

**An ideal solution to help you manage finances, prepare for tax time and plan for the future.**

### Manage your finances

Quicken Personal gives you the tools you need to understand your finances. It will help you to see where your money is coming from and exactly where your money is going, providing you with an accurate snapshot of your financial health at any time. Utilise Spending Reports and graphs to see where you're spending money and how it impacts your net worth, and you can save reports as a PDF.

### Stay on top of banking and bills

Track all your bank accounts, credit cards, income and expenses. You can also schedule bills and other recurring transactions, such as direct debits and salary payments.

Managing loans is easy. Manage home loans, car loans, personal loans and more. You can see how much you have paid off at any time, separating out the interest and principal. Even simulate additional payments to show how this will impact the amount repaid as well as the length of the loan.

### Track interest-only loans

The Loans Wizard can guide you through setting up a traditional bank loan or a more flexible interest-only loan.

### Plan for the future

Use the budgeting tools to help you save and plan for the future. Create realistic budgets based on previous years' figures and undertake 'scenario analysis'. For example, see what happens to your savings if you reduce spending on eating out.

Use Quicken Personal's mini-reports and trend graphs to quickly see if you are within budget for a particular category.



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# Quicken®

## Features & Benefits

## Personal 2012

### Savings Planner

Help plan your savings goals and track actual savings using the Savings Planner. Simply enter your expected and actual expenditure and expenses for each category to see if you have met your saving goals over a set period.

### Prepare for tax time

Quicken Personal includes some great tax features that will ease the pain of tax time. Quicken Personal automatically categorises items in line with the relevant Australian Tax Office 'Tax Pack' questions, and generates reports to help you prepare your annual tax return †.

### Personal Centre

The Personal Centre stores all personal financial information and reports so you can easily access and track personal bank accounts, income and expenses.

### Reckon Tools Backup

Reckon Tools Backup allows you to easily back up valuable data and investment information directly through Quicken Personal<sup>1</sup>.



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## New Features

## Personal 2012

### 2011/12 tax line updates

To help you with deductions and assessing your taxable income, Quicken aligns data with the most recent Australian Tax Office "Tax Pack" questions†.

### Cash Flow Graph

Get a clear picture of where money is coming from and where it is going with the enhanced Cash Flow Graph. Incorporated into Scheduled Bills and Deposits, the graph provides you with a better understanding of your potential cash position at any point in time. It also helps you plan your future savings or expenses more accurately.

### Upgrade from MS Money now available in New Zealand

Upgrading your discontinued MS Money products to Quicken is easy with the data convertor. You can quickly convert bank account transactions and categories lists into Quicken\*\*.

### System Requirements

|                      |   |
|----------------------|---|
| Computer:            | IBM or compatible Pentium II 300 (Pentium III 450 recommended) with 512 MB RAM  |
| Operating System:    | Microsoft Windows XP/Vista/7* operating systems   |
| Microsoft Office:    | Compatible with Microsoft Office XP/2003/2007/2010  |
| Hard Disk Space:     | 185MB of disk space for Quicken installation  |
| Browser:             | Microsoft Internet Explorer 7.0 and above ( <a href="http://windows.microsoft.com/en-US/internet-explorer/products/ie/home">http://windows.microsoft.com/en-US/internet-explorer/products/ie/home</a> ) |
| Monitor:             | SVGA 1024 x 768 with 16-bit colour  |
| Resolution:          | 800 x 600 resolution (1024 x 768 recommended)   |
| Printer:             | Any printer supported by Windows XP/Vista/7* operating systems  |
| CD-ROM:              | 24x CD-ROM  |
| Internet Connection: | 56 Kbps modem (high speed Internet access recommended). Internet access is required for all online features/ services (such as online investment tracking)  |

\*Windows 64 bit only supported on Windows 7  
Reckon recommends you install the latest service packs for Windows and Internet Explorer.



# Product Comparison

Quicken®

Personal 2012

|  | Personal | Personal Plus | Home & Business |
|--|----------|---------------|-----------------|
| Monitor your total net worth                                       | ✓        | ✓             | ✓               |
| Scheduled Bills and Income   | ✓        | ✓             | ✓               |
| Reports & graphs show where your money goes                        | ✓        | ✓             | ✓               |
| Handles multiple currencies  | ✓        | ✓             | ✓               |
| Reconcile accounts   | ✓        | ✓             | ✓               |
| Currency Rate Download <sup>2</sup>                                | ✓        | ✓             | ✓               |
| Customisable reports   | ✓        | ✓             | ✓               |
| Cash Flow forecast details   | ✓        | ✓             | ✓               |
| Income and Expenses by Payee report                                | ✓        | ✓             | ✓               |
| Save Reports to PDF & in Excel compatible format                   | ✓        | ✓             | ✓               |
| Tax Schedule report for the Tax Pack <sup>†</sup>                  | ✓        | ✓             | ✓               |
| Create and manage household budgets                                | ✓        | ✓             | ✓               |
| Personal Centre  | ✓        | ✓             | ✓               |
| Savings Planner  | ✓        | ✓             | ✓               |
| Reckon Tools Backup <sup>1</sup> integration                       | ✓        | ✓             | ✓               |
| Windows® 7 compatible  | ✓        | ✓             | ✓               |
| Home inventory manager   | ✓        | ✓             | ✓               |
| Conduct property investment analyses                               |          | ✓             | ✓               |
| Reward Card Tracker  |          | ✓             | ✓               |
| Carbon Footprint Calculator  |          | ✓             | ✓               |
| Access to ASIC's MoneySmart Calculators <sup>†2</sup>              |          | ✓             | ✓               |
| Multiple income and expense recording for investments              |          | ✓             | ✓               |
| E*TRADE integration <sup>^†2</sup>                                 |          | ✓             | ✓               |
| Savings calculator for retirement, study & more                    |          | ✓             | ✓               |
| Superannuation tracking and summary                                |          | ✓             | ✓               |
| Analyse your portfolio   |          | ✓             | ✓               |
| Employee stock option tracking                                     |          | ✓             | ✓               |
| Share price download <sup>♦2</sup>                                 |          | ✓             | ✓               |
| Account for and report on dividend imputation credits <sup>†</sup> |          | ✓             | ✓               |
| Monitor investments  |          | ✓             | ✓               |
| Capital Gains Estimator  |          | ✓             | ✓               |
| Tax Planner <sup>†</sup>   |          | ✓             | ✓               |
| Debt Reductions Planner  |          | ✓             | ✓               |
| HUBB Investor Software <sup>^^2</sup>                              |          | ✓             | ✓               |
| Business Centre  |          |               | ✓               |
| Simplified BAS Reporting <sup>†</sup>                              |          |               | ✓               |
| Track and report GST   |          |               | ✓               |
| Track outstanding debtors  |          |               | ✓               |
| Manage personal & business finances from one program               |          |               | ✓               |
| Create quotes and invoices   |          |               | ✓               |

<sup>1</sup> Additional charges may apply, go to [www.quicken.com.au/Backup](http://www.quicken.com.au/Backup) for more details. <sup>2</sup> Requires internet access. <sup>^</sup> The Reckon Tools E\*TRADE service is provided solely by E\*TRADE Australia Securities Limited (E\*TRADE) ACN 078 174 973, AFSL No.238277, a participant of the Australian Stock Exchange Ltd, under a referral agreement between E\*TRADE Australia and Reckon Investment Centre Ltd. <sup>^^</sup> The Reckon Tools HUBB Investor software is made available via an arrangement between Reckon Ltd and HUBB Financial Group (HUBB). HUBB Investor is provided and supported by HUBB. Use of this service is subject to HUBB's end-user licensing agreement. <sup>♦</sup> The ASX share download service is available for two years from date of software activation and delivered via an arrangement between Reckon Ltd and the Australian Stock Exchange Ltd, and Reckon Ltd and the NZX Ltd. If this service is discontinued, downloading portfolio and trade details will no longer be possible. <sup>\*\*</sup> MS Money 2008 files supported. To convert earlier versions see the Quicken installation and upgrade guide. <sup>†</sup> These features available in Australia only. <sup>▲</sup> Features available in New Zealand only.