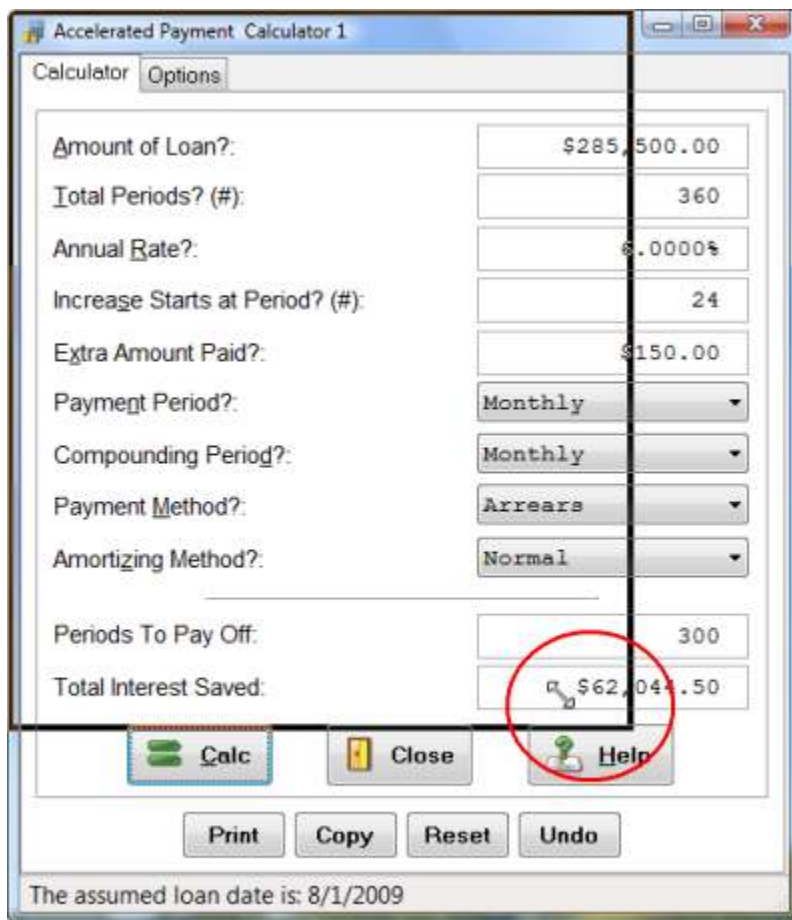


These features were added since the last major release of our calculator programs.

Applies to: All Programs

- *Edit schedules.* Change payment, deposit or withdrawal amounts directly in the schedule. (Eliminates need to use period detail windows.) Results recalculated in real time ([Recalc] buttons eliminated.)
- *Maintain an open balance using either C-Value! or Flexible Amortization calculator.* Enter payments as they are made (one at a time) and track the outstanding balance.
- *Calculators are sizeable (scalable).* Set the size of any calculator to the size you like and to accommodate the screen resolution that you use.

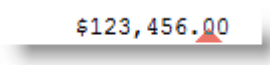


- *Change the program's skin.* Skins control the color and style of the windows, or as some people would say, the "look and feel".
- *Calculators support drag and drop.* Drag a data file over the appropriate calculator or the program's main window to open the file.

What's New?

February 6, 2010

- Double click on a file you saved to open the calculator you used when saving the file.
- *More export options.* All schedules can be exported to *Microsoft Word, Microsoft Excel, PDF* and text or image files.
- *Easier to set and edit input values.* Numeric values are easier to enter.



\$123,456.00

- *Improved data file handling.* Current file name displayed in window's title bar. 'Save As' support added so file can be renamed.
- *Improved Help.* The help has been improved with more detail and screen shots.
- *Assumed Start Date adjustment.* Calculators are designed to provide answers quickly. They require the user to enter only minimal amounts of information and they (calculators, not schedules) assume that the cash flows are regular (amounts and rates don't change and all cash flows occur on the schedule date). That's fine for periodic compounding. However, for daily, exact or continuous compounding there can be small differences in a calculation depending on the number of days per month. The program now has an assumed start date which the user can change as needed.
- 'Load' buttons and menu choices have been relabeled as 'Open' in keeping with the Microsoft standards.
- *Most recently used (MRU) file lists* have been added to the calculator which allow you to save your inputs.
- Users can translate the program into other languages and see immediate results WITHOUT Pine Grove Software providing any additional services.
- User can reset all options to their default value at a single point. Start program. Select {Preferences} from the main menu, then select {Reset Options...}
- [Reset] button behaves differently. Use it now to clear all values.
- *Reports can be emailed directly from the program.* There is no need to use your email program or use a web site.
- *Report Preview can scroll reports from beginning to end.* You no longer have to click on next or prior page buttons. This makes viewing reports much faster.
- *This version will load prior version data files.* Data is stored in non-proprietary XML files.

Applies to: SolveIT!

New Calculators:

- Debt Reduction Adviser – compare four specific debt reduction plans and determines the most efficient method for paying off debt.
- Goal Planning Adviser – calculate how to reach a financial goal. Typically used for retirement planning or college planning.
- Mark-up and Discount Calculator – calculate the (a) discount percentage, (b) mark-up percentage, (c) net cost or (d) gross amount when one amount and one percentage are known or when both net and gross are known.
- Permutation and Combination
- American Option Pricing – calculate option prices
- European Option Pricing
- Automobile Loan Calculator – apply cash down
- Mortgage Loan Calculator – apply percentage down
- Annuity Matrix
- Future Value Matrix
- Loan Matrix
- C-Value! Wizard
- C-Value! Classic - now available as a standard calculator integrated into SolveIT!.
- Bonds with Coupons Calculator - now an independent calculator that has been greatly enhanced.
- Discounted or Zero Coupon Bond Calculator
- U.S. T-Bill Calculator

Matrix calculators show dozens of results as various attributes change. You can pick what attribute is calculated and what attributes change. For example, the Loan Matrix Calculator allows you to vary the term and the interest rate and show the resulting different payment amounts.

Some new calculators are so sophisticated that other software publishers sell them as standalone programs. For example, the Debt Reduction Adviser and the Goal Planning Adviser are tools that could easily be sold for \$24.95 or even \$29.95 each.

Improved Calculators

- Flexible Amortization Schedule
 1. Edit/change payment amounts directly in the schedule.
 2. Add/delete payments directly in the schedule.
 3. Change the date a payment was received directly in the schedule.
 4. Recalc step has been eliminated. Schedule updated automatically when payment or date is changed.
 5. Set up a loan and enter one payment at a time, as received. Interest accrues and balance adjusts based on actual date payment is received. Schedule shows the open balance as payments are entered.
- Internal Rate of Return and Net Present Value Calculators can import cash flows from a text file. Many users will find that creating a two column text file, one column with a date and the second column with a value easier than entering the values into the IRR screen.

What's New?

February 6, 2010

Removed Calculators

- Weighted Average Calculator
- Gross Profit Calculator
- Bond Values & Yields (replaced by more flexible, individual calculators)

Applies to: AmortizeIT!

New Calculators:

- Automobile Loan Calculator - cash down
- Loan Matrix Calculator
- Mortgage Loan Calculator - percent down
- Debt Reduction Adviser

*Applies to: Loan*Calculator! Plus (only)*

New Calculators:

- Automobile Loan Calculator - cash down
- Mortgage Loan Calculator - percent down

All of our programs have been fully tested and are approved to run on **Microsoft Windows 7** and **Windows Vista**, both 32-bit and 64-bit versions. Additionally, they run on all versions of **Windows XP**, **Windows 2000**, **NT 4.0**, **ME**, **98SE** and **98**.

SolveIT! v6.0 – now with over 40 calculators	new user price: \$99.95
Upgrade price for registered users (until 03/15/2010):	\$49.95
C-Value! v2.0 – now with easy to use “wizard”	new user price: \$69.95
Upgrade price for registered users (until 03/15/2010):	\$49.95
AmortizeIT! v4.0 – now with 14 calculators	new user price: \$49.95
Upgrade price for registered users (until 03/15/2010):	\$24.95

Note, **SolveIT!** Includes **C-Value!** and all the calculators in **AmortizeIT!**

Windows is a registered trademark of the Microsoft Corporation.