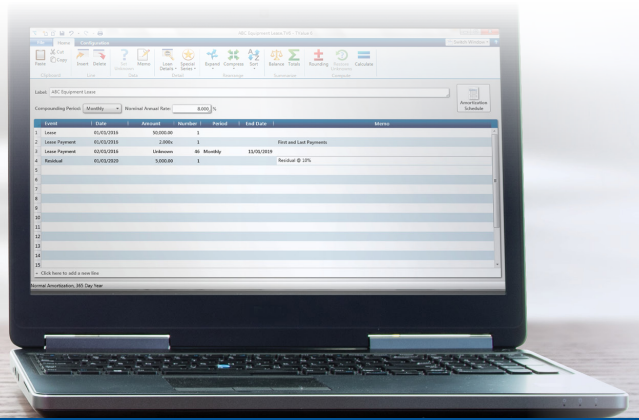


# TValue™ 6

Amortization Software for Windows

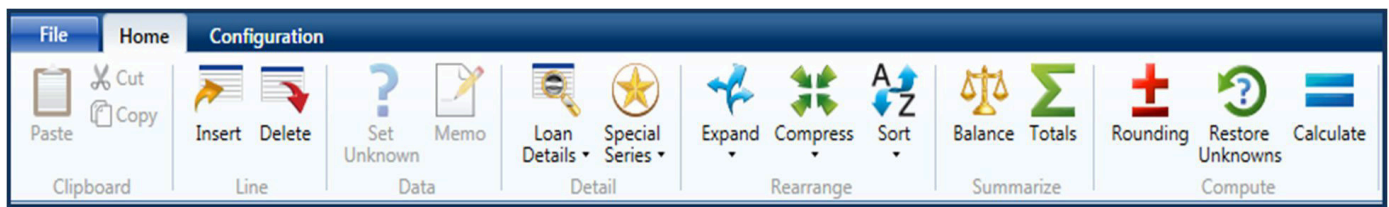


## New Features and Capabilities in TValue 6

TValue 6 is the next generation of TimeValue Software’s loan amortization software. In addition to the features that you have come to expect from TValue, the new version includes the following additions and enhancements.

### User Interface

- **Interface.** A new user interface including a Ribbon to make the most common features immediately available and easy to access.



- **Guides.** Guides provide a simple way to start many common problems without having to worry about setting up all of the more obscure settings correctly. They are quick and easy and populates your Cash Flow Data immediately.



- **Guide Template.** Quickly and easily answer the questions in a Guide and click Create. Your Cash Flow Data will be automatically completed.

## Auto loan

This guide will setup a cash flow corresponding with an auto loan having the following assumptions:

- Monthly payments
- Monthly compounding
- Payments start one month after the start date
- Fixed interest rate for the term
- Loan term can be 3, 4, 5, or 6 years
- Normal amortization (compounding)
- 365 day year

Start date	1/1/2021
Loan amount	25,000.00
Loan term (in years)	5 years <span style="font-size: 0.8em;">▼</span>
Interest rate	5.000% <span style="font-size: 0.8em;">%</span>

Create

- **Loan Details are now shown as part of the Cash Flow Matrix.** Prepaid interest automatically calculates the number of prepaid interest days until the start of the next month by simply clicking on the calendar.

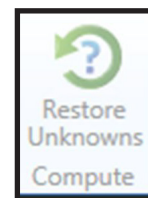
Amount of loan:		200,000.00	
Points paid on loan:	1.000 % =	2,000.00	
Prepaid interest:	29 Days(s)	794.60	@ 27.40 per day
Other charges:		1,500.00	
Amount financed:		195,705.40	

- **Special Series.** Now shown as part of the Cash Flow Matrix.

<input checked="" type="checkbox"/>	<p><b>Normal</b> Normal payments, deposits, or withdrawals are applied first to outstanding interest.</p>
<b>Amounts change regularly</b>	
	<p><b>Amount Step</b> Amount Step increases or decreases the amount by a fixed amount at regular intervals.</p> <p><b>Percent Step</b> Percent Step increases or decreases the amount by a fixed percentage at regular intervals.</p>
<b>Amounts based on interest</b>	
	<p><b>Interest Only</b> Interest Only payments will pay all interest owed at each payment, but pay nothing toward principal.</p> <p><b>Fixed Principal Plus Interest</b> Fixed Principal payments will pay all interest plus a fixed amount toward principal.</p>
<b>Amounts skipped regularly</b>	
	<p><b>Skip Series</b> Skip Series allows the creation of a pattern where a fixed number of payments are made followed by a fixed number of payments which are skipped.</p> <p><b>Monthly Skip</b> Monthly Skip allows payments to be made on certain months of the year, and skipped during other months.</p>
<b>Other special series</b>	
	<p><b>Existing Fixed</b> Existing Fixed is used for valuing an existing fixed-payment-to-principal note at a rate that typically is different from the rate specified in the note.</p>

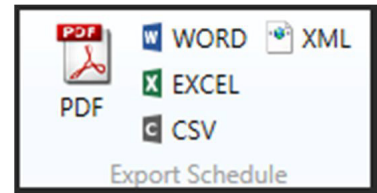
## Calculation Improvements

- **Locked dates.** A series of payments that start on the 30th of a 30 day month would default to always happening on the last day of the month. A series can now be locked to a particular day (such as the 30th) and all events will happen no later than this day in the month.
- **30/360 is a common method used for a variety of calculations.** TValue now fully supports this method.
- **APR enhancements.** APR can be calculated for much higher interest rates.
- **Restore Unknowns are just a single click away.** Excellent tool when you are doing “what if” calculations. Change a variable, restore the unknown and calculate.
- **Rule of 78.** Improved reporting when rounding is present.
- **Able to solve a larger unknown number of payments.** Solving for unknown number of payments now handles up to 4,000 events.



## Reporting Features

- **Export to PDF, Excel, Word, CSV, and XML.** Amortization schedules can be easily exported to multiple programs.

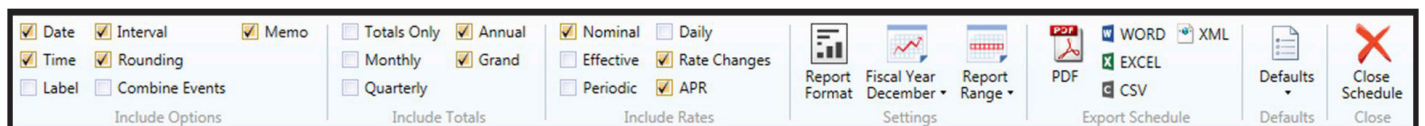


- **Word and Excel export functions.** Work even if Word or Excel (or Adobe for PDF) are not installed.

- **New improved amortization schedule.** Substantially improved with easy to read headings and bolding. Also supports larger schedules.

ABC Company						
Compounding Period:		Monthly				
Nominal Annual Rate:		6.000%				
Cash Flow Data - Loans and Payments						
Event	Date	Amount	Number	Period	End Date	
1 Loan	01/01/2021	100,000.00	1			
2 Payment	02/01/2021	1,110.20	120	Monthly	01/01/2031	
TValue Amortization Schedule - Normal, 365 Day Year						
	Date	Payment	Interest	Principal	Balance	
Loan	01/01/2021				100,000.00	
1	02/01/2021	1,110.20	500.00	610.20	99,389.80	
2	03/01/2021	1,110.20	496.95	613.25	98,776.55	
3	04/01/2021	1,110.20	493.88	616.32	98,160.23	
4	05/01/2021	1,110.20	490.80	619.40	97,540.83	
5	06/01/2021	1,110.20	487.70	622.50	96,918.33	
6	07/01/2021	1,110.20	484.59	625.61	96,292.72	
7	08/01/2021	1,110.20	481.46	628.74	95,663.98	
8	09/01/2021	1,110.20	478.32	631.88	95,032.10	
9	10/01/2021	1,110.20	475.16	635.04	94,397.06	
10	11/01/2021	1,110.20	471.99	638.21	93,758.85	
11	12/01/2021	1,110.20	468.79	641.41	93,117.44	
<b>2021 Totals</b>		<b>12,212.20</b>	<b>5,329.64</b>	<b>6,882.56</b>		

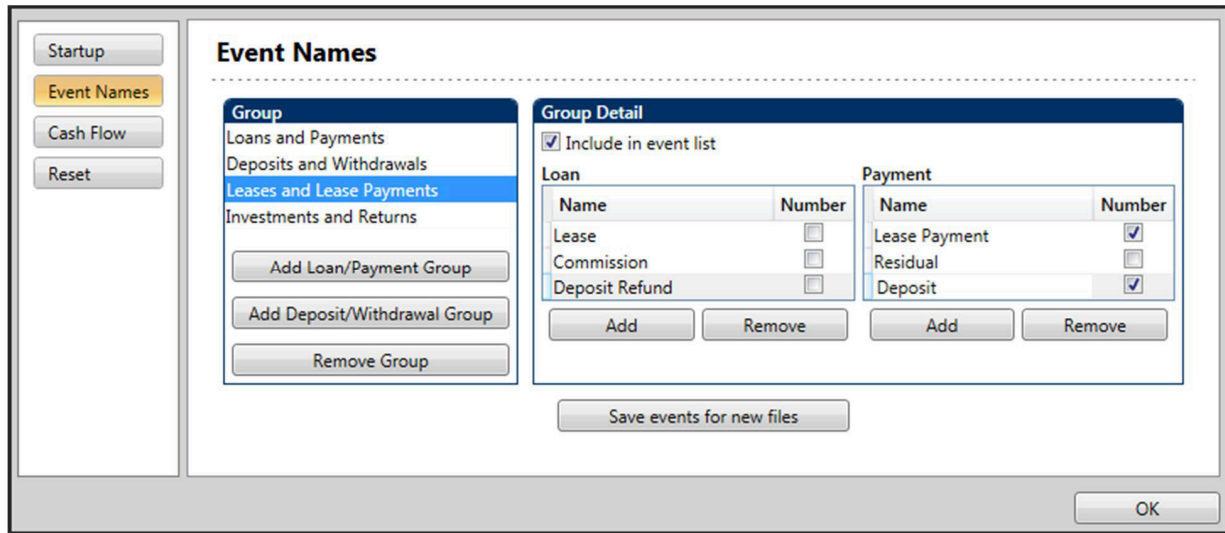
- **Amortization schedule layout.** There are many improvements on controlling the appearance and layout of amortization schedules. You now have immediate feedback when changing options (such as Totals Only) on the amortization schedule.



- **Monthly totals.** Monthly totals are now allowed on the amortization schedule. This is especially helpful for weekly payment series.

## Custom Events

- **Groups.** Custom event names can now be grouped by usage.
- **More Events.** Each group allows up to five different payment or withdrawal types plus five different loan or deposit types.

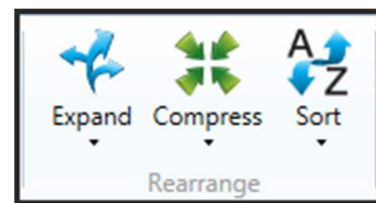


- **Better control over custom events.** Control how events appear - they can appear by name or as a number.
- **More custom events per schedule.** Amortization schedules have been changed to support a larger number of different event names.
- **Better user information for selecting events.** The event selection on the main user interface is now broken up by group and it is also color coded to indicate type of group.

## Editing Features

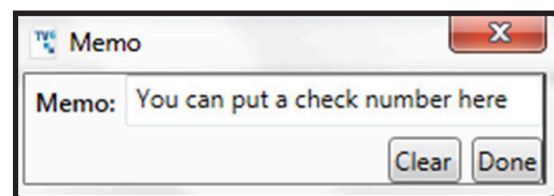
- **More expand/compress/sort options.**

- Expand a single cash flow line (CFL) or all CFLs
- Compress a series of CFLs without compressing all CFLs
- Sort overlapping CFLs by start date without requiring expanding first



- **Undo and Redo.** Previously, undo was limited to a very small number of activities. Now we allow multiple levels of undo and redo and virtually all activities can be undone or redone.

- **Memo fields.** Allows a memo to be associated with any cash flow line. These can be printed on the amortization schedule.



- **Keystroke improvements.**

- '+' and '-' on the Number field increases or decreases the number by one
- 'y' on the Number field converts years to the number of payments
- Date Entry. When you type a short date such as four digit date "0705", TValue tries to figure out the best year based on the previous end date, the next line, the current date, and surrounding cash flow lines.

## Other Improvements

- **Calendar.** A new pop-up calendar is available when entering dates throughout the program, makes it easy to change a date for an irregular payment or change the date for a first payment.
- **Balance dialog.** New user interface to make it easier to solve for an amount or a date.
- **Copy results to the clipboard.** Improved clipboard support throughout the program.
- **Copy CFLs and paste them into Excel.** You can also copy them back from Excel into TValue.
- **Points and Fees.** Can be copied between documents.
- **Special Series can be copied between documents.** Improves error handling.
- **Errors are presented up front.** The program lets you know when an option is not available and balloon help tells you why.
- **Negative amounts** are now displayed in **red** for easy recognition.
- **Improved date ranges.** TValue now supports dates from 1/1/1600 to 1/1/2400.
- **Email support.** Send TV6 files or amortization schedules directly to an email program.
- **Support for current operating systems** including Windows 7, Windows 8 and 8.1, and Windows 10.
- **Files pinning.** Allows pinning of recent files.
- **Supports common items** for multiple windows open in the same session.
- **Printing.** A Quick Print button allows printing without the need for extra dialog boxes.
- **A print preview.**
- **Help System**
  - Context sensitive popups provide explanation why features are disabled
  - Context sensitive popups provide detailed errors before you leave a field
  - Point and click help allows for more detailed and better help messages throughout the entire program

## TValue 6 System Requirements

- **Computer:** 1 GHz or higher
- **Operating System:** Windows 7 SP 1 or higher
- **Memory:** 1 GB or higher
- **Hard Disk Space:** At least 400 MB free disk space
- **Monitor:** 1024x768 resolution or higher

## Technical Support

If you have any questions, please contact TimeValue Software product support. Support specialists are available Monday-Friday, 7am-5pm Pacific Time.

**Phone:** 800-426-4741 (within USA), 949-727-1800

**Fax:** 949-727-3268

**Email:** support@TimeValue.com

We look forward to hearing from you and your comments about the product. If there are features that you would like us to consider, please let us know about those as well.

Thank you for being a customer of TimeValue Software.