

Protect Your Super – Rev 2.2.1
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(www.forward.com.au)

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Rev 2.2.1

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Introduction

This application applies the rules described at www.protectyoursuper.com.au to the Australian All Ordinaries Share Index that you manually download from <https://au.finance.yahoo.com/quote/%5EAORD/history?p=%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 2.2.1

V2.2.1 changes the application of Rule 3. V2.2.1 is a major change from V2.1.

In previous versions, Rule 3 prevented a switch to Shares if the previous application of Rules 1 and 2 resulted in a profit of <5%pa while in Shares. The aim of Rule 3 was to prevent switching in to and out of shares during periods when moving averages (Rules 1 and 1) don't work. That is when the market has no particular direction, i.e. moving sideways. See www.protectyoursuper.com.au/ProtectYourSuperInASidewaysMarket.html for more details.

However when there has been a major downturn in the market, such as the GFC and now the Coronavirus, clearly the market is not moving sideways and so the profit/loss of the last switch is not applicable. So Rule 3 has been modified to ignore the last profit/loss if the market has dropped by more than 10%. Back testing has shown this would have resulted in an extra 10% since 2008.

Back testing has also shown that in order for ProtectYourSuper to remain competitive it needs to have a 'Cash' alternative that returns ~5% or more per annum. Hostplus' Property Fund was for filling that role until the recent downturn in the market. It remains to be seen what happens as the market recovers.

During periods of market turmoil, such as the GFC or Coronavirus, or any time you are worried about a sudden market drop, then ProtectYourSuper switches to a 100% pure Cash Fund until things settle out. At other times switching to 'Cash' means switching to a 'Cash' alternative that return 5% or more per-annum.

Previous Versions

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 be added to an email list for ProtectYourSuper, go to the www.protectyoursuper.com.au, click on Contact at the top right of the page and send me an email.

Installation

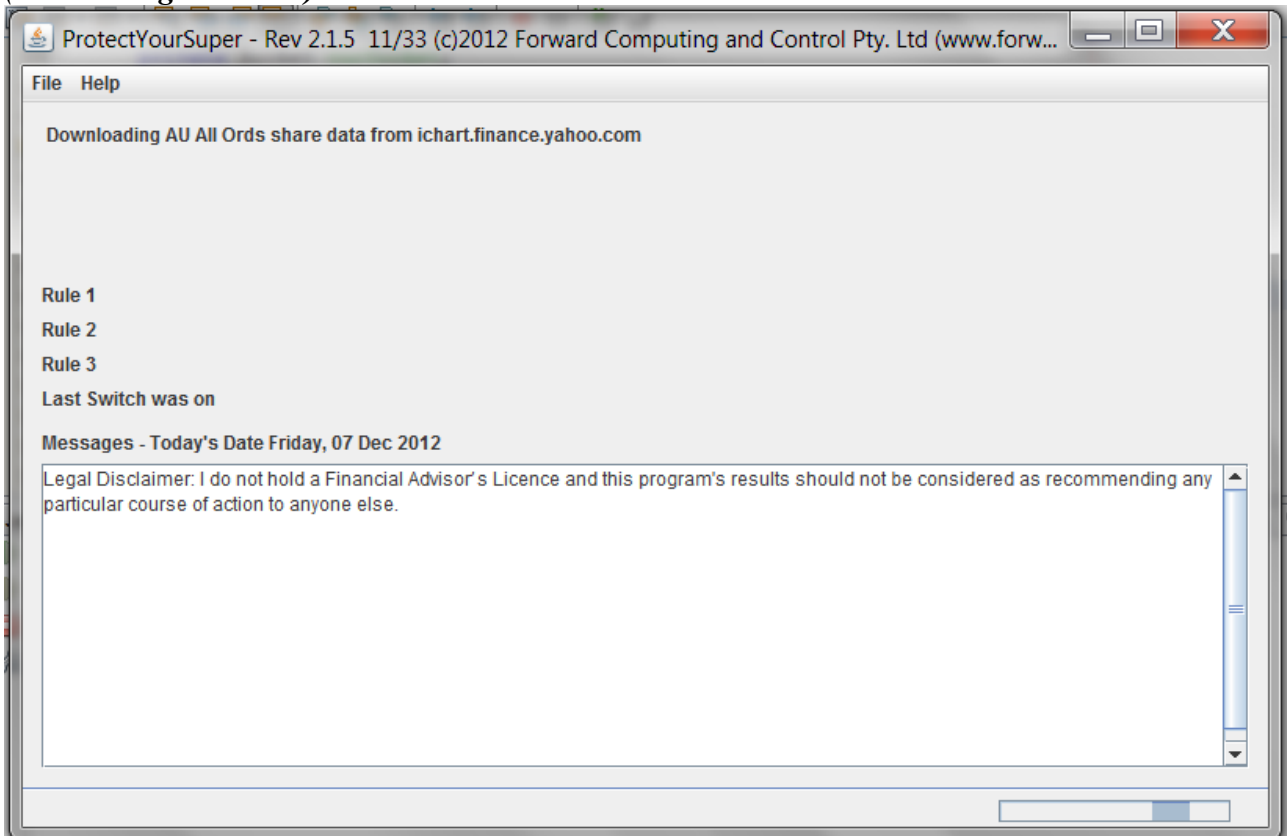
On Windows

Put the downloaded **ProtectYourSuper2_1_1.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.

(but showing Rev 2.2.1)



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

To install Java go to www.java.com and download and install it.

On Non-Windows machines

Put the downloaded **ProtectYourSuper2_2_1.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_2_1.jar

If the above window does not appear, go to 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):

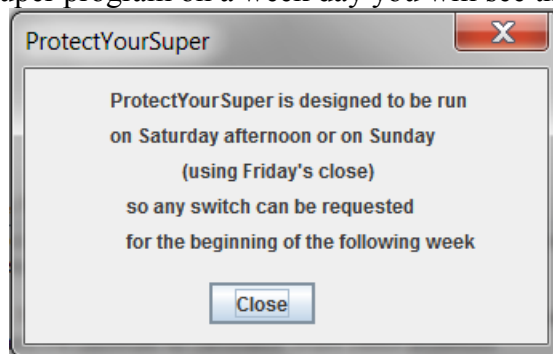
- i) Click once on the .jar file in the Finder and then from the menubar in the Finder select File -> Get Info".
 - ii) Click on "Open with" and from the popup menu select "Other". A file browser window will open.
 - iii) In this window, go to the /System/Library/CoreServices folder and select 'Jar Launcher'.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

I use Hostplus for my superannuation fund. Hostplus 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 Hostplus on Wednesday using Tuesdays's closing prices. That is a two day delay.

AustralianSuper on the other hand only has a one day delay, but restricts its Property Fund to 70% of the total and reserves the right to freeze redemptions from the AustralianSuper Property Fund.

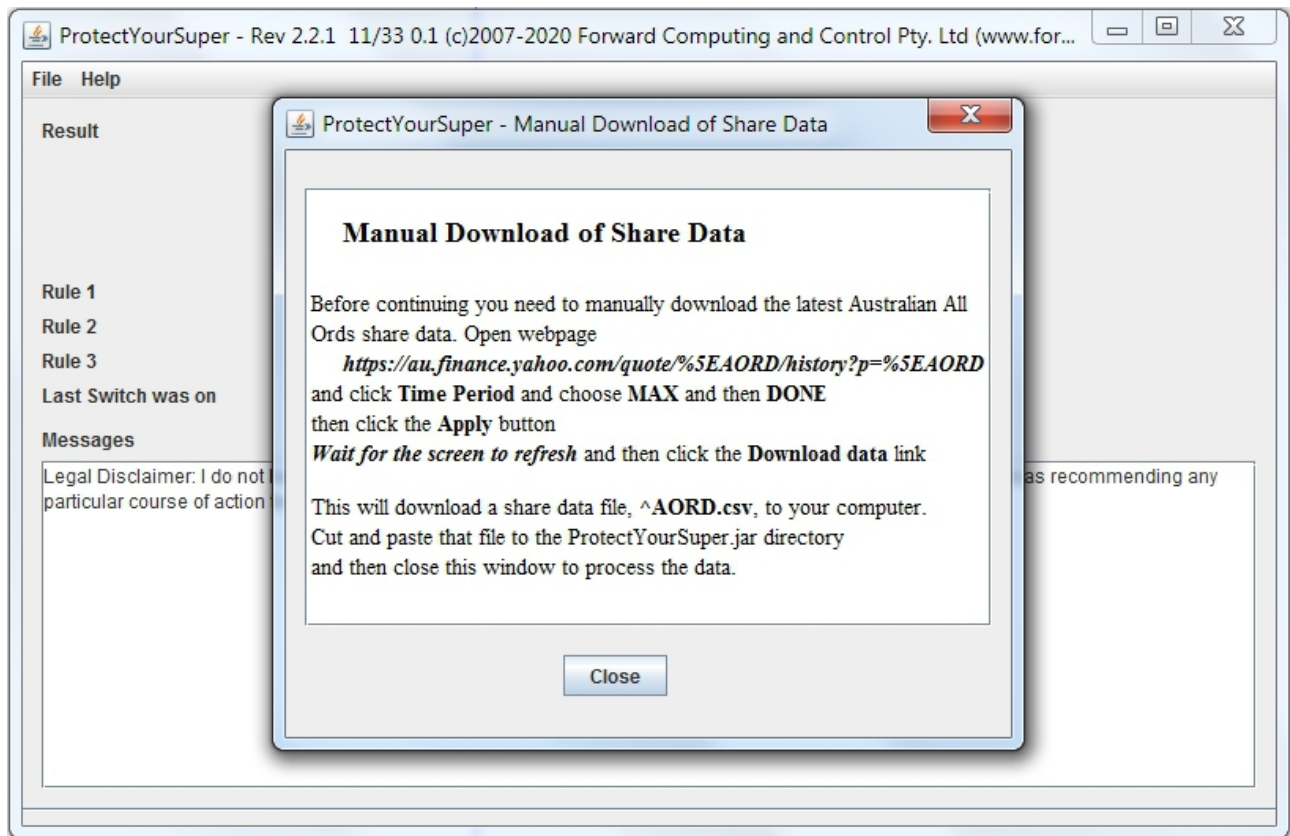
If you run the ProtectYourSuper program on a week day you will see the following dialog popup.



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.

Downloading the Share Data

In order to use ProtectYourSuper you need to manually download the share data from <https://au.finance.yahoo.com/quote/%5EAORD/history?p=%5EAORD>



Each time the program is started it displays the window shown above.

In a web browser open the web page

<https://au.finance.yahoo.com/quote/%5EAORD/history?p=%5EAORD>

and change the Time period: to **MAX**, click **DONE** and then click **Apply** to update the table.

Finally click the **Download data** link.

That will download a ^AORD.csv file. If there is already an ^AORD.csv file in your download directory, then your web browser may name the new download ^AORD(1).csv. In that case just delete the old ^AORD.csv file are rename ^AORD(1).csv to ^AORD.csv.

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 11th February 2020, for "Cash" I was using Hostplus' Property Fund as my "Cash" fund. For the "Shares", I use Hostplus' Australian Share Fund. However in times of turmoil, I always switch

to 100% Cash until the panic has passed.

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 or the cash alternative.

Switch to Shares Result

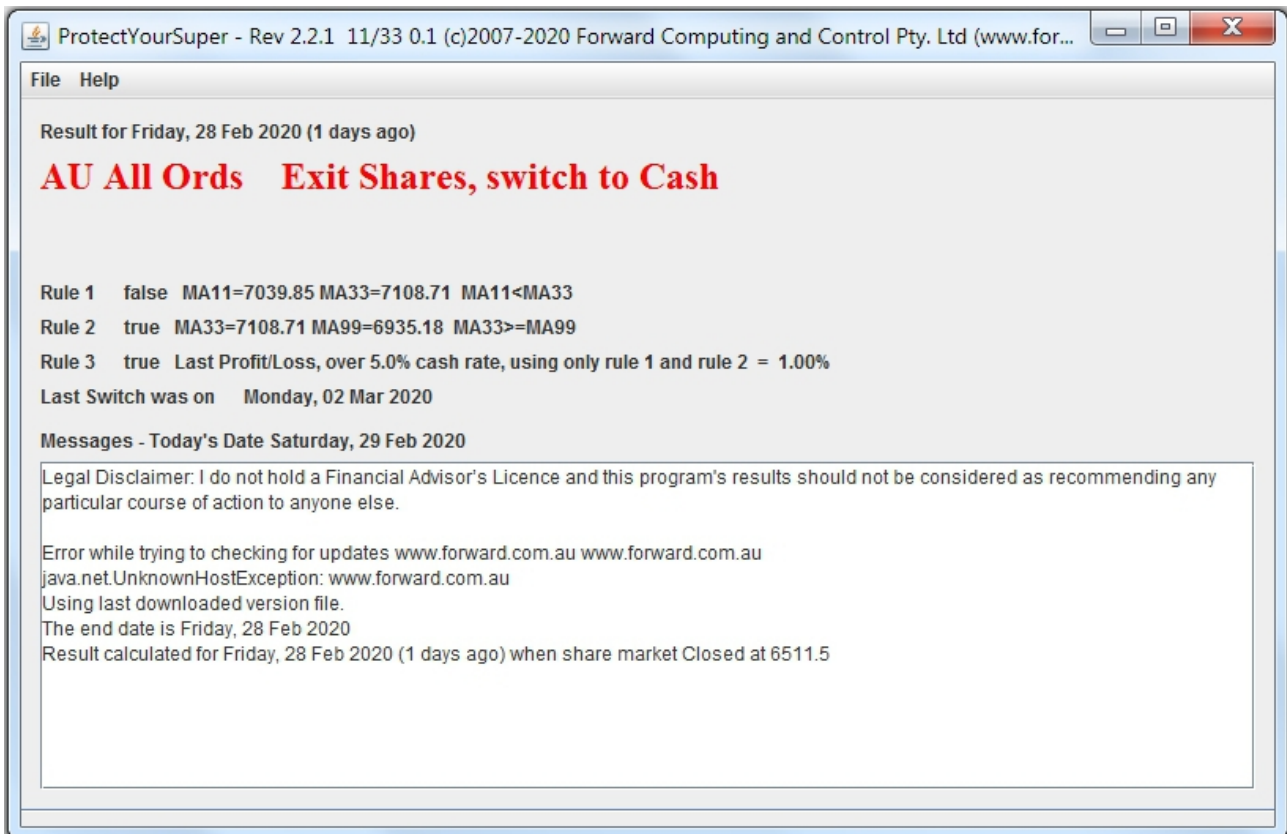
Once all three rules are satisfied (see www.protectyoursuper.com.au), then on the first Saturday and Sunday after this happens, the program will show green **Switch To Shares**. When I see this I switch my super to 100% shares. On average there are 2 to 3 switches to shares a year.



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 the "Cash" alternative, or 100% pure Cash fund if I am worried about the market.

Since 11th February 2020, for "Cash" I was using Hostplus' Property Fund as my "Cash" fund. For the "Shares", I use Hostplus' Australian Share Fund. However in times of turmoil, I always switch to 100% Cash until the panic has passed.



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File Help

Result for Friday, 28 Feb 2020 (1 days ago)

AU All Ords Exit Shares, switch to Cash

Rule 1 false MA11=7039.85 MA33=7108.71 MA11<MA33
Rule 2 true MA33=7108.71 MA99=6935.18 MA33>=MA99
Rule 3 true Last Profit/Loss, over 5.0% cash rate, using only rule 1 and rule 2 = 1.00%

Last Switch was on Monday, 02 Mar 2020

Messages - Today's Date Saturday, 29 Feb 2020

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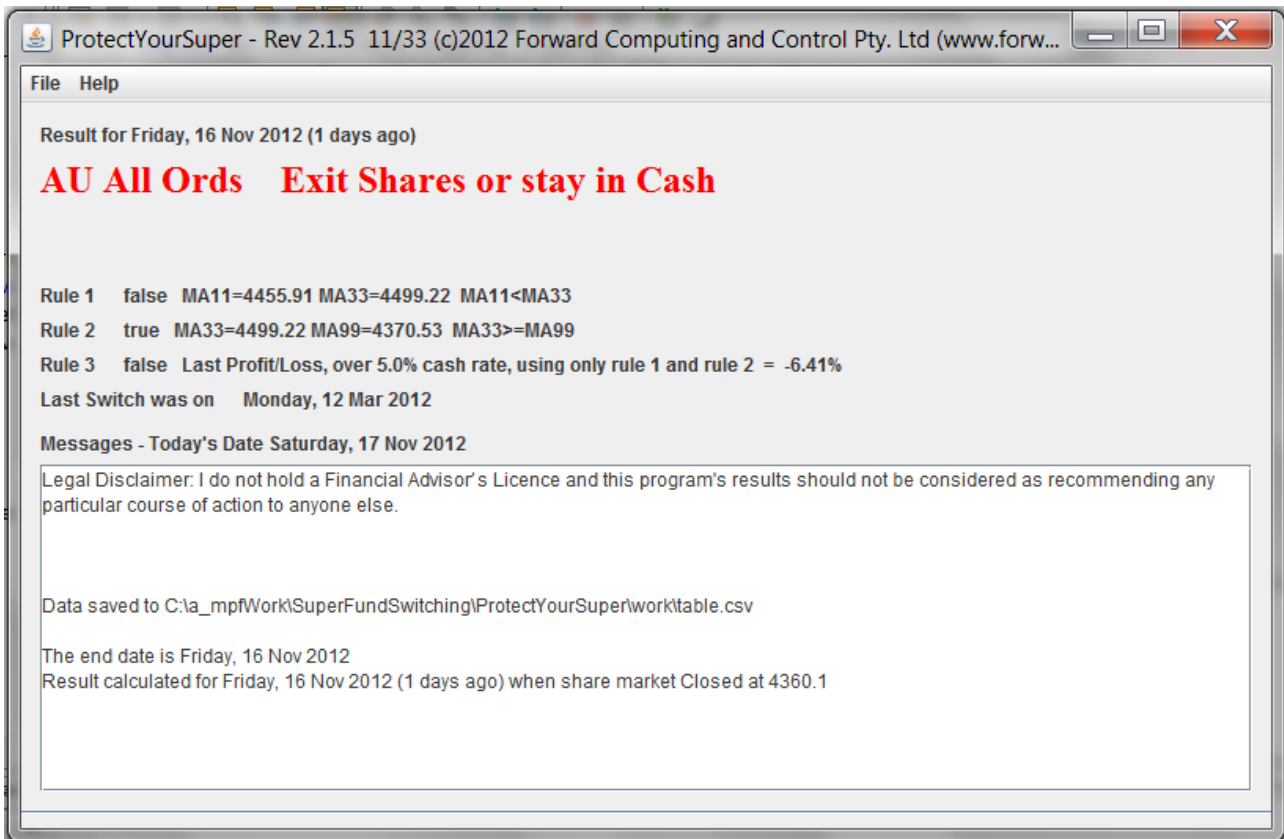
Error while trying to checking for updates www.forward.com.au www.forward.com.au
java.net.UnknownHostException: www.forward.com.au
Using last downloaded version file.
The end date is Friday, 28 Feb 2020
Result calculated for Friday, 28 Feb 2020 (1 days ago) when share market Closed at 6511.5

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 shot is from V2.1.5. Latest version is V2.2.1 has the same screen.



Manually Editing the Share Data

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

The ^AORD.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
....
```

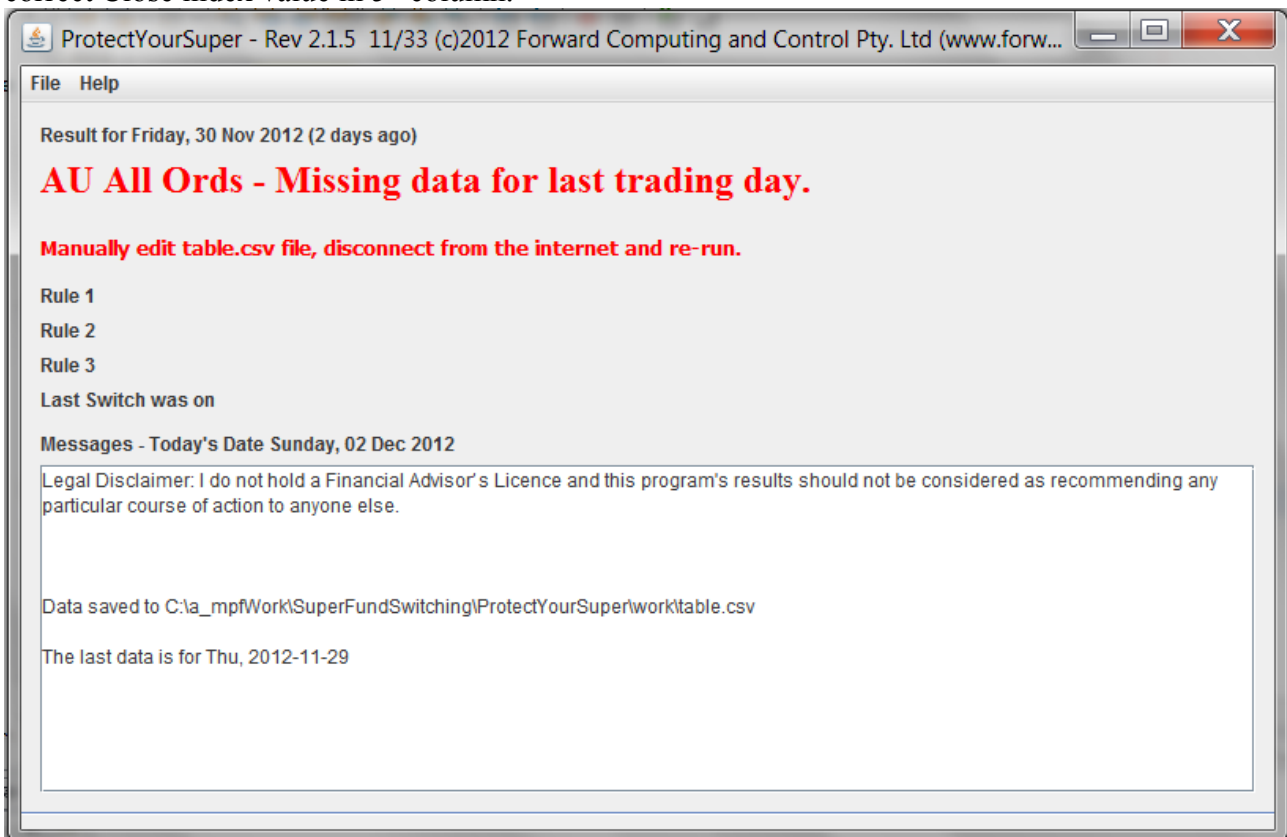
Only the Date and Close data are used by ProtectYourSuper.

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

If on Sunday, when you manually download 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.

After you edit the share 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.