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Quicken® Personal Plus 2012

Features & Benefits

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

Manage your finances
Quicken Personal Plus gives you the tools to understand your finances and investments. 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 your 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.

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 your spending on eating out.

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

Maximise your investments
Monitor all of your personal and business investments, including share ownership and superannuation. See how each investment fits into your overall financial plan, and easily compare investments against each other. You can download your portfolio and trading history into Personal Plus when trading with Reckon Tools E*TRADE, an online trading service provided by E*TRADE^ .

Reckon Tools HUBB Investor^^ software is available giving you access to feature rich stock market analysis tools. HUBB Investor combines technical and fundamental analysis tools to help you recognise short and long term investment opportunities.

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Keep a close eye on the Stock Market

Quicken Personal Plus allows you to receive daily up to date share prices from the Australian Stock Exchange and New Zealand Stock Exchange. With one simple click you can download share prices directly to your Quicken software so you can keep a close eye on your share portfolio and manage your investments✦.

Multiple income/expense recording for investments

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.

More long term savings tools

The new term deposit tool will help you reach your long term savings goals. You can input the initial amount and time remaining until your account matures. An automatic alert lets you know when the account reaches maturity.

Retirement planning tools

Manage KiwiSaver schemes with the KiwiSaver account setup. New Zealand users can plan and track retirement savings, and benefit from government incentives by using the KiwiSaver scheme tools now included in Quicken Personal Plus 2011▲.

Reckon Tools Backup

Reckon Tools Backup allows you to easily back up valuable data and investment information directly through Quicken Home & Business[1].

Carbon Footprint Calculator

See how your activities impact the environment. Just answer a few simple questions to calculate your personal carbon footprint.

Reward Card Tracker

Track all the rewards points you earn on each of your credit cards, in the one place, with the new Reward Card Tracker.

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Personal Plus 2012

New Features

Personal income thresholds for the 2011/12 financial year

Quicken Personal Plus includes the latest 2011/12 income tax thresholds to help you accurately assess your tax position†.

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†.

Home Inventory Manager

Keeping an organised record of all your possessions is now easier with Quicken Personal Plus. You can save scanned copies of receipts, warranties and appraisals, as well as photographs to make processing potential insurance claims smoother. Home Inventory Manager also helps simplify estate planning by allowing you to nominate a beneficiary for each item.

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.

Access to ASIC's MoneySmart Calculators

Accessing ASIC's MoneySmart Calculators is easy with Quicken Personal Plus. Use the Budget Planner, Retirement Planner, Credit Card Calculator, First Home Saver Calculator, Superannuation Calculator and more to help reduce your debt and save for the future†.

Enhancements to the dividend income reinvestment function

Quicken Personal Plus helps you ensure better recording of income and investments by allowing you to enter cash brought forward/cash carried forward.

Upgrade from MS Money now available in New Zealand

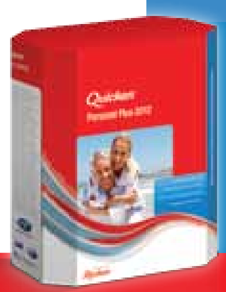
Upgrading your discontinued MS Money products to Quicken is easy with the data convertor. You can quickly convert bank account transactions and categories lists into Quicken**.

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 (http://windows.microsoft.com/en-US/internet-explorer/products/ie/home)
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 Plus 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[2]	✓	✓	✓
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†	✓	✓	✓
Create and manage household budgets	✓	✓	✓
Personal Centre	✓	✓	✓
Savings Planner	✓	✓	✓
Reckon Tools Backup[1] integration	✓	✓	✓
Windows® 7 compatible	✓	✓	✓
Home Inventory Manager	✓	✓	✓
Conduct property investment analyses		✓	✓
Reward Card Tracker		✓	✓
Carbon Footprint Calculator		✓	✓
Access to ASIC's MoneySmart Calculators†[2]		✓	✓
Multiple income and expense recording for investments		✓	✓
E*TRADE integration^†[2]		✓	✓
Savings calculator for retirement, study & more		✓	✓
Superannuation tracking and summary		✓	✓
Analyse your portfolio		✓	✓
Employee stock option tracking		✓	✓
Share price download✦[2]		✓	✓
Account for and report on dividend imputation credits†		✓	✓
Monitor investments		✓	✓
Capital Gains Estimator		✓	✓
Tax Planner†		✓	✓
Debt Reductions Planner		✓	✓
HUBB Investor Software^^[2]		✓	✓
Business Centre			✓
Simplified BAS Reporting†			✓
Track and report GST			✓
Track outstanding debtors			✓
Manage personal & business finances from one program			✓
Create quotes and invoices			✓

*__1__ Additional charges may apply, go to www.quicken.com.au/Backup for more details. __2__ Requires internet access. __^__ 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. __^^__ 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. ✦ 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. __**__ MS Money 2008 files supported. To convert earlier versions see the Quicken installation and upgrade guide. † These features available in Australia only. ▲Features available in New Zealand only.*