

Protect Your Super – Rev 2.1.7
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Legal Disclaimer: I do not hold a Financial Advisor’s Licence and nothing in this documentation should be considered as recommending any particular course of action to anyone else.

Introduction

This application applies the rules described at www.protectyoursuper.com.au to the Australian All Ordinaries Share Index downloaded from <http://au.finance.yahoo.com/q/hp?s=%5EAORD> and displays the result for the previous Friday. If you are not already using the ProtectYourSuper method and would like to start this program will help. See the **Getting Started with ProtectYourSuper** section below.

Version 2.1.7

V2.1.7 is a minor change to V2.1.5 which does not change the way the switches are calculated. (9th August 2013 updated documentation on Australian Super switching times.)

V2.1.5 incorporates three changes.

- i) Profit or Loss of the last switch to Shares uses Monday's closing All Ords share index. (AustralianSuper uses Monday's prices)
- ii) For a switch to shares to be counted as profitable, it now has to make more than the 5% cash rate.
- iii) Minor revisions to the user interface.

V2.1.0 is a minor revision on V2.0.2. V2.1.0 uses 11/33 moving averages, where as V2.0.2 used 15/30. 11/33 appears to give better results based on past performance.

You can tell which one you are using by either checking the Help, About box or the on screen display of results.

Registration

If you would like to added to an email list for this, go the www.protectyoursuper.com.au, click on Contact at the top right of the page and send me an email.

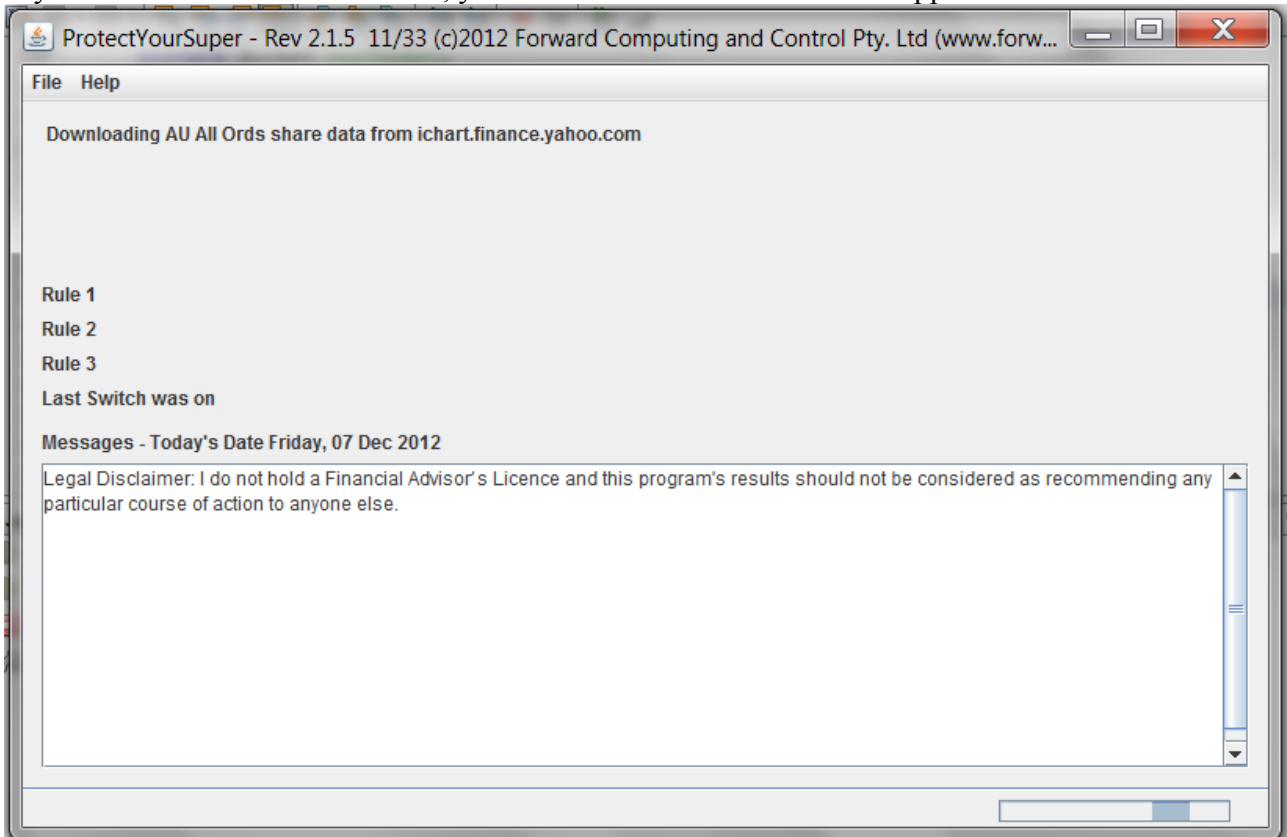
Installation

On Windows

Put the downloaded **ProtectYourSuper2_1_7.jar** file in a directory.

Double click it to run it.

If you have an internet connection, you should see a window like this appear.



If this window does not appear, you do not have Java installed.

To install Java goto www.java.com and download and install it.

On Non-Windows machines

Put the downloaded **ProtectYourSuper2_1_7.jar** file in a directory.

Then from a terminal window, change directory to where the ProtectYourSuper.jar file is and run the command:-

java -jar ProtectYourSuper2_1_7.jar

If the above window does not appear, goto www.java.com and download and install Java.

As well on Mac OS, you can assign "Jar Launcher" as the default app. to use when you double-click a jar file, as follows (I don't believe you need the developer tools installed for this):

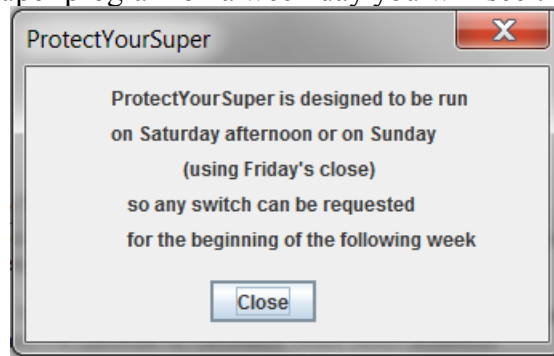
- i) Click once on the .jar file in the Finder and then from the menubar in the Finder select File -> Get Info".
- ii) Click on "Open with" and from the popup menu select "Other". A file browser window will open.
- iii) In this window, go to the /System/Library/CoreServices folder and select 'Jar Launcher'.

- iv) Then make sure the "Always Open With" checkbox is checked and then click Add.
- v) Then click the "Change all" button so that any jar file will be opened automatically.
- vi) Finally, close the Info window and now when you double-click any of your jar files they should run automatically.

(see <http://macosx.com/tech-support/how-to-execute-a-jar-file-in-os-x/9549.html>)

Getting the Results

If you run the ProtectYourSuper program on a week day you will see the following dialog popup.



ProtectYourSuper is designed to be run on Saturday afternoon, after Yahoo updates the share data for Friday, or on Sunday. Yahoo seems to add yesterdays data some time after 1pm Sydney Daylight saving time, so Friday's data is not available until Saturday afternoon.

I use AustralianSuper for my superannuation fund. AustralianSuper allows daily switching but ProtectYourSuper is designed to be run only once a week on the weekends. Switches must be requested prior to 4.00pm Monday (Sydney time) and will be executed by AustralianSuper on Tuesday using Monday's closing prices.

When to Switch

ProtectYourSuper shows when I should switch my super.

Green for **Switch to Shares**,

Red for **Exit Shares**,

Black for no change from last week.

See the examples below

Since August 2012, for "Cash" I am using AustralianSuper's Diversified Fix Interest Fund as my "Cash" fund. For the "Shares", I use AustralianSuper's Australian Share Fund.

See www.protectyoursuper.com.au for all the details on how the switches are calculated, but simply when the ProtectYourSuper shows a green result I switch 100% of my super to shares and when it shows a red result I make sure my super is 100% in cash.

Switch to Shares Result

Once all three rules are satisfied (see www.protectyoursuper.com.au), then on the first Saturday and Sunday after this happens, the program will show green **Switch To Shares**. When I see this I switch my super to 100% shares. This does not happen very often in the current market and it can be 6 months or more between switches to shares. (See www.protectyoursuper.com.au/ProtectYourSuperInASidewaysMarket.html for more details on how ProtectYourSuper works in a sideways market.)

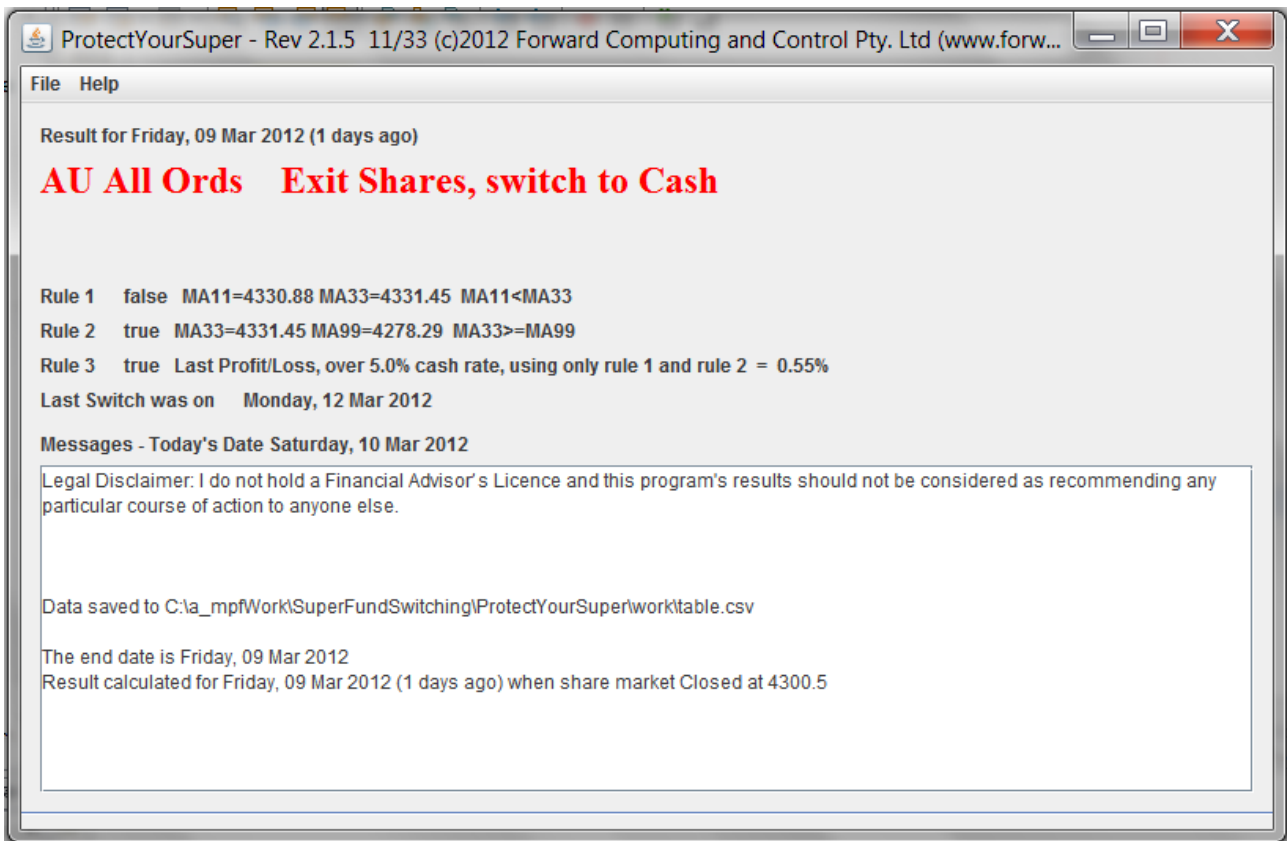
Note: Screen shots are from V2.1.5. Latest version is V2.1.7 which uses the same calculations.



Exit Shares Result

When one or more of the three rules becomes false, then on the first Saturday and Sunday after this happens, the program will show red **Exit Shares**. There are two exit shares results. One is "**Exit Shares, switch to Cash**" the other is "**Exit Shares or stay in Cash**". In either case if I was in Shares I would switch to Cash.

Note: Screen shots are from V2.1.5. Latest version is V2.1.7 which uses the same calculations.



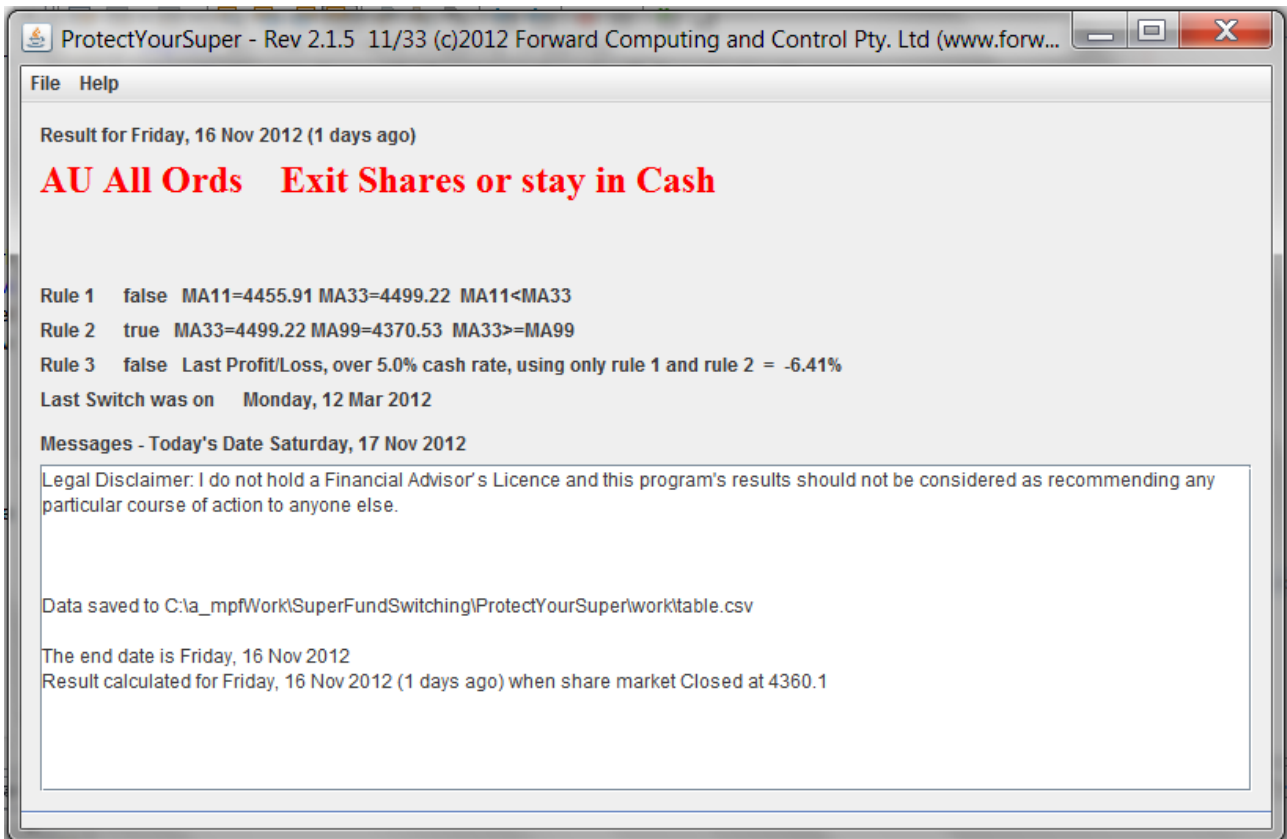
Since August 2012 I am switching my super 100% to AustralianSuper's Diversified Fixed Interest Fund as my proxy for Cash. AustralianSuper's Diversified Fixed Interest Fund appears to go up as the shares go down and go down as the shares go up. So when the shares are going down it appears to be a good fund to be in.

Getting Started with ProtectYourSuper

If you are not already using the ProtectYourSuper switching method and would like to start using it, this program can help.

If I was starting now I would run the program each weekend and ignore the black "Stay in .." results and follow the "Switch to Shares" and "Exit Shares.." advice.

Note: Screen shots are from V2.1.5. Latest version is V2.1.7 which uses the same calculations.



Manually Downloading the Share Data


Each time the program is started it attempts to download the latest All Ordinaries Index data from <http://au.finance.yahoo.com/q/hp?s=%5EAORD> and saves the data in a local file, table.csv.

If you are not connected to the internet, the program will print an error message and then attempt to load local file, table.csv, if it exists.

You can manually download the table.csv file and put it in the same directory as the ProtectYourSuper.jar file. Goto <http://au.finance.yahoo.com/q/hp?s=%5EAORD> and scroll to the bottom of the page and click on the link **Download to Spreadsheet**

27 Sep 2011	3,952.20	4,063.50	3,950.40	4,063.50	1,617,425,800	4,063.50
* Close price adjusted for dividends and splits.						

[First](#) | [Previous](#) | [Next](#) | [Last](#)

 [Download to Spreadsheet](#)

Currency in .

That will download the data to a file called **table.csv** on your computer. Find where the file was downloaded to and copy it into the directory where the **ProtectYourSuper2_1_7.jar** file is.

Manually Editing the Share Data

The ProtectYourSuper application has been written to process share data in the format provided by yahoo.finance.au.

The table.csv file looks like:-

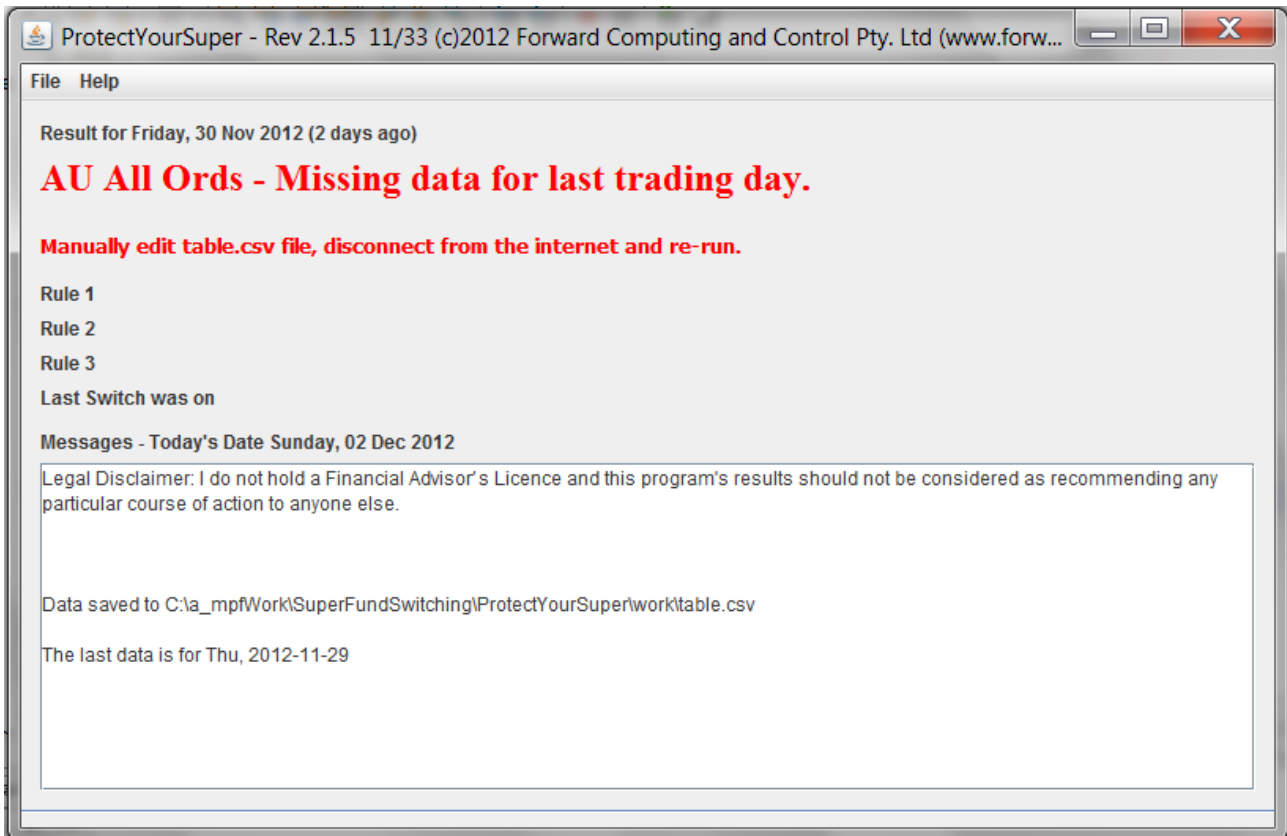
```
Date,Open,High,Low,Close,Volume,Adj Close
2011-12-29,4135.30,4135.30,4091.60,4123.10,479293800,4123.10
2011-12-28,4191.30,4193.70,4139.50,4141.70,429540400,4141.70
2011-12-23,4153.50,4192.10,4153.50,4192.10,570899000,4192.10
2011-12-22,4184.40,4185.00,4136.30,4142.20,788964800,4142.20
....
```

Only the Date and Close data are used by ProtectYourSuper.

Yahoo appears to update its website with yesterday's data some time after 1pm (Sydney Daylight Saving Time).

If on Sunday, when ProtectYourSuper downloads the share data, the Friday's data is still missing then the program will prompt you to manually edit the .csv file to add Friday's data, disconnect from the internet and re-run the program.

To add Friday's data, duplicate the top line of data in the .csv file, change the date and put the correct Close index value in 5th column.



Log File

Each time the program is run it creates a log file, ProtectYourSuperLog.txt. If there are any errors, this log file will contain the details. The log file is overwritten each time the program is run so you need to copy it to another location if you want to save the messages.

Acknowledgements

The Date Picker used in this program is courtesy of <http://sourceforge.net/projects/datepicker/>