

FT Cloud Training Manual – July 2021

Prepared by Rob Bernstein, President, RGB Capital Group

This manual was prepared by Rob Bernstein, President of RGB Capital Group LLC and is provided for educational and discussion purposes only. This document does not constitute an offer to sell or a solicitation to buy a security and is not an offer to provide any specific investment advice. Past performance is not indicative of future results. Any questions regarding the content in this document should be directed to Mr. Bernstein at rob@rgbcapitalgroup.com or 858-367-5200

FT Cloud Training Manual

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1. Introduction

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Introduction

- FastTrack suite of products include:
 - FastTrack for the Web (FT4Web)
 - FT Cloud
- FT Cloud has two primary components
 - FT Cloud – used for charting, ranking and analysis of stocks, mutual funds and ETFs.
 - FT Cloud + - includes all features of FT Cloud as well as sophisticated modeling and model optimization tools.
- This manual will cover the FT Cloud product only.

Introduction

- Approximate number of symbols in the FastTrack database
 - 13,000+ Mutual Funds.
 - 1,800+ Market Indices.
 - 2,500+ Exchange Traded Funds (ETFs).
 - 6,000+ Stocks.
- Software includes:
 - Clean, dividend-adjusted data from 9/1/1989.
 - Powerful spreadsheet for sorting and ranking.
 - Ability to import external data for charting and analysis.
- FT Cloud provides end-of-day data. No data update is required.
- FT Cloud software runs on Windows operating systems.
- FT Cloud requires an Internet connection.
- Phone support is available by calling 866-295-0166 and pressing option #3.

Introduction

System Overview

FT Cloud

Login Data Reports Spreadsheet/Chart FT Cloud+ Chart - Search - Refresh FNU's NEED HELP?

FT Cloud Tabs Quick Links

FTcloud

by Investors FastTrack

My Account

Account Number: [REDACTED]

Password: [REDACTED]

Save Account and Password

[Forgot password?](#)

Status:

Success!

Info:

This software was designed by Investors FastTrack. For questions or support contact us at (866) 295-0166 ex 3 or email us at FTcloud@FastTrack.net

Subscription:

[Click to manage subscription.](#)

Expiration: 4/21/2022

Software Info:

Current Version: 4.1.0.10

Machine ID: 486132 [Version History](#)

Advanced Options:

UI Options

Chart Line Width: 1.7

Compare Options

Show ann on flags

Sort detail by value

Internet Options

Optimize for slower internet connections

Open executable location

Calculation Options

Global Margin Rate: 3.00% (?)

Model Sell Threshold: 3.00% (?)

Correlation Length: 10 (?)

Match FT4Web (?)

Use Simple Moving Averages

Only Month End

White Background

06/28/21 15:28:29

Introduction

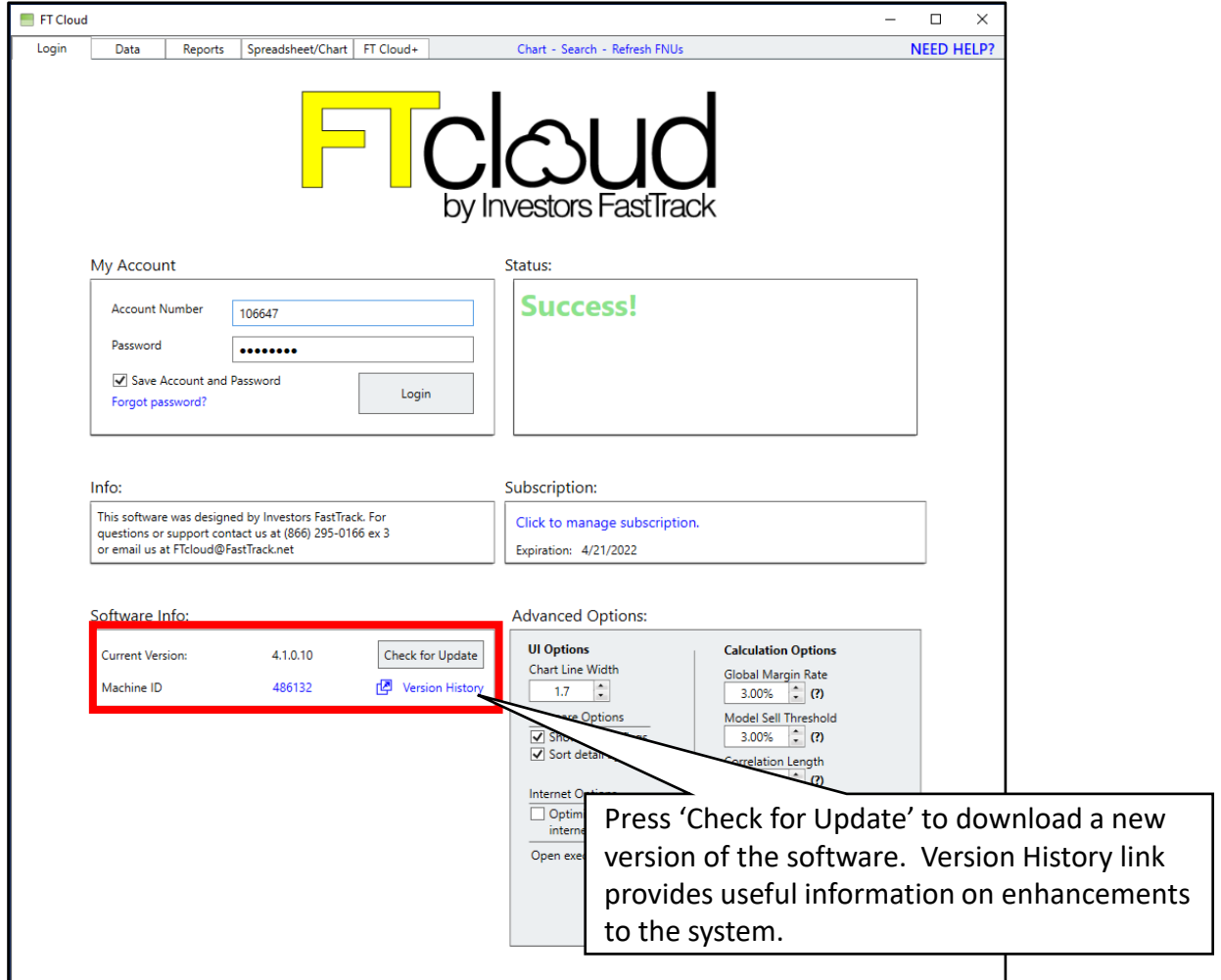
Logging Into FT Cloud

The screenshot shows the FT Cloud login page. The browser window title is 'FT Cloud'. The navigation bar includes 'Login', 'Data', 'Reports', 'Spreadsheet/Chart', and 'FT Cloud+'. A 'NEED HELP?' link is in the top right. The main heading is 'FTcloud by Investors FastTrack'. A callout box points to the 'My Account' section, which contains fields for 'Account Number' and 'Password', a 'Save Account and Password' checkbox, a 'Forgot password?' link, and a 'Login' button. A second callout box points to the 'Status' section, which displays 'Success!'. Other sections include 'Info' (software design details), 'Subscription' (with a 'Click to manage subscription' link and an expiration date of 4/21/2022), 'Software Info' (current version 4.1.0.10, machine ID 486132, and a 'Check for Update' button), and 'Advanced Options' (UI, Compare, Internet, and Calculation options).

- Enter your user information (account number and password). User information can be obtained from www.investorsfasttrack.com.
- If desired, select the 'Save Account and Password' check box. This will allow you to access FT Cloud by simply clicking the 'Login' button.
- After logging into the system, the status will display 'Success'.

Introduction

Software Update



The screenshot displays the FT Cloud web application interface. The top navigation bar includes 'Login', 'Data', 'Reports', 'Spreadsheet/Chart', and 'FT Cloud+'. The main header features the 'FTcloud by Investors FastTrack' logo. The 'My Account' section contains a login form with fields for 'Account Number' (106647) and 'Password', a 'Save Account and Password' checkbox, and a 'Forgot password?' link. The 'Status' section shows a green 'Success!' message. The 'Info' section provides contact information for Investors FastTrack. The 'Subscription' section shows the expiration date as 4/21/2022. The 'Software Info' section is highlighted with a red border and contains the following information:

Software Info:	
Current Version:	4.1.0.10
Machine ID:	486132

Buttons for 'Check for Update' and 'Version History' are visible next to the version and machine ID respectively. The 'Advanced Options' section is partially visible, showing 'UI Options' and 'Calculation Options'.

Press 'Check for Update' to download a new version of the software. Version History link provides useful information on enhancements to the system.

- When a new version of the software is available, the Software Info section of the screen will turn green. Press 'Check for Update' to download the new version.
- You will need to restart FT Cloud when the new version has finished downloading.

2. Chart Basics

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Chart Basics

Launching a Chart Window

To launch a chart window, click the 'Chart' quick link. The link is available from all tabs in the FT Cloud system.



Chart Basics

The Chart Tab - Overview

The Chart Tab is used to display one of more equity curves for a user specified time frame.

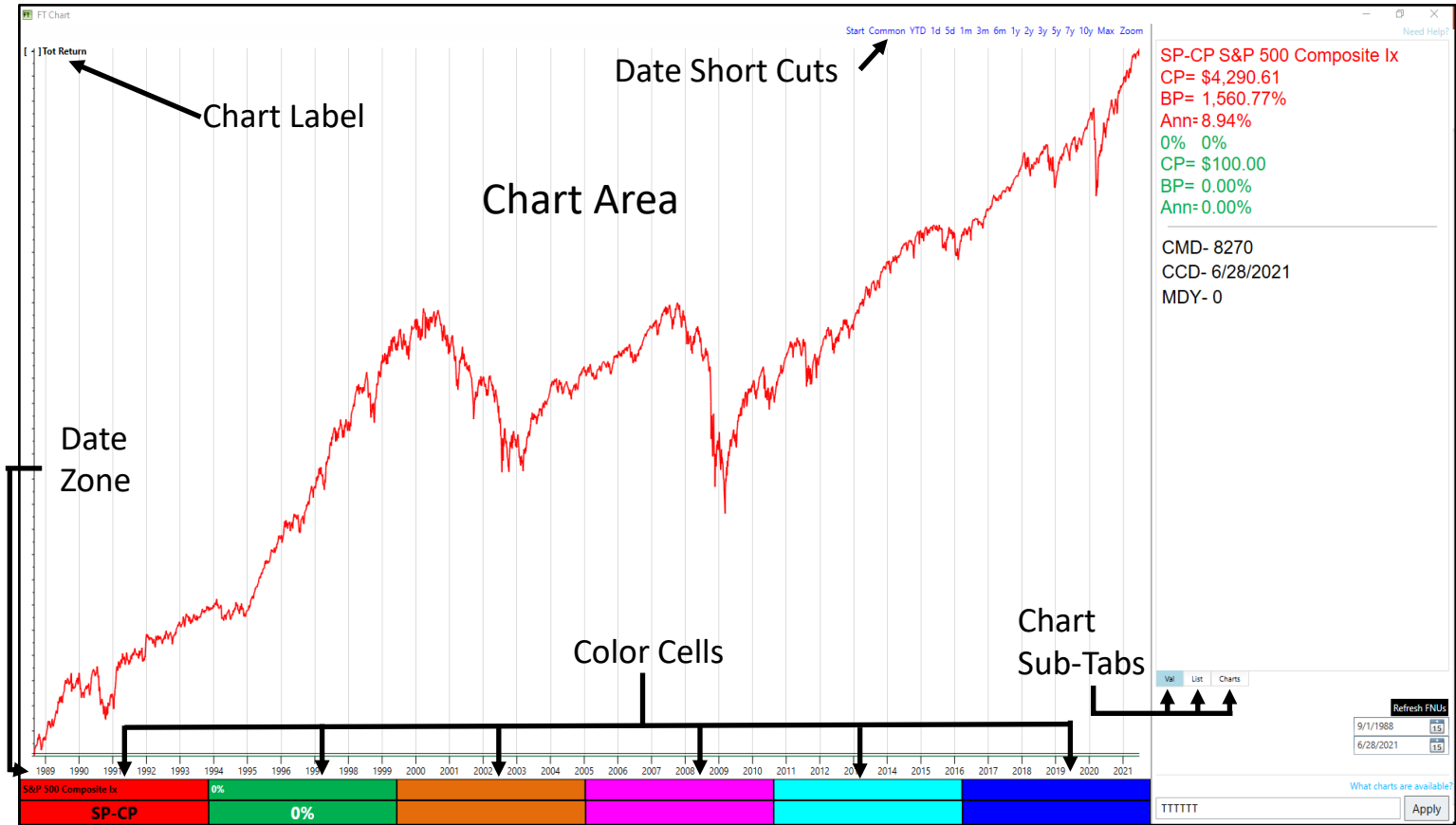


Chart Basics

Chart Types

There are eleven charts and indicators that can be displayed in the chart area of FT Cloud. Becoming familiar with the code for each chart will be useful while navigating the system.

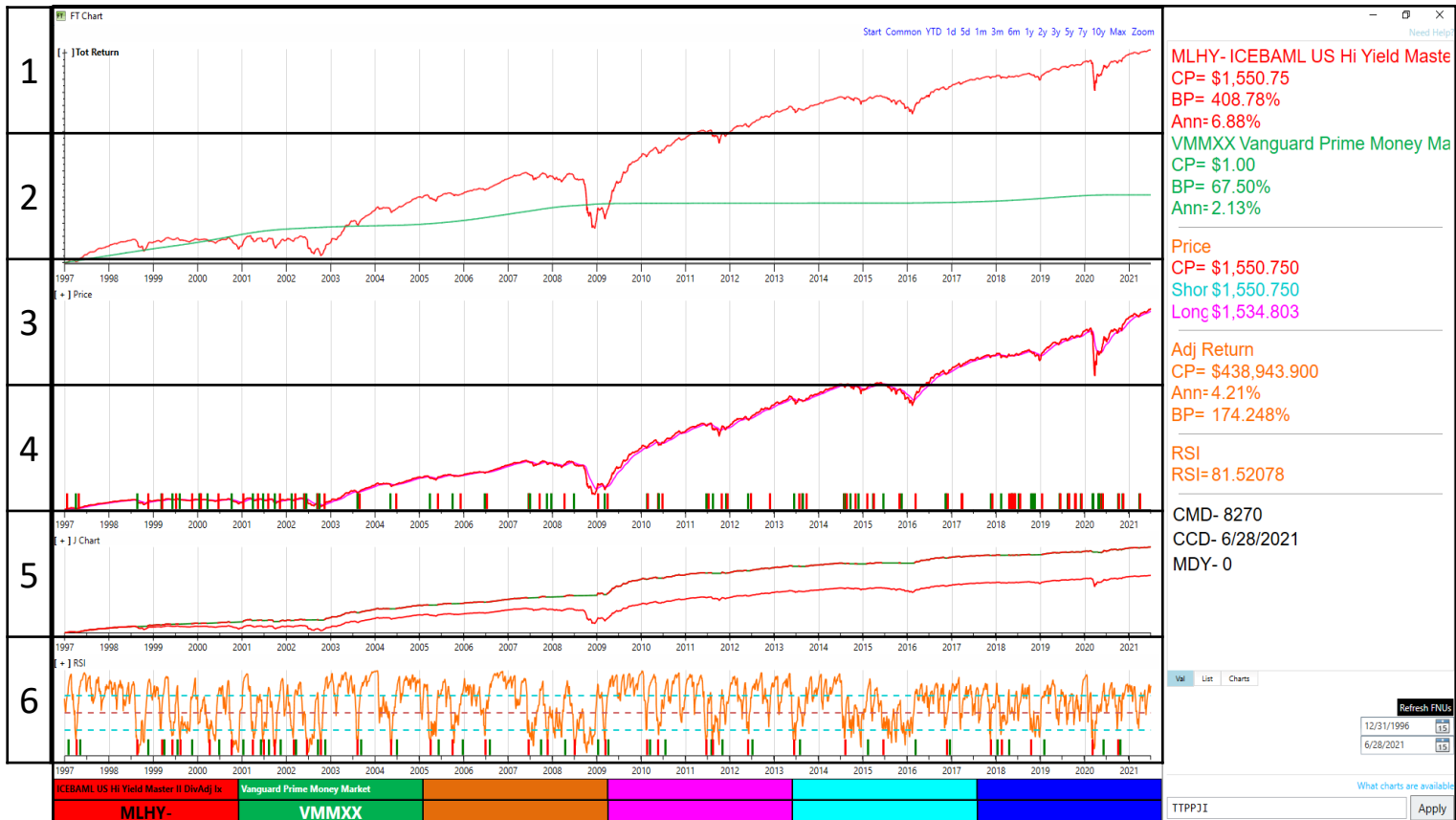
Chart Name	Code	Description
Accutrack Indicator	A	A momentum indicator based on the relative price performance of the red and green color cells.
Bollinger Bands Indicator	B	Plots Bollinger bands for the issue in the red color cell.
Max Draw Down Chart	D	Displays the draw down and total return of the red color cell.
RSI Indicator	I	Displays Wilder's Relative Strength Index for the red color cell.
Adjusted Return Chart	J	Displays the composite return of switching between the red and green color cells based on signals generated by another chart.
MACD Indicator	M	Moving Average Convergence/Divergence momentum indicator for the red color cell.
Price chart	P	Displays the total % return of the issue in the red color cell, plus one or two moving averages.
Relative Strength Indicator	R	Displays the relative strength of the red line vs. the green line.
Total Return Chart	T	Displays the total % return, including dividends, of 2 to 6 equity lines.
Stochastic Indicator	S	Plots the Stochastics indicator for the issue in the red color cell.
Moving Average Indicator	V	Plots the difference between the price line for the red color cell and its moving average.

Chart Basics

Chart Area

The chart area contains six zones and can display up to six charts at one time. A single chart can occupy one or more zones.

Zone



The chart above displays four charts spread over the six zones:

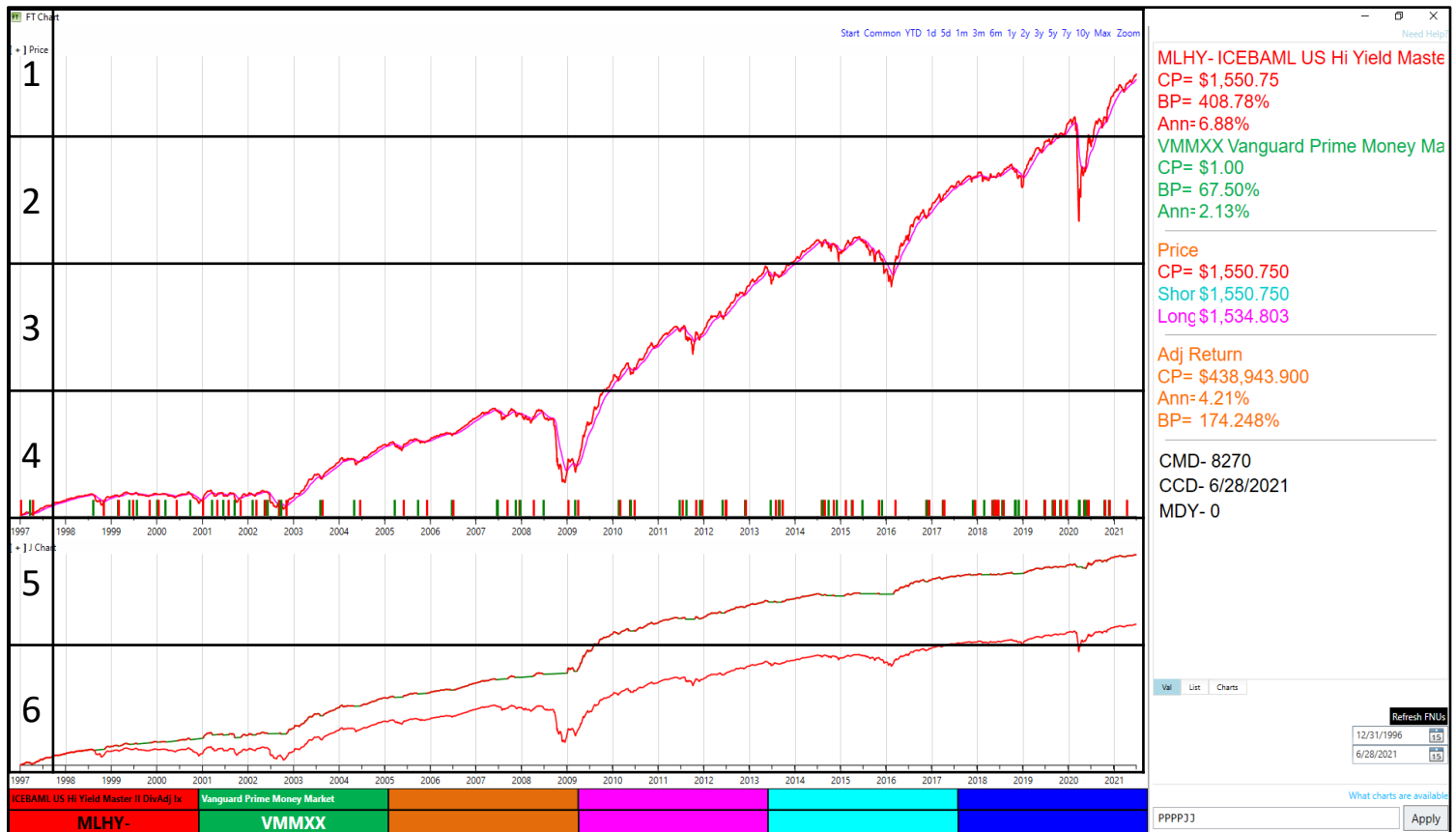
- Zone 1 and 2: Total Return (T)
- Zone 3 and 4: Price (P)
- Zone 5: Adjusted Return Chart (J)
- Zone 6: RSI (I)

Chart Basics

Chart Area

The chart area contains six zones and can display up to six charts at one time. A single chart can occupy one or more zones.

Zone



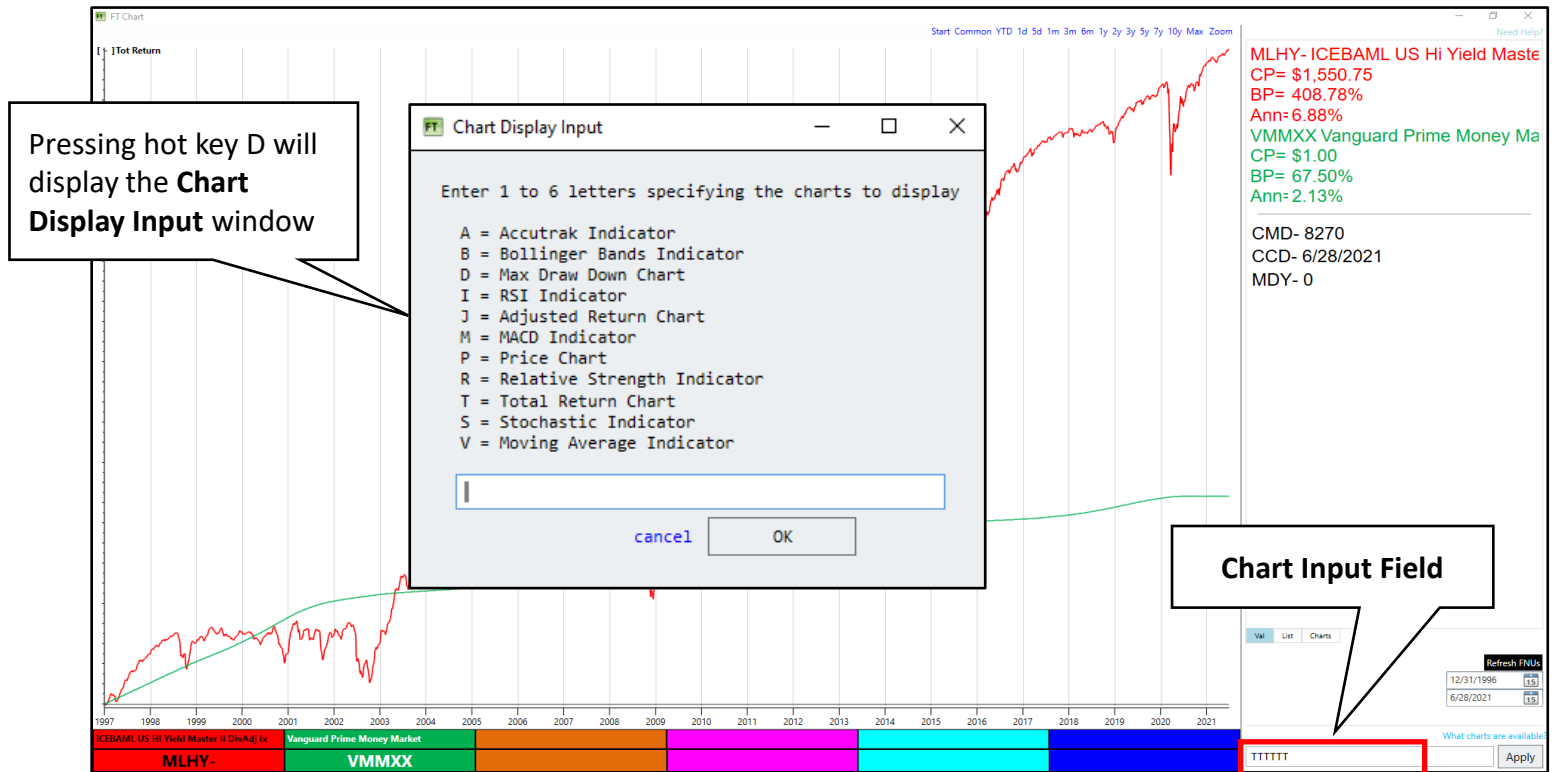
The chart above displays two charts spread over the six zones:

- Zone 1 - 4: Price (P)
- Zone 5 and 6: Adjusted Return Chart (J)

Chart Basics

Changing the Chart Display

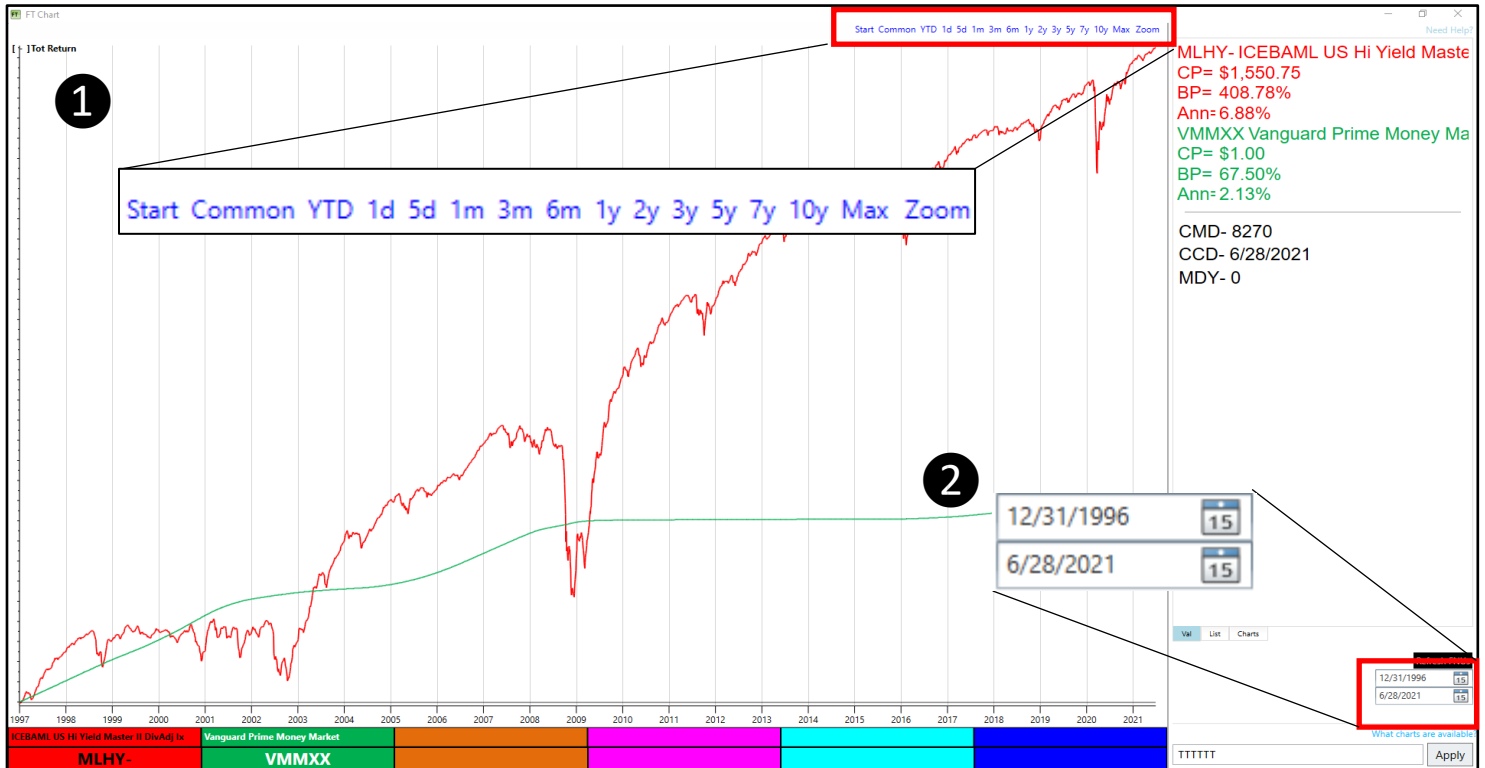
- Changing the charts displayed can be accomplished in two ways:
 - Use the Chart Input Field
 - Use the hot key D to display the Chart Display Input window



- Enter the chart codes in the Chart Display Input or Chart Input Field in the order you want the charts displayed.
- Entering 'PPPPJJ' will display the Price chart in zones 1 – 4 and the Adjusted Return Chart in zones 5 – 6.
- FT Cloud assumes that the last code entered will fill the remaining open zones if fewer than six codes are input. Entering a single 'T' will fill all six zones with the Total Return Chart.

Chart Basics

Controlling Time Period Displayed



Changing the time period on a chart can be accomplished by:

- 1 Select the desired time period using the date short cuts.
- 2 Enter a user-defined time in the Date Dial and click 'Apply'.
 - Alternatively use hot key 'W' to access Date Dial.
 - Press 'Enter' when complete.

Chart Basics

Controlling Time Period Displayed

- FT Cloud provides hot keys to change the time period displayed on the chart.
- With the chart in focus, press the appropriate hot key in the chart below to adjust the chart to the desired time frame.

Time Frame	Hot Key	Notes
Start	S	Displays time period from the start of the issue in the red color cell.
1 months	1	
2 months	2	
3 months	3	
6 months	6	
9 months	9	
One year	O	The hotkey is the letter 'O' (not zero).
Two years	T	
Three years	H	
Five years	V	
Seven years	E	
10 Years	0	The hot key is the number '0' (not the letter 'O').
Max	A	Displays chart starting at the beginning of the database (9/1/1988).
Zoom	Z	Displays chart showing time frame indicated by the stat poles.
Date Dial	W	Places cursor in the user-defined time period entry box.

Chart Basics

Chart Parameters

- Most charts in FT Cloud are controlled by a series of parameters.
- To access the Parameter Panel, right click the chart and select 'Parameters'.
- The Parameter Panel can also be accessed by pressing the hot key U.

Parameter Panel

What charts are available? [Help](#)

Section	Parameter	Value
AccuTrak (A)	Short MA	12
	Long MA	50
Bollinger Bands (B)	Avg Length	50
	Deviations	2
MACD (M)	Fast MA	12
	Slow MA	26
	Trigger MA	9
Moving Average (V)	MA Filter	1.00%
	MA Cross	12
Price Chart (P)	Short MA	1
	Long MA	50
Relative Strength (R)	Short MA	48
	Long MA	48
RSI (I)	RSI	14
Stochastic (S)	%K Periods	14
	%K Smooth	5
	%D Periods	3
Other Options	Correlation Length	10
	<input type="checkbox"/> Reverse Signals	
	<input type="checkbox"/> Only Month End	
	<input checked="" type="checkbox"/> White Background	
<input checked="" type="checkbox"/> Show Dividends and Splits		
Reset Color Bar Colors		

MLHY- ICEBAML US Hi Yield Maste
 CP= \$1,550.75
 BP= 43.45%
 Ann= 7.49%
 VMMXX Vanguard Prime Money Ma
 CP= \$1.00
 BP= 6.16%
 Ann= 1.20%

CMD- 8270
 CCD- 6/28/2021
 MDY- 0

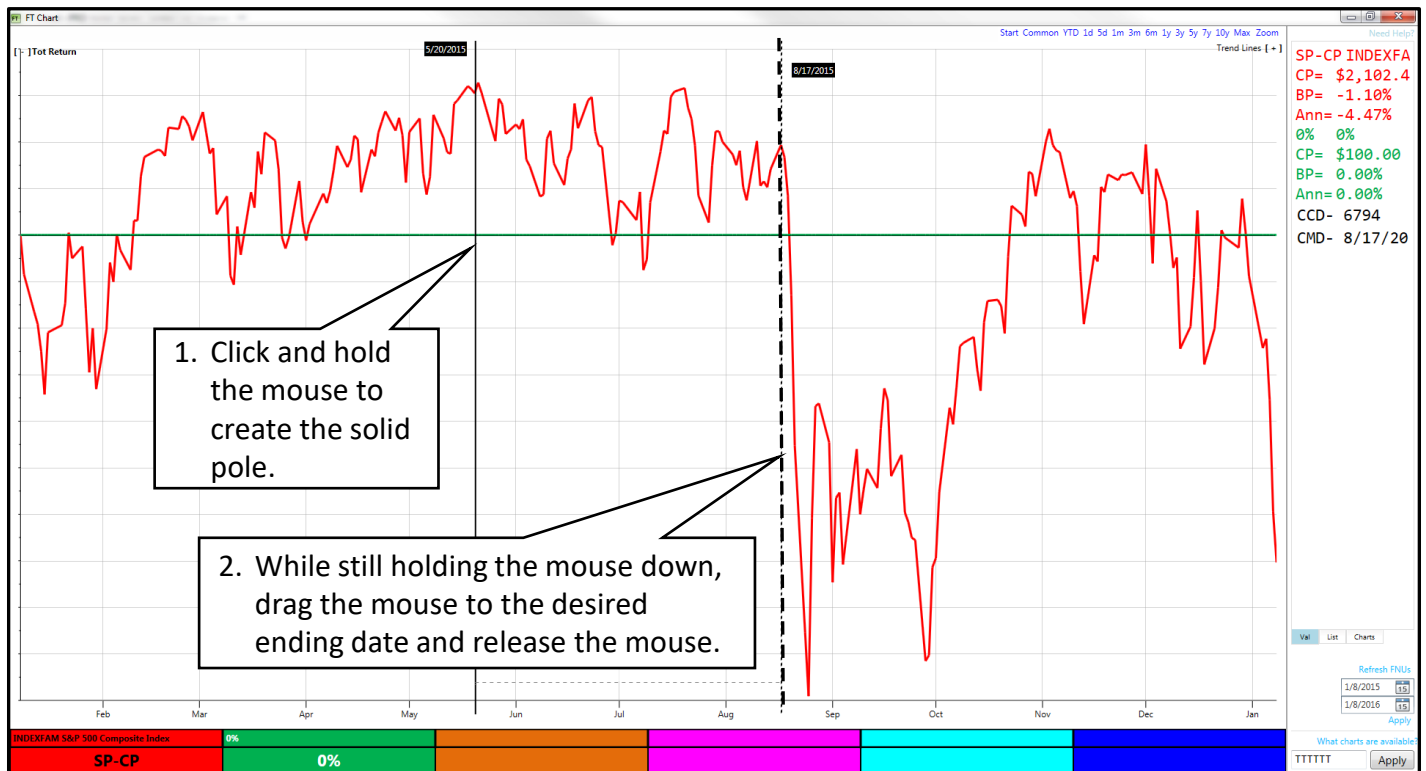
Refresh F10
 6/28/2016 13
 6/28/2021 13

What charts are available?
 TTTTTT Apply

Chart Basics

Statistics Poles and Performance Values

- FT Cloud uses 'statistics poles' to define a time period within a chart.
- Statistics poles (or stat poles) are comprised of a solid pole and a dashed pole.
 - The solid pole defines the beginning of a period.
 - The dashed pole defines the end of the period.
- Use the mouse to set the solid and dashed poles.



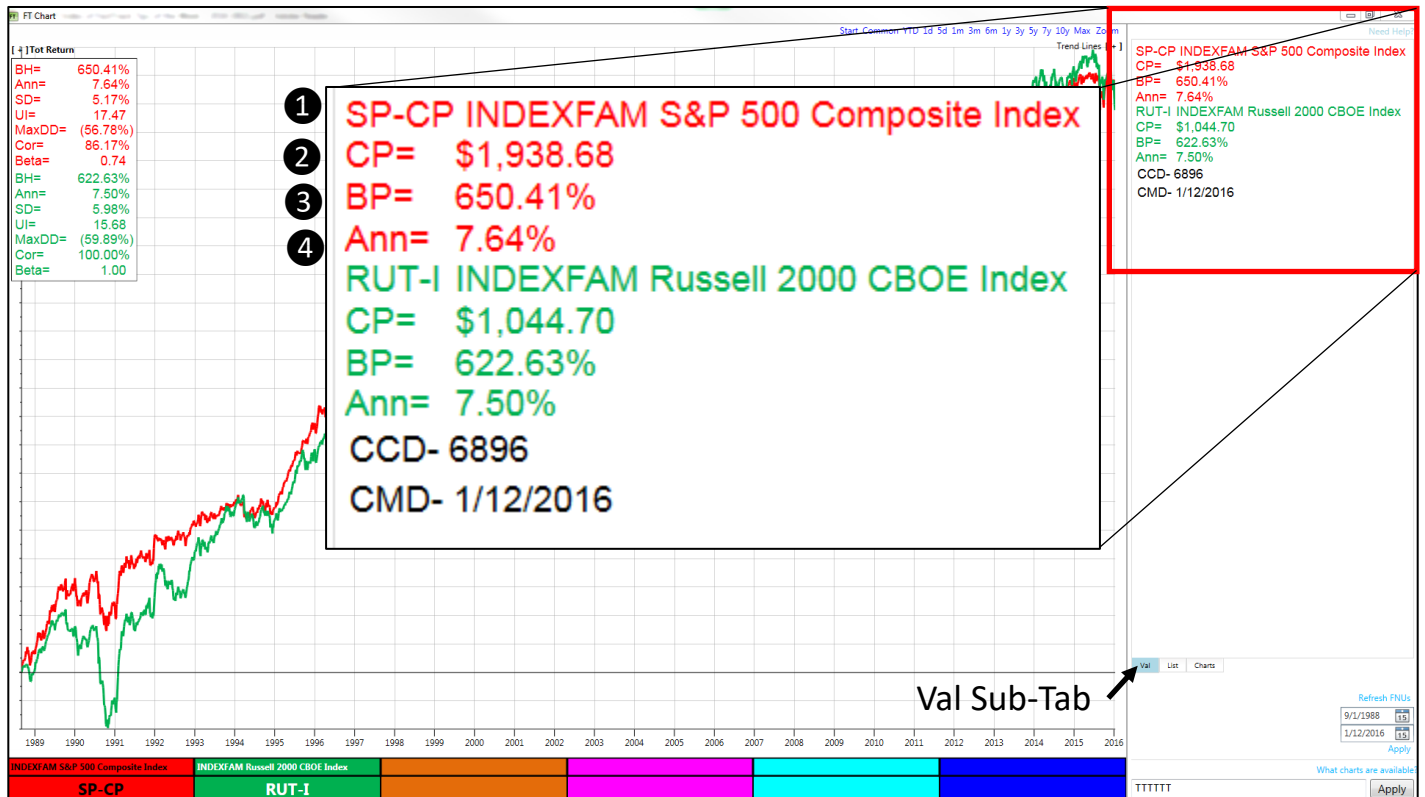
- To remove the poles from a chart, click the chart once.

Chart Basics

Statistics Poles and Performance Values

The Performance Values on the Val Sub-Tab are color coded to the Color Cell.

- 1 Symbol & Name
- 2 CP: Current Price (on dashed pole or last displayed date)
- 3 BP: % return between poles
- 4 Ann: BP return at an annualized rate



The Val Sub-Tab will display return statistics for the time period 'between the poles'. If no poles are displayed, then the statistics are for the entire time period displayed on the chart.

Chart Basics

Statistics Poles and Performance Values

- Typically, users will measure performance by planting the solid pole and moving the dashed pole to the right. This will measure the gain or loss for a specific time period.
- To measure the decline in the S&P 500 during the summer of 2015, set the solid pole at the May 2015 high and move the dashed pole to the August 2015 low. The return 'between the poles', or BP, is -12.35%.

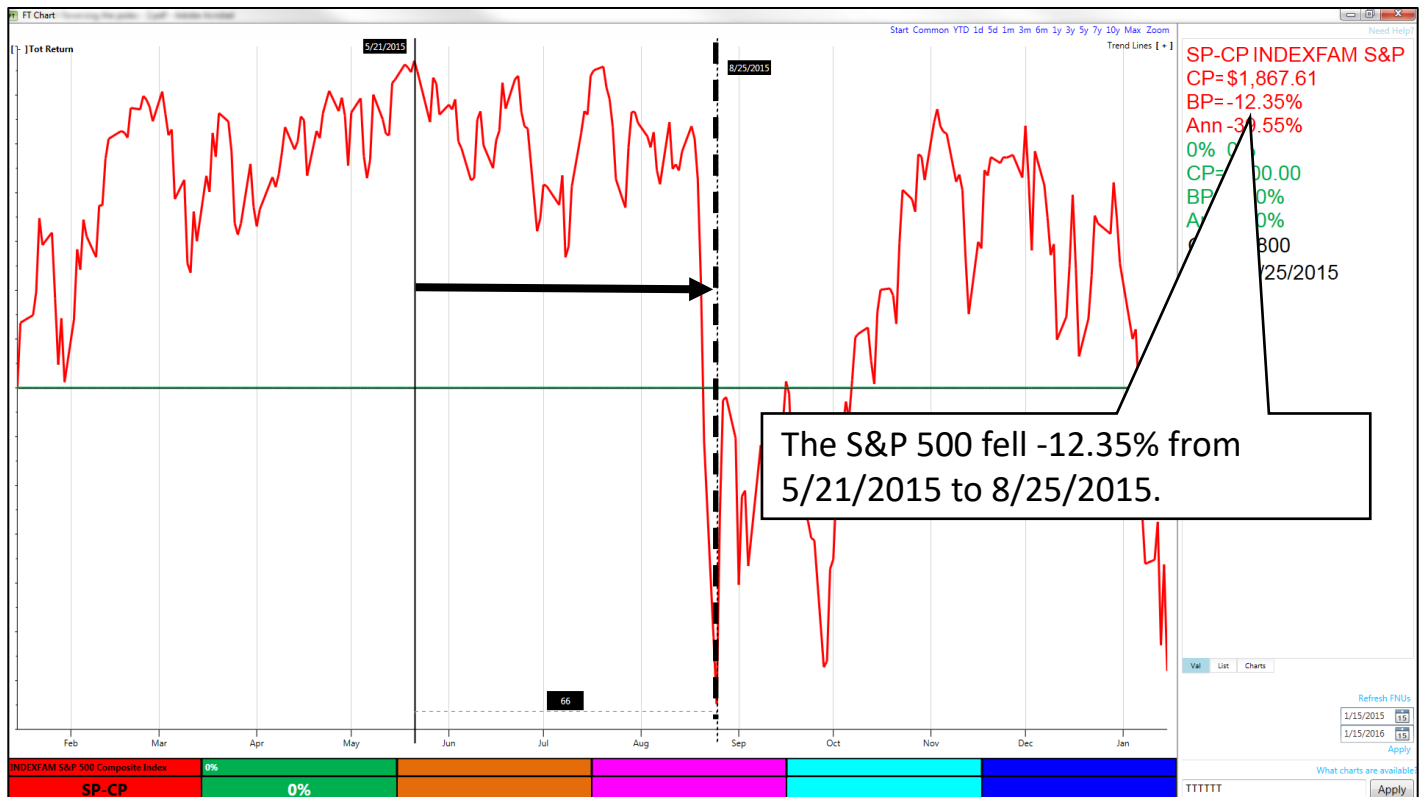


Chart Basics

Reversing the Poles

- Moving the dashed pole to the left of the solid pole will also provide valuable information. Remember, performance values are always calculated FROM the solid pole TO the dashed pole.
- Planting the solid pole at the August low and moving the dashed pole to the May high will indicate the return required to regain the losses incurred during the summer sell off.

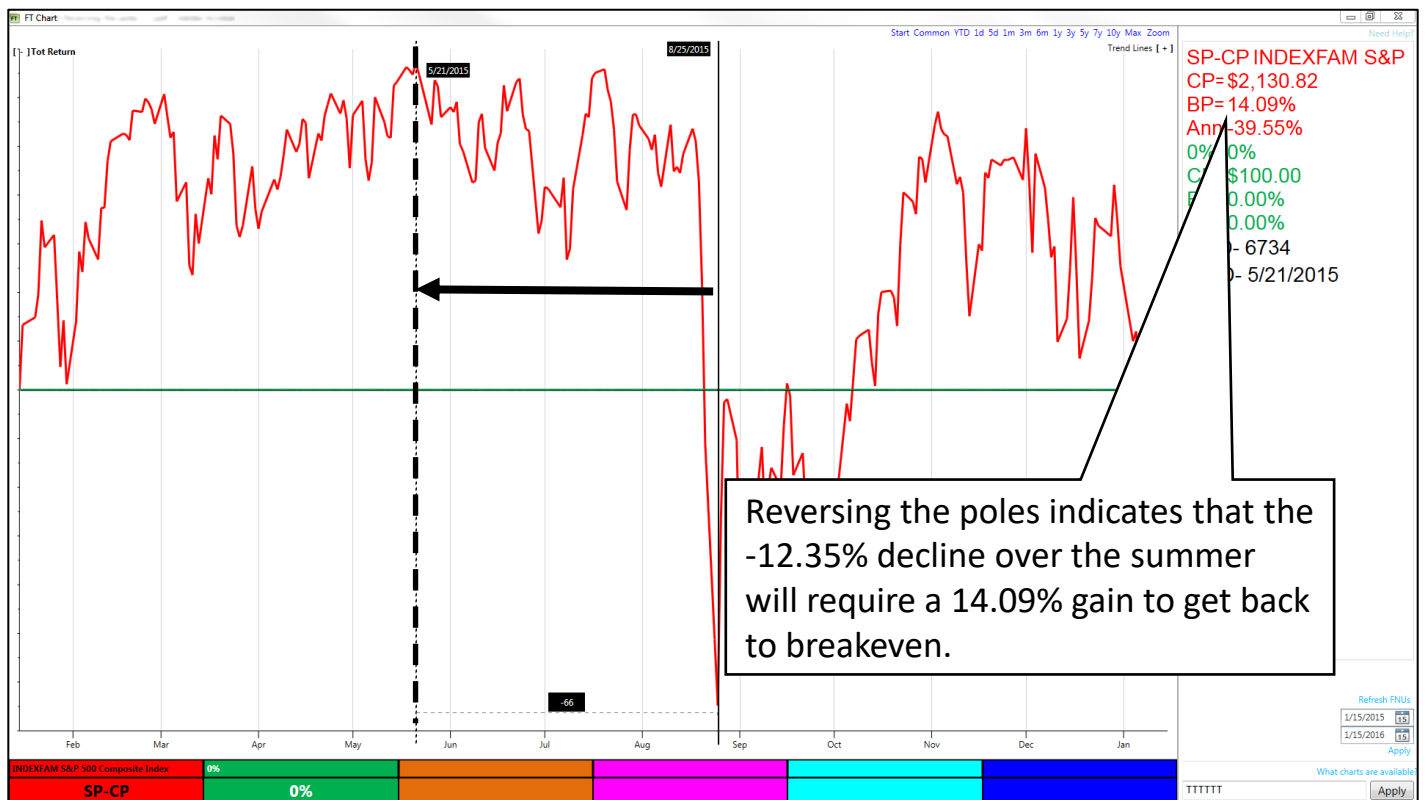


Chart Basics

Statistics Poles Using the Keyboard

- The keyboard can also be used to control the stat poles on a chart.
- To activate keyboard controls, click on the chart area once.
- It is important to remember that the keyboard strokes below move the dashed pole (not the solid pole).

Key	Notes
Home	Moves dashed pole to the beginning of the chart.
End	Moves the dashed pole to the end of the chart.
Down Arrow	Plants the dashed pole (turns it into a solid pole).
Right Arrow	Moves the dashed pole to the right.
Left Arrow	Moves the dashed pole to the left.
Up Arrow	Removes poles from chart.

Chart Basics

Customize the Look of Your Chart

FT Cloud allows users to control the attributes of the chart including:

- Chart line width.
- Chart background color.
- Color Cell colors.
- Font, style and font size of statistics.

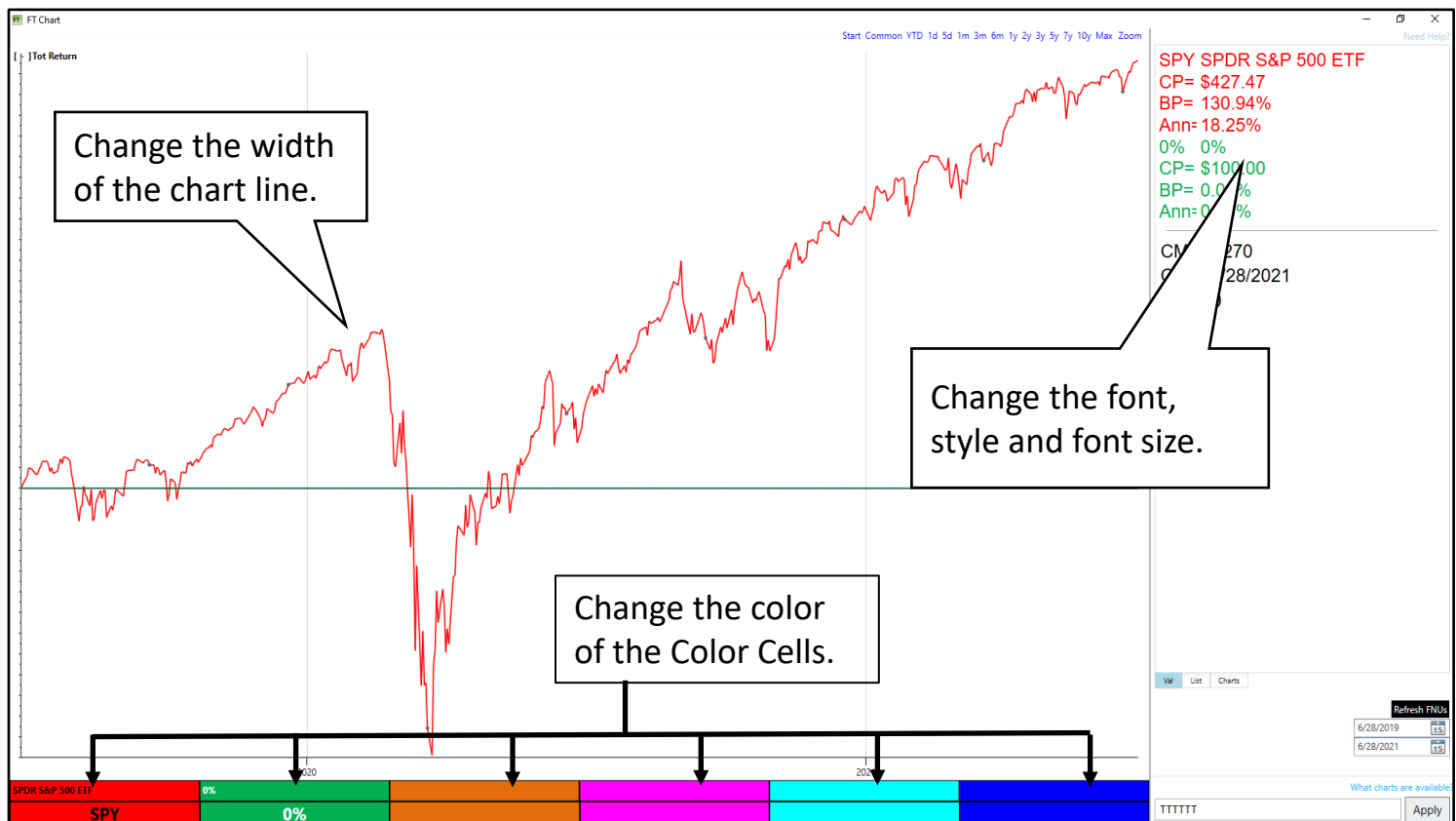


Chart Basics

Customize the Look of Your Chart

- To change the chart background and chart line width, go to the Login tab to change the User Interface (UI) options.
 - Don't confuse UI on this screen with the Ulcer Index.
- FT Cloud options:
 - 1 Set the line width displayed on the chart.
 - 2 By default, FT Cloud uses a black chart background. If you prefer a white background, check the 'White Background' box.

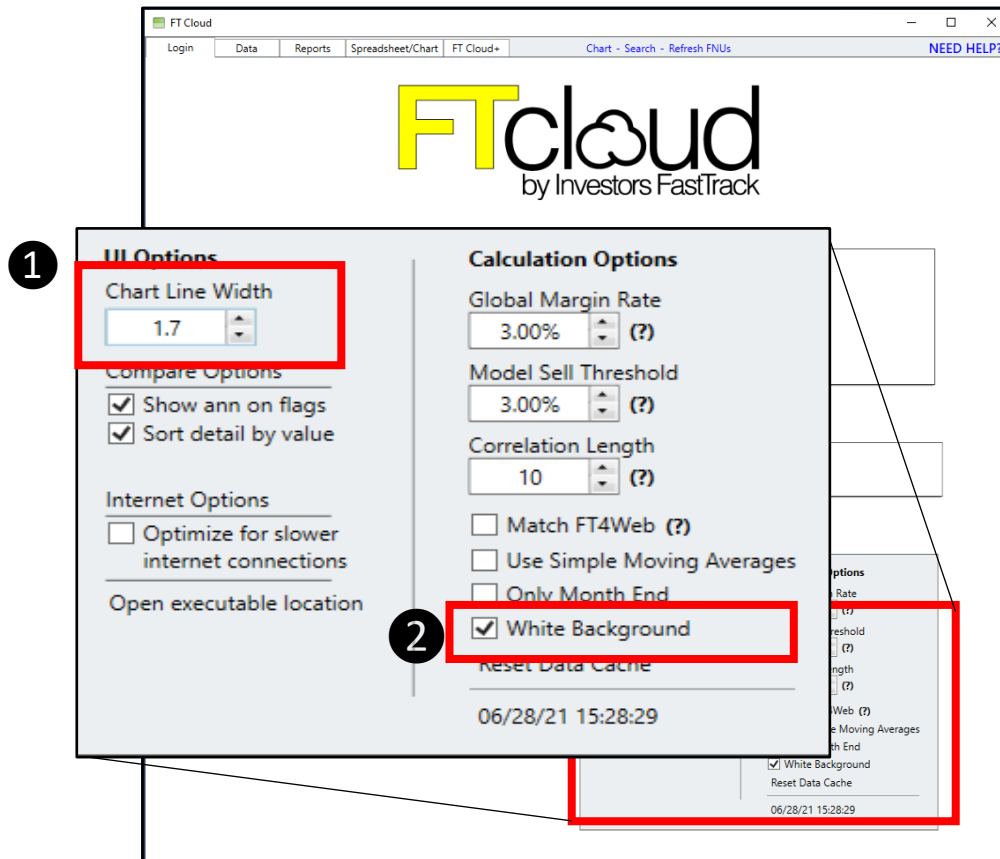


Chart Basics

Customize the Look of Your Chart

- You may change the color of each of the Color Cells by right clicking on the cell and selecting 'Change Color'.
 - Note – when clicking on a Color Cell, click on the top part of the cell where the ticker name is displayed.
- If you change the background to white, the yellow Color Cell is difficult to see. Change it to orange which will make the equity curve and corresponding statistics easier to read.

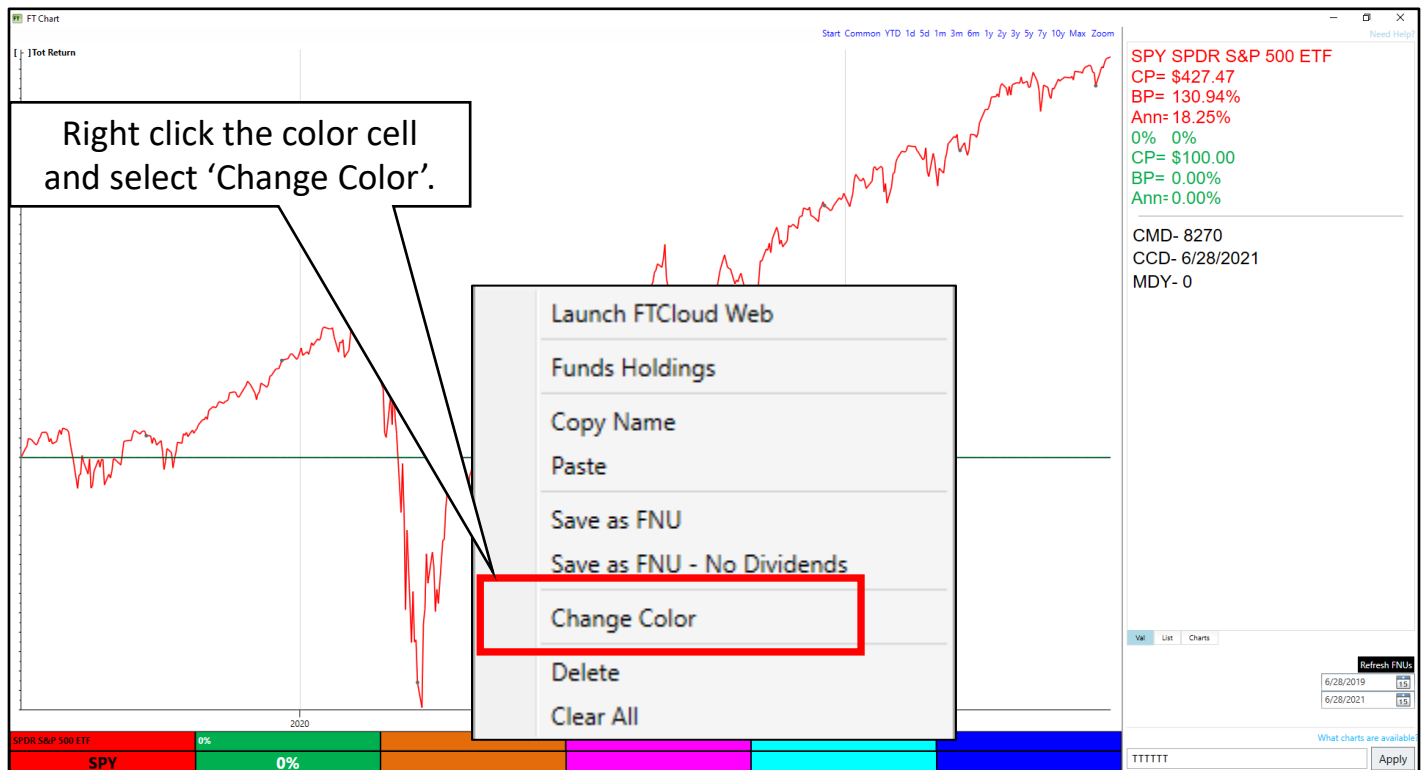


Chart Basics

Customize the Look of Your Chart

- After selecting Change Color from the menu, a color palette will be displayed.
- You may select the desired color from the color palette.
- To create a custom color, select the Advanced tab.

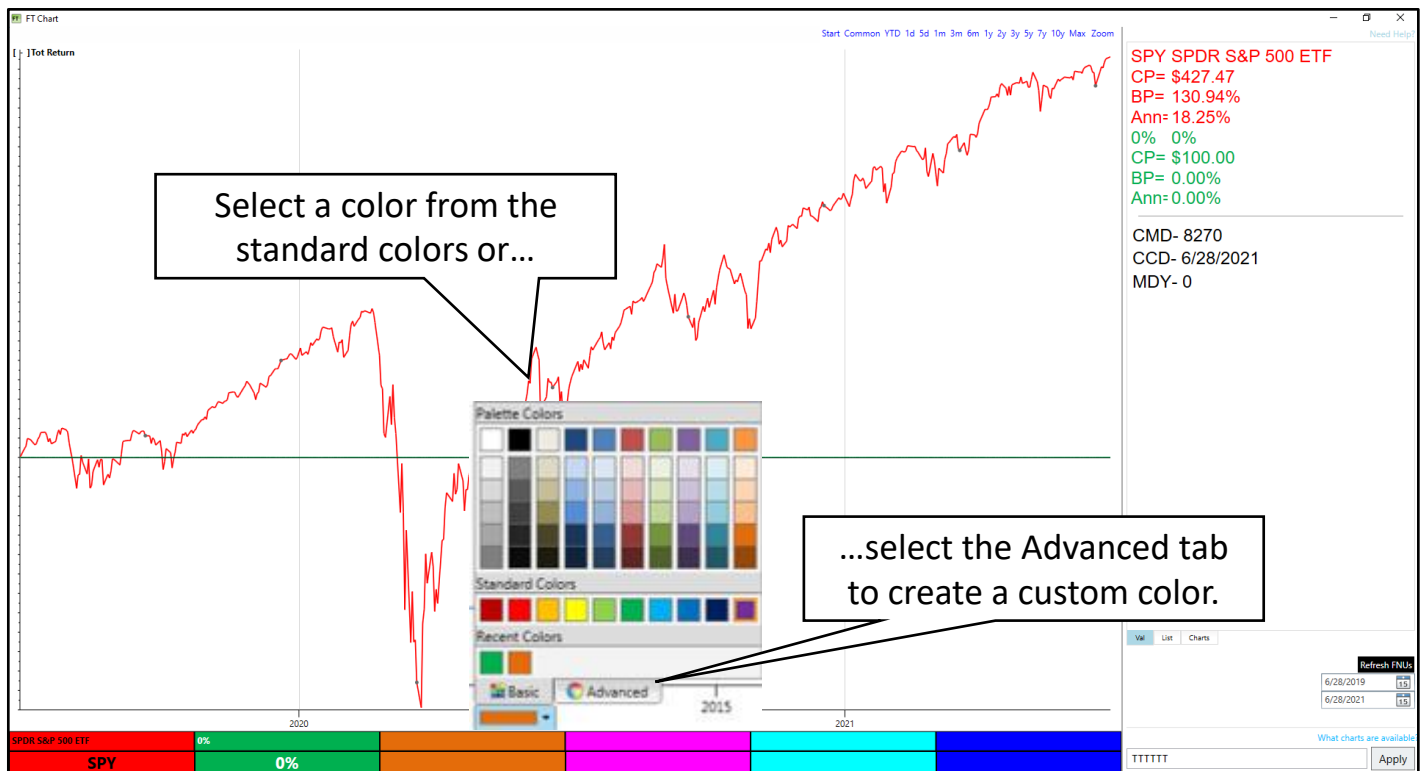
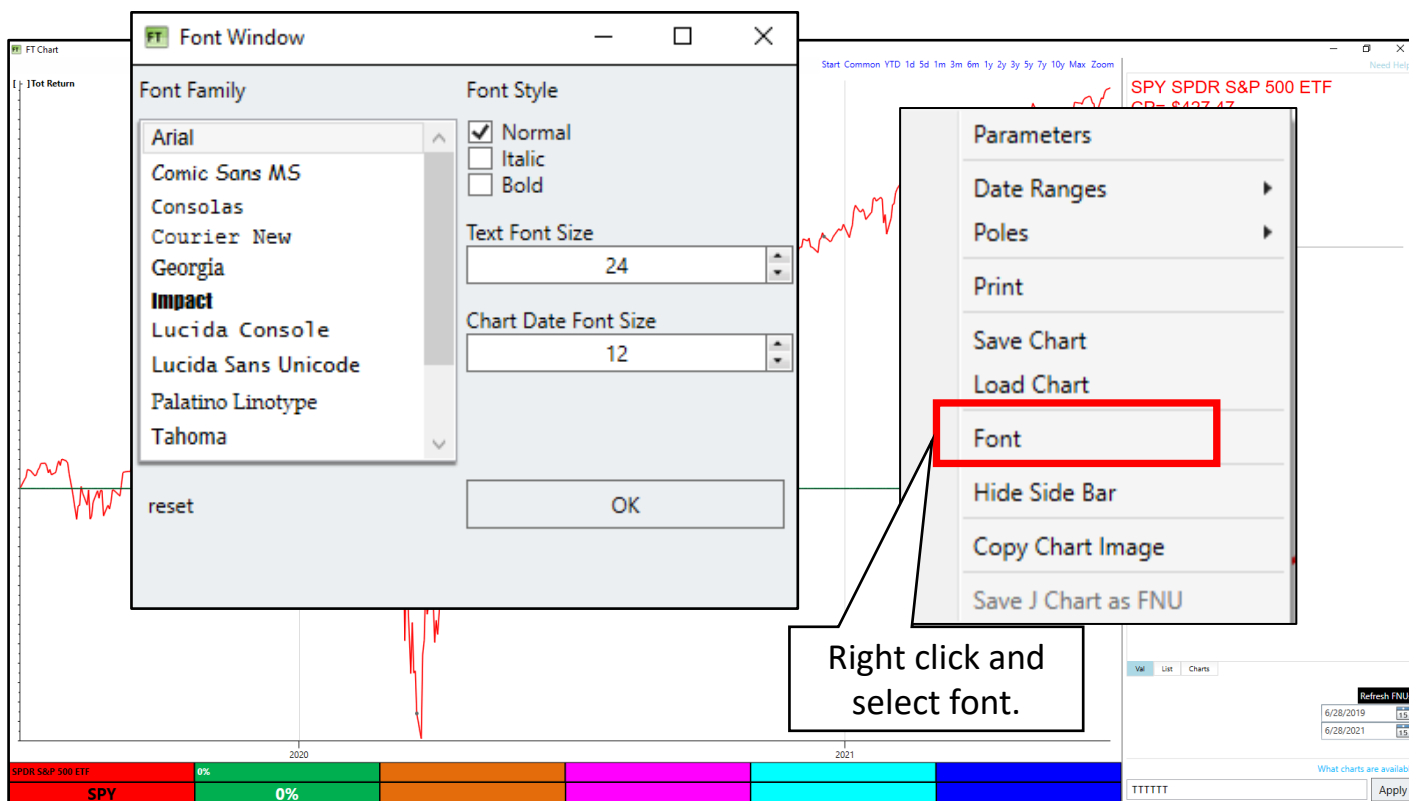


Chart Basics

Customize the Look of Your Chart

- Changing the font, the font style and the font size of the values displayed on the chart can make the charts easier to read.
- Right-click the chart and select 'Font'.
- In the Font Window, select the desired font family, font style and font size. Then click OK.



To change the size of the font in the Date Zone, adjust the 'Chart Date Font Size' in the Font Window.

Chart Basics

Entering Tickers to Display

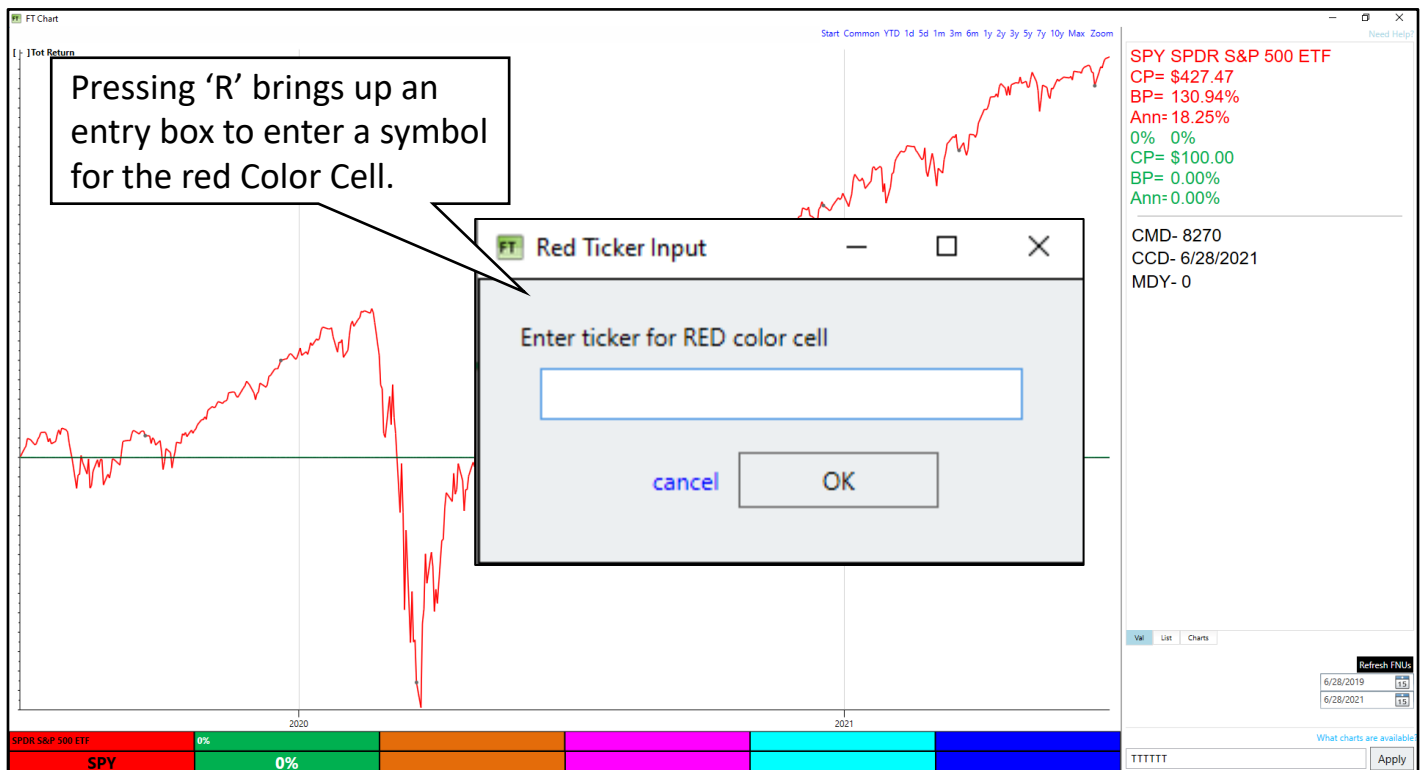
- To display a symbol on the chart, the user must enter a ticker into the desired Color Cell.
- There are different ways to enter a symbol into the Color Cell.
 - Click on the desired Color Cell and type the ticker.
 - Press the hot key for a color symbol and hit enter.



Chart Basics

Entering Tickers to Display

- To enter a ticker in a Color Cell using the hot keys, press the appropriate hot key with the chart in focus.
 - Red (R)
 - Green (G)
 - Yellow (Y)
 - Purple (P)
 - Cyan (C)
 - Blue (B)



Note: Although the color of the cell can be changed by the user, the hot key will not change. For example, if you change the Yellow Color Cell to Orange (as shown above), the hot key for that Color Cell remains 'Y'.

Chart Basics

Removing Tickers from a Chart

- To remove an issue from a single color cell, right-click the top portion of a Color Cell and select 'Delete'.
- To remove all issues from the Color Cells, right-click the top portion of a Color Cell and select 'Clear All'.
 - Note: the red cell and green cell always require an issue to be displayed. If you clear all, the issue in the red Color Cell will be displayed in the red and green Color Cells.

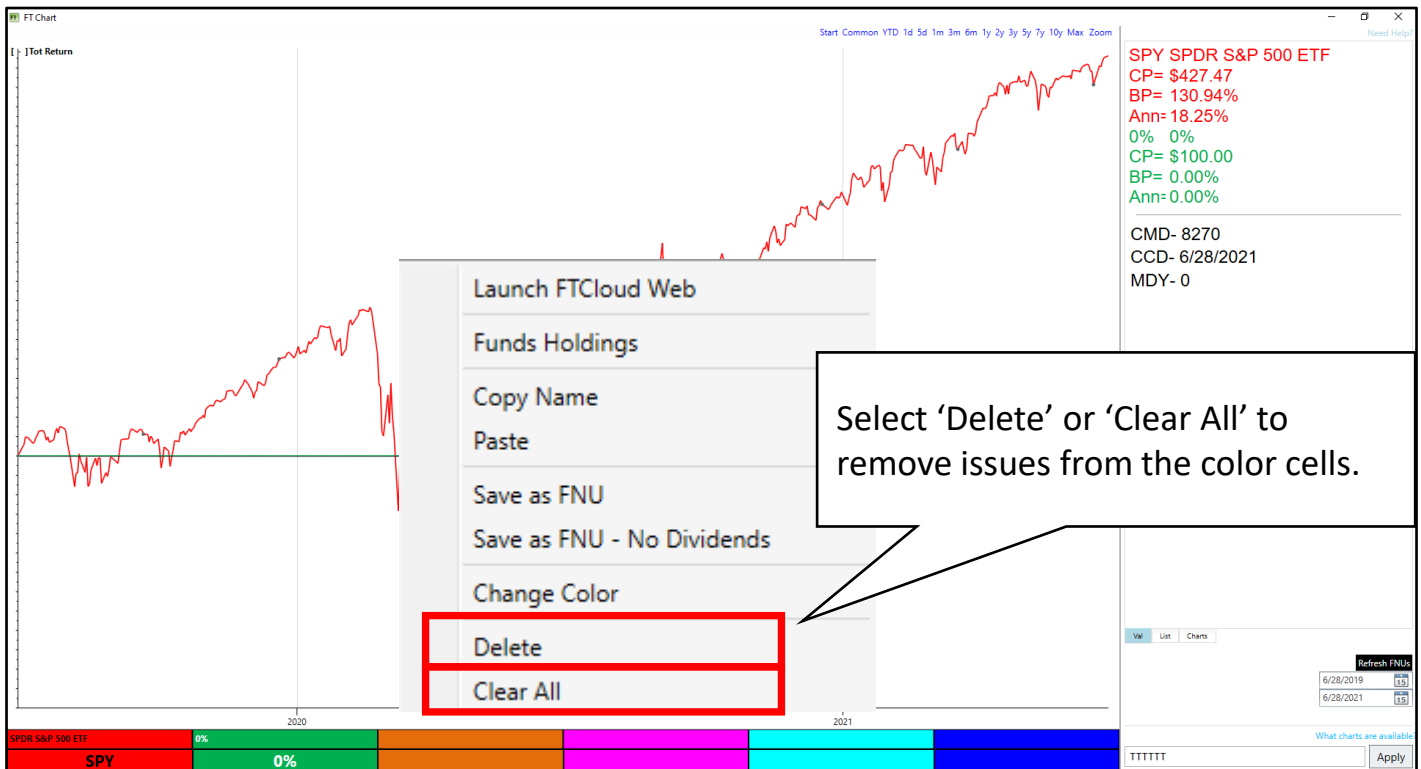


Chart Basics

Entering a Constant Return Line

- To display a constant return line, enter a number followed by a % into any Color Cell. Note that you can enter both positive and negative numbers.
- All charts in FT Cloud are log charts and therefore a constant return line is displayed as a straight line.

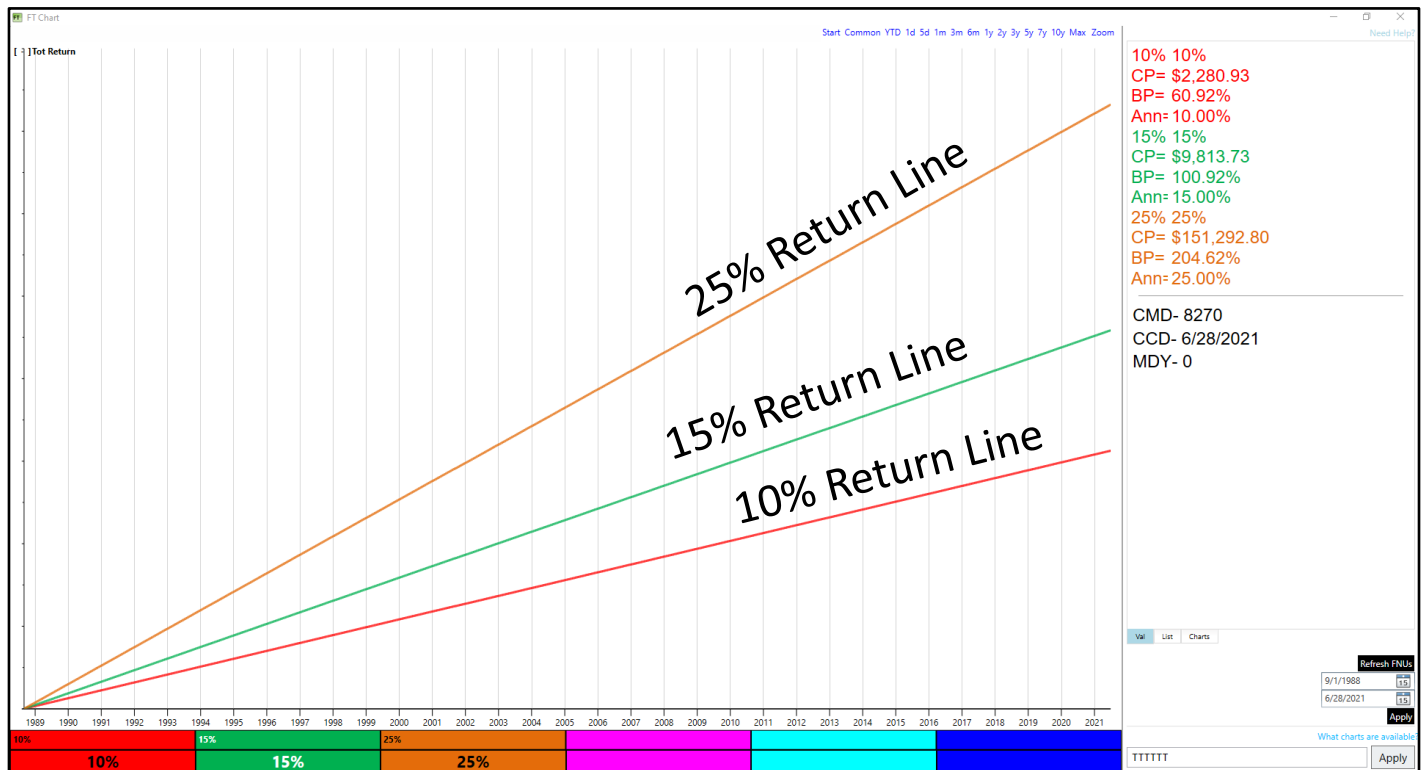


Chart Basics

Using the List Sub-Tab

- FT Cloud provides the ability to load a group of tickers on the List Sub-Tab of the chart. This provides an easy way to scroll through a group of tickers and look at their charts.
- To load a family into the List:
 - Left click the List sub-tab to make it active
 - Right click on the List Sub-Tab and select 'Load Family'.
 - Alternatively, use the Hot Key M.
- Enter the name of the family to load the issues in the list.

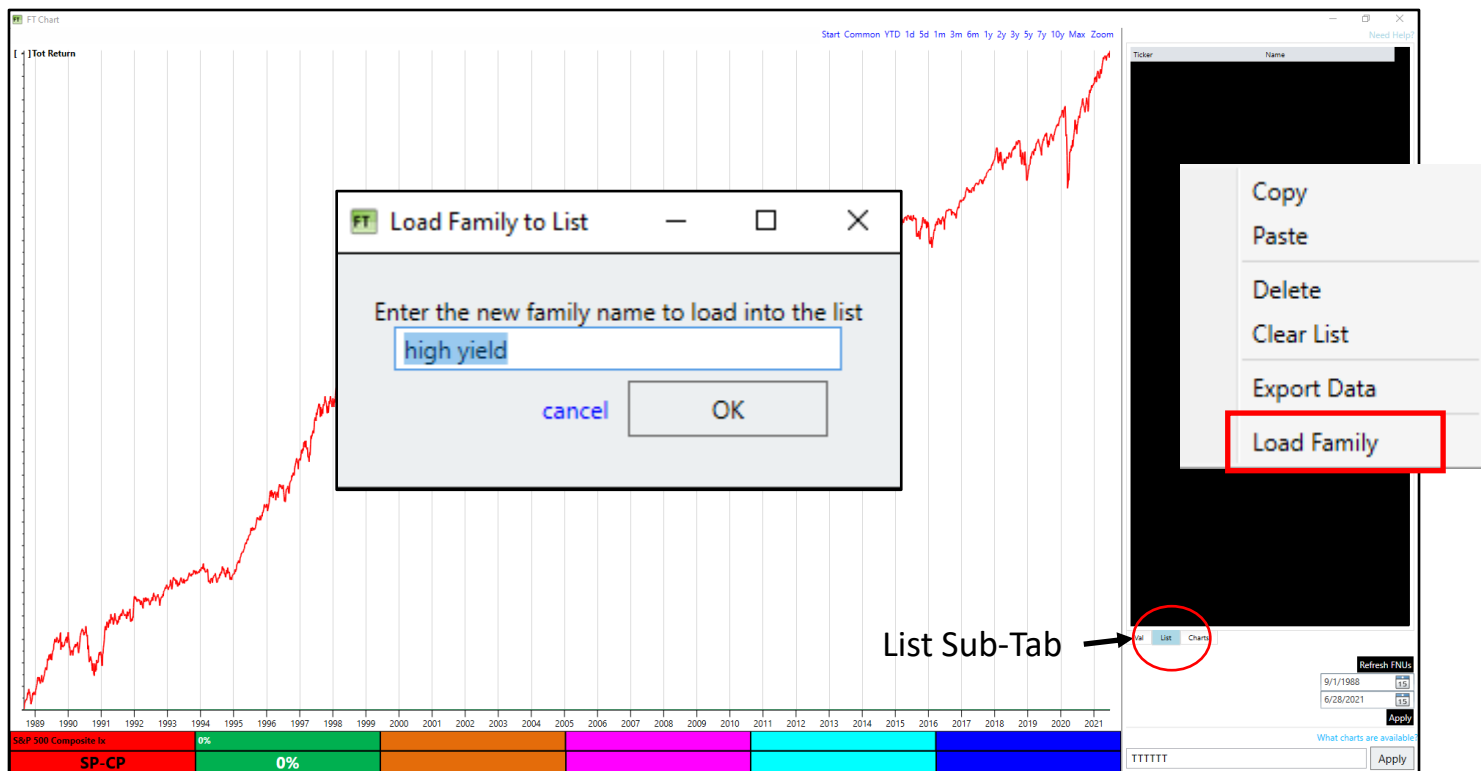
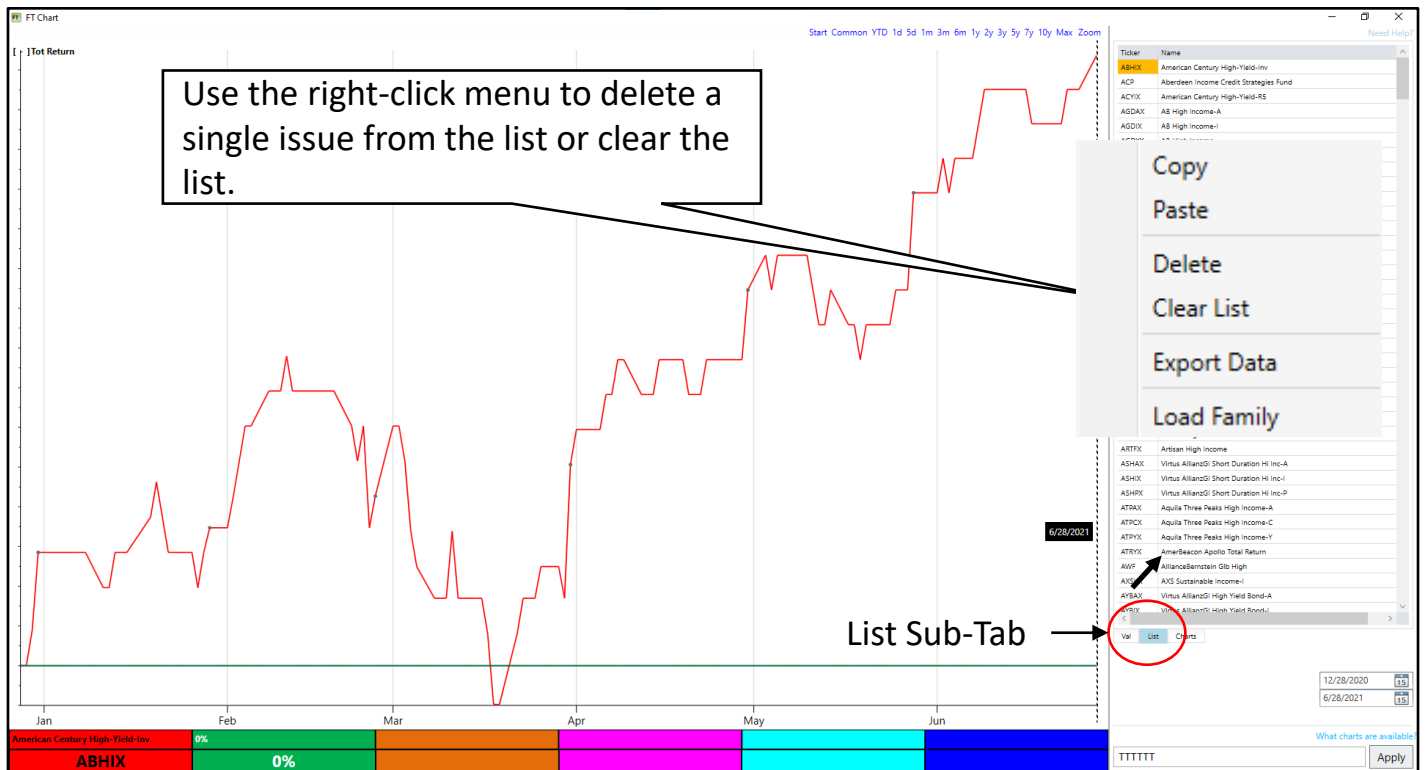


Chart Basics

Using the List Sub-Tab

- Scrolling through the list will change the ticker in the red Color Cell.
- To scroll through the list, use the following keys while the chart is in focus.
 - CTRL + ↑ - scroll to the previous ticker in the list.
 - CTRL + ↓ - scroll to the next ticker in the list.
 - CTRL + Home – go to the top of the list.
 - CTRL + End – go to the bottom of the list.



3. Charts

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Charts

Chart Types

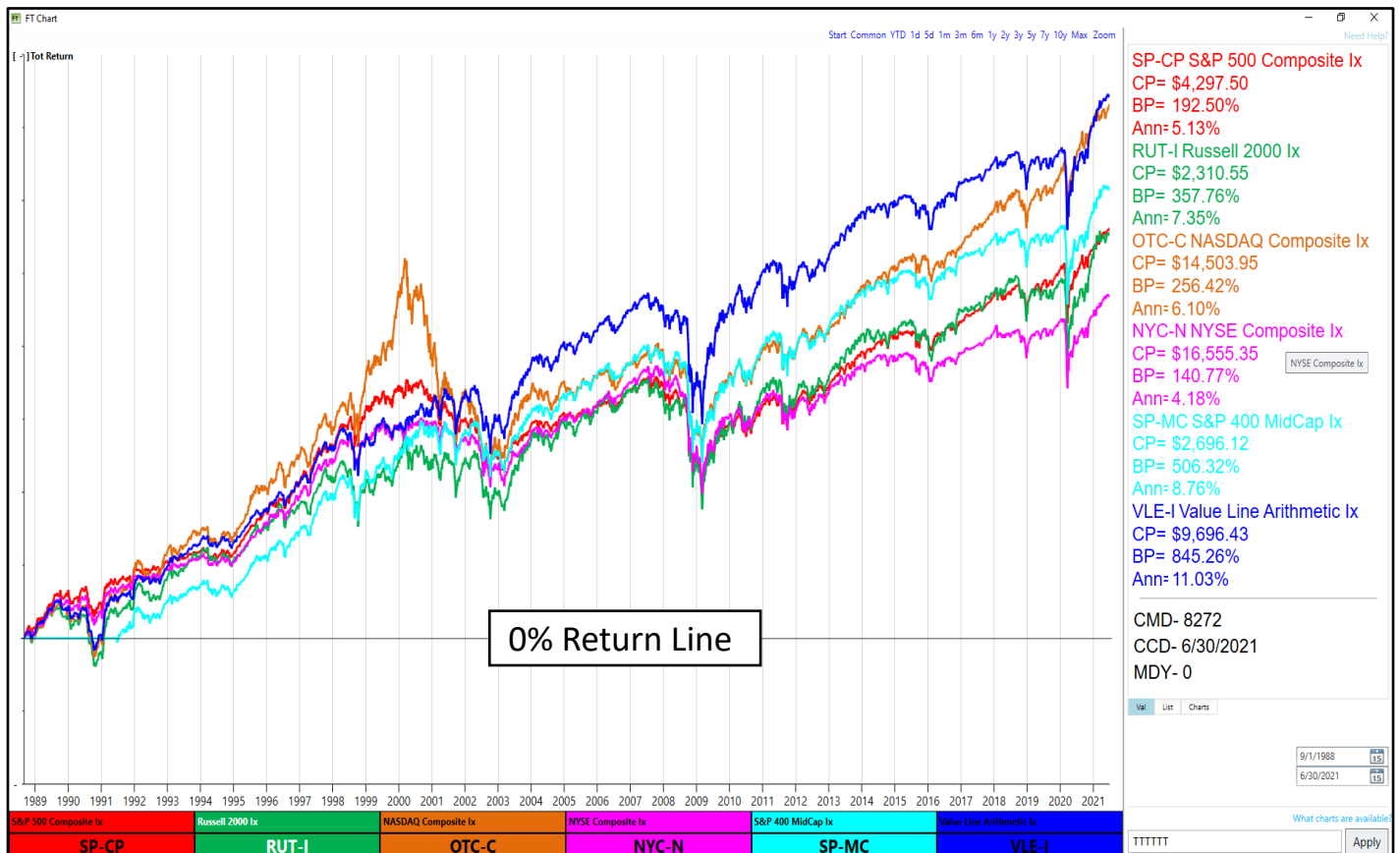
There are eleven charts and indicators that can be displayed in the chart area of FT Cloud.

Chart Name	Code	Description
Accutrack Indicator	A	A momentum indicator based on the relative price performance of the red and green color cells.
Bollinger Bands Indicator	B	Plots Bollinger bands for the issue in the red color cell.
Max Draw Down Chart	D	Displays the draw down and total return of the red color cell.
RSI Indicator	I	Displays Wilder's Relative Strength Index for the red color cell.
Adjusted Return Chart	J	Displays the composite return of switching between the red and green color cells based on signals generated by another chart.
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Relative Strength Indicator	R	Displays the relative strength of the red line vs. the green line.
Total Return Chart	T	Displays the total % return, including dividends, of 2 to 6 equity lines.
Stochastic Indicator	S	Plots the Stochastics indicator for the issue in the red color cell.
Moving Average Indicator	V	Plots the difference between the price line for the red color cell and its moving average.

Charts

Total Return (T) Chart

- The Total Return (T) Chart displays the daily percentage price change of a security plus the reinvestment of dividends and other distributions.
- Up to six lines can be displayed at one time.
- There are no parameters for the T Chart.
- The solid horizontal line represents a 0% return line.

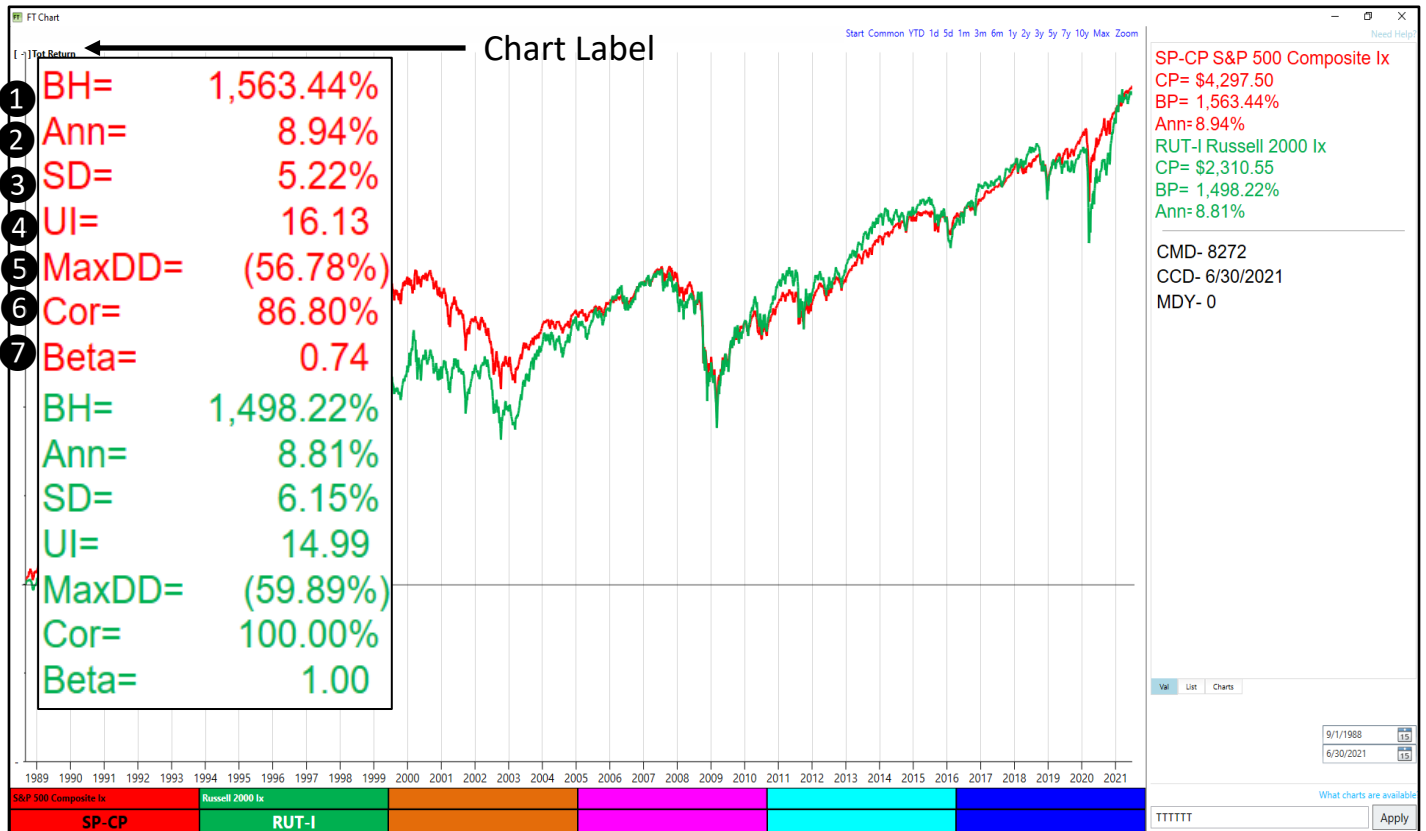


Charts

Total Return (T) Chart

- The T Chart displays statistical information for each Color Cell under the Chart Label. If the statistics are not visible, click the Chart Label once to display.
- Chart Label statistics are calculated using the entire time period displayed on the chart. The stat poles do not impact these statistics.

①	BH	Buy and Hold return - Total	⑤	MaxDD	Maximum Draw Down
②	Ann	Buy and Hold return - Annualized	⑥	Cor	Correlation to the green line
③	SD	Standard Deviation	⑦	Beta	Volatility (relative to the green line)
④	UI	Ulcer Index (measure of downside volatility)			



Charts

Total Return (T) Chart

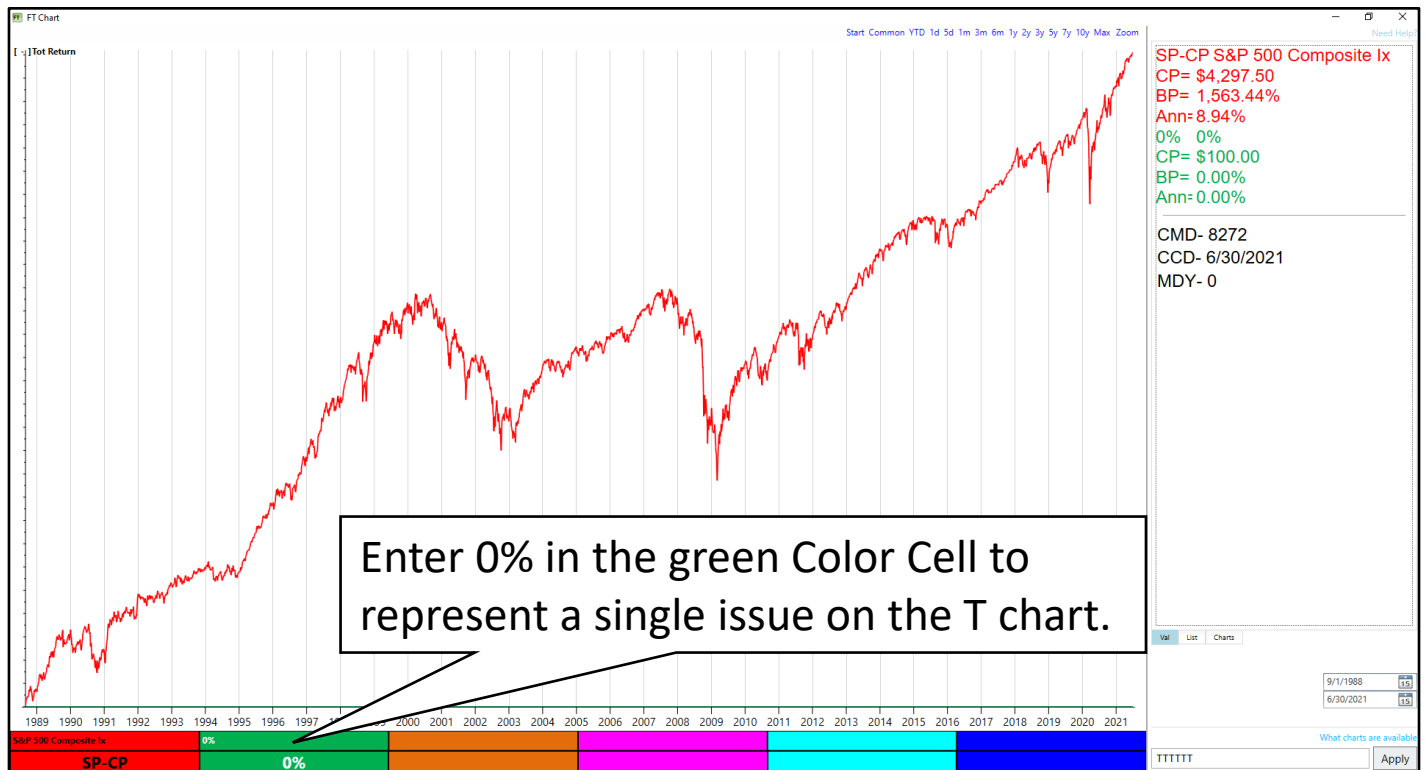
- Clicking on the MaxDD value, will provide a visual representation of the maximum draw down on the chart.
- Clicking the MaxDD value a second time will remove the visual representation.



Charts

Total Return (T) Chart

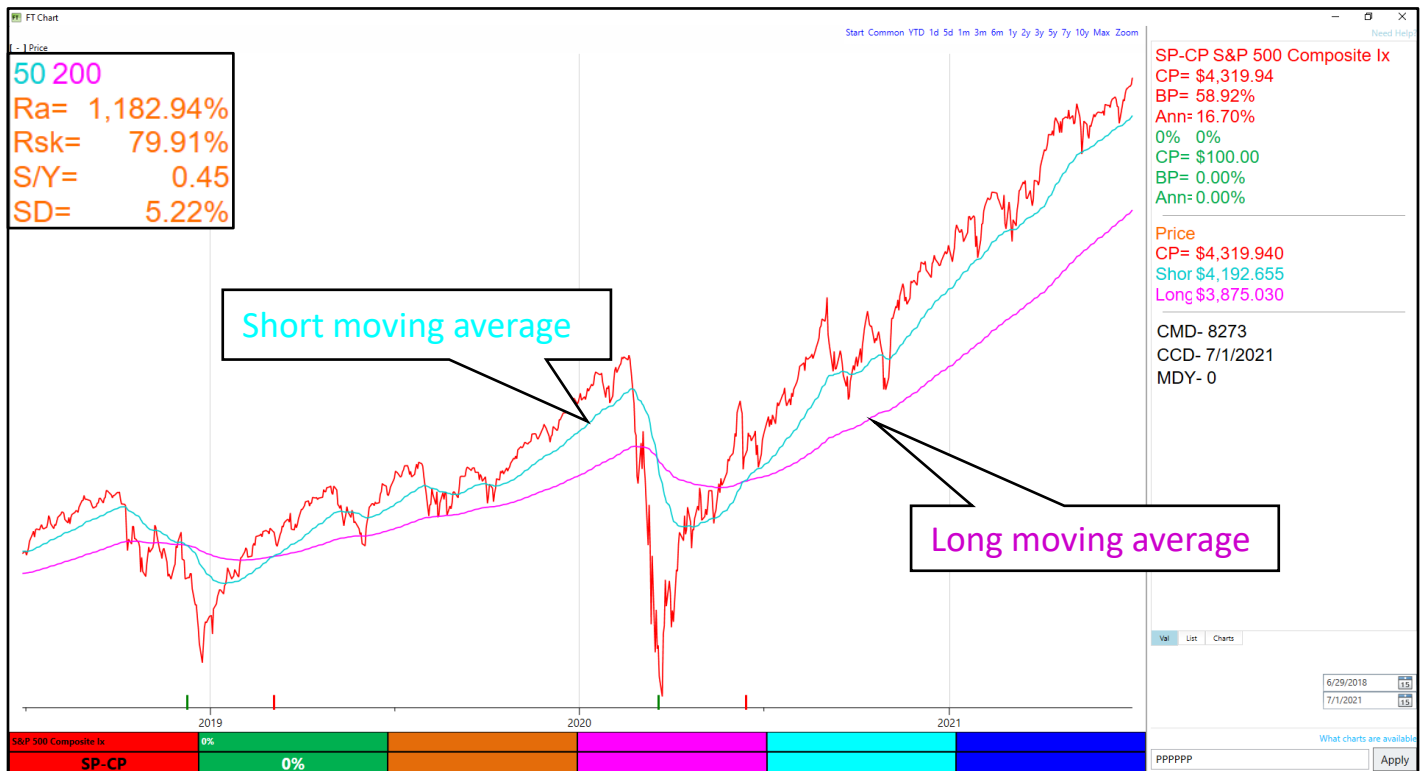
- The Total Return Chart requires at least two issues to be displayed on the chart.
 - The red and green cells are required.
 - The other Color Cells are optional and may be left empty if desired.
- Sometimes it is useful to display a single issue on the T Chart.
- To accomplish this, you can either:
 - Enter the same symbol in both the red and green Color Cells (will display as a green line).
 - Enter 0% in the green Color Cell.



Charts

Price (P) Chart

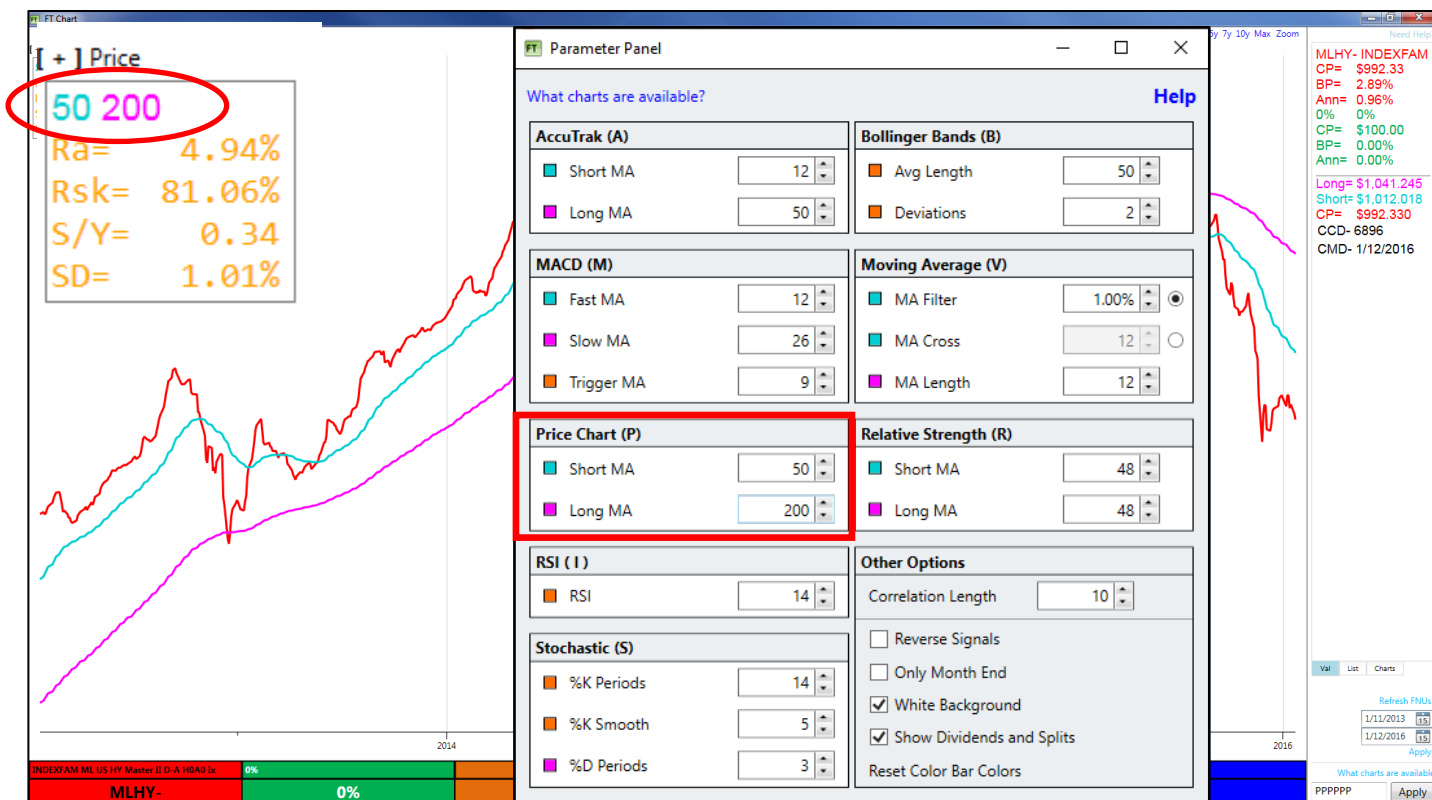
- The Price (P) Chart displays three lines:
 - The total return line of the red Color Cell (red line). Like the T chart, the total return line displays the daily percentage price change of a security plus the reinvestment of dividends and other distributions.
 - A short moving average (cyan line).
 - A long moving average (purple line).
- A short moving average can represent a smoothed price line.
- A long moving average can be an indicator of overall trend.
- A crossover of two moving averages can indicate a change in trend.
- By default, moving averages in FT Cloud are exponential moving averages.



Charts

Price (P) Chart

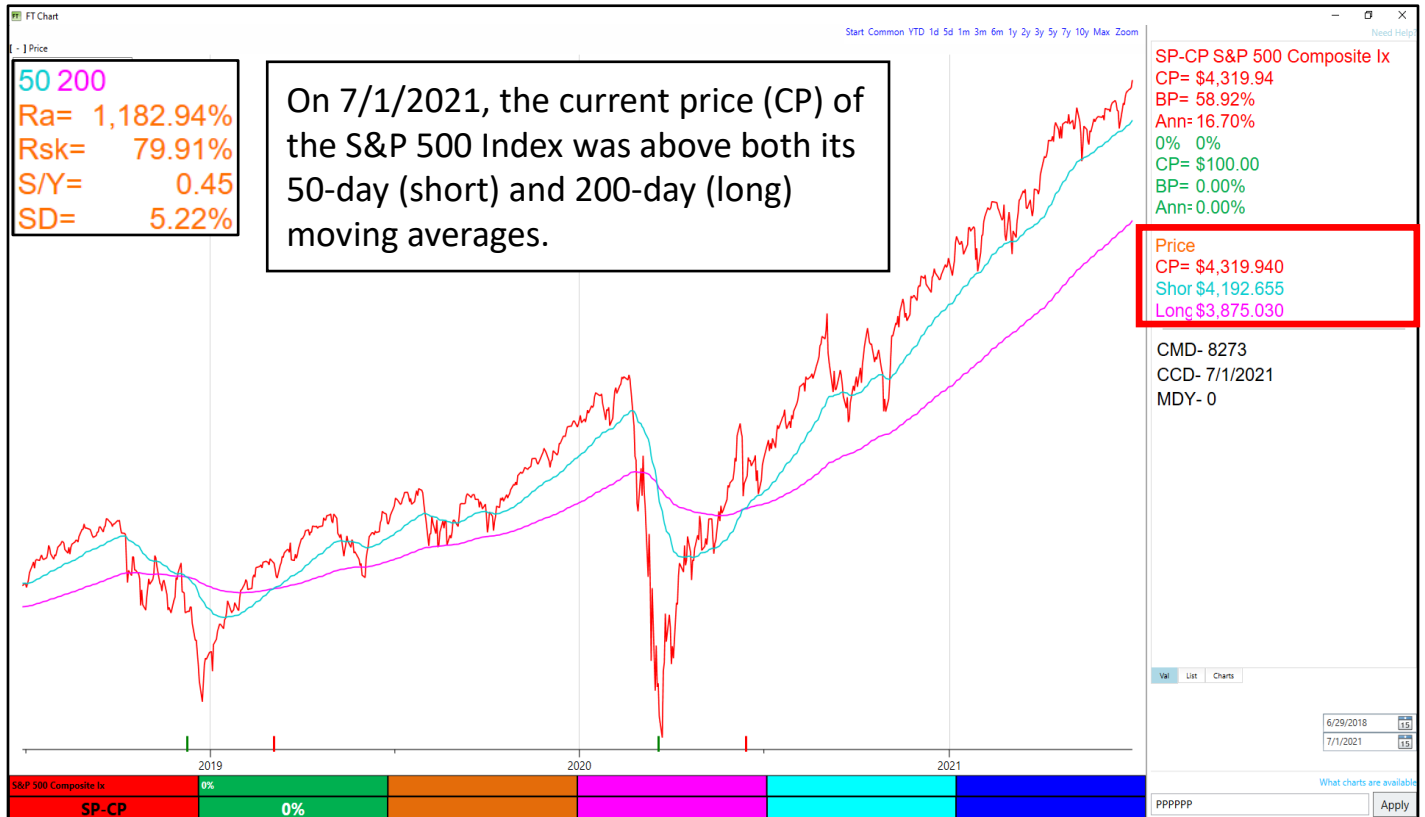
- The length of the moving averages are displayed on the first line of the statistics box under the chart label (red circle below).
- To change the moving average, open the Parameter Panel by right-clicking on the chart and selecting Parameters. Change the Short and Long MA for the Price Chart (P).
- Longer moving averages are more appropriate for more volatile investments. Shorter moving averages are better suited for low volatility funds.



Charts

Price (P) Chart

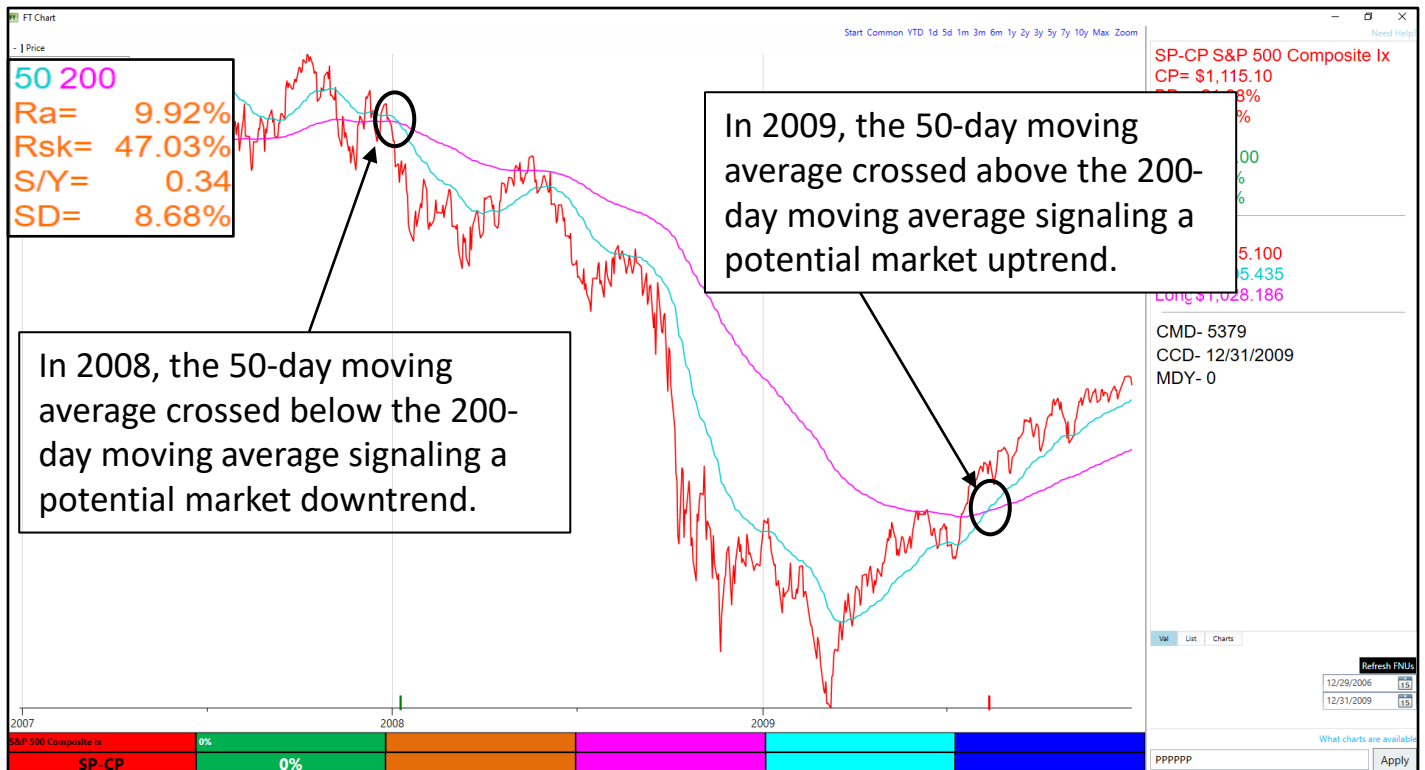
- The value of the moving averages is displayed on the Val Sub-Tab. The values are displayed for the day represented by the dashed pole. If no dashed pole is displayed, then they represent the values on the last day of the chart.
- The values will always be displayed in the order the lines appear on the Chart. If the price (CP) is above the short moving average which is above the long moving average, they will be displayed in that order (CP, Short, Long).



Charts

Price (P) Chart

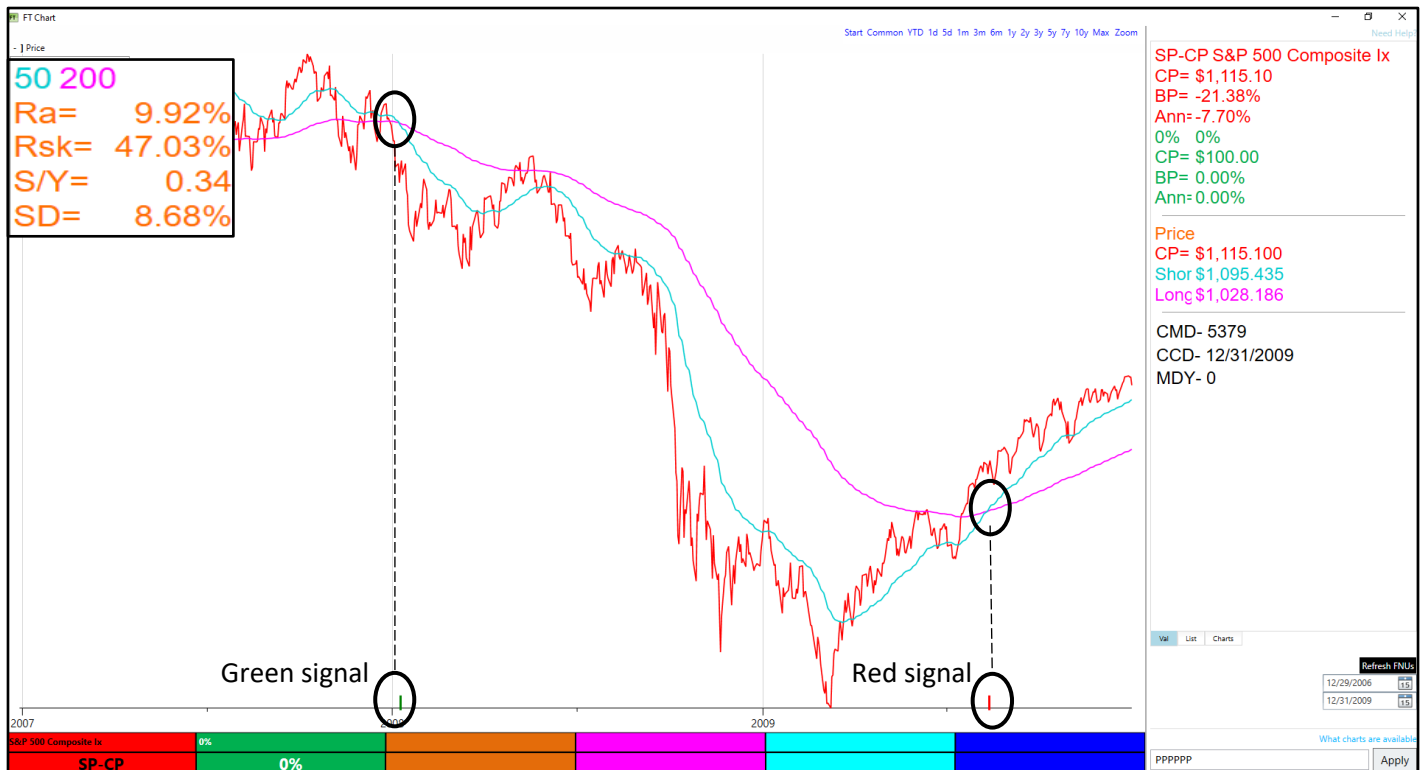
- Moving average cross overs can signal when there is a change in trend.
- Generally, when the short moving average falls below the long moving average, it is a signal that the trend is down.
- Generally, when the short moving average crosses above the long moving average, it is a signal that the market is trending up.



Charts

Price (P) Chart

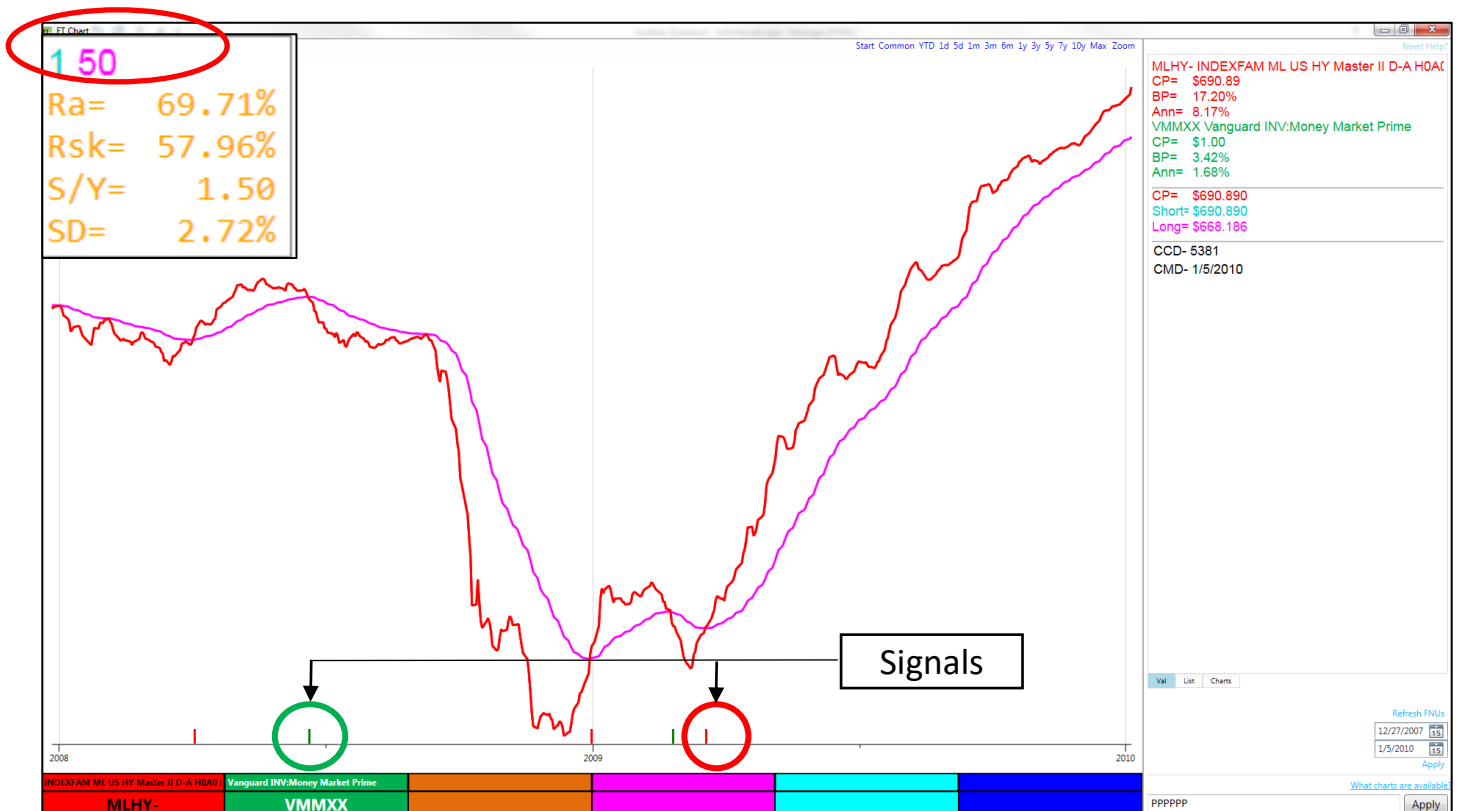
- Signals are generated by FTCloud to provide a visual indication of each crossover.
- A green signal is generated when the short moving average falls below the long moving average.
- A red signal is generated when the short moving average moves above the long moving average.



Charts

Price (P) Chart

- To display a single moving average, enter a 1 for the short MA. A 1-day moving average is the same as the price line itself.
- This will generate signals when the red line crosses the moving average. Red signals indicate to buy the red Color Cell; green signals indicate to buy the green Color Cell.
- Be invested (i.e. buy the red line) when trending above the moving average; sell (i.e. buy the green line) when trending below the moving average.

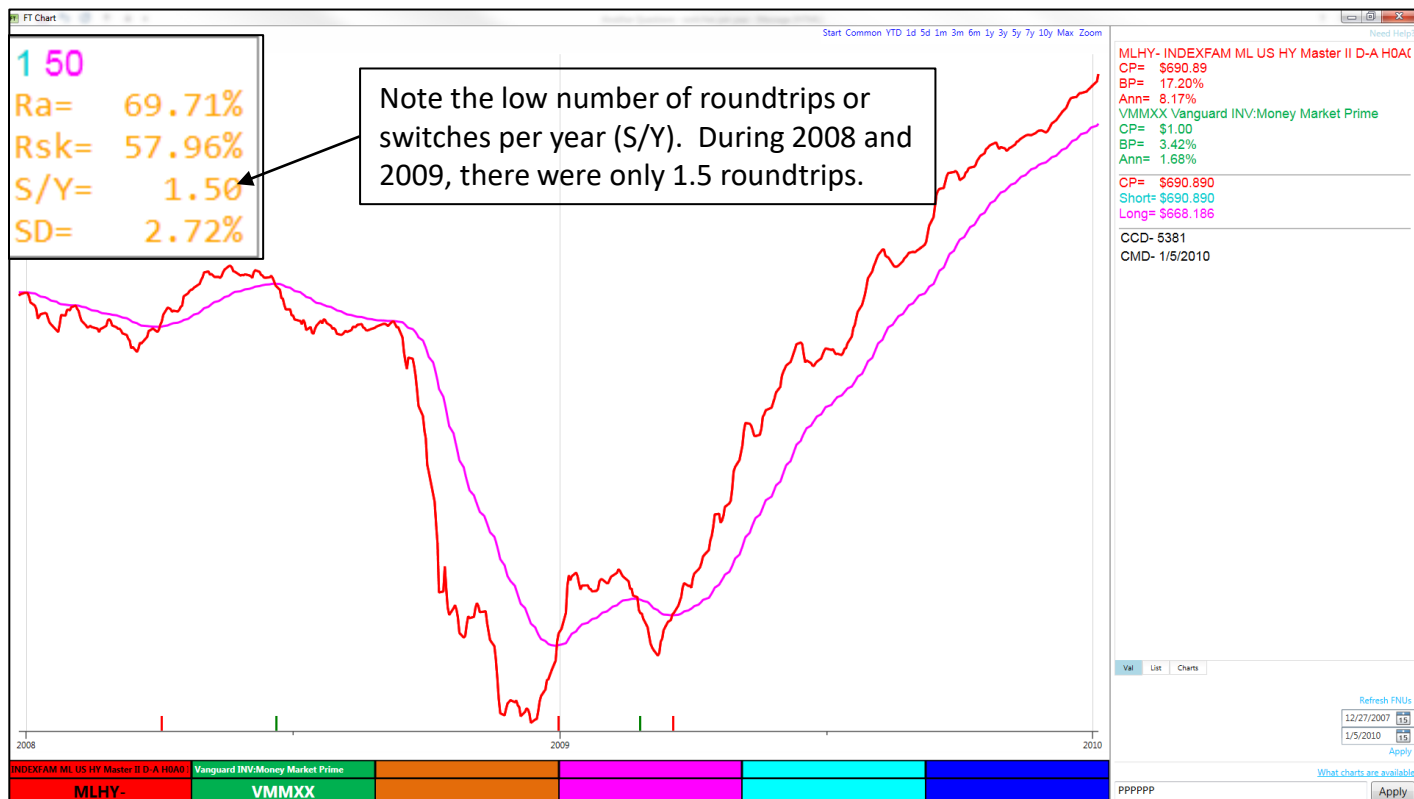


Charts

Price (P) Chart

The moving average timing technique described on the previous page works best for identifying entry and exit points for low volatility investments that have strong trend persistence including:

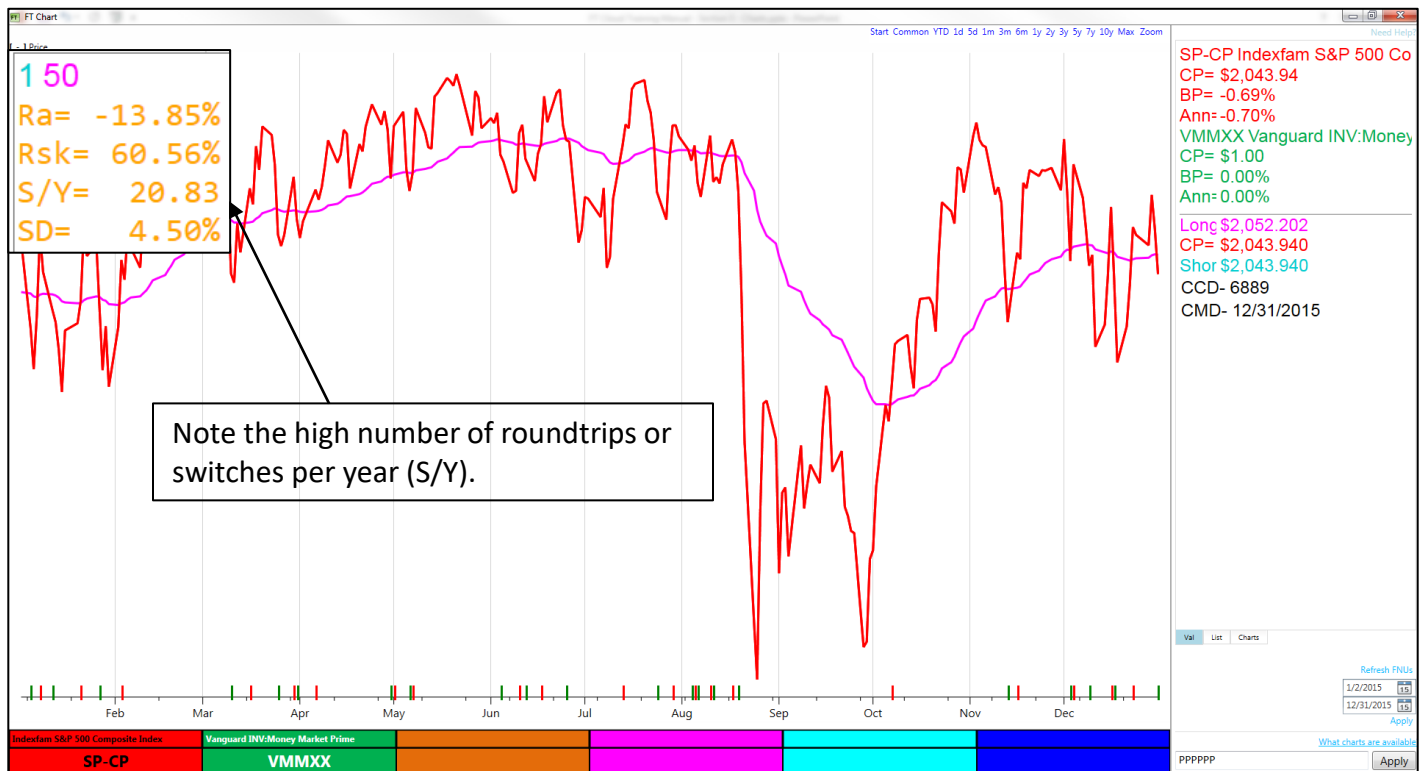
- Junk bond funds,
- Floating rate bond funds,
- Preferred security funds,
- Real estate funds, and
- Other funds that display low volatility characteristics.



Charts

Price (P) Chart

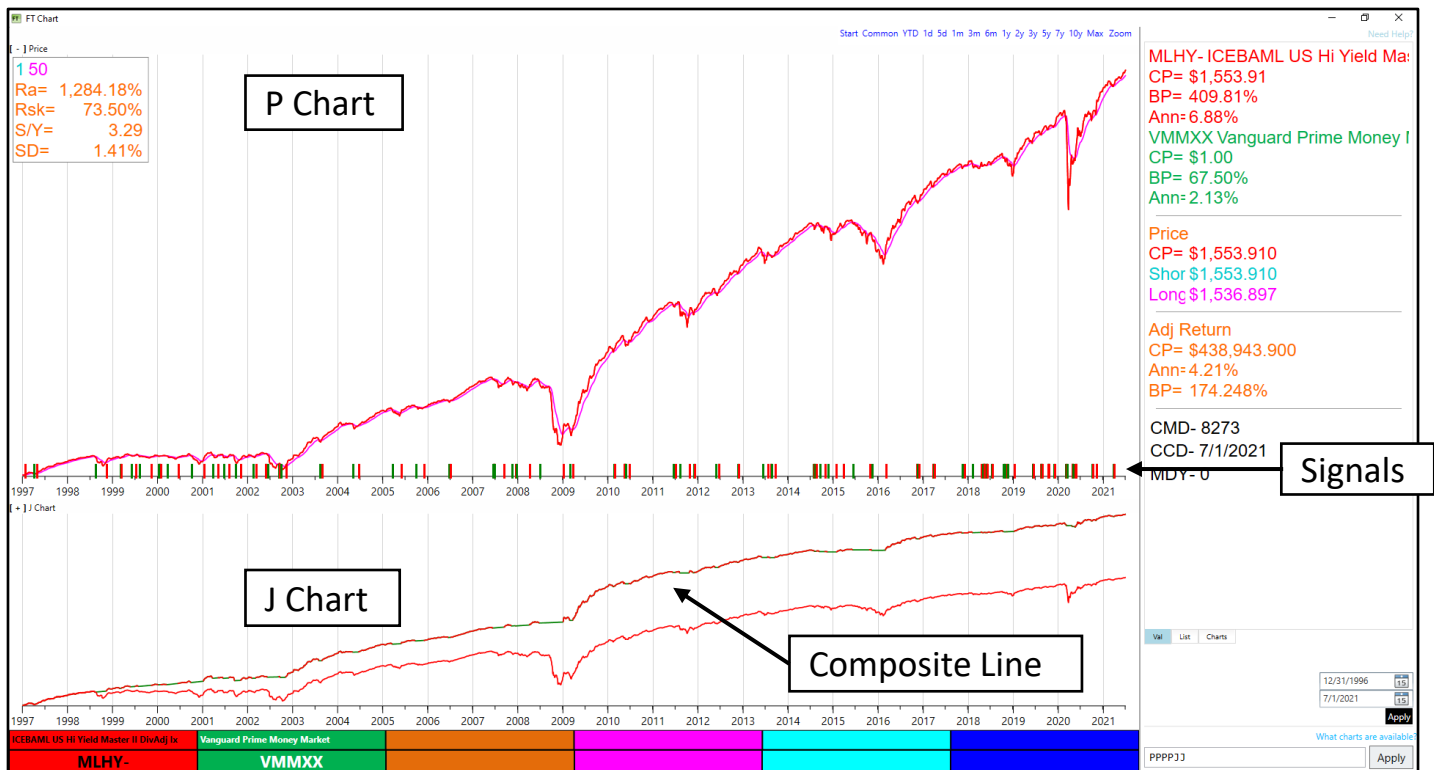
- Generally, moving average timing is not appropriate for more volatile investments including most equities.
- The number of trades is typically high and results in whipsaws (also called unprofitable trades).



Charts

Adjusted Return (J) Chart

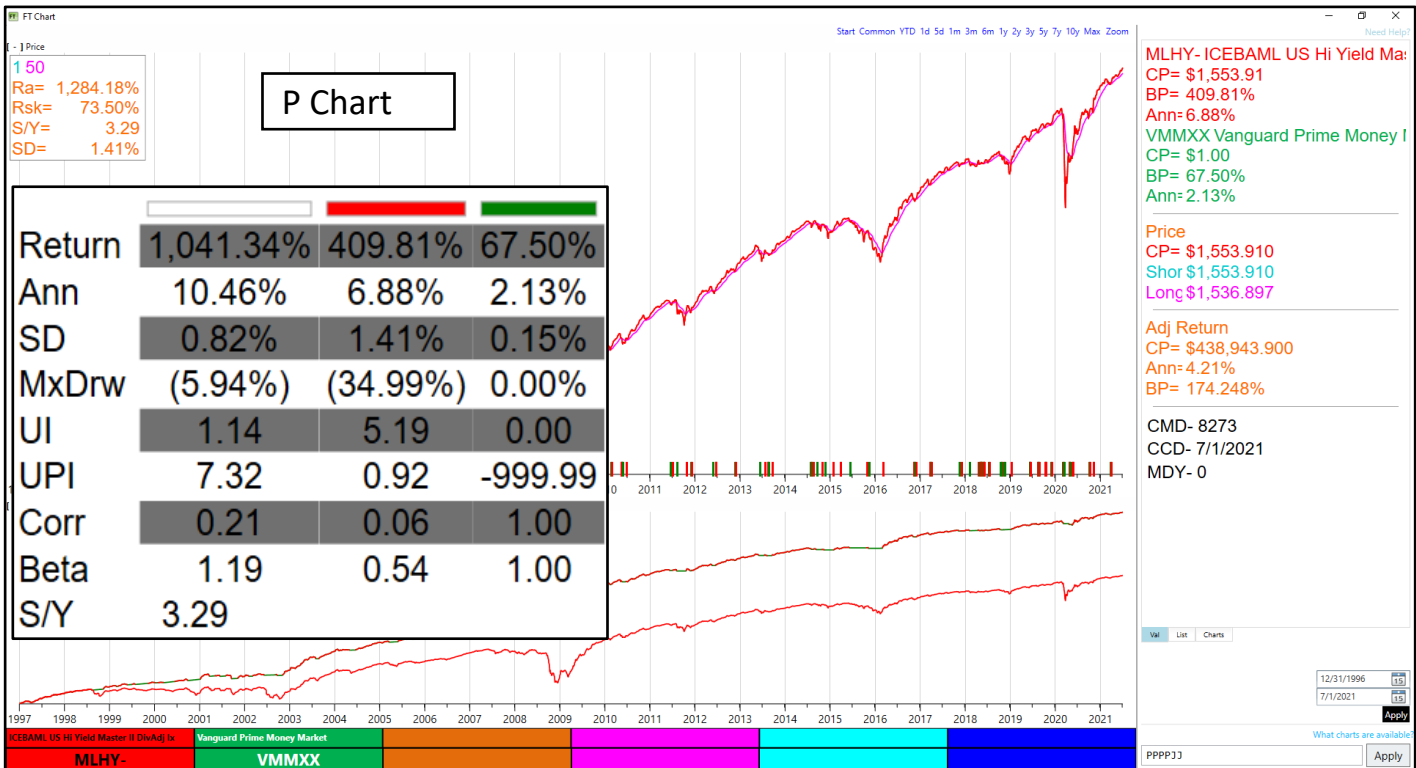
- The Adjusted Return (J) Chart displays the results of switching between the red and green Color Cells with a one day trading delay. The results are shown as a composite (red and green) line on the J Chart.
- Signals generated from the chart immediately above the Adjusted Return (J) chart are used to determine when to hold the red or green issue.
 - Red signal – buy the red Color Cell.
 - Green signal – buy the green Color cell.
- Signals are generated from the AccuTrak (A), Bollinger (B), RSI (I), MACD (M), Price (P), Stochastics (S) and Moving Average (V) charts in FT Cloud.



Charts

Adjusted Return (J) Chart

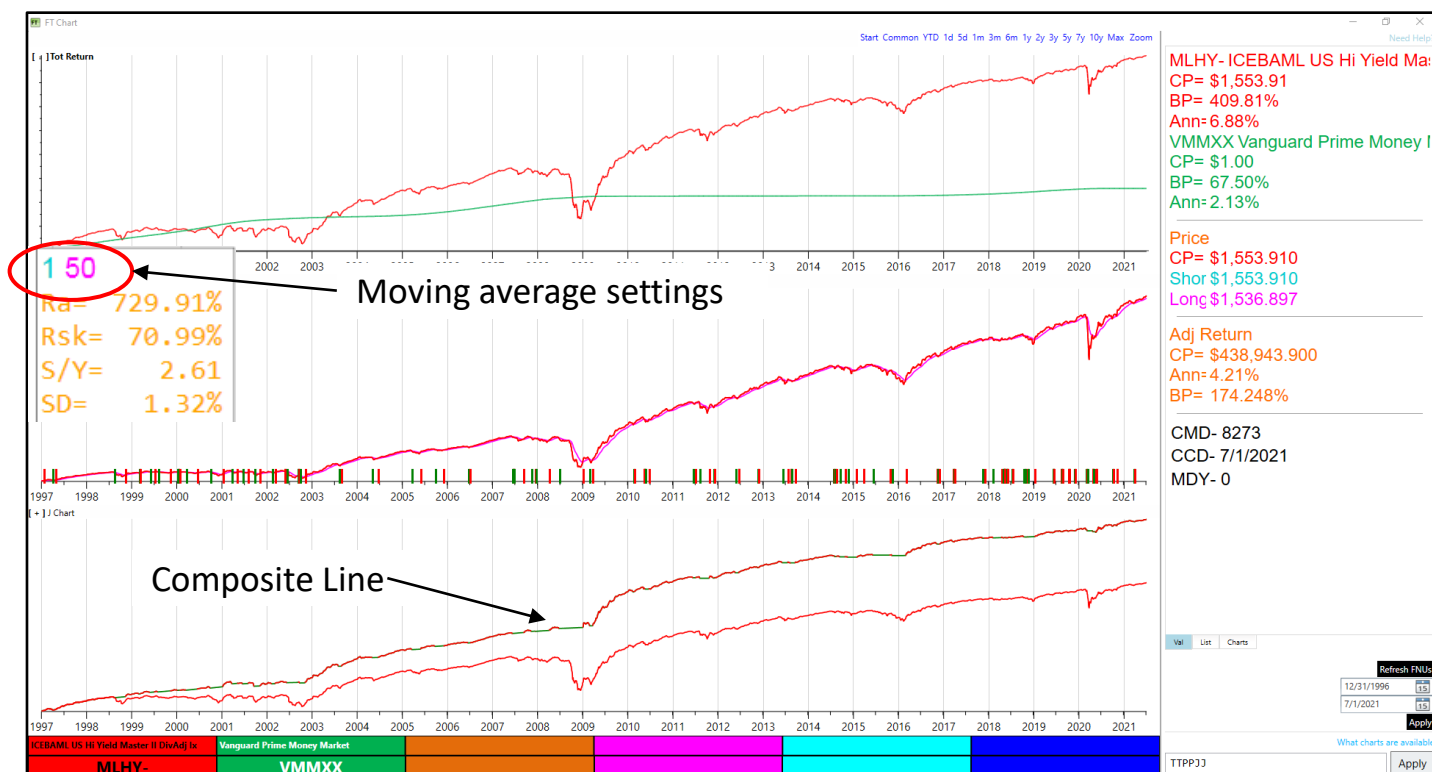
- The Chart Label Statistics for the J Chart show a comparison of the composite, red and green lines. Remember Chart Label Statistics are calculated for the entire time period displayed.
- The example below shows the results of trading between the Merrill Lynch High Yield Master II Index (red Color Cell) and the Vanguard Money Market (green Color Cell) timed with a 50-day moving average.
- Comparing the results of the composite line (first column) to the results of buying and holding the index (middle column) shows a significant increase in return (Return, Ann and UPI) and reduction of volatility (SD, MxDrw, UI).



Charts

Adjusted Return (J) Chart

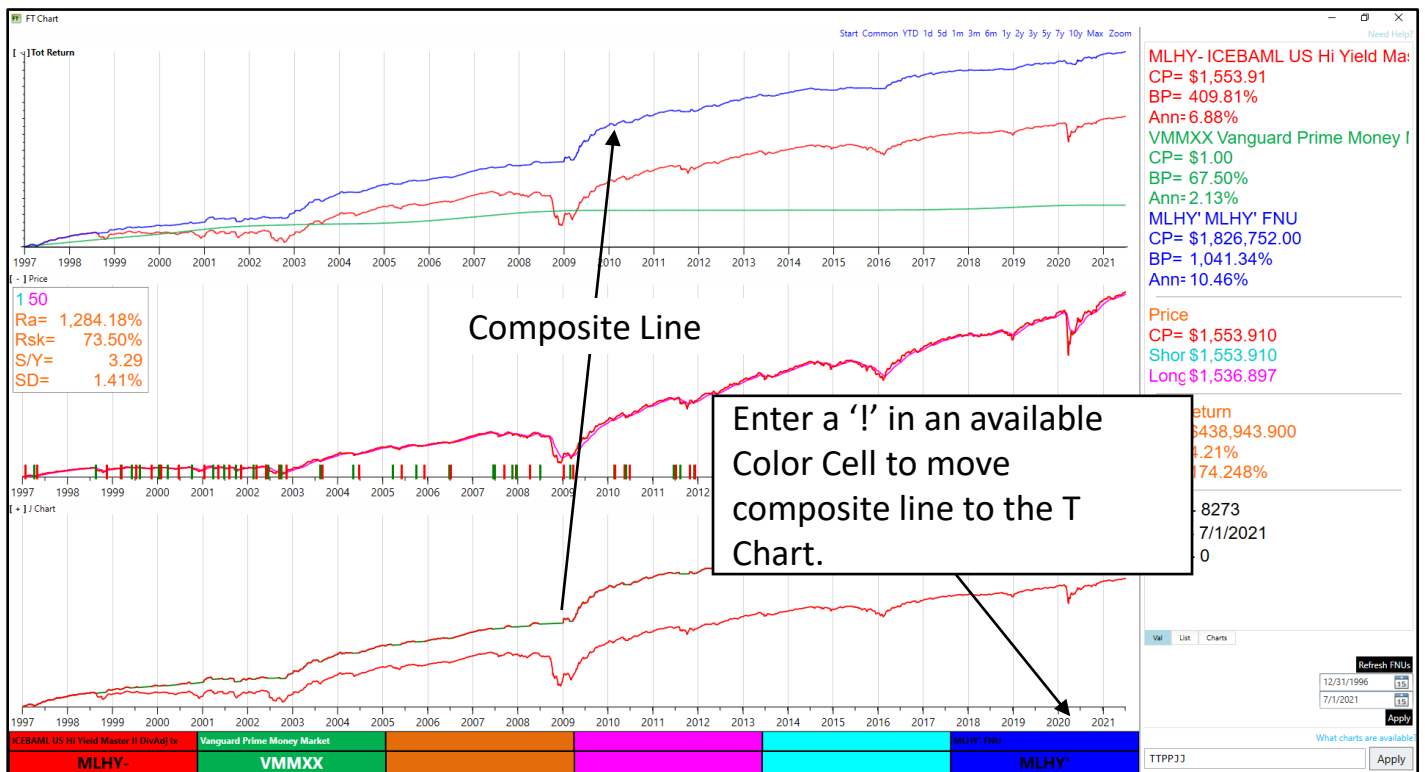
- It may be useful to move the composite line generated from the J Chart to one of the Color Cells.
- Start with a TTPPJ chart with the MLHY- (Merrill Lynch High Yield Master II Index) in the red Color Cell and VMMXX (Vanguard Money Market) in the green Color Cell.
- Set the parameters of the moving average to 1 and 50.
- The composite line shows the results of switching between high yield and money market as it crosses the 50-day moving average.



Charts

Adjusted Return (J) Chart

- Move the composite line to an available Color Cell to display the composite line on the T chart.
- Enter an '!' in the blue Color Cell; this moves the composite line to the blue Color Cell and gives it a symbol of MLHY'.

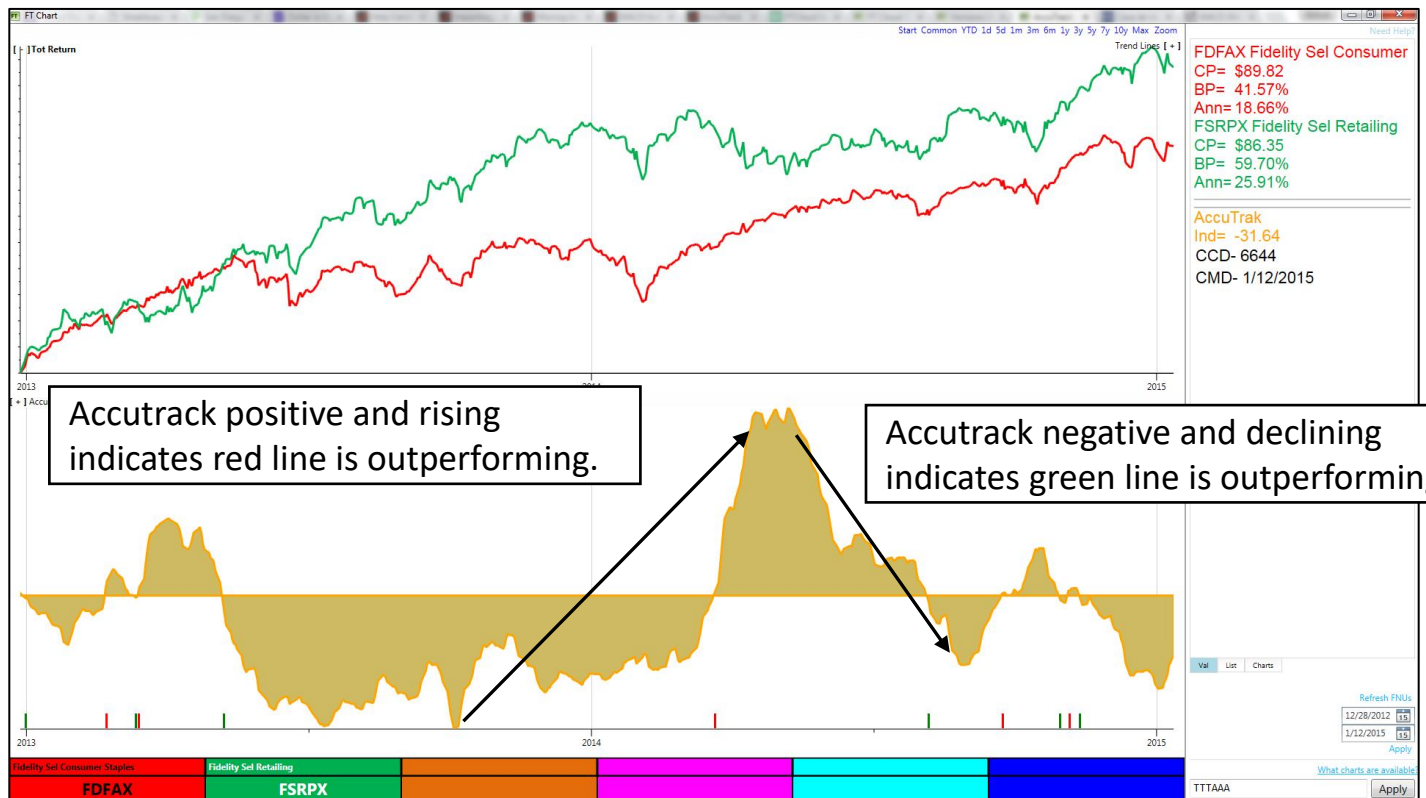


Additional Charts

Charts

Accutrack (A) Indicator

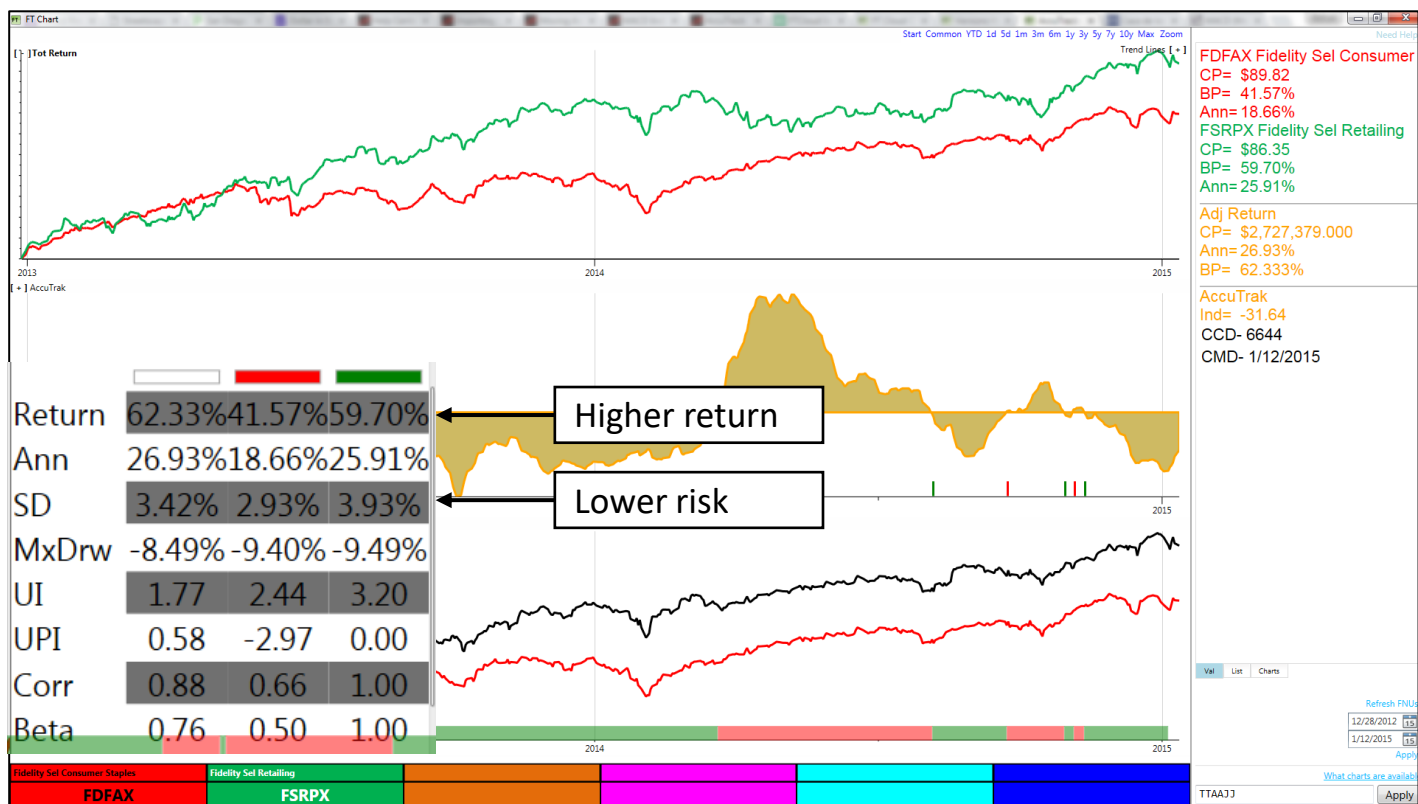
- Accutrack is a trend following indicator based on the price momentum of two funds.
- FT Cloud generates a signal when the price momentum of the red line changes relative to the green line.
- Accutrack was designed for pairs trading between funds that are not highly correlated:
 - US vs. International.
 - Oil vs. Transportation.
 - Consumer Discretionary vs. Consumer Staples.
 - Growth vs. Value.



Charts

Accutrack (A) Indicator

- Using the Accutrack with the J Chart shows the results of trading the signals with a one day trade delay.
- From 2014 – 2015, switching between Fidelity Select Consumer Discretionary (FDFAX) and Fidelity Select Retailing (FSRPX) based on Accutrack signals produced a higher return with lower risk than holding either FDFAX or FSRPX alone.

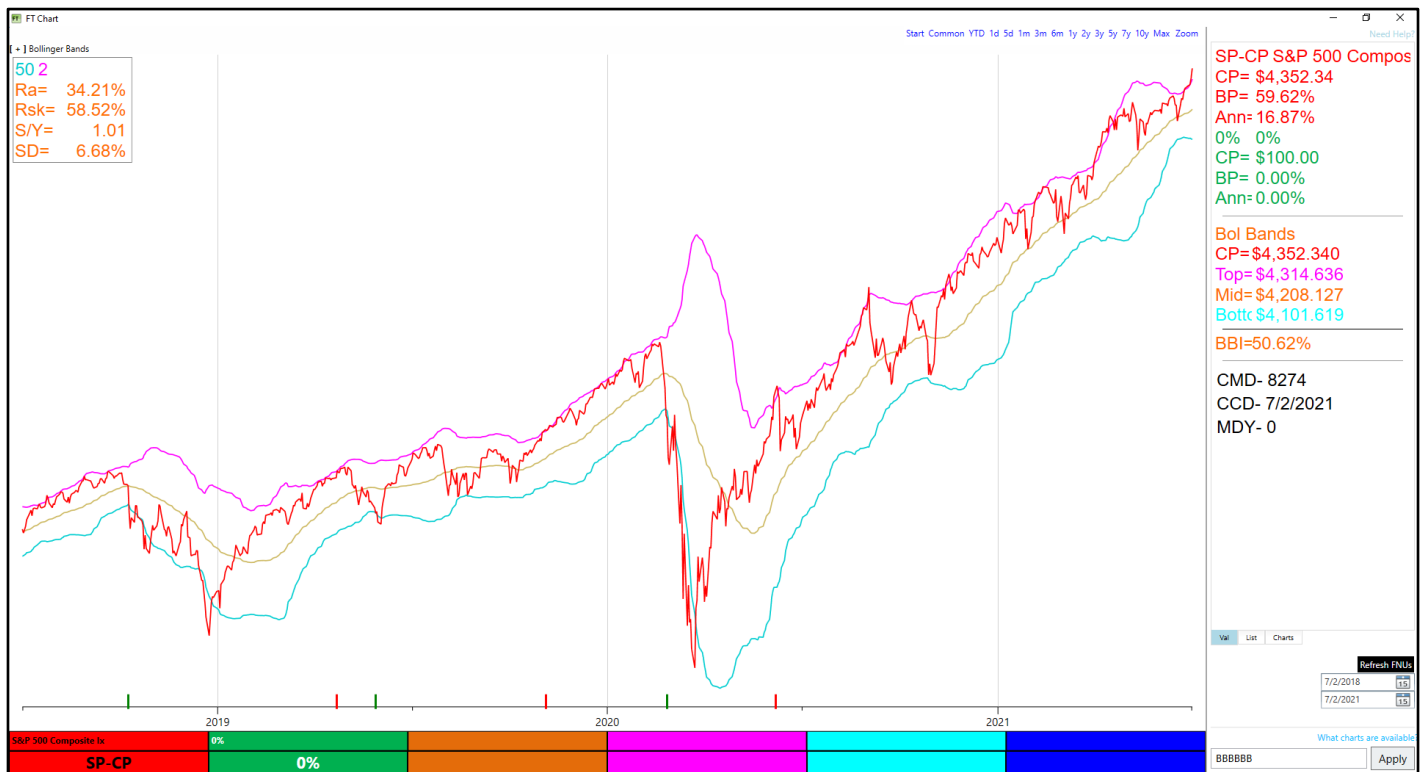


Important: Be aware that the Accutrack indicator is not appropriate when both the red and the green lines are trending down.

Charts

Bollinger Bands (B) Indicator

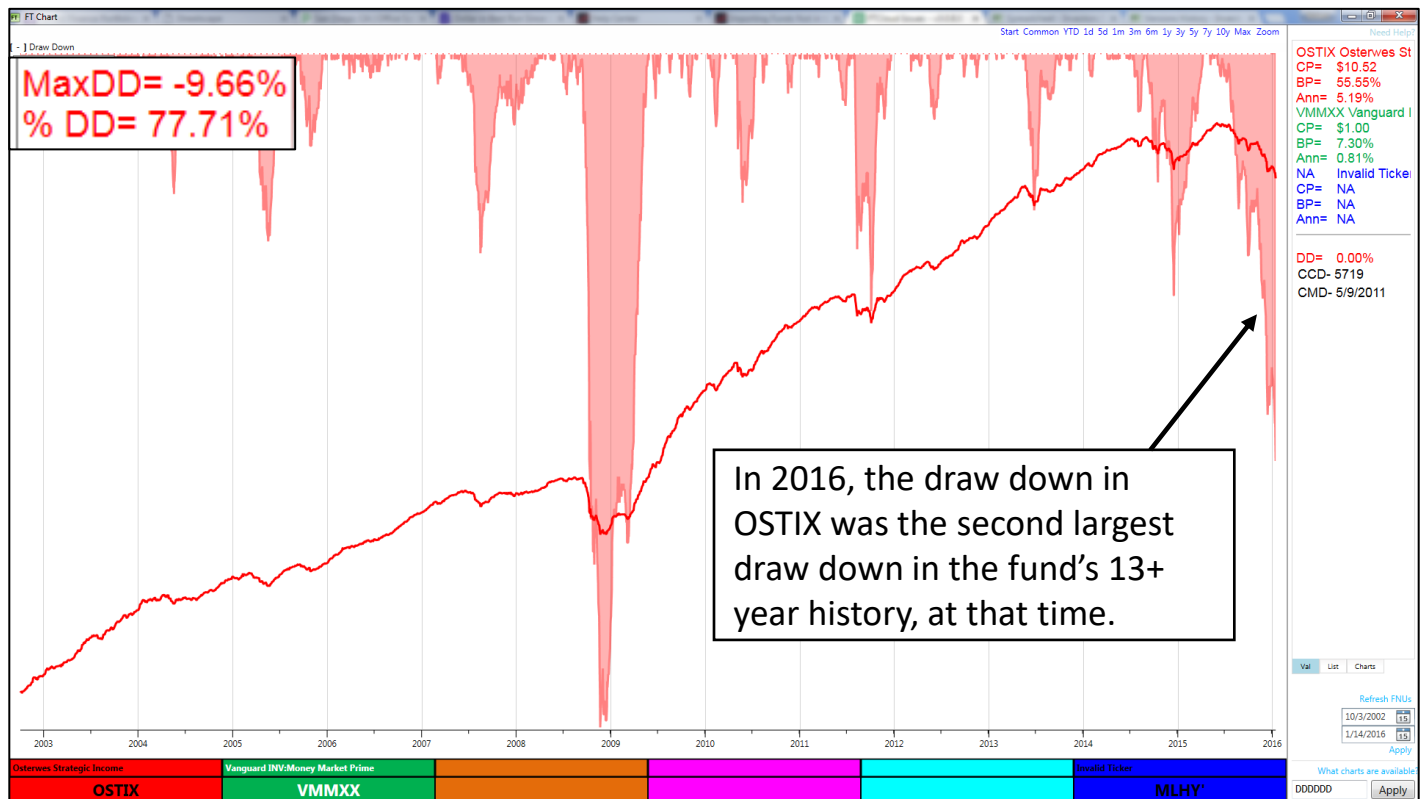
- Bollinger bands are volatility bands placed above and below a moving average of the issue in the red color cell.
- Volatility is based on standard deviation and will widen during volatile market periods and contract during more stable environments.
- There are two parameters – the length of the exponential moving average and the number of standard deviations to shift the upper and lower bands.
- FTCloud generates signals when the red line crosses above the upper band and below the lower band however they are not reliable for trading.



Charts

Max Draw Down (D) Chart

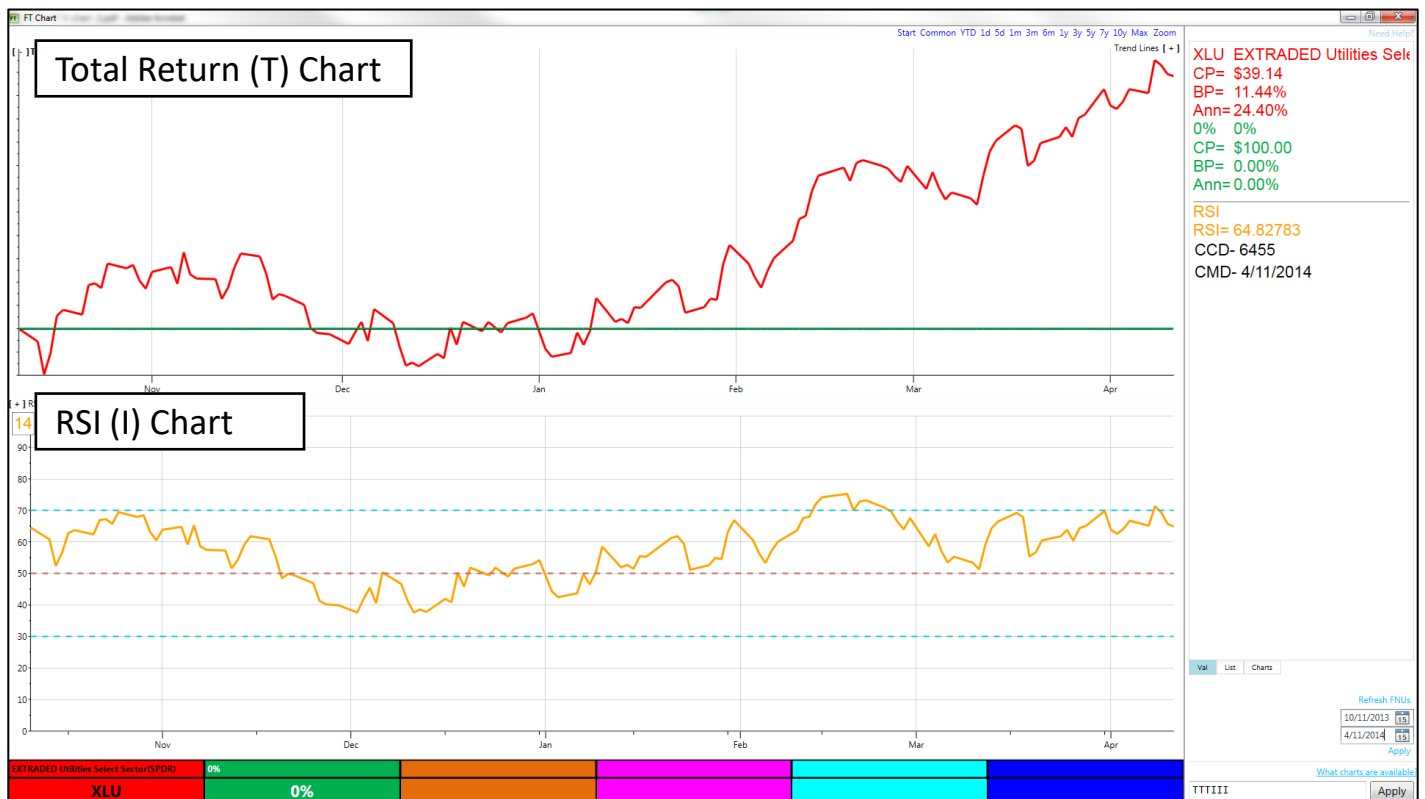
- The Max Draw Down Chart will provide a visual display of all draw downs along with the total return line for the red Color Cell.
- Draw down is defined as a % price decline from a peak to a trough before exceeding the previous peak.
- The chart label provides the maximum draw down for the time period displayed and the % of time that the issue is in a draw down state.
- There are no parameters for the Max Draw Down Chart.
- This chart provides a good visual representation of a draw down relative to previous draw downs.



Charts

RSI (I) Indicator

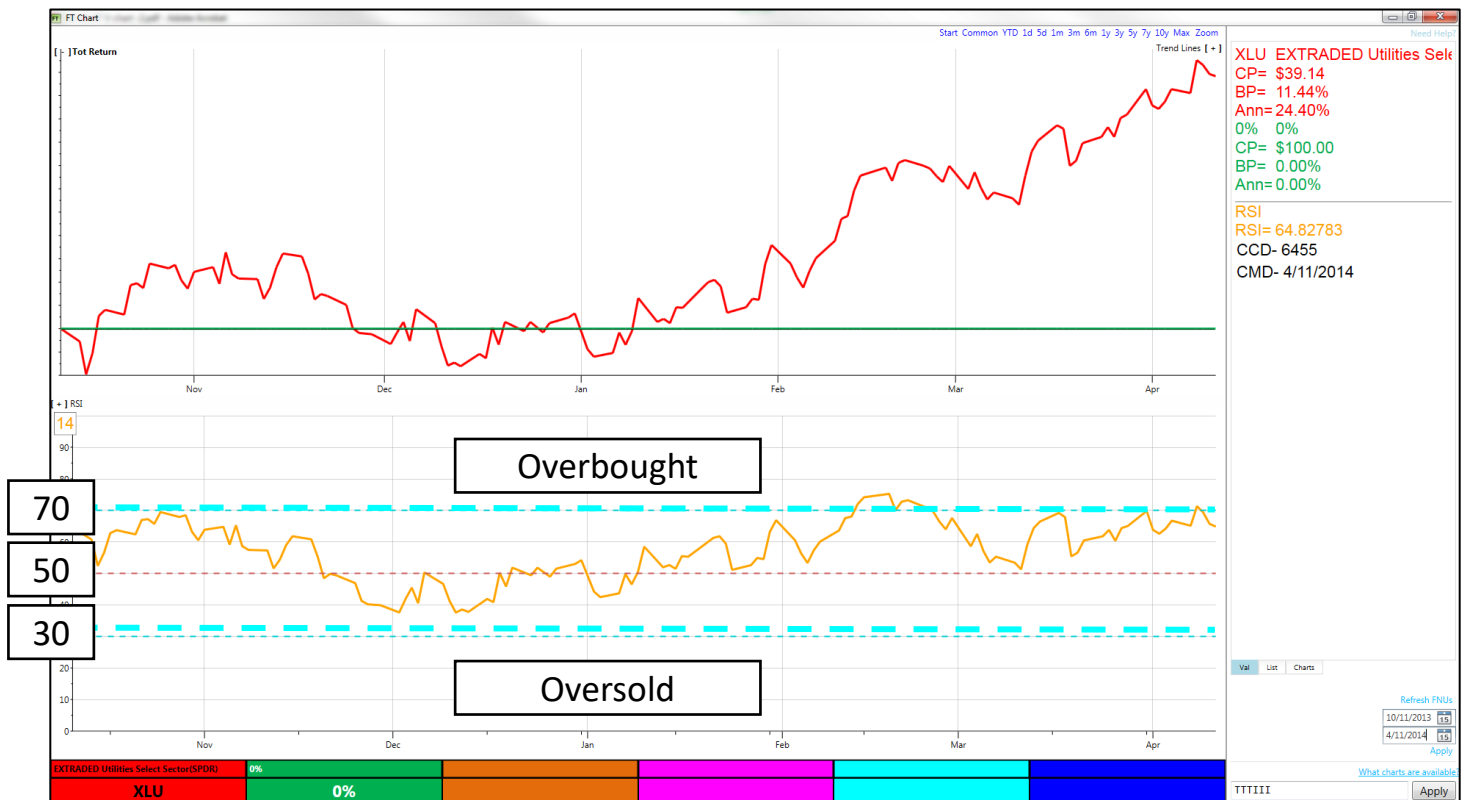
- The Relative Strength Index (RSI) was developed by J. Welles Wilder as a price momentum oscillator that is helpful for confirming a trend.
- The RSI is displayed on the I Chart in FT Cloud and is calculated for the issue in the red Color Cell; the lookback period (n) is the only parameter.
- RSI is calculated as $RSI = 100 - 100 / (1 + RS)$ where $RS = EMA(\text{price change up days, } n) / EMA(\text{price change down day, } n)$.
- By definition, the RSI value can be between 0 and 100.



Charts

RSI (I) Indicator

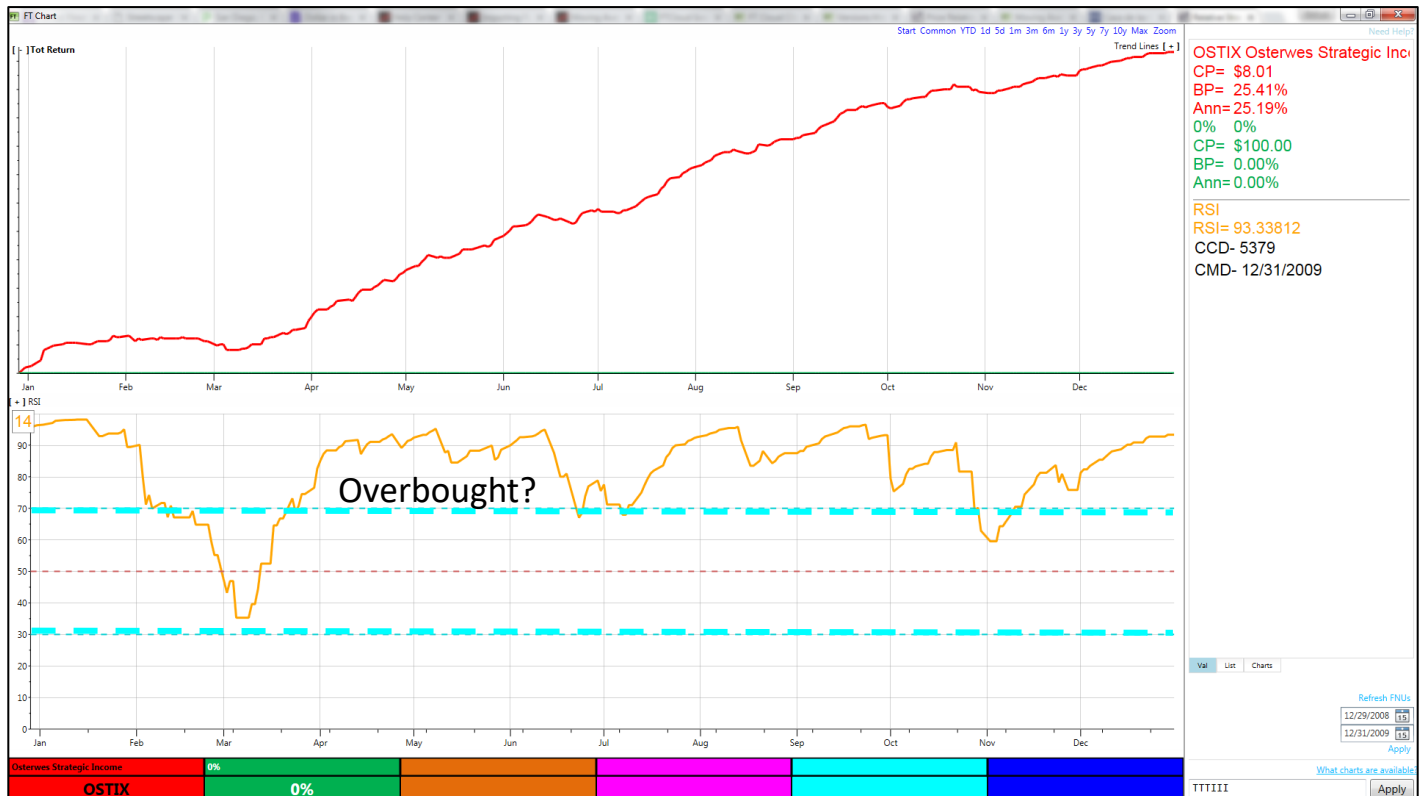
- Generally, RSI above 50 indicates an uptrend.
- Generally, RSI below 50 indicates a downtrend.
- In a trendless environment, RSI typically crosses back and forth the neutral 50 level.
- Wilder considered RSI to be overbought above 70 and oversold below 30, indicating that a trend reversal was likely.



Charts

RSI (I) Indicator

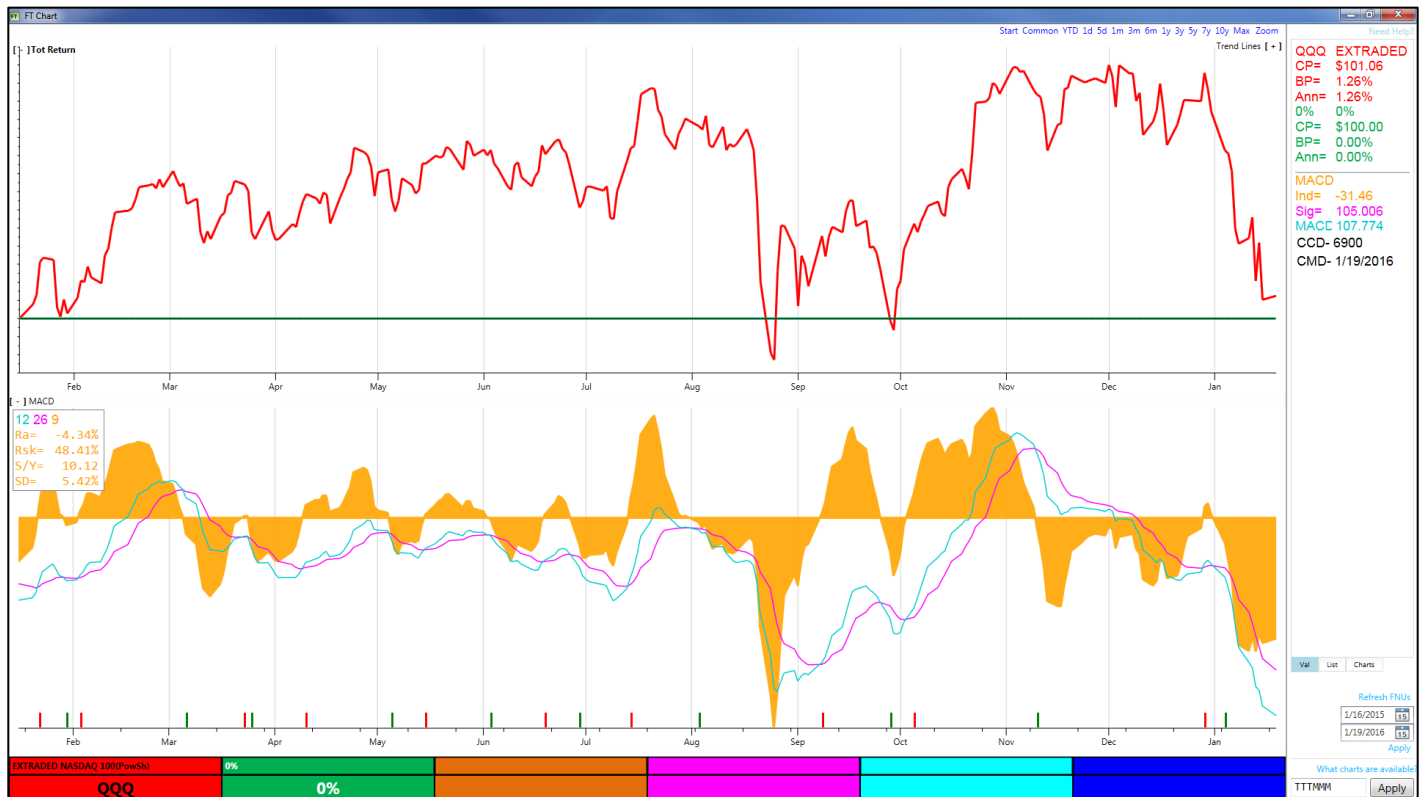
- RSI will remain above 50 during an uptrend (especially a strong uptrend).
- Use caution with using RSI 70 as an overbought signal. Certain funds can remain 'overbought' for an extended period of time.
- Selling when RSI crosses above 70 may get you out of a long-term uptrend too early.
- Conversely, RSI will remain below 50 during a downtrend (especially a strong downtrend). Buying when RSI crosses below 30 may get you into a fund in the early stages of a long-term downtrend.



Charts

MACD (M) Indicator

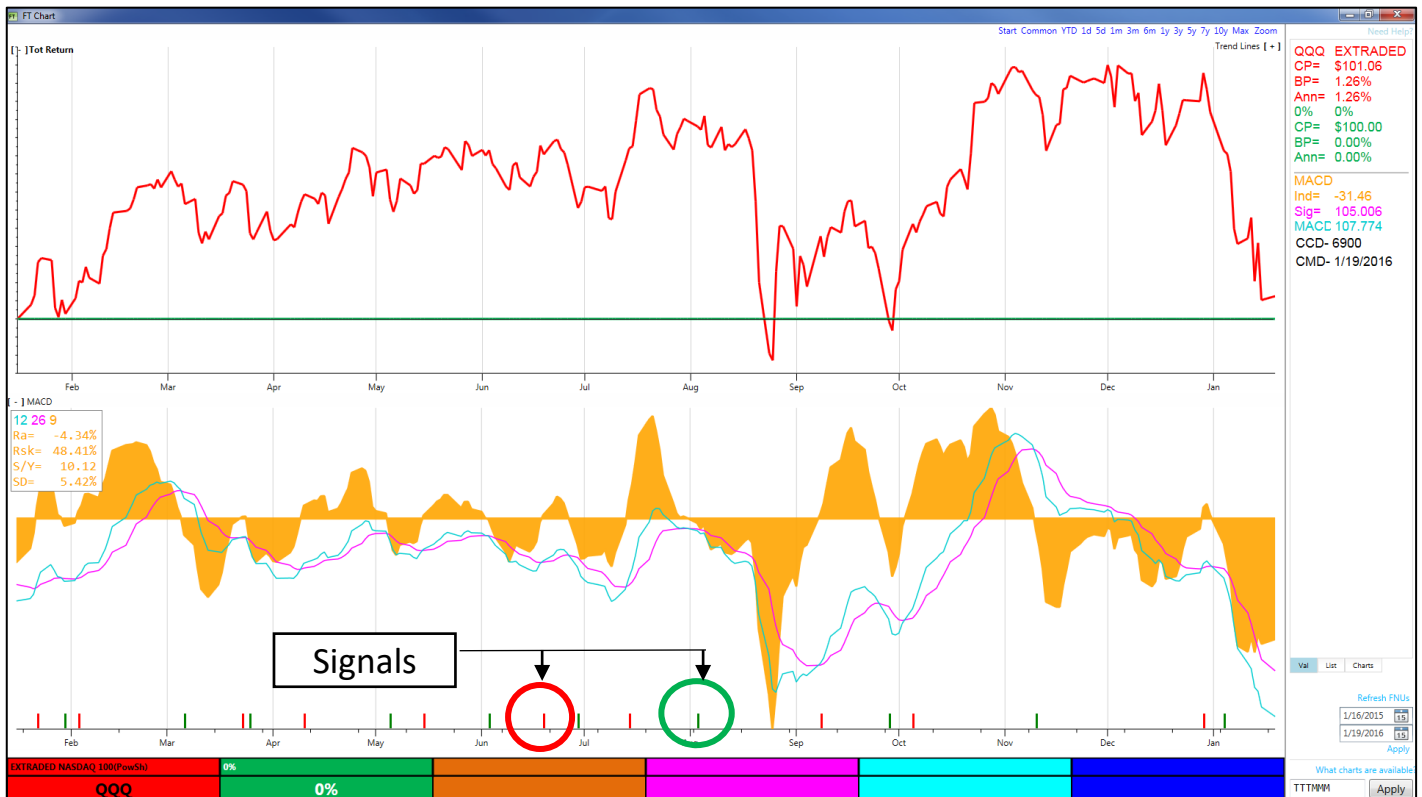
- Moving Average Convergence/Divergence (MACD) is a momentum indicator developed by Gerald Appel.
- There are three parameters to MACD.
 - Short (or fast) exponential moving average (typical value 12).
 - Long (or slow) exponential moving average (typical value 26).
 - Trigger – exponential moving average of MACD line (typical value 9).
- The MACD line is calculated on the red Color Cell by subtracting the long moving average from the short moving average.
- A moving average of the MACD line is used as a trigger or signal.
- The histogram plotted represents the difference between the MACD and trigger line.



Charts

MACD (M) Indicator

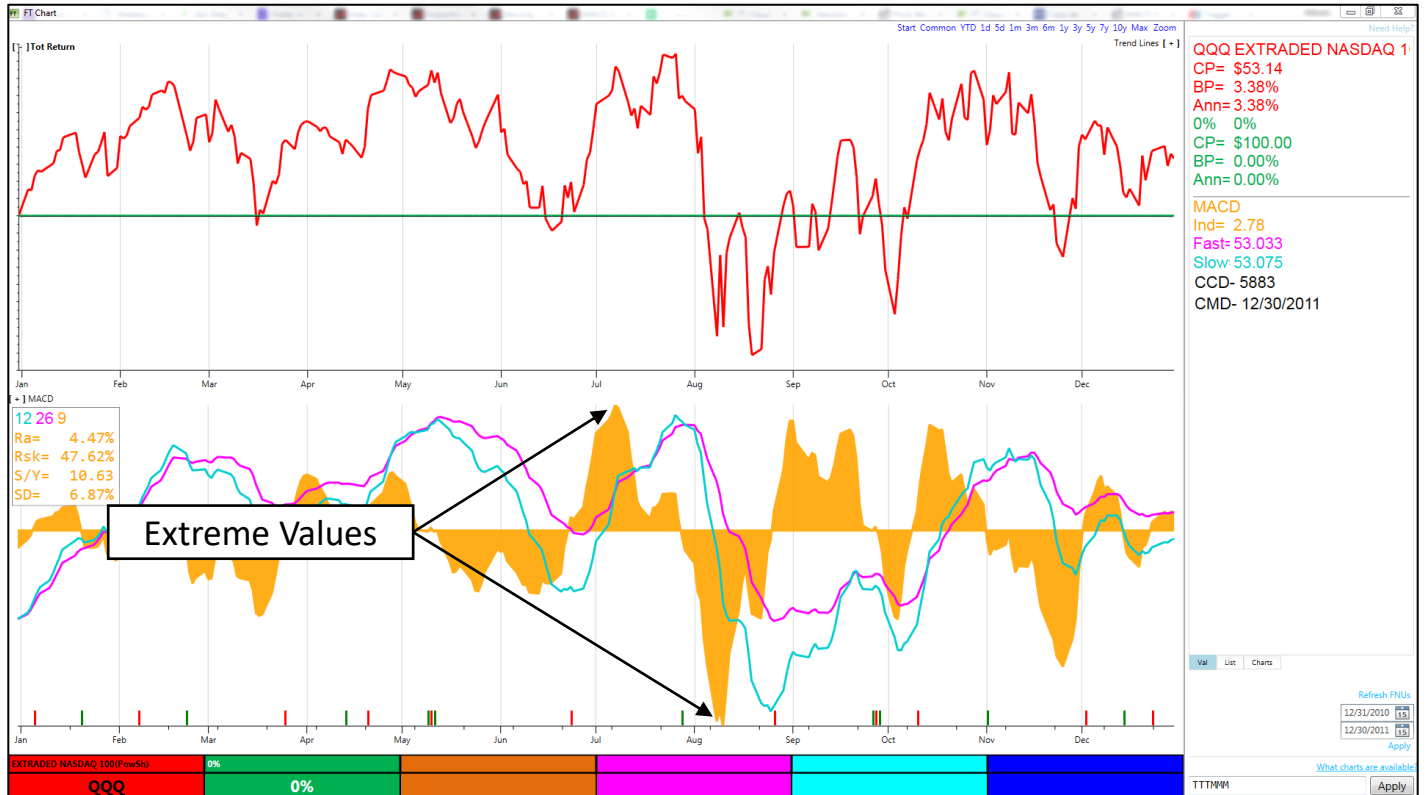
- MACD provides an indication of changes in momentum.
- When the MACD crosses above the centerline it is an indication of a buy signal. FT Cloud generates a red signal (buy the red Color Cell).
- When MACD crosses below the centerline, it is an indication of a sell signal. FT Cloud generates a green signal (sell the red Color Cell and buy the green Color cell).



Charts

MACD (M) Indicator

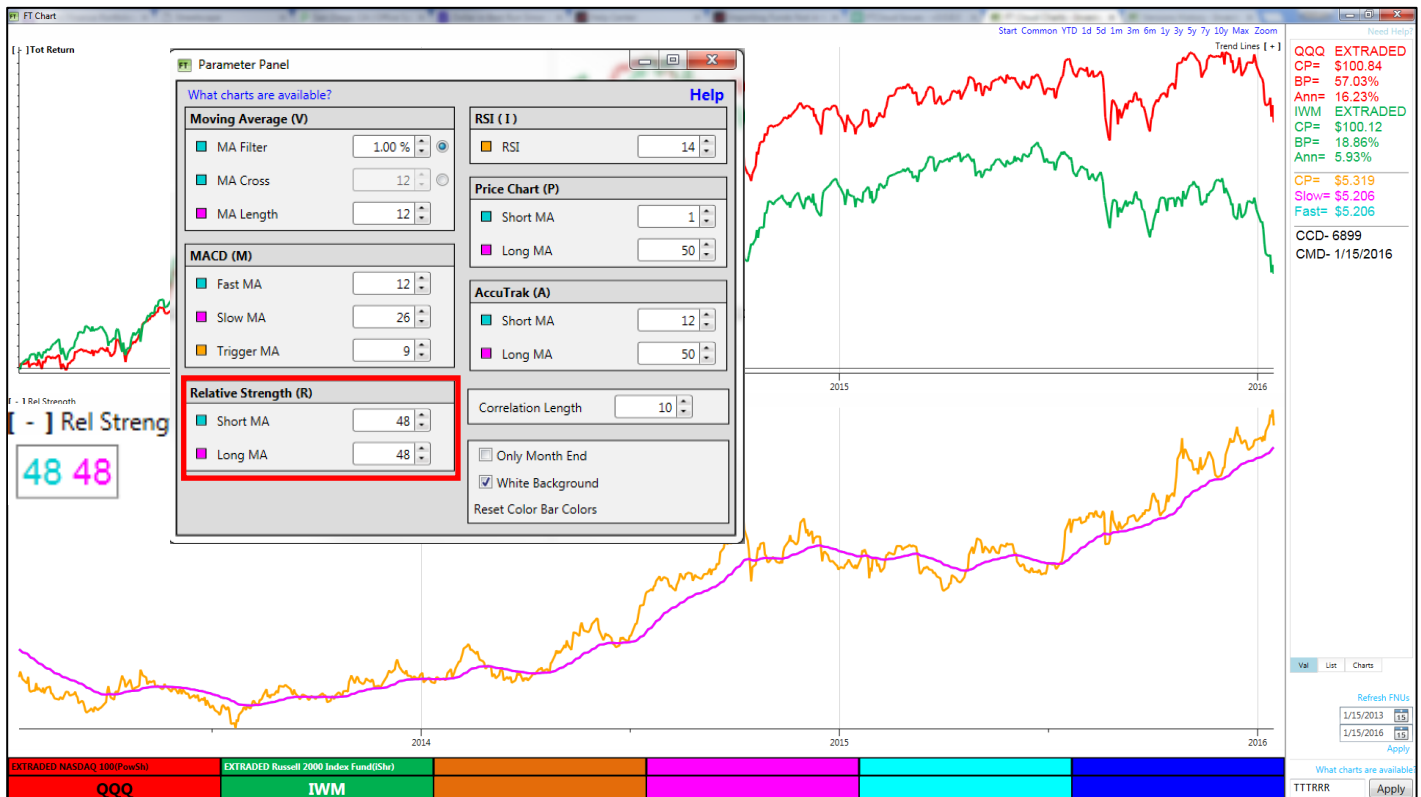
- Some chartists use extreme MACD values as overbought and oversold indicators.
- Extreme values may be an early indicator of a potential change in trend.



Charts

Relative Strength (R) Indicator

- The Relative Strength Chart compares the performance of the red line to the performance of the green line.
- The Relative Strength is displayed as a yellow line on the Relative Strength Chart. When the yellow line is rising, the red line is outperforming the green line. When the yellow line is falling, the red line is underperforming the green line.

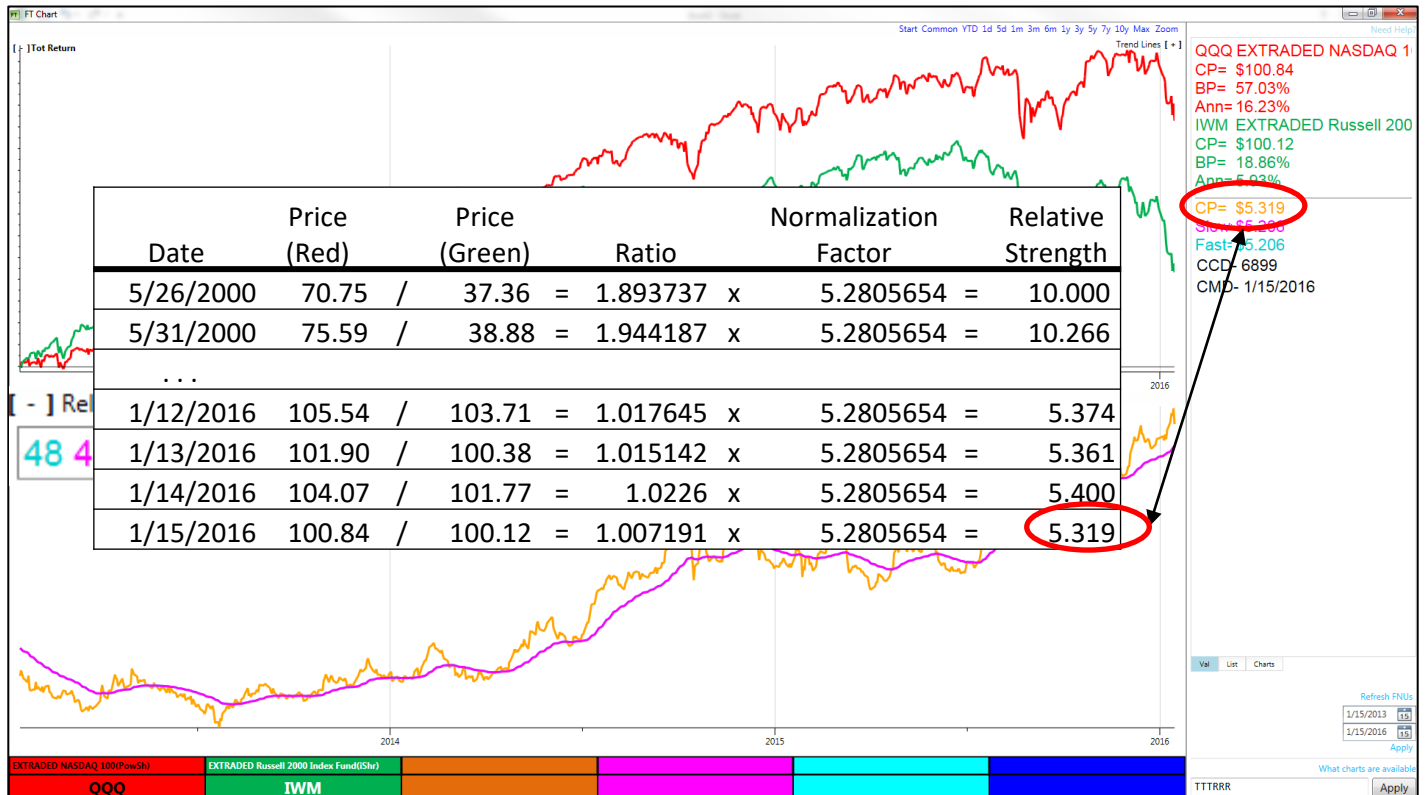


- There is a short and long moving average that can be set for the Relative Strength Chart using the Parameters Panel (right click the chart and select Parameters). By default, FT Cloud displays a single 48-day moving average.
- Focusing on the moving average allows us to focus on the overall trend and not the day-to-day changes in the relative strength line.

Charts

Relative Strength (R) Indicator

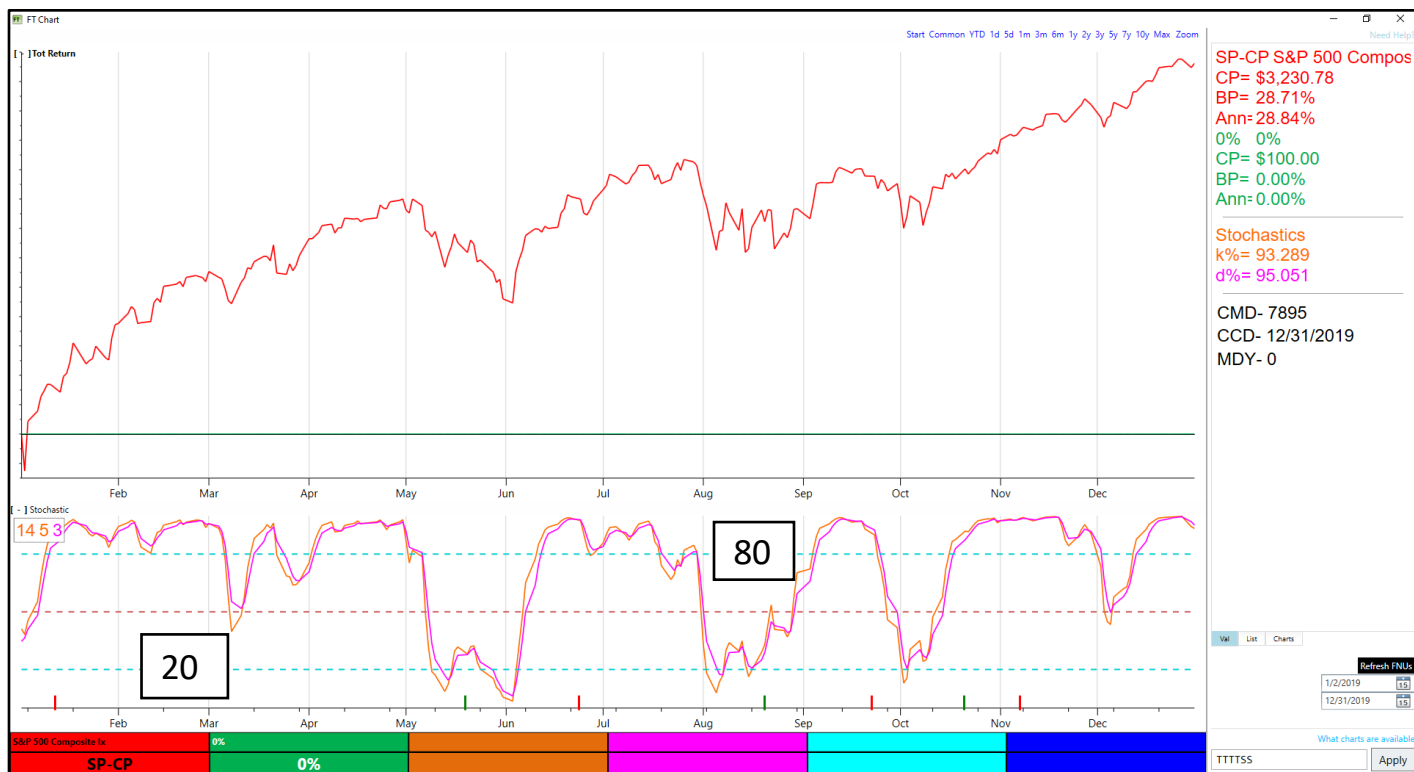
- Relative Strength is calculated by dividing the price of the red Color Cell by the price of the green Color Cell. That result (or ratio) is then multiplied by a normalization factor.
- The normalization factor is calculated on the first day the red and green Color Cell have a value in the database. The normalization factor sets the relative strength value equal to 10 on that day.
- All subsequent calculations use the same normalization factor to calculate the relative strength value.



Charts

Stochastic (S) Indicator

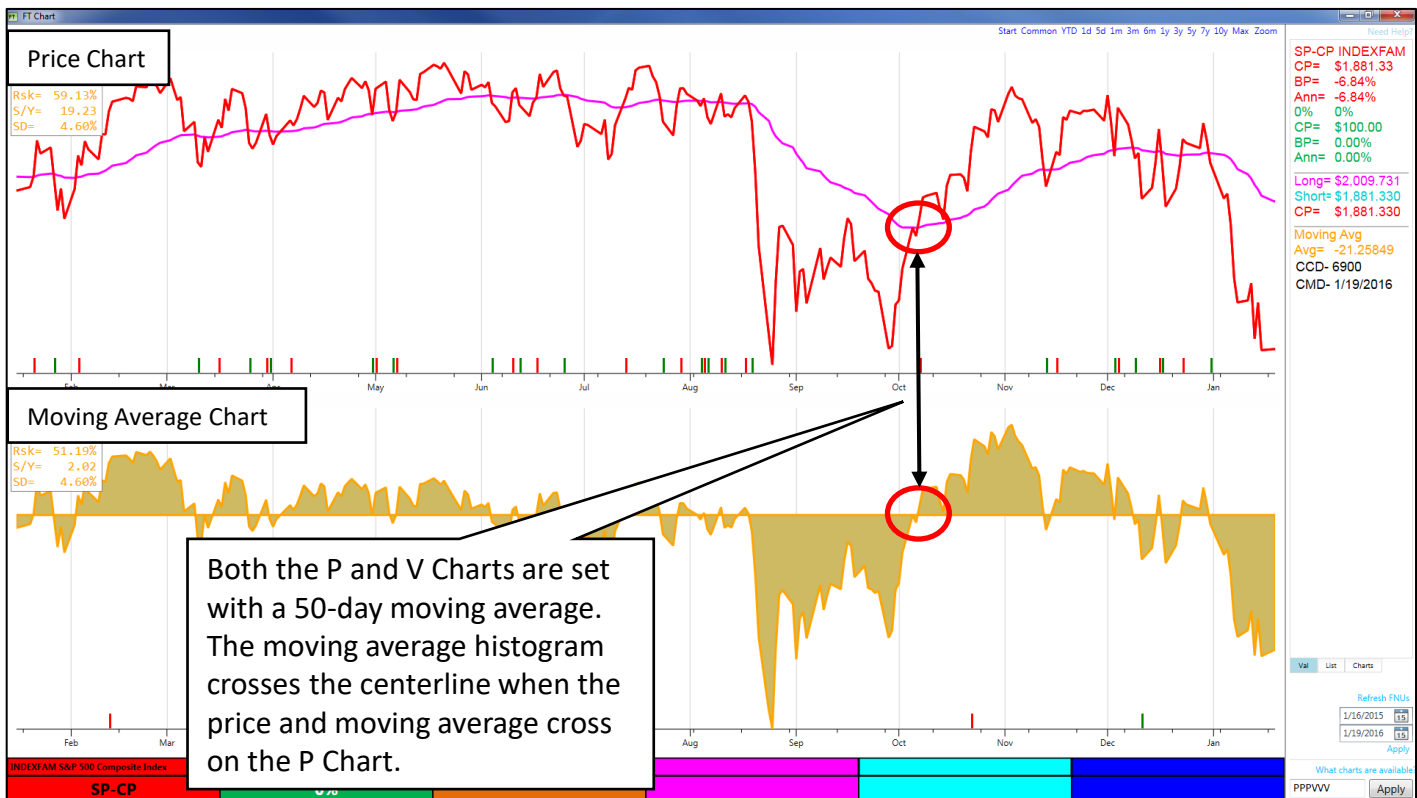
- The stochastic oscillator is a momentum indicator that shows the location of the close relative to the high-low range for a given time period.
- The stochastic indicator is range bound and can be used to indicate overbought and oversold conditions. Generally values above 80 indicate overbought and values below 20 indicate oversold.
- Two values are generated by FTCloud
 - $\%K = (\text{Current Close} - \text{Lowest Low}) / (\text{Highest High} - \text{Lowest Low}) * 100$
 - $\%D = \text{a smoothed } \%K$
- The typical look back period is 14 and the $\%D$ value is generally a 3-day moving average of $\%K$.



Charts

Moving Average (V) Indicator

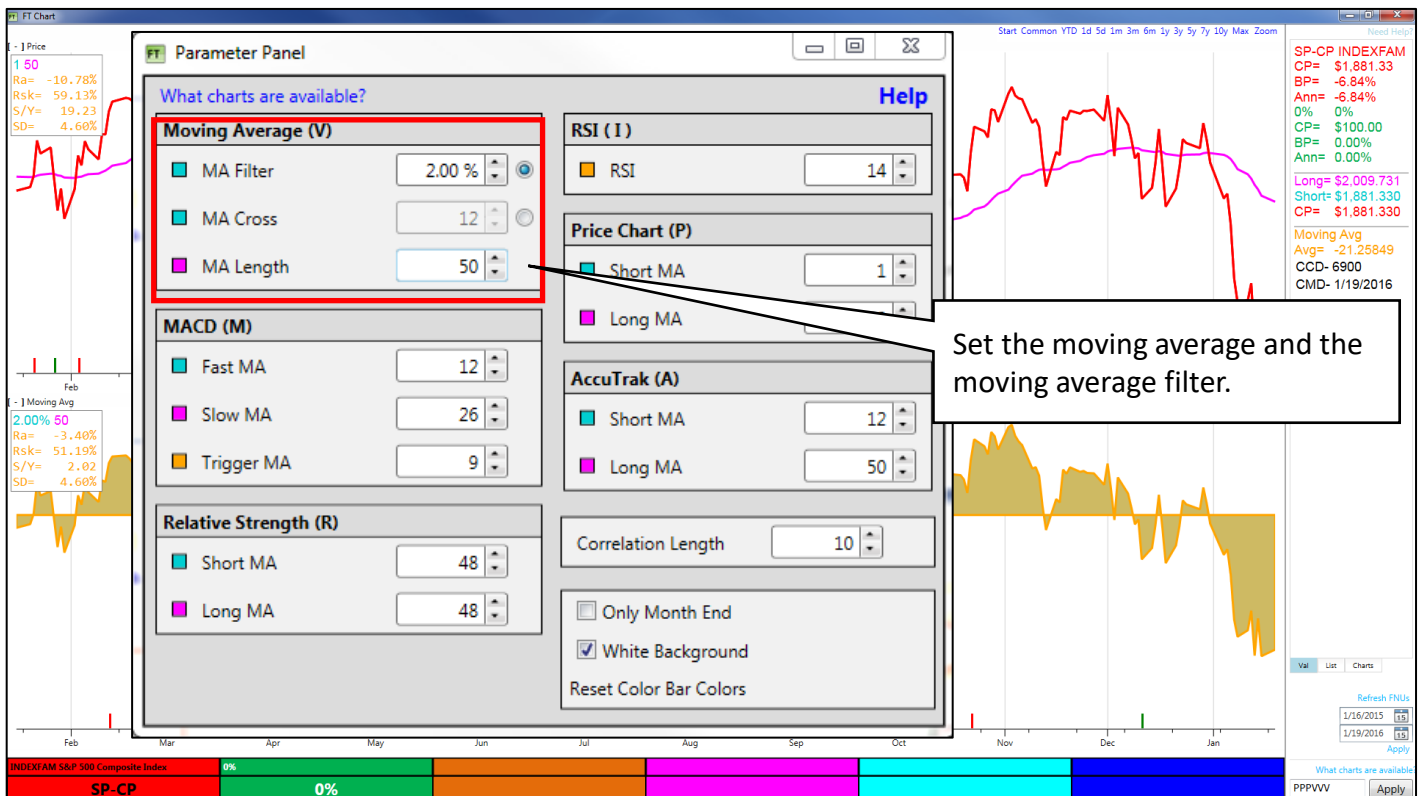
- The Moving Average Indicator is very similar to the Price (P) Chart, however, it allows the use of a moving average filter.
- The V Chart histogram plots the difference between the red Color Cell's price and its moving average.
 - A positive value indicates the price is above the moving average.
 - A negative value indicates that price is below the moving average.
- The histogram crosses the center line when the price line and the moving average cross.



Charts

Moving Average (V) Indicator

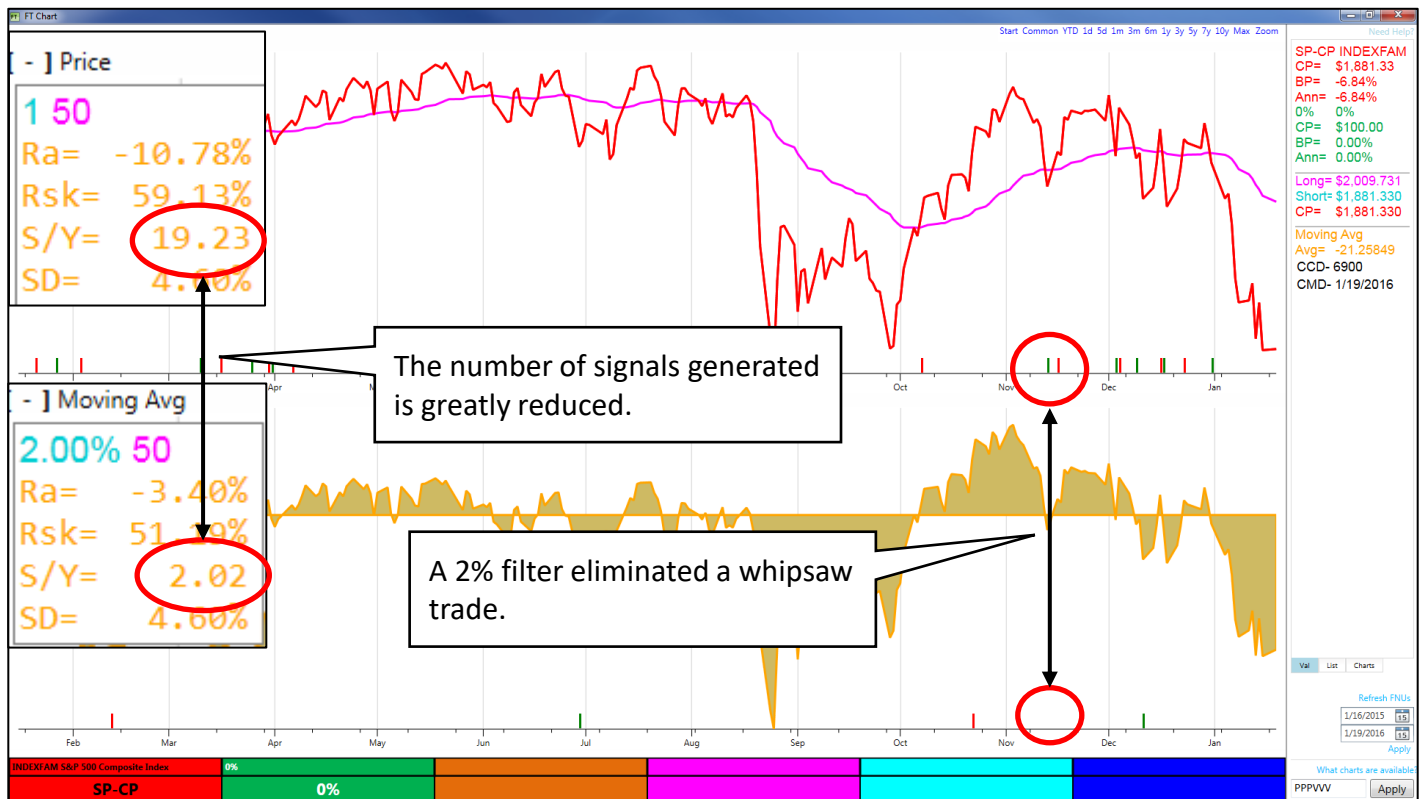
- The signals generated on the V Chart may be different than the signals generated on the P Chart as a result of the moving average filter.
- The filter setting requires the moving average to cross over the price line by a specified percentage before generating a signal.
- Set the moving average in the Parameters Panel by right clicking the chart area and selecting 'Parameters' or with the hot key U.



Charts

Moving Average (V) Indicator

- A 2% moving average filter means that the difference between the price and the moving average $> 2\%$.
- The moving average filter reduces the number of signals that are generated and can avoid whipsaws during trendless periods.



4. Spreadsheet – A Powerful Tool

This manual was prepared by Rob Bernstein, President of RGB Capital Group LLC and is provided for educational and discussion purposes only. This document does not constitute an offer to sell or a solicitation to buy a security and is not an offer to provide any specific investment advice. Past performance is not indicative of future results. Any questions regarding the content in this documents should be directed to Mr. Bernstein at rob@rgbcapitalgroup.com or 858-367-5200

Spreadsheet

Spreadsheet Basics

- The spreadsheet is a powerful tool that will allow you to sort and filter investments that meet your investment criteria.
- Mastering the spreadsheet is important to take full advantage of FT Cloud.
- Access the spreadsheet by selecting the Spreadsheet Tab.

The screenshot shows the FT Cloud interface with the Spreadsheet/Chart tab selected. The interface includes a top navigation bar with 'Login', 'Data', 'Reports', 'Spreadsheet/Chart', and 'FT Cloud'. Below this is a 'Compute' button and a 'Chart - Search - Refresh FNLs' section. The main area is a spreadsheet with columns for 'Ticker', 'Name', 'Return', 'Ann', 'UI', 'UPI', 'Max Draw', 'SD', 'MA1', 'MA2', 'Price', 'Alpha', 'Category', and 'Expense Ratio'. A 'Date Short Cuts' menu is visible above the spreadsheet, with options like 'Common YTD', '1d', '5d', '1m', '3m', '6m', '9m', '1Y', '3Y', '5Y', '7y', '10Y', and 'Max'. A 'Load Family Link' is located in the top right, with buttons for 'List', 'Tree', and 'Save Family'. A 'Statistical Fields' panel is on the right, listing various metrics with checkboxes and dropdowns. At the bottom, there is a 'Start/End Date' section with input fields for '7/2/2018' and '7/2/2021', and an 'Apply' button. Annotations with arrows point to the 'Spreadsheet Tab', 'Date Short Cuts', 'Load Family Link', 'Statistical Fields', and 'Start/End Date'.

Spreadsheet Tab

Date Short Cuts

Load Family Link

Statistical Fields

Start/End Date

Spreadsheet Results

Spreadsheet

Spreadsheet Basics

- The spreadsheet provides over 40 different data elements that can be included in the spreadsheet.
- Data elements can be included in the spreadsheet by checking the box next to the element in the Statistics Side Panel.
- After adding / removing data elements, press the 'Compute' button to recalculate the spreadsheet.
- Data elements include:
 - Risk metrics: Sharpe Ratio, Ulcer Index, Maximum Drawdown.
 - Return calculations : YTD, 1-Year, 3-Year, 5-Year and user-defined periods.
 - Other metrics: market cap, shares outstanding, 52-week high/low.

The screenshot displays the FT Cloud spreadsheet interface. The main area shows a table of ETFs with columns for Ticker, Name, Return, Ann, UI, UPI, Max Draw, SD, MA1, MA2, Price, Alpha, and Category. A 'Compute' button is highlighted in the top left. A 'Stats' side panel on the right lists 40 data elements, many of which are checked. Two callout boxes provide instructions: one points to the 'Compute' button and another points to the 'Stats' panel.

Callout 1: Press 'Compute' after making changes to the spreadsheet.

Callout 2: Selecting/Deselecting a data element will include/exclude that element from the spreadsheet.

1	AAA	AA4 Prio	Return	Ann	UI	UPI	Max Draw	SD	MA1	MA2	Price	Alpha	Category	StdDev
1	AAA	AA4 Prio	0.61%	0.20%	0.14	-20.42	-0.66%	0.13%	24.98	24.94	25.00	-22.91%	Bank Loan	0.25%
2	AA4		6.58	1.79	-18.72%	4.38%	18.07	17.99	17.78	27.93%	Comm	4.60%	1.10%	
3	AA4		12.63	0.44	-40.16%	7.41%	65.76	61.95	66.63	4.60%			0.70%	
4	AA4		8.50	1.00	-29.52%	6.76%							0.88%	
5	AB		5.60	0.10	-27.82%	4.25%							0.55%	
6	AC		13.25	3.23	-43.70%	9.93%							0.79%	
7	AC		2.88	1.64	-14.20%	3.04%							0.16%	
8	AC		6.66	1.69	-32.55%	5.06%							0.66%	
9	AC		0.16	-10.94	-2.01%	0.60%							0.75%	
10	AC		0.70	20.42	-5.84%	2.65%							0.75%	
11	AC		0.47	14.27	-4.21%	1.78%							0.35%	
12	ACWF	iShares Edge MSCI Multifactor Global ETF	36.67%	10.98%	8.16	0.97	-34.13%	6.26%						0.32%
13	ACWI	iShares MSCI ACWI ETF	52.49%	15.10%	7.08	1.70	-33.52%	6.22%						1.46%
14	ACWV	iShares Edge MSCI Min Vol Global ETF	33.59%	10.13%	5.72	1.24	-28.82%	4.91%						0.32%
15	ACWX	iShares MSCI ACWI xUS ETF	32.43%	9.82%	8.34	0.81	-34.40%	6.16%						1.99%
16	ADFI	Anfield Dynamic Fixed Income ETF	-1.96%	-0.66%	1.03	-3.60	-3.93%	0.45%						0.78%
17	ADIV	SmartETFs Asia Pfc: Dvnd Bldr: ETF	1.66%	0.55%	0.63	-3.97	-6.07%	1.09%						0.79%
18	ADME	Aptus Drawdown Managed Equity ETF	21.00%	6.56%	14.15	0.25	-27.49%	4.78%						0.30%
19	ADRE	Invesco BLDRS Emerging Mkts 50 ADR ETF	46.54%	13.58%	10.78	0.98	-34.30%	7.48%	56.73	54.46	56.83	23.02%	Diversified Emerging Mkts	1.46%
20	AESR	Anfield US Equity Sector Rotation ETF	39.97%	11.86%	5.43	1.62	-28.24%	5.46%	13.28	12.29	13.79	16.45%	Large Blend	1.21%
21	AFIF	Anfield Universal Fixed Income ETF	2.05%	0.68%	1.81	-1.30	-9.37%	2.41%	9.71	9.69	9.75	-21.47%	Multisector Bond	0.79%
22	AFK	VanEck Vectors Africa ETF	4.36%	1.43%	16.38	-0.10	-47.65%	7.02%	22.03	20.62	21.85	-19.16%	Miscellaneous Region	0.55%
23	AFIL	First Trust Active Factor Large Cap ETF	31.12%	9.45%	6.69	0.96	-35.78%	5.73%	24.92	23.14	25.66	7.60%	Large Blend	0.65%
24	AFMC	First Trust Active Factor Mid Cap ETF	29.06%	8.88%	8.99	0.65	-38.87%	6.40%	25.10	22.84	25.34	5.54%	Mid-Cap Blend	0.77%
25	AFSM	First Trust Active Factor Small Cap ETF	33.97%	10.24%	10.89	0.66	-43.57%	7.49%	25.83	23.52	26.61	10.45%	Small Blend	0.70%
26	AFTY	Pacer CSOP FTSE China A50 ETF	33.99%	10.08%	6.50	1.08	-19.74%	5.69%	23.25	22.22	22.54	9.87%	China Region	0.03%
27	AGG	iShares Core US Aggregate Bond ETF	18.96%	5.36%	1.48	1.57	-9.58%	1.58%	114.57	114.66	115.36	-6.56%	Intermediate Core Bond	0.12%
28	AGGY	WisdomTree Yield Enhanced US Aggt Bd ETF	18.06%	5.69%	2.04	1.30	-13.53%	1.61%	51.84	51.87	52.30	-5.46%	Intermediate Core Bond	0.50%
29	AGND	Global X Aging Population ETF	52.35%	15.07%	6.63	1.81	-30.59%	6.11%	29.68	27.91	30.85	28.84%	Health	1.55%
30	AGOX	Adaptive Growth Opportunities ETF	7.03%	2.29%	0.21	-3.66	-2.77%	0.96%	25.58	24.96	26.33	-16.48%	Tactical Allocation	0.95%
31	AGQ	ProShares Ultra Silver ETF	65.27%	18.23%	26.14	0.58	-66.14%	18.55%	48.75	46.58	47.45	41.76%	Trading--Leveraged Commodity	0.24%
32	AGT	iShares MSCI Argentina & Gbl Expsr ETF	19.57%	6.14%	22.30	1.44	-36.72%	10.54%	26.37	24.70	26.28	-3.94%	Miscellaneous Region	0.20%
33	AGZ	iShares Agency Bond ETF	13.06%	4.18%	0.78	1.45	-2.24%	0.75%	118.16	118.16	118.30	-10.46%	Short Government	0.23%
34	AGZD	WisdomTree Interest RHdgUS Aggt Bd ETF	6.14%	2.01%	1.14	-0.91	-8.44%	1.18%	46.96	46.76	47.08	-17.38%	Nontraditional Bond	0.50%
35	AIA	iShares Asia 50 ETF	55.05%	15.74%	8.17	1.55	-28.12%	7.01%	91.05	86.56	90.37	31.53%	Pacific/Asia ex-Japan Stk	

Current Family: ALL - ETF Start/End: 7/2/20

Spreadsheet

Spreadsheet Basics

- The columns in the spreadsheet can be rearranged based on a user's preferences.
- To move a column, click and hold the column header. The column header will change to a light yellow color once you start to move it.
- Drag the column to the desired location. The location will be marked with a dark line.

The screenshot shows the FT Cloud interface with a spreadsheet of financial data. The 'Mkt Cap (Mil)' column header is highlighted in light yellow, indicating it is being moved. A callout box with an arrow pointing to the header contains the following text:

Click and hold a column header. Once you start to move the header it will change to a light yellow color.

Drag to a new location.

Ticker	Name	Start Date	Price	Return	Ann	UI	UPI	Max Draw	SD	Mkt Cap (Mil)	
1	FNGD	MicroSectors FANG-3X Inverse Lvrgrd ETN	1/23/2018	2.41	-99.01%	-78.56%	75.91	-1.08	-99.54%	1%	43.38
2	RJN	ELEMENTS Rogers Int'l Commodity Energy ETN	10/19/2007	2.47	-24.46%	-8.93%	39.33	-0.30	11.84%	3.99	
3	FNGZ	MicroSectors FANG-2X Inverse Lvrgrd ETN	8/6/2018	2.80	-94.31%					2.80	
4	DZZ	DB Gold Double Short ETN	2/28/2008	2.81	-53.48%					7.27	
5	PXJ	Invesco Dynamic Oil & Gas Services ETF	10/26/2005	3.99	-54.05%					45.25	
6	GRU	ELEMENTS MLCX Grains ETN	2/14/2008	4.46	35.15%					5.96	
7	TECS	Direxion Daily Technology Bear 3X ETF	12/17/2008	4.89	-97.84%					56.80	
8	TRYP	SonicShares Airlines Htls Crs Lns ETF	5/13/2021	5.10	-0.20%					3.98	
9	DRV	Direxion Daily MSCI Real Est Bear 3X ETF	7/16/2009	5.24	-89.18%					18.09	
10	USOI	Credit Suisse X-Lnks Crde OIShrsCvCIETN	5/3/2017	5.37	-58.92%					98.38	

Spreadsheet

Spreadsheet Basics

- You can save a spreadsheet configuration for future use. This is helpful so that you can switch spreadsheet layouts that you use frequently.
- Select the Options button and select 'Save Layout'. Enter a name for the spreadsheet layout.
- Use 'Load Layout' under the Options menu to retrieve the saved layout.

The screenshot shows the FT Cloud interface with a spreadsheet of asset data. The 'Options' menu is open, and 'Save Layout' is highlighted. A 'Save Assets' dialog box is overlaid on the spreadsheet, prompting the user to name the layout.

After selecting 'Save Layout' a window will appear that will allow you to type the name of the spreadsheet.

Ticker	Name	Return	Ann	UI	UPI	Max Draw	SD	Price	
1	AADR	AdvisorShares DorsyWrgt ADR ETF	186.49%	3.26%	6.68	-0.12	-45.00%	3.41%	66.63
2	BEDZ	AdvisorShares Hotel ETF	-1.04%	-0.03%	0.30	-13.49	-8.24%	0.49%	24.69
			2.04%	2.17	-0.93	-33.83%	2.00%	47.18	
			4.23%	3.77	0.05	-35.68%	2.62%	95.84	
			1.19%						
			0.35%						
			1.28%						
			-3.22%	1					
			1.21%						
			0.22%						
			0.8%	3					
			0.24%						
			0.58%						
			1.53%	2.61	-0.97	-31.79%	1.81%	40.60	
16	QPT	AdvisorShares Q Portfolio Blind Allc ETF	3.04%	0.09%	0.45	-8.72	-8.33%	0.47%	25.74
17	QPX	AdvisorShares Q Dynamic Growth ETF	14.00%	0.40%	0.45	-8.21	-9.88%	0.70%	28.42

Spreadsheet

Spreadsheet Basics

- The spreadsheet can be ranked by clicking the header row for a particular column.
 - Click column header once to rank in ascending order.
 - Click a second time to rank in descending order.
- This feature is useful to filter funds and stocks that meet certain criteria. For example:
 - Funds with the highest annualized return.
 - Funds with the best Ulcer Performance Index (a measure of risk adjusted return).
 - Funds with the lowest Maximum Draw Down.

The screenshot shows the FT Cloud interface with a spreadsheet of fund data. The 'Ann' column header is highlighted with a red box, and a callout box explains that the 'Ann' symbol indicates ascending sorting, while a downward arrow indicates descending sorting.

Ticker	Name	Return	Ann	UI	UPI	Max Draw	SD	Price
1	FNGU MicroSectors FANG 3X Leveraged ETN	422.71%	73.55%	39.08	1.80	-76.77%	26.85%	38.79
2	FNGO MicroSectors FANG 2x Leveraged ETN	363.09%				60.29%	18.26%	47.55
3	SOXL Direxion Daily Semiconduct Bull 3X ETF	357.49%	Ann			80.38%	30.22%	43.32
4	TQQQ ProShares UltraPro QQQ ETF	334.85%				69.92%	22.35%	126.72
5	TECL Direxion Daily Technology Bull 3X ETF	328.56%		25.10	2.37	-75.10%	24.47%	58.13
6	TAN Invesco Sc			28	3.28	-46.92%	12.56%	88.18
7	ROM ProShares			94	3.32	-54.94%	16.38%	99.00
8	WEBL Direxion D			25	3.04	-70.04%	18.86%	92.26
9	PBW Invesco W			06	3.25	-48.89%	12.01%	90.45
10	CNRG SPDR S&P			45	3.82	-44.22%	10.55%	104.91
11	QCLN First Trust			11	3.82	-45.04%	11.11%	68.46
12	QLD ProShares			45	3.23	-51.72%	15.21%	73.48
13	USD ProShares			37	2.39	-61.45%	20.52%	35.87

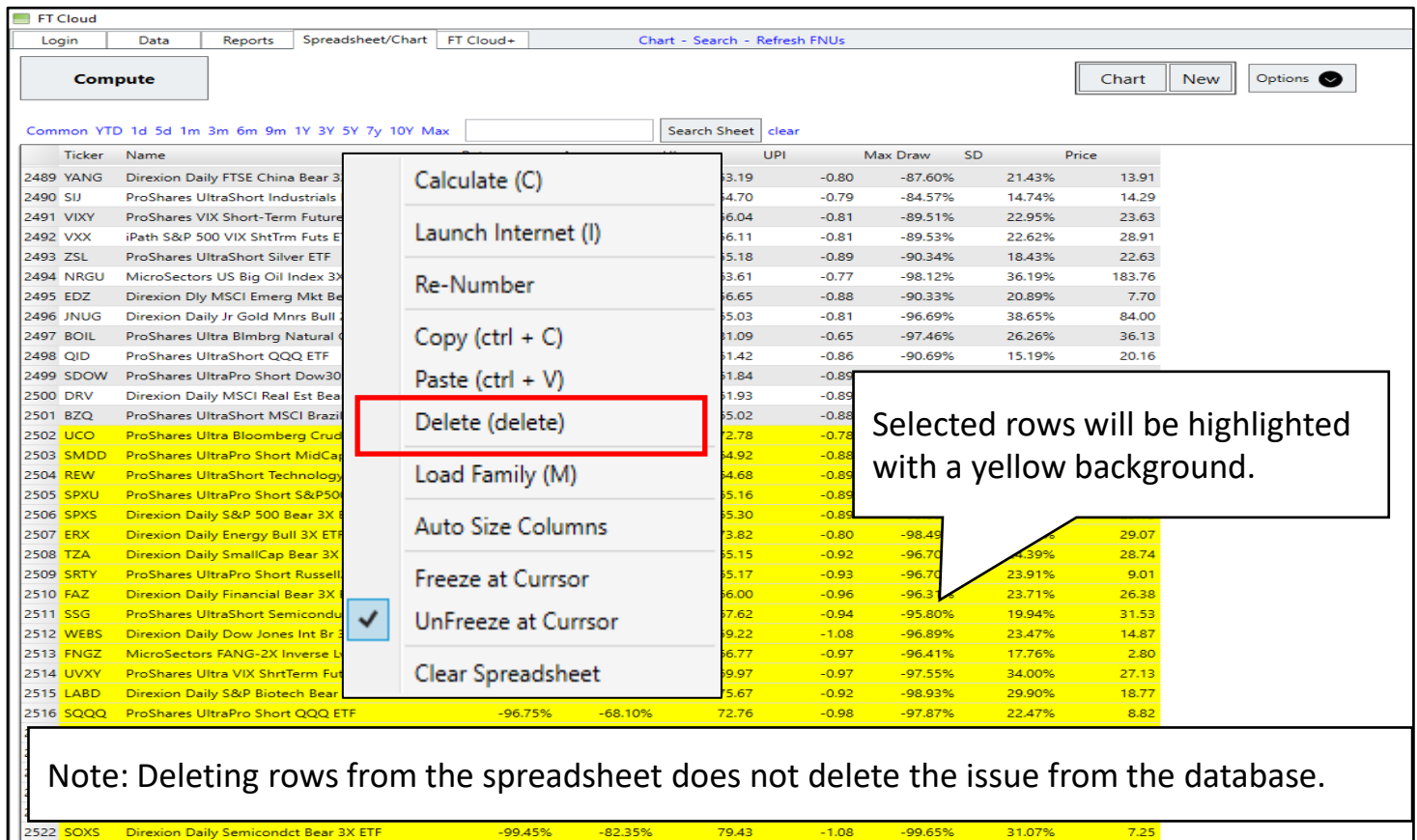
A symbol is used to designate which column has been used for sorting:

- ▲ Sorted in ascending order.
- ▼ Sorted in descending order.

Spreadsheet

Spreadsheet Basics

- When analyzing a group of funds, it is useful to remove issues that don't meet certain criteria.
- This can be accomplished by selecting and deleting one or more rows. The selected rows will turn yellow.
 - Select individual rows by holding the CTRL key while selecting rows with the mouse.
 - Select a range by highlighting the first row and then, holding the shift key select the last row.
- Right click the selected rows and press delete (or use the Delete key on your keyboard).



The screenshot displays the FT Cloud interface with a spreadsheet of fund data. A context menu is open over a selected range of rows (rows 2502 to 2516), with the 'Delete (delete)' option highlighted in red. The selected rows have a yellow background. A callout box points to these rows with the text: "Selected rows will be highlighted with a yellow background." A note at the bottom of the spreadsheet area states: "Note: Deleting rows from the spreadsheet does not delete the issue from the database." The spreadsheet columns include Ticker, Name, UPI, Max Draw, SD, and Price. The interface also shows a 'Compute' button, a 'Search Sheet' field, and various navigation options like 'Chart', 'New', and 'Options'.

Common	YTD	1d	5d	1m	3m	6m	9m	1Y	3Y	5Y	7y	10Y	Max	UPI	Max Draw	SD	Price
2489	YANG	Direxion Daily FTSE China Bear 3	3.19	-0.80	-87.60%	21.43%	13.91										
2490	SJ	ProShares UltraShort Industrials	4.70	-0.79	-84.57%	14.74%	14.29										
2491	VIXY	ProShares VIX Short-Term Future	6.04	-0.81	-89.51%	22.95%	23.63										
2492	VXX	iPath S&P 500 VIX ShtTrm Futs E	6.11	-0.81	-89.53%	22.62%	28.91										
2493	ZSL	ProShares UltraShort Silver ETF	5.18	-0.89	-90.34%	18.43%	22.63										
2494	NRGU	MicroSectors US Big Oil Index 3X	3.61	-0.77	-98.12%	36.19%	183.76										
2495	EDZ	Direxion Dly MSCI Emerg Mkt Be	6.65	-0.88	-90.33%	20.89%	7.70										
2496	JNUG	Direxion Daily Jr Gold Mnrs Bull	5.03	-0.81	-96.69%	38.65%	84.00										
2497	BOIL	ProShares Ultra Blmbrg Natural G	1.09	-0.65	-97.46%	26.26%	36.13										
2498	QJD	ProShares UltraShort QQQ ETF	1.42	-0.86	-90.69%	15.19%	20.16										
2499	SDOW	ProShares UltraPro Short Dow30	1.84	-0.89	-96.69%	26.26%	36.13										
2500	DRV	Direxion Daily MSCI Real Est Bea	1.93	-0.89	-96.69%	26.26%	36.13										
2501	BZQ	ProShares UltraShort MSCI Brazil	5.02	-0.88	-96.69%	26.26%	36.13										
2502	UCO	ProShares Ultra Bloomberg Crude	7.28	-0.78	-96.69%	26.26%	36.13										
2503	SMDD	ProShares UltraPro Short MidCap	4.92	-0.88	-96.69%	26.26%	36.13										
2504	REW	ProShares UltraShort Technology	4.68	-0.89	-96.69%	26.26%	36.13										
2505	SPXU	ProShares UltraPro Short S&P500	5.16	-0.89	-96.69%	26.26%	36.13										
2506	SPXS	Direxion Daily S&P 500 Bear 3X	5.30	-0.89	-96.69%	26.26%	36.13										
2507	ERX	Direxion Daily Energy Bull 3X ETF	3.82	-0.80	-98.49%	29.07%	29.07										
2508	TZA	Direxion Daily SmallCap Bear 3X	5.15	-0.92	-96.70%	28.99%	28.74										
2509	SRTY	ProShares UltraPro Short Russell	5.17	-0.93	-96.70%	23.91%	9.01										
2510	FAZ	Direxion Daily Financial Bear 3X	6.00	-0.96	-96.3%	23.71%	26.38										
2511	SSG	ProShares UltraShort Semicondu	7.62	-0.94	-95.80%	19.94%	31.53										
2512	WEBS	Direxion Daily Dow Jones Int Br	9.22	-1.08	-96.89%	23.47%	14.87										
2513	FNGZ	MicroSectors FANG-2X Inverse L	6.77	-0.97	-96.41%	17.76%	2.80										
2514	UVXY	ProShares Ultra VIX ShrtTerm Fut	9.97	-0.97	-97.55%	34.00%	27.13										
2515	LABD	Direxion Daily S&P Biotech Bear	5.67	-0.92	-98.93%	29.90%	18.77										
2516	SQQQ	ProShares UltraPro Short QQQ ETF	72.76	-0.98	-97.87%	22.47%	8.82										
2522	SOXS	Direxion Daily Semiconduct Bear 3X ETF	-99.45%	-82.35%	79.43	-1.08	-99.65%	31.07%	7.25								

Spreadsheet

Loading Family

- Families are groups of issues that have common characteristics. Predefined families are provided by FastTrack. Users can also create their own custom families.
- Loading a Family into the spreadsheet can be accomplished by:
 - Using the Family Quick Load, or
 - Selecting the Load Family – Tree button.
- To use the Family Quick Load – simply start typing the name of the family you want to load. This is helpful if you already know the name of the family.
- The Load Family – Tree button provides access to a powerful tool used to:
 - Load a single family into the spreadsheet.
 - Load a user-defined family based on combining existing families into new groups.

The screenshot displays the FT Cloud application interface. At the top, there are navigation tabs for 'Login', 'Data', 'Reports', and 'Spreadsheet/Chart'. The 'Spreadsheet/Chart' tab is active, showing 'FT Cloud+' and 'Chart - Search - Refresh FNUs'. Below the navigation, there are buttons for 'Compute', 'Chart', 'New', and 'Options'. On the right side, there is a 'Load Family:' section with two buttons: 'List' and 'Tree'. The 'Tree' button is highlighted with a red box. Below this, there is a search bar and a 'Family Quick Load' button, also highlighted with a red box. Arrows point from the text labels 'Family Tree' and 'Family Quick Load' to their respective buttons. The main area of the spreadsheet is empty, with a table header showing columns for 'Ticker', 'Name', 'Return', 'Ann', 'UPI', 'Max Draw', 'SD', and 'Price'. On the right side, there is a 'Stats' panel with various filters and options, including 'UPI', '52wk High', '52wk High Date', '52 wk Low', 'k Low Date', 'net Cap', 'es Out', 'ITY', 'YTD', '1Mos', '3Mos', '6Mos', '9Mos', '12mos', '3yrs', '5yrs', '10yrs', 'Custom Rtn 1', 'Custom Rtn 2', 'Basis', 'FSHBX', 'Benchmark', 'MLHY-', 'Export Spreadsheet', and 'Export Ticker Prices'. At the bottom, there is a 'Current Family:' field and a 'Start/End' section with dates '7/2/2018' and '7/2/2021' and an 'Apply' button.

Spreadsheet

Loading Family - Sieve

- The Load Family window is a powerful tool used to:
 - Load one or more families into the spreadsheet, or
 - Create a custom family based on combining and excluding existing families to create a new collection that meets a certain objective.

The screenshot shows the 'Load Family' window with several callouts:

- Search Bar:** A callout points to the search field at the top left, stating: "Use the **Search Bar** to search for families."
- Family Tree:** A callout points to the tree view on the left, stating: "Pre-defined FastTrack families, as well as user defined families, are shown in the **Family Tree**."
- Sieve:** A callout points to the sieve controls at the top right, stating: "The **Sieve** allows users to combine different families to create customized groups of tickers."
- Results Window:** A callout points to the main area of the window, stating: "The **Results Window** of the Sieve functions are displayed here."
- Instructions:** A callout points to the main area, stating: "Expand the tree nodes on the left to display FastTrack families. Double click node to view families and single click to select family for sieve manipulation."

The window also includes a search bar, a sieve control panel with buttons for 'clear', 'Add+', 'Remove-', 'And', 'Xor', and '=', a family list table with columns for 'Ticker' and 'Name', and a 'Save Family' button. At the bottom, there are 'refresh', 'cancel', and 'Load' buttons, and a status bar showing 'Total Tickers 0'.

Spend some time reviewing what is available in the Family Tree. A good understanding of the tree structure and contents is important to creating meaningful groups of investments.

Spreadsheet

Loading Family - Sieve

The Sieve has six function keys that will help create a customized grouping of existing families.

Key	Description
Clear	Clears the sieve.
Add+	Adds the all tickers of the selected family to the sieve.
Remove-	Removes the tickers in the selected family from the sieve.
And	Removes tickers from the sieve that are not in the selected family.
Xor	Removes tickers from the sieve that are in the selected family and adds tickers from the selected family that are not in the list.
=	Recalculates the results of the sieve.

The screenshot shows the 'Load Family' application window. On the left is a 'Family Tree' panel with a search field and a list of categories: Funds & ETFs, Stocks, Indexes | 338, and User Defined. In the center, a 'Sieve' panel is highlighted with a red box, containing buttons for 'clear', 'Add+', 'Remove-', 'And', 'Xor', and '='. Below this panel is a 'Family List' section with a search field and a 'Save Family' button. On the right is a large area for the sieve results, with a 'clear' button at the bottom right. A 'refresh' button is at the bottom left, and 'cancel' and 'Load' buttons are at the bottom right. A status bar at the bottom shows 'Total Tickers 0'.

“Selected family” refers to the selection in the Family Tree (left panel).

Sieve:

- clear
- Add+
- Remove-
- And
- Xor
- =

“Sieve” refers to the results (right panel).

Spreadsheet

Sieve – Example

Example – FastTrack has a family that contains all real estate mutual funds and ETFs. It may be useful to analyze just the ETFs, excluding the mutual funds. To accomplish this:

- 1 In the Search Bar, type 'Real Estate' and hit Search.
- 2 Select the Real Estate family in the Family Tree (click once).
- 3 Press the 'Add+' (or double click the entry in the tree) to add to the Sieve.

The screenshot shows the 'Load Family' interface. At the top, there is a search bar containing 'real estate' and a 'Search' button. Below the search bar, there are radio buttons for 'Name' (selected) and 'Tickers', and a 'rebuild' button. The main area displays a tree view of search results. The tree is expanded to show 'Real Estate | 168' under the 'Sectors' category. A 'Sieve' window is overlaid on the right side of the tree. The Sieve window has a table with the following content:

Action	Family	Result
Add	Real Estate	168

The 'Add' button in the Sieve window is highlighted in yellow. The tree view also has a 'Company' section with 'All-Manage only 1 fund' and 'All - Hoya Capital Real Estate | 1' and 'All - Resource Real Estate | 1' listed below it. The 'Stocks' section is also visible with 'Sector' and 'Industry' sub-sections.

The Sieve and the Results Window (not shown) now contain all 168 real estate mutual funds and ETFs in the FastTrack database.

Spreadsheet

Sieve – Example

To narrow the list to include only Real Estate ETFs

- 1 In the Search Bar, type 'ETF' and hit Search.
- 2 Select the ALL – ETF family in the Family Tree (click once).
- 3 Press the 'And' button to remove from the results any ticker that is not in the ALL – ETF family.

The screenshot shows the 'Load Family' interface. At the top, there is a search bar with 'etf' entered and a 'Search' button. Below the search bar, there are radio buttons for 'Name' (selected) and 'Tickers', and a 'rebuild' button. The main area is divided into two sections: 'Search Results' and 'Sieve'.

Search Results: A tree view showing the following structure:

- Search Results
 - Funds & ETFs
 - ALL - Funds & ETFs
 - ALL - ETF | 2522
 - Company
 - All-Manage large number of funds
 - All - Amplify ETFs | 11
 - All - CAMBRIA ETF TRUST | 12
 - All - ETFMG | 14
 - All - Innovator ETFs | 70
 - All - Schwab ETFs | 26
 - All-Manage under 10 funds
 - All - ARK ETF Trust | 8
 - All - Davis ETFs | 4
 - All - Defiance ETFs | 7
 - All - DESPACetfs | 2
 - All - Main Management ETFs | 2

Sieve: A table with the following data:

Action	Family	Result
Add	Real Estate	168
And	ALL - ETF	29

Numbered callouts: 1 points to the search bar, 2 points to the 'ALL - ETF | 2522' item in the search results, and 3 points to the 'And' button in the sieve.

The Sieve now contains 29 real estate ETFs and no mutual funds. The results of the Sieve can be loaded into the spreadsheet for analysis and saved as a user-defined family. Press the 'Load' button to move these 25 funds to the spreadsheet.

Spreadsheet

Correlation

- The FT Cloud spreadsheet provides a statistical calculation called correlation. Correlation is a measurement of the strength of the relationship between two tickers. Generally, adding uncorrelated assets will diversify away risk and may increase returns.
- Correlation measures the similarity in price movement between two tickers and is measured on a scale of -100% to +100%, where -100% represents two tickers that move in opposite direction.
- To use correlation in the spreadsheet, add the Correlation column to the spreadsheet and set the Benchmark field as the comparative index/fund.

The screenshot shows the FT Cloud spreadsheet interface. The main table displays various ETFs with columns for Ticker, Name, Return, Ann, Corr, UI, UPI, Max Draw, SD, and Price. The 'Corr' column is highlighted in yellow. A callout box with the text 'Set the comparative index/fund in the Benchmark field.' points to the 'Benchmark' field in the 'Stats' panel on the right, which is set to 'SP-CP'. The 'Stats' panel also includes checkboxes for Correlation, FTAlpha, MA1, MA2, MaxGain, MaxDraw, MaxDraw Dates, MD % of Time, Number, Price, Return, RSI, Sharpe, Std Deviation, Ulcer Index, UPI, 52wk High, 52wk High Date, 52wk Low, and 52wk Low Date. The 'Benchmark' field is highlighted with a red box.

Ticker	Name	Return	Ann	Corr	UI	UPI	Max Draw	SD	Price
1	BBRE JPMorgan BetaBuilders MSCI US REIT ETF	36.21%	36.21%	61.16%	2.60	13.57	-9.35%	5.47%	96.74
2	EWRE Invesco SP500 Equal Weight Real Estt ETF	42.95%	42.95%	63.54%	2.93	14.35	-10.99%	6.31%	36.49
3	FPRO Fidelity Real Estate Investment ETF	19.90%	19.90%	36.10%	0.98	19.42	-5.06%	2.52%	23.76
4	FREL Fidelity MSCI Real Estate ETF	32.87%	32.87%	64.36%	2.49	12.82	-8.93%	5.10%	30.67
5	FRI First Trust S&P REIT ETF	35.42%	35.42%	60.89%	2.57	13.40	-9.21%	5.52%	28.25
6	ICF iShares Cohen & Steers REIT ETF	30.35%	30.35%	60.65%	2.84	10.37	-8.88%	5.15%	65.95
7	INDS Pacer Benchmark Industrial RE SCTR ETF	35.38%	35.38%	53.73%	2.91	11.83	-8.85%	5.35%	43.45
8	IVRA Invesco Real Assets ESG ETF	24.41%	24.41%	35.42%	1.54	17.07	-1.03%	2.88%	14.14
9	IYR iShares US Real Estate ETF	30.84%	30.84%	59.92%	2.57	13.40	-9.21%	5.52%	102.68
10	KBWY Invesco KBW Premium Yield Eq REIT ETF	31.26%	31.26%	60.05%	2.57	13.40	-9.21%	5.52%	23.19
11	MORT VanEck Vectors Mortgage REIT Income ETF	66.01%	66.01%	59.88%	2.57	13.40	-9.21%	5.52%	19.49
12	NETL Fundamental Inc Net Lease Real Est ETF	39.27%	39.27%	65.11%	2.57	13.40	-9.21%	5.52%	30.30
13	NURE Nuveen Short-Term REIT ETF	51.68%	51.68%	60.00%	2.56	13.57	-9.35%	6.12%	34.32
14	OLD Long-Term Care ETF	42.45%	42.45%	66.84%	2.56	13.57	-9.35%	6.05%	33.19
15	PPTY PPTY US Diversified RI Est ETF	34.09%	34.09%	58.80%	3.14	10.95	-10.99%	6.14%	34.87
16	PSR Invesco Active US Real Estate ETF	30.58%	30.58%	63.07%	2.53	11.73	-8.88%	5.04%	104.34
17	RDOG ALPS REIT Dividend Dogs ETF	38.24%	38.24%	55.96%	4.01	9.30	-8.88%	7.29%	48.27
18	REET iShares Global REIT ETF	34.16%	34.16%	65.82%	2.27	14.60	-8.85%	5.04%	27.95
19	REIT ALPS Active REIT ETF	17.08%	17.08%	31.44%	0.85	19.01	-3.95%	2.72%	28.44
20	REM iShares Mortgage Real Estate Capped ETF	65.30%	65.30%	58.68%	2.57	13.40	-9.21%	5.52%	37.06
21	REZ iShares Residential Real Estate Capd ETF	40.77%	40.77%	55.17%	2.57	13.40	-9.21%	5.52%	84.40
22	ROOF IQ US Real Estate SmallCap ETF	49.89%	49.89%	49.32%	2.57	13.40	-9.21%	5.52%	26.10
23	RWR SPDR Dow Jones REIT ETF	37.94%	37.94%	58.94%	2.57	13.40	-9.21%	5.52%	105.84
24	SCHH Schwab US REIT ETF	31.88%	31.88%	63.45%	2.52	12.29	-8.73%	5.08%	46.16
25	SRET GlobalX SuperDividend REIT ETF	37.31%	37.31%	61.89%	2.27	15.99	-7.51%	5.71%	9.91
26	SRVR Pacer Benchmark Data&Infras RE SCTR ETF	12.50%	12.50%	50.33%	4.65	2.48	-12.37%	4.90%	40.44
27	USRT iShares Core US REIT ETF	36.44%	36.44%	61.93%	2.60	13.68	-9.30%	5.53%	58.84
28	VNQ Vanguard Real Estate ETF	32.73%	32.73%	64.79%	2.47	12.84	-8.79%	5.05%	102.54
29	XLRE The Real Estate Select Sector SPDR ETF	29.99%	29.99%	63.16%	2.70	10.76	-8.46%	4.93%	44.72

5. Data – Families, Static Models and FNUs

This manual was prepared by Rob Bernstein, President of RGB Capital Group LLC and is provided for educational and discussion purposes only. This document does not constitute an offer to sell or a solicitation to buy a security and is not an offer to provide any specific investment advice. Past performance is not indicative of future results. Any questions regarding the content in this documents should be directed to Mr. Bernstein at rob@rgbcapitalgroup.com or 858-367-5200

Data

Organizing Your Data

Organizing your data is essential to effectively using FastTrack. The Data Tab allows you to manage your data by creating user-defined groups, creating models that represent real and hypothetical models, and importing external data.

- The Data Tab consists of three Sub-Tabs: Family, Static Models, and FNUs.
- A good understanding of how the data is organized will help take advantage of FT Cloud functionality.

The screenshot displays the FT Cloud interface. At the top, there are navigation tabs: Login, Data, Reports, Spreadsheet/Chart, and FT Cloud+. Below these are sub-tabs for Family, Static Models, and FNUs. A red arrow points to the Family sub-tab, which is highlighted. A text box above the sub-tabs reads "Families - Create and Edit" and "A family is a custom list of ticker symbols you can use in a model." Below this, a table lists various families with columns for Family, Count, and Created. The "AAII SAMPLE FAMILY" is highlighted. To the right, a details panel for the selected family shows a list of tickers and names. A red arrow points to the "Data Sub-Tabs" label, which is positioned above the sub-tabs. The interface also includes buttons for "New Family", "Create new family", "Send to Spreadsheet", "Import From FT4Web", "Manage Family Averages", "Send Family to Chart", "Send Family to Avg", and "Export to FT4web".

Family	Count	Created
AAII SAMPLE FAMILY	4	2021-07-07
BD01	10	2016-04-28
BD02	11	2016-04-23
BD03	10	2016-04-23
BD04	10	2016-04-23
BD05	11	2016-04-23
BD06	11	2016-04-23
BD07	11	2016-04-23
BD08	9	2016-04-23
BD09	8	2016-04-23
BD10	5	2016-04-23
CO01	14	2016-04-23
CO02	7	2016-04-23
CO03	8	2016-04-23
CO04	13	2016-04-23
CO05	16	2016-04-23
EQ01	4	2016-04-23
EQ02	14	2016-04-23
EQ03	6	2016-04-23
EQ04	5	2016-04-23
EQ05	13	2016-04-23
EQ06	9	2016-04-23
EQ07	12	2016-04-23
EQ08	5	2016-04-23
EQ09	3	2016-04-23
EQ10	5	2016-04-23
EQ11	6	2016-04-23
EQ12	20	2016-04-23
EQ13	7	2016-04-23
EQ14	6	2016-04-23
EQ15	9	2016-04-23
EQ16	9	2016-04-23
EQ17	18	2016-04-23
EQ18	13	2016-04-23

Ticker	Name
1 JNK	SPDR Blmbg Barclays High Yield Bond ETF
2 HYD	VanEck Vectors High-Yield Municipal ETF
3 FPF	First Trust Inter Dur Pref & Income Fund
4 EMB	iShrs JP Morgan USD Emerging Mrkt Bd ETF
5	

Data

Family Sub-Tab

- Families are used to group stocks and funds together that have similar characteristics.
- A family can be loaded into the FTCloud so the group of funds can easily be ranked, analyzed and charted in FT Cloud.
- FT Cloud provides many useful pre-defined families grouped into three categories:
 - Funds & ETFs
 - Stocks
 - Indexes
- Pre-defined families are not visible on the Family Sub-Tab but are available in the Spreadsheet Tab.
- The Family Sub-Tab provides the ability to create user-defined families. These groups can represent a logical grouping of funds, ETFs and stocks. Examples include:
 - Your current portfolio holdings.
 - A watch list of stocks and/or mutual funds.
 - All Funds on your trading platform or available in your 401k
 - A list of ETFs that represent different market sectors.
- User-defined families should be used to group investments that have not already been defined by FastTrack.

Data

Creating a New Family

Creating a new family can be accomplished by:

- 1 Press 'New Family'.
- 2 Enter a Family Name.
- 3 Enter a Description for the Family (optional).
- 4 Enter the symbols in the Details section.
- 5 Press Save to save your family to the Family list.

The screenshot shows the 'Families - Create and Edit' interface in FT Cloud. The interface includes a navigation bar with 'Login', 'Data', 'Reports', 'Spreadsheet/Chart', and 'FT Cloud+'. Below the navigation bar, there are tabs for 'Family', 'Static Models', and 'FNUs'. The main content area is titled 'Families - Create and Edit' and contains a 'Save' button (5) and a 'New Family' button (1). A table on the left lists existing families with columns for 'Family', 'Count', and 'Created'. The form fields include 'Family' (2), 'Description (0 / 150)' (3), and a 'Details' section with a 'Ticker' and 'Name' column (4). A callout box explains that symbols can be typed manually or copied from another system like Excel. The interface also includes a 'Send to Spreadsheet' link and several action buttons on the right: 'Import From FT4Web', 'Manage Family Averages', 'Send Family to Chart', 'Send Family to Avg', and 'Export to FT4web'.

Family	Count	Created
BD01	10	2016-04-28
BD02	11	2016-04-23
BD03	10	2016-04-23
BD04	10	2016-04-23
BD05	11	2016-04-23
BD06	11	2016-04-23
BD07	11	2016-04-23
BD08	9	2016-04-23
BD09	8	2016-04-23
BD10	5	2016-04-23
CO01	14	2016-04-23
CO02	7	2016-04-23
CO03	8	2016-04-23
CO04	13	2016-04-23
CO05	16	2016-04-23
EQ01	4	2016-04-23
EQ02	14	2016-04-23
EQ03	6	2016-04-23
EQ04	5	2016-04-23
EQ05	13	2016-04-23
EQ06	9	2016-04-23
EQ07	12	2016-04-23
EQ08	5	2016-04-23
EQ09	3	2016-04-23
EQ10	5	2016-04-23
EQ11	6	2016-04-23
EQ12	20	2016-04-23
EQ13	7	2016-04-23
EQ14	6	2016-04-23
EQ15	9	2016-04-23
EQ16	9	2016-04-23
EQ17	18	2016-04-23
EQ18	13	2016-04-23
EQ19	16	2016-04-23

Family

Description (0 / 150)

Color

Details

Ticker Name

1

Send to Spreadsheet

refresh clean families clear

Import From FT4Web

Manage Family Averages

Send Family to Chart

Send Family to Avg

Export to FT4web

Symbols can be:

- Typed in manually.
- Copy and pasted from another system (i.e. Excel) by right clicking and selecting 'Paste'.

Data

Static Models

- Static Models are a way to represent a portfolio of securities on a chart.
- Individual holdings are entered as a % of a total portfolio.
- Static Models can be used to generate a user created equity curve that can be displayed on any chart and analyzed like any other symbol in the system.
- Static Models can be used to create a visual representation of your portfolio in order to:
 - Analyze the amount of risk that you are exposed to in the market.
 - Review the risk and return characteristics of the portfolio compared to other investments.
 - Compare the results of altering the composition of a portfolio. What is the impact of adding or removing a fund from my portfolio?
- Static Models invested less than 100% assume the remaining, unallocated amount is invested in a money market (VMMXX).
- Static Models invested more than 100% assume the amounts exceeding 100% are borrowed funds (i.e. margin) and will apply a margin interest rate to that portion of the portfolio. The margin rate is set in the Advanced Options of the Login tab.

Data

Static Models

Follow these steps to create a new static model:

- 1 Press 'New Model'.
- 2 Enter a Model Name.
- 3 Enter a Description (optional).
- 4 Enter the symbols and % in the Details section.
- 5 Press Save to save your model to the Model list.

The screenshot displays the 'Static Models - Create and Edit' interface in FT Cloud. The interface is divided into several sections:

- Navigation:** Top bar includes 'Login', 'Data', 'Reports', 'Spreadsheet/Chart', and 'FT Cloud+'. A secondary bar has 'Chart - Search - Refresh FNU's.
- Tabs:** 'Family', 'Static Models', and 'FNUs' are visible, with 'Static Models' selected.
- Form:**
 - Model Info:** Fields for 'Name' (step 2), 'Description (0 / 150)' (step 3), 'FNU Info' (including 'Ticker', 'Start Date' set to 9/1/1988, and 'Rebalance' set to Quarterly), and 'Leverage Info' (including 'Margin Rate' at 3.0%, 'Leverage' at 200%, and 'Cash' at 0%). A 'Create FNU' button is present.
 - Details:** A table for adding assets (step 4) with columns 'Ticker', 'Name', and 'Percent'. It shows one entry with '1' in the 'Percent' column.
 - Buttons:** 'Save' (step 5) and 'New Model' (step 1) are prominent.
- Table:** A list of existing models with columns: Name, FNU Ticker, Num Position, and Date Created. The list includes various categories like US Treasuries, Corporate Bonds, Floating Rate Bonds, Junk Bonds, Municipal Bonds, High Yield Municipal, Mortgage-Backed, Emerging Market, Inflation Protection, Preferred Securities, Commodity Agri, Commodity Gener, Commodity Metal, Commodity Prec, Commodity Energ, Aerospace/Defense, Banking/Finance, Biotechnology, Construction, Consumer Discretionary, Consumer Staples, Healthcare, Industrials, Insurance, Materials, Real Estate, Technology, Telecommunications, Transportation, Utilities, and Style Growth.

Data

Static Models

In the sample portfolio below, the model is allocated 40% to SPY and 30% to QQQ. The model assumes that remaining proportion (30%) is in cash.

Save New Model

Model Info

Name
AAII Portfolio

Description (41 / 150)
AAII Risk Management SIG Sample Portfolio

FNU Info

Ticker AAIIS

Start Date 9/1/1988

Rebalance Quarterly

Create FNU

Leverage Info

Margin Rate 3.00 %

Leverage 0.00 %

Cash 30.00 %

Write Log [Open Log](#)

Details [Send to Spreadsheet](#)

	Ticker	Name	Percent
1	SPY	SPDR S&P 500 ETF	40.00
2	QQQ	Invesco QQQ ETF	30.00
3			

Cash or margin positions summarized and displayed.

Data

Static Models

After the symbols for the new static model are entered, you must create an FNU (FastTrack Native Unit), to chart, rank and analyze the model. FNUs data files contain data for a symbol that is not native to the FastTrack database. Edit the static model to set up the parameters for the FNU

- 1 Enter a ticker.
- 2 Enter a start date.
- 3 Enter a rebalance period. Use drop down or select check box for user defined period.
- 4 Press Save to save changes.
- 5 Create FNU.

The screenshot shows the 'FNU Info' section of a web application. A red box highlights the 'FNU Info' section, which includes fields for 'Ticker' (containing 'AAI\$'), 'Start Date' (containing '9/1/1988'), and 'Rebalance' (set to 'Quarterly'). A 'Create FNU' button is also visible. A callout box points to the 'edit' link, stating 'Press 'Edit' to adjust the FNU parameters.' Another callout box points to the 'Ticker' field, stating 'Ticker symbols must be five characters or less and must not already be in the FT database. Using a \$ as the fifth character helps ensure it is unique.' The 'Details' table on the right shows a list of tickers and their percentages.

Ticker	Name	Percent
1 SPY	SPDR S&P 500 ETF	40.00
2 QQQ	Invesco QQQ ETF	30.00
3		

Once the FNU is created, it can be charted, ranked and analyzed like any other symbol in the FastTrack database.

Data

Static Models

Static model FNUs need to be updated to incorporate new data for the underlining ticker symbols. To update a static model:

- 1 Select the desired model from the available static models.
- 2 Press the 'Create FNU' button.

The static model will now include updated data since the last time it was updated.

The screenshot shows the FT Cloud interface for editing static models. The left sidebar contains a list of models, with 'AAll Portfolio' selected. The main area displays the details for the selected model, including its name, description, and various settings. A circled '1' points to the 'AAll Portfolio' entry in the list, and a circled '2' points to the 'Create FNU' button.

Name	FNU Ticker	Num Positions	Date Created
AAll Portfolio	AAll\$	3	2021-07-07
BD01 - US TREASURIES	BD01	9	2020-10-14
BD02 - CORPORATE BONDS	BD02	10	2017-07-26
BD03 - FLOATING RATE BONDS	BD03	10	2020-10-14
BD04 - JUNK BONDS	BD04	10	2017-07-26
BD05 - MUNICIPAL BONDS	BD05	10	2017-07-26
BD06 - HIGH YIELD MUNICIPAL BONDS	BD06	10	2017-07-26
BD07 - MORTGAGE-BACKED SECURITIES	BD07	10	2017-07-26
BD08 - EMERGING MARKET DEBT	BD08	10	2017-07-26
BD09 - INFLATION PROTECTED BONDS	BD09	10	2017-07-26
BD10 - PREFERRED SECURITIES	BD10	4	2017-07-26
CO01 - COMMODITY AGRICULTURE	CO01	9	2018-11-14
CO02 - COMMODITY GENERAL	CO02	9	2018-11-14
CO03 - COMMODITY METALS	CO03	9	2018-07-11
CO04 - COMMODITIES PRECIOUS METALS	CO04	13	2017-07-26
CO05 - COMMODITY ENERGY	CO05	16	2018-07-11
EQ01 - AEROSPACE/DEFENSE	EQ01	4	2017-07-26
EQ02 - BANKING / FINANCIALS	EQ02	14	2017-07-26
EQ03 - BIOTECHNOLOGY	EQ03	6	2017-07-26
EQ04 - CONSTRUCTION	EQ04	5	2017-07-26
EQ05 - CONSUMER DISCRETIONARY	EQ05	13	2017-07-26
EQ06 - CONSUMER STAPLES	EQ06	9	2017-07-26
EQ07 - HEALTHCARE	EQ07	12	2017-07-26

Model Info

Name: AAll Portfolio
Description (41 / 150): AAll Risk Management SIG Sample Portfolio

FNU Info

Ticker: AAll\$
Start Date: 9/1/1988
Rebalance: Quarterly

2 Create FNU

Leverage Info

Margin Rate: 3.00 %
Leverage: 0.00 %
Cash: 10.00 %

Write Log [Open Log](#)

Details

Ticker	Name	Percent
1 SPY	SPDR S&P 500 ETF	40.00
2 QQQ	Invesco QQQ ETF	30.00
3 IWM	iShares Russell 2000 ETF	20.00
4		

Data

Static Models

If you have more than one model that needs to be updated, it is easier to select multiple models and update them.

- 1 Select the desired models from the available static models in the list.
 - Select one model and press CTRL-A (hold the CTRL button down and press A) to select all models in the list, or
 - Holding the CTRL button, select the desired models to be updated with your mouse.
- 2 A window appears that allows you to calculate the FNUs of multiple static models. Press 'Create FNUs for all Selected Models'

The screenshot shows the FT Cloud interface. At the top, there are navigation tabs: Login, Data, Reports, Spreadsheet/Chart, and FT Cloud+. Below these are sub-tabs: Family, Static Models, and FNUs. The main content area is titled "Static Models - Create and Edit" and includes a description: "A Static Model is a strategy of investing a fixed proportion of assets into specific issues." Below this is an example: "Example: 80% SPY and 20% TLT". There are "Save" and "New Model" buttons. A table lists various static models with columns for Name, FNU Ticker, Num Positions, and Date Created. A modal dialog is open over the table, titled "FNU Options unavailable when multiple models selected." It contains a "Create FNUs for all Selected Models" button, a "Rebalance Override" checkbox, and a "Check box and enter rebalance parameters to apply to all models" section with fields for Start Date (9/1/1988) and Rebalance (21). A "Create FNU" button is also visible in the background.

Name	FNU Ticker	Num Positions	Date Created
AAII Portfolio	AAIIS	3	2021-07-07
BD01 - US TREASURIES	BD01	9	2020-10-14
BD02 - CORPORATE BONDS	BD02	10	2017-07-26
BD03 - FLOATING RATE BONDS	BD03	10	2020-10-14
BD04 - JUNK BONDS	BD04	10	2017-07-26
BD05 - MUNICIPAL BONDS	BD05	10	2017-07-26
BD06 - HIGH YIELD MUNICIPAL BONDS	BD06	10	2017-07-26
BD07 - MORTGAGE-BACKED SECURITIES	BD07	10	2017-07-26
BD08 - EMERGING MARKET DEBT	BD08	10	2017-07-26
BD09 - INFLATION PROTECTED BONDS	BD09	10	2017-07-26
BD10 - PREFERRED SECURITIES	BD10	4	2017-07-26
CO01 - COMMODITY AGRICULTURE	CO01	9	2018-11-14
CO02 - COMMODITY GENERAL	CO02	9	2018-11-14
CO03 - COMMODITY METALS	CO03	9	2018-07-11
CO04 - COMMODITIES PRECIOUS METALS	CO04	13	2017-07-26
CO05 - COMMODITY ENERGY	CO05	16	2018-07-11
EQ01 - AEROSPACE/DEFENSE	EQ01	4	2017-07-26
EQ02 - BANKING / FINANCIALS	EQ02	14	2017-07-26

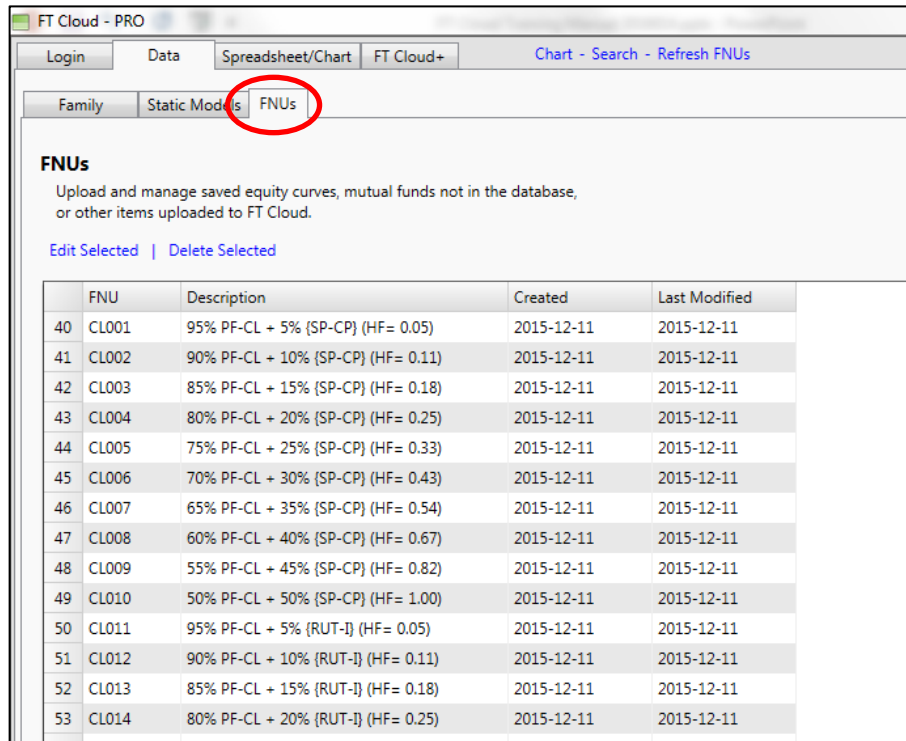
All models will be updated with the most recent data for the tickers in each model.

Data

FNUs

FT Cloud allows users to chart and analyze data that is not standard to the FastTrack database. Text files, called 'FNU' files, are used to capture this data. If the FNU file is formatted correctly, the data file can be analyzed, ranked, charted, added to a family or static model just like any other ticker in the database.

- FNU files can be edited and deleted on the FNU sub-tab.
- FNU files can be created by FT Cloud or manually outside of the system.
- FNU stand for FastTrack Native Unit.



FT Cloud - PRO

Login Data Spreadsheet/Chart FT Cloud+ Chart - Search - Refresh FNUs

Family Static Models **FNUs**

FNUs
Upload and manage saved equity curves, mutual funds not in the database, or other items uploaded to FT Cloud.
[Edit Selected](#) | [Delete Selected](#)

	FNU	Description	Created	Last Modified
40	CL001	95% PF-CL + 5% (SP-CP) (HF= 0.05)	2015-12-11	2015-12-11
41	CL002	90% PF-CL + 10% (SP-CP) (HF= 0.11)	2015-12-11	2015-12-11
42	CL003	85% PF-CL + 15% (SP-CP) (HF= 0.18)	2015-12-11	2015-12-11
43	CL004	80% PF-CL + 20% (SP-CP) (HF= 0.25)	2015-12-11	2015-12-11
44	CL005	75% PF-CL + 25% (SP-CP) (HF= 0.33)	2015-12-11	2015-12-11
45	CL006	70% PF-CL + 30% (SP-CP) (HF= 0.43)	2015-12-11	2015-12-11
46	CL007	65% PF-CL + 35% (SP-CP) (HF= 0.54)	2015-12-11	2015-12-11
47	CL008	60% PF-CL + 40% (SP-CP) (HF= 0.67)	2015-12-11	2015-12-11
48	CL009	55% PF-CL + 45% (SP-CP) (HF= 0.82)	2015-12-11	2015-12-11
49	CL010	50% PF-CL + 50% (SP-CP) (HF= 1.00)	2015-12-11	2015-12-11
50	CL011	95% PF-CL + 5% (RUT-I) (HF= 0.05)	2015-12-11	2015-12-11
51	CL012	90% PF-CL + 10% (RUT-I) (HF= 0.11)	2015-12-11	2015-12-11
52	CL013	85% PF-CL + 15% (RUT-I) (HF= 0.18)	2015-12-11	2015-12-11
53	CL014	80% PF-CL + 20% (RUT-I) (HF= 0.25)	2015-12-11	2015-12-11

Keep in mind that FNU files must be updated manually to reflect the most current data.

Data

FNUs

Manual FNU files can be maintained using the FNU editor. Users may want to chart and analyze data that is not contained in the FastTrack database, including:

- Breadth data.
 - Economic indicators.
 - Actual performance of your account.
- To update an existing FNU, select the FNU from the list and click on the 'Edit Selected' link.

The screenshot shows the 'FT Cloud - PRO' application with the 'FNU' tab selected. The 'Edit FNU' dialog box is open, showing the following details:

- FNU:** MLHYS
- Description:** Merrill Lynch High Yield Index - Spreads
- Data Table:**

Date	Value	Distribution Amount
12/21/2015	725	0
12/22/2015	715	0
12/23/2015	705	0
12/24/2015	705	0
12/28/2015	707	0
12/29/2015	696	0
12/30/2015	695	0
12/31/2015	695	0
01/04/2016	710	0
01/05/2016	703	0
01/06/2016	711	0
01/07/2016	724	0
01/08/2016	723	0
01/11/2016	731	0
01/12/2016	738	0

A callout box points to the data table with the following text:

Add a new row containing:

1. Date
2. Value
3. Distribution Amount

Each value must be separated by a comma.

Note: Distribution amounts can be positive or negative values. If you have a fund that is paying a dividend, the value will be entered as a negative number. If you are tracking the performance of your portfolio and you take a distribution from your account, it will be entered as a positive value.

Data

FNUs

- FNU files can be created using a text editor, such as Notepad.
- The format of a FNU file is important so that FT Cloud will properly interpret the data.
 - 1st line – symbol.
 - 2nd line – description.
 - 3rd + lines - Date, Value, Distribution – separated by commas (if no distribution, you must include a 0).
- The file name is the same as the ticker symbol on the first line and must have a .fnu file extension.

Line 1: Ticker symbol must be five characters or less and not already used in the FastTrack database.

Line 2: Description (80 Characters maximum).

Line 3+: Data (date, value, distribution).

```
MLHYS.fnu - Notepad
File Edit Format View Help
MLHYS
Merrill Lynch High Yield Index - Spreads
12/31/1996,313,0
1/2/1997,306,0
1/3/1997,309,0
1/6/1997,310,0
1/7/1997,310,0
1/8/1997,307,0
1/9/1997,313,0
1/10/1997,316,0
1/13/1997,304,0
1/14/1997,309,0
1/15/1997,307,0
1/16/1997,302,0
1/17/1997,304,0
1/20/1997,303,0
1/21/1997,305,0
1/22/1997,299,0
1/23/1997,297,0
1/24/1997,294,0
1/27/1997,290,0
1/28/1997,292,0
1/29/1997,294,0
1/30/1997,297,0
1/31/1997,304,0
2/3/1997,308,0
2/4/1997,308,0
2/5/1997,305,0
2/6/1997,303,0
2/7/1997,306,0
```

- All FNU files must be placed in the c:\FT directory in order for FT Cloud to locate them.

Data

FNUs

- FNU files can also be generated in Excel and saved as a comma separated file (*.csv) file.
- Once saved, the file extension must be changed to *.fnu using Windows Explorer.
- The format of the Excel file is important so that FT Cloud will properly interpret the data.
 - 1st row – symbol.
 - 2nd row – description.
 - 3rd + rows - Date, Value, Distribution (if any) – in three separate columns.
- The file name is the same as the ticker symbol with a .fnu extension.

	A	B	C	D
1	MLHYS			
2	Merrill Lynch High Yield Index - Spreads			
3	12/31/1996	313	0	
4	1/2/1997	306	0	
5	1/3/1997	309	0	
6	1/6/1997	310	0	
7	1/7/1997	310	0	
8	1/8/1997	307	0	
9	1/9/1997	313	0	
10	1/10/1997	316	0	

```
MLHYS,,
Merrill Lynch High Yield Index - Spreads,,
12/31/1996,313,0
1/2/1997,306,0
1/3/1997,309,0
1/6/1997,310,0
1/7/1997,310,0
1/8/1997,307,0
1/9/1997,313,0
1/10/1997,316,0
1/13/1997,304,0
1/14/1997,309,0
1/15/1997,307,0
1/16/1997,302,0
1/17/1997,304,0
1/20/1997,303,0
1/21/1997,305,0
1/22/1997,299,0
1/23/1997,297,0
1/24/1997,294,0
```

After saving the *.csv file, you must remove trailing commas on row 1 and 2

All FNU files must be placed in the c:\FT directory in order for FT Cloud to locate them.

6. RGB Low Volatility FNU Files

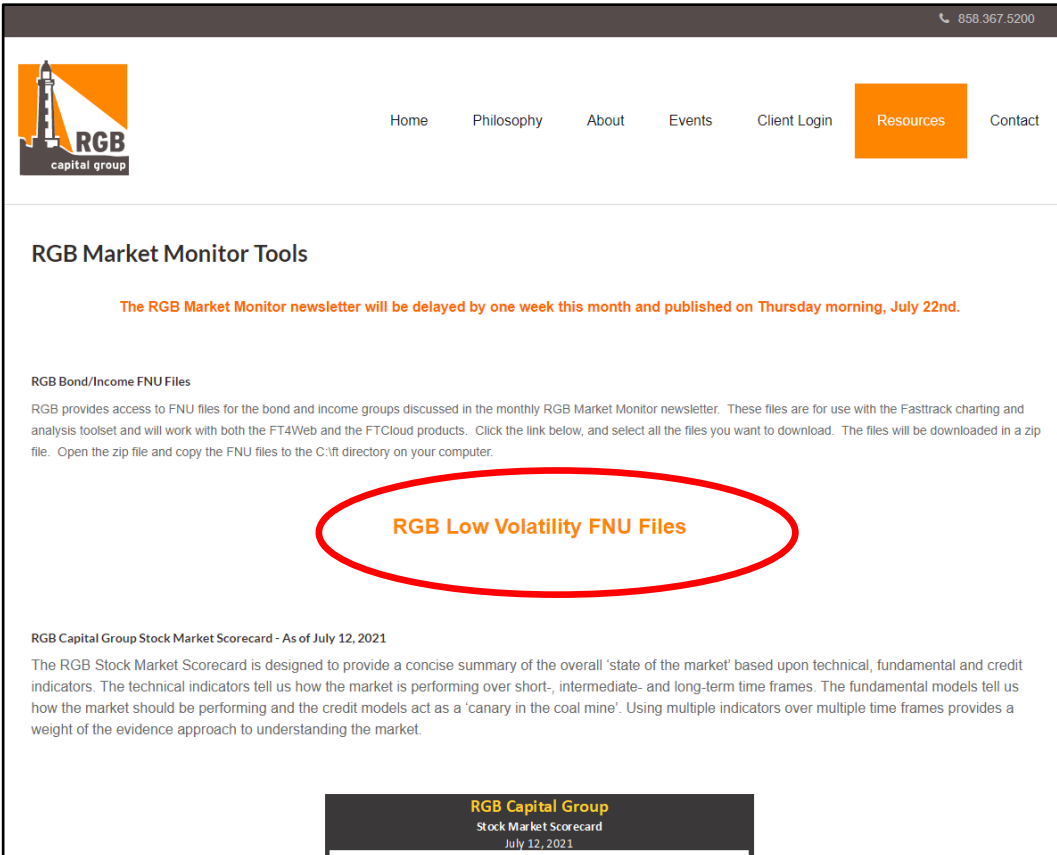
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RGB FNU Files

Downloading FNU Files

In order to use the FNU files that represent the low volatility asset classes tracked by Rob Bernstein, you may download the files from the RGB Capital Group website (www.rgbcapitalgroup.com). These low volatility asset classes are discussed in the monthly RGB Market Monitor. If you want to subscribe to the newsletter, send an email to info@rgbcapitalgroup.com.

The link to download the files is on the Market Monitor Tools page under the Resources tab. Click the 'RGB Low Volatility FNU Files' link. These files will be updated on a weekly basis and be available with the weekly update of the RGB Stock Market Scorecard.



The screenshot shows the RGB Capital Group website. The top navigation bar includes links for Home, Philosophy, About, Events, Client Login, Resources (highlighted in orange), and Contact. The main content area is titled 'RGB Market Monitor Tools' and contains a notice about a newsletter delay. Below this, there is a section for 'RGB Bond/Income FNU Files' with a paragraph of text. A red oval highlights the link 'RGB Low Volatility FNU Files'. At the bottom, there is a section for 'RGB Capital Group Stock Market Scorecard - As of July 12, 2021' with a paragraph of text. The footer of the page displays 'RGB Capital Group Stock Market Scorecard July 12, 2021'.

RGB FNU Files

Downloading FNU Files

A download page will appear with all 10 of the FNU files listed along with the date each file was updated.

In order to download the files to your computer,

1. Place a check mark in the box on the top row which will select all 10 files.
2. Press the 'Download Selected' (blue button) to download to your hard drive. The location of the download may vary but most Windows operating systems will download to your download folder.

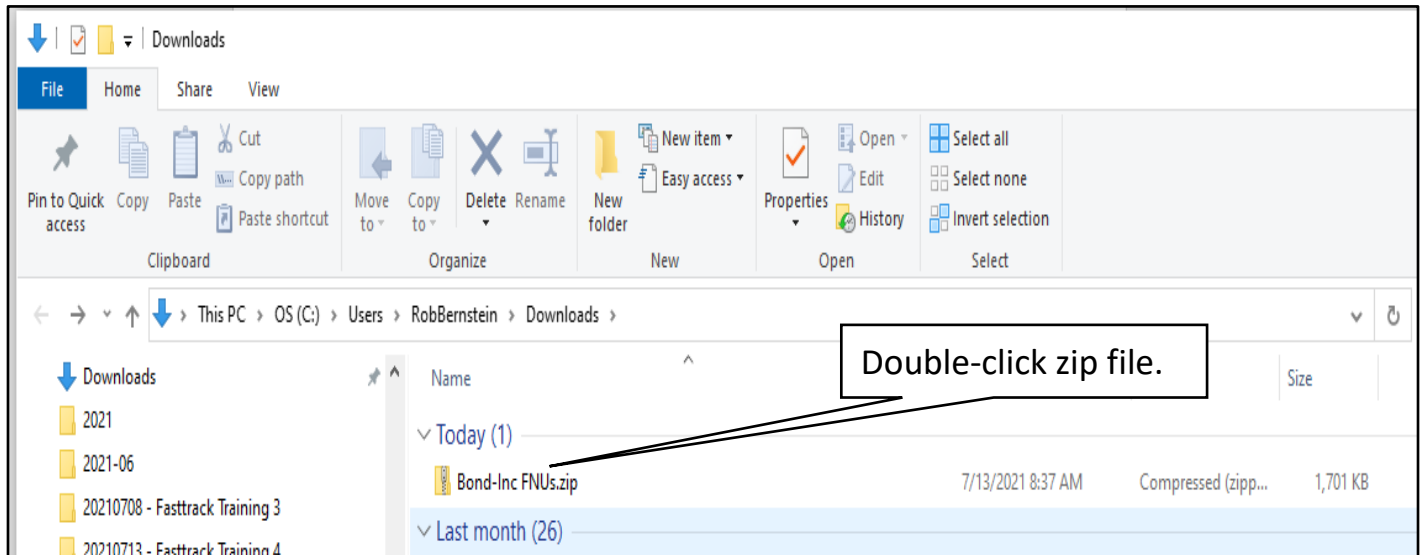
The screenshot shows a web interface for a folder named "Bond-Inc ...". At the top right, there is a "Log In" button and a blue "Download Selected" button. Below the header, there is a table of files. The first row of the table has a checked checkbox, and a callout box points to it with the text "Check top box.". The table lists 10 files, each with a checked checkbox, a file icon, a name (BD01.fnu to BD10.fnu), a date (Jul 13, 2021), and a size (170 KB). A callout box points to the "Download Selected" button with the text "Click here to download.".

<input checked="" type="checkbox"/>	Item name	
<input checked="" type="checkbox"/>	BD01.fnu	Jul 13, 2021 8:24 AM · 170 KB
<input checked="" type="checkbox"/>	BD02.fnu	Jul 13, 2021 8:25 AM · 170 KB
<input checked="" type="checkbox"/>	BD03.fnu	Jul 13, 2021 8:25 AM · 170 KB
<input checked="" type="checkbox"/>	BD04.fnu	Jul 13, 2021 8:25 AM · 170 KB
<input checked="" type="checkbox"/>	BD05.fnu	Jul 13, 2021 8:25 AM · 170 KB
<input checked="" type="checkbox"/>	BD06.fnu	Jul 13, 2021 8:25 AM · 170 KB
<input checked="" type="checkbox"/>	BD07.fnu	Jul 13, 2021 8:26 AM · 170 KB
<input checked="" type="checkbox"/>	BD08.fnu	Jul 13, 2021 8:26 AM · 170 KB
<input checked="" type="checkbox"/>	BD09.fnu	Jul 13, 2021 8:27 AM · 170 KB
<input checked="" type="checkbox"/>	BD10.fnu	Jul 13, 2021 8:27 AM · 170 KB

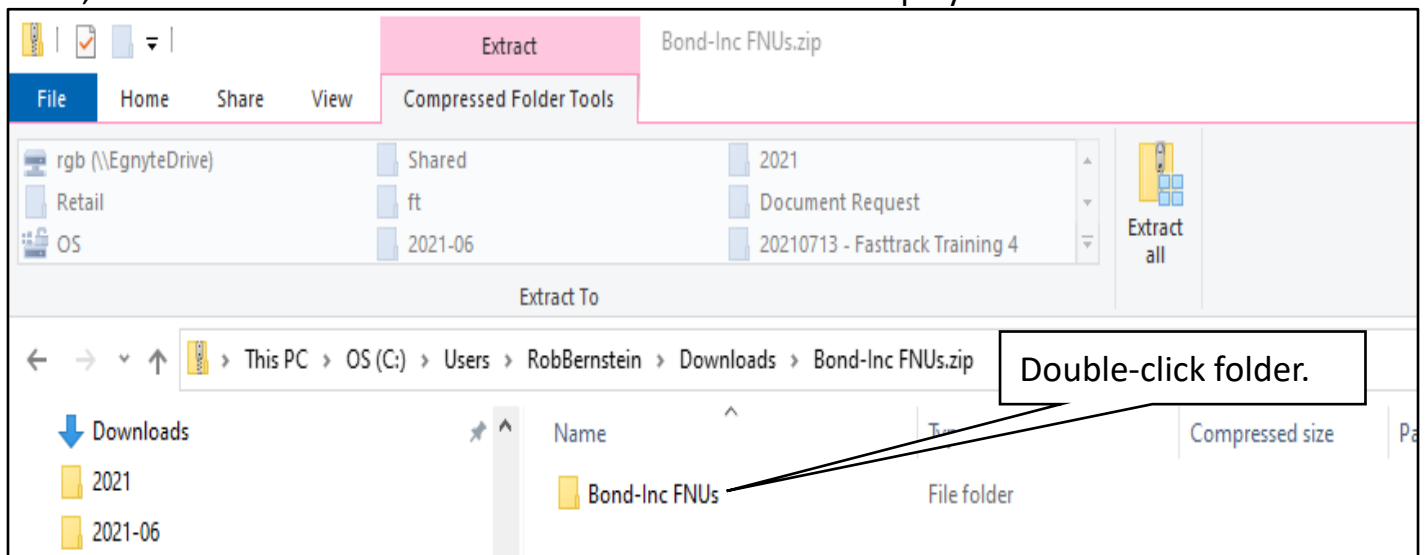
RGB FNU Files

Downloading FNU Files

Open the 'Download' folder on your local computer to locate the Bond-Inc FNU.zip file. Double-click the zip file to open the file.



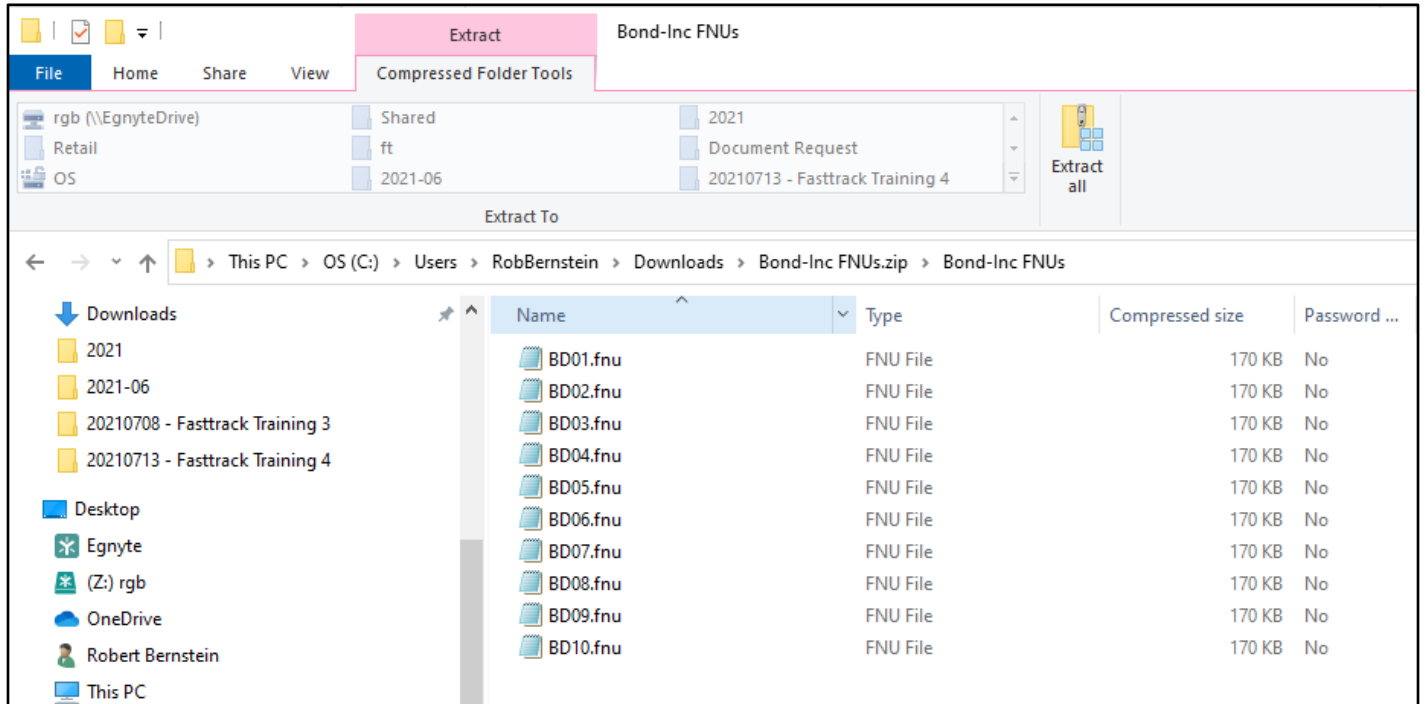
Next, double-click the Bond-Inc FNUs folder that is now displayed.



RGB FNU Files

Downloading FNU Files

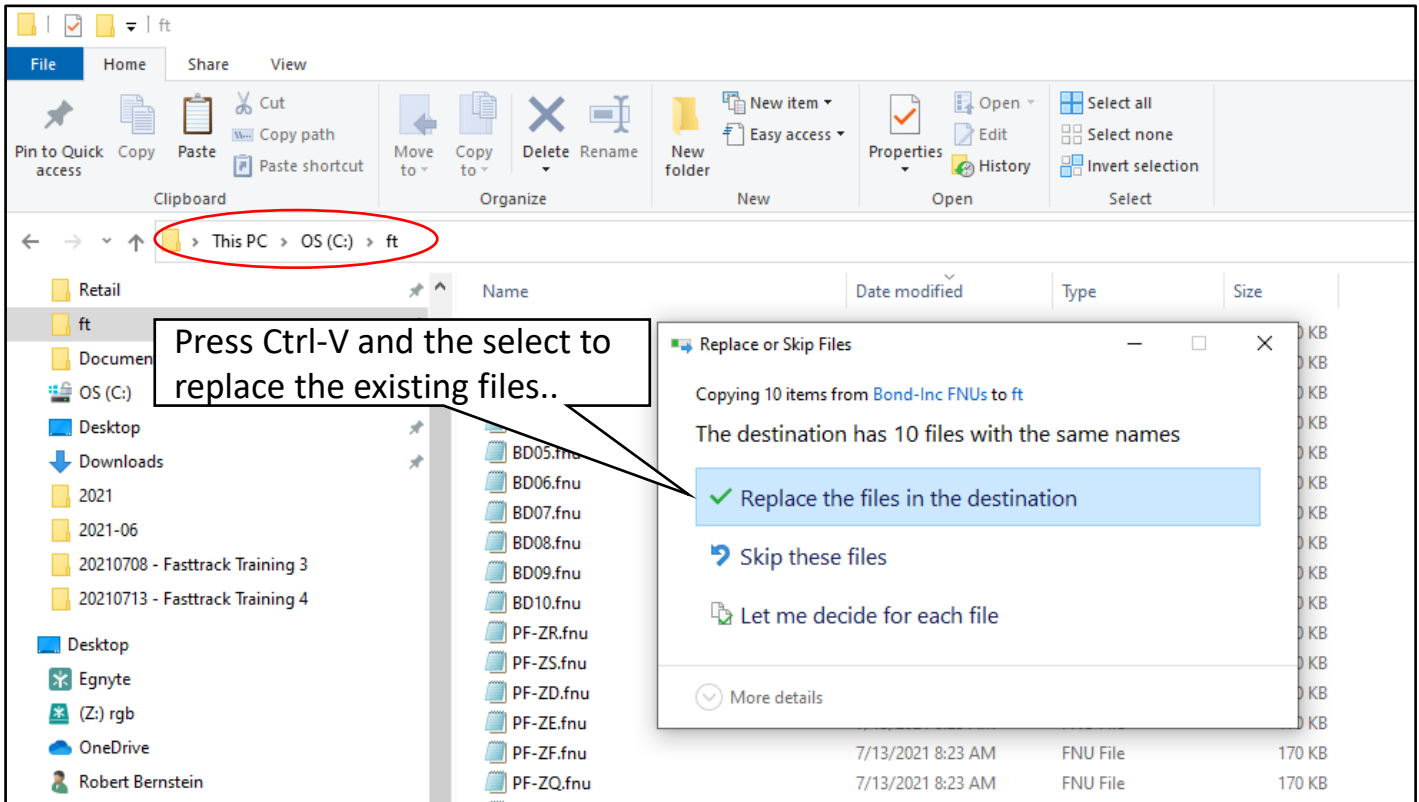
The 10 FNU files will now be available to you. Select all 10 files using standard Windows functionality and press Ctrl-C to copy the files.



RGB FNU Files

Downloading FNU Files

Navigate to the C:\FT directory on your computer and press Ctrl-V to paste the files. You will need to overwrite the existing files by selecting 'Replace the files in the destination'



The updated FNU files will now be available for use within FTCloud.

RGB FNU Files

Create a Family for RGB FNU Files

In order to efficiently use the FNU files, it is best to create a family that contains these 10 ticker symbols.

Create a New Family. Give it a name that is easy to remember (i.e. RGB-Bond as shown below). Enter all 10 symbols (BD01 through BD10) and save the family. For more details on how to create a new family please reference Section 5 of this manual.

You will only have to create the family once. After it is created, you do not need to repeat this step. The family will be available to load into a chart or spreadsheet for easy access to the low volatility segments tracked in the RGB Market Monitor.

FT Cloud

Login Data Reports Spreadsheet/Chart FT Cloud+ Chart - Search - Refresh FNUs

Family Static Models FNUs

Families - Create and Edit

A family is a custom list of ticker symbols you can use in a model.

Save New Family

Family	Count	Created
AAll PORTFOLIO	4	2021-07-08
BD01	10	2016-04-28
BD02	11	2016-04-23
BD03	10	2016-04-23
BD04	10	2016-04-23
BD05	11	2016-04-23
BD06	11	2016-04-23
BD07	11	2016-04-23
BD08	9	2016-04-23
BD09	8	2016-04-23
BD10	5	2016-04-23
CO01	14	2016-04-23
CO02	7	2016-04-23
CO03	8	2016-04-23
CO04	13	2016-04-23
CO05	16	2016-04-23
EQ01	4	2016-04-23
EQ02	14	2016-04-23
EQ03	6	2016-04-23
EQ04	5	2016-04-23
EQ05	13	2016-04-23
EQ06	9	2016-04-23

Family **cancel**

RGB-Bond

Description (28 / 150)

RGB Bond and Income Families

Color

Details [Send to Spreadsheet](#)

Ticker	Name
1 BD01	Bond/Inc - US Treasuries
2 BD02	Bond/Inc - Corporate
3 BD03	Bond/Inc - Floating Rate
4 BD04	Bond/Inc - Junk
5 BD05	Bond/Inc - Muni Bond
6 BD06	Bond/Inc - High Yield Muni
7 BD07	Bond/Inc - Securitized Credit
8 BD08	Bond/Inc - Emerging Market Debt
9 BD09	Bond/Inc - Inflation Protected
10 BD10	Bond/Inc - Preferred Securities
11	