

GAINSKEEPER USER MANUAL

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Product of CCH INC.

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Table of Contents

INTRODUCTION	3
QUICK START	4
LOGGING INTO YOUR GK PORTFOLIO	4
SETTING UP YOUR GK ACCOUNTS	4
MY SETTINGS	6
CHANGING YOUR TEMPORARY PASSWORD	6
RECORDING TRADES	7
IMPORTING TRADES FROM YOUR BROKERAGE	7
BROKERAGE IMPORT TROUBLESHOOTING	11
MANUALLY RECORDING TRADES	12
GAINSTRACKER.....	15
GAINSTRACKER OVERVIEW	15
GAINSTRACKER - GK PORTFOLIO	17
GAINSTRACKER SYMBOL DETAILS	18
TAX CENTER	20
SCHEDULE D GENERATION.....	20
HELP	24
GK SUPPORT	24

INTRODUCTION

One of the biggest challenges faced by individual investors is keeping good records of their portfolios for tax filing purposes. This challenge requires the investor to not only keep track of cost basis adjustments due to corporate actions like splits, spin-offs and mergers, but it also requires cost basis adjustments due to the IRS wash sale rules. To make matters worse, the Tax Relief Act of 2003 requires a Schedule D that is more complicated than ever before. The IRS requires not only traditional tax lot matching, but also post-May 5 capital gains characterization. GainsKeeper's tax lot accounting service characterizes investors' capital gains and losses as pre/post May 5 and populates the IRS Schedule D.

The tax rules associated with corporate actions and wash sales can also be very complicated, and smart investors would achieve better results by spending their valuable time focusing on making good investment decisions, rather than the arduous task of tax lot accounting. Unfortunately, accurate tax lot accounting is not only required to file your year-end capital gain/loss Schedule D, but more importantly, accurate tax lot accounting provides the information necessary for investors to maximize their after-tax returns. Many investors assume that good cost basis record-keeping is the responsibility of their brokerage firm or accountant, but few of the top brokerage firms are able to provide this service to the investor.

Once investors have accurate cost basis information, there are many things investors can do to reduce their tax burden, and GainsKeeper's products were developed specifically to meet this need. GainsKeeper's flagship product, GainsTracker, provides investors with a tool that shields them from the burdens and complexities of cost basis tracking and capital gain/loss determination. GainsTracker serves as the foundation for GainsKeeper's second product, GainsAdvisor. GainsAdvisor identifies simple trading opportunities that minimize your capital gains taxes and subsequently maximizes your after-tax returns. That means more money in your pocket on an after-tax basis.

QUICK START

Logging Into Your GK Portfolio

When you registered with GainsKeeper, you created a LoginID and were emailed a temporary password.

Tell us about yourself: (mandatory)

First Name	<input type="text" value="First Name"/>	Last Name	<input type="text" value="Last Name"/>
Email address	<input type="text" value="YourEmail@email.com"/>	Confirm Email	<input type="text" value="YourEmail@email.com"/>
Create Login ID	<input type="text" value="YourLoginID"/>	ZIP	<input type="text" value="Zip"/>
	<input type="text" value="Select a Security Question"/>	Security Answer	<input type="text"/>

- Your GK password will be sent to your email address.
- GainsKeeper does not sell or redistribute email addresses or personal information.

Use your LoginID and Password to access your GainsKeeper (GK) portfolio by entering them in the appropriate fields at www.gainskeeper.com. If you ever have a problem recalling your LoginID or Password, use the “Forgot your Password?” GainsKeeper will email the information to the address you are registered under.

GK Login

Login ID:	<input type="text"/>	<input type="button" value="GO"/>
Password:	<input type="password"/>	

[Forgot password?](#)

Setting Up Your GK Accounts

When you registered with GainsKeeper, you also completed the Brokerage Account Setup procedure. There you selected the name of your brokerage, representing the first brokerage account you wanted to track in your GK Portfolio.

GainsKeeper enables you to aggregate all of your brokerage accounts with in your GK portfolio. To add another brokerage account to your GK portfolio, click the “Create Account” link under “My Settings”.

[GainsTracker](#) | [GainsAdvisor](#) | [Markets](#) | [Tax Center](#) | [My Settings](#) | [Help](#) | [LogOut](#)

[Maintain Accounts](#) | **Create Account** | [Referrals](#)

My Settings: Create a New Account

For accurate tax lot accounting and record keeping, it is recommended that you organize your GK Portfolio into "Accounts" that represent your actual brokerage accounts.

⚡ To import your current holdings or past trades from your Online Brokerage, click [here](#) ⚡.

Otherwise, continue to create an account below . . .

Account Owner's Name:
 Account Type:

Brokerage Name:

 Add New Brokerage:

Acct. Number/Description: (Example, "X50-269-115")

above list box, please select the brokerage" and enter it below.

- A.G. Edwards
- AB Watley
- Accutrade
- American Century
- American Express
- American Funds
- Ameritrade**
- Amerivest
- BrownCo
- Chase H&Q

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[GainsKeeper@Privacy Statement](#)

A pull-down menu is provided that lists many of the most popular brokers. Simply scroll through the list and make your selection by clicking the Brokerage. If you don't see your brokerage listed in the menu, click on the round radio button to the right of "Add New Brokerage" and type in the name of your brokerage firm in the space provided.

The next step is to enter a brokerage description. Many use their actual account number as the description, although this is not required. If you plan to create multiple brokerage accounts in GK portfolio, it is important to enter descriptions that enable you to tell the difference between each account. For example, descriptions like "My IRA" or "My Options Account" provide a description of the account's function that will help distinguish the accounts when recording trades in them.


Acct.#/Description:
 Account Type:

- Regular (Taxable)
- Regular (Taxable)**
- Retirement (Non-Taxable)

The final field is where you specify the account type – whether it is taxable or non-taxable. Keep in mind that GainsKeeper is designed to help you manage your investments from a tax perspective, so taxable accounts are the most advantageous ones to add to your GK portfolio. However, this does not mean you shouldn't enter your IRA or 401K brokerage accounts into your GK portfolio. Once you've completed each field, click on the "Continue" button at the bottom of the screen.

My Settings


The “My Settings” area is accessed by clicking on the “My Settings” tab on the top menu of GainsKeeper. This is where you can check your subscription status, add new owners or brokerage accounts, and change your personal information, like LoginID or Password.



GainsTracker | **GainsAdvisor** | **Markets** | **Tax Center** | **My Settings** | **Help** | **LogOut**

Maintain Accounts | **Create Account** | **Referrals**

My Settings: Maintain Accounts

GK Account Info:		Maintain your accounts:
Login ID:	TONNY	 Increase Trade Limit
Current Status:	Subscribed	Create Brokerage Account
Valid from:	01/01/2002 to: 01/01/2003	Edit Brokerage Account
Days left to Expiration:	162	Move Brokerage Account
Service Level:	GK Trader	Delete Brokerage Account
Trade Count Limit:	1500	Add New Owner
Entered Trades:	124 (Total:346 since 04/10/2000)	Edit Existing Owner
Available Trades:	1376	Delete Owner
		Portfolio Settings

[CHANGE PASSWORD](#)

Changing Your Temporary Password

If you would like to change the temporary password that GainsKeeper emailed you during registration, use the “Change Password” feature in the “My Settings” section of GainsTracker.



RECORDING TRADES

All of GainsKeeper's calculations are based on the information you import or manually record. Therefore, it is important to accurately reflect your trading activity in your GainsKeeper portfolio. Use the "Record Trades" page to record your trading records into GainsKeeper. This page is accessed by clicking on the "Record Trades" link in the GainsTracker area or the "Add" link next to your brokerage account from the GainsTracker Overview page.

GainsTracker | **GainsAdvisor** | **Markets** | **Tax Center** | **My Settings** | **Help** | **LogOut**

Overview | **Portfolio** | **Record Trades** | **Transfer Shares** | **Trade Log** | **Symbol Details**

Step 2 **Record or Import Your Transactions**

You can record your transactions **manually** or **import** them directly from your Brokerage, Quicken & MS Money, or from GK's Excel Import Template. To access this page in the future, choose the 'Record Trades' item from the 'GainsTracker' menu. If you need guidance in using GainsKeeper, please consult the 'Help' menu.

Automatically import your trades:

- [Import from your Brokerage](#)
- [Import using Excel Template](#)
- [Import QIF file \(Quicken, MS Money, ...\)](#)
- [Import Other Files](#)

Manually record your trades for:

- [Stock](#)
- [Mutual Fund](#)
- [Option](#)
- [Bond](#)
- [Other](#)
- [Cash](#)

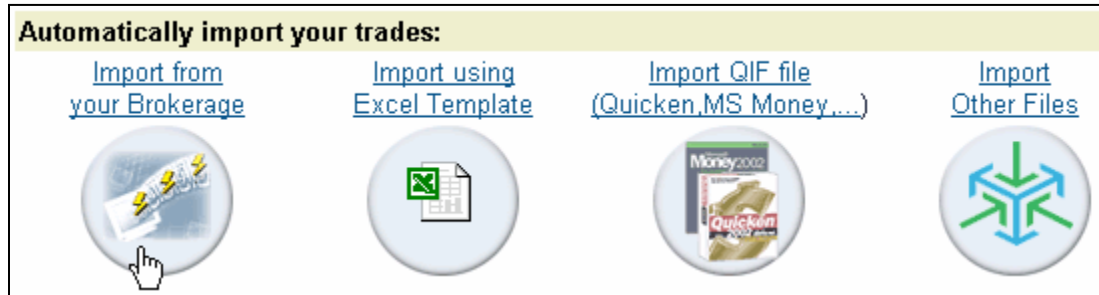
In summary, there are two ways to enter trading data into your GK portfolio:

1. Automatic Import from various sources (Brokerage, Excel, and QIF)
2. Manual entry into your portfolio.

Importing Trades from Your Brokerage

In the "Record Trades" area of GainsTracker, the top row of icons show you the various sources from which you can automatically import your executed trade information. The most convenient one is often your brokerage firm ("Import from your Brokerage"). The other sources are imports using Excel, Quicken, MS Money, etc. Each import icon

contains instructions on how to perform these downloads. Simply click the appropriate icon you wish to use.



Since most brokerages only provide one to three months of historical trades for download, you will have to manually enter past trades before being able to import/download recent trades from your brokerage. Once you have entered historical trades, update your accounts with the “Import from your Brokerage” function. You should consider updating your portfolio in the system on a daily or monthly basis using the automatic import feature - this keeps your account current.

Most of the major brokerages support GainsKeeper’s import, but if your brokerage does not offer import capabilities, you may want to contact them and suggest it. Unfortunately, GainsKeeper does not have any control over this. We do monitor this page closely and work hard to update it whenever a new brokerage firm adds this capability. Note that each brokerage listed has its own process for setting up and executing an import from their OFX servers.

The following screen shows a list of the brokerage firms that offer their clients import capabilities. As mentioned, not all brokerages offer this function. To initiate the import and obtain specific instructions on how to access your account records from each brokerage firm, simply click on the name of that firm.

A.G. Edwards	FOLIOfn	Smith Barney
ABWatley	Freetrade by Ameritrade	T. Rowe Price
Accutrade	HARRISdirect	TD Waterhouse
American Century Investments	INVESCO Funds	TradeStation
American Express Brokerage	Morgan Stanley ClientServ	U.S. Global Investors
American Funds	myStreetscape	UBS PaineWebber
Ameritrade	OptionsXpress	Van Kampen Funds
Amerivest	Quicken Brokerage powered by Siebert	Vanguard Group
BrownCo	RBC Dain Rauscher	Wall Street Access
Charles Schwab	Scotttrade	
E*TRADE	ShareBuilder	
Fidelity Investments	Siebert	



When you click on your brokerage name, a login screen appears for that broker's server. Because the records you are accessing are confidential and specific to your brokerage, you will always need to login using your brokerage User ID and Password, not your GK LoginID. Many times this User ID and Password are the same credentials you use to access your online brokerage account, but not always. Check with your broker if you have problems logging in. Read and follow the importing instructions carefully. If you have questions or don't understand the instructions, contact support@gainskeeper.com. However, GainsKeeper is not able to assist you in getting your User ID and Password from your brokerage firm. The brokerage's customer support staff should be able to assist you with this process if you have any problems. Simply ask them what User ID and Password you need to us to download your trades via their OFX server. Once you have the proper User ID and Password, enter that information into the required fields and click on the "Next" button. This initiates the first step in the import process.

During the download process, you'll be asked for a "Start Date". This is the date where you wish to begin importing trades from. It may be the first day of the year, like 1/1/2002. However, if you're importing for the first time, you may need to manually enter any trades not provided by your brokerage. As discussed above, this is because most brokerages only allow downloads for the past 3 months of trade history.

Import Transactions:

Import all transactions starting with trade date:

During the import process, GainsKeeper will display all the trades that it was able to download from your brokerage in a "Data Confirmation Page." Use this confirmation page to make any changes to the data before saving them to your GK portfolio. Notice the box in the column labeled "Include." If there are transactions you do not want to import but want to enter manually, uncheck the box next to that trade. This excludes the transaction from the import. When you are ready to process and save the trades to your GK portfolio, scroll to the bottom of the "Confirmation Page" and click the "Import Data" button. See the following example.

Please Confirm Your Data

#	Memo	Include	Symbol	Trade Date	Transaction	Shares	Price	All Fees	Total Cost/Proceeds
1	AMAZON.COM INC	<input checked="" type="checkbox"/>	AMZN	2002-04-25	COVERSHO	350	16.52	19.95	5801.95
2	WEBMETHODS INC	<input checked="" type="checkbox"/>	WEBM	2002-05-22	SELLBYFIFO	100	11.53	19.99	1133.01
3	GREAT PLAINS ENERGY INC	<input checked="" type="checkbox"/>	GXP	2002-05-22	SELLBYFIFO	2	24.13	14.96	33.30
4	E*TRADE FUNDS * - TECHNOLOGY INDEX FUND	<input type="checkbox"/>	ETTIX	2002-05-22	SELLBYFIFO	100.995	4.70		474.68
5	TYCO INTL LTD NEW	<input checked="" type="checkbox"/>	TYC	2002-06-13	SELLSHORT	300	13.24	18.07	3953.93
6	TYCO INTL LTD NEW	<input checked="" type="checkbox"/>	TYC	2002-06-19	COVERSHO	300	15.60	17.95	4697.95
7	MATTSON TECHNOLOGY INC	<input checked="" type="checkbox"/>	MTSN	2002-06-19	SELLSHORT	500	5.47	23.04	2711.96
8	NVR INC	<input checked="" type="checkbox"/>	NVR	2002-07-02	SELLSHORT	14	315.01	18.13	4392.01
9	MATTSON TECHNOLOGY INC	<input checked="" type="checkbox"/>	MTSN	2002-07-02	COVERSHO	500	3.85	22.99	1947.99

If you would like to **only** import a particular range of checked transactions, please change the range of row numbers below.

Import transactions from # to #
 Find duplicate

Use the above process each month to update your GK portfolio with your current trading activity. In order to avoid importing duplicate trades, be sure to enter a "Start Date" that is equal to the last time you updated your GK portfolio. (Note: GainsKeeper will automatically update your Start Date, using the date of your last import, but you may wish to change this in special situations). Use the "Find Duplicate" check box to be sure that you are not importing trades that have already been recorded in your GK portfolio. The entire process should only take a few minutes to complete once you are familiar with your brokerage firm's procedures. Once you successfully complete an import from your brokerage, you will be able to keep your GK Portfolio up-to-date by using the OFX shortcut link next to your account. Simply click the lightning bolt link next to your account to initiate future imports from your brokerage.

GainsTracker: Overview

 [Increase Trade Limit](#)

My Portfolios							August 16, 2002, 12:9 EST	
Owner	Broker	Account	Tax	Mkt. Value	Gain/Loss	% Δ	Trades	
Elyse Cook	Ameritrade	401K	T	\$10,422.99	9,320.02	844.99	Add	View/Delete
Elyse Cook	 Fidelity	301-636606	T	\$2,521.43	-640.71	-20.26	Add	View/Delete
Elyse Cook	 HARRISdirect	009422023	T	\$40,000.00	27,348.72	216.17	Add	View/Delete
Brian Cook	 E*Trade	T566-3-X	T	\$31,168.06	-75,876.26	-70.88	Add	View/Delete
View All Accts				\$84,112.48	-39,848.23	-32.15	Chart View	

Brokerage Import Troubleshooting

Any errors that occur during the import are highlighted in red. Normally an error results from a sell record that can't be processed because you don't have enough shares in your GK portfolio to apply the sell against. GainsKeeper must match each share of proceeds to the corresponding share of cost sold. If a sell trade can't be matched to a holding, it appears to GainsKeeper as if you're selling shares you don't own. This is the case for a 'SellShort' transaction, but GainsKeeper must distinguish between short and long transactions when processing the trade. An easy solution, should you get any errors in the import, is to simply leave the "Include" check box blank. Then refer to your statements and trading records and enter those transactions manually.


Another common cause of the "not enough shares" error message could be that you have buy transactions with trade dates prior to your 'Import Start Date'. You need to ensure that your portfolio is re-built before you enter/import your recent transactions. For example, if you are importing transactions starting 1/1/03, you need to make sure all your holdings own on 12/31/02 are first recorded in your GK portfolio. For more help on this topic, see "baselining" in the 'Help' section of the site.

An error of "Symbol not recognized" during an import often occurs on fixed income securities. For any bond transactions in a brokerage import, simply deselect the 'include' check box during the import. After the import, you'll need to manually record your fixed income trades using the "Record Trades -> Manually Record Bonds" feature. For more information on GainsKeeper's treatment of bonds, see the "Fixed Income" section of "Help".



Manually Recording Trades

If you choose to manually enter your brokerage trades, simply click the corresponding instrument icon (stocks, mutual funds, options, bonds, cash, etc.) in the second row of the “Record Trades” page. Then choose the type of trade you wish to enter (buy, sell, short sell, cover short, etc.). See an example below.

Automatically import your trades:

Import from your Brokerage	Import using Excel Template	Import QIF file (Quicken,MS Money,...)	Import Other Files
			

Manually record your trades for:

Stock	Mutual Fund	Option	Bond	Other	Cash
<ul style="list-style-type: none">BuySellShort SellCover ShortDivReDepositWithdrawAdjusted LotAdjusted Short					

After choosing the type of trade you wish to enter, choose the corresponding brokerage account in your GK portfolio where you want to store the trade. Since GainsKeeper allows multiple brokerage account tracking, make sure you are in the correct account before entering the trade. The account into which you are recording the trade is displayed at the top of the page. If you want to record the trade in a different account, use the drop-down menu at the top of the trade entry screen to make your selection.

Stock - Buy Transaction Entry

in Account:

When recording Option transactions with trade dates prior to 10/1/01, you’ll need to manually add the option symbol to GainsKeeper. This can be done by clicking the “Add Option Symbol” link. Note: This is only necessary if the trade date is prior to 10/1/01.

Options - Buy to Open Transaction Entry

Symbol 'WEBMJ' is not recognized or is not valid for this date (1/15/2001). [Add Option Symbol.](#)

in Account:

Action: [Option Symbol Chain](#)

Symbol:

Transaction Date (mm/dd/yy):

Use the features on the record page to identify special trades like 'Specific ID' or 'Average Cost' sells. See the below example.

Mutual Fund - Sell Transaction Entry

in Account:

Action:

Symbol:

Transaction Date (mm/dd/yy):

Shares:

Price per Share:

Commission + All Fees:

----- OR -----

Total Proceeds:

[Transact by Specific ID](#)

[Sell by Average Cost](#)

There are two ways to record the cost or proceeds information into GainsKeeper:

1. Enter the shares, per-share price, and any applicable commissions and fees
2. Enter the total transaction amount - Cost or Proceeds

The information can be found on either your monthly brokerage statement or on the individual trade confirmation slip you receive from your brokerage.

The easiest way to enter this information is by using the “Total Cost” option for a buy transaction or “Total Proceeds” for a sell transaction. To do this, click on the round button next to the Total Cost/Proceeds field and then enter the total cost/proceeds of the transaction. This number includes costs basis plus commissions and fees or proceeds minus commission and fees for sell transactions. Once you have entered the information into the appropriate fields, simply click on the “Record” or “Record & Repeat” button at the bottom of the page and your trade is processed and saved in your GK portfolio.

Shares:	<input type="text" value="100"/>	<input type="checkbox"/> Transact by Specific ID
<input type="radio"/> Price per Share:	<input type="text"/>	<input checked="" type="checkbox"/> Sell by Average Cost
Commission + All Fees:	<input type="text"/>	<input type="button" value="CALCULATE TOTAL PROCEEDS"/>
----- OR -----		
<input checked="" type="radio"/> Total Proceeds:	<input type="text" value="3380.55"/>	

<input type="button" value="RECORD"/>	<input type="button" value="RECORD & REPEAT"/>	<input type="button" value="CANCEL"/>
---------------------------------------	--	---------------------------------------

GAINSTRACKER

GainsTracker Overview

Below is the 'GainsTracker Overview' page. This is the first page displayed every time you log into your GainsKeeper portfolio. This page gives you a simple overview of your brokerage account values and includes alerts relating to specific holdings that might qualify for one of the tax minimization strategies offered by GainsKeeper.

[GainsTracker](#) | [GainsAdvisor](#) | [Markets](#) | [Tax Center](#) | [My Settings](#) | [Help](#) | [LogOut](#)

[Overview](#) | [Portfolio](#) | [Record Trades](#) | [Transfer Shares](#) | [Trade Log](#) | [Symbol Details](#)

GainsTracker: Overview

My Portfolios July 23, 2002, 16:20 EST

Owner	Broker	Account	Tax	Mkt. Value	Gain/Loss	% Δ	Trades
Elyse Cook	Ameritrade	401K	T	\$7,760.00	7,560.00	3780.00	Add View/Delete
Elyse Cook	 Fidelity	301-636606	T	\$2,160.23	-1,001.91	-31.68	Add View/Delete
Elyse Cook	 CSFBdirect	009422023	T	\$40,000.00	24,842.42	163.89	Add View/Delete
Brian Cook	 E*Trade	T566-3-X	T	\$26,095.36	-80,948.96	-75.62	Add View/Delete
View All Accts				\$76,015.59	-49,548.45	-39.46	Chart View

Personal Investment Tips

You have **4** lots with a Sell Grade above **2.0**.
You have **0** [Diversification Targets](#) set.



Market Overview

STANDARD & POOR'S COM STOCK

Get Quote [GO](#)

INDEX		Δ	%
Dow Jones	8,019.00	-390.23	-4.64
NASDAQ	1,319.00	-37.80	-2.78
S&P 500	848.00	-33.81	-3.83

[Tips for Using GK.](#) [How to Edit Positions.](#) [Change Portfolio Settings.](#)

The GainsTracker Overview page displays summary information for each brokerage, such as market value, gain/loss, etc. Notice the lightning bolt  next to your brokerage account. This represents an OFX download from your brokerage. Once you have done a download from your brokerage, you will be able to click the  to do subsequent imports. This feature is a short cut to the “Record Trades -> Import from Brokerage” feature previously discussed.

There are various ways to enter your portfolio from the GainsTracker Overview page. If you click the name of an owner, you'll enter your GK portfolio displaying all trades recorded in all brokerage account under this owner. If you click a specific account, you'll enter your GK portfolio displaying only the trades recorded in only this particular brokerage account.

You can add trades to a specific brokerage account in your GK portfolio by clicking the “Add” link to the right of the particular account. You can view the “Trade Log” of a particular brokerage account by clicking the “View/Delete” link to the right of the particular account.

In the lower, left-hand corner of GainsTracker Overview page is the “Personal Investment Tips” section. This alerts you to specific holdings in your accounts that might qualify for one of GainsKeeper’s tax minimization strategies.

Personal Investment Tips

You have **6** [potential Wash Sales](#)
You have **0** [Diversification Targets](#) set.

Tips for [Using GK](#). How to [Edit Positions](#).

Each time you login to your GK portfolio, you’ll see a blue and gray menu bar along the top of the web site. The main menu bar can be used to navigate through various areas of the web site and to access specific tools. The blue tabs (GainsTracker, GainsAdvisor, Markets, Tax Center, My Settings, Help and Logout) represent the major areas of the web site, while the gray links below are the sub-categories for the specific area you are in.

GainsTracker	GainsAdvisor	Markets	Tax Center	My Settings	Help	LogOut
Overview	View Accounts	Record Trades	Transfer Shares	Trade Log	Symbol Details	Check-Up

GainsTracker	GainsAdvisor	Markets	Tax Center	My Settings	Help	LogOut
Overview	What-If Tool	Sell Grades	Analytics	Tax-Smart	Summary	

GainsTracker	GainsAdvisor	Markets	Tax Center	My Settings	Help	LogOut
Corp Actions	Quotes	Watch List	Resources	Broker Rating		

GainsTracker	GainsAdvisor	Markets	Tax Center	My Settings	Help	LogOut
Schedule D	Custom Reports	Export Data	Education	Check-Up		

GainsTracker	GainsAdvisor	Markets	Tax Center	My Settings	Help	LogOut
Maintain Accounts	Create Account	Referrals				

GainsTracker	GainsAdvisor	Markets	Tax Center	My Settings	Help	LogOut
FAQ	Getting Started	Demo	GK Support	About GK	Site Map	

The first section is 'GainsTracker'. The second row of links displayed on a gray background are the submenu items of the GainsTracker product.

GainsTracker Submenu Descriptions:

- Overview – Described in detail above.
- View Accounts – Displays your Unrealized Long & Short and Realized views.
- Record Trades – Used to enter/import new trades into your GK portfolio.
- Transfer Shares – Used to transfer a position between brokerage accounts.
- Trade Log - Displays a list of all trades recorded in a brokerage account.
- Symbol Details – Displays the audit trail of trade history on a symbol.
- Check-Up – Analyzes your trade activity and warns you of any incorrect data.

GainsTracker – View Accounts

Once you enter your GK account, you will see a default view of your “Unrealized Long Positions”. These are the holdings you own today. They are derived from the buy and sell trades you entered/imported into your GK portfolio. Each holding in the account is displayed in a table format with its relevant information, such as cost basis, current value, and whether there is a net gain or loss at the present time.

INVESTMENTS	SHARES	COST/SHARE	TOTAL COST	MKT. PRICE	MKT. VALUE	ST GAIN/LOSS	LT GAIN/LOSS	% CHANGE
FID AGGR GROWTH FD (FDEGX)	28.314	64.5048	1,826.39	10.99	311.17		-1,515.22	-82.96
JANUS WORLDWIDE FD (JAWWX)	6.999	80.0000	559.92	34.07	238.45		-321.47	-57.41
SPRINT CORP PCS (PCS)	700	7.1457	5,002.00	4.30	3,010.00	-1,992.00		-39.82
VERISIGN INC (VRSN)	382	4.1860	1,599.07	5.55	2,120.10		521.03	32.58
Total			8,987.38		5,679.72	-1,992.00	-1,315.66	-36.80

To see the details of the positions you currently own (purchase date, shares, unit cost, etc.), click the top left plus sign (+) as shown below. Doing so expands every holding in your portfolio, revealing specific lots that constitute the total position.

INVESTMENTS	SHARES	COST/SHARE	TOTAL COST	MKT. PRICE	MKT. VALUE	ST GAIN/LOSS	LT GAIN/LOSS	% CHANGE
FID AGGR GROWTH FD (FDEGX)	28.314	64.5048	1,826.39	10.99	311.17		-1,515.22	-82.96
JANUS WORLDWIDE FD (JAWWX)	6.999	80.0000	559.92	34.07	238.45		-321.47	-57.41
SPRINT CORP PCS (PCS)	700	7.1457	5,002.00	4.30	3,010.00	-1,992.00		-39.82
VERISIGN INC (VRSN)	382	4.1860	1,599.07	5.55	2,120.10		521.03	32.58
Total			8,987.38		5,679.72	-1,992.00	-1,315.66	-36.80

The following example shows the same GK account in the detail view, activated by clicking the plus sign.

The screenshot shows the GainsTracker interface with the 'Unrealized Long Positions' dropdown menu open. The menu options are: Unrealized Long Positions, Unrealized Short Positions, Realized/Sell Activity, Buy Activity, and Open Short Activity. The 'Realized/Sell Activity' option is highlighted. The table below shows a list of investments with columns for Shares, Cost, and various financial metrics.

INVESTMENTS	SHARES	COST	REALIZED	UNREALIZED	STG	LT	%
					CHG		
FID AGGR GROWTH FD (FDEGX)	28.314						
08/31/2000 (LT)	26.973						
06/12/2001 (LT)	1.341	63.9970	85.82	10.99	14.74		-82.82
JANUS WORLDWIDE FD (JAWWX)	6.999	80.0000	559.92	34.07	238.45		-57.41
08/31/2000 (LT)	6.3	80.0000	504.00	34.07	214.64		-57.41
06/12/2001 (LT)	0.699	80.0000	55.92	34.07	23.81		-57.42
SPRINT CORP PCS (PCS)	700	7.1457	5,002.00	4.30	3,010.00	-1,992.00	-39.82
06/11/2002 (LT in 324 days)	700	7.1457	5,002.00	4.30	3,010.00	-1,992.00	-39.82
VERISIGN INC (VRSN)	382	4.1860	1,599.07	5.55	2,120.10	521.03	32.58
01/01/1999 (LT)	382	4.1860	1,599.07	5.55	2,120.10	521.03	32.58
Total			8,987.38		5,679.72	-1,992.00	-36.80

Notice the dropdown list box that allows you to change from an unrealized view to other views (Unrealized Short, Realized, Buy Activity and Open Short Activity). To change the time filter of the display, use the third dropdown list box as shown in the below example.


The screenshot shows the GainsTracker interface with the 'Realized/Sell Activity' view selected. The time filter dropdown menu is open, showing options: Today, Past 7 days, Past 31 days, Past 90 days, Year 2002, Year 2001, Year 2000, and Year 1999. The 'Year 2002' option is highlighted. The table below shows securities sold with columns for Purchased, Shares Sold, Proceeds, and various financial metrics.










SECURITIES SOLD	PURCHASED	SHARES SOLD	PROCEEDS	COST	LT	BROKERAGE
					GAIN/LOSS	-ACNT#
JUNIPER NETWORKS INC (JNPR)		300	2,347.92	24,101.00		
06/11/2002	02/12/2001	300	2,347.92	24,101.00		
Total			2,347.92	24,101.00		



GainsTracker Symbol Details

The screenshot shows the GainsTracker interface with the 'Symbol Details' menu item highlighted. The menu options are: Overview, View Accounts, Record Trades, Transfer Shares, Trade Log, Symbol Details, and Check-Up.

The "Symbol Details" feature displays the complete audit trail of a particular holding. This audit trail will show the details of each buy and sell for a symbol, as well as any corporate action adjustments or wash sales adjustments that GainsKeeper has made to that symbol. The adjustments to cost and shares are updated without you having to do a single thing. You'll never have to struggle to figure out how many shares you own and what your cost basis is after things like mergers or stock splits. GainsKeeper takes care of all of this for you.

You can access the details of each holding by clicking on the yellow  icon to the left of each lot or using the “Symbol Details” submenu item.

Date	Transaction	Shares	Cost	Cumulative	
				Shares	Cost
 03/02/1999	Buy Long EMC	100	\$ 1,860.00	100	\$ 1,860.00
02/19/1999	 Wash Sale Adj. to 03/02/1999 EMC	[100]	\$ 932.00	100	\$ 2,792.00
06/01/1999	 Stock Split EMC	100	--	200	\$ 2,792.00
 04/03/2000	Buy Long EMC	100	\$ 1,589.00	300	\$ 4,381.00
06/05/2000	 Stock Split EMC	300	--	600	\$ 4,381.00
 07/17/2000	Buy Long EMC	100	\$ 3,600.00	700	\$ 7,981.00
 09/05/2000	Buy Long EMC	500	\$ 5,375.00	1,200	\$ 13,356.00
02/08/2001	 Distribution/Spin-Off EMC to MCDTA	0	\$ -292.61	1,200	\$ 13,063.39
 10/20/2001	Buy Long EMC	50	\$ 1,050.00	1,250	\$ 14,113.39
Current Status		1,250	\$ 14,113.39		

Above is an example of the symbol details for EMC. Notice the original buy trades for 100 shares. However, GainsKeeper has automatically adjusted for a wash sale, two 2:1 stock splits and a merger into McData (MCDTA). GainsKeeper use the icon  to identify a wash sale adjustment and the icon  to identify a corporate action adjustment. If you want to see what your cost basis position is in MCDTA, simply click the MCDTA link to view the below details on McData.

Date	Transaction	Shares	Cost	Cumulative	
				Shares	Cost
02/08/2001	 Distribution/Spin-Off EMC to MCDTA	44.1684	\$ 292.61	44.1684	\$ 292.61
Current Status		44.1684	\$ 292.61		

This tells you that by owning 1,200 shares of EMC you were allocated 44.1684 shares due to a 2/8/01 spin-off of a new company called McData. GainsKeeper makes adjustments due to corporate actions to both your cost and shares.

TAX CENTER

The Tax Center is the area where reports can be generation based on your GK portfolio data. There are four specific tools in the Tax Center:

Tax Center Submenu Descriptions:

- Schedule D – IRS specific reports for tax filing.
- Custom Reports – Custom date range report generation.
- Export Data – Export to tax-preparation software programs.
- Education – Tips on how and why taxes impact your investments.
- Check-Up – Analyzes your trade activity and warns you of any incorrect data.

GainsTracker	GainsAdvisor	Markets	Tax Center	My Settings	Help	LogOut
Schedule D Custom Reports Export Data Education Check-Up						
Tax Center: Schedule D Generation						
GainsKeeper recommends using the Check-Up analyzer before generating your Schedule D. It will analyze your trade activity and warn you of any incorrect data that may require corrections.						
Step 1: Background Information (Not Required)						
Legal Name:	<input type="text"/>					
SSN:	<input type="text"/>	-	<input type="text"/>	-	<input type="text"/>	
Prior Year ST Loss Carryover:	<input type="text"/>					
Prior Year LT Loss Carryover:	<input type="text"/>					
The above information is not saved on GainsKeeper servers. It is used to populate the Schedule D. Add or Review Special Schedule D Adjustments.						
Step 2: Generate Schedule D & Realized Attachment D-1						
Select Tax Year:	<input type="text" value="2003"/>	<input type="button" value="Generate"/>				

Schedule D Generation

The most important area of the “Tax Center” is the Schedule D 1040 report. The Schedule D is the IRS form where you declare your capital gain/loss figures for the year. If you’re an investor, you’ll need to complete a Schedule D. GainsKeeper's service will help you accomplish this challenging task with just a few mouse clicks.

Each year, people spend hundreds or even thousands of dollars preparing a Schedule D. They basically hand their year-end statements to an accountant, who then goes through each trade to calculate the capital gains and losses on each sell. It’s a long, complicated process – and the longer it takes, the more expensive it is. In fact, it usually takes so long to complete that this one aspect of a tax-return causes many investors to file tax extensions, in order to allow for enough time to get the job done. Having an accountant

or tax preparer compile your Schedule D can be very expensive. There are tax preparation companies charging \$4.00 - \$5.00 for each transaction. If you make a 100 trades in a year, that can be very expensive come tax time. With GainsKeeper, you can generate your own Schedule D quickly and easily. GainsKeeper's Schedule D generation is one of the easiest ways to save money and time.

Once you fill in the background information and select the appropriate "Year" from the pull-down menu, click on the "Generate" button. In order to view and print your Schedule D with GainsKeeper, you must have Adobe Acrobat Reader software installed on your computer. Acrobat Reader is free product used to view PDF files. Acrobat Reader can be downloaded from the Adobe web site by clicking the link at the bottom of the Schedule D page. Once you click on the "Generate" button, you are taken to the page seen below.

Schedule D and Realized Report Attachment

For tax filing purposes, print the Schedule D and Realized Report Attachment.

Step 1: Schedule D

Click [Schedule D](#) to view/print.

Step 2: Realized Report Attachment

Click [Realized Report Attachment D-1](#) to view/print.

This report serves in place of the Schedule D-1 form.

Notice there are two steps on this page. This is because there are really two different reports you'll need to print for your tax return. The first form in **Step 1** is the actual IRS Schedule D form. The second form in **Step 2** is your "Realized Gain/Loss Report," a detailed attachment for your IRS Schedule D known as the Schedule D-1. To print your Schedule D, simply click on the "Schedule D" button in Step 1. This opens Acrobat Reader and displays your Schedule D in the browser window. Click the 'Save' icon at the top to save your Schedule D to your computer.

(Step 1) IRS ready Schedule D

SCHEDULE D (Form 1040) <small>Department of the Treasury Internal Revenue Service (99)</small>	Capital Gains and Losses ▶ Attach to Form 1040. ▶ See Instructions for Schedule D (Form 1040). ▶ Use Schedule D-1 to list additional transactions for lines 1 and 8.	OMB No. 1545-0074 2003 Attachment Sequence No. 12				
Name(s) shown on Form 1040		Your social security number				
Part I Short-Term Capital Gains and Losses—Assets Held One Year or Less						
(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold (Mo., day, yr.)	(d) Sales price (see page D-6 of the instructions)	(e) Cost or other basis (see page D-6 of the instructions)	(f) Gain or (loss) for the entire year Subtract (e) from (d)	(g) Post-May 5 gain or (loss)* (see below)
1 See Realized Attachment	VARIOUS	VARIOUS	\$924,576.30	\$856,577.76	\$67,992.54	\$67,550.83
2 Enter your short-term totals, if any, from Schedule D-1, line 2			2			
3 Total short-term sales price amounts. Add lines 1 and 2 in column (d)			3 \$924,576.30			
4 Short-term gain from Form 6252 and short-term gain or (loss) from Forms 4684, 6781, and 8824					4	
5 Net short-term gain or (loss) from partnerships, S corporations, estates, and trusts from Schedule(s) K-1					5	
6 Short-term capital loss carryover. Enter the amount, if any, from line 8 of your 2002 Capital Loss Carryover Worksheet					6 (\$0.00)	
7a Combine lines 1 through 5 in column (g). If the result is a loss, enter the result. Otherwise, enter -0-. Do not enter more than zero						7a (\$0.00)
7b Net short-term capital gain or (loss). Combine lines 1 through 6 in column (f) .					7b \$67,992.54	
Part II Long-Term Capital Gains and Losses—Assets Held More Than One Year						
(a) Description of property (Example: 100 sh. XYZ Co.)	(b) Date acquired (Mo., day, yr.)	(c) Date sold (Mo., day, yr.)	(d) Sales price (see page D-6 of the instructions)	(e) Cost or other basis (see page D-6 of the instructions)	(f) Gain or (loss) for the entire year Subtract (e) from (d)	(g) Post-May 5 gain or (loss)* (see below)
8 See Realized Attachment	VARIOUS	VARIOUS	\$391,405.39	\$385,334.04	\$6,071.35	\$4,202.76

Above is an example of a Schedule D that was generated in the GainsKeeper 'Tax Center' tool. It is the actual IRS Schedule D (Form 1040) with your realized capital gain/loss data - ready to be printed and included with your tax return. Simply include the printed Schedule D with your other tax forms for filing or pass it off to your accountant.

After you print your Schedule D, you'll need to click 'Back' in your browser to generate your "Realized Gain/Loss Report". This report should accompany your Schedule D when filing your taxes. Click on the "Realized attachment" box in Step 2 to generate the report.

(Step 2) Realized Gain/Loss Attachment Report (Schedule D-1)

2003 Realized Capital Gains & Losses							
01/01/2003 - 11/18/2003							
GainsKeeper.com							
Created 11/18/2003 11:05:59 AM							
Taxable accounts only							
Entire Year				Post - May 5, 2003			
ST Gain	128,836.23	LT Gain	17,512.28	Post ST Gain	100,803.52	Post LT Gain	12,527.87
ST Loss	-60,843.69	LT Loss	-11,440.93	Post ST Loss	-33,252.69	Post LT Loss	-8,325.11
ST Net	67,992.54	LT Net	6,071.35	Post ST Net	67,550.83	Post LT Net	4,202.76
ST Sales	924,570.30	LT Sales	391,405.39	Post ST Sales	679,056.43	Post LT Sales	364,898.34
ST Cost	856,577.76	LT Cost	385,334.04	Post ST Cost	611,505.60	Post LT Cost	360,695.58



Cover Page

Close Date	Open Date	Security	Units Sold	Sales	Cost	Short Term Gain / Loss Entire Year	Long Term Gain / Loss Entire Year	Short Term Gain / Loss Post 5/5/03	Long Term Gain / Loss Post 5/5/03
10/07/2003	09/22/2003	ACACIA RESEARCH (ACTG)	1,000	5,679.76	4,627.48	1,252.28		1,252.28	
10/07/2003	09/22/2003	ACACIA RESEARCH (ACTG)	1,000	5,629.76	4,627.47	1,202.29		1,202.29	
09/22/2003	02/03/2003	ACACIA RESEARCH (CBND)	2,000	8,990.56	5,994.95	2,995.61		2,995.61	
04/07/2003	11/22/2002	ACME COMMS INC (ACME)	1,500	10,401.52	9,325.95	1,075.57			
10/29/2003 Short	09/23/2003	ADVANCED MICRO (AMD)	500	6,250.70	7,503.00	-1,252.30		-1,252.30	
06/13/2003	06/11/2003	ALLIANZ AG ADR (AZ)	1,100	9,741.53	9,703.00	38.53		38.53	
08/14/2003 Short	06/30/2003	AMAZON COM INC (AMZN)	250	9,123.07	9,958.25	-835.18		-835.18	
08/26/2003 Short	07/08/2003	AMAZON COM INC (AMZN)	100	3,884.81	4,564.00	-679.19		-679.19	
04/07/2003	03/28/2003	AMER INTL GRP I (AIG)	250	13,946.89	12,459.95	1,486.94			
08/19/2003	06/02/2003	AMER VANGUARD C (AVD)	250	5,660.72	4,627.88	1,232.84		1,232.84	
08/26/2003	06/02/2003	AMER VANGUARD C (AVD)	400	10,305.50	7,404.62	2,900.88		2,900.88	
06/18/2003	06/11/2003	AMER WEST HLDGS (AWA)	1,000	5,545.73	4,501.82	1,143.91		1,143.91	
06/19/2003	06/11/2003	AMER WEST HLDGS (AWA)	1,200	7,279.65	5,402.18	1,877.47		1,877.47	
04/07/2003	04/11/2001	AMGEN INC (AMGN)	154	9,219.99	8,057.28		1,162.71		
07/15/2003	06/11/2003	ANNALY MTG MGMT (NLY)	500	10,222.52	9,903.00	319.52		319.52	
07/15/2003	06/19/2003	ANNALY MTG MGMT (NLY)	500	10,222.52	10,099.00	123.52		123.52	
06/16/2003	05/05/2003	ASIANFO HLDGS (ASIA)	1,000	7,475.64	4,591.00	2,884.64		2,884.64	
04/07/2003	02/12/2001	ASPECT MED SYS (ASPM)	380	1,375.78	4,491.60		-3,115.82		
04/07/2003	08/01/2002	BISYS GRP INC (BSG)	400	7,175.71	9,519.95	-2,344.24			
05/19/2003	07/29/2002	BOISE CASCADE C (BCC)	300	7,365.70	8,854.95	-1,489.25		-1,489.25	
10/28/2003	01/01/1999	CA HELTH FACS	100,000	105,350.00	105,319.00		31.00		31.00

Once again, the Acrobat Reader software will display your “Realized Gain/Loss Report”. The report has two parts. The first part is a cover page containing a summary of the totals of your short- and long-term gains and losses; the net result of your trading for the year. The second part is on the pages following the cover page. This information is what serves as the basis for the tax calculations on your schedule D. If you simply scroll down the page, you’ll see the details of each sell with its cost sold and capital gain/loss characterized as long-term or short-term.

Once these reports are displayed, print or save them and include them with your tax return. They are ready to file without any extra work, hassle, or expense.

HELP

If you ever encounter a problem or task you are unable to solve, please use the 'Help' section at the far right side of the top navigation menu. In this area there are instructions on the various sections of GainsKeeper. Chances are that most of your questions have already been answered. Please use the Q&As (Questions and Answers) as an online resource in the 'Help' area before contacting GainsKeeper Support.

GK Support

If you don't find the information you need in the various parts of 'Help' (Getting Started, FAQ, or Demo sections), you can contact GainsKeeper Customer Service directly via email. To access specific contact information, click on the "GK Support" link in the submenu under the 'Help' section. This allows you to email your questions or concerns directly to the GainsKeeper's support staff. This is the easiest and fastest way to submit a question, and you will always receive a prompt and detailed reply.