



## Portfolio Overview Terms & Definitions (Update)

### Front Page

**Net Profit or Loss** – Gains or losses in the portfolio since the beginning of the year (deposits, withdrawals, investment income, commissions and management fees paid from accounts are included)

**Percentage Change** – Percentage change in portfolio based on the information listed above

**Internal Rate of Return (IRR-ROI)** – Internal Rate of Return – Return on Investment before management fee

**Current Market Value** – The combined value of all accounts managed by Winans International as reported at the end of the quarter

**Withdrawals and/or Deposits** – Any deposits or withdrawals of cash or securities transferred in or out of accounts during the current year

**Beginning Market Value** – The market value of the portfolio on the last business day of the previous year

**Gains or Losses on Investments** – Investment profits or losses on all investments currently in the portfolio (excluding dividends & interest)

**Interest Income or Margin Expense** – All interest income from bond investments minus any margin expense charged to the portfolio during this year

**Dividend Income** – All dividend income from stocks or money market accounts for the current year

**Brokerage House Commissions/Fees** – All commission costs on investment transactions during the current year

**Winans International Management Fees** – All investment management fees for the year. This is only for clients that have elected to have their fees automatically deducted from the accounts

### Asset Allocation

Pie Chart showing Asset Allocation by Investment Type

## **Stocks, Short Sells & Hedges**

**Description & Symbol** – The name and exchange symbol of the investment

**Shares, Market Price & Market Value** – The number of shares of the investment held in all managed accounts, the market price per share and the value of the investment at the end of the quarter

**Year to Date Change %** - Gain or loss on the stock for the entire current year to date

**Cumulative Change % & Cumulative Change \$** - Gain or loss since the investment was purchased

**% of Stock Portfolio** – The percentage of the entire portfolio invested in this security

## **Corporate Bonds & Real Estate Loans**

**Description** – The name of the investment, coupon rate & maturity date

**Market Price & Market Value** – The market price per bond and the value of the investment at the end of the quarter

**Par Value** – The value of the bond at maturity

**Estimated Annual Yield %** – The annual percentage return expected to be received for the current year

**Year to Date Change %** - Gain or loss on the bond for the entire current year to date

**Cumulative Change \$** - Gain or loss since the investment was purchased

**Cumulative Income** – The total amount of interest income paid since the investment was purchased

## **Equity Income**

**Description** – The name of the investment

**Shares, Market Price & Market Value** – The number of shares of the investment held in all managed accounts, the market price per share and the value of the investment at the end of the quarter

**Estimated Annual Yield %** - The expected dividend return on the investment for the current year

**Year to Date Change %** - Gain or loss on the investment for the entire current year to date

**Cumulative Change \$** - Gain or loss since the investment was purchased

**Estimated Cumulative Income \$** – The total amount of interest income paid since the investment was purchased

### **Options**

**Description & Symbol** – The name and exchange symbol of the investment

**Contracts & Option Market Value** – The number of contracts of the option held in all managed accounts and the estimated value of the investment at the end of the quarter

**Option Cost Basis** – Total cost of the option (including commissions and fees)

**Option Cumulative Change \$** – Current gain or loss since the option was purchased

**Stock Market Value** – The current value of the underlying stock

**Strike Price Basis** – The price the option holder can buy the underlying stock for during the life of the option (not including commissions and fees)

**Stock Cumulative Change \$** – Stock Market Value minus the Strike Price Basis

### **Cash & Cash Equivalents**

Cash & Money Markets

Money Market & Margin Rates

Year-To-Date Returns of Major Market Indices

### **Taxable Transactions**

**Description & Symbol** – The name and exchange symbol of the investment

**Buy Date & Sell Date** – The purchase and selling dates of the investment. If the investment has been purchased several times, then trades will be listed on a "First In, First Out" basis

**Months Held** – The number of months the investment was held. This is used to determine if the transaction is classified as long term or short term

**Sell Quantity, Cost Basis & Sell Amount** – The number of shares, the cost basis and the selling proceeds of the transaction. Commissions cost are included in the calculations

**Realized Gains/Loses** – This is calculated as (Sell Amount minus Cost Basis)

**Account Number** - The number of the account in which the transaction took place