

# True Financial software

## Take control of finances



**D**o you ever wish you had better grasp on financials?

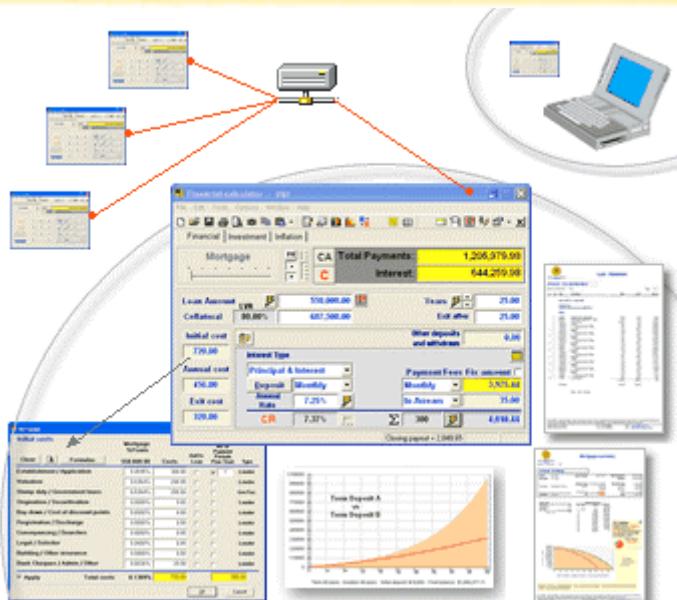
Now you can with **RICalc ®**, a Real Investment Calculator.

You can **take control** of finances and make decisions based on real **facts** and **not opinions**.

With RICalc you make **informed decisions** about your Mortgage, Loans, Leases, Savings and Retirement plan.

It's easy, clear and intuitive. To make it simpler we built RICalc around the familiar pocket calculator with none of those complicated and confusing buttons and with all of those advanced and professional features.

RICalc is a true **real calculator** like no other.



### Your Home calculator

**Are you applying for a mortgage, a personal loan or a new lease?**

Use a true rate **Financial calculator** to compare and save money. Take control with true decisions.

**Are you paying off your mortgage?**

Reduce debt with scenario comparison, extra payments, withdraws, compare to re-finance, All-in-one & Offset accounts.

**Check your bank statement accuracy, for interest calculation errors, mistakes & bank overcharges.**

**Do you have a Savings, Investment Fund or Retirement plan?**

You invest better when you know the true yield after tax and after inflation. Compare funds and annuities and plan for the future with **superannuation retirement** wizard.

**Interested in mathematics?**

Check out the **Expression Evaluator**, algebraic equations, derivatives, integrals and the **Graphing calculator**. Hundreds of functions from Trigonometry, Geometry, Statistics and Financial. RICalc the multi-precision calculator to millions of digits of accuracy.

**Not familiar with Business & Finance terminology and maths?** No worries, learn with tutorials.



RICalc when accuracy matters

### For Professionals

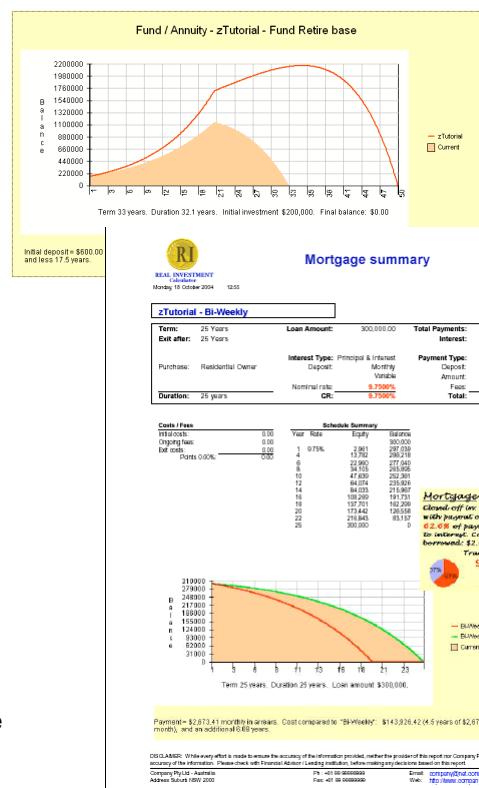
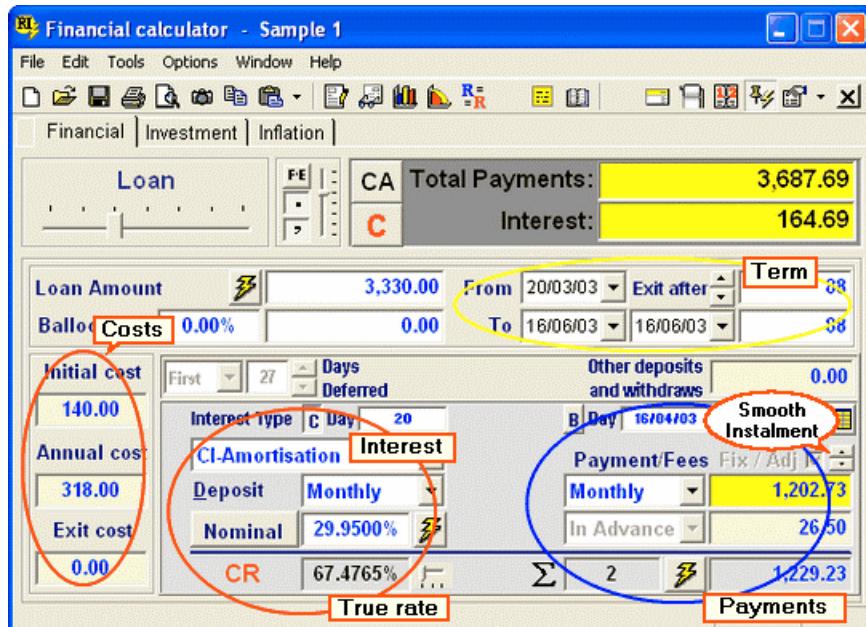
**Software for true Financial, Discounted Cash Flow and Inflation analysis**

Mortgages, Loans, Leases, Savings, Fund & Retirement. Historical CPI inflation & ROI analysis.

- Proper Debit & Credit statements  
Amortisation / Capitalisation schedule  
Regular or irregular transactions  
Exact date or period calculation  
Export data and formulae  
Graph comparison and trace values.
- True rates and Comparison rate  
CR, APR, AAPR, APY, AAPY, single or in streams net or real. Choice of interest type calculations.
- Manual transaction building  
Adjust instalment / Smooth / Skip payments  
Flexible allocation of costs and Fees.
- Discounted Cash Flow Analysis  
Net Present Value, Future Value, Payback  
ROI - IRR, XIRR, MIRR, XMIRR  
Equivalent Net Worth, Present Worth Cost  
CAPM - Capital Asset Price Model  
Approve or reject recommendation.
- Interest Rate conversion  
Equivalent, Nominal, Effective, after tax & inflation

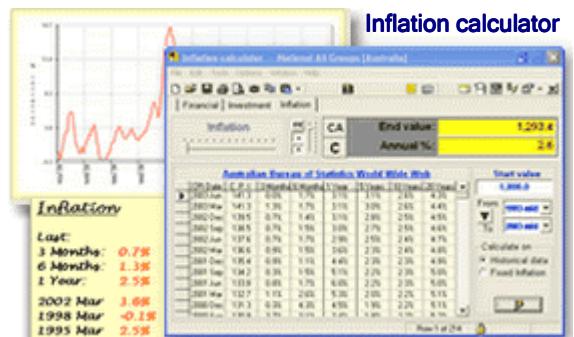
**Real Investment Calculator**  
<http://www.dbcom.com.au>

# Financial calculator for true lending and savings



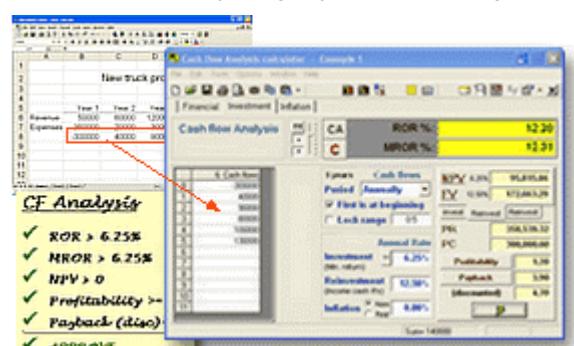
- Mortgages: Standard, All-in-One, Equity, Offset, Line of Credit, Reverse mortgage
- Short term personal or business Loans, Leases and Hire Purchases
- Interest-bearing Deposits, Fund projections and Annuities
- Retirement superannuation estimates and Perpetuities
- Amortisation Schedule, Debit & Credit Statement and export data and formulae
- Mix interest type, payments, up-front & exit costs, ongoing fees and taxes
- Regular or irregular transactions in periods, period date or exact calendar date
- Simple interest to flat, compound interest to annuity, single or multiple streams
- True rates and **Comparison rate** automatically computed for all financial cases: In Lending CR, APR, AAPR and AAPR Net. In Savings APY, AAPY Net or Real.

Easily perform What if analysis and compare the base case to similar scenario(s) eg: current mortgage versus re-finance, bi-weekly versus monthly, choice between multiple loan products. **Reconcile your bank statement interest calculations and check for errors, mistakes and bank overcharges.**



## Discounted Cash Flow Analysis

Do you ever wonder if it is worthwhile to venture into a new investment or wish you had an easier way to quantify **return on investment?** With RICalc it's easy, plug in your cash flow figures directly or from a spreadsheet and let the calculator do the investment analysis.



You make better investment decisions when you know:

- What is the Rate of Return, the ROR.
- What is the ROR if you don't reinvest the profits, the MROR.
- How much is it worth now, the Net Present Value.
- How much will it be worth, the Future Value.
- The Equivalent Annual Worth, the EAW / EAC. Profit & Revenue ratios.
- How long it takes to get your money back, the Payback ratio.

## Graphing, Scientific, Expression calculator

RICalc is also an essential Graphic calculator for maths. It is comprehensive and easy to use with no cumbersome and complicated buttons. With RICalc you concentrate on the maths, not on the calculator.

Solve algebraic equations, derivatives, integrals and plot functions in rectangular, parametric or polar coordinates. Calculate in multi-precision to an arbitrary precision up to million of digits of accuracy. All the essential tools plus hundreds of functions from Trigonometry, Geometry, Statistics and Financial.

