

# TValue™

Amortization Software



## NEW TVALUE 6 AND TVALUE ONLINE

EXPERIENCE THE  
POWER AND  
UNMATCHED FLEXIBILITY



### TimeValue Software's TValue Amortization Software is the Industry Standard in Amortization Software

Today, all of the Top 100 accounting firms and more than 500,000 financial professionals in numerous industries, in more than 100 countries worldwide rely on its accuracy and flexibility. Since 1984, TValue is the most capable and trusted financial calculation solution.

TValue is an excellent program for computing loans with irregular payments, balloons, or rate changes. TValue is also an outstanding solution to do lease pricing and "what if" calculations to find the best deal. No matter how simple or complex, TValue makes it easy to solve and report on calculations. With TValue, you can solve any time value of money calculation in seconds.

### Which TValue Solution is Right for You

- **TValue 6** is the newest edition of our desktop version of TValue and reaches even higher levels of usefulness and flexibility
- **TValue Online** is our new cloud based, Internet version of TValue for Macs, iPads, iPhones, and Android tablets and smartphones
- **TValue Engine** is the software development kit (SDK) for Windows desktop or web development

### Let TValue Expand Your Financial Calculation Capabilities

- Solve for present and future values
- Price a lease with payments in advance or arrears and residuals
- Compute savings requirements for future goals
- Calculate the implicit rate of a lease
- Calculate officer notes with multiple loans and payments
- Determine internal rate of return (IRR) on stocks and other investments
- Analyze loan modification options
- Solve for an unknown: interest rate, principal amount, payment amount, or term
- Determine year-end interest income or expense

### TValue Offers You Unparalleled Options

- Select any computation option including normal amortization (compound interest), U.S. Rule (simple interest), Rule of 78, Canadian amortization, 30/360, and year lengths 360, 364, or 365
- Choose the compounding or computation integral from the list of 13 options
- Account for any type of payment through the Special Series including interest only, principal first, amount or percent step, fixed principal plus interest, and more

***"TValue is head and shoulders above everything I've seen. It's a no brainer if you are in the financial industry."***

- Victor M., Finance Company

## The Most Widely Used Amortization Schedules in the World!

- Create and print custom reports, APR disclosures, and amortization schedules
- Document irregular payments, balloons, and rate changes
- Select any level of detail from summary to full schedule
- Add APR Truth-In-Lending disclosures
- Insert optional headers and footers
- View totals at selected intervals by calendar or fiscal year-end
- Print a limited date range
- Export amortization schedules to Microsoft Excel and Word, and to PDF, CSV, and XML with one-click

## Benefits of TValue Versus Excel

- Error free calculations
- Flexibility for irregular payments
- Quick “what if” calculations
- Simple to complex calculations
- Detailed amortization schedules
- Unlimited customer support

**“What a fantastic product. I have not been able to find anything it cannot do.”**

- Thomas Y., VP Finance

Event	Date	Amount	Number	Period	End Date	Compounding	Rate	Memo
1 Loan	09/01/2016	200,000.00	1					
2 Payment	10/01/2016	Interest Only	6	Monthly	03/01/2017			Interest Only Payments
3 Payment	04/01/2017	1,516.66	24	Monthly	03/01/2019			24 Months and then Rate
4 Rate Change	03/01/2019					Monthly	4.500 %	Rate Change to 4.5%
5 Payment	04/01/2019	1,560.68	24	Monthly	03/01/2021			24 more Months and then
6 Rate Change	03/01/2021					Monthly	5.000 %	Rate Change to 5.0%
7 Payment	04/01/2021	1,598.90	66	Monthly	09/01/2026			
8 Payment	09/01/2026	Unknown	1					Balloon in 10 Years

IF YOUR FINANCIAL CALCULATION INVOLVES **MONEY AND TIME**, THERE IS NO SUBSTITUTE FOR TVALUE.

Event	Date	Amount	Number	Period	End Date	Memo
1 Loan	09/01/2016	200,000.00	1			
2 Payment	10/01/2016	Interest Only	6	Monthly	03/01/2017	Interest Only Payments
3 Payment	04/01/2017	1,516.66	24	Monthly	03/01/2019	24 Months and then Rate Change
4 Rate Change	03/01/2019	Rate: 4.500% Compounding Period: Monthly				Rate Change to 4.5%
5 Payment	04/01/2019	1,560.68	24	Monthly	03/01/2021	24 more Months and then Rate Change
6 Rate Change	03/01/2021	Rate: 5.000% Compounding Period: Monthly				Rate Change to 5.0%
7 Payment	04/01/2021	1,598.90	66	Monthly	09/01/2026	
8 Payment	09/01/2026	84,726.68	1			Balloon in 10 Years

  

TValue Amortization Schedule - Normal, 365 Day Year						
	Date	Payment	Interest	Principal	Balance	Memo
Loan	09/01/2016				200,000.00	
1	10/01/2016	666.67	666.67	0.00	200,000.00	Interest Only Payments
2	11/01/2016	666.67	666.67	0.00	200,000.00	
3	12/01/2016	666.67	666.67	0.00	200,000.00	
<b>2016 Totals</b>		<b>2,000.01</b>	<b>2,000.01</b>	<b>0.00</b>		
4	01/01/2017	666.67	666.67	0.00	200,000.00	
5	02/01/2017	666.67	666.67	0.00	200,000.00	
6	03/01/2017	666.67	666.67	0.00	200,000.00	

## TValue 6 and TValue Online Pricing. Pick the solution that's right for you.

All TimeValue Software products come with a one year money-back guarantee, so your purchase is risk free.

Order online at [www.TimeValue.com](http://www.TimeValue.com) or call 800-426-4741 (within USA) or 949-727-1800 to speak to a customer service representative for pricing specific to your needs.

\*TValue Annual Maintenance Service includes future updates and upgrades, unlimited product support, and access to the video training program on different calculations and features of TValue software.

LICENSE POLICY: Each user is responsible to purchase a license to use TValue.

### TValue 6 Desktop Version

(Licensing is per user)

Single-user License	\$149
Additional Users	\$99
TValue Annual Maintenance*	\$35 per user / per year

### TValue Online Subscription

\$60 per user / per year

### TValue Engine

Call for a quote depending on your needs