

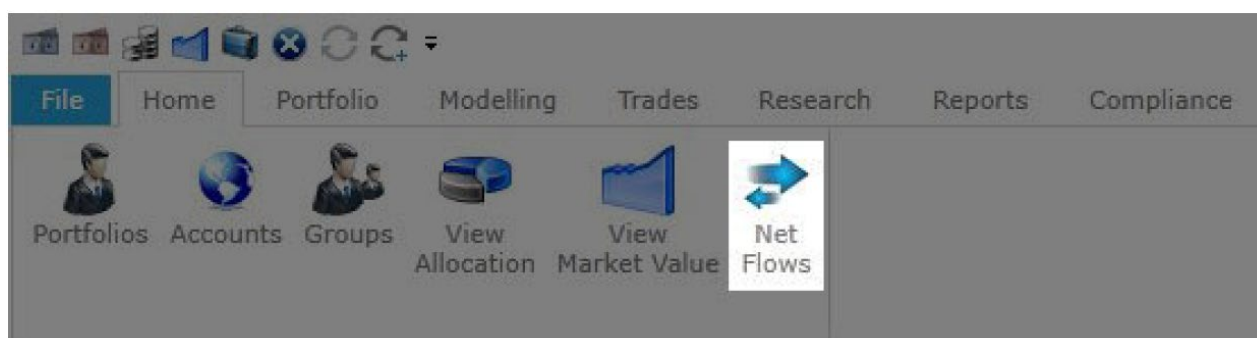
## Introduction

Credo has recently developed three new features within MyCredo and these are now live:

- Net Flows
- Switching
- 10% Depreciation Notification

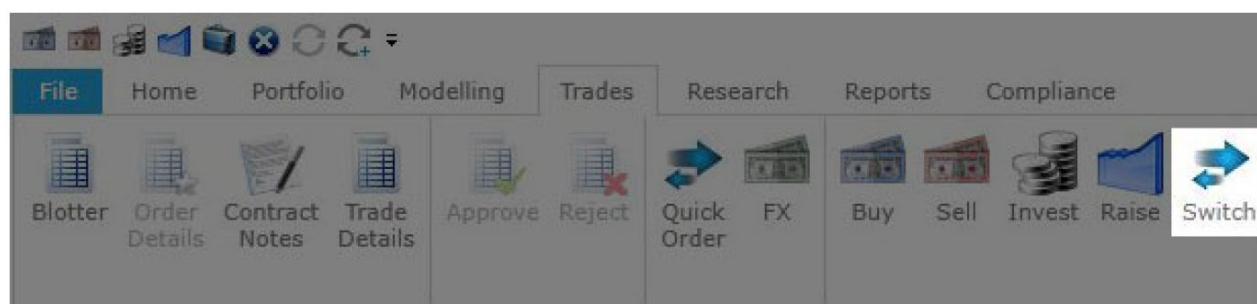
In addition, enhancements have been made to the Report Subscription Email distribution service.

## Net Flows



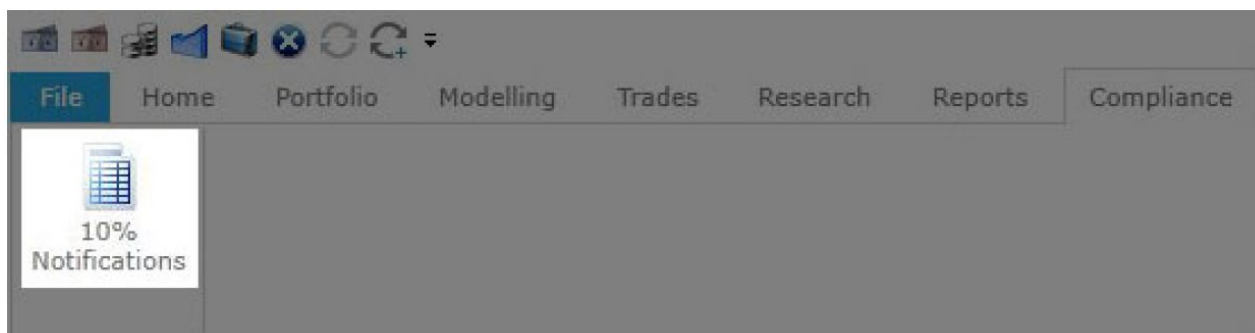
The new Net Flows screen, located in the Home tab, shows capital contributions and withdrawals on an Account / Portfolio / Group basis for a chosen reporting period. The screen will reflect all the figures reported in the user-selected currency, e.g. if "PC" is selected, the user's system reporting currency is used to show the Net Flows information. The resultant grid of information is exportable into Excel. In addition, the user is able to generate a Net Flows report for the specific Account / Portfolio selected, with a simple right click.

## Switching



This new order type, available within the Trades tab, enables a user to generate sell orders for Investor accounts and use the estimated proceeds from these sale orders to simultaneously reinvest into an alternative asset, all within a single workflow. The switching functionality is restricted to equities, bonds and daily priced funds.

## 10% Depreciation Notifications



A new Compliance tab includes a 10% Depreciation screen. For Financial Intermediaries subject to MiFID II regulations (EU state regulated entities), this screen lists all 10% Depreciation Notifications distributed within a chosen reporting period. The data includes the beginning market value, the ending market value, any additions and withdrawals, the percentage loss, the decile breached, the status of the notification, and the email address it was sent to.

In addition, the user will be able to generate a Performance by Security (IRR) report by right-clicking on the respective Portfolio. Note that the values returned will not correlate exactly with the depreciation values since the calculation methods are different.

## Subscription Email

A screenshot of the 'Subscriptions' dialog box in the software. The 'Format' dropdown is set to 'PDF'. The 'Email' tab is selected, showing fields for 'To:', 'Cc:', 'Bcc:', and 'Subject:'. The 'Priority' dropdown is set to 'Medium'. Below these fields is a rich text editor with buttons for bold (B), italic (I), underline (U), font face (Arial), font size (11), and text color (A). The 'Body' field is a large text area for composing the email content.

Enhancements have been made to the Report Subscription Email distribution service. The user is now able to format (bold, underline & italics) the content of the email, but please note that images are not supported. Existing subscription formats will be retained until user updates the email content using the new functionality.

For full details on the each function, please see the User Guide (Help Section within MyCredo).