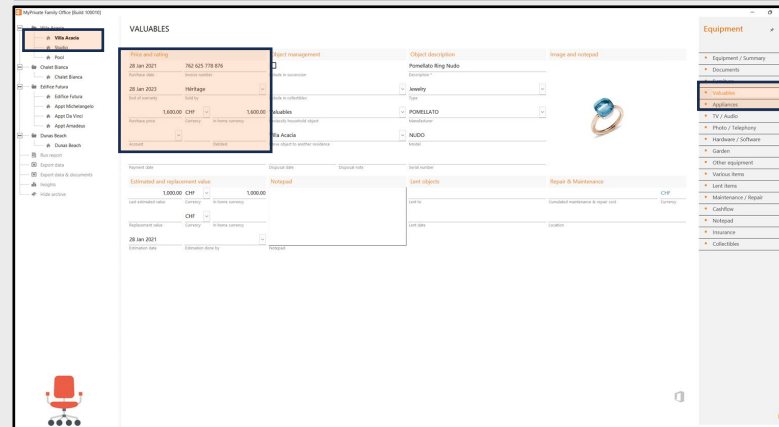
# Spend allocation and reporting

## 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: Equipment



## 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

### 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)

## Invoice Payment

### 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

## Statement reconciliation

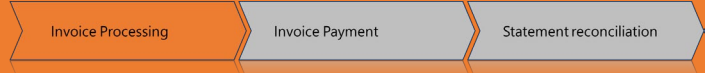
### Supported formats and standards

- 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
5. Direct debits by credit card issuer: manually link to credit card account
6. Tail of spend below a user defined threshold: ignore

# Invoice processing



MyPrivate Family Office (Build 100010)

INVOICE REGISTER

Doc	Date	Supplier	Payment	Description	Amount	Paid	Proc.	
1	25 Apr 2024	Albrecht - Wagner	IBAN	Premium	142.68 CHF		7	
	25 Apr 2024	Beck, Schwab and Nef	IBAN	Premium	223.20 CHF			
	25 Apr 2024	Erni und Söhne	IBAN	Premium	152.57 CHF			
	25 Apr 2024	Küng - Häfliger	IBAN	Premium	208.65 CHF			
	25 Apr 2024	Swisscom	IBAN	Fixed line - 027 265 27 76	24.00 CHF			
	15 Apr 2024	Schweizer LLC	IBAN	Schweizer LLC	850.00 CHF			
	15 Apr 2024	Swisscom	IBAN	Mobile Jennifer - 079 726 11 76	16.00 CHF			
	15 Apr 2024	Swisscom	IBAN	Mobile Frank - 079 739 29 16	22.00 CHF			
	10 Apr 2024	Maurer - Hasler	IBAN	Maurer - Hasler	4.800.00 CHF			
	10 Apr 2024	Salt	IBAN	Telephone Bill April 2020	49.00 CHF			
	08 Apr 2024	Swisscom	IBAN	Mobile Paul - 079 218 37 87	45.85 CHF			
	07 Apr 2024	Swisscom	IBAN	Mobile Charlotte - 079 736 72 77	45.81 CHF			
	06 Apr 2024	Romandie Cars, Pierre Duval	IBAN	Summer tyres	75.00 CHF			
	04 Apr 2024	Swisscom	IBAN	Fixed line - ADSL - 021 763 55 61	76.91 CHF			
	02 Apr 2024	Romandie Cars, Pierre Duval	IBAN	Summer tyres	80.00 CHF			
	31 Mar 2024	Electricité d'Ardon	IBAN	Electricité d'Ardon	155.00 CHF			
	31 Mar 2024	Romandie Energie	IBAN	Romandie Energie	345.00 CHF			
	28 Mar 2024	Ritter Gruppe	IBAN	Down payment	2.800.00 CHF			
	25 Mar 2024	Hug Gruppe	IBAN	Premium	223.20 CHF			
	25 Mar 2024	Seller AG	IBAN	Premium	142.68 CHF			
	25 Mar 2024	Siegrist LLC	IBAN	Premium	208.65 CHF			
	25 Mar 2024	Stalder und Söhne	IBAN	Premium	152.57 CHF			
	25 Mar 2024	Swisscom	IBAN	Fixed line - 027 265 27 76	24.00 CHF			
	16 Mar 2024	Hornbach	IBAN	Cleaning & maintenance	185.00 CHF			
	15 Mar 2024	Forster - Wyss	IBAN	Forster - Wyss	850.00 CHF			
	15 Mar 2024	Stocker, Brunner and Stockli	IBAN	Final taxation	1.068.00 CHF			
	15 Mar 2024	Swisscom	IBAN	Mobile Frank - 079 739 29 16	22.00 CHF			
	15 Mar 2024	Swisscom	IBAN	Mobile Jennifer - 079 726 11 76	16.00 CHF			
	10 Mar 2024	Schaub, Blaser and Hodel	IBAN	Schaub, Blaser and Hodel	4.800.00 CHF			
	08 Mar 2024	Swisscom	IBAN	Mobile Paul - 079 218 37 87	38.22 CHF			
	07 Mar 2024	Swisscom	IBAN	Mobile Charlotte - 079 736 72 77	42.81 CHF			

Invoices

- Invoice register
- Recurring [G]
- To pay
- To reconcile [G]
- Reconciled [G]
- Documents
- Overview [G]
- Notepad

- 5 The correct cost allocation is chosen from the list. For known suppliers, allocations are suggested
- 6 The entry is posted, and optionally additional details can be added (eg picture, warranty,..)
- 7 If applicable, the invoice can be marked as Recurring

INVOICE REGISTER

INVOICE PAYABLE

Supplier: **Insurances** Credit card issuer

Supplier	Description	Amount	Category
Insurances	Charlotte [Health]		Paid premiums
Insurances	Frank [Health]		Paid premiums
Insurances	Jennifer [Health]		Paid premiums
Insurances	Paul [Accidents]		Paid premiums
Insurances	Charlotte [Accidents]		Paid premiums
Insurances	Building, fire [Villa Acacia]		Paid premiums
Insurances	Building, water [Villa Acacia]		Paid premiums
Insurances	Household [Villa Acacia]		Paid premiums

Transaction detail

Reference \* 00000223424362920400044491

Premium Vaudoise Generale

Description \* Submitted by \*

30 Apr 2024 Document date \* Due date

Amount \* 1,292.60 CHF Tax deductible

Current account [CHF] CHF 1,292.60

Debit account \* CH343000001100000317 Bank account number

Swiss QR QR

Payment type \* Code

6 Post transaction and complete details

Post transaction and close

DOCUMENT

vaudoise

Lausanne, le 30 avril 2024

Assurance Home In One

Police N 73837383 7 3882

Responsabilité civile privée	CHF	96.70
Ménage et bâtiment	CHF	1'196.20
Total prime nette	CHF	1'292.90
Montant devant nous parvenir avant le 30.4.2024	CHF	1'292.60

Nous vous remercions du prochain versement et vous présentons nos salutations les meilleures.

Récapitulé

Section paiement

Compte / Payable à

Payable par

3 Recipient

6 Brother DS-740D

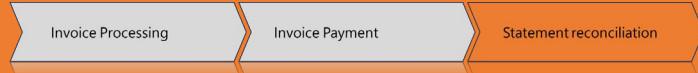
- 1 A new invoice is added to the invoice register
- 2 The type is confirmed (supplier invoice or credit card issuer)
- 3 The document is acquired from scanner or PDF and analyzed automatically
- 4 The user completes missing fields, such as tax deductability and due date





# Statement reconciliation

SUPPORTED DOCUMENT FORMATS



## CAMT.053

Preferred format, ready for import

## EXCEL

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

	A [1]	B [2]	C [3]	D [4]	E [5]	F [6]	G [7]	H [8]	I [9]	J [10]	K [11]	L [12]	M [13]
1	Account number	Card number	Account/Cardholder	Purchase date	Booking text	Sector	Amount	Original cu Rate	Currency	Debit	Credit	Booked	
2	4000 7167 3736	7281 17XX XXXX 9244	GOSSELIN PAUL	29.03.2024	ASPIT BESNATE - VERGIATE-S.C.ITA	Toll and bridge fees	0.8 EUR	1.006409	CHF	0.81		02.04.2024	
3	4001 7167 3736	7281 17XX XXXX 9244	GOSSELIN PAUL	29.03.2024	ASPIT VERGIATE-S.C. - BESNATE ITA	Toll and bridge fees	0.8 EUR	1.006409	CHF	0.81		02.04.2024	
4	4002 7167 3736	7281 17XX XXXX 9244	GOSSELIN PAUL	27.03.2024	TRENITALIA - PT WL ROMA ITA	Passenger railways	6.7 EUR	1.006409	CHF	6.74		02.04.2024	
5	4003 7167 3736	7281 17XX XXXX 9244	GOSSELIN PAUL	27.03.2024	SBB CFF FFS Ticket Shop Bern	Commuter transportation	5 CHF		CHF			28.03.2024	
6	4004 7167 3736	7281 17XX XXXX 9244	GOSSELIN PAUL	27.03.2024	SBB CFF FFS Ticket Shop Bern	Commuter transportation	32 CHF		CHF			28.03.2024	
7	4005 7167 3736	7281 17XX XXXX 9244	GOSSELIN PAUL	11.03.2024	Spotify P2J/HJHTZ55 Stockholm	Digital goods	22.95 CHF		CHF			12.03.2024	
8	4006 7167 3736	7281 17XX XXXX 9244	GOSSELIN PAUL	10.03.2024	Netflix.com Los Gatos	Telegraph services	18.9 CHF		CHF	18.9		11.03.2024	
9	4007 7167 3736	7281 17XX XXXX 9244	GOSSELIN PAUL	07.03.2024	1.75% CHF SURCHARGE ABROAD		2.1 CHF		CHF	2.1		08.03.2024	
10	4008 7167 3736	7281 17XX XXXX 9244	GOSSELIN PAUL	07.03.2024	LINKEDIN SN *975639414 LNKD.IN/BILL IRL	Continuity / Subscription Merchant	120.1 CHF		CHF	120.1		08.03.2024	
11	4009 7167 3736	7281 17XX XXXX 9244	GOSSELIN PAUL	07.03.2024	AMAZON PRIME*R/657761 888-802-3080 USA	Digital goods	12.65 USD	0.909543	CHF	11.51		08.03.2024	
12	4010 7167 3736	7281 17XX XXXX 9244	GOSSELIN PAUL	06.03.2024	WWW.SWISSCHARGE.CH GOSSAU SG CHE		64.65 CHF		CHF	64.65		07.03.2024	
13													
14					Total per currency								Total
15					Total card bookings				CHF	285.57	0		-285.57

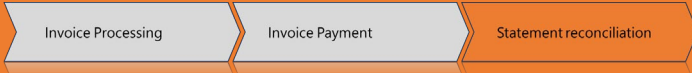
### ACCOUNT STATEMENT TEMPLATE

Statement template				Debit and credits in separate columns			
VISA Paul Gosselin				1		12	10
Statement template	First data row	Sentinel column		Amount In - FC	FC	Amount In - BC	BC
Data fields column numbers						11	10
1	2	3		Amount Out - FC	FC	Amount Out - BC	BC
Account number	Account holder	Card number	Card holder				
				Debit and credits in same column			
4	13		5	7	8		
Spend date	Booking date	Payee	Description	Amount - FC	FC	Amount - BC	BC
6							
Tag 1	Tag 2	Tag 3	Tag 4				

- 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



MyPrivate Family Office [Build 100010]

Commercial accounts

- Current account
- Futura rental
- Credit cards
- VISA
- Portfolio
- Swissquote (CHF)
- Private equity (CHF)

Run report

Export data

Export data & documents

Insights

Hide archive

### ACCOUNT STATEMENT

Doc	From	To	Open	Incoming	Outgoing	Unreconciled	Closing	Unprocessed Currency	Reconciled
<div style="border: 1px solid orange; padding: 5px;">                     Load statement from Excel [Template]                      Load statement from XML [CAMT.053]                      Manual entry without detail                 </div>				14,079.59	9,022.43	0.00	17,263.13	0.00 CHF	<input checked="" type="checkbox"/>
...	...	...	...	14,214.86	43,174.44	0.00	12,205.97	0.00 CHF	<input checked="" type="checkbox"/>
...	...	...	...	13,051.28	11,530.47	0.00	41,165.55	0.00 CHF	<input checked="" type="checkbox"/>
...	...	...	...	13,836.13	5,642.04	0.00	39,644.74	0.00 CHF	<input checked="" type="checkbox"/>
...	01 NOV 2023	30 NOV 2023	24,149.73	14,364.95	7,064.03	0.00	31,450.65	0.00 CHF	<input checked="" type="checkbox"/>
...	01 Oct 2023	31 Oct 2023	17,502.52	15,130.18	8,482.97	0.00	24,149.73	0.00 CHF	<input checked="" type="checkbox"/>
...	01 Sep 2023	30 Sep 2023	11,902.02	14,974.07	9,373.57	0.00	17,502.52	0.00 CHF	<input checked="" type="checkbox"/>
...	01 Aug 2023	31 Aug 2023	50,185.39	13,119.38	51,402.75	0.00	11,902.02	0.00 CHF	<input checked="" type="checkbox"/>
...	01 Jul 2023	31 Jul 2023	44,502.87	13,081.89	7,399.37	0.00	50,185.39	0.00 CHF	<input checked="" type="checkbox"/>
...	01 Jun 2023	30 Jun 2023	51,528.54	13,221.84	20,247.51	0.00	44,502.87	0.00 CHF	<input checked="" type="checkbox"/>
...	01 May 2023	31 May 2023	44,981.72	14,452.88	7,906.06	0.00	51,528.54	0.00 CHF	<input checked="" type="checkbox"/>
...	01 Apr 2023	30 Apr 2023	39,036.42	14,626.98	8,681.68	0.00	44,981.72	0.00 CHF	<input checked="" type="checkbox"/>
...	01 Mar 2023	31 Mar 2023	49,555.88	14,569.91	25,089.37	0.00	39,036.42	0.00 CHF	<input checked="" type="checkbox"/>
...	01 Feb 2023	28 Feb 2023	76,167.19	14,507.76	41,119.07	0.00	49,555.88	0.00 CHF	<input checked="" type="checkbox"/>
...	01 Jan 2023	31 Jan 2023	73,232.60	13,261.01	10,326.42	0.00	76,167.19	0.00 CHF	<input checked="" type="checkbox"/>
...	01 Dec 2022	31 Dec 2022	65,028.03	14,688.00	6,483.43	0.00	73,232.60	0.00 CHF	<input checked="" type="checkbox"/>
...	01 Nov 2022	30 Nov 2022	57,463.03	14,077.31	6,512.31	0.00	65,028.03	0.00 CHF	<input checked="" type="checkbox"/>
...	01 Oct 2022	31 Oct 2022	50,499.51	13,558.07	6,594.55	0.00	57,463.03	0.00 CHF	<input checked="" type="checkbox"/>
...	01 Sep 2022	30 Sep 2022	48,077.86	14,677.23	12,255.58	0.00	50,499.51	0.00 CHF	<input checked="" type="checkbox"/>
...	01 Aug 2022	31 Aug 2022	73,082.50	13,347.95	38,352.59	0.00	48,077.86	0.00 CHF	<input checked="" type="checkbox"/>
...	01 Jul 2022	31 Jul 2022	66,619.61	13,173.20	6,710.31	0.00	73,082.50	0.00 CHF	<input checked="" type="checkbox"/>
...	01 Jun 2022	30 Jun 2022	71,923.85	13,579.50	18,883.74	0.00	66,619.61	0.00 CHF	<input checked="" type="checkbox"/>
...	01 May 2022	31 May 2022	65,342.01	14,249.07	7,667.23	0.00	71,923.85	0.00 CHF	<input checked="" type="checkbox"/>
...	01 Apr 2022	30 Apr 2022	59,141.42	13,980.09	7,779.50	0.00	65,342.01	0.00 CHF	<input checked="" type="checkbox"/>
...	01 Mar 2022	31 Mar 2022	57,370.44	14,898.81	13,127.83	0.00	59,141.42	0.00 CHF	<input checked="" type="checkbox"/>
...	01 Feb 2022	28 Feb 2022	86,081.00	13,802.49	42,513.05	0.00	57,370.44	0.00 CHF	<input checked="" type="checkbox"/>
...	01 Jan 2022	31 Jan 2022	80,849.27	13,165.96	7,934.23	0.00	86,081.00	0.00 CHF	<input checked="" type="checkbox"/>
				<b>377,690.39</b>	<b>441,276.53</b>	<b>0.00</b>		<b>0.00</b>	

Bank accounts

- Accounts
- Transfer in
- Transfer out
- Account statement
- Account Statement detail
- Notepad
- Cash [G]
- Statement template [G]

View detail entries

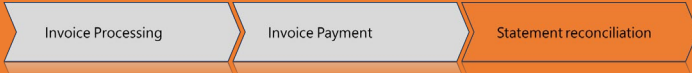
← 2022 → ← 2024 →

- 1 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
- 2 The unreconciled amount validates that the Opening Balance and Closing Balance match with the total of transactions loaded. It should always be zero.
- 3 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)
- 4 Once the processing is complete, you need to check this box to indicate no further changes will be made to the detail.
- 5 To view the detail entries, activate the "View detail entries" action



# Statement reconciliation

## WORKSHEET ACTIONS



MyPrivate Family Office [Build: 100010]

ACCOUNT STATEMENT DETAIL [CURRENT ACCOUNT | CHF | 20240301 - 20240331]

Doc	Hold	Date	Payee	Description	Tag	Amount				
...	<input type="checkbox"/>	29 Feb 2024		Molino Crans-Montana		-60.00				
...	<input type="checkbox"/>	02 Mar 2024		Bikes Center		-114.70 CHF				
...	<input type="checkbox"/>	02 Mar 2024		Coop-3803 Penthalaz		-90.70				
...	<input type="checkbox"/>	03 Mar 2024		Denner AG Cossonay		-60.50				
...	<input type="checkbox"/>	05 Mar 2024		RitualsCH		-257.50				
...	<input type="checkbox"/>	06 Mar 2024		SYLVIE NICOU		-132.00 CHF				
...	<input type="checkbox"/>	08 Mar 2024	Swiss Federal Railw	Swiss Federal Railways		-170.00				
...	<input type="checkbox"/>	09 Mar 2024		Mosca Vins SA		-76.10				
...	<input type="checkbox"/>	09 Mar 2024		Jumbo-6071 Bussigny		-197.10				
...	<input type="checkbox"/>	09 Mar 2024		IKEA SA Aubonne 078		-76.85 CHF				
...	<input type="checkbox"/>	09 Mar 2024		Coop-3803 Penthalaz		-53.35 CHF	Out	<input type="checkbox"/>	<input type="checkbox"/>	
...	<input type="checkbox"/>	12 Mar 2024		Coop-1314 Sarraz		-87.70 CHF	Out	<input type="checkbox"/>	<input type="checkbox"/>	
...	<input type="checkbox"/>	12 Mar 2024		BCV COSSONAY 1		-50.00 CHF	Out	<input type="checkbox"/>	<input type="checkbox"/>	
...	<input type="checkbox"/>	14 Mar 2024		Pharmacie Sunstore		-94.75 CHF	Out	<input type="checkbox"/>	<input type="checkbox"/>	
...	<input type="checkbox"/>	15 Mar 2024	UBS Switzerland A	UBS Switzerland AG c/o		-200.00 CHF	Out	<input type="checkbox"/>	<input type="checkbox"/>	
...	<input type="checkbox"/>	16 Mar 2024		Coop-1314 Sarraz		-62.30 CHF	Out	<input type="checkbox"/>	<input type="checkbox"/>	
...	<input type="checkbox"/>	16 Mar 2024		Alle K Mansfield 1		-50.00 CHF	Out	<input type="checkbox"/>	<input type="checkbox"/>	
...	<input type="checkbox"/>	16 Mar 2024		Le Farinet		-105.00 CHF	Out	<input type="checkbox"/>	<input type="checkbox"/>	
...	<input type="checkbox"/>	16 Mar 2024		LAURENCE CAINZOS		-100.00 CHF	Out	<input type="checkbox"/>	<input type="checkbox"/>	
...	<input type="checkbox"/>	20 Mar 2024		LOTERIE ROMANDE		-100.00 CHF	Out	<input type="checkbox"/>	<input type="checkbox"/>	
...	<input type="checkbox"/>	22 Mar 2024		Coop-1314 Sarraz		-66.50 CHF	Out	<input type="checkbox"/>	<input type="checkbox"/>	
...	<input type="checkbox"/>	23 Mar 2024		DUMONT-BLANC AU LAC		-85.00 CHF	Out	<input type="checkbox"/>	<input type="checkbox"/>	
...	<input type="checkbox"/>	23 Mar 2024		Coop-1968 Morges		-134.65 CHF	Out	<input type="checkbox"/>	<input type="checkbox"/>	
...	<input type="checkbox"/>	26 Mar 2024		Amavita Centro Ascon		-50.90 CHF	Out	<input type="checkbox"/>	<input type="checkbox"/>	
...	<input type="checkbox"/>	28 Mar 2024	GOSSELIN CHARL	GOSSELIN CHARLOTTE ET D		-500.00 CHF	Out	<input type="checkbox"/>	<input type="checkbox"/>	
...	<input type="checkbox"/>	05 Mar 2024		JENNIFER GOSSELIN		258.00 CHF	In	<input type="checkbox"/>	<input type="checkbox"/>	
...	<input type="checkbox"/>	27 Mar 2024		RAPID ENGINEERING		15,454.80 CHF	In	<input type="checkbox"/>	<input type="checkbox"/>	
...	<input type="checkbox"/>	29 Feb 2024		01.02. -29.02.24		-3.00 CHF	Out	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
...	<input type="checkbox"/>	29 Feb 2024		BCVS CRANS		-40.00 CHF	Out	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
...	<input type="checkbox"/>	29 Feb 2024		Parking du Sporting		-2.50 CHF	Out	<input checked="" type="checkbox"/>	<input type="checkbox"/>	
...	<input type="checkbox"/>	01 Mar 2024		Landi Nord vaudois-V		-7.80 CHF	Out	<input checked="" type="checkbox"/>	<input type="checkbox"/>	

3 Print account statement detail

3 Print entries booked through the payment module

2 Show all entries

2 Show account credits

2 Show unreconciled entries

2 Show entries on hold

1 Apply filter to low value spend

Print allocation table

Bank accounts

- Accounts
- Documents
- View transactions
- Transfer in
- Transfer out
- Account statement
- Account Statement detail
- Notepad
- Cash [G]
- Statement template [G]

Line items are sorted to support easy processing.

Line items that still need to be processed are shown in ascending chronological order.

Processed lines and low value items are shown at the end of the list.

- 1 You can mark items below a certain threshold as “low value” and ignore its processing
  - 2 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
  - 3 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





# 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

## 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

## 05

### Bank account reconciliation

---

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

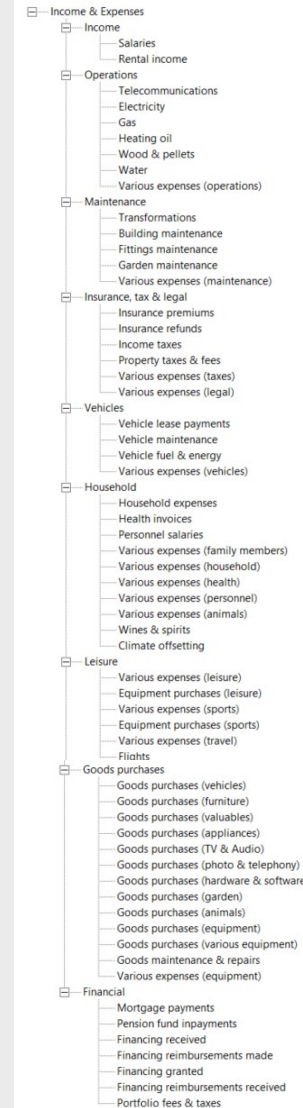
# Rationale

**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.**

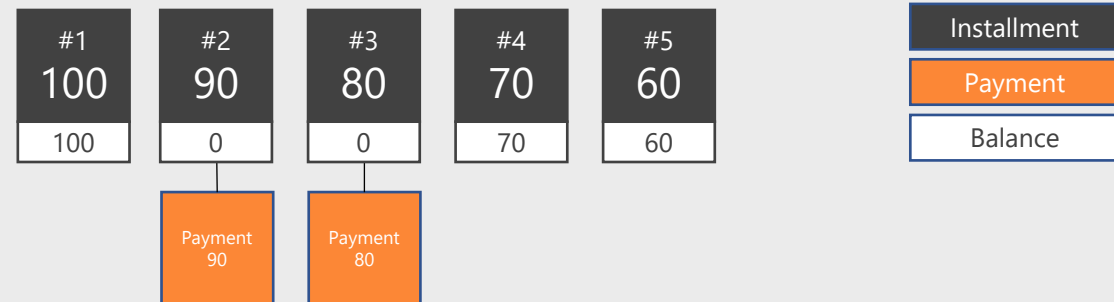


# Balance forward principle

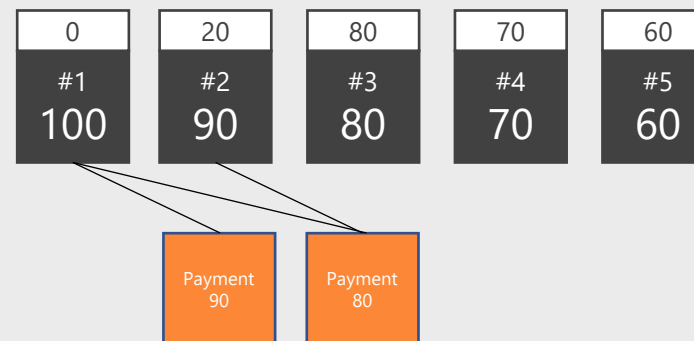
When a payment is made against a series of installments in most cases there are two different approaches to apply the payment:

- 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



## Balance Forward





# 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.

MyPrivate Family Office [Build 80355]

- Transactions
  - 2024
  - 2023**
  - 2022
- Run report
- Export data
- Export data & documents
- Insights
- Show archive

### MANAGE ADJUSTMENTS

Doc	Category	Section	Account	Date	Type	Description	Adjustment
...	Incoming and outgoing c	Operations	Electricity	31 Dec 2024	Correction	Invoice 327/57 was incorrectly paid by the trust inste	556.55
...	Balance sheet	Long-term assets	Capitalized collectibles &	31 Dec 2024	Provision	For the sake of prudence an additional cushion has I	-100,000.00
...	Balance sheet	Long-term assets	Real estate	31 Dec 2024	Provision	General adjustment to reflect poor conditions in the	-500,000.00

#### Reporting

- Incoming and Outgoing
- Change in net worth
- Balance sheet
- Ratio analysis
- Cluster analysis
- Adjustments**

MyPrivate Family Office [Build 80355]

- Transactions
  - 2024
  - 2023**
  - 2022
- Run report
- Export data
- Export data & documents
- Insights
- Show archive

### MANAGE ADJUSTMENTS

**Adjustment**

Real estate

Account \*

31 Dec 2024

Date

Provision

Type

General adjustment to reflect poor conditions in the real estate market

Description

-500,000.00 CHF

Amount \*

Converted -500,000.00

**Notepad**

The Swiss real estate market faced a number of challenges in 2023, mainly due to the impact of interest rate hikes by global central banks. The higher interest rates reduced the demand for real estate, especially for residential properties, as they increased the borrowing costs and reduced the affordability for potential buyers.

The higher interest rates also lowered the attractiveness of real estate as an investment asset, as the yield differential between real estate and government bonds narrowed. Moreover, the higher interest rates posed a risk of price corrections for both residential and income-producing properties, as the discount rates used for valuation increased.

Notepad

#### Reporting

- Incoming and Outgoing
- Change in net worth
- Balance sheet
- Ratio analysis
- Cluster analysis
- Adjustments**
- Audit trail [G]
- Notepad
- Appendices
- Documents
- Chart of accounts [G]

# 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.**

- Add account
- Portfolio
  - Swissquote (CHF)
- Commercial accounts
  - Current account**
  - Futura rental
- Credit cards
  - VISA
- Run report
- Export to Excel
- Show archive

### VIEW ACCOUNT MOVEMENTS

Date	In	Out	Unreconciled	Balance	Description
31.12.2021			2'770.86	29'981.56	Closing balance
31		77.00		32'752.42	Hairdresser
31		77.00		32'829.42	Hairdresser
28		65.00		32'906.42	Monthly charge
28		120.00		32'971.42	CFF Travelcard
28		225.00		33'091.42	CFF Travelcard
28.12.2021		2'800.00		33'316.42	Down payment
27.12.2021		34.00		36'116.42	Acana dogfood Pro
27.12.2021	851.56			36'150.42	Health expense reimbursement

#### Bank accounts

- Accounts
- Documents
- Transactions**
- Transfer in
- Transfer out
- CAMT statements [G]
- Closing
- Cash [G]
- Prises [G]

Whenever a bank statement is entered consisting of a date and closing value, MyPrivate computes the difference between the actual balance and theoretical balance.

# MyPrivate

## Household Deep Dive

## VOLUME 2



# Module deep dives

THEME	MODULE	CONTENTS
<b>Household</b>	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.
<b>Prudential</b>	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.
<b>Finance</b>	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.
<b>Leisure</b>	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.

# 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

# Tabs of 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 codes & 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.

We like the following strategy:

- **Compartmentalize passwords** in 3 groups and associate a memorable seed with each of these, for example
  - Highly reputable financial institutes, such as UBS **EB7**
  - Other reputable institutes, such as Amazon and Easyjet **SR8**
  - All other, eg ThePirateBay **DB9**
- Use **the built-in complex password generator** to ensure high quality random passwords, such as **XeCO44%vpi5**, stored in the MyPrivate database
- Apply a **generalized rule to insert the seed into the complex password**, e.g insert second character of the left **XEB7eCO44%vpi5**, and use the result as the actual password to access the web service or application
- For PIN codes, **use a rule to randomly insert at fixed positions 2 or more digits**, and store that result in the MyPrivate database. For example, a PIN of 6389 would be stored as 6**1**38**6**9 or 6**9**38**2**9
- **Activate 2-factor authentication** wherever possible
- **Whenever a breach occurs, change the generalized rules** described here above **and change the passwords**

Many of the familiar hacks will be rendered much more difficult, however **continued vigilance is always strongly recommend**. Protections provided here include:



None of the passwords are recycled across different websites



Spillovers between compartments is rendered difficult due the use of different seeds



Perpetrators glimpsing at your screen (e.g. at the airport) still miss the seed



Internal disks and backups are BitLocker encrypted and protected against theft



Regardless of the above, always use private WIFI, a VPN or your phone to access the internet to protect against sniffers



**Tip:** you can export your passwords to an Excel file for use on your smartphone. For this purpose, setup the path to your OneDrive vault in the Control Panel / [External Documents] and ensure OneDrive is installed on your mobile phone.



# Income tracking

Income	Salary	Detail	Net amount	Currency
25.12.2021	Salary	Gross amount	18400.00	CHF
Salary + 13th month		Unallocated - other charges	20.00	CHF
Rapidengineering		Employee contribution	2760.00	CHF
Person fund account		Employer contribution	2760.00	CHF
Family tax account		Tax credit	1300.00	CHF
Tax credit account		Net amount paid (income currency)	14320.00	CHF
Current account		Net amount paid (bank currency)	14320.00	CHF
Bank account				

Doc	Date	Type	Gross	Pension	Tax credit	Net Bank account
0	25.12.2021	Salary	18400.00	5520.00	1300.00	14320.00 Current account
0	25.11.2021	Salary	9200.00	2760.00	650.00	7240.00 Current account
0	25.10.2021	Salary	9200.00	2760.00	650.00	7240.00 Current account
0	25.09.2021	Salary	9200.00	2760.00	650.00	7240.00 Current account
0	25.08.2021	Salary	9200.00	2760.00	650.00	7240.00 Current account
0	25.07.2021	Salary	9200.00	2760.00	650.00	7240.00 Current account
0	25.06.2021	Salary	9200.00	2760.00	650.00	7240.00 Current account
0	25.05.2021	Salary	9200.00	2760.00	650.00	7240.00 Current account
0	25.04.2021	Salary	9200.00	2760.00	650.00	7240.00 Current account
0	25.03.2021	Salary	45654.00	6850.00	1854.00	28245.00 Current account
0	25.02.2021	Salary	9200.00	2760.00	650.00	7240.00 Current account
0	25.01.2021	Salary	9200.00	2760.00	650.00	7240.00 Current account
			<b>156'054.00</b>	<b>39'970.00</b>	<b>9'654.00</b>	<b>114'965.00</b>

It is recommended to **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

MANAGEMENT OF THE COMPLETE ADDRESS BOOK

Merge multiple origin addresses into one destination address

Doc	Company	First name	Last name	Origin	Destination
-	Agence Guettaz & Guettaz	Budet	Elodie	<input type="checkbox"/>	<input type="checkbox"/>
-	Alternative Counseling S.A.	Charlotte	Gosselin-Lenk	<input type="checkbox"/>	<input type="checkbox"/>
-	AMAG	Ben	Jones	<input type="checkbox"/>	<input type="checkbox"/>
-	Amazon			<input type="checkbox"/>	<input type="checkbox"/>
-	Animal House	Jenna	Binoeli	<input type="checkbox"/>	<input type="checkbox"/>

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**.

MyPrivate Family Office [Build 60200]

MANAGEMENT OF THE COMPLETE ADDRESS BOOK

**Company information**

**Civil Authorities**

Company name: Place de l'Hotel de Ville 1  
Telephone: \_\_\_\_\_  
Address: \_\_\_\_\_  
eMail: \_\_\_\_\_  
CH 1110 Morges www.vd.ch  
Cntry Postal code City Website

**Person information**

**Barras Sebastien**  
Last name First name  
Address: \_\_\_\_\_ Private phone: 079 272 37 65  
Cntry Postal code City Private mobile: 021 823 65 65  
Professional phone: \_\_\_\_\_ Private eMail: \_\_\_\_\_  
Professional mobile: \_\_\_\_\_  
sebastien.barras@vd.ch  
Professional eMail: \_\_\_\_\_

**Financial**

**Company relation**

Payee: \_\_\_\_\_  
ISO 20022 - Switzerland  
Account configuration: \_\_\_\_\_  
CH93 0076 2011 6238 5295 7  
Bank account number: \_\_\_\_\_  
UBSWCHZH80H  
Bank identifier

**Notepad**


|

**Modules**

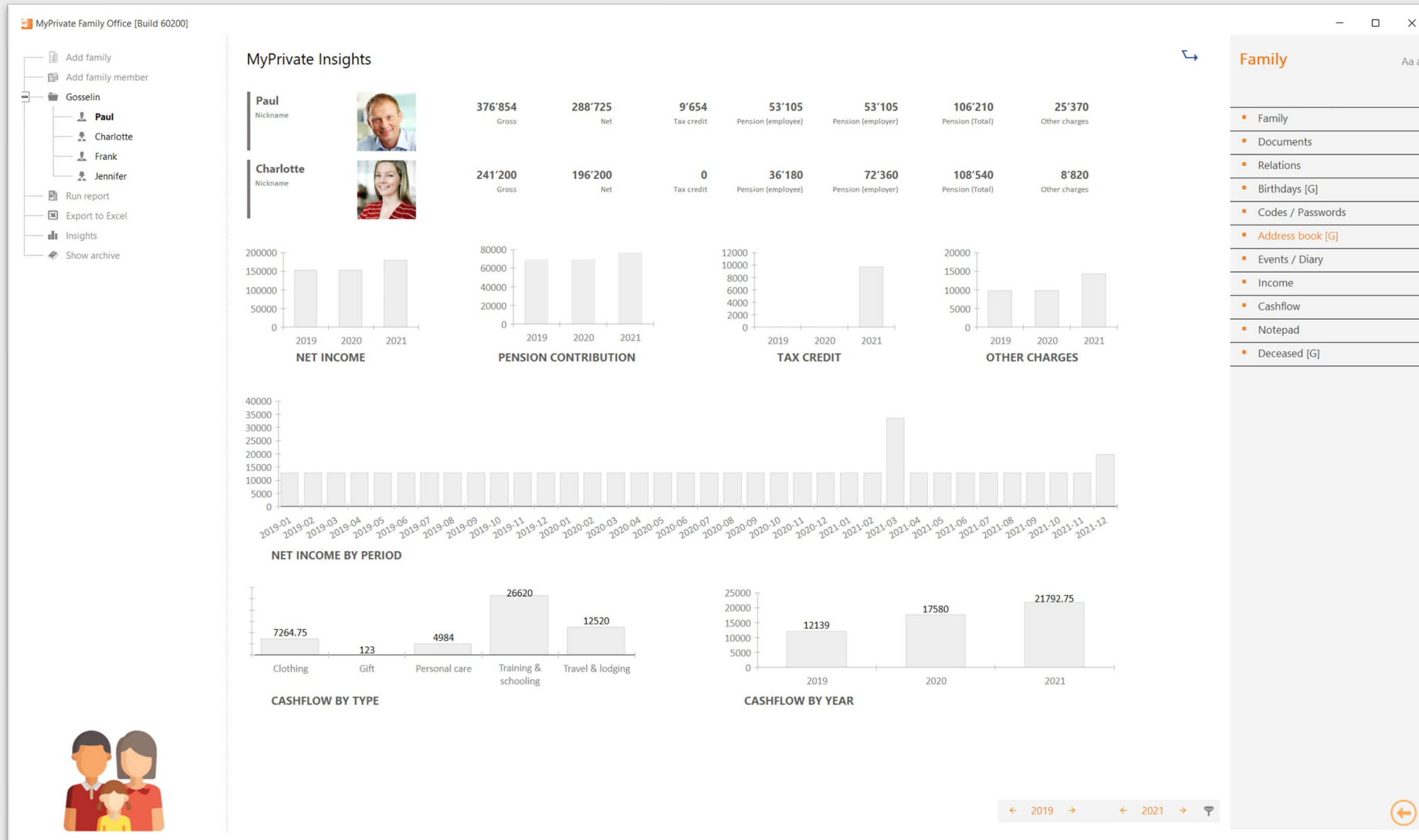
- Health
- Pets
- Residence
- Vehicles
- Personnel
- Tax
- Insurance
- Succession
- Legal
- Talent
- Leisure
- Sport
- Travel
- Cellar

**Family**

- Family
- Documents
- Relations
- Birthdays [G]
- Codes / Passwords
- Address book [G]
- Events / Diary
- Income
- Cashflow
- Notepad
- Deceased [G]



# 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

# Tabs of 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	

# Managing health invoices and status

MyPrivate Family Office [Build 60200]

HEALTH-RELATED EXPENSES - PASSED ON TO HEALTH INSURANCE

Doc	Year	Description	Date	Status	Invoiced	Insured	Deductible	Refunded	Refused	Select
...	2021	Checkup	31.05.2021	Submitted	287.00					<input type="checkbox"/>
...	2021	Hygienist	04.05.2021	Processed	125.00	125.00	35.00	90.00	0.00	<input checked="" type="checkbox"/>
...	2020	Checkup	12.08.2020	Processed	286.00	286.00	28.60	257.40	0.00	<input checked="" type="checkbox"/>
...	2020	Hygienist	06.06.2020	Processed	125.00	125.00	35.00	90.00	0.00	<input type="checkbox"/>
					<b>823.00</b>	<b>536.00</b>	<b>98.60</b>	<b>437.40</b>	<b>0.00</b>	

Export selected invoices  
Mark selected invoices as submitted

- Health
- Documents
- Addresses [G]
- Insurance / Invoices
- Insurance / Summary

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

MyPrivate Family Office [Build 60200]

HEALTH-RELATED EXPENSES - PASSED ON TO HEALTH INSURANCE

Insurance	Detailed information on the invoice	Payment	Refund
Cabinet Lausanne-Est, Marlène Mondri	287.00 CHF	Current account	Current account
Checkup	287.00 CHF	287.00 CHF	CHF
31.05.2021	2021	31.05.2021	05.07.2021
Submitted	Refunded amount		
	Refused amount		Notepad

- Health
- Documents
- Addresses [G]
- Insurance / Invoices
- Insurance / Summary
- Cashflow
- Illnesses / Accidents
- Procedures
- Medication
- Schedule
- Measures
- Observations

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.

MyPrivate Family Office [Build 60200]

SUMMARY OF FEES, DEDUCTIBLES AND REIMBURSEMENTS

Year	Deductible	Invoiced	Insured	Refunded	Refused	Deducted	Balance
2022	1'500.00						1'500.00 CHF
2021	1'500.00	412.00	125.00	90.00	0.00	35.00	1'465.00 CHF
2020	1'500.00	411.00	411.00	347.40	0.00	63.60	1'436.40 CHF
	<b>4'500.00</b>	<b>823.00</b>	<b>536.00</b>	<b>437.40</b>	<b>0.00</b>	<b>98.60</b>	<b>4'401.40</b>

- Health
- Documents
- Addresses [G]
- Insurance / Invoices

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

# Managing laboratory values

MyPrivate Family Office [Build 80258]

**LABORATORY VALUES**

Laboratory analysis  
10 Jan 2023 0:00  
Laboratoire des Creuselles  
Negative

Cholesterol

Comment

Notepad

Section	Description	Unit	Range	Value	Comment	Mark
Acid base	Base excess		-3/+3	2.5		
Acid base	H+	nmol/L	36-44	40		
Acid base	HCO3	mmol/L	18-22	20		
Acid base	pCO2	mm Hg	35-45	38		
Acid base	Phosphate		7.35-7.45	7.39		
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		
Electrolytes	Glucose	mg/dL	65-110	109		
Electrolytes	Magnesium	mEq/L	1.5-2	1.6		

Health sidebar:

- Health
- Documents
- Addresses [G]
- Invoices / health provider
- Invoices / health insurance
- Invoices / processed
- Invoices / summary
- Cashflow
- Illnesses / accidents
- Procedures
- Medication
- Schedule
- Measures
- Laboratory template
- Laboratory values
- Observations
- Vaccination
- Allergies
- Organ donation
- Notepad

Each set of measurements can be marked in green, yellow, or red.

MyPrivate family office

LABORATORY ANALYSIS

6/19/2023 11:36 Paul

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 <sup>9</sup>			
Hematology	MCH	fmo/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 <sup>9</sup>			
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


MyPrivate Family Office [Build 60200]

Gosselin

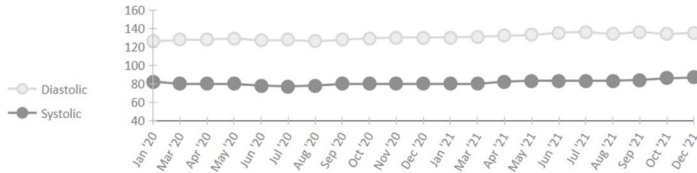
- Paul
- Charlotte
- Frank
- Jennifer

Run report  
Export to Excel  
Insights  
Show archive

## MyPrivate Insights



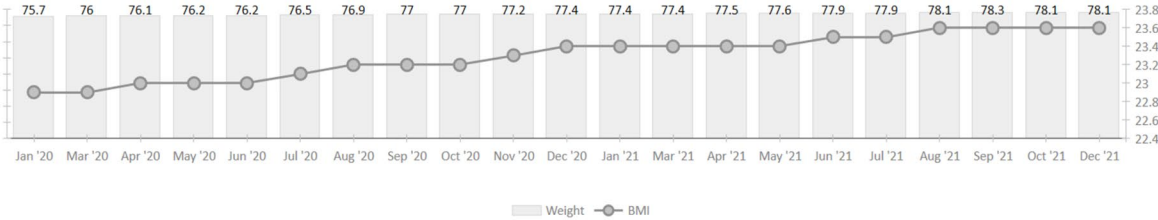
**35**  
A Positive



	Glucose	Chol LDL	Chol HDL	Trigly
17-Aug-21	3.9	1.6	0.9	1.7
23-Sep-20	1.0			
15-Aug-20	3.9	1.6	0.9	1.7
21-Feb-19	4.1	1.7	0.9	1.6
01-Feb-18	4.5	1.6	0.9	1.6

	SPH	CYL	AXIS	ADD	PRISM
14-Jul-21	-0.6	-0.3			
25-Nov-20	-0.7	-0.3			
19-Nov-19	-0.7	-0.3			
02-Oct-18	-0.5	-0.3			

	SPH	CYL	AXIS	ADD	PRISM
	-0.8	-0.4			
	-0.7	-0.3			
	-0.6	-0.3	0.0		
	-0.6	-0.3			



Health

- Health
- Documents
- Addresses [G]
- Insurance / Invoices
- Insurance / Summary
- Cashflow
- Illnesses / Accidents
- Procedures
- Medication
- Schedule
- Measures
- Observations
- Vaccination
- Allergies
- Organ donation
- Notepad

← 2020 → ← 2022 →

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

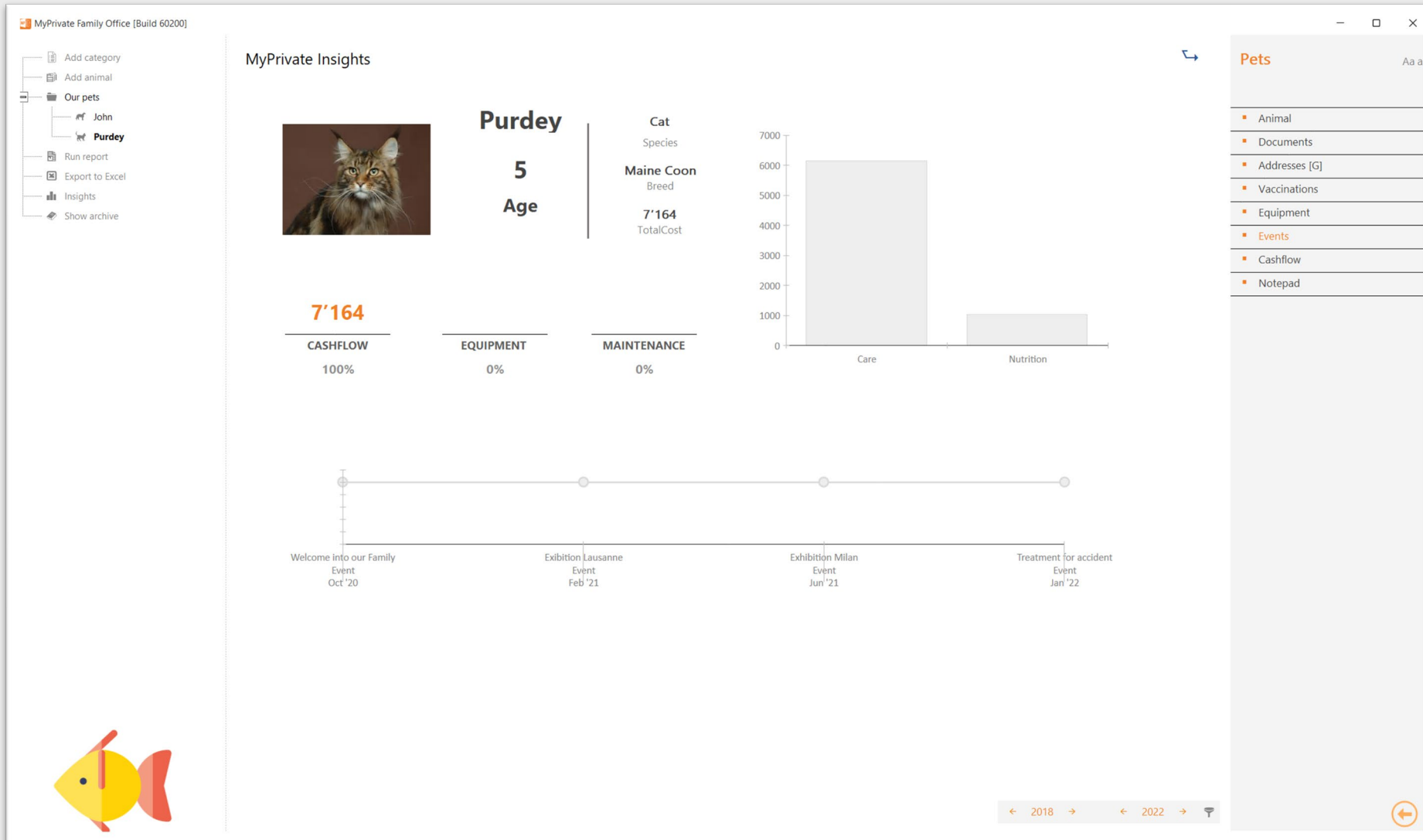
---

Analytical insights into the data from  
the Pets module

# Tabs of the Pets module

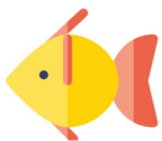
TAB	NOTES	Deep dive
Pets	Create the master records for your pets	
Documents	Manage Passport, Various certificates	
Addresses	Manage addresses related to your pets, including shops, veterinaries	
Vaccination	Track vaccines and expiry dates	
Equipment	Track equipment	
Events	Capture events, such as exhibitions	
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

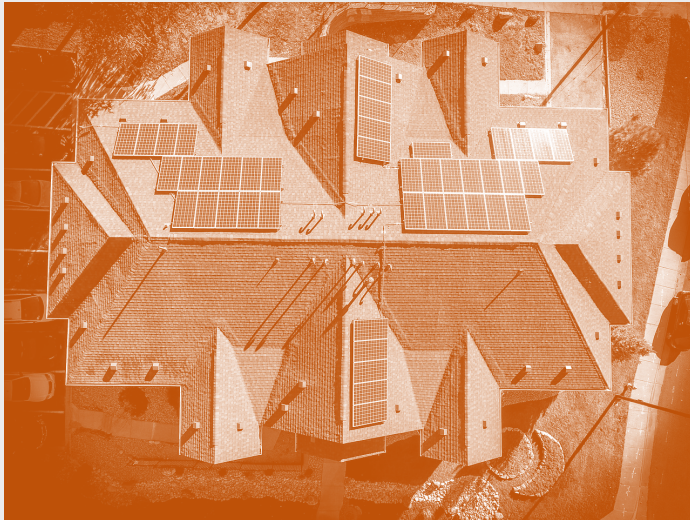
---

Analytical insights into the data from the Residence module

# Tabs of 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	
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	

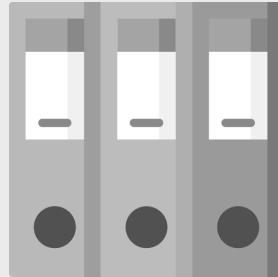
# Transformations



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**

Doc	Project	Binder	Year	Budget	Actual
...	...	Solar panels	2022	48,400	43,600
...	...	Solar panels	2022	33,500	32,167
...	...	Solar panels	2022	8,200	8,500

▲ consolidation of actual costs

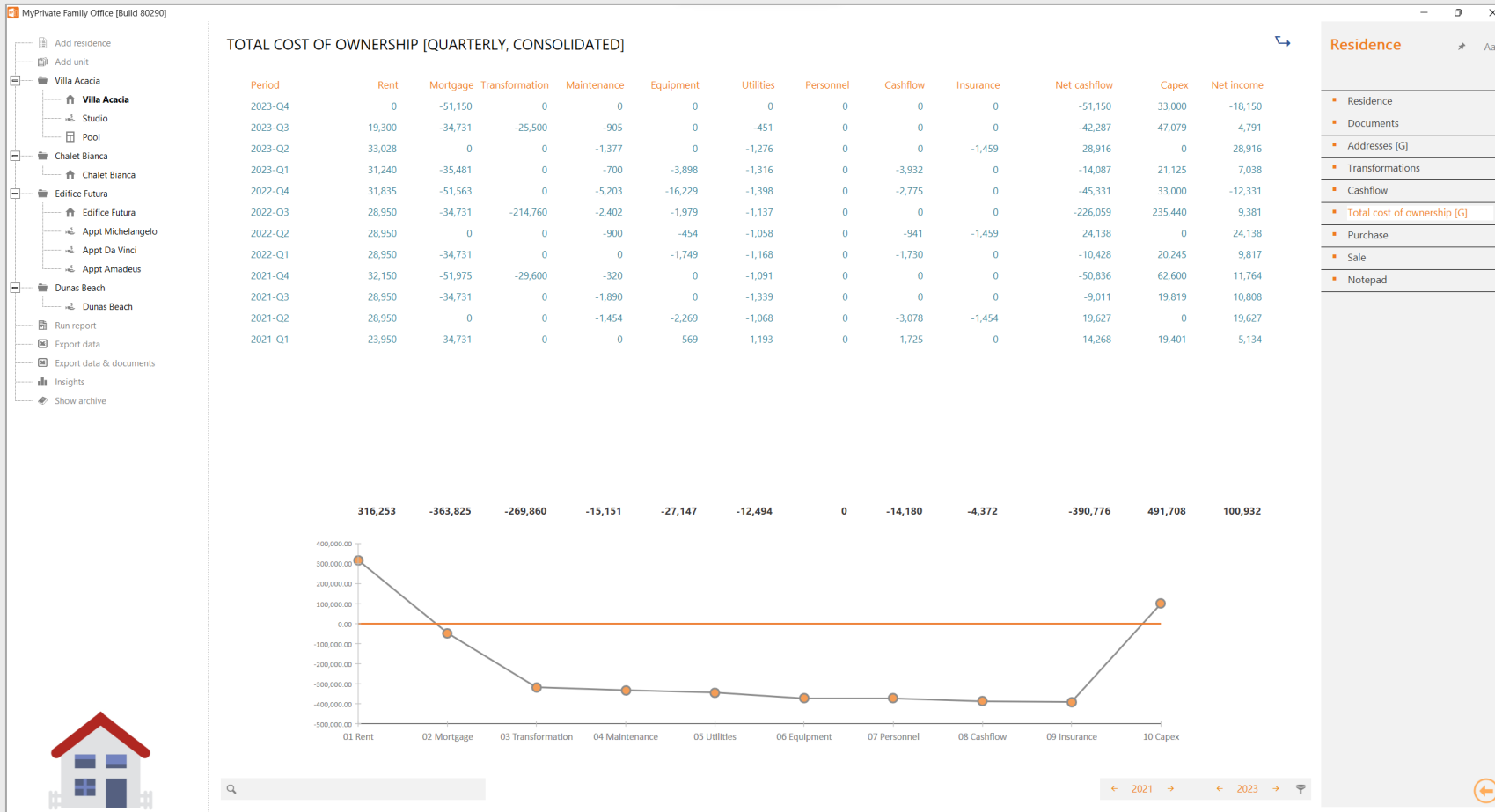
Transformation	Finance	Image
Solar panel project management and installation	Actual 23,667.00 CHF	
Solar panel project management and installation	Current account [CHF] Account	
Romande Energie	Payment date	
01 Sep 2022	30 Sep 2022	Debit 23,667.00 CHF
04 Oct 2022	Invoice date	



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

- Down payments
- Completion invoices
- 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),
- **Utilities**,
- **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

MyPrivate Family Office [Build 60200]

- Add residence
- Add unit
- Villa Acacia
  - Home
  - Studio
- Chalet Bianca
  - Chalet Bianca
- Edifice Futura
  - Main building
  - Appt Michelangelo
  - Appt Da Vinci
  - Appt Amadeus
- Run report
- Export to Excel
- Insights
- Show archive

## MyPrivate Insights



**Home**

239'597  
Property gain

539'651  
Mortgage debt

910'349  
Net asset value

**1'100'000**  
Purchase price

**110'403**  
Transformations

**1'210'403**  
Invested

**1'450'000**  
Commercial value

Current Residences Commercial Value



Property	Commercial Value
Chalet Bianca	~110,000
Home	~150,000
Main building	~1,840,000

**2'750'000**

PURCHASES

**110'403**

TRANSFORMATIONS

**2'860'403**

INVESTED

**4'450'000**

COMMERCIAL VALUE

**1'589'597**

UNREALIZED GAIN

**2'242'614**

MORTGAGE DEBT

**2'207'386**

NET ASSET VALUE

Mortgage and Rental Cashflow



■ Acacia 2008 
 ■ Bianca 2016 
 ■ Bianca 2018 
 ■ Emilio Dallape 
 ■ Futura 2012 
 ■ Harry Blankenburg 
 ■ James Bolten 
 ■ Jan Overschot 
 ■ Julie Bell 
 ■ Pascale Gendre

← 2016 →
← 2021 →
🔍

Residence

- Residence
- Documents
- Addresses [G]
- Transformations
- Cashflow
- Mortgages - Info
- Payments
- Payments [G]
- Tenants
- Rentals [G]
- Purchase
- Sale
- Notepad

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

# Tabs of 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 Family Office [Build 90290]

- Add tenant
- Dunas Beach
  - Jenny
  - Mary & Joe
  - Sandra
- Appt Amadeus
  - Julie Bell**
- Studio
  - James Bolten
- Chalet Bianca
  - Harry Blankenburg
  - Jan Overschot
- Appt Da Vinci
  - Emilio Dallape
- Appt Michelangelo
  - Pascale Gendre
- Run report
- Export data
- Export data & documents
- Insights
- Show archive

## TENANT



**Julie Bell**

Nick name

CHF

Currency

Language

Julie Bell

First name Last name

Lutz - Ferrari

Company name

Address payments to the person

Payee

Monthly rental

Rental type

Contractual		Financial	
Start date	01 Jan 2017	End date	
Original expiry date	01 Jan 2018	Automatic renewal	<input checked="" type="checkbox"/>
Resiliation period	3	Renewal period	12
Next resiliation date	01 Oct 2023	Actual expiry date	01 Jan 2024
Current rent	2,000.00 CHF	Converted	2,000.00
Current fixed charges	200.00 CHF	Converted	200.00
Current Variable charges		Converted	
Deposit	6,000.00 CHF	Converted	6,000.00
Deposit return date		Deposit return	CHF
		Converted	
Account		Debited	

**Key issue and return**

**Issued 25 Jan 2017**

XFPI-RPUG-GGFQ-HVVV-FJCB

UPRZ-QVEI-IJPR-LIXY-1MAN

### Tenants

- Tenant
- Documents
- Detail information
- Manage rent
- Manage payments
- Feedback
- Checklist
- Summary [G]
- Analysis [G]
- Notepad
- Rental charges [G]
- Rental receipt [G]

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 apartments, 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.

67

# Rental income

MyPrivate Family Office [Build 80290]

**MANAGE RENT**

Doc	Due	From	To	Refundable	Rent	Fixed	Variable	Total	Paid	Balance	Total	Paid	Balance	
...	01 Sep 2023	01 Sep 2023	30 Sep 2023	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	0.00	2,200.00	CHF	2,200.00	0.00	2,200.00
...	01 Aug 2023	01 Aug 2023	31 Aug 2023	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	0.00	2,200.00	CHF	2,200.00	0.00	2,200.00
...	01 Jul 2023	01 Jul 2023	31 Jul 2023	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	0.00	2,200.00	CHF	2,200.00	0.00	2,200.00
...	01 Jun 2023	01 Jun 2023	30 Jun 2023	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	600.00	1,600.00	CHF	2,200.00	600.00	1,600.00
...	01 May 2023	01 May 2023	31 May 2023	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Apr 2023	01 Apr 2023	30 Apr 2023	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Mar 2023	01 Mar 2023	31 Mar 2023	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Feb 2023	01 Feb 2023	28 Feb 2023	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Jan 2023	01 Jan 2023	31 Jan 2023	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Dec 2022	01 Dec 2022	31 Dec 2022	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Nov 2022	01 Nov 2022	30 Nov 2022	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Oct 2022	01 Oct 2022	31 Oct 2022	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Sep 2022	01 Sep 2022	30 Sep 2022	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Aug 2022	01 Aug 2022	31 Aug 2022	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Jul 2022	01 Jul 2022	31 Jul 2022	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Jun 2022	01 Jun 2022	30 Jun 2022	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 May 2022	01 May 2022	31 May 2022	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Apr 2022	01 Apr 2022	30 Apr 2022	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Mar 2022	01 Mar 2022	31 Mar 2022	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Feb 2022	01 Feb 2022	28 Feb 2022	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Jan 2022	01 Jan 2022	31 Jan 2022	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Dec 2021	01 Dec 2021	31 Dec 2021	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Nov 2021	01 Nov 2021	30 Nov 2021	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Oct 2021	01 Oct 2021	31 Oct 2021	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Sep 2021	01 Sep 2021	30 Sep 2021	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Aug 2021	01 Aug 2021	31 Aug 2021	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Jul 2021	01 Jul 2021	31 Jul 2021	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Jun 2021	01 Jun 2021	30 Jun 2021	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 May 2021	01 May 2021	31 May 2021	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Apr 2021	01 Apr 2021	30 Apr 2021	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
...	01 Mar 2021	01 Mar 2021	31 Mar 2021	<input type="checkbox"/>	CHF	2,000.00	200.00	2,200.00	2,200.00	0.00	CHF	2,200.00	2,200.00	0.00
						<b>66,000.00</b>	<b>6,600.00</b>	<b>72,600.00</b>	<b>64,400.00</b>	<b>8,200.00</b>		<b>72,600.00</b>	<b>64,400.00</b>	<b>8,200.00</b>

← 2021 → ← 2023 →

**Tenants**

- Tenant
- Documents
- Detail information
- Manage rent
- Manage payments
- Feedback
- Checklist
- Summary [G]
- Analysis [G]
- Notepad
- Rental charges [G]
- Rental receipt [G]

**MANAGE RENT**

Manage variable charges	Manage rent
Electricity	55.00 CHF
Element	Rent 2'000.00 CHF
Gas	40.00 CHF
Element	Fixed charges 200.00 CHF
Element	Variable charges 95.00 CHF
Element	01 May 2023
Element	Due date
Element	CHF

## 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.

# Rental payments

MyPrivate Family Office [Build 60248]

- Add tenant
- Appt Amadeus
  - Julie Bell
  - James Bolten
- Studio
  - Harry Blankenburg
  - Jan Overschot
- Appt Da Vinci
  - Emilio Dallape
  - Appt Michelangelo
  - Pascale Gendre
- Run report
- Export to Excel
- Insights
- Show archive

## MANAGE PAYMENTS

Doc	Date	Payment	Converted	Bank	Credited
...	19 Dec 2022	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	19 Nov 2022	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	15 Oct 2022	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	19 Sep 2022	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	16 Aug 2022	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	19 Jul 2022	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	18 Jun 2022	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	17 May 2022	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	15 Apr 2022	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	17 Mar 2022	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	16 Feb 2022	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	15 Jan 2022	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	16 Dec 2021	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	19 Nov 2021	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	19 Oct 2021	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	17 Sep 2021	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	15 Aug 2021	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	17 Jul 2021	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	19 Jun 2021	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	16 May 2021	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	18 Apr 2021	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	15 Mar 2021	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	15 Feb 2021	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	17 Jan 2021	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	16 Dec 2020	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	17 Nov 2020	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	17 Oct 2020	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	15 Sep 2020	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	15 Aug 2020	270.00 CHF	270.00 CHF	Current account	270.00 CHF
...	16 Jul 2020	270.00 CHF	270.00 CHF	Current account	270.00 CHF
<b>9'180.00</b>					

### Tenants

- Tenant
- Documents
- Manage rent
- Manage payments
- Summary [G]
- Notepad

← 2020 →   ← 2022 →

### MANAGE PAYMENTS

**Rental payments**

19 Nov 2022

Payment: 270.00 CHF

Current account (CHF)

Account

Debited: 270.00 CHF

Notepad

**Rental receipt**

Rental receipt for Studio

I hereby declare, as owner of the dwelling located at . . . to have received on Saturday, 19 November 2022 from James Bolten the sum of 270.00 CHF.

## 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

MyPrivate Family Office [Build 80290]

- ➕ Add tenant
- 📁 Dunas Beach
  - 👤 Jenny
  - 👤 Mary & Joe
  - 👤 Sandra
- 📁 Appt Amadeus
  - 👤 Julie Bell
- 📁 Studio
  - 👤 James Bolten
- 📁 Chalet Bianca
  - 👤 Harry Blankenburg
  - 👤 Jan Overschot
- 📁 Appt Da Vinci
  - 👤 Emilio Dallape
- 📁 Appt Michelangelo
  - 👤 Pascale Gendre
- 📄 Run report
- 📄 Export data
- 📄 Export data & documents
- 📄 Insights
- 📄 Show archive

## RENTAL SUMMARY

Residence	Tenant	Due	Payable	Balance	Overdue	Payable	Balance	Overdue
Studio	Melli & Co.	9/1/2023	2,520	2,520	0 CHF	2,520	2,520	0 CHF
Appt Michelangelo	Braun, Hafner and Näf	9/1/2023	2,350	2,350	0 CHF	2,350	2,350	0 CHF
Appt Da Vinci	Lanz, Kessler and Schmid	9/1/2023	2,600	0	0 CHF	2,600	0	0 CHF
Appt Amadeus	Lutz - Ferrari	9/1/2023	2,200	2,200	0 CHF	2,200	2,200	0 CHF
Studio	Melli & Co.	8/1/2023	2,520	1,350	1,350 CHF	2,520	1,350	1,350 CHF
Appt Michelangelo	Braun, Hafner and Näf	8/1/2023	2,350	2,350	2,350 CHF	2,350	2,350	2,350 CHF
Appt Da Vinci	Lanz, Kessler and Schmid	8/1/2023	2,600	0	0 CHF	2,600	0	0 CHF
Appt Amadeus	Lutz - Ferrari	8/1/2023	2,200	2,200	2,200 CHF	2,200	2,200	2,200 CHF
Studio	Melli & Co.	7/1/2023	2,520	0	0 CHF	2,520	0	0 CHF
Appt Michelangelo	Braun, Hafner and Näf	7/1/2023	2,350	2,350	2,350 CHF	2,350	2,350	2,350 CHF
Appt Da Vinci	Lanz, Kessler and Schmid	7/1/2023	2,600	0	0 CHF	2,600	0	0 CHF
Appt Amadeus	Lutz - Ferrari	7/1/2023	2,200	2,200	2,200 CHF	2,200	2,200	2,200 CHF
Studio	Melli & Co.	6/1/2023	2,520	0	0 CHF	2,520	0	0 CHF
Appt Michelangelo	Braun, Hafner and Näf	6/1/2023	2,350	1,900	1,900 CHF	2,350	1,900	1,900 CHF
Appt Da Vinci	Lanz, Kessler and Schmid	6/1/2023	2,600	0	0 CHF	2,600	0	0 CHF
Appt Amadeus	Lutz - Ferrari	6/1/2023	2,200	1,600	1,600 CHF	2,200	1,600	1,600 CHF
Studio	Melli & Co.	5/1/2023	2,520	0	0 CHF	2,520	0	0 CHF
Appt Michelangelo	Braun, Hafner and Näf	5/1/2023	2,350	0	0 CHF	2,350	0	0 CHF
Appt Da Vinci	Lanz, Kessler and Schmid	5/1/2023	2,600	0	0 CHF	2,600	0	0 CHF
Appt Amadeus	Lutz - Ferrari	5/1/2023	2,200	0	0 CHF	2,200	0	0 CHF
Studio	Melli & Co.	4/1/2023	2,520	0	0 CHF	2,520	0	0 CHF
Appt Michelangelo	Braun, Hafner and Näf	4/1/2023	2,350	0	0 CHF	2,350	0	0 CHF
Appt Da Vinci	Lanz, Kessler and Schmid	4/1/2023	2,600	0	0 CHF	2,600	0	0 CHF
Appt Amadeus	Lutz - Ferrari	4/1/2023	2,200	0	0 CHF	2,200	0	0 CHF
Studio	Melli & Co.	3/1/2023	2,520	0	0 CHF	2,520	0	0 CHF
Appt Michelangelo	Braun, Hafner and Näf	3/1/2023	2,350	0	0 CHF	2,350	0	0 CHF
Appt Da Vinci	Lanz, Kessler and Schmid	3/1/2023	2,600	0	0 CHF	2,600	0	0 CHF
Appt Amadeus	Lutz - Ferrari	3/1/2023	2,200	0	0 CHF	2,200	0	0 CHF
Studio	Melli & Co.	2/1/2023	2,520	0	0 CHF	2,520	0	0 CHF
Appt Michelangelo	Braun, Hafner and Näf	2/1/2023	2,350	0	0 CHF	2,350	0	0 CHF
Appt Da Vinci	Lanz, Kessler and Schmid	2/1/2023	2,600	0	0 CHF	2,600	0	0 CHF
			<b>276,879</b>	<b>25,826</b>	<b>17,241</b>			

**Tenants**

- Tenant
- Documents
- Detail information
- Manage rent
- Manage payments
- Feedback
- Checklist
- Summary [G]
- Analysis [G]
- Notepad
- Rental charges [G]
- Rental receipt [G]

🔍

← 2021 →
← 2023 →

↩

## 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

# Analysis

MyPrivate Family Office [Build 80290]

- ➕ Add tenant
- 📁 Dunas Beach
  - 👤 Jenny
  - 👤 Mary & Joe
  - 👤 Sandra
- 📁 Appt Amadeus
  - 👤 Julie Bell
  - 👤 Studio
- 📁 James Bolten
- 📁 Chalet Bianca
  - 👤 Harry Blankenburg
  - 👤 Jan Overschot
- 📁 Appt Da Vinci
  - 👤 Emilio Dallape
  - 👤 Appt Michelangelo
  - 👤 Pascale Gendre
- 📄 Run report
- 📄 Export data
- 📄 Export data & documents
- 📄 Insights
- 📄 Show archive

### AVERAGE RATES AND UTILIZATION (CONSOLIDATED)

Year	Month	Rent	Rate	Util%	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27
2023		82,530	76	60																											
2023	12	0																													
2023	11	1,515	101	10				101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	101	
2023	10	0																													
2023	9	312	78	3	312																										
2023	8	9,670	78	80	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	
2023	7	13,758	90	99	463	453	453	453	453	453	453	453	453	453	453	453	453	453	453	453	453	453	453	453	453	453	453	453	453	453	
2023	6	9,660	80	80	312	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
2023	5	9,680	78	80	322	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312
2023	4	9,660	80	80	312	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322	322
2023	3	10,446	77	87	413	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379
2023	2	11,527	82	100	379	413	413	413	413	413	413	413	413	413	413	413	413	413	413	413	413	413	413	413	413	413	413	413	413	413	413
2023	1	11,763	76	100	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379	379
2022		90,416	78	64																											
2022	12	10,374	79	85	476	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312
2022	11	14,022	118	79	228	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476	476
2022	10	7,078	76	60	236	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228
2022	9	7,062	78	60	228	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236
2022	8	7,070	76	60	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228
2022	7	7,078	76	60	236	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228
2022	6	7,062	78	60	228	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236	236
2022	5	7,078	76	60	236	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228	228

Consolidated

- Villa Acacia
- Studio
- Edifice Futura
- Appt Michelangelo
- Appt Da Vinci
- Appt Amadeus
- Dunas Beach
- Dunas Beach

Add as appendix [2022]

Add as appendix [2023]

Add as appendix [2024]

Tenants

- Tenant
- Documents
- Detail information
- Manage rent
- Manage payments
- Feedback
- Checklist
- Summary [G]
- Analysis [G]
- Notepad
- Rental charges [G]
- Rental receipt [G]

Average rates

Utilization

← 2021 → ← 2023 →

## 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

MyPrivate Family Office [Build 80290]

- Add tenant
- Dunas Beach
  - Jenny
  - Mary & Joe
  - Sandra
- Appt Amadeus
  - Julie Bell
- Studio
  - James Bolten
- Chalet Bianca
  - Harry Blankenburg
  - Jan Overschot
- Appt Da Vinci
  - Emilio Dallape
- Appt Michelangelo
  - Pascale Gendre
- Run report
- Export data
- Export data & documents
- Insights
- Show archive

### MyPrivate Insights

**CHF 8,200**  
Balance

**CHF 6,000**  
Overdue

**CHF 72,600**  
Rental income

## Julie Bell

← 2021 → ← 2023 →

#### Tenants

- Tenant
- Documents
- Detail information
- Manage rent
- Manage payments
- Feedback
- Checklist
- Summary [G]
- Analysis [G]
- Notepad
- Rental charges [G]
- Rental receipt [G]

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

# Tabs of 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	

# Managing valuables

MyPrivate Family Office [Build 60200]

**VALUABLES**

Doc	Type	Description	Manufacturer	Purchase price	Purchase date	Warranty -->	Sold by	Disposal
...	African Art	Mask "Adone"		2'500.00	31.01.2005		Antica Perla	
...	African Art	Statue of a woman		4'000.00	31.01.2005		Antica Perla	
...	Books	Funeral song for Ignacio Sanchez Mejia-Federico Garcia Lorca		3'000.00	31.01.2005		Antica Perla	
...	Books	Wedding	Albert Camus	4'000.00	31.01.2005		Antica Perla	
...	Glassware	Eagle with partially opened wings	Murano	9'000.00	31.01.2005		Antica Perla	
...	Glassware	Large vase	Montjoye	5'000.00	31.01.2005		Abe Gosselin	
...	Silverware	Serving Dish	Walker & Hall	800.00	30.01.2005		Antica Perla	
...	Silverware	Teapot	Joseph II & Albert Savo	800.00	30.01.2005		Antica Perla	
...	Silverware	Tureen	D & G Holy & Co	1'500.00	30.01.2005		Antica Perla	
...	Silverware	Vegetable Bowl	George Day	2'000.00	30.01.2005		Antica Perla	

32'600.00

**Equipment**

- Equipment / Summary
- Documents
- Furniture
- Valuables
- Appliances
- TV / Audio
- Photo / Telephony
- Hardware / Software
- Garden
- Other equipment

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

MyPrivate Family Office [Build 60248]

**WERTSACHEN**

**Preis und Bewertung**    **Objektverwaltung**    **Beschreibung des Objektes**    **Bild und Notizblock**

28 Jan 2019    762 625 778 876        Pomellato Ring Nudo

Kaufdatum    Rechnungsnummer    Zahlen in Folge    Beschreibung \*

28 Jan 2021    Héritage        Jewelry

Garantie-Ablauf    Verkauf von    In Wert-Objekte enthalten    Typ

1'600.00    CHF    1'600.00    Wertsachen

Kaufpreis    Währung    In der eigenen Währung    Objekt neu klassifizieren    Hersteller

Konto    Belastet    Home    NUDO

Objekt zu einem anderen Wohnort verschieben    Modell

Zahlungsdatum    Abgangsdatum    Entsorgung Hinweis    Seriennummer

**Geschätzt und Wiederbeschaffungswert**    **Notizblock**    **Geliehene Gegenstände**    **Reparatur und Wartung**

1'000.00    CHF    1'000.00

Wert letzte Schätzung    Währung    In der eigenen Währung

Wiederbeschaffungswert    CHF    In der eigenen Währung

28 Jan 2019    Datum Schätzung    Geschätzt von    Notizblock

Verliehen an    Total Wartung und Reparatur Kosten    CHF

Verleih Datum    Währung

**Einrichtungen**

- Einrichtungen / Zusammenfass.
- Dokumente
- Möbel
- Wertsachen
- Elektrogeräte
- TV / Audio
- Foto / Telefonie
- Informatik
- Garten
- Andere Ausrüstungen
- Diverse Gegenstände
- Verleihe Gegenstände
- Unterhalt / Reparaturen
- Cashflow
- Notizblock
- Versicherung
- Wertsachen

MyPrivate Family Office [Build 60200]

- Villa Acacia
  - Home
  - Studio
- Chalet Bianca
  - Chalet Bianca
- Edifice Futura
  - Main building
  - Appt Michelangelo
  - Appt Da Vinci
  - Appt Amadeus
- Run report
- Export to Excel
- Insights
- Show archive

### INVENTORY VALUATION

Category	Collectible	Origin	Description	Purchase	Replacement	Estimation	Insurance
Commercial	Not applicable	Appliances	Miele KM 6230	1'749			1'749 CHF
Commercial	Not applicable	IT	LENOVO CS0-30 AIO PC	899			899 CHF
Commercial	Not applicable	Photo / Telephony	Panasonic KX PRX120	190			190 CHF
Commercial	Not applicable	TV / Audio	Sonos PLAY:1	229			229 CHF
Collectible	Pictorial Art	Furniture	Animals & Music	4'000		6'500	4'000 CHF
Collectible	Carpets & Textiles	Furniture	Carpet	3'000	3'500	7'500	3'500 CHF
Collectible	Carpets & Textiles	Furniture	Carpet	28'000	32'000	43'000	32'000 CHF
Collectible	Carpets & Textiles	Furniture	Carpet	27'000	30'000	34'000	30'000 CHF
Collectible	Pictorial Art	Furniture	Knowing the Way	5'000		7'500	5'000 CHF
Collectible	Pictorial Art	Furniture	Mystic Woods	3'500			3'500 CHF
Collectible	Pictorial Art	Furniture	Saint-Topex, the Masts	72'000	62'000		62'000 CHF
Collectible	Pictorial Art	Furniture	Saint-Tropez, the Quai Suffren	240'000	260'000		260'000 CHF
Collectible	Glassware	Valuables	Eagle with partially opened wings	9'000		20'000	9'000 CHF
Collectible	Books	Valuables	Funeral song for Ignacio Sanchez Mejia:	3'000	4'800		4'800 CHF
Collectible	Glassware	Valuables	Large vase	5'000		4'500	5'000 CHF
Collectible	African Art	Valuables	Mask "Adone"	2'500		4'000	2'500 CHF
Collectible	Silverware	Valuables	Serving Dish	800	1'600	1'600	1'600 CHF
Collectible	African Art	Valuables	Statue of a woman	4'000	5'500	4'500	5'500 CHF
Collectible	Silverware	Valuables	Teapot	800	1'300	1'300	1'300 CHF
Collectible	Silverware	Valuables	Tureen	1'500	2'800	2'800	2'800 CHF
Collectible	Silverware	Valuables	Vegetable Bowl	2'000	4'500	4'500	4'500 CHF
Collectible	Books	Valuables	Wedding	4'000	3'900		3'900 CHF

443'967

#### Equipment

- Equipment / Summary
- Documents
- Furniture
- Valuables
- Appliances
- TV / Audio
- Photo / Telephony
- Hardware / Software
- Garden
- Other equipment
- Various items
- Lent items
- Maintenance / Repair
- Cashflow
- Notepad
- Insurance
- Collectibles

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

Note that detail lists including attached documents can be 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

MyPrivate Family Office [Build 60200]

- Villa Acacia
  - Home
  - Studio
- Chalet Bianca
  - Chalet Bianca
- Edifice Futura
  - Main building
  - Appt Michelangelo
  - Appt Da Vinci
  - Appt Amadeus
- Run report
- Export to Excel
- Insights
- Show archive

### MyPrivate Insights

**Household analysis**

Individual  
 Consolidated

## Home

Category	Value	Percentage
FURNITURE	12'700	25%
VALUABLES	14'990	29%
APPLIANCES	5'246	10%
TV & AUDIO	2'901	6%
PHOTO & TELEPHONY	2'419	5%
HARDWARE & SOFTWARE	4'299	8%
GARDEN	1'938	4%
EQUIPMENT	4'558	9%
SPORT	1'000	2%
LEISURE	255	0%
VARIOUS	1'425	3%
<b>TOTAL</b>	<b>51'731</b>	<b>100%</b>

### TOP 5 INVENTORY ITEMS

Boucheron Reflet AA10175	11'000
Antique Ebonized Cabinet	6'500
Elite Ultra-Thin Roman Dial S	2'500
Miele KWT 6322 UG	2'489
Rialto Double bed	2'300

### Equipment

- Equipment / Summary
- Documents
- Furniture
- Valuables
- Appliances
- TV / Audio
- Photo / Telephony
- Hardware / Software
- Garden
- Other equipment
- Various items
- Lent items
- Maintenance / Repair
- Cashflow
- Notepad
- Insurance
- Collectibles

← 2020 → ← 2022 →

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

MyPrivate Family Office [Build 60200]

**MANAGE HEATING OIL CONSUMPTION**

Doc	Date	Invoiced by	Consumption	Amount	Converted	CO2 (kg)
...	20.06.2021	Magroil S.A.	5'100 L	2'955.00 CHF	2'955.00	16'320
...	31.03.2020	Magroil S.A.	5'400 L	3'158.00 CHF	3'158.00	17'280
...	20.06.2019	Magroil S.A.	5'400 L	3'425.00 CHF	3'425.00	17'280
...	01.06.2018	Magroil S.A.	5'200 L	2'755.00 CHF	2'755.00	16'640

21'100      12'293.00      67'520

← 2018 →    ← 2022 →

**Operations**

- Operations
- Documents
- Building maintenance
- Fittings maintenance
- Garden maintenance
- Pending works
- Household
- Telecom
- Electricity
- Water
- Heating oil
- Gas
- Wood / Pellets
- Notepad

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.

MyPrivate Family Office [Build 60200]

**MANAGE HEATING OIL CONSUMPTION**

**Invoice**      **Detail**      **Notepad**

20.06.2021      Heating oil consumption      5'100 L      Unit

Date

Magroil S.A.      3'200

Invoiced by

2'955.00 CHF      2'955.00      16'320

Amount      Converted      CO2 emissions (kg)

Current account      CHF      Debited      2'955.00

Account

**Operations**

- Operations
- Documents
- Building maintenance
- Fittings maintenance
- Garden maintenance
- Pending works
- Household
- Telecom
- Electricity



# Operation Insights

MyPrivate Family Office [Build 60200]

- Villa Acacia
  - Home
  - Studio
- Chalet Bianca
  - Chalet Bianca
- Edifice Futura
  - Main building
  - Appt Michelangelo
  - Appt Da Vinci
  - Appt Amadeus
- Run report
- Export to Excel
- Insights
- Show archive

## MyPrivate Insights

### TOP 5 MAINTENANCE

Windows painting	1'450
Wall stabilisation	1'350
Roof repairs	850
Door painting	700
Revision, maintenance, certifi	435

## Home

← 2018 →   ← 2022 →

### Operations

- Operations
- Documents
- Building maintenance
- Fittings maintenance
- Garden maintenance
- Pending works
- Household
- Telecom
- Electricity
- Water
- Heating oil
- Gas
- Wood / Pellets
- Notepad

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.

81

# 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

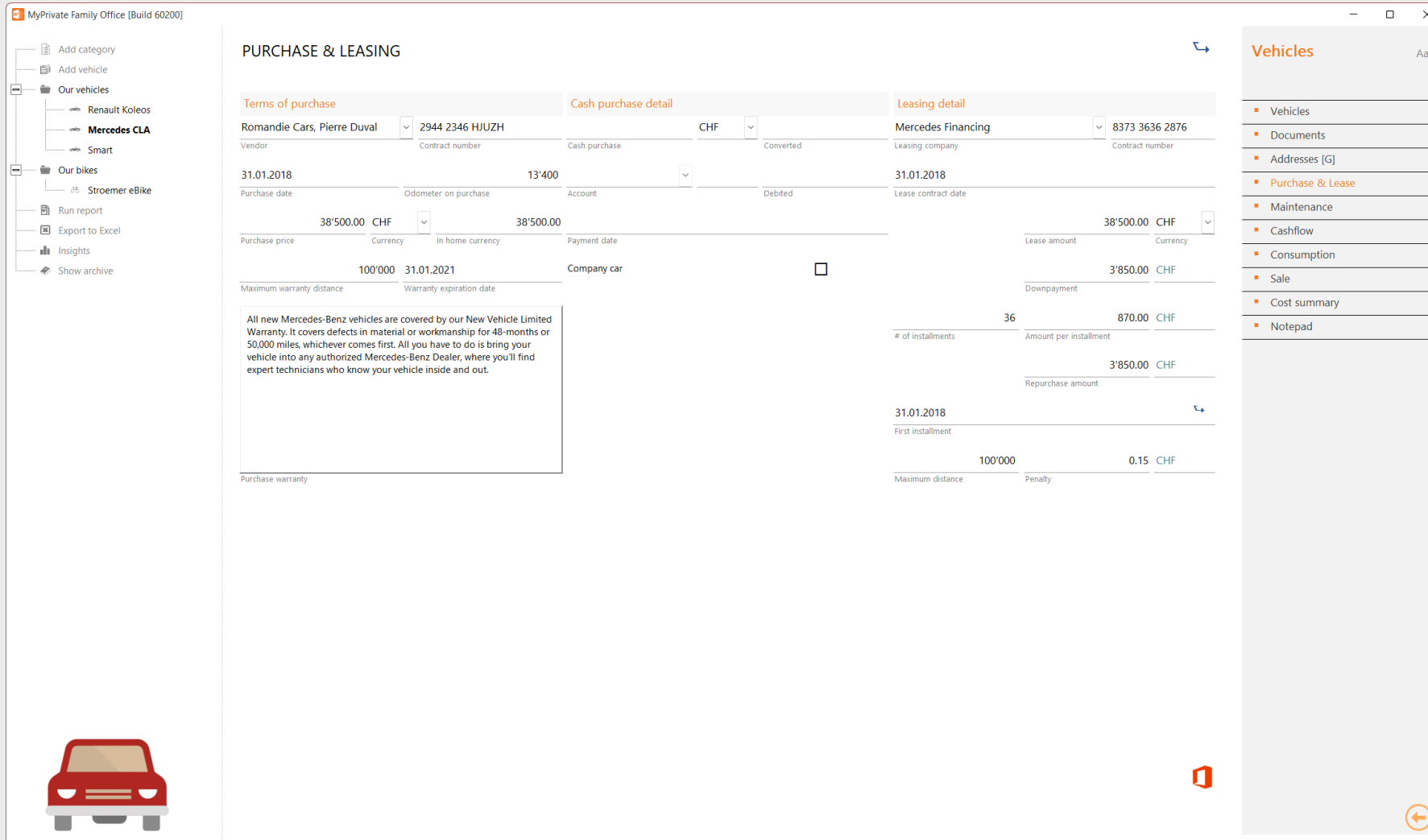
---

Analytical insights into the data from the Vehicle module

# Tabs of the Vehicles 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	

# Managing purchase & leasing



**PURCHASE & LEASING**

Terms of purchase		Cash purchase detail		Leasing detail	
Vendor	Romandie Cars, Pierre Duval	Contract number	2944 2346 HJUZH	Leasing company	Mercedes Financing
Purchase date	31.01.2018	Account		Lease contract date	31.01.2018
Purchase price	38'500.00 CHF	Debited	38'500.00	Lease amount	38'500.00 CHF
Maximum warranty distance	100'000	Company car	<input type="checkbox"/>	Downpayment	3'850.00 CHF
Warranty expiration date	31.01.2021			# of installments	36
				Amount per installment	870.00 CHF
				Repurchase amount	3'850.00 CHF
				First installment	31.01.2018
				Maximum distance	100'000
				Penalty	0.15 CHF

All new Mercedes-Benz vehicles are covered by our New Vehicle Limited Warranty. It covers defects in material or workmanship for 48-months or 50,000 miles, whichever comes first. All you have to do is bring your vehicle into any authorized Mercedes-Benz Dealer, where you'll find expert technicians who know your vehicle inside and out.

**Vehicles**

- Vehicles
- Documents
- Addresses [G]
- Purchase & Lease
- Maintenance
- Cashflow
- Consumption
- Sale
- Cost summary
- Notepad

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

MyPrivate Family Office [Build 60200]

- Add category
- Add vehicle
- Our vehicles
  - Renault Koleos
  - Mercedes CLA
  - Smart
- Our bikes
  - Stroemer eBike
- Run report
- Export to Excel
- Insights
- Show archive

## VIEW COST SUMMARY

Year	Odometer	Value	Depreciation	Energy	Maintenance	Insurance	Other	Total	Unit cost	Lease
2021	66'947	15'770	3'942	1'779	80	716	461	6'978	2.51	4'720
2020	64'168	19'712	4'928	1'519	240	730	461	7'878	0.32	10'440
2019	39'241	24'640	6'160	1'494	160	730	461	9'005	0.71	10'440
2018	26'639	30'800	7'700	1'563	160	712	461	10'596	0.80	13'420

Vehicles

- Vehicles
- Documents
- Addresses [G]
- Purchase & Lease
- Maintenance
- Cashflow
- Consumption
- Sale
- Cost summary
- Notepad

22'730    6'355    640    2'888    1'844    34'457    39'020

← 2012 →    ← 2022 →

MyPrivate can generate automatically a depreciation schedule, based on annual depreciation of 20%

### Notes

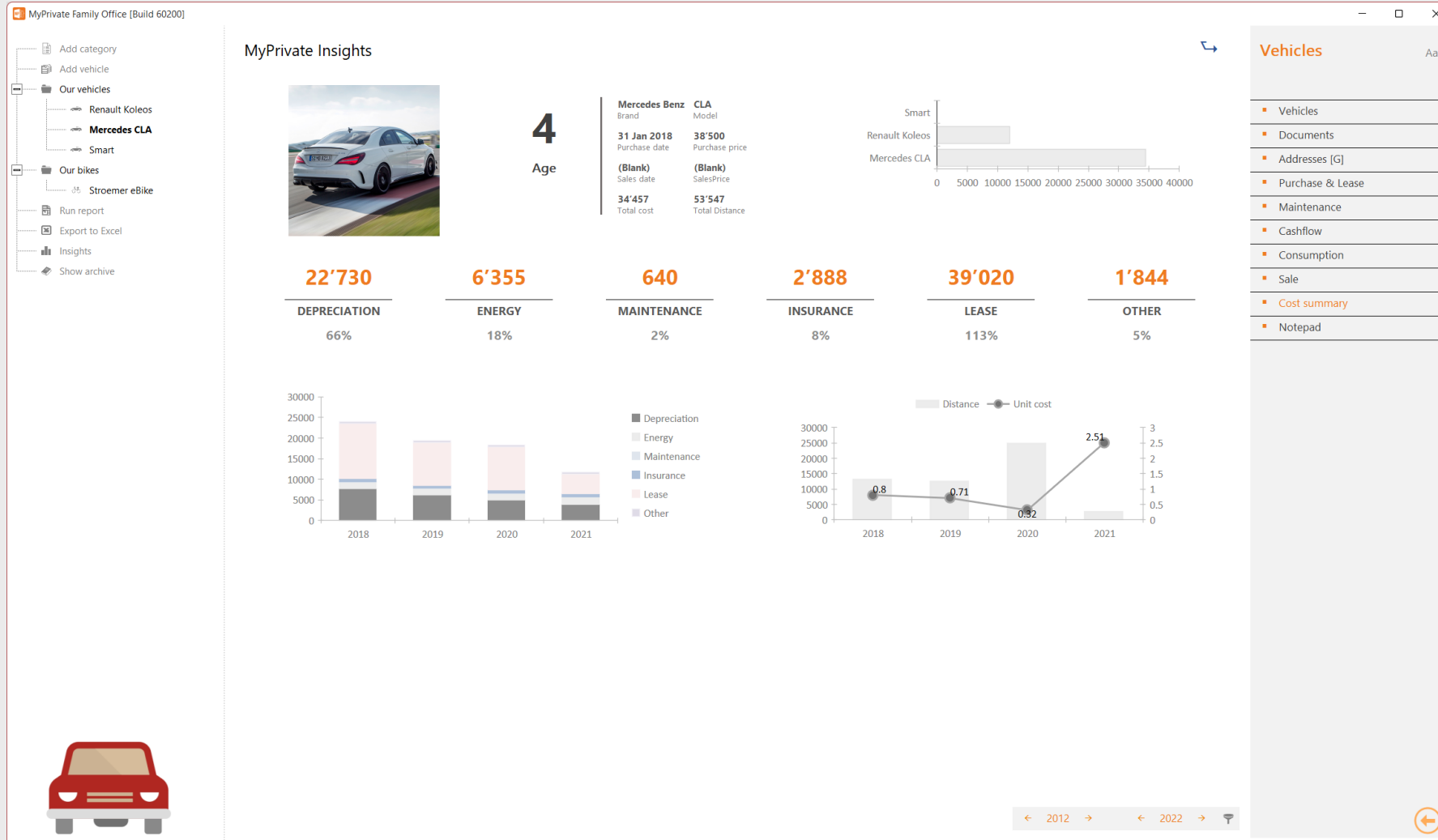
The cost of leasing is not included in the unit cost per distance; it would double count as these are already included in the depreciation value.

The insurance policy must be linked to the corresponding vehicle in order for this value to be calculated correctly.

The year-end milage and closing value are entered manually and are required.

- **Depreciation** is calculated as the difference between the closing value of current and previous year
- **Energy** is taken from the costs entered in the Consumption tab
- **Maintenance** is taken from the Maintenance tab
- **Insurance cost** is obtained from the Insurance module. Note that the Vehicle must be linked to the Insurance contract
- **Other cost** is taken from the Cashflow tab
- **Total cost** = depreciation + energy + maintenance + insurance + other cost
- The **Unit Cost** is calculated as the total cost divided by the number of miles/km driven
- The **Lease cost** is taken from the Purchase & Lease tab, and is for shown for informational purposes only

# Vehicle Insights



← 2012 → ← 2022 → 🔍

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

## 08

### 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

# Tabs of 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

MyPrivate Family Office [Build 60200]

POSITION

Personnel

MyPrivate can copy relevant information from another position to facilitate setup

Chalet Bianca

- Gina Belfiore
- Gianni di Bari

Run report

Export to Excel

Insights

Show archive

**Person**

Gina Belfiore

Name

**Driver**

Type

**Home**

Residence

**Gosselin**

Family

05.02.2020

From date To date

**Summary**

The driver operates vehicles and transports passengers for our family.

As a driver, you must have a safe driving record, follow all state and national driving laws, rules, and regulations.

In this position, you will follow prearranged routes to destinations or use maps and GPS to navigate routes.

You will also maintain vehicle upkeep and cleanliness.

**Qualifications and skills**

- Demonstrate safe driving practices
- Able to follow verbal directions, read maps, follow GPS
- Able to work well alone
- Reliable and punctual with dedicated professionalism to job and duties
- Able to adapt to changing schedules or routines
- Excellent time management skills
- Able to assist passengers when needed
- Organized and able to follow a schedule
- Focused on customer service
- Positive attitude and professional demeanor
- High school diploma or equivalent; relevant experience or knowledge, skills, and mental ability, equivalent to 2 years of high school education

**Responsibilities and duties**

- Practice safe driving habits
- Follow all state and national safety regulations and standards
- Accurately follow routes, maps, and directions
- Open vehicle doors and assist passengers
- Load cargo and baggage
- Keep exterior of vehicle clean and presentable
- Maintain vehicle equipment; replace oil, fill gas tank, perform general motor vehicle maintenance as needed for safety
- Clean windows, windshields, and mirrors as needed
- Keep interior of vehicle clean of debris and clutter
- Load and unload vehicle
- Collect payments, document amount, and offer receipts when necessary

**Compensation and benefits**

Monthly salary of 2'400 CHF for 60%  
Overtime hours CHF 40/hr; Nighttime 80 CHF/hr  
Social taxes, insurance, taxes and holidays  
13-th month

**Image**

**Personnel**

- Position
- Documents
- Cashflow
- Timecards
- Expenses
- Bonus
- Settlement
- Salaries
- Social charges
- Feedback
- Personal
- Posting
- Rate card
- Insurance
- Onboarding
- Notepad



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**

# Time cards management

MyPrivate Family Office [Build 60200]

Chalet Bianca  
Gina Belfiore  
Gianni di Bari

TIMECARDS

Doc	Date	Category	Description	Quantity Unit	Rate	Amount	Period
...	31.12.2021	Regular work [RE]		1.5 Month(s)	2'400.00	3'600.00 CHF	P2021-12-01
...	30.11.2021	Regular work [RE]		1.0 Month(s)	2'400.00	2'400.00 CHF	P2021-11-01
...	31.10.2021	Regular work [RE]		1.0 Month(s)	2'400.00	2'400.00 CHF	P2021-10-01
...	30.09.2021	Regular work [RE]		0.4 Month(s)	2'400.00	960.00 CHF	P2021-09-01
...	30.09.2021	Short-term illness [SI]	COVID	0.6 Month(s)	2'400.00	1'440.00 CHF	P2021-09-01
...	31.08.2021	Regular work [RE]		1.0 Month(s)	2'400.00	2'400.00 CHF	P2021-08-01
...	20.08.2021	Nighttime [NT]	Pickup at GVA airport	4.0 Hour(s)	80.00	320.00 CHF	P2021-08-01
...	31.07.2021	Regular work [RE]		1.0 Month(s)	2'400.00	2'400.00 CHF	P2021-07-01
...	30.06.2021	Regular work [RE]		1.5 Month(s)	2'400.00	3'600.00 CHF	P2021-06-01
...	31.05.2021	Regular work [RE]		1.0 Month(s)	2'400.00	2'400.00 CHF	P2021-05-01

59'181.00

← 2020 → ← 2022 →

Personnel Aa aA

- Position
- Documents
- Cashflow
- Timecards
- Expenses
- Bonus
- Settlement
- Salaries
- Social charges
- Feedback

The time cards capture the work done by an employee.

MyPrivate provides a number of pre-defined 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.

MyPrivate Family Office [Build 60200]

Chalet Bianca  
Gina Belfiore  
Gianni di Bari

TIMECARDS

Timecard

30.11.2021 P2021-11-01 Regular work [RE]

Time Period Category

Description

Quantity 1 Month(s) Rate 2'400.00 CHF

Amount 2'400.00 CHF

Notepad

Personnel Aa aA

- Position
- Documents
- Cashflow
- Timecards
- Expenses
- Bonus
- Settlement
- Salaries

# Expenses

MyPrivate Family Office [Build 60200]

EXPENSES

Doc	Date	Type	Description	Amount	Period
...	05.07.2021	Materials	As per attachment	345.65 CHF	P2021-07-01
...	23.12.2020	Car travel	45 km x 0.70	31.50 CHF	P2020-10-01
...	18.10.2020	Repairs	Entry door lock	85.40 CHF	P2020-10-01
...	16.08.2020	Flowers	Flowers	120.00 CHF	P2020-07-01
...	15.07.2020	Car travel	45 km x 0.70	31.50 CHF	P2020-07-01

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

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

MyPrivate Family Office [Build 60200]

EXPENSES

Expense report

05.07.2021

Date

Materials

Type

As per attachment

Description

345.65 CHF

Amount

P2021-07-01

Period

345.65 CHF


Amount

345.65 CHF

Amount

Notepad

Materials purchased as per attachment.



- Personnel
- Position
  - Documents
  - Cashflow
  - Timecards
  - Expenses
  - Bonus
  - Settlement
  - Salaries
  - Social charges
  - Feedback
  - Personal

# Settlement engine

[MYPRIVATE]

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

[Variables]

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
6	POSTAL_CODE	1010
7	CITY	Lausanne
8	COUNTRY	CH
9	EMAIL	<a href="mailto:nicky.tran@xs4all.ch">nicky.tran@xs4all.ch</a>
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

[Time cards]

Category	Description	Amount
0	Extra payments [XT]	1'000.00
1	Regular work [RE]	3'600.00

[Expenses]

Amount
65.00

[Payment slip]

Employer		Employee	
Paul & Charlotte Gosselin		Gina Belfiore	
Avenue des Boveresses 42		Rue des Orfèvres 2	
2000 Neuchâtel		1010 Lausanne	
<b>ILLUSTRATIVE PURPOSES ONLY</b>			
PERIOD		December 2021	
Gross salary			
Regular work	4'600.00		4'600.00
Paid holidays	8.3300%		383.18
			<b>4'983.18</b>
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
			<b>320.67</b>
Expenses			65.00
<b>Total to be paid</b>			<b>4'727.51</b>

[Settlement]

Category	Amount
NET_SAL	4727.51
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

MyPrivate Family Office [Build 60200]

SETTLEMENT

Doc	From	To	RE	OT	NT	PL	UL	SI	LI	XT	Sal	Exp	Tot
...	01.12.2021	31.12.2021	3'600							1'000	4'600	65	4'665 CHF
...	01.11.2021	30.11.2021	2'400								2'400		2'400 CHF
...	01.10.2021	31.10.2021	2'400								2'400		2'400 CHF
...	01.09.2021	30.09.2021	960					1'440			2'400		2'400 CHF
...	01.08.2021	31.08.2021	2'400		320						2'720		2'720 CHF
...	01.07.2021	31.07.2021	2'400								2'400		2'400 CHF
...	01.06.2021	30.06.2021	3'600								3'600		3'600 CHF
...	01.05.2021	31.05.2021	2'400								2'400		2'400 CHF
...	01.04.2021	30.04.2021	2'400	240							2'640		2'640 CHF
...	01.03.2021	31.03.2021	2'400								2'400		2'400 CHF
...	01.02.2021	28.02.2021	2'400								2'400		2'400 CHF
...	01.01.2021	31.01.2021	2'400								2'400		2'400 CHF
			29'760	240	320				1'440	1'000	32'760	65	32'825

Personnel Aa aA

- Preview salary calculation
- Preview salary slip
- Post salary slip
- Mail salary slip
- Retract salary slip

- Salaries
- Social charges
- Feedback
- Personal
- Posting

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

MyPrivate Family Office [Build 60200]

**PERSONAL DATA**

**Detail**

Gina  
First name

Rue des Orfèvres 2  
Address

CH 1010 Lausanne  
Country Postal code City

079 733 72 86  
Mobile phone

nicky.tran@xs4all.ch  
eMail

Salary payment  
Mail header

Dear Mrs. Belfiore,  
Attached is your salary statement for the month. Please take a moment to validate the contents and contact me if needed.  
Best regards,  
Mail body

**Finance**

ISO 20022 - Switzerland  
Account configuration

CH6518929919723772608  
Account number

Monthly  
Settlement

01.02.2020  
Starting on

CHF  
Currency

Month(s)  
Billing unit


737 283 838 823  
Health insurance id

722.837.33.333  
Social security id

828.373.998.988  
Taxpayer id

C:\Users\henkd\AppData\Local\MyPrivate Family Office\MyPrivateSalar  
Payment slip template

**Image**



**Personnel** Aa aA

- Position
- Documents
- Cashflow
- Timecards
- Expenses
- Bonus
- Settlement
- Salaries
- Social charges
- Feedback
- Personal
- Posting
- Rate card
- Insurance
- Onboarding
- Notepad

**Annotations:**

- Bank account to be used for salary payment (points to CH6518929919723772608)
- Settlement period duration, e.g. weekly, monthly, ... (points to Monthly)
- Default billing unit; can be adjusted manually (points to Month(s))
- Payment slip template to be used for the settlement process (points to C:\Users\henkd\AppData\Local\MyPrivate Family Office\MyPrivateSalar)
- eMail, subject and body used to mail the payment slip (points to the email header and body)

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

MyPrivate Family Office [Build 60200]

**TAX AND SALARY POSTING**

Category	Type	Base	Value	Payee	Tax return	Currency
Salary	Salary		NET_SAL	Gina Belfiore		CHF
State pension	Social charges	COT_AVS_BASE	COT_AVS		State pension [Employer taxes - 2020]	CHF
Unemployment insurance	Social charges	COT_AC_BASE	COT_AC		Unemployment insurance [Employer taxes - 2020]	CHF
Child support	Social charges	COT_PC_BASE	COT_PC		Child support [Employer taxes - 2020]	CHF

Personnel: Aa aA

- Position
- Documents
- Cashflow
- Timecards
- Expenses

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

MyPrivate Family Office [Build 60200]

**TAX AND SALARY POSTING**

Settlement category: Salary | Complete for "salary" type: Gina Belfiore | Complete for "social charges" type: [Empty]

Description: NET\_SAL | Type: Salary | Currency: CHF | Payee: Gina Belfiore | Tax return: [Empty]

Value: 10 | Line: Current account [CHF] | Account: [Empty] | Base: [Empty]

Employer contribution: [Empty] | Employee contribution: [Empty]

Notepad: [Empty]

Personnel: Aa aA

- Position
- Documents
- Cashflow
- Timecards
- Expenses
- Bonus
- Settlement
- Salaries

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

MyPrivate Family Office [Build 60200]

**TAX AND SALARY POSTING**

Settlement category: Child support | Complete for "salary" type: Child support [Employer taxes - 2020, CHF] | Complete for "social charges" type: [Empty]

Description: COT\_PC | Type: Social charge | Currency: CHF | Payee: Child support [Employer taxes - 2020, CHF] | Tax return: [Empty]

Value: 4 | Line: [Empty] | Account: COT\_PC\_BASE | Base: [Empty]

Employer contribution: 1.00 | Employee contribution: 1.00

Notepad: [Empty]

Personnel: Aa aA

- Position
- Documents
- Cashflow
- Timecards
- Expenses
- Bonus
- Settlement
- Salaries

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

MyPrivate Family Office [Build 60200]

- Add category
- Add position
- Chalet Bianca
  - Gina Belfiore
  - Gianni di Bari
- Run report
- Export to Excel
- Insights
- Show archive

### MyPrivate Insights

**Personnel analysis**

Individual

Consolidated

## Gina Belfiore

<b>57'061</b>	<b>360</b>	<b>320</b>	<b>0</b>
Regular work [RE]	Overtime [OT]	Nighttime [NT]	Paid leave [PL]
94%	1%	1%	0%
<b>0</b>	<b>1'440</b>	<b>0</b>	<b>1'800</b>
Unpaid leave [UL]	Short-term illness [SI]	Long-term illness [LI]	Extra payments [XT]
0%	2%	0%	100%

Unemployment insurance

State pension

Child support

Agency: 1740

Equipment: 550

**CASHFLOW BY TYPE**

2019: 540

2020: 1200

2021: 550

**CASHFLOW BY YEAR**

### Personnel

- Position
- Documents
- Cashflow
- Timecards
- Expenses
- Bonus
- Settlement
- Salaries
- Social charges
- Feedback
- Personal
- Posting
- Rate card
- Insurance
- Onboarding
- Notepad

← 2019 →    ← 2021 →

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

THEME	MODULE	CONTENTS
<b>Household</b>	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.
<b>Prudential</b>	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.
<b>Finance</b>	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.
<b>Leisure</b>	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

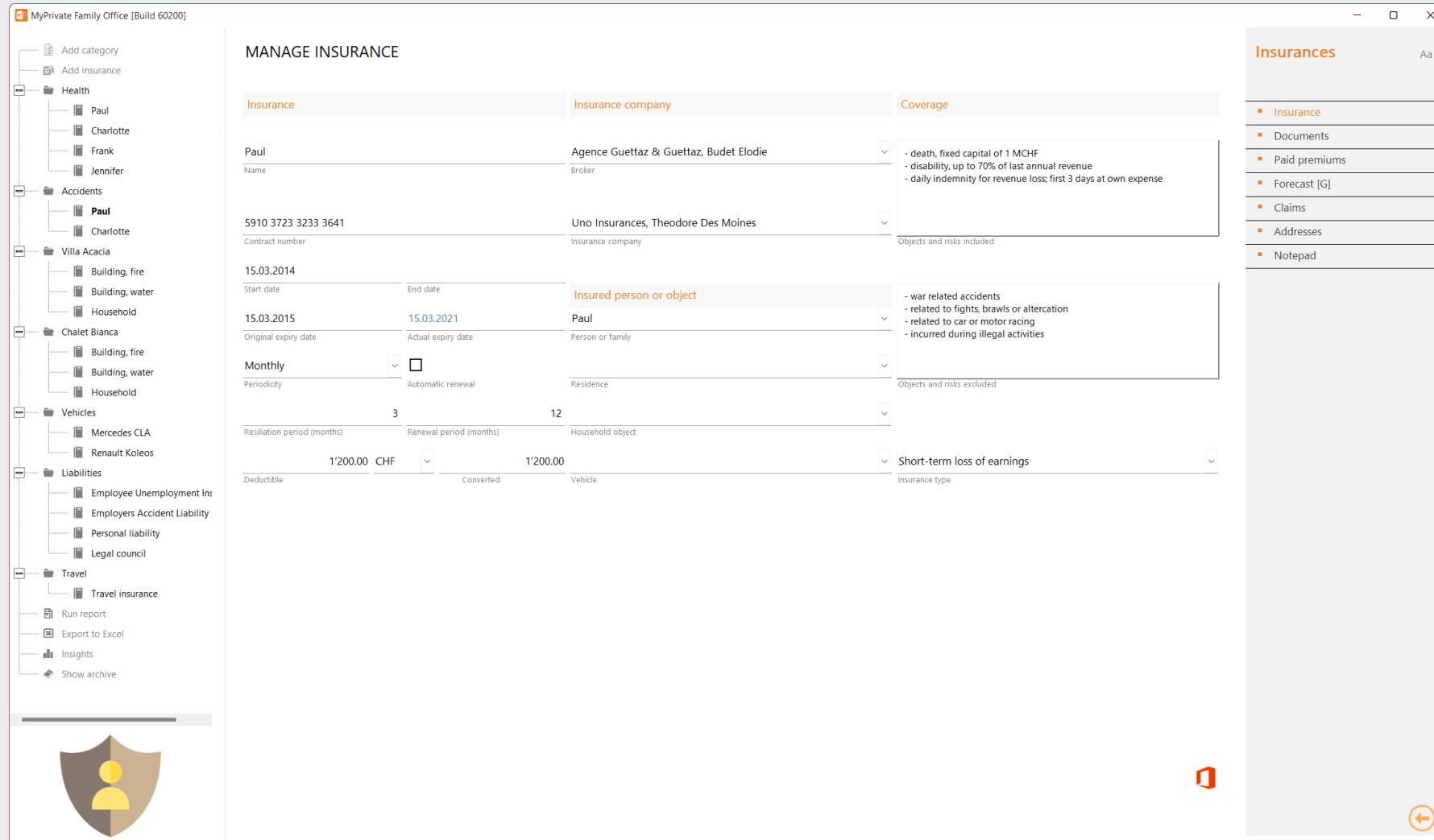
---

Analytical insights into the data from the Insurance module

# Tabs of 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



**MyPrivate Family Office [Build 60200]**

**MANAGE INSURANCE**

Insurance	Insurance company	Coverage
<b>Paul</b> Name	<b>Agence Guettaz &amp; Guettaz, Budet Elodie</b> Broker	- death, fixed capital of 1 MCHF - disability, up to 70% of last annual revenue - daily indemnity for revenue loss: first 3 days at own expense
<b>5910 3723 3233 3641</b> Contract number	<b>Uno Insurances, Theodore Des Moines</b> Insurance company	Objects and risks included
<b>15.03.2014</b> Start date	<b>15.03.2021</b> End date	<b>Insured person or object</b> Paul Person or family
<b>15.03.2015</b> Original expiry date	<b>15.03.2021</b> Actual expiry date	- war related accidents - related to fights, brawls or altercation - related to car or motor racing - incurred during illegal activities
<b>Monthly</b> Periodicity	<input type="checkbox"/> Automatic renewal	Residence Objects and risks excluded
<b>3</b> Resilience period (months)	<b>12</b> Renewal period (months)	Household object
<b>1'200.00 CHF</b> Deductible	<b>1'200.00</b> Converted	<b>Short-term loss of earnings</b> Insurance type
		Vehicle

**Insurances** Aa aA

- Insurance
- Documents
- Paid premiums
- Forecast [G]
- Claims
- Addresses
- Notepad

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.

# Insurance Benchmarking

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 qualitative result can be set: positive, neutral, or negative.

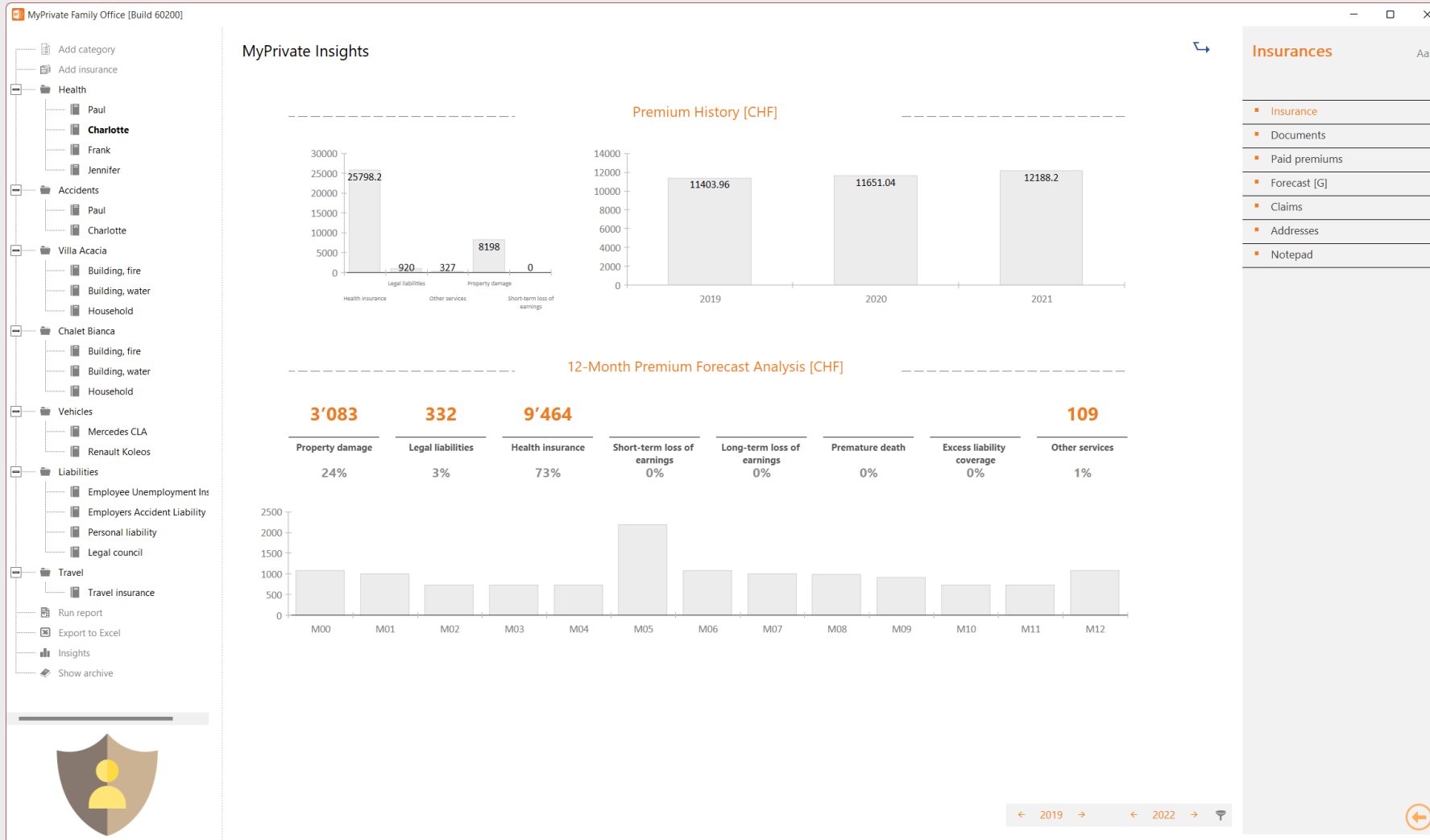
The benchmark history provides a very accurate picture of the performance of your broker(s). Annual spend for policies under management is shown, as well as last benchmark date as initiated by the family or the broker, and the experience indicator. This report is key to constructively engage with your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

The screenshot displays the MyPrivate Family Office interface, divided into several key sections:

- MANAGE BENCHMARKS (Top Left):** A table listing benchmark records with columns for Date, Description, Year, and various financial metrics (Y01, Y02, Y03, Y04, Y05, Broker, Rating).
- MANAGE BENCHMARKS (Bottom Left):** A detailed view of a benchmark record for 'Spring benchmark' on 03 Apr 2022. It includes 'Premium History' and 'Family Findings' (e.g., 'We found a substantial cheaper policy, saving more than 5%, with arguably better coverage and lower deduction.').
- INSURANCES (Middle Left):** A tree view of the insurance portfolio, categorized by Health, Accidents, Villa Acacia, Chalet Bianca, Vehicles, Liabilities, and Travel.
- BENCHMARK HISTORY (Middle Right):** A table showing the performance of various brokers across different policies. Columns include Broker, Insurer, Policy, Rating (by Broker and by Family), and Premiums.
- INSURANCES (Bottom Right):** A sidebar menu for the insurance portfolio, including options like 'Run report', 'Export data', and 'Export data & documents'.

Navigation arrows indicate the flow from the 'MANAGE BENCHMARKS' overview to the detailed view and then to the 'BENCHMARK HISTORY' report.

# 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

---

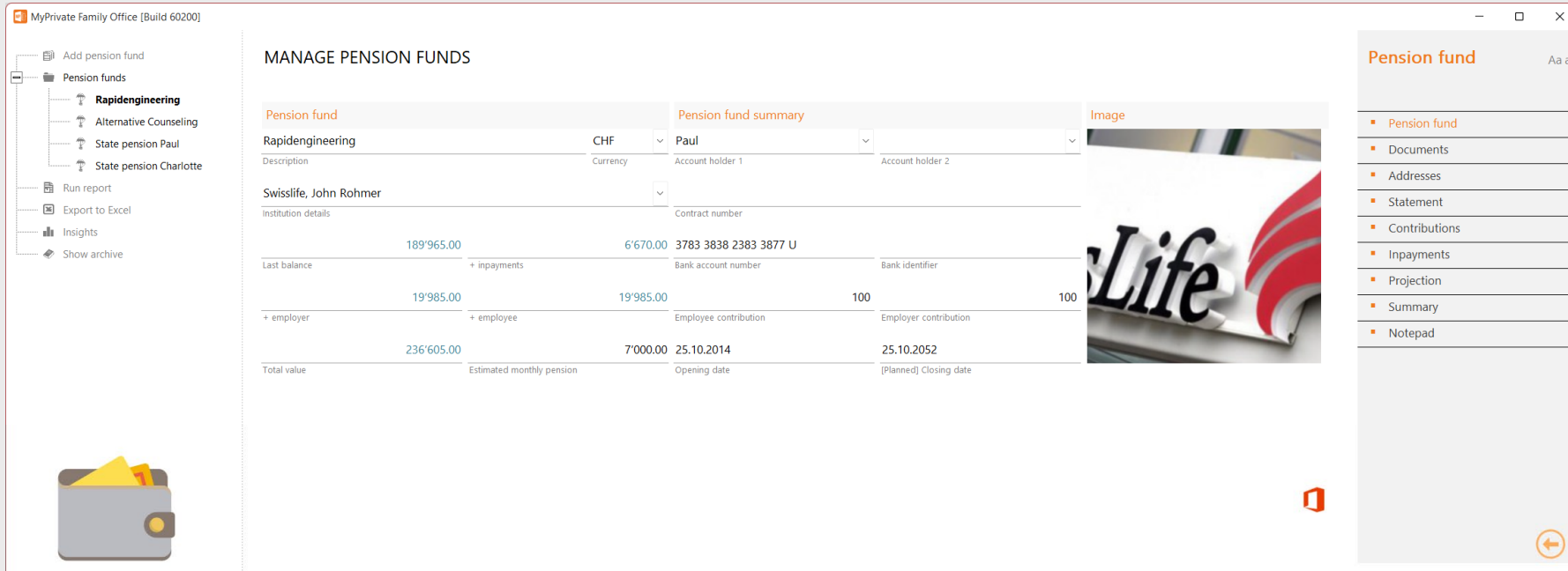
Analytical insights into the data from the Pension fund module



# 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



MANAGE PENSION FUNDS			
Pension fund		Pension fund summary	
Rapidengineering	CHF	Paul	
Description	Currency	Account holder 1	Account holder 2
Swisslife, John Rohmer		Contract number	
189'965.00		6'670.00	
Last balance	+ inpayments	3783 3838 2383 3877 U	
19'985.00		100	
+ employer	+ employee	Employee contribution	Employer contribution
236'605.00		7'000.00	25.10.2052
Total value	Estimated monthly pension	Opening date	[Planned] Closing date

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.

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.**

# Projection

MyPrivate Family Office [Build 60200]

- Add pension fund
- Pension funds
  - Rapidengineering
  - Alternative Counseling
  - State pension Paul
  - State pension Charlotte
- Run report
- Export to Excel
- Insights
- Show archive

### VIEW PROJECTION

**Base data**

Paul  
Youngest policy holder

30.06.1987  
Birth date

369  
Projected # of monthly payments

296  
Projected # of monthly pension payments

**Monthly averages over the last 3 years**

Inpayments	555 CHF	Converted	555
Contributions	3'870 CHF	Converted	3'870
Total average payment	4'426 CHF	Converted	4'426

**Manual monthly projection**

Amount  Converted

**Pension fund** Aa aA

- Pension fund
- Documents
- Addresses
- Statement
- Contributions
- Inpayments
- Projection
- Summary
- Notepad

Interest %	Projected capital		Projected monthly pension	
	CHF	CHF	CHF	CHF
0	1'869'635	1'869'635	6'316	6'316
1	2'232'772	2'232'772	8'473	8'473
2	2'691'022	2'691'022	11'334	11'334
3	3'272'287	3'272'287	15'145	15'145
4	4'013'130	4'013'130	20'246	20'246
5	4'961'551	4'961'551	27'099	27'099

MyPrivate estimates the value of the fund at closing date using the monthly contribution estimates and 6 return scenarios (from 0% to 5%).

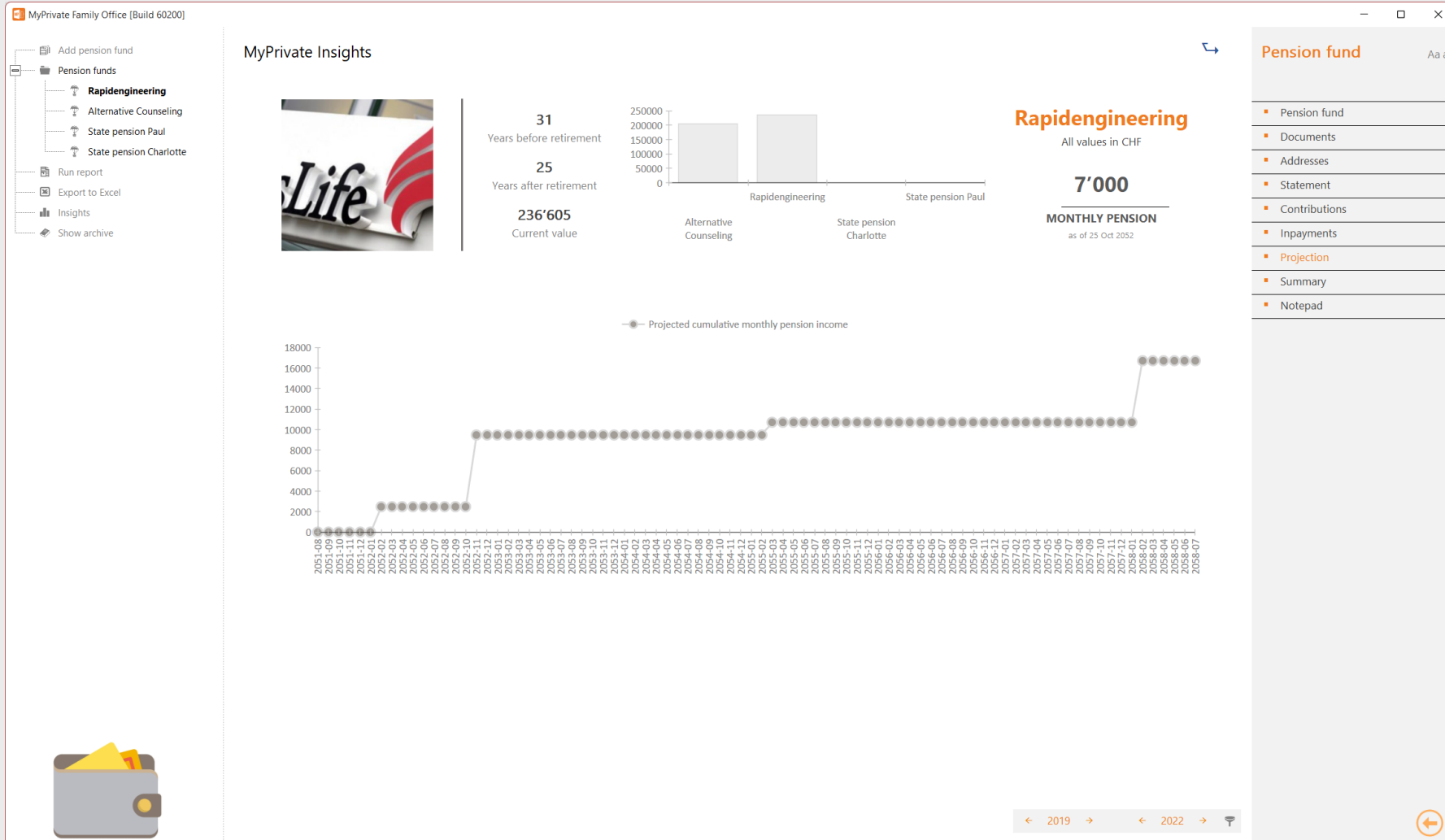
Projected contributions are estimated up to the planned closing date of the fund. Projected number of payments is estimated from planned closing date up to 90 years age

MyPrivate looks back 3 years and calculates average monthly contributions

Alternatively, a manual value can be entered. This is typically done for State Pensions



# 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

# Tabs of 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	
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. **Review the sample directives** in each tab of the demo database, and **formulate one's own wishes**
2. **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
3. **Review the asset ownership register**, and agree on ownership between spouses
4. **Meet with a professional advisor** to formalize the will, and close gaps or loopholes
5. **Print and sign the will**; register the location and latest version in MyPrivate

# Asset ownership

ASSET OWNERSHIP BY SPOUSE										
Doc	Year	Category	Description	Description	Valuation	Paul	Charlotte	Paul	Charlotte	Notepad
...	2023	Pension funds	Rapidengineering		210,700	100	0	210,700	0	
...	2023	Pension funds	Alternative Counseling		183,500	0	100	0	183,500	Although Paul has contributed
...	2023	Residences	Home		1,450,000	50	50	725,000	725,000	
...	2023	Residences	Chalet Bianca		1,100,000	50	50	550,000	550,000	
...	2023	Residences	Main building		1,900,000	50	50	950,000	950,000	
...	2023	Transformations	Home	Isolement sud	8,800	50	50	4,400	4,400	
...	2023	Vehicles	Skoda Kodiaq		24,000	100	0	24,000	0	
...	2023	Vehicles	Skoda Kamiq		38,500	50	50	19,250	19,250	
...	2023	Vehicles	Skoda Eniaq		54,200	0	100	0	54,200	
...	2023	Valuables	Chalet Bianca	Aigle aux ailes partiellement ou	20,000	0	100	0	20,000	
...	2023	Valuables	Chalet Bianca	Animaux	6,500	50	50	3,250	3,250	
...	2023	Valuables	Chalet Bianca	Bois mystique	3,500	0	100	0	3,500	
...	2023	Valuables	Chalet Bianca	Bol de légumes	4,500	0	100	0	4,500	
...	2023	Valuables	Chalet Bianca	Chant funèbre pour Ignacio Sa	4,800	100	0	4,800	0	
...	2023	Valuables	Chalet Bianca	Connaitre le chemin	7,500	100	0	7,500	0	
...	2023	Valuables	Chalet Bianca	Grand vase	4,500	0	100	0	4,500	
...	2023	Valuables	Chalet Bianca	Mariage	3,900	0	100	0	3,900	
...	2023	Valuables	Chalet Bianca	Masque "Adone"	4,000	100	0	4,000	0	
...	2023	Valuables	Chalet Bianca	Plat de service	1,600					
...	2023	Valuables	Chalet Bianca	Saint-Tropez, les mâts	62,000	50	50	31,000	31,000	
...	2023	Valuables	Chalet Bianca	Saint-Tropez, le Quai Suffren	260,000	0	100	0	260,000	We have agreed that Paul has
...	2023	Valuables	Chalet Bianca	Statue de femme	4,500	100	0	4,500	0	
...	2023	Valuables	Chalet Bianca	Tapis	43,000	50	50	21,500	21,500	
...	2023	Valuables	Chalet Bianca	Tapis	34,000	50	50	17,000	17,000	
...	2023	Valuables	Chalet Bianca	Tapis	7,500	50	50	3,750	3,750	
...	2023	Valuables	Chalet Bianca	Théière	1,300					
...	2023	Valuables	Chalet Bianca	Tureen	2,800	50	50	1,400	1,400	
...	2023	Household	Home	1 action	10,000	100	0	10,000	0	
...	2023	Household	Home	1 action	10,000	100	0	10,000	0	
...	2023	Household	Home	Anneau Pomellato Nudo	1,000					
...	2023	Household	Home	Attila Chaise de bureau	800					
					<b>5,006,200</b>			<b>2,352,200</b>	<b>2,643,800</b>	

**Succession** Aa aA

- Succession
- Documents
- Addresses [G]
- Health
- Finance and legal
- Executor
- Personal guardian
- Property guardian
- **Asset ownership [G]**
- Specific objects [G]
- Notepad

**Succession** MyPrivate family office

Asset inventory

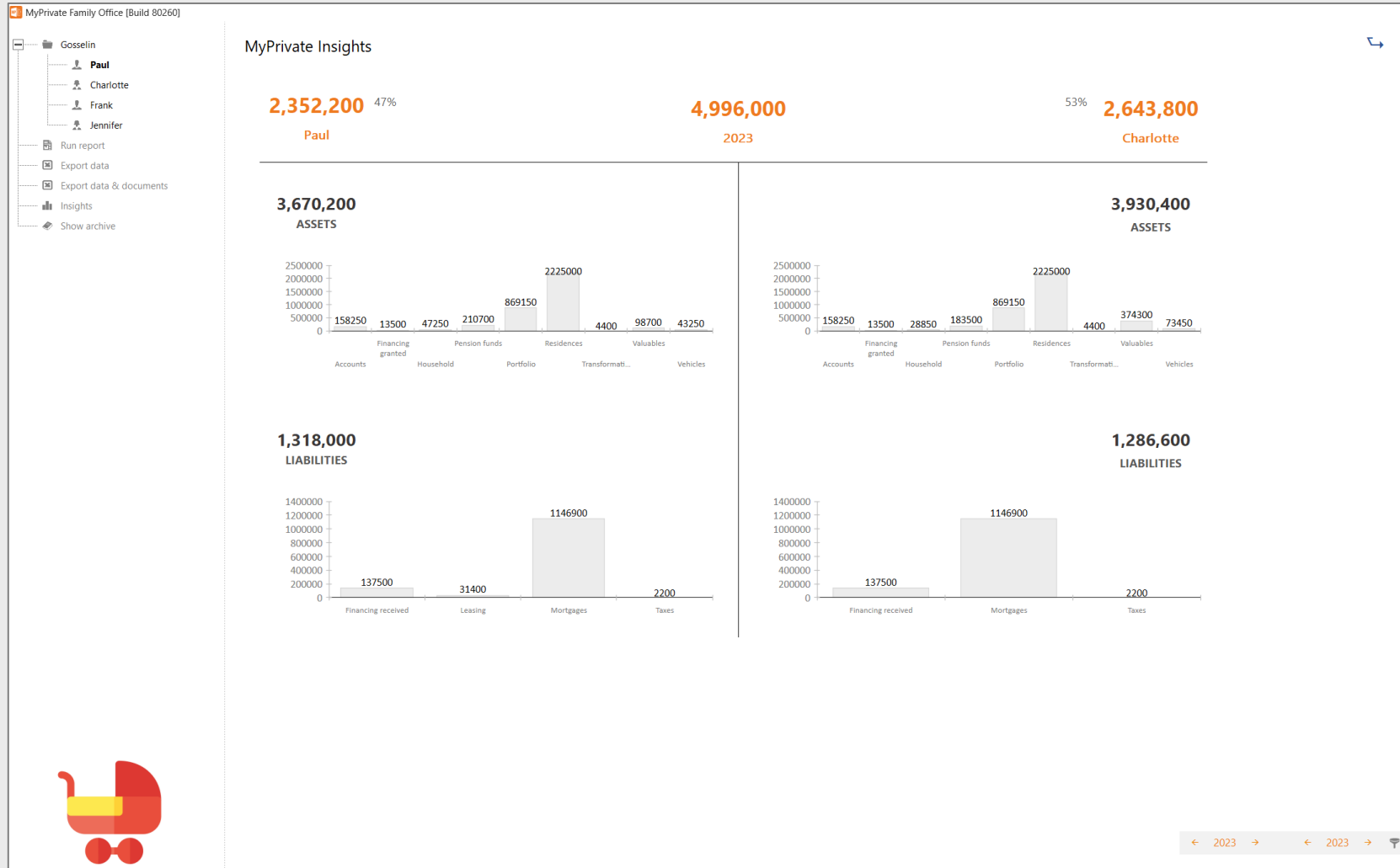
Doc	Year	Category	Description	Description	Valuation	Paul	Charlotte	Paul	Charlotte
2023	2023	Accounts	Current account		28,900	50	50	14,150	14,150
2023	2023	Accounts	Futura rental		288,200	50	50	144,100	144,100
2023	2023	Financing granted	Jama		27,000	50	50	13,500	13,500
2023	2023	Financing received	Ludovic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

Succession Page 1 of 3 09/16/2023 1:40:42 PM

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 opinion

---

Clean and reasoned legal opinion

## 06

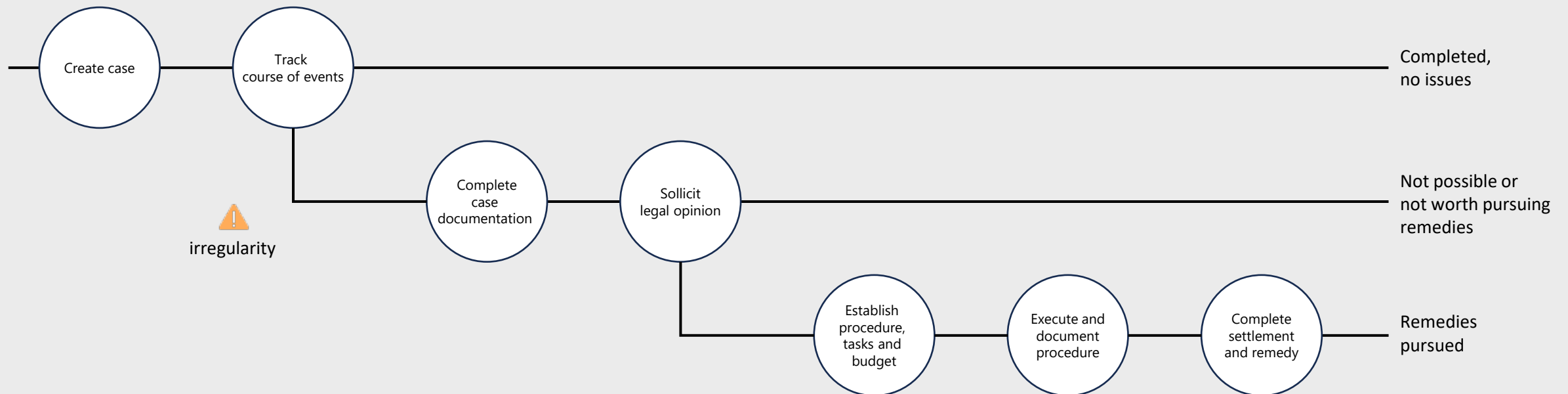
### Remedies

---

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 or conflict exists. Below, an illustrative workflow is shown.



# Tabs of the Legal module

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]	


# Case master data

MyPrivate Family Office [Build 80290]

Private business  
Crans Montana




- Add category
- Add case
- Run report
- Export data
- Export data & documents
- Show archive

## MANAGE CASES

Case		Summary	Image
Crans Montana		Appointment of FA Immobilier to sell our chalet in Crans Montana.	
Civil & Administrative			
Type			
<input checked="" type="checkbox"/> Plaintiff	<input type="checkbox"/> Defendant		
20 Mar 2019	16 Jul 2019		
Opening date	Closing date	Summary	Image

Legal

- Case
- Course of events
- Legal opinion
- Remedies
- Procedure
- Tasks
- Stakeholders
- Addresses [G]
- Budget
- Cashflow
- Documents
- Notepad



# Course of events by date / by thread

MyPrivate Family Office [Build 80290]

Private business  
Crans Montana

- Add category
- Add case
- Run report
- Export data
- Export data & documents
- Show archive

### COURSE OF EVENTS


Sort by date

Doc	Description	Date
...	[Phone call, incoming] Call from Mrs. Poison from FASH to offer her services	20 Mar 2019 18:00
...	> [Gathering] Presentation of FASH at our premises, review of the property	29 Mar 2019 13:00
...	> [eMail, incoming] Proposal for an exclusive agreement to sell the property with automatic renewal	30 Mar 2019 0:00
...	> [Written agreement] Sign-off and return	31 Mar 2019 0:00
...	> [Written agreement] Signed extension for an additional 3 months	30 Jun 2019 0:00
...	[Visit] Appartment visit by Mr. Delgado	03 Apr 2019 0:00
...	[Visit] Visit by Mrs. Schopfer	08 Apr 2019 0:00
...	[Visit] Visit by Mr. Anderson	12 Apr 2019 0:00
...	[Visit] Visit by Mr. Di Battisti	19 Apr 2019 0:00
...	[Phone call, incoming] Call from the agency delivering undue pressure to accept a low bid from Mr. Battisti	14 Jul 2019 0:00
...	> [eMail, outgoing] Termination of the agreement	15 Jul 2019 0:00
...	> [eMail, incoming] Acknowledgement of receipt	16 Jul 2019 0:00
...	> [Event] Return of the keys	31 Aug 2019 0:00
...	[eMail, incoming] List of prospects and agencies to whom the property was presented during the contractual period	01 Sep 2019 0:00

Legal

- Case
- Course of events
- Legal opinion
- Remedies
- Procedure
- Tasks
- Stakeholders
- Addresses [G]
- Budget
- Cashflow
- Documents
- Notepad

q



# Legal opinions and remedies

MyPrivate Family Office [Build 80290]

- Add category
- Add case
- Private business
  - Crans Montana
- Run report
- Export data
- Export data & documents
- Show archive

## LEGAL OPINION

**Opinion**

03 Oct 2019

Date

Reasoned

Type

Summary of five key facts that would make it highly unlikely that the other agencies can be considered "clients"

Description

**Notepad**

A real estate brokerage agreement is a contract between a real estate broker and a client, which outlines the terms and conditions of the relationship between the two parties <sup>1</sup>. The agreement typically includes details such as the scope of services to be provided, the commission rate, and the duration of the agreement <sup>1</sup>. In general, brokerage agreements are designed to protect both parties involved in a real estate transaction. For example, the agreement may specify that the broker is entitled to a commission only if they are able to successfully sell the property <sup>1</sup>. Additionally, the agreement may include provisions that protect the client's interests, such as requiring the broker to disclose any conflicts of interest or other relevant information <sup>1</sup>. It is important to note that real estate brokerage agreements are governed by state law, and the specific requirements for these agreements may vary depending on where you live <sup>1</sup>. Therefore, it is important to consult with an attorney who is familiar with your state's laws before entering into any real estate brokerage agreements. <sup>(1) Real Estate Brokerage Agreements | LegalMatch</sup> <https://www.legalmatch.com/blog/>

**Legal**

- Case
- Course of events
- Legal opinion
- Remedies
- Procedure
- Tasks

MyPrivate Family Office [Build 80290]

- Add category
- Add case
- Private business
  - Crans Montana
- Run report
- Export data
- Export data & documents
- Show archive

## LEGAL AND EQUITABLE REMEDIES

**Legal remedy**

Legal remedy

Amount

Converted

**Equitable remedy**

Request towards the agency to stop interfering with the sale through our new agency and acknowledge that no commission is due unless the sale is done towards and existing prospect on the list.

Equitable remedy

**Legal**

- Case
- Course of events
- Legal opinion
- Remedies
- Procedure
- Tasks
- Stakeholders
- Addresses [G]
- Budget
- Cashflow
- Documents
- Notepad

# Procedure tracking

MyPrivate Family Office [Build 80290]


- Add category
- Add case
- Private business
  - Crans Montana
- Run report
- Export data
- Export data & documents
- Show archive

### TRACK PROCEDURE

Doc	Step	Date	Time	Type	Description
...	10	05 Sep 2019		Fact finding & discovery	Inventory of signed contracts, eMail exchanges
...	20	01 Oct 2019		Legal opinion	Reasoned opinion from Lawyer Bennet & Co
...	30	20 Sep 2019	15:00	Communication	Remediation request to the agency
...	40			Complaint filing	On Hold
...	50			Verdict	On hold
...	60			Settlement	On hold

Legal

- Case
- Course of events
- Legal opinion
- Remedies
- Procedure
- Tasks
- Stakeholders
- Addresses [G]
- Budget
- Cashflow
- Documents
- Notepad



Search



# 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

### Philanthropy

---

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	✓
Philanthropy	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

MyPrivate Family Office [Build 60200]

### SET MYERS-BRIGGS PROFILE

**Myers-Briggs profile**

Name	Paul	Information	<a href="https://www.16personalities.com/">https://www.16personalities.com/</a>
Personality type	INTJ - Architect		<a href="https://www.16personalities.com/intj-personality">https://www.16personalities.com/intj-personality</a>

Description: Imaginative and strategic thinkers, with a plan for everything.

Image and Avatar: [Image of Paul] [Image of Elon Musk]

Talent sidebar:

- Personality
- Documents
- Cashflow
- Wellness
- Competencies
- Terminal values
- Instrumental values
- Family values [G]
- Education
- Employment
- Achievements
- Addresses [G]
- Notepad



[Source: [Wikipedia](https://en.wikipedia.org/wiki/Myers-Briggs_Type_Indicator)] 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

MyPrivate Family Office [Build 60200]

Gosselin

- Paul
- Charlotte
- Frank
- Jennifer

Run report

Export to Excel

Insights

Show archive

### RATE BILL HETTLER'S TENETS

Description	Actual status	Target status
Occupational	Largely achieved	Fully achieved
Physical	Only partially achieved	Largely achieved
Social	Only partially achieved	Largely achieved
Intellectual	Fully achieved	Fully achieved
Spiritual	Only partially achieved	Fully achieved
Emotional	Very limited achievement	Only partially achieved

<https://nationalwellness.org/resources/six-dimensions-of-wellness/>

← 2020 → ← 2022 → 🔊

**Talent** Aa aA

- Personality
- Documents
- Cashflow
- Wellness
- Competencies
- Terminal values



MyPrivate Family Office [Build 60200]

Gosselin

- Paul
- Charlotte
- Frank
- Jennifer

Run report

Export to Excel

Insights

Show archive

### RATE BILL HETTLER'S TENETS

Tenet	Notepad	Description
Social		
Tenet		
Only partially achieved		It is better to contribute to the common welfare of our community than to think only of ourselves.
Actual status		It is better to live in harmony with others and our environment than to live in conflict with them.
Largely achieved		
Target status		

**Talent** Aa aA

- Personality
- Documents
- Cashflow
- Wellness
- Competencies
- Terminal values
- Instrumental values
- Family values [G]
- Education
- Employment
- Achievements
- Addresses [G]
- Notepad

[Source: [National Wellness](https://nationalwellness.org/resources/six-dimensions-of-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.



# Rokeach values

RATE ROKEACH TERMINAL VALUES

1 Family security (taking care of loved ones)	2 A world of beauty (beauty of nature and the arts)	3 Pleasure (an enjoyable leisurely life)	4 A comfortable life (a prosperous life)	5 Happiness (contentedness)	6 Freedom (independence, free choice)
7 Inner harmony (freedom from inner conflict)	8 An exciting life (a stimulating active life)	9 Wisdom (a mature understanding of life)	10 Mature love (sexual and spiritual intimacy)	11 True friendship (close companionship)	12 Self-respect (self-esteem)
13 Social recognition (respect, admiration)	14 A sense of accomplishment (a lasting contribution)	15 A world at peace (free of war and conflict)	16 Equality (brotherhood, equal opportunity for all)	17 National security (protection from attack)	18 Salvation (saved, eternal life)

RATE ROKEACH INSTRUMENTAL VALUES

1 Honest (sincere, truthful)	2 Self-controlled (restrained, self-disciplined)	3 Ambitious (hard-working, aspiring)	4 Responsible (dependable, reliable)	5 Capable (competent, effective)	6 Independent (self-reliant, self-sufficient)
7 Logical (consistent, rational)	8 Intellectual (intelligent, reflective)	9 Imaginative (daring, creative)	10 Cheerful (lighthearted, joyful)	11 Loving (affectionate, tender)	12 Clean (neat, tidy)
13 Courageous (standing up for your beliefs)	14 Polite (courteous, well-mannered)	15 Broadminded (open-minded)	16 Helpful (working for the welfare of others)	17 Forgiving (willing to pardon others)	18 Obedient (dutiful, respectful)

MyPrivate Family Office (Build 60200)

Gosselin  
 Paul  
 Charlotte  
 Frank  
 Jennifer

Run report  
 Export to Excel  
 Insights  
 Show archive

### FAMILY VALUES

**Top 6 Terminal Values**

Value	Charlotte	Frank	Jennifer	Paul
A comfortable life (a prosperous life)	2	17	17	14
A sense of accomplishment (a lasting contribution)	13	16	16	4
A world of beauty (beauty of nature and the arts)	5	14	14	16
An exciting life (a stimulating active life)	17	13	13	10
Family security (taking care of loved ones)	7	11	11	17
Freedom (independence, free choice)	14	10	10	12

**Top 6 Instrumental Values**

Value	Charlotte	Frank	Jennifer	Paul
Ambitious (hard-working, aspiring)	9	17	17	15
Capable (competent, effective)	10	15	15	13
Cheerful (lighthearted, joyful)	5	14	14	8
Courageous (standing up for your beliefs)	17	12	12	5
Honest (sincere, truthful)	16	9	9	17
Imaginative (daring, creative)	15	8	8	9

Talent

- Personality
- Documents
- Cashflow
- Wellness
- Competencies
- Terminal values
- Instrumental values
- Family values [G]
- Education
- Employment
- Achievements
- Addresses [G]
- Notepad

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.

MyPrivate Family Office (Build 80330)

**PHILANTROPY**

Goal	Type	Description	Target	Archive
Protect our environment and nature	Donation	Protect local bird life	Birdlife	<input type="checkbox"/>
Protect our environment and nature	Donation	Turtle recovery and protection	Centre Emys	<input type="checkbox"/>
Support underprivileged children	Donation	Education for Afghan girls	Malala Fund	<input type="checkbox"/>
Support underprivileged children	Grant	Vidy Music School	Vidy Music School	<input type="checkbox"/>
Safeguard the Family's long-term wealth	Trust	Gosselin properties merged into the Family's Trust	Gosseling Trust	<input type="checkbox"/>
Protect our environment and nature	Foundation	Donation of wetland for conservation purposes	Gosselin Foundation	<input type="checkbox"/>

Generate Excel summary

**Development**

- Personality
- Documents
- Cashflow
- Wellness
- Competencies
- Terminal values
- Instrumental values
- Family values [G]
- Philantropy [G]

**PHILANTROPY BY GOAL 2021 | 2023**

Protect our environment and nature

Vehicle	Donee	Description	Date	Amount
Donation	Birdlife	Protect local bird	15-Jan-21	250
Donation	Birdlife	Protect local bird	15-Jan-22	250
Donation	Birdlife	Protect local bird	15-Jan-23	250
Donation	Centre Emys	Turtle recovery a	17-Feb-23	150

Vehicle	Type	Description	Value	Contributed	Withheld
Foundation	Land	Wetland Gosselin	50,000	18-Oct-22	

Safeguard the Family's long term wealth

Vehicle	Type	Description	Value	Contributed	Withheld
Trust	Property	Lausanne	12,000,000	15-Oct-21	

MyPrivate Family Office (Build 80330)

**PHILANTROPY**

Protect our environment and nature

Goal: Protect local bird life

Type: Donation

Description: Birdlife

Type: Investment

Donee: Security

Grantee: Trust or foundation

Trust or foundation: Trust or foundation

Object type: Object description

Object value: Converted

Contributed: Withheld

BirdLife Switzerland works at local, regional, national and international levels. It is a partner of BirdLife International and collaborates with numerous partners. The 430 local societies are the keystone of BirdLife Switzerland's structure. The 18 cantonal associations and the 2 national organisations coordinate the work of their communal sections and carry out their own projects. BirdLife Switzerland organises national campaigns and acts as an information centre.

Notepad

Image Image Image Image

**Development**

- Personality
- Documents
- Cashflow
- Wellness
- Competencies
- Terminal values
- Instrumental values
- Family values [G]
- Philantropy [G]
- Education
- Employment
- Achievements
- Addresses [G]
- Notepad

**PHILANTROPY BY VEHICLE 2021 | 2023**

Vehicle	Date	In coming	Outgoing	Description
Total		-	12,065,200	
Donation	15-Jan-21	-	250	Birdlife
Donation	15-Jan-22	-	250	Birdlife
Donation	15-Jan-23	-	250	Birdlife
Donation	17-Feb-23	-	150	Centre Emys
Donation	20-May-23	-	800	Malala Fund
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
Foundation	18-Oct-22	-	50,000	Land

# Development insights

MyPrivate Family Office [Build 60200]

Gosselin

- Paul
- Charlotte
- Frank
- Jennifer

Run report  
Export to Excel  
Insights  
Show archive

## MyPrivate Insights

**Paul**  
**INTJ**  
Myers-Briggs

**Family security (taking care of loved ones)**  
Terminal value #1

**A world of beauty (beauty of nature and beauty of nature and beauty of nature)**  
Terminal value #2

**Pleasure (an enjoyable leisurely life)**  
Terminal value #3

**Honest (sincere, truthful)**  
Instrumental value #1

**Self-controlled (restrained, self discipline)**  
Instrumental value #2

**Ambitious (hard-working, aspiring)**  
Instrumental value #3

Coaching ■ Seminars

Year	Coaching	Seminars
2019	1000	0
2020 Paul	0	700
2021	500	800

Competencies mastered	Status
Conflict management	Advanced
Directing others	Advanced

Under development	Actual	Target
Listening	Basic	Intermediate
Managing through processes and system	Intermediate	Advanced

- Degree in mechanical engineeri
- Development of Industrial Fini
- High Aspect Ratio Wing Design
- Primary and secondary schoolin
- R21 Ballast Regulators for Alg

Talent Aa aA

- Personality
- Documents
- Cashflow
- Wellness
- Competencies
- Terminal values
- Instrumental values
- Family values [G]
- Education
- Employment
- Achievements
- Addresses [G]
- Notepad

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





**Paul**

15/12/2022

---


**Occupational** ■■●○○


 It is better to choose a career which is consistent with our personal values, interests, and beliefs than to select one that is unrewarding to us.

 It is better to develop functional, transferable skills through structured involvement opportunities than to remain inactive and uninvolved.

---


**Physical** ■■○○■


 It is better to consume foods and beverages that enhance good health rather than those which impair it.

 It is better to be physically fit than out of shape.

---


**Social** ■■○○■


 It is better to contribute to the common welfare of our community than to think only of ourselves.

 It is better to live in harmony with others and our environment than to live in conflict with them.

---


**Intellectual** ■■■■○


 It is better to stretch and challenge our minds with intellectual and creative pursuits than to become self-satisfied and unproductive.

 It is better to identify potential problems and choose appropriate courses of action based on available information than to wait, worry, and contend with them.

---


**Spiritual** ■■○○■


 It is better to ponder the meaning of life for ourselves and to be tolerant of the beliefs of others than to close our minds and become intolerant.

 It is better to live each day in a way that is consistent with our values and beliefs than to do otherwise and feel untrue to ourselves.


---

**Emotional** ■■○○■

 It is better to be aware of and accept our feelings than to deny them.

 It is better to be optimistic in our approach to life than pessimistic.

## Lominger Competencies




**Paul**

15/12/2022

---

**Individual Excellence**

**Listening** ○○■■


 Practices attentive and active listening; has the patience to hear people out; can accurately restate the opinions of others even when he or she disagrees.

Level 1: Basic	Level 2: Intermediate	Level 3: Advanced	Level 4: Expert
Is attentive and listens to others.	Listens carefully, paying full attention to the speaker.	Has a good reputation for patiently and politely listening to others.	Practices attentive and active listening, often paraphrasing the message of the speaker to ensure understanding.
Allows others the opportunity to speak.	Has the patience to hear people out.	Takes time to digest what he or she hears before responding.	Makes solid eye contact, intuitively absorbing the gist of the message.
Is considerate of the opinions of others.	Considers opinions of others even when he or she disagrees.	Refrains from interrupting or correcting the speaker, allowing the other person to make his or her point.	Accurately restates the opinions of others even when he or she disagrees.

---





































**Operating skills**

**Managing through processes and systems** ■■○○■

 Designs practices, processes, and procedures necessary to get things done; simplifies complex processes; gets more out of fewer resources; creates systems that manage themselves.

Level 1: Basic	Level 2: Intermediate	Level 3: Advanced	Level 4: Expert
Oversees simple operations.	Oversees and directs moderately complex operations efficiently.	Designs complex systems that can manage themselves or with little intervention.	Expertly fashions both simple and complex systems for large groups or organizations.
Can figure out the processes necessary to get things done.	Employs the practices, processes, and procedures necessary to get things done.	Devises the processes and procedures, and clearly communicates them to others.	Anticipates constraints or sink holes, and incorporates energizers and safeguards to ensure smooth operation without much oversight.
Can organize people and activities for simple processes.	Can organize people and activities for simple and complex processes.	Organizes people and activities while separating and combining tasks into an efficient workflow.	Creates opportunities for synergy and integration of workflow by using knowledge of the types of people or groups involved.
Can follow through with measurement of a process or system that is already designed.	Knows what and how to measure.	Assesses what and how to measure and then measures it.	Adaptively adjusts measurement of processes and systems.
	Simplifies complex processes.	Makes things work through others without being there.	Impacts organizations, people, and results remotely.

## Rokeach Family Values – Set of Playing Cards

<b>Instrumental</b> Logical (consistent, rational)		<b>Instrumental</b> Loving (affectionate, tender)		<b>Terminal</b> A comfortable life (a prosperous life)		<b>Terminal</b> A sense of accomplishment (a lasting contribution)	
<b>Instrumental</b> Obedient (dutiful, respectful)		<b>Instrumental</b> Polite (courteous, well-mannered)		<b>Terminal</b> A world at peace (free of war and conflict)		<b>Terminal</b> A world of beauty (beauty of nature and the arts)	
<b>Instrumental</b> Responsible (dependable, reliable)		<b>Instrumental</b> Self-controlled (restrained, self-disciplined)		<b>Terminal</b> An exciting life (a stimulating active life)		<b>Terminal</b> Equality (brotherhood, equal opportunity for all)	
<b>Instrumental</b> Forgiving (willing to pardon others)		<b>Instrumental</b> Helpful (looking for the welfare of others)		<b>Terminal</b> Family security (taking care of loved ones)		<b>Terminal</b> Freedom (independence, free choice)	
<b>Instrumental</b> Honest (sincere, truthful)		<b>Instrumental</b> Imaginative (daring, creative)		<b>Terminal</b> Happiness (contentedness)		<b>Terminal</b> Inner harmony (freedom from inner conflict)	
<b>Instrumental</b> Independent (self-reliant, self-sufficient)		<b>Instrumental</b> Intellectual (intelligent, reflective)		<b>Terminal</b> Mature love (sexual and spiritual intimacy)		<b>Terminal</b> National security (protection from attack)	
<b>Instrumental</b> Ambitious (hard-working, aspiring)		<b>Instrumental</b> Broadminded (open-minded)		<b>Terminal</b> Pleasure (an enjoyable leisurely life)		<b>Terminal</b> Salvation (saved, eternal life)	
<b>Instrumental</b> Capable (competent, effective)		<b>Instrumental</b> Cheerful (lighthearted, joyful)		<b>Terminal</b> Self-respect (self-esteem)		<b>Terminal</b> Social recognition (respect, admiration)	
<b>Instrumental</b> Clean (neat, tidy)		<b>Instrumental</b> Courageous (standing up for your beliefs)		<b>Terminal</b> True friendship (close companionship)		<b>Terminal</b> Wisdom (a mature understanding of life)	

# Ecology deep dive

**01**

**Tabs**

---

Tabs of the Ecology module

**02**

**Emissions**

---

View on the household CO2 footprint

**03**

**Insights**

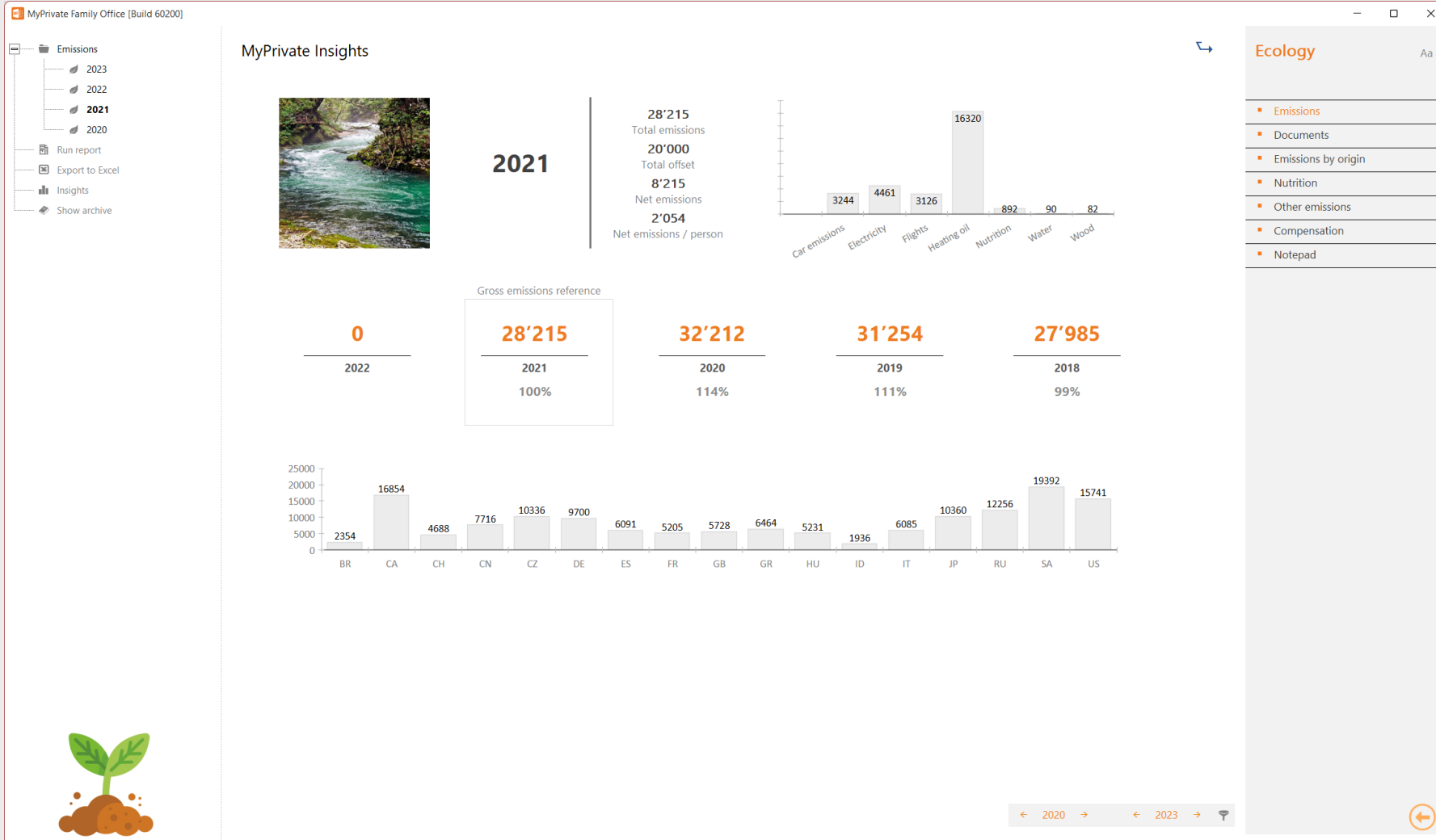
---

Analytical insights in the data from the Ecology module

# Tabs of the Ecology module

TAB	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.

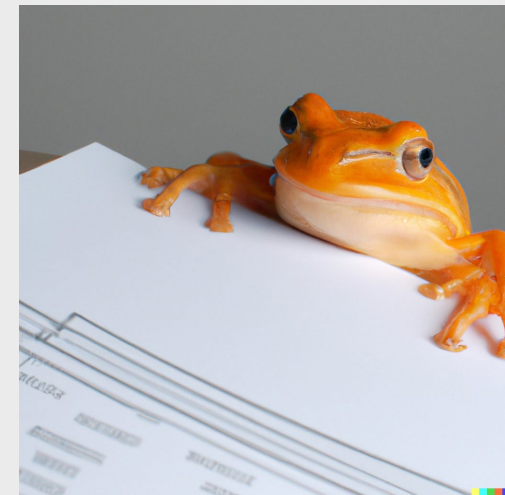
As a side note to the reference values. It is estimated that to halt global warming every individual on the earth would be entitled to 500 kg emissions per year –even the “greener” countries emit far more than that.



# MyPrivate

## Finance Deep Dive

# VOLUME 4



# Module deep dives

THEME	MODULE	CONTENTS
<b>Household</b>	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.
<b>Prudential</b>	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.
<b>Finance</b>	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.
<b>Leisure</b>	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

# Tabs of the Accounts module

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   <a href="#">Please refer to the section "Invoices and bank statements"</a>	
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

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

**MANAGE YOUR ACCOUNTS**

**Account**

Current account

Account name \* Banque Cantonale Vaudoise, Ferdinand Puget

Banking institution

Account configuration \* ISO 20022 - EU

Opening date 12 Aug 2009

Closing date

Account number CH0440520754527159600

Currency \* CHF

Account holder 1 Paul

Account holder 2 Charlotte

Bank identifier BCVLCH2L

Taxpayer Id [Spanish banks only]

Alternate Account Number 8381

Bill payment template [US Bill Pay only]

**Balance and credit limit**

Cash -630,464.53 CHF

Currency

Credit limit 5,000.00

Statement template VISA CSV

Statement template

**Bank accounts**

- Accounts
- Documents
- View transactions
- Transfer in
- Transfer out
- Account statement
- Account Statement detail
- Notepad
- Cash [G]
- Statement template [G]

To generate eBanking payment files, choose the right format (ISO20022 Europe/Swiss, UK BACS or US Bill Pay)

Identify at least 1 account owner

Ensure the bank currency is set

Select a valid Statement Template for Excel or CSV if CAMT.053 is not supported

Automatically calculated account balance

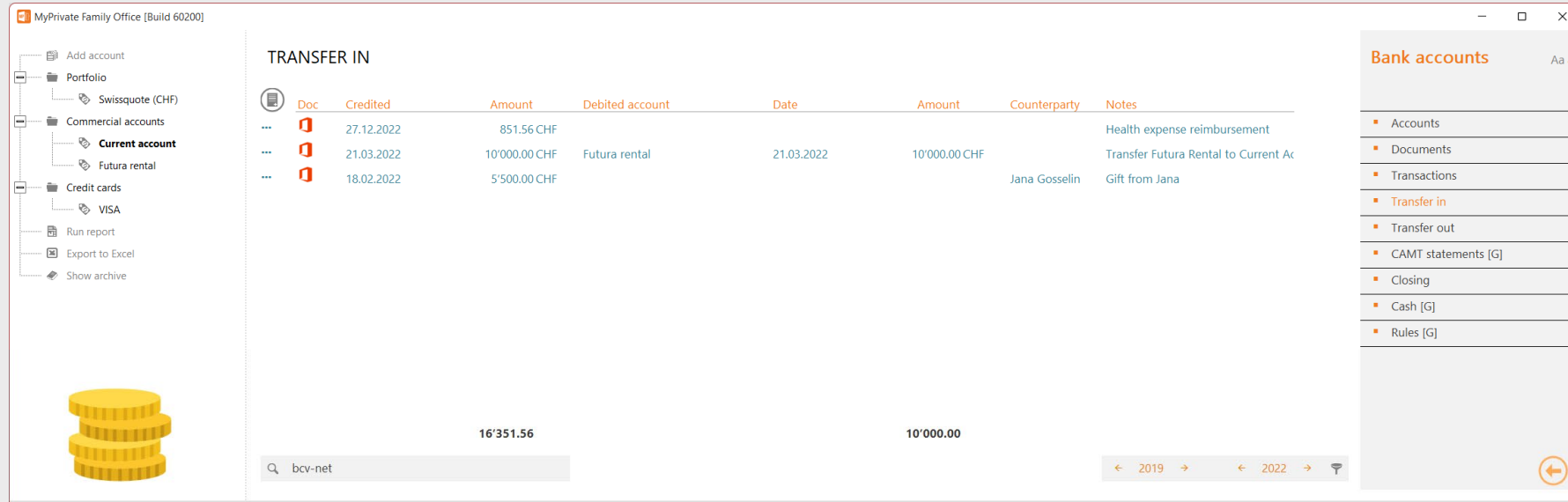
For proper valuation enter the latest bank statement balance



# Transactions

**PENDING**

# Transfer in



Doc	Credited	Amount	Debited account	Date	Amount	Counterparty	Notes
...	27.12.2022	851.56 CHF					Health expense reimbursement
...	21.03.2022	10'000.00 CHF	Futura rental	21.03.2022	10'000.00 CHF		Transfer Futura Rental to Current Ac
...	18.02.2022	5'500.00 CHF				Jana Gosselin	Gift from Jana

Summary: 16'351.56 (Credited), 10'000.00 (Debited)

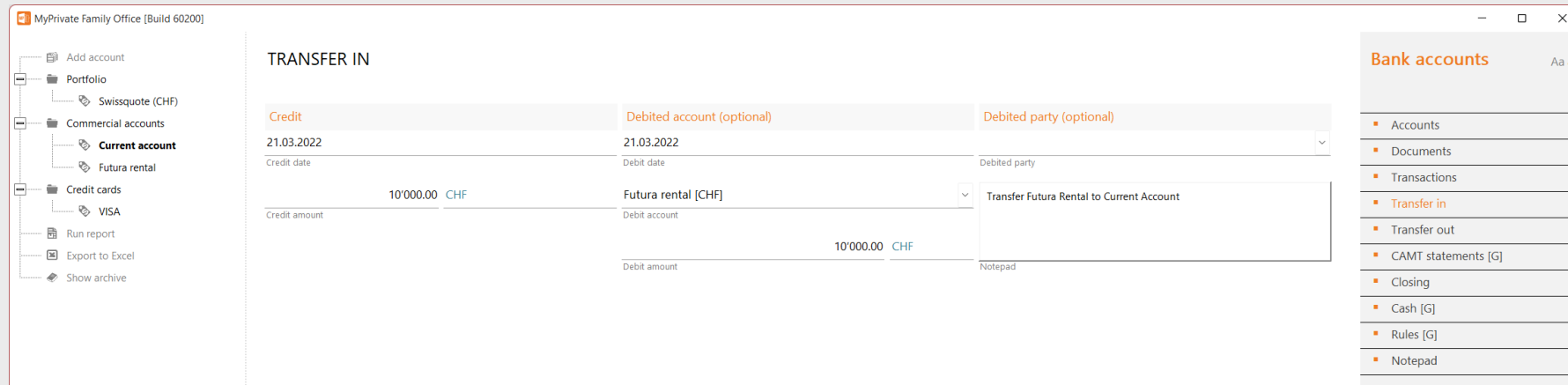
The **Transfer In** tab is used to track incoming movements into an account as follows:

- 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-to-account 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.



**TRANSFER IN**

Credit: 21.03.2022, 10'000.00 CHF

Debited account (optional): Futura rental [CHF], 10'000.00 CHF

Debited party (optional): Transfer Futura Rental to Current Account

Notepad: [Empty]

# Payments deep dive

## 01

### Tabs

---

Tabs of the Payments module

## 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

## 05

### Non-EU/CH banking

---

Paying invoices through eBanking in the UK and the US

# Tabs of the Payments module

TAB	NOTES	Deep dive
Transactions <sup>(*)</sup>	Acquire, classify, allocate and process incoming documents	
Recurring	Generate recurring payments	✓
To pay	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	

<sup>(\*)</sup> Please refer to the Getting Started section

# Recurring payments

MyPrivate Family Office (Build 80306)

Payments

2023

2022

2021

Run report

Export data

Export data & documents

Insights

Show archive

INVOICES, CARD PAYMENTS AND DIRECT DEBITS

Doc	Date	Supplier	Payment	Description	Amount	Paid	Proc	Recn.	Source
<input type="checkbox"/>	25 Sep 2023	Jäggi, Christen and Leunberger	IBAN	Premium	208.65 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Scanned
<input type="checkbox"/>	25 Sep 2023	Löthi - Wehrli	IBAN	Premium	152.57 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Downloaded
<input type="checkbox"/>	25 Sep 2023	Mettler AG	IBAN	Premium	142.68 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	File
<input type="checkbox"/>	25 Sep 2023	Romandie Cars, Pierre Duval	IBAN	Winter tyres	75.00 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	File
<input type="checkbox"/>	25 Sep 2023	Swisscom	IBAN	Fixed line - 027 265 27 76	24.00 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Outlook
<input type="checkbox"/>	15 Sep 2023	Hess, Blum and Ritter	IBAN	Hess, Blum and Ritter	850.00 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Outlook
<input type="checkbox"/>	15 Sep 2023	Swisscom	IBAN	Mobile Frank - 079 739 29 16	22.00 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Scanned
<input type="checkbox"/>	15 Sep 2023	Swisscom	IBAN	Mobile Jennifer - 079 726 11 76	16.00 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Scanned
<input type="checkbox"/>	12 Sep 2023	Forster und Partner	IBAN	Annual premium	256.00 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	File
<input type="checkbox"/>	08 Sep 2023	Swisscom	IBAN	Mobile Paul - 079 739 37 87	35.52 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Outlook
<input type="checkbox"/>	07 Sep				6.70 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Downloaded
<input type="checkbox"/>	04 Sep				4.92 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Scanned
<input type="checkbox"/>	28 Aug				0.00 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	File
<input type="checkbox"/>	25 Aug				2.57 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	File
<input type="checkbox"/>	25 Aug				43.20 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Scanned
<input type="checkbox"/>	25 Aug 2023	Swisscom	IBAN	Fixed line - 027 265 27 76	24.00 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	File
<input type="checkbox"/>	25 Aug 2023	Vogt, Betschart and Küng	IBAN	Premium	142.68 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Scanned
<input type="checkbox"/>	25 Aug 2023	Weibel und Partner	IBAN	Premium	208.65 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	File
<input type="checkbox"/>	24 Aug 2023	Bühler, Braun and Knecht	IBAN	Premium, 80% rebate	275.00 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Scanned
<input type="checkbox"/>	15 Aug 2023	Bieri, Schürch and Weber	IBAN	Bieri, Schürch and Weber	850.00 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Outlook
<input type="checkbox"/>	15 Aug 2023	Swisscom	IBAN	Mobile Frank - 079 739 29 16	22.00 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Downloaded
<input type="checkbox"/>	15 Aug 2023	Swisscom	IBAN	Mobile Jennifer - 079 726 11 76	16.00 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Scanned
<input type="checkbox"/>	08 Aug 2023	Swisscom	IBAN	Mobile Paul - 079 238 37 87	35.52 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Downloaded
<input type="checkbox"/>	07 Aug 2023	Swisscom	IBAN	Mobile Charlotte - 079 736 72 77	40.39 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Downloaded
<input type="checkbox"/>	05 Aug 2023	Müller, Hess and Kälin	IBAN	Müller, Hess and Kälin	935.60 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	File
<input type="checkbox"/>	04 Aug 2023	Swisscom	IBAN	Fixed line + ADSL - 021 763 55 61	85.39 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	File
<input type="checkbox"/>	31 Jul 2023	Egli, Häfiker and Rüegg	IBAN	Premium, 72% rebate	358.00 CHF		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Downloaded

You can mark payments as recurring once they have been posted. These will become visible in the [Recurring] tab.

Transactions

- Register
- Recurring [G]
- To pay
- To reconcile [G]
- Reconciled [G]
- Documents
- Overview [G]
- Notepad

RECURRING INVOICES

Create and post invoices for selected records

Supplier	Description	Every	Period	Amount	First	Previous	Next	Post
<input checked="" type="checkbox"/> Bieri, Schürch and Weber	Bieri, Schürch and Weber	1	Month(s)	850.00 CHF	15 Aug 2023		15 Oct 2023	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Hess, Blum and Ritter	Hess, Blum and Ritter	4	Week(s)	850.00 CHF	15 Sep 2023		13 Oct 2023	<input checked="" type="checkbox"/>
<input checked="" type="checkbox"/> Lutz, Hirt and Wyss	Lutz, Hirt and Wyss	1	Semester(s)	30,383.17 CHF	25 Jul 2023		25 Jan 2024	<input checked="" type="checkbox"/>

## [Recurring] Tab

- Before payments can be generated, the periodicity 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

MyPrivate Family Office [Build 60200]

PAYMENTS

Payee	Description	Document	Due date	Valuta date	Amount Currency	Select	Debit amount	Account
Swica Organisation de Santé SWICA		10.12.2021	10.01.2022	10.01.2022	1'719.35 CHF	<input checked="" type="checkbox"/>	1'719.35 CHF	Z 0572.69.81 - BCV VS - <
Association La Vaux-Lierre	Vaux-Lierre - Cotisation 202	17.12.2021	17.01.2022	17.01.2022	50.00 CHF	<input checked="" type="checkbox"/>	50.00 CHF	Z 0572.69.81 - BCV VS - <
Services des automobiles et	Service des automobiles	20.12.2021	20.01.2022	20.01.2022	25.00 CHF	<input checked="" type="checkbox"/>	25.00 CHF	Z 0572.69.81 - BCV VS - <
Services des automobiles et	Service des automobiles	20.12.2021	20.01.2022	20.01.2022	65.00 CHF	<input checked="" type="checkbox"/>	65.00 CHF	Z 0572.69.81 - BCV VS - <
Swica Organisation de Santé SWICA		22.12.2021	21.01.2022		118.60 CHF	<input type="checkbox"/>	0.00 CHF	Z 0572.69.81 - BCV VS - <
Association Suisse pour la Pr	BirdLife Suisse - Cotisation 2	14.12.2021	31.01.2022		50.00 CHF	<input type="checkbox"/>	0.00 CHF	Z 0572.69.81 - BCV VS - <

1'859.35

Transactions

Generate bank instructions for 4 payments, 1'859.35 CHF

- Transactions
- To pay [G]
- To reconcile [G]
- Documents
- Allocations [G]
- Notepad

Select/de-Select invoices for payment

Invoices payable are listed by ascending due date.

Running total of invoice amount selected for payment

Account to be debited can be changed if needed

1

## Check liquidity

Check available liquidity by bank account

2

## Select and adjust

Mark invoices to be paid, select the bank account to be debited, and adjust fields in blue where needed

3

## Generate bank instructions

Generate the eBanking file with payment instructions. The format to be used is taken from the Accounts module

4

## Upload bank instructions

Connect to the bank portal, and upload the eBanking file.

# To reconcile

Reconciled	Type	Account	Document	Valuta	Description	Reference	Payee	Amount	Converted
<input type="checkbox"/>	Supplier invoice	Z 0945.90.30 - Co Dire	10.12.2021	10.01.2022	SWICA	1016270619400002513242000	Swica Organise	1'719.35 CHF	1'719
<input type="checkbox"/>	Supplier invoice	Z 0945.90.30 - Co Dire	14.12.2021	31.01.2022	BirdLife Suisse - Cotisation 202	21265274530000004	Association Sui	50.00 CHF	50
<input type="checkbox"/>	Supplier invoice	Z 0945.90.30 - Co Dire	10.01.2022	09.02.2022	CFF	1012109701326757000490387	Schweizerische	340.00 CHF	340
<input type="checkbox"/>	Supplier invoice	Z 0945.90.30 - Co Dire	11.01.2022	20.02.2022	ECA - Prime Ménage 2022	0100000000488135622211443	Etablissement t	110.85 CHF	111
<input type="checkbox"/>	Supplier invoice	Z 0945.90.30 - Co Dire	13.01.2022	12.02.2022	SWICA	1016303217030002513242000	Swica Organise	1'719.35 CHF	1'719

3'940

Transactions

- Transactions
- To pay [G]
- To reconcile [G]
- Documents
- Allocations [G]
- Notepad

Show reconciled payments

Hide reconciled payments

Account VISA

Account Current account

The valuta date applied by the bank can be overridden manually if needed

The converted amount calculated by the bank can be overridden manually if needed

Payments that were rejected by the bank can be sent back to the list of payable invoices

To reconcile a single statement the corresponding bank account can be filtered upon

By default, only unreconciled payments are shown.

For audit purposes, all reconciled payments can be viewed.

By default, payments made by debit- or credit card do not need to be reconciled and will appear in the account movements as soon as they have been entered.

If tight control over bank- and credit card statements are desired there are 2 corresponding parameters that can be set in the control panel: MP\_RECONCILE\_DEBIT\_CARD and MP\_RECONCILE\_CREDIT\_CARD.

If turned on, all newly entered debit- and credit card transactions will appear in the list to be reconciled.



# Non-EU/CH Banking

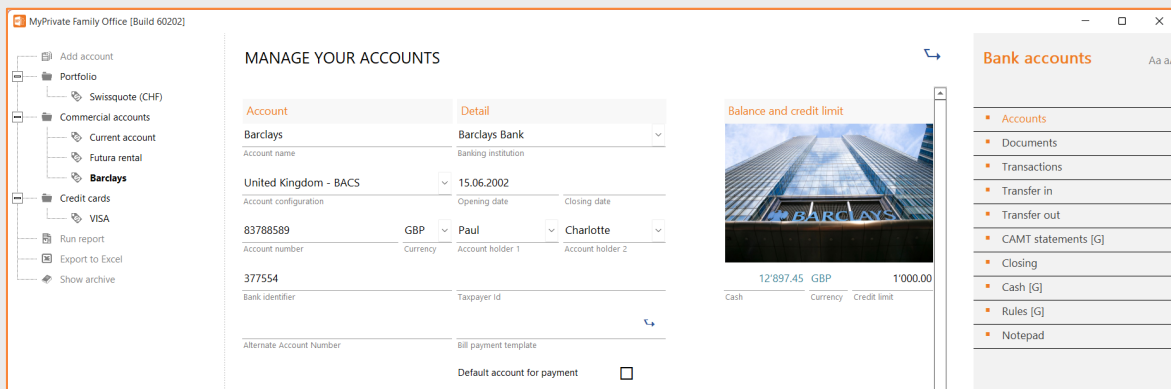
## UNITED KINGDOM

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

---

View the 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

# Tabs of the Statements module

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	
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

MyPrivate Family Office [Build 60202]

Transactions

- 2022
- 2021
- 2020
- Run report
- Export to Excel
- Insights
- Show archive

### VIEW INCOME & EXPENSES

Section	Account	Income	Expenses	Net	Net Y-1
Income	Salaries	152'280		152'280	152'280
	Rental income	89'040		89'040	89'040
Operations	Telecommunications		2'787	-2'787	-2'333
	Electricity		2'039	-2'039	-2'058
	Gas				
	Heating oil		2'955	-2'955	-3'158
	Wood & pellets		250	-250	-210
	Water		157	-157	-159
	Various expenses (operations)				
	Transformations				-8'760
Maintenance	Building maintenance		800	-800	-1'350
	Fittings maintenance		2'434	-2'434	-459
	Garden maintenance		2'411	-2'411	-1'816
	Various expenses (maintenance)				
	Insurance, tax & legal				
Insurance, tax & legal	Insurance premiums		12'188	-12'188	-11'651
	Insurance refunds				
	Income taxes		35'018	-35'018	-43'735
	Property taxes & fees		1'080	-1'080	-1'080
	Various expenses (taxes)				
	Various expenses (legal)				
	Vehicles				
Vehicles	Vehicle lease payments		9'520	-9'520	-13'950
	Vehicle maintenance		230	-230	-390
	Vehicle fuel & energy		3'551	-3'551	-3'574
	Various expenses (vehicles)		866	-866	-866
Household	Household expenses		8'608	-8'608	-8'772
	Health invoices	852	1'047	-195	-195
	Personnel salaries				-31'934
	Various expenses (family members)		21'793	-21'793	-17'580
	Various expenses (household)				
	Various expenses (health)		1'350	-1'350	-1'645
			242'172	288'874	-46'702

Reporting Aa aA

- Income & Expenses
- Balance sheet
- Ratio analysis
- Adjustments
- Audit trail [G]
- Notepad
- Appendices
- Documents
- Chart of accounts [G]

← 2020 → ← 2022 →

## INCOME & EXPENSES

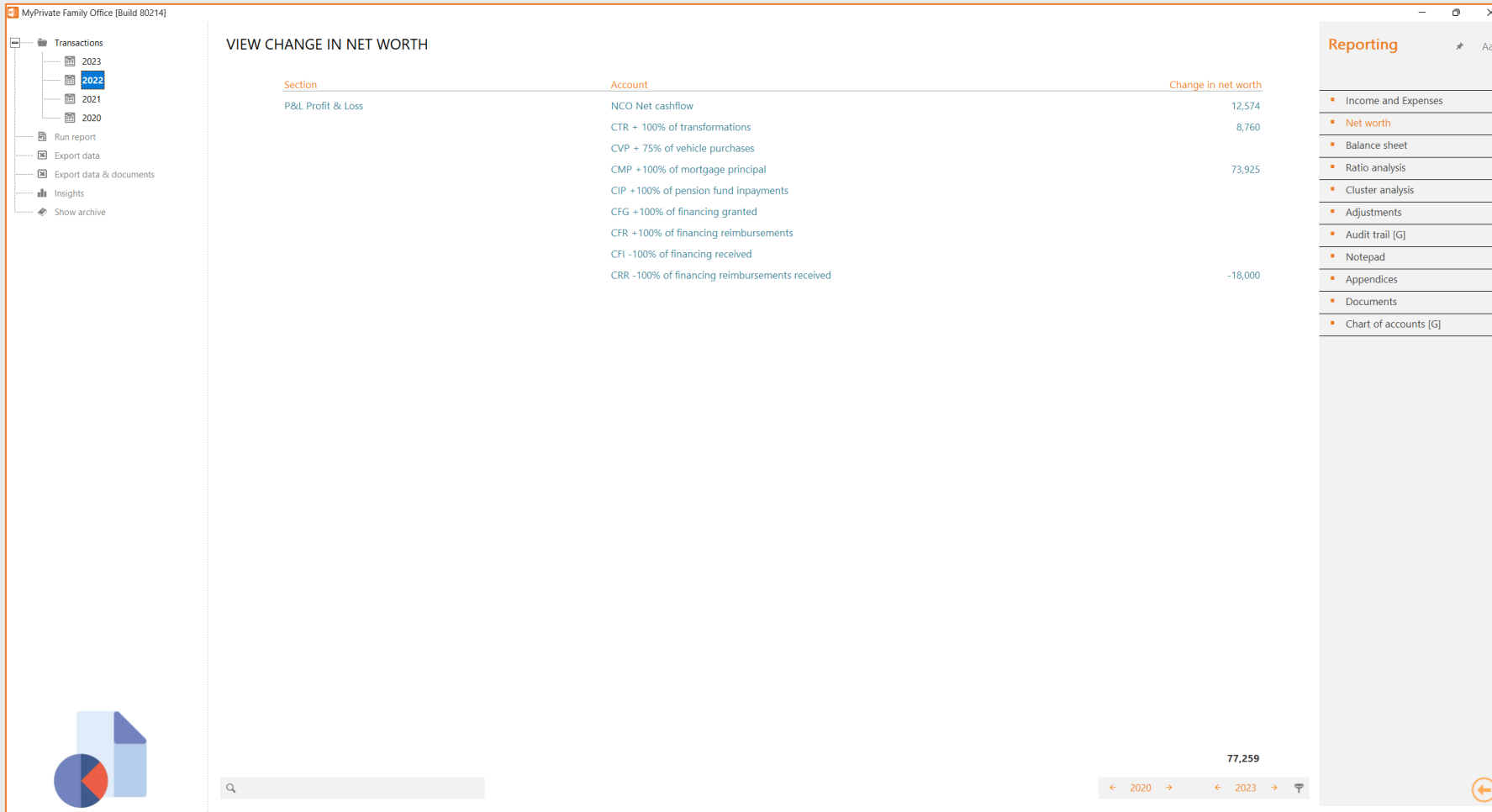
The **Income & Expenses statement** summarizes the incoming and outgoing cashflows for the year with prior year comparison.

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



MyPrivate Family Office [Build 80214]

Transactions

- 2023
- 2022
- 2021
- 2020

Run report

Export data

Export data & documents

Insights

Show archive

### VIEW CHANGE IN NET WORTH

Section	Account	Change in net worth
P&L Profit & Loss	NCO Net cashflow	12,574
	CTR + 100% of transformations	8,760
	CVP + 75% of vehicle purchases	
	CMP + 100% of mortgage principal	73,925
	CIP + 100% of pension fund inpayments	
	CFG + 100% of financing granted	
	CFR + 100% of financing reimbursements	
	CFI - 100% of financing received	
	CRR - 100% of financing reimbursements received	-18,000

Reporting

- Income and Expenses
- Net worth
- Balance sheet
- Ratio analysis
- Cluster analysis
- Adjustments
- Audit trail [G]
- Notepad
- Appendices
- Documents
- Chart of accounts [G]

77,259

< 2020 > < 2023 >

## 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

MyPrivate Family Office [Build 60202]

Transactions

- 2022
- 2021
- 2020

Run report

Export to Excel

Insights

Show archive



## VIEW BALANCE SHEET

Section	Account	Assets	Liabilities	Net Worth	Net Worth Y-1
Current assets	Bank accounts & cash	241'989		241'989	381'158
Short-term assets	Securities	1'440'746		1'440'746	1'349'813
	Wines & Spirits	92'634		92'634	96'726
	Vehicles	40'141		40'141	50'191
	Financing granted (due < 1 year)				
Long-term assets	Financing granted (due > 1 year)	27'000	10'000	17'000	17'000
	Capitalized collectibles & equipment	164'390		164'390	164'090
	Real estate	4'450'000		4'450'000	4'450'000
	Pension funds	427'661		427'661	427'661
Current liabilities	Invoices payable				
	Salaries payable		36'601	-36'601	
	Unreconciled spend				
	Credit line				
Short-term liabilities	Taxes payable		4'828	-4'828	-1'500
	Car leases (due < 1 year)		7'000	-7'000	-5'400
	Financing received (due < 1 year)				
	Mortgage debt (due < 1 year)		117'713	-117'713	-82'232
Long-term liabilities	Car leases (due > 1 year)		14'000	-14'000	-15'600
	Financing received (due > 1 year)		100'000	-100'000	-100'000
	Mortgage debt (due > 1 year)		2'137'589	-2'137'589	-939'632
		<b>6'884'561</b>	<b>2'427'731</b>	<b>4'456'830</b>	<b>5'792'275</b>

Reporting Aa aA

- Income & Expenses
- Balance sheet
- Ratio analysis
- Adjustments
- Audit trail [G]
- Notepad
- Appendices
- Documents
- Chart of accounts [G]

Q

## 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

MyPrivate Family Office [Build 60249]

- Transactions
  - 2022
  - 2021
  - 2020
  - 2019
- Run report
- Export data
- Export data & documents
- Insights
- Show archive

## VIEW HOUSEHOLD RATIOS

Reporting Aa aA

- Income & Expenses
- Balance sheet
- Ratio analysis
- Cluster analysis
- Adjustments
- Audit trail [G]
- Notepad
- Appendices
- Documents
- Chart of accounts [G]

Ratio	Numerator	Denominator	Target	Actual	Actual Y-1 Benchmark
Liquid assets / monthly expenditures	381'158	15'636	4.0	24.4	24.6 <span style="font-size: 0.8em;">□□□□■</span>
Liquid and other financial assets / monthly expenditures	1'877'888	15'636	5.0	120.1	120.6 <span style="font-size: 0.8em;">□□□□■</span>
Liquid assets / total debt	381'158	1'144'364	0.1	0.3	0.3 <span style="font-size: 0.8em;">□□■□□□</span>
Liquid assets and other financial assets / total debt	1'877'888	1'144'364	0.2	1.6	1.5 <span style="font-size: 0.8em;">□□□■□□</span>
Liquid assets / non-mortgage debt	381'158	122'500	1.0	3.1	2.8 <span style="font-size: 0.8em;">□□□■□□</span>
Liquid assets / net worth	381'158	5'792'275		0.1	0.1 <span style="font-size: 0.8em;">□■□□□□</span>
Liquid and other financial assets / net worth	1'877'888	5'792'275		0.3	0.3 <span style="font-size: 0.8em;">□□□■□□</span>
Liquid assets / one year's payment on debt	381'158	89'132	0.5	4.3	3.9 <span style="font-size: 0.8em;">□□□■□□</span>
Liquid and other financial assets / one year's payment on debt	1'877'888	89'132	1.0	21.1	18.9 <span style="font-size: 0.8em;">□■□□□□</span>
Total debt / net worth	1'144'364	5'792'275	1.0	0.2	0.2 <span style="font-size: 0.8em;">□□□■□□</span>
Non-mortgage debt / net worth	122'500	5'792'275	0.4	0.0	0.0 <span style="font-size: 0.8em;">□□□■□□</span>
Net equity + net tangible assets / net worth	5'596'031	5'792'275	1.0	1.0	1.0 <span style="font-size: 0.8em;">□□□■□□</span>
Net equity + net tangible assets minus home / net worth		5'792'275	0.2		0.7 <span style="font-size: 0.8em;">□□□□□□</span>
Net equity + net tangible assets / fixed dollar assets	5'596'031	1'308'004	2.0	4.3	4.3 <span style="font-size: 0.8em;">□□■□□□</span>
Net tangible assets / net worth	3'718'143	5'792'275		0.6	0.7 <span style="font-size: 0.8em;">□□■□□□</span>

Send	Year	Country	Stage	Net Worth	01	02	03	04	05	06	07	08	09	10	11	12	13	14	15	16
<input checked="" type="checkbox"/>	2022	CH	Growing Famil	5'080'000 CHF	8.9	37.4	0.2	0.9	3.6	0.2	0.9	2.5	10.6	1.0	0.1	0.9	0.6	2.0	0.1	1.1
<input checked="" type="checkbox"/>	2021	CH	Growing Famil	5'790'000 CHF	24.4	120.1	0.3	1.6	3.1	0.1	0.3	4.3	21.1	0.2	0.0	1.0	4.3	0.6	0.5	
<input checked="" type="checkbox"/>	2020	CH	Growing Famil	5'220'000 CHF	24.6	120.6	0.3	1.5	2.8	0.1	0.3	3.9	18.9	0.2	0.0	1.0	0.7	4.3	0.7	0.5
<input checked="" type="checkbox"/>	2019	CH	Young Family	4'980'000 CHF	30.9	152.0	0.3	1.6	3.2	0.1	0.3	4.5	22.0	0.2	0.0	1.0	0.7	4.0	0.6	0.5

The data at the bottom area is sent to the MyPrivate server for benchmarking. Years can be unticked and will be excluded from the transmission. The Household Stage is entered manually, and helps improve the understanding of household dynamics

Family's position against a population of US households

## 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 Analysis - 2023



#### 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 employment. Family economists and financial counselors are not always in agreement as to what represents an adequate savings fund to meet emergencies, with recommendations varying from 2 to 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.

24.9  
Actual  
4.0  
Target  
514,153  
20,660



#### 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 value, provided enough time is allowed for the conversion. Griffith recommended a ratio value of 6.0 for this index.

101.4  
Actual  
6.0  
Target  
2,094,275  
20,660



#### Liquid assets / total debt

This ratio examines the relationship between liquid assets and the total debt obligation of the family. It is reasonable to evaluate the financial capability of a family to retire some of its outstanding debt using liquid assets should unexpected financial situations arise. An other use of this ratio, perhaps just as important, is its use along with the other debt related ratios in determining whether the family has overextended itself or has maintained a debt level within 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.

0.2  
Actual  
0.1  
Target  
514,153  
2,458,995



#### 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. Griffith suggested that 0.2 to 0.3 be considered a minimum level for this ratio which would indicate a healthy financial situation.

0.9  
Actual  
0.2  
Target  
2,094,275  
2,458,995



#### Liquid assets / non-mortgage debt

Mortgage loans generally fall into the category of long-term debt, yet it would seem more realistic to view liquid assets as a cushion for handling short-term debt. For this reason Ratio 5 measures the relationship between liquid assets and a family's debt load excluding those liabilities linked to acquisition of real property. Griffith recommended a value of 1.0 or more for Ratio 5.

3.2  
Actual  
1.0  
Target  
514,153  
162,025



#### Liquid assets / net worth

Ratio 6 measures the proportion of total net worth held in liquid forms. This type of net worth component ratio should be evaluated in light of the family's specific financial goals rather than against an objective standard. The same standard could not be reasonably applied to a family with predominantly short-term savings goals, such as a vacation or new furniture, and to a family with mainly long-term savings goals, such as the children's education or a comfortable retirement. It should be noted that this ratio may also be used to determine if a family is holding too much of their total net worth in liquid form. Liquid assets tend to be held in ways which offer a low rate of return, therefore a very high value for this ratio might indicate a need to shift some assets into financial vehicles with higher earning potential.

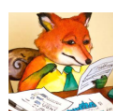
0.1  
Actual  
6  
Target  
514,153  
4,670,986



#### Liquid and other financial assets / net worth

Ratio 7 was designed to assess the total financial assets portion of net worth. It focuses on the savings component of a family's net worth. Because family savings goals vary considerably, no objective standard was suggested for evaluating this ratio.

0.4  
Actual  
7  
Target  
2,094,275  
4,670,986



#### Liquid assets / one year's payment on debt

This index provides one view of a complicated financial issue, the debt obligation of the family, by comparing liquid asset holdings to one year's worth of payment on all debt. Since consumers themselves often evaluate their debt level by their ability to meet debt payments, this ratio may serve an important function from their perspective. Griffith acknowledged difficulty in setting a goal for this ratio but considered a minimum of 0.5 as reasonable.

2.2  
Actual  
0.5  
Target  
514,153  
236,397



#### Liquid and other financial assets / one year's payment on debt

This index relates family debt payments to all financial assets, both liquid and those which would take more time to convert. Ratio 9 assesses a family's commitment to debt payment in relation to its total level of savings. Griffith allowed a value of 1.0 as adequate for this ratio.

8.9  
Actual  
1.0  
Target  
2,094,275  
236,397



#### Total debt / net worth

The debt position of a family is not easily evaluated unless it is extreme. Ratio 10 expands the perspective of the evaluator in assessing the debt position of the family by relating total liabilities to total net worth value. Griffith recommended families keep this measure below 1.0 but noted this would be difficult if a family had recently purchased a home.

0.5  
Actual  
1.0  
Target  
2,458,995  
4,670,986



#### Non-mortgage debt / net worth

Because mortgage debt is generally long-term and has special implications for net worth, it may be enlightening to also index the family's consumer debt in relation to total net worth. The recommended maximum for this ratio was 0.4.

0.0  
Actual  
0.4  
Target  
162,025  
4,670,986



#### Net equity + net tangible assets / net worth

Equity and tangible assets may increase in value with inflation. Therefore, the intent of Ratio 12 was to assess the inflation protection aspect of net worth. While not all assets included in the numerator tend to increase in value as inflation increases, they at least have potential for doing so while fixed dollar assets do not. Some personal assets such as automobiles are not likely to appreciate in value, but as Griffith (1985, p.130) noted, such assets still act somewhat as a hedge against inflation since their services are available without any need to buy them at higher prices resulting from inflation. Griffith emphasized the difficulty in setting a standard for this ratio because it depended largely on society's inflation expectation. He did consider a value of 1.0 as reasonable in periods of high inflation expectation.

1.0  
Actual  
1.0  
Target  
4,480,749  
4,670,986



#### Net equity + net tangible assets minus home / net worth

Since the family home has seldom been purchased primarily for its investment value, Griffith suggested Ratio 13 to provide information on the "investment aspect" of tangible and equity assets. When this ratio value is compared with that of Ratio 12, there is a clearer picture of the impact of home ownership on the inflation protection component of net worth. A value of 0.2 would be reasonable for Ratio 13.

0.6  
Actual  
0.2  
Target  
3,030,749  
4,670,986



#### Net equity + net tangible assets / fixed dollar assets

Families might want to evaluate their net worth holdings by comparing the portion invested in inflation protection assets to the portion in fixed dollar assets. The standard recommended for Ratio 14 was a minimum value of 2.0, perhaps even higher if high inflation is anticipated.

3.2  
Actual  
2.0  
Target  
4,480,749  
1,378,854



#### Net tangible assets / net worth

Ratio 15 provides information about what proportion of the family's wealth was acquired mainly for its use value. The implications of a high proportion of tangible assets in net worth can only be evaluated in light of the family's financial goals. Younger families just setting up their home may have financial goals directed mainly toward acquisition of tangible assets. As families approach retirement, net worth composed primarily of tangible assets may need some serious reconsideration.

0.5  
Actual  
15  
Target  
2,389,639  
4,670,986



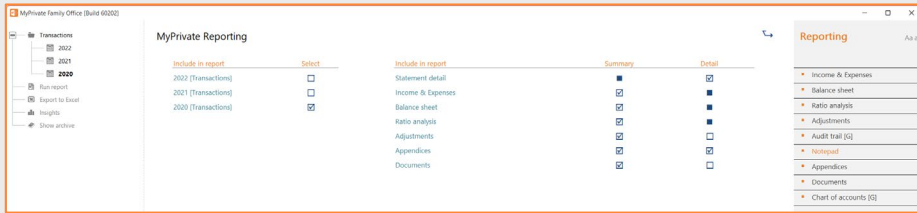
#### Income generating assets / net worth

Ratio 16 encourages a family to look at the proportion of total net worth invested in assets which themselves earn income. Those assets which earn interest, dividends, profits, etc. generate income which could be reinvested to increase future net worth. Such income might also be used to supplement earned income in providing a higher level of living than would be possible on earned income alone. Again, no objective measure was recommended for this ratio. Families planning for their retirement might be especially interested in the implications of this ratio since potential retirement income could be generated from assets.

0.5  
Actual  
16  
Target  
2,288,138  
4,670,986



# 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

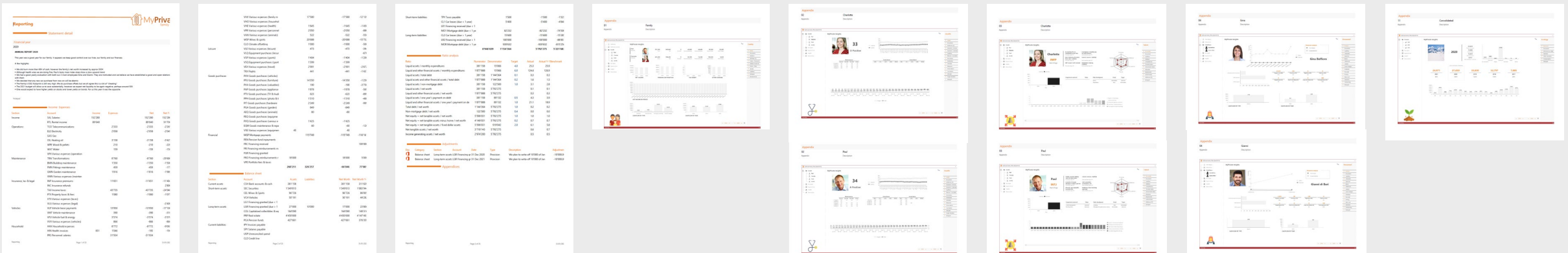
Early January is the optimal moment to produce the year book. In the notepad section, a short summary of the past year can be entered; this will be printed at the entry section of the annual family book.

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

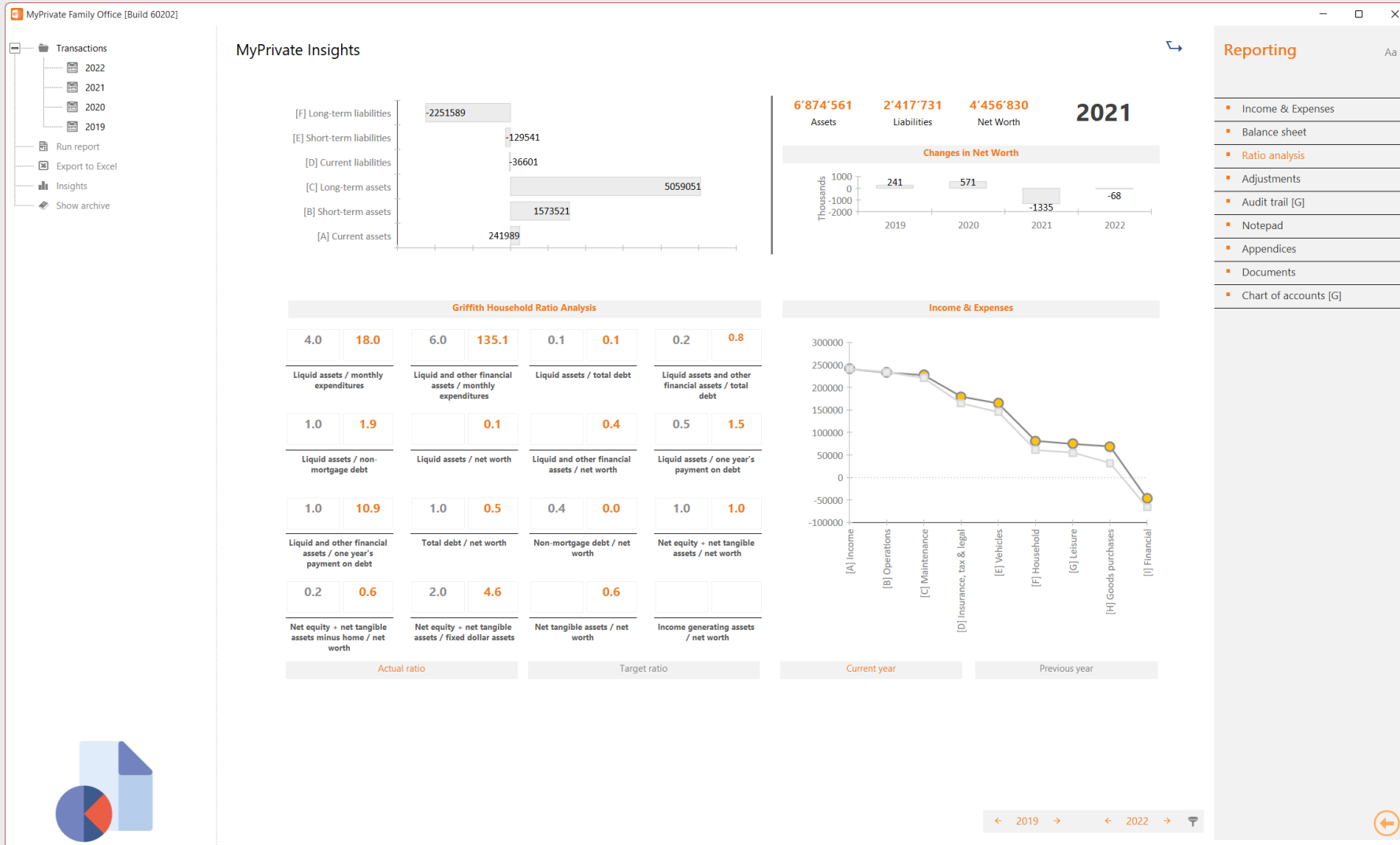
After the second section, the appendices are printed. Generally, appendices are created from within the Insights in each module, and completed with additional comments where needed.

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.



# 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

# Tabs of the Budget 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

MyPrivate Family Office [Build 60202]

Transactions

- 2022
- 2021
- 2020
- Run report
- Export to Excel
- Insights
- Show archive

### MANAGE BUDGET

Initialize budget from scratch (zero-base) or copy actuals from last year

Section	Account	Actual PY	Budget	Q1	Q2	Q3	Q4	Actual CY	Delta Q	Delta Y
Income	Salaries	152'280	159'210	38'070	45'000	38'070	38'070	152'280	114'210	-6'930
	Rental income	89'040	96'000	24'000	24'000	24'000	24'000	89'040	65'040	-6'960
Operations	Telecommunications	-2'333	-2'333	-583	-583	-583	-583	-2'787	-2'787	-454
	Electricity	-2'058	-2'058	-515	-515	-515	-515	-2'039	-2'039	19
	Gas								0	0
	Heating oil	-3'158	-3'600	-900	-900	-900	-900	-2'955	-2'055	645
	Wood & pellets	-210	-210	-53	-53	-53	-53	-250	-250	-40
	Water	-159	-159	-40	-40	-40	-40	-157	-157	2
	Various expenses (operations)								0	0
	Maintenance	Transformations	-8'760	-21'570	-15'000	-2'190	-2'190	-2'190		15'000
	Building maintenance	-1'350	-1'350	-338	-338	-338	-338	-800	-800	550
	Furniture maintenance	-459	-459	-115	-115	-115	-115	-2'434	-2'434	-1'975
	Insurance maintenance	-1'816	-1'816	-454	-454	-454	-454	-2'411	-2'411	-595
	Insurance refunds	-11'651	-11'651	-2'913	-2'913	-2'913	-2'913	-12'188	-12'188	-537
	Income taxes	-43'735	-44'000	-11'000	-11'000	-11'000	-11'000	-35'018	-24'018	8'982
	Property taxes & fees	-1'080	-1'080	-270	-270	-270	-270	-1'080	-1'080	0
	Various expenses (taxes)								0	0
	Various expenses (legal)								0	0
Vehicles	Vehicle lease payments	-13'950	-13'950	-3'488	-3'488	-3'488	-3'488	-9'520	-9'520	4'430
	Vehicle maintenance	-390	-390	-98	-98	-98	-98	-230	-230	160
	Vehicle fuel & energy	-3'574	-3'574	-894	-894	-894	-894	-3'551	-3'551	23
	Various expenses (vehicles)	-866	-866	-217	-217	-217	-217	-866	-866	0
Household	Household expenses	-8'772	-8'772	-2'193	-2'193	-2'193	-2'193	-8'608	-8'608	164
	Health invoices	-195	-195	-49	-49	-49	-49	-195	-195	0
	Personnel salaries	-31'934							0	0
	Various expenses (family mer)	-17'580	-17'580	-4'395	-4'395	-4'395	-4'395	-21'793	-21'793	-4'213
	Various expenses (household)								0	0
	Various expenses (health)	-1'645	-1'645	-411	-411	-411	-411	-1'350	-1'350	295
	Various expenses (miscellaneous)									
		-66'046	-51'001	-14'090	5'650	-1'280	-41'280	-46'702	-81'872	4'299

The quarterly values (in blue) can be adjusted as needed.

Budget

- Budget
- Net worth
- Documents
- Notepad
- Chart of accounts [G]

← 2020 → ← 2022 →

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 (zero-base 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.

# Budgeted Change in Net Worth

MyPrivate Family Office [Build 60202]

Transactions

- 2022
- 2021**
- 2020

Run report

Export to Excel

Insights


Show archive

## VIEW BUDGETED CHANGE IN NET WORTH

Section	Account	Change in net worth
Profit & Loss	Net cashflow	-51'001
	+ 100% of transformations	21'570
	+ 75% of vehicle purchases	30'000
	+100% of mortgage principal	75'703
	+100% of pension fund inpayments	
	+100% of financing granted	
	+100% of financing reimbursements	
	-100% of financing received	
	-100% of financing reimbursements received	-18'000
		<b>58'272</b>

Budget

- Budget
- Net worth**
- Documents
- Notepad
- Chart of accounts [G]

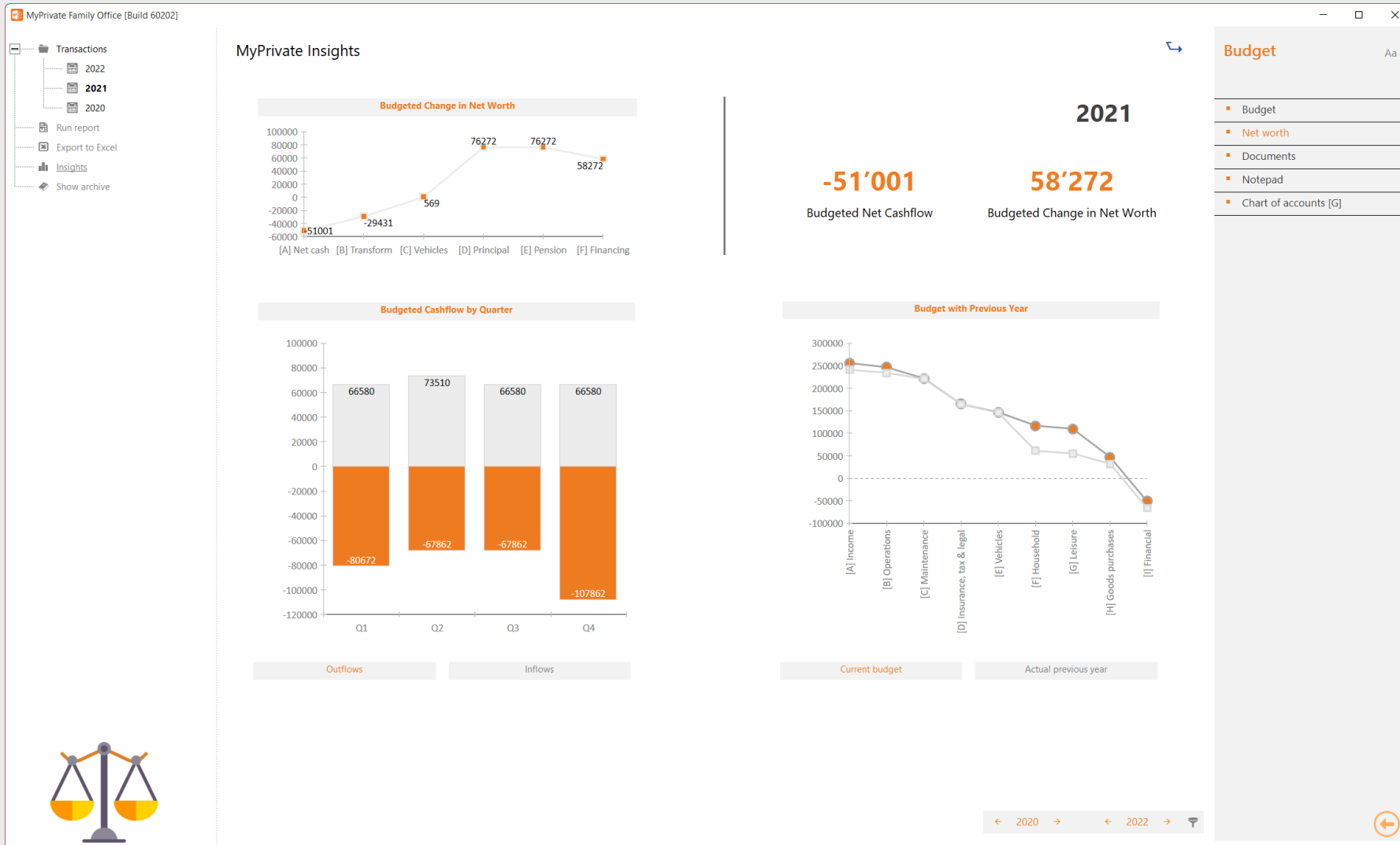


Once the budget has been entered, the Budgeted Change in Net Worth can be viewed.

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 shown 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**

---

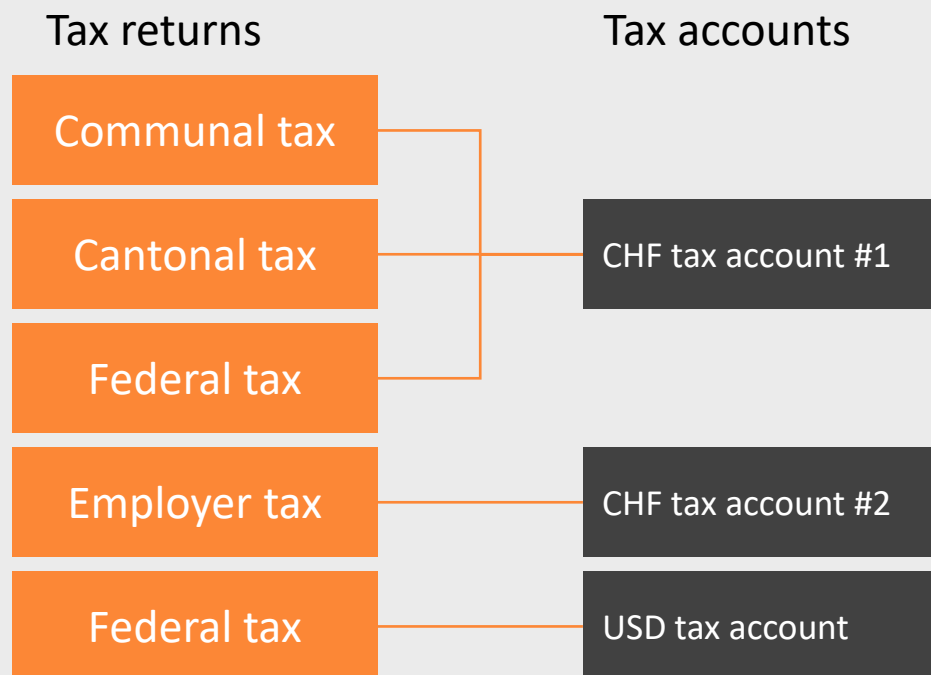
Analytical insights in the data from the  
Taxes module



# Tabs of 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	

- **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

MANAGE TAX ACCOUNTS

Doc	Description	Account holder 1	Account holder 2	Taxpayer Identification	Closed	Currency
...	Employer tax account	Paul	Charlotte	762.837.383.27	01.01.1900	CHF
...	Family tax account	Paul	Charlotte	872.112.760.36	01.01.1900	CHF

Create the tax accounts

MyPrivate Family Office [Build 60200]

MANAGE TAX RETURNS

Tax return	Detail	Notepad
10 Municipal income tax	190'000.00 CHF	
Line Tax	Tax calculation base Currency	
Family tax account	20'000.00 CHF	
Tax account	Tax amount Currency	

Create the tax return lines and link to the appropriate tax account. Tax calculation base and tax amount are manually copied from the tax declaration (software).

Employer taxes from the Personnel module are calculated automatically and will appear here progressively.

MyPrivate Family Office [Build 60200]

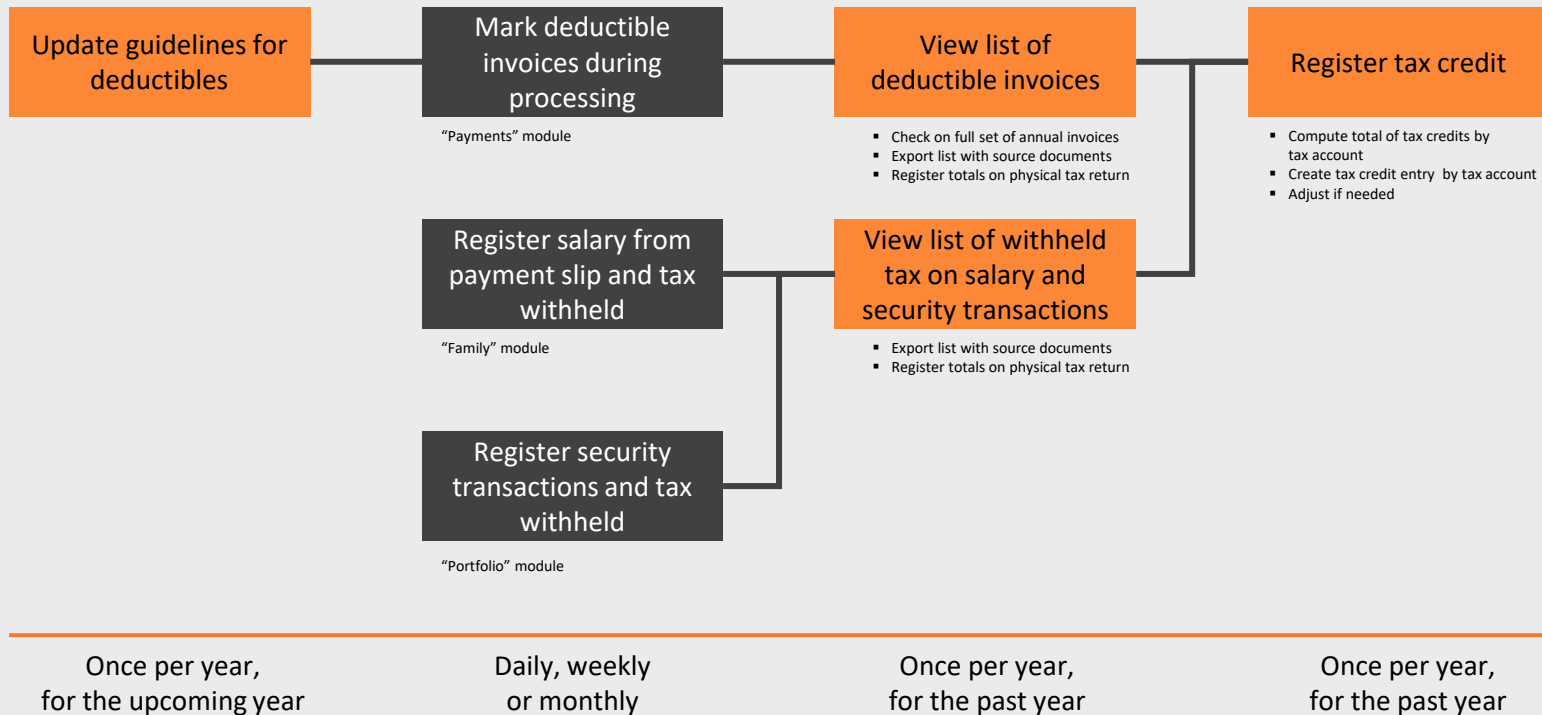
MANAGE TAX RETURNS

Doc	Line	Tax	Calculation base	Amount	Converted	Submitted	Accepted	Account
...	10	Municipal income tax	190'000.00	20'000.00 CHF	20'000.00	<input type="checkbox"/>	<input type="checkbox"/>	Family tax account
...	20	Municipal property tax	2'280'000.00	2'800.00 CHF	2'800.00	<input type="checkbox"/>	<input type="checkbox"/>	Family tax account
...	30	Cantonal income tax	190'000.00	3'300.00 CHF	3'300.00	<input type="checkbox"/>	<input type="checkbox"/>	Family tax account
...	40	Cantonal property tax	2'280'000.00	1'000.00 CHF	1'000.00	<input type="checkbox"/>	<input type="checkbox"/>	Family tax account
...	50	Federal income tax	168'890.40	8'000.00 CHF	8'000.00	<input type="checkbox"/>	<input type="checkbox"/>	Family tax account

- Taxes
- Tax return
  - Documents
  - Payments
  - Cashflow
  - Credit
  - Deductibles [G]
  - Withholding tax [G]
  - Submission
  - Summary [G]
  - Accounts [G]
  - Checklist [G]
  - Addresses [G]
  - Notepad
  - Deduction codes [G]

Enter the total amount paid so far to ensure the tax liabilities are correct. This can be a single total, or the actual individual payments.

# 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.

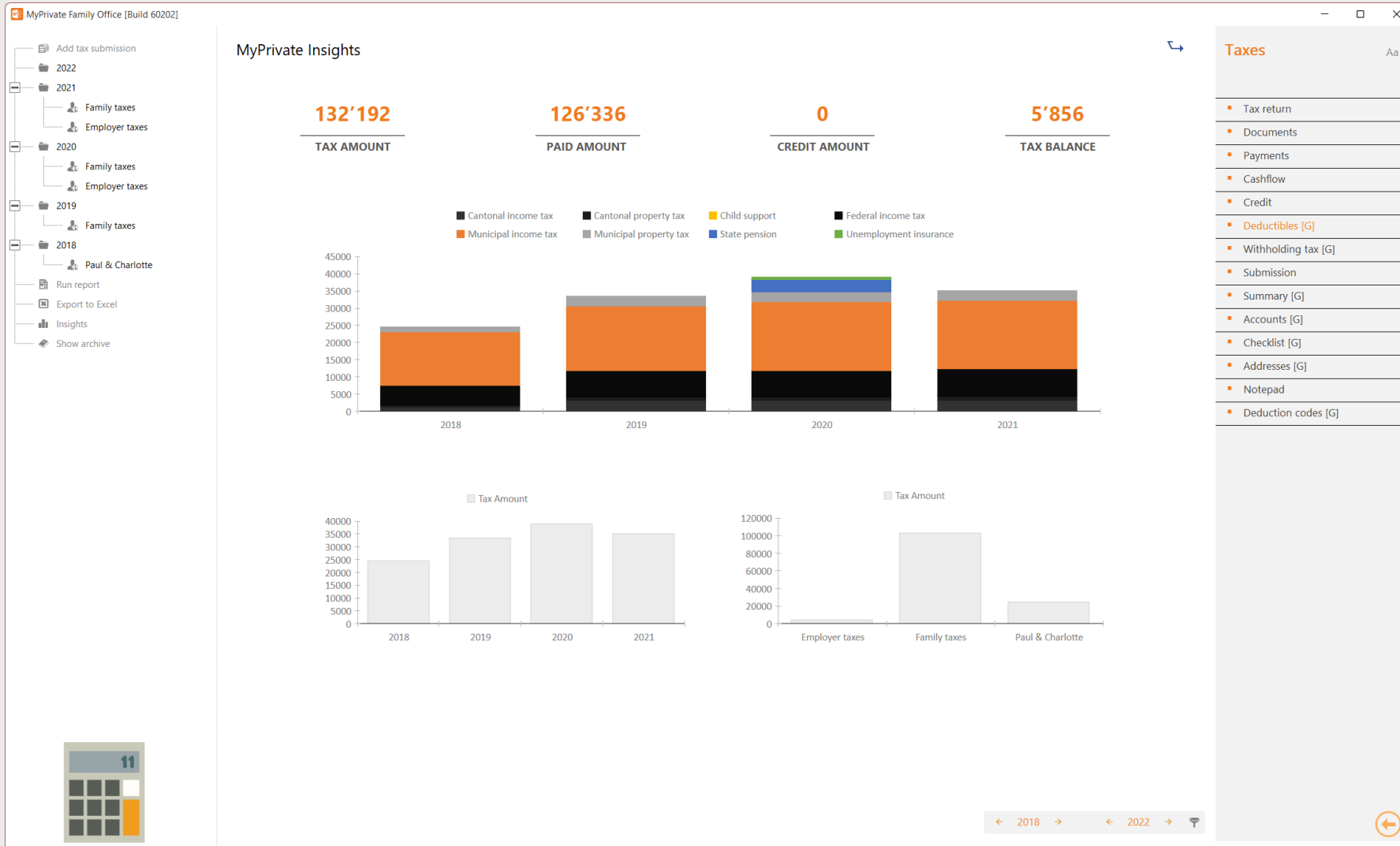
During invoice entry, the invoice can directly be marked as deductible. However, during tax return preparation the full list of invoices paid can be viewed and sorted by amount to mark any missing additional deductibles.

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

---

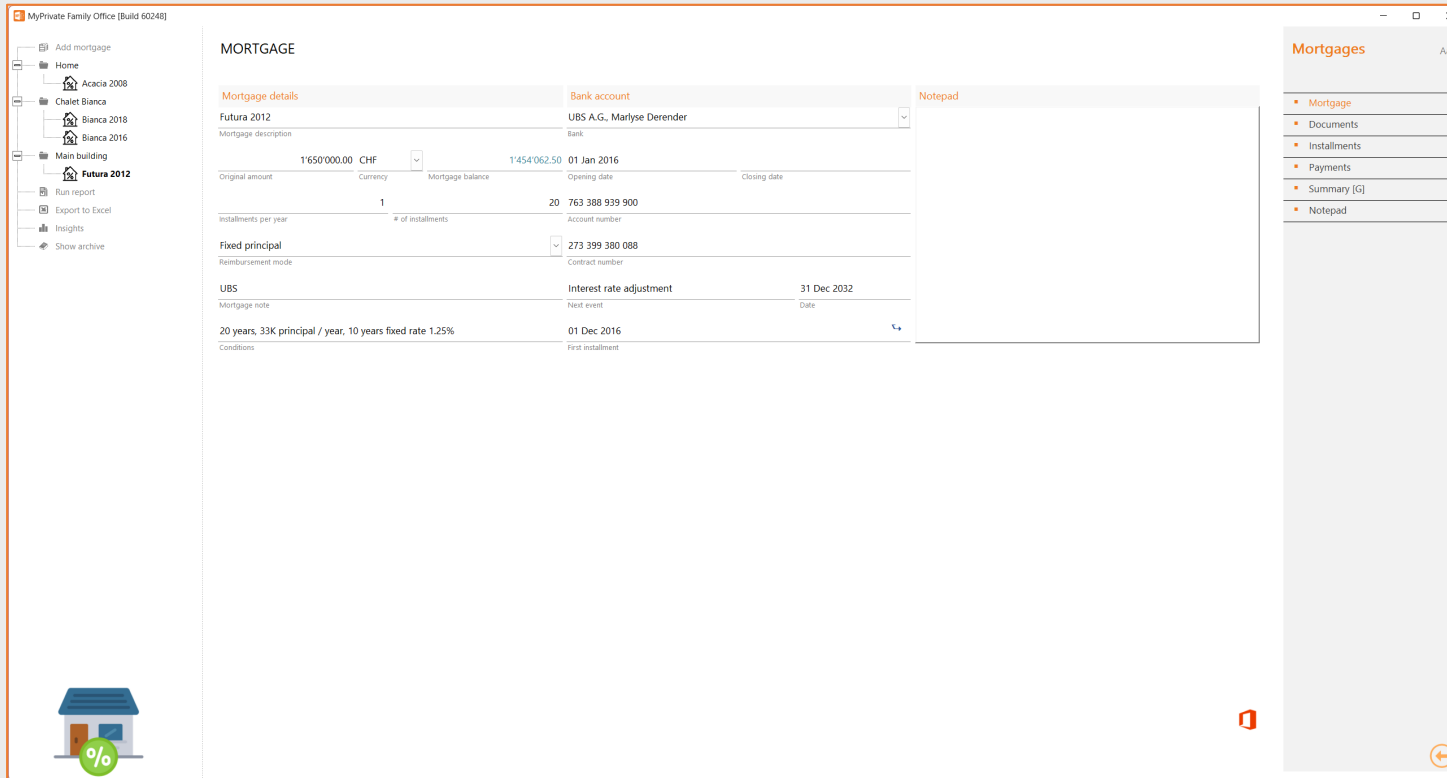
Analytical insights in the data from the Mortgages module

# 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.



The screenshot displays the 'MORTGAGE' management interface. On the left is a navigation tree with options like 'Add mortgage', 'Home', 'Chalet Bianca', 'Main building', and 'Futura 2012'. The main area shows details for the 'Futura 2012' mortgage, including the bank account 'UBS A.G., Marlyse Derender', original amount of 1,650,000.00 CHF, and a current mortgage balance of 1,454,062.50. It also lists the opening date as 01 Jan 2016 and the closing date as 31 Dec 2032. A 'Notepad' window is open on the right side of the interface.

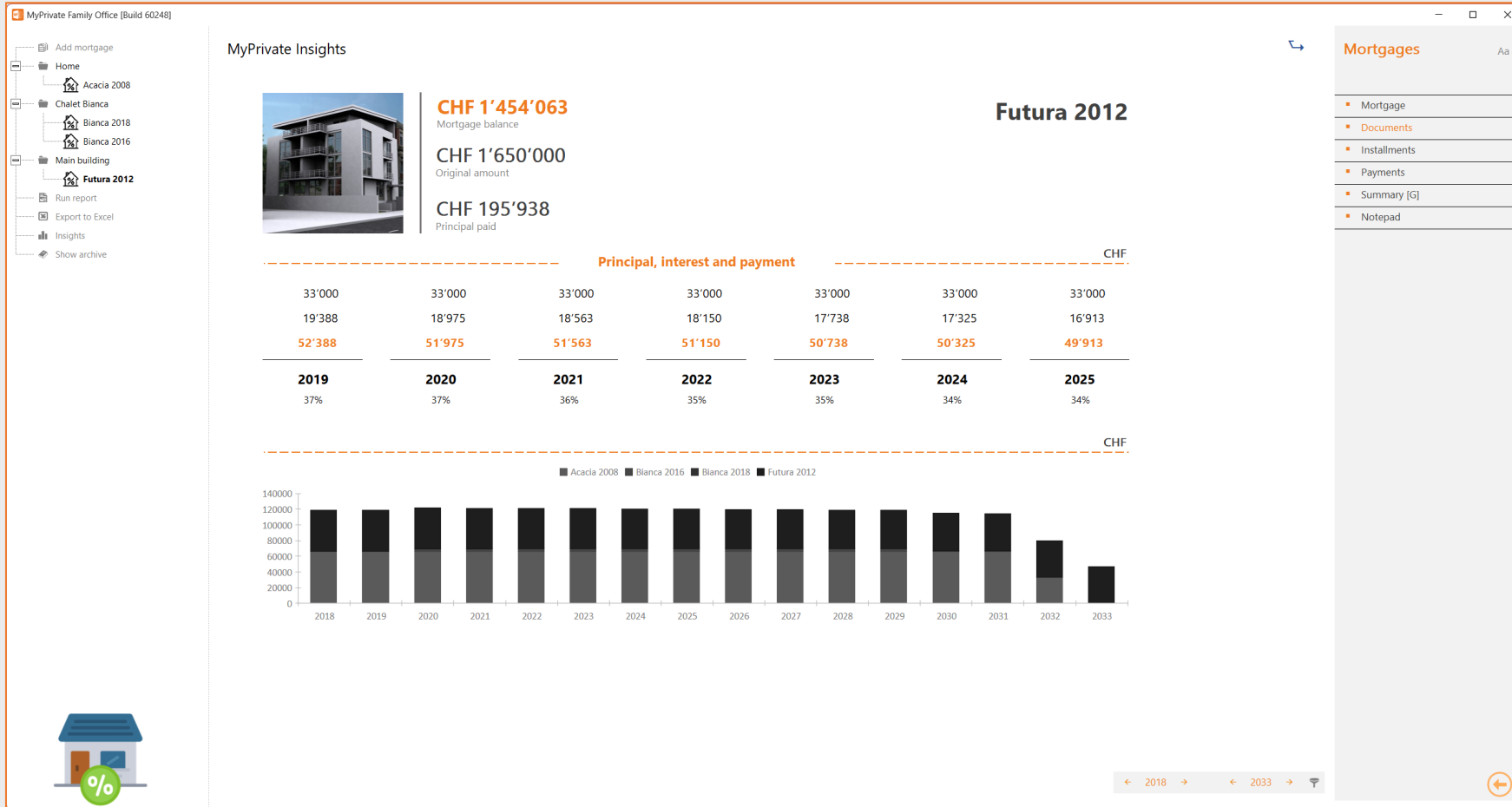
MORTGAGE details		Bank account		Notepad	
Mortgage description	Futura 2012	Bank	UBS A.G., Marlyse Derender		
Original amount	1 650'000.00 CHF	Mortgage balance	1 454'062.50	Opening date	01 Jan 2016
Installments per year	1	Account number	20 763 388 939 900	Closing date	
Fixed principal		Contract number	273 399 380 088		
Reimbursement mode	UBS	Interest rate adjustment	31 Dec 2032		
Mortgage note	20 years, 33K principal / year, 10 years fixed rate 1.25%	Next event	01 Dec 2016		
Conditions		First installment			

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



# Mortgage insights



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

Financing	Summary			
Jana		50'000.00	CHF	50'000.00
Financing	Disbursed		Home currency	
Jana Gosselin		13'000.00	CHF	13'000.00
Counterparty	Reimbursed		Home currency	
CHF		10'000.00	CHF	10'000.00
Financing currency	Donated		Home currency	
	Written Off	0.00	CHF	0.00
		27'000.00	CHF	27'000.00
	Balance		Home currency	
	Overdue	0.00	CHF	0.00

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

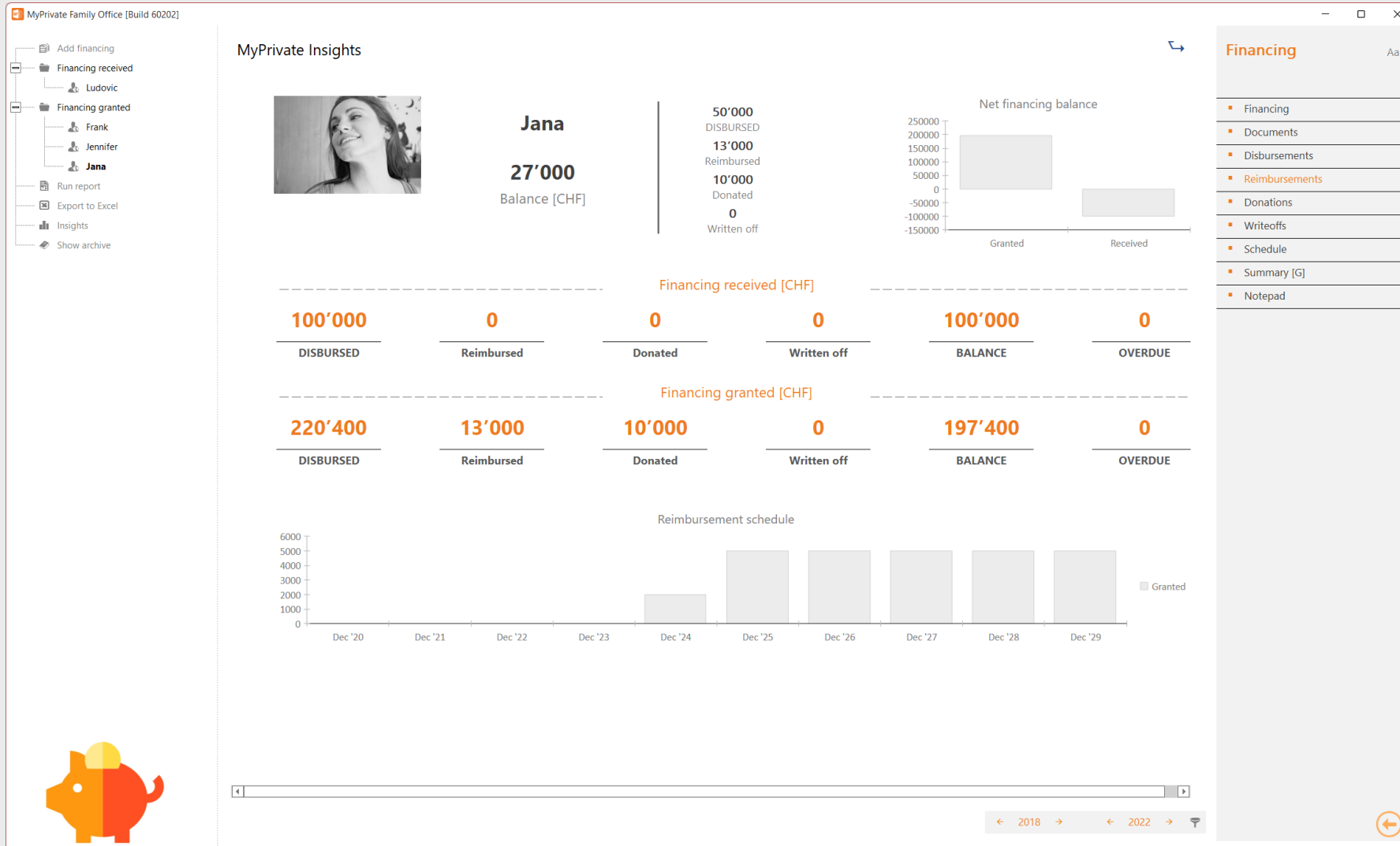
Tracks donations made against a financing record. Donations are applied in reverse chronological order to the respective reimbursement schedule.

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

# Tabs of 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	

# Portfolio and cash accounts

MyPrivate Family Office [Build 60202]

- Add portfolio
- Portfolio
- Swissquote
- Run report
- Export to Excel
- Insights
- Show archive

## MANAGE PORTFOLIO

**Portfolio** CHF

Swissquote

Portfolio Currency

Charlotte Paul

Accountholder 1 Accountholder 2

Swissquote, Jean Perrex Beltran Jamie

Bank Advisor

CH2995727898943863808 SWQBCHZZXXX

Account number Bank identifier

Opening date Closing date

0.00 273'087.45

Purchase orders Purchasing power

**Holding Summary**

Total cash	273'087.45	CHF
Total stocks	772'127.00	CHF
Total bonds	499'185.05	CHF
Total funds	155'690.69	CHF
Total materials	0.00	CHF
Total value	1'644'916.35	CHF

Image

Family tax account

Tax withholding account

## MANAGE CASH ACCOUNTS

Doc	Bank account	Bank identifier	Currency	Cash	Converted
...	CH2995727898943863808	SWQBCHZZXXX	CHF	217'913.61	217'913.61
...	CH2995727898943863808	SWQBCHZZXXX	EUR	45'543.25	47'264.78
...	CH2995727898943863808	SWQBCHZZXXX	USD	8'488.25	7'909.06

### Portfolio

- Portfolio
- Documents
- Addresses [G]
- Cash accounts
- Portfolio
- Orders
- Transactions
- Cashflow
- Stocks [G]
- Bonds [G]
- Funds [G]
- Materials [G]
- Closing rates [G]
- Summary [G]
- +/- by security
- +/- by sector
- +/- by type
- +/- by rating
- +/- by market
- Notepad

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

MyPrivate Family Office [Build 60202]

- Add portfolio
- Portfolio
  - Swissquote
- Run report
- Export to Excel
- Insights
- Show archive

## VIEW PORTFOLIO SECURITIES

Name	Type	Price	Quantity	Value
Amundi Funds Equity MENA AU USD	Fund	26.19 USD	6'380	155'690.69 CHF
BASF	Stock	46.69 EUR	769	37'261.80 CHF
Carrefour	Stock	13.50 EUR	2'220	31'091.35 CHF
Credit Suisse	Stock	8.73 CHF	5'250	45'811.50 CHF
Deere & Co	Stock	145.06 USD	307	41'494.69 CHF
Enel SpA	Stock	6.24 EUR	5'890	38'118.44 CHF
Engie SA	Stock	9.90 EUR	3'300	33'918.62 CHF
Givaudan SA	Stock	3'233.00 CHF	7	22'631.00 CHF
Heidelberger Druckmaschinen AG	Stock	0.64 EUR	49'400	33'041.79 CHF
Helvetia Schweizerische 1.5%	Bond	98.92 CHF	1'630	161'239.60 CHF
Iberdrola SA	Stock	9.31 EUR	2'880	27'838.28 CHF
Julius Bähr	Stock	37.84 CHF	633	23'952.72 CHF
Lausanne 0.875% 06.10.2042	Bond	115.20 CHF	1'330	153'216.00 CHF
Medtronic PLC	Stock	97.63 USD	233	21'195.60 CHF
National Grid PLC	Stock	58.56 USD	450	24'553.87 CHF
Netflix Inc	Stock	419.85 USD	61	23'863.30 CHF
Newmont Corporation	Stock	56.78 EUR	653	38'478.86 CHF
Nike Inc	Stock	87.18 USD	425	34'523.30 CHF
Novartis AG	Stock	82.26 CHF	410	33'726.60 CHF
Orsted A/S	Stock	92.34 EUR	453	43'411.19 CHF
Schindler Holding AG	Stock	207.00 CHF	235	48'645.00 CHF
Scor 3.375%	Bond	100.67 CHF	1'835	184'729.45 CHF
Siemens Healthineers	Stock	40.15 EUR	902	37'584.24 CHF
Spotify Technology SA	Stock	151.57 USD	170	24'008.70 CHF
Tyson Foods Inc	Stock	62.19 USD	694	40'214.85 CHF
Vestas Wind Systems A/S	Stock	85.50 CHF	310	26'505.00 CHF
Zurich Insurance Group	Stock	307.30 CHF	131	40'256.30 CHF

1'427'002.73

Q

Portfolio Aa aA

- Portfolio
- Documents
- Addresses [G]
- Cash accounts
- Portfolio
- Orders
- Transactions
- Cashflow
- Stocks [G]
- Bonds [G]
- Funds [G]
- Materials [G]
- Closing rates [G]
- Summary [G]
- +/- by security
- +/- by sector
- +/- by type
- +/- by rating
- +/- by market
- Notepad

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.

# Limit orders and transactions

MyPrivate Family Office [Build 60202]

MANAGE LIMIT ORDERS

Doc	Order	Date	Security	Currenc	Last trade	Price	Units	Currency	Purchases	Sales
...	Purchase	31.01.2022	Credit Suisse	CHF	8.73	8.00	1'000	CHF	8'000.00	0.00
...	Purchase	31.01.2022	Heidelberger Dr	EUR	0.64	0.50	10'000	CHF	5'189.00	0.00
...	Purchase	31.01.2022	Medtronic PLC	USD	97.63	85.00	100	CHF	7'920.00	0.00
...	Purchase	31.01.2022	Netflix Inc	USD	419.85	380.00	50	CHF	17'703.54	0.00
...	Sale	31.01.2022	BASF	EUR	46.69	50.00	500	CHF	0.00	25'945.00
									<b>38'812.54</b>	<b>25'945.00</b>

Portfolio sidebar: Portfolio, Documents, Addresses [G], Cash accounts, Portfolio, Orders

Purchases and sales of securities can be entered in the **Limit Orders** tab, and subsequently converted once executed.

Alternatively, these can also directly be entered in the **Transactions** tab. Dividends and interest are always entered there.

Convert (execute) a limit order.

MyPrivate Family Office [Build 60202]

MANAGE TRANSACTIONS

Transactions				Converted		Notepad	
01.02.2022	Purchase			7'920.00	CHF		
Date	Type			Converted value	Currency		
Medtronic PLC		97.63	USD	55.00	CHF		
Security	Last trade		Currency	Commission	Currency		
100	85.00	8'500.00	USD	0.00	CHF		
Units	Price	Value	Currency	Withholding tax	Currency		
CHF CH2995727898943863808				-7'975.00	CHF		
Account				Account debit/credit	Currency		

Portfolio sidebar: Portfolio, Documents, Addresses [G], Cash accounts, Portfolio, Orders, Transactions, Cashflow, Stocks [G]

# Stocks

MyPrivate Family Office [Build 60202]

MANAGE STOCKS

Doc	Stock	Symbol	Price	Currency	Delta %	Market	Rating	Sector	Download	Last update	Downloaded
...	BASF	BAS	67.79	EUR	0.0	XFRA	02 Very high i	Materials	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>
...	Carrefour	CA	17.11	EUR	0.0	XPAR	04 Good inves	Consumer go	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>
...	Credit Suisse	CSGN	8.88	CHF	0.0	XSWX	05 Speculative	Financial servi	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>
...	Deere & Co	DE	376.40	USD	0.0	XNYS	04 Good inves	Industrials	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>
...	Enel SpA	ENEL	6.83	EUR	0.0	XMIL	04 Good inves	Utilities	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>
...	Engie SA	ENGI	13.73	EUR	0.0	XPAR	04 Good inves	Utilities	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>
...	Givaudan SA	GIVN	3'843.00	CHF	0.0	XSWX	03 High invest	Materials	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>
...	Heidelberger Druckmaschi	HDD	2.76	EUR	0.0	XFRA	05 Speculative	Industrials	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>
...	Iberdrola SA	IBE1	10.30	EUR	0.0	XFRA	04 Good inves	Energy	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>
...	Julius Bähr	BAER	59.62	CHF	0.0	XSWX	04 Good inves	Financial servi	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>
...	Medtronic PLC	MDT	103.49	USD	0.0	XNYS	03 High invest	Health care	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>
...	National Grid PLC	NGG	73.19	USD	0.0	XNYS	04 Good inves	Utilities	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>
...	Netflix Inc	NFLX	427.14	USD	0.0	XNYS	03 High invest	Consumer ser	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>
...	Newmont Corporation	NEWM	54.62	EUR	0.0	XNYS	04 Good inves	Materials	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>
...	Nike Inc	NKE	148.07	USD	0.0	XNYS	03 High invest	Consumer ser	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>
...	Novartis AG	NOVN	79.89	CHF	0.0	XSWX	02 Very high i	Health care	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>
...	Orsted A/S	D2G	94.58	EUR	0.0	XFRA	04 Good inves	Energy	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>
...	Schindler Holding AG	SCHN	232.00	CHF	0.0	XSWX	03 High invest	Industrials	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>
...	Siemens Healthineers	SHL	58.10	EUR	0.0	XFRA	02 Very high i	Health care	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>
...	Spotify Technology SA	SPOT	196.26	USD	0.0	XNYS	04 Good inves	Consumer ser	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>
...	Tyson Foods Inc	TSN	90.89	USD	0.0	XNYS	03 High invest	Consumer go	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>
...	Vestas Wind Systems A/S	VWS	85.50	CHF	0.0	XSWX	03 High invest	Energy	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>
...	Zurich Insurance Group	ZURN	441.50	CHF	0.0	XSWX	02 Very high i	Financial servi	<input checked="" type="checkbox"/>	01.02.2022	<input checked="" type="checkbox"/>

Portfolio

- Portfolio
- Documents
- Addresses [G]
- Cash accounts
- Portfolio
- Orders
- Transactions
- Cashflow
- Stocks [G]
- Bonds [G]
- Funds [G]
- Materials [G]
- Closing rates [G]
- Summary [G]
- +/- by security
- +/- by sector
- +/- by type
- +/- by rating
- +/- by market
- Notepad

Stock detail

Novartis AG

Name ISIN

NOVN SIX Swiss Exchange [XSWX]

Symbol Market

Health care

Sector

02 Very high investment grade [Aa1, Aa2, Aa3]

Rating

79.89 CHF

Last trade Currency Download

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.

This is also valid for the Closing Rates; these are used for annual profitability calculations.

Download [delayed] stock prices from Refinitiv

## Stock detail

### Novartis AG

Name ISIN

NOVN SIX Swiss Exchange [XSWX]

Symbol Market

Health care

Sector

02 Very high investment grade [Aa1, Aa2, Aa3]

Rating

79.89 CHF

Last trade Currency Download



# Security profitability

MyPrivate Family Office [Build 60202]

VIEW PROFITABILITY BY SECURITY

Security	Opening	Purchases	Sales	Closing	Dividend	Interest	Commission	Tax	Profit	
Amundi Funds Equity MENA AU 1	174'980	0	0	155'691	0	0	0	0	-19'289	CHF
BASF	35'127	0	0	54'101	0	0	0	0	18'974	CHF
Carrefour	34'457	0	0	39'408	0	0	0	0	4'951	CHF
Credit Suisse	32'918	5'256	0	46'610	0	0	45	0	8'390	CHF
Deere & Co	33'926	0	1'398	107'670	0	0	21	0	75'121	CHF
Enel SpA	32'389	0	0	41'749	0	0	0	0	9'361	CHF
Engie SA	34'721	0	3'933	47'008	0	0	24	0	16'196	CHF
Givaudan SA	23'129	0	0	26'901	0	0	0	0	3'772	CHF
Heidelberger Druckmaschinen AG	38'388	5'000	0	169'833	0	0	0	0	126'444	CHF
Helvetia Schweizerische 1.5%	166'013	0	0	161'240	0	4'500	0	1'350	-1'624	CHF
Iberdrola SA	37'735	0	3'751	30'770	0	0	24	0	-3'237	CHF
Julius Bähr	22'841	3'074	0	37'739	0	0	23	0	11'802	CHF
Lausanne 0.875% 06.10.2042	168'999	0	25'357	153'216	0	2'625	45	788	11'366	CHF
Medtronic PLC	19'845	7'920	0	32'111	0	0	55	0	4'291	CHF
National Grid PLC	22'399	0	0	30'688	0	0	0	0	8'289	CHF
Netflix Inc	26'162	0	0	24'278	0	0	0	0	-1'884	CHF
Newmont Corporation	47'612	0	0	37'015	0	0	0	0	-10'597	CHF
Nike Inc	28'363	0	1'828	58'636	0	0	22	0	32'078	CHF
Novartis AG	31'969	0	0	32'755	0	0	0	0	786	CHF
Orsted A/S	51'670	0	0	44'464	0	0	0	0	-7'205	CHF
Schindler Holding AG	47'168	2'366	0	54'520	0	0	22	0	4'963	CHF
Scor 3.375%	162'389	21'704	0	184'729	0	10'125	42	3'038	7'682	CHF
Siemens Healthineers	44'124	0	2'601	54'387	0	0	23	0	12'841	CHF
Spotify Technology SA	24'114	2'342	0	31'088	0	0	22	0	4'610	CHF
Tyson Foods Inc	34'998	1'722	0	58'774	0	0	22	0	22'032	CHF
Vestas Wind Systems A/S	29'453	0	0	26'505	0	0	0	0	-2'948	CHF
Zurich Insurance Group	38'330	5'575	0	57'837	0	0	46	0	13'886	CHF
	<b>1'444'218</b>	<b>54'960</b>	<b>38'868</b>	<b>1'799'722</b>	<b>0</b>	<b>17'250</b>	<b>436</b>	<b>5'175</b>	<b>351'051</b>	

Portfolio Aa aA

- Portfolio
- Documents
- Addresses [G]
- Cash accounts
- Portfolio
- Orders
- Transactions
- Cashflow
- Stocks [G]
- Bonds [G]
- Funds [G]
- Materials [G]
- Closing rates [G]
- Summary [G]
- +/- by security
- +/- by sector
- +/- by type
- +/- by rating
- +/- by market
- Notepad

← 2020 → ← 2022 →

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 – but **excludes general costs**, such as portfolio management fees.



# Portfolio insights

MyPrivate Family Office [Build 60202]

- Add portfolio
- Portfolio
  - Swissquote
- Run report
- Export to Excel
- Insights
- Show archive

## MyPrivate Insights

### TOP 5 PERFORMERS

Heidelberger Druckmas	126'444
Deere & Co	75'121
Nike Inc	32'078
Tyson Foods Inc	22'032
BASF	18'974

### BOTTOM 5 PERFORMERS

Amundi Funds Equity M	-19'289
Newmont Corporation	-10'597
Orsted A/S	-7'205
Iberdrola SA	-3'237
Vestas Wind Systems A/	-2'948

Portfolio analysis

Individual

Consolidated

## Swissquote

**Portfolio**

- Portfolio
- Documents
- Addresses [G]
- Cash accounts
- Portfolio
- Orders
- Transactions
- Cashflow
- Stocks [G]
- Bonds [G]
- Funds [G]
- Materials [G]
- Closing rates [G]
- Summary [G]
- +/- by security
- +/- by sector
- +/- by type
- +/- by rating
- +/- by market
- Notepad

<b>209'939</b>	<b>1'144'846</b>	<b>499'185</b>	<b>155'691</b>	<b>0</b>	<b>2'009'661</b>
<b>CASH</b>	<b>STOCKS</b>	<b>BONDS</b>	<b>FUNDS</b>	<b>MATERIALS</b>	<b>TOTAL</b>
10%	57%	25%	8%	0%	100%

### Profitability

← 2020 →   ← 2022 →

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 are 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

THEME	MODULE	CONTENTS
<b>Household</b>	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.
<b>Prudential</b>	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.
<b>Finance</b>	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.
<b>Leisure</b>	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



# Tabs of the Travel module

TAB	NOTES	Deep dive
Travel	Travel records	✓
Documents	Health certificates, Travel documents, Visa	
Addresses	Agents, Hotels	
Itinerary	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

MyPrivate Family Office [Build 60202]

TRAVEL

2018 Budapest

Destination

Hungary

Country

06.12.2018

Departure date

08.12.2018

Return date

Number of persons 2

Image folder

Description

Budapest is the capital and the largest city of Hungary, and one of the largest cities in the European Union.

It is the country's principal political, cultural, commercial, industrial, and transportation centre, sometimes described as the primate city of Hungary.

According to the census, in 2011 Budapest had 1.74 million inhabitants, down from its 1989 peak of 2.1 million due to suburbanisation.

The Budapest Metropolitan Area is home to 3.3 million people. The city covers an area of 525 square kilometres (202.7 sq mi). Budapest became a single city occupying both banks of the river Danube with the unification of Buda and Óbuda on the west bank, with Pest on the east bank on 17 November 1873.

Image

Travel

- Travel
- Documents
- Addresses [G]
- Itinerary (map)
- Itinerary
- Flights
- Checklist [G]
- Cashflow
- Notepad

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

MyPrivate Family Office [Build 60202]

TRAVEL MAP

Itinerary

We liked Buda, up on the hill, better than Pest. But we were super impressed by the majestic synagogue. We also liked the wine. We had no idea that Hungarian wine (Tokaj?) is so delicious.

We managed to get a Hungarian very upset when I asked why Frank Liszt, Hungary's most distinguished musician and composer, is buried in Germany (in Bayreuth) instead of in his native land.

Notepad

C:\Users\Documents\Gosselin\Travel\2018\Hungary

10

Enter address or region

Select zoom level

Travel

- Travel
- Documents
- Addresses [G]
- Itinerary (map)
- Itinerary
- Flights
- Checklist [G]
- Cashflow
- Notepad

# Travel Insights

MyPrivate Family Office [Build 60202]

- Add category
- Add travel
- As a couple
  - 2021 London
  - 2020 Rome
  - 2019 Prague
  - 2018 Budapest
- As a family
  - 2021 Estepona
  - 2020 Menton
  - 2019 Agrigento
  - 2018 Kos
- Run report
- Export to Excel
- Insights
- Show archive

## MyPrivate Insights

### Spain

**21**  
Number of days

**2'796**  
Total cost

**133**  
Cost per day

**2021 Estepona**  
Travel

**4**  
Persons

**05 Aug 2021** From date  
**26 Aug 2021** To date

**936**

FLIGHT COST

33%

**1'860**

OTHER COST

67%

Lodging

Travel

Aa aa

- Travel
- Documents
- Addresses [G]
- Itinerary (map)
- Itinerary
- Flights
- Checklist [G]
- Cashflow
- Notepad

← 2018 →   ← 2022 →



# 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

**Characteristics**

Slight traces of wear on the left top

---

Notepad

---

**Iran**

Country of Origin

---

**Ghom**

Provenance

---

**Signed**

Signature / Inscription

---

Pile

---

**Silk / Silk**

Basic fabric (= weft / warp)

---

Technique

---

**1 million**

Approx. number of knots per sqm

---

**190 x 299 cm**

Size, cm

---


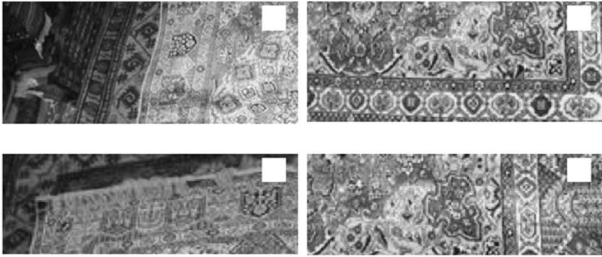
**~end of 20-th**

Age / dated

---

Right-click to insert/delete lines

**Images**

Detail images

SELECT OBJECTS TO INCLUDE IN THE BENCHMARK

Residence	Type	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	<input checked="" type="checkbox"/>	260'000
Chalet Bianca	Pictorial Art	Saint-Topez, the Masts	Bernard Buffet	72'000 Antiquaire dei Medici	31 Jan 2017	<input checked="" type="checkbox"/>	72'000
Chalet Bianca	Carpets & Textiles	Carpet		43'000 Antiquaire dei Medici	31 Jan 2007	<input checked="" type="checkbox"/>	43'000
Chalet Bianca	Carpets & Textiles	Carpet		34'000		<input checked="" type="checkbox"/>	34'000
Chalet Bianca	Glassware	Eagle with partially opened wings	Murano	20'000 Antiquaire dei Medici	31 Jan 2017	<input type="checkbox"/>	0
Chalet Bianca	Pictorial Art	Knowing the Way	Maya Schöpbach	7'500 SSEP	12 Jan 2023	<input type="checkbox"/>	0
Chalet Bianca	Carpets & Textiles	Carpet		7'500		<input type="checkbox"/>	0
Home	Furniture	Antique Ebonized Cabinet		6'500 Antiquaire dei Medici	15 Jun 2021	<input type="checkbox"/>	0
Chalet Bianca	Pictorial Art	Animals & Music	Maya Schöpbach	6'500 SSEP	12 Jan 2023	<input type="checkbox"/>	0
Chalet Bianca	African Art	Statue of a woman		5'500 Antiquaire dei Medici	31 Jan 2007	<input type="checkbox"/>	0
Chalet Bianca	Glassware	Large vase	Montjoye	5'000 Antiquaire dei Medici	31 Jan 2007	<input type="checkbox"/>	0
Home	Books	Funeral song for Ignacio Sanchez Mejias Federico Garcia Lorca		4'800	31 Jan 2007	<input type="checkbox"/>	0
Chalet Bianca	Silverware	Vegetable Bowl	George Day	4'500 Antiquaire dei Medici	30 Jan 2007	<input type="checkbox"/>	0
Chalet Bianca	African Art	Mask "Adone"		4'000 Antiquaire dei Medici	31 Jan 2007	<input type="checkbox"/>	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

Chalet Bianca			
	Furniture	Valuables	Total
# of items	8	10	
Purchase value	382'500	32'600	
Estimated value	424'000	51'900	
Replacement value	400'000	40'900	

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 corresponding values are printed in gray.


### Furniture

Type	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 Schüpbach		4'000	6'500	
5	Pictorial Art Knowing the Way	Maya Schüpbach		5'000	7'500	
6	Pictorial Art Mystic Woods	Maya Schüpbach		3'500	3'500	
7	Pictorial Art Saint-Tropez, the Masts	Bernard Buffe		72'000	62'000	
8	Pictorial Art Saint-Tropez, the Qual Suffren	Bernard Buffe		240'000	260'000	
		<b>Furniture</b>		<b>382'500</b>	<b>424'000</b>	

### Valuables

Type	Description	Manufacturer	Model	Purchase value	Estimated value	Repla
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	


Carpet 1		
Country of Origin	Iran	
Provenance	Kashan	
Signature / Inscription	Wool / cotton	
Basic fabric (= weft / warp)	500'000	
Size, cm	131 x 200 cm	
Age / dated	1950 - 1960	



Furniture Carpets & Textile

Purchase value (CHF)	Estimated value (CHF)	Replacement value
3'000	7'500	3'500


Carpet 2		
Country of Origin	Iran	
Provenance	Ghom	
Signature / Inscription	Signed	
Basic fabric (= weft / warp)	Silk / Silk	
Approx. number of knots per sqm	1 million	
Size, cm	190 x 299 cm	
Age / dated	~end of 20-th	



Furniture Carpets & Textile

Purchase value (CHF)	Estimated value (CHF)	Replacement value
28'000	43'000	32'000

Carpet 3		
Country of Origin	Iran	
Provenance	Tábriz Mahi	
Signature / Inscription	Wool and silk / silk	
Approx. number of knots per sqm	660'000, quality 60 Radj	
Size, cm	288 x 395 cm	
Age / dated	End of 20-th	



Furniture Carpets & Textile

Very good general condition, slightly reducec

Purchase value (CHF)	Estimated value (CHF)	Replacement value
27'000	34'000	30'000

Animals & Music 4			Maya Schüpbach
Artist	Maya Schüpbach		
Media	Oil painting		
Creation year	2019		
Signature	Bottom right		
Frame	None		



Furniture Pictorial Art

Purchase value (CHF)	Estimated value (CHF)	Replacement value
4'000	6'500	


Knowing the Way 5			Maya Schüpbach
Artist	Maya Schüpbach		
Creation year	2019		
Signature	Bottom right		
Frame	None		



Furniture Pictorial Art

Purchase value (CHF)	Estimated value (CHF)	Replacement value
5'000	7'500	

Mystic Woods 6			Maya Schüpbach
Artist	Maya Schüpbach		
Creation year	2019		
Signature	Bottom right		
Frame	None		



Furniture Pictorial Art

Purchase value (CHF)	Estimated value (CHF)	Replacement value
3'500		

# Sport & Leisure deep dive

## 01

### Tabs

---

Tabs of the Sport & Leisure modules

## 02

### Insights

---

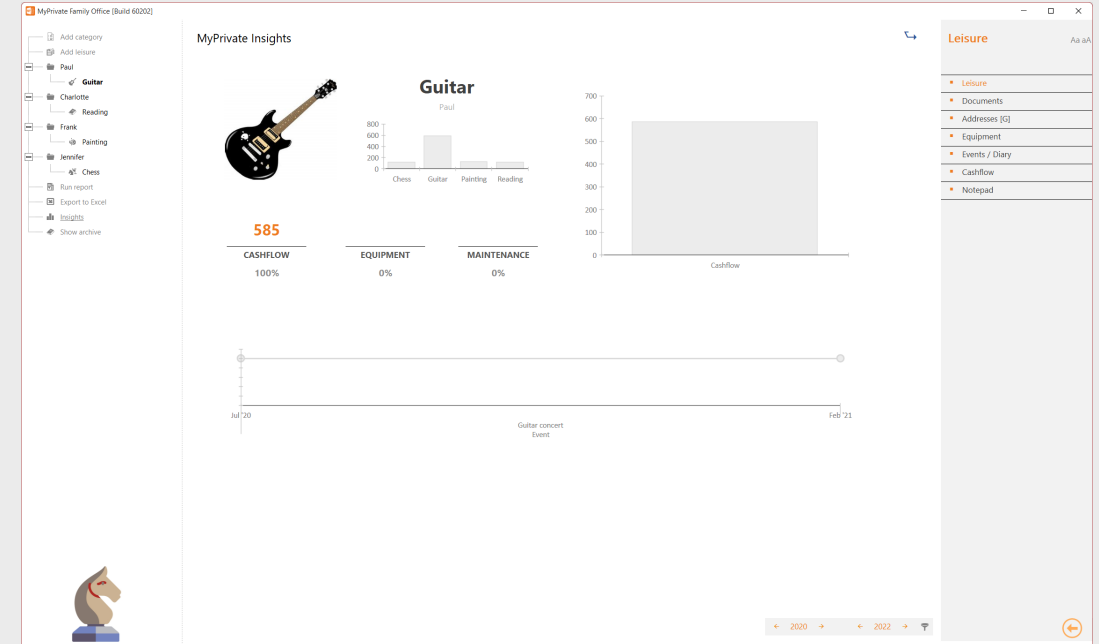
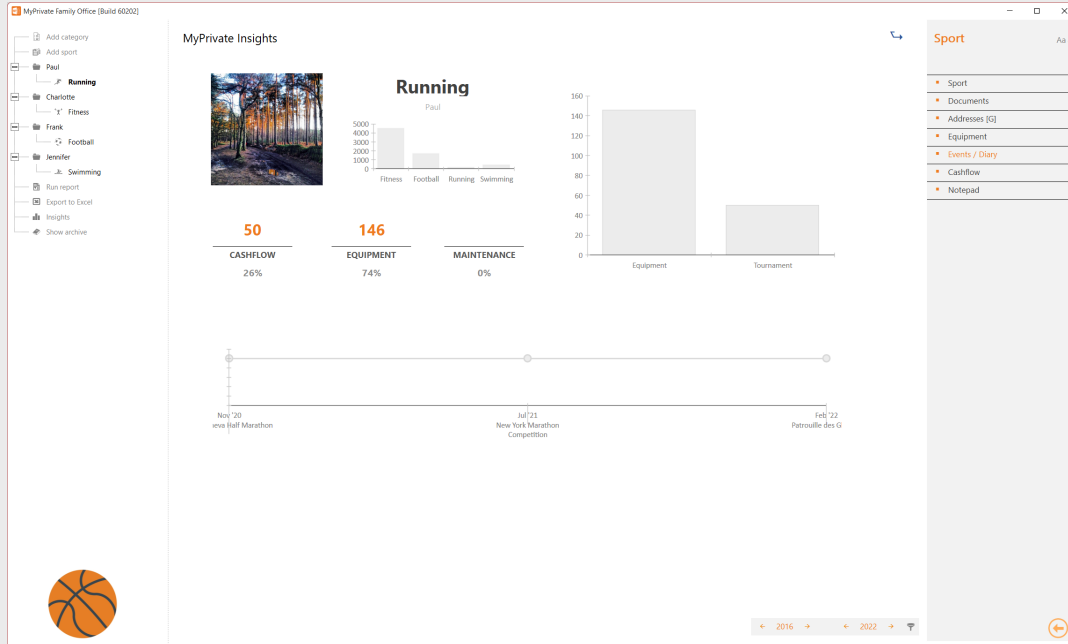
Analytical insights in the data from the Sport & Leisure modules



# 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

# Tabs of the Nutrition module

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

MyPrivate Family Office [Build 60202]

- Add category
- Add recipe
- Chicken recipes
  - Lemon chicken piccata
  - Curried Honey Mustard Chick
  - Spice-Roasted Chicken**
- Vegetarian recipes
  - Stuffed Peppers
  - Zuc chilattas
  - Ginger Veggie Stir-Fry
- Pasta recipes
  - Seafood pasta
  - Creamy Pesto Shrimps
  - Blackened Shrimp Stroganof
- Run report
- Export to Excel
- Show archive

### MANAGE RECIPES

Recipe	Description	Image
<b>Spice-Roasted Chicken</b> Recipe Poultry Type Number of persons: 4 Calories per serving: 500 Total cost: 20.00 Preparation time (minutes): 15 Cooking time (minutes): 35	Heat oven to 425°F. On a large rimmed baking sheet, toss the onions, carrots, parsnips, oil, and 1/4 tsp each salt and pepper. Transfer half of the vegetables to a second large baking sheet.  Season the chicken with the paprika, cinnamon, 1/2 tsp salt and 1/4 tsp pepper. Nestle the chicken pieces among the vegetables and roast for 15 minutes. Switch the positions of the baking sheets and roast until the chicken is cooked through and the vegetables are golden brown and tender, 15 to 20 minutes more.	

### Nutrition

- Recipe
- Documents
- Ingredients
- Steps
- Planning [G]
- Shopping list [G]
- Notepad

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.

### MANAGE INGREDIENTS

Doc	Quantity Unit	Ingredient
...	2.00 piece(s)	Red onions
...	750.00 gram	Carrots
...	750.00 gram	Parsnips
...	2.00 teaspoon(s)	Olive oil
...	4.00 piece(s)	Chicken legs
...	2.00 teaspoon(s)	Paprika
...	1.00 teaspoon(s)	Cinnamon

### MEAL PLANNING

Doc	Week Date	Breakfast	kCal	Lunch	kCal	Dinner	kCal	Total kCal	Shop
...	7 09.02.2022			Zuc chilattas	250	Creamy Pesto Shrimps	800	1'050	<input checked="" type="checkbox"/>
...	7 08.02.2022			Zuc chilattas	250	Zuc chilattas	250	500	<input checked="" type="checkbox"/>
...	7 07.02.2022			Creamy Pesto Shrimps	800	Curried Honey Chicken	550	1'350	<input type="checkbox"/>
...	7 06.02.2022			Curried Honey Chicken	550	Stuffed Peppers	300	850	<input type="checkbox"/>
...	6 05.02.2022			Seafood pasta	750	Curried Honey Chicken	550	1'300	<input type="checkbox"/>
...	6 04.02.2022			Blackened Shrimp	600	Seafood pasta	750	1'350	<input type="checkbox"/>

### VIEW SHOPPING LIST

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

# Tabs of 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

MyPrivate Family Office [Build 60202]

**MANAGE CELLAR**

**Cellar** Aa aA

Cellar	Inventory	
Home	2'200	606
Residence	Capacity (bottles)	Capacity used (bottles)
12	468	72
Temperature	Ready to drink (bottles)	In peak year (bottles)
65	66	126
Humidity	In expiry year (bottles)	Expired (bottles)
	92'634	CHF
Cellar value		



- Cellar
- Documents
- Movements +
- Movements -
- Cashflow
- Evaluations
- Total inventory [G]
- Addresses
- My catalog [G]
- Web catalog [G]
- Notepad

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**

Detailed info		Grape(s) - %	Label
Château Mouton Rothschild		Cabernet Sauvignon 85 %	
Name		Grape	
Vin	Rouge	Cabernet Franc 10 %	
Category	Color	Grape	
FR	Bordeaux	Merlot 5 %	
Country	Region	Grape	
Pauillac	Premier cru		
Appellation	Ranking	Grape	
Château Mouton Rothschild			
Producer			
80		22'500	
Production area (ha)		Average production (boxes of 12)	

**ADD BOTTLES TO YOUR CELLAR**

Doc	Date	Name	Transaction	Year	Bottle	Quantity	Unit price	Amount
...	29.12.2021	Château Climens	Purchased	2006	75.0 cl Bottle	12	100	1'200
...	13.12.2021	Château Olivier (Rouge)	Purchased	2010	75.0 cl Bottle	12	170	2'040
...	11.12.2021	Château Malartic-Lagravière (Blanc)	Purchased	2012	75.0 cl Bottle	12	133	1'596
...	08.12.2021	Château Sigalas Rabaud	Purchased	2008	75.0 cl Bottle	6	107	642

**EVALUATE YOUR WINES**

Color	Name	Bottle	Inventory	Price	Value	Estimation	Value From year	Best	To Year	Notes
Blanc	Château Bouscaut (Blanc)	75.0 cl Bottle	12	182	2'184	237	2'844 2015	2023	2025	
Blanc	Château Carbonnieux (Blanc)	75.0 cl Bottle	12	118	1'416		1'416 2010	2022	2024	
Blanc	Château Climens	75.0 cl Bottle	12	100	1'200		1'200 2012	2022	2024	
Blanc	Château Clos Haut-Peyrag	75.0 cl Bottle	12	124	1'488		1'488 2018	2031	2032	




# Cellar insights

MyPrivate Family Office [Build 60202]

- Villa Acacia
  - Home
  - Studio
- Chalet Bianca
  - Chalet Bianca
- Edifice Futura
  - Main building
  - Appt Michelangelo
  - Appt Da Vinci
  - Appt Amadeus
- Run report
- Export to Excel
- Insights
- Show archive

### MyPrivate Insights



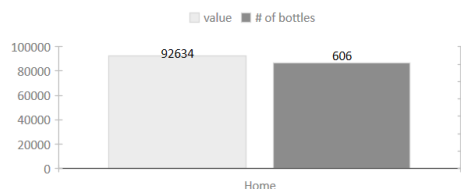
**Home**

87'198  
Purchase value

92'634  
Estimated value

5'436  
Realized gain (loss)

value # of bottles

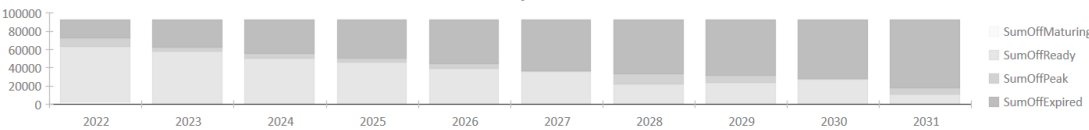


Category	Value	# of bottles
Home	92634	606

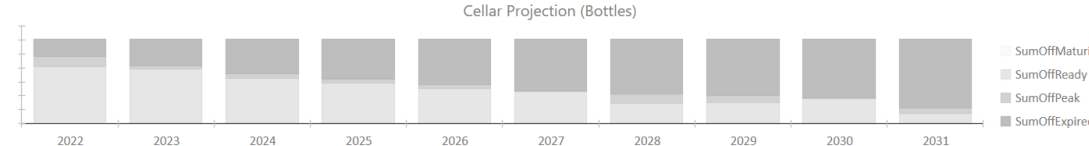
**Cellar**

- Cellar
- Documents
- Movements +
- Movements -
- Cashflow
- Evaluations
- Total inventory [G]
- Addresses
- My catalog [G]
- Web catalog [G]
- Notepad

**Cellar Projection (Value)**



**Cellar Projection (Bottles)**



← 2020 → ← 2022 →

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

# Tabs of 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

**1 Create the event**

MyPrivate Family Office (Build 00229)

Event: Biking event

Event: 03.01.2022 Budget: 7200 Actual: 0

Sport: Social Event

Location: Crans Montana Dresscode: 1-Casual

Confirmed: 5 Declined: 1 Excused: 1 No-show: 0

Image:

Events sidebar: Event, Documents, Planning, Budget, Cashflow, eMail, Invitations, People [G], Notepad

**2 Prepare the plan**

MyPrivate Family Office (Build 00229)

Copy plan from [Summer event]

Date	Type	Description	Responsible	Completed
09.2021	Do/Execute	Invite friends	Paul	<input checked="" type="checkbox"/>
10.10.2021	Manage/Organize	Reserve chalet	Charlotte	<input checked="" type="checkbox"/>
01.12.2021	Manage/Organize	Book restaurants	Charlotte	<input checked="" type="checkbox"/>
01.12.2021	Manage/Organize	Reserve guide	Charlotte	<input checked="" type="checkbox"/>
02.01.2022	Do/Execute	Retrieve ski's from Alex Sports	Paul	<input checked="" type="checkbox"/>
02.01.2022	Manage/Organize	Check facilities	Charlotte	<input checked="" type="checkbox"/>

Events sidebar: Event, Documents, Planning, Budget, Cashflow, eMail, Invitations, People [G], Notepad

**4 Select the people**

MyPrivate Family Office (Build 00229)

Name	eMail	Phone	Number	Phone	Number	Pending	Invite
Bea and Flavia	bea.flavia@gmail.com	Mobile	+41 79 726 76 55	Mobile	+41 76 663 54 44	Biking event	<input type="checkbox"/>
Felix	felix7677@gmail.com	Mobile	+41 77 635 76 65			Invite Felix To Biking event	<input type="checkbox"/>
James & Linda	jamesandlinda@outlook.com	Mobile	+41 79 873 66 64			Invite Felix To Raclette	<input type="checkbox"/>
Justine	justine.g@bluewin.ch	Mobile	+41 79 087 76 51			Invited to Ski event	<input type="checkbox"/>
Park	park.hu@yahoo.com	Mobile	+33 1 73 38 75 11			Biking event	<input type="checkbox"/>
Rose	rose.bally@gmail.com	Mobile	+44 73 733 68 65	Work	+41 21 721 90 76	Biking event	<input type="checkbox"/>

Events sidebar: Event, Documents, Planning, Budget, Cashflow, eMail, Invitations, People [G], Notepad

**3 Create the budget**

MyPrivate Family Office (Build 00229)

Description	Amount	Converted
Red & white wines	350 CHF	350
Breakfast	400 CHF	400
Restaurants	2'500 CHF	2'500
Ski passes	1'400 CHF	1'400
Ski rentals	800 CHF	800
Station to hotel	500 CHF	500
Chalet rental	1'250 CHF	1'250

Events sidebar: Event, Documents, Planning, Budget, Cashflow, eMail, Invitations, People [G], Notepad

**5 Invite & track replies**

MyPrivate Family Office (Build 00229)

Name	Invited	Reminded	Confirmed	Declined	Excused	No-show	Comment
Bea and Flavia	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Felix	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
James & Linda	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Justine	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Park	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Rose	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

Send invite to jamesandlinda@outlook.com  
Call +41 79 873 66 64 (Mobile)

Events sidebar: Event, Documents, Planning, Budget, Cashflow, eMail, Invitations, People [G], Notepad

**6 Register actual cost**

MyPrivate Family Office (Build 00229)

Date	Type	Description	Incoming cash	Outgoing cash
29.12.2022	Services	Ski rentals, Alex Sport	0.00	775.00
30.01.2022	Services	Ski passes, 8 x 2d	0.00	1'625.00
05.01.2022	Venue	Chalet Mayens, 5d	0.00	1'800.00
04.01.2022	Food	Tallens, various	0.00	176.55
04.01.2022	Transport	Crans Taxi	0.00	320.00
28.12.2021	Drinks	Dôle blanche, 10x75	0.00	128.00
28.12.2021	Drinks	Humagne, 24x75	0.00	325.55

Events sidebar: Event, Documents, Planning, Budget, Cashflow, eMail, Invitations, People [G], Notepad

# 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

