

Risk Your Super – Rev 1.1.1
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(www.forward.com.au)

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Rev 1.1

This revision changes the share data format to match that downloaded from <https://au.investing.com/indices/all-ordinaries-historical-data>

Introduction

This application applies the rules described in <https://www.forward.com.au/superannuation/riskingyoursuper.html> to the Australian All Ordinaries Share Index downloaded from <https://au.investing.com/indices/all-ordinaries-historical-data> and displays the result for the previous Friday. If you are not already using my switch method and would like to start this program will help. See the **Getting Started** section below.

Registration

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

Installation

Note the screen shots shown below are for the previous ProtectYourSuper program, but apart from the switching rules applied RiskYourSuper works in the same way.

On Windows other than Windows 10 and later

Put the downloaded **RiskYourSuper1_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.

Fix for Windows 10 and later

Running the .jar file via a shortcut.

i) right click on the RiskYourSuper1_1_1.jar and create a short cut

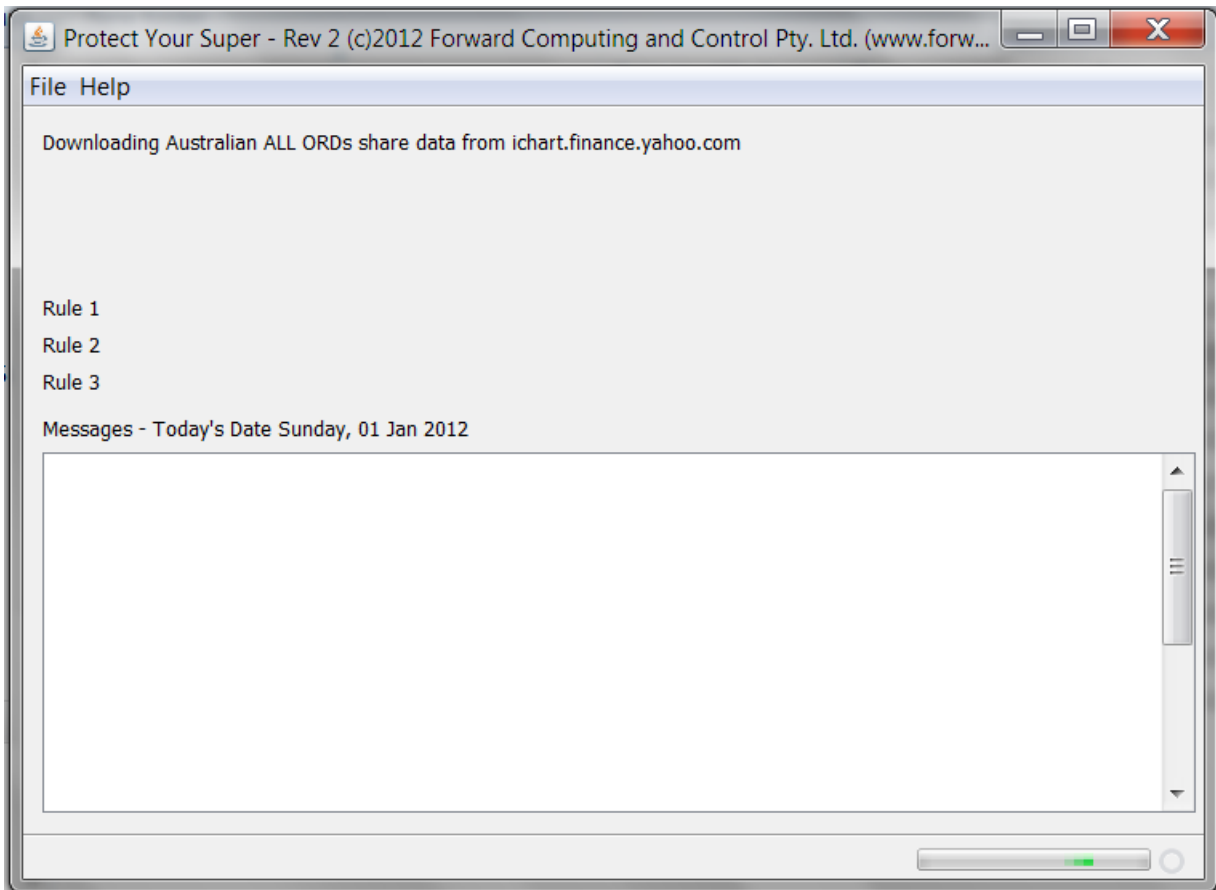
ii) right click on the shortcut and open properties and change the target text to

C:\Windows\System32\cmd.exe /k java -jar RiskYourSuper1_1_1.jar -V

Apply and close

Now you should be able to click on the short cut to run the jar file.

You can also now pin the shortcut to your start menu or task bar (right click on the shortcut to open the menu to show these options)



If this window does not appear, you do not have Java installed.
To install Java goto www.java.com and download and install **Java 8**.
To check java is installed correctly open a cmd window and type
java -version
to see if java is found.

On Non-Windows machines

The **RiskYourSuper.jar** file, currently does not open the downloaded share data.
On Mac, install bootcamp and run as Windows

Downloading the Share Data

You need to manually download at least the last 3 years the share data for All Ordinaries Index from
<https://au.investing.com/indices/all-ordinaries-historical-data>

The file downloaded is

ASX All Ordinaries Historical Data.csv.

save that file and than move it to the same dir **RiskYourSuper.jar** ta in a local file,

Getting the Results

When the data has been downloaded the results are calculated for the latest Friday in the data. If this Friday is more than 2 days ago a warning is displayed as shown below.

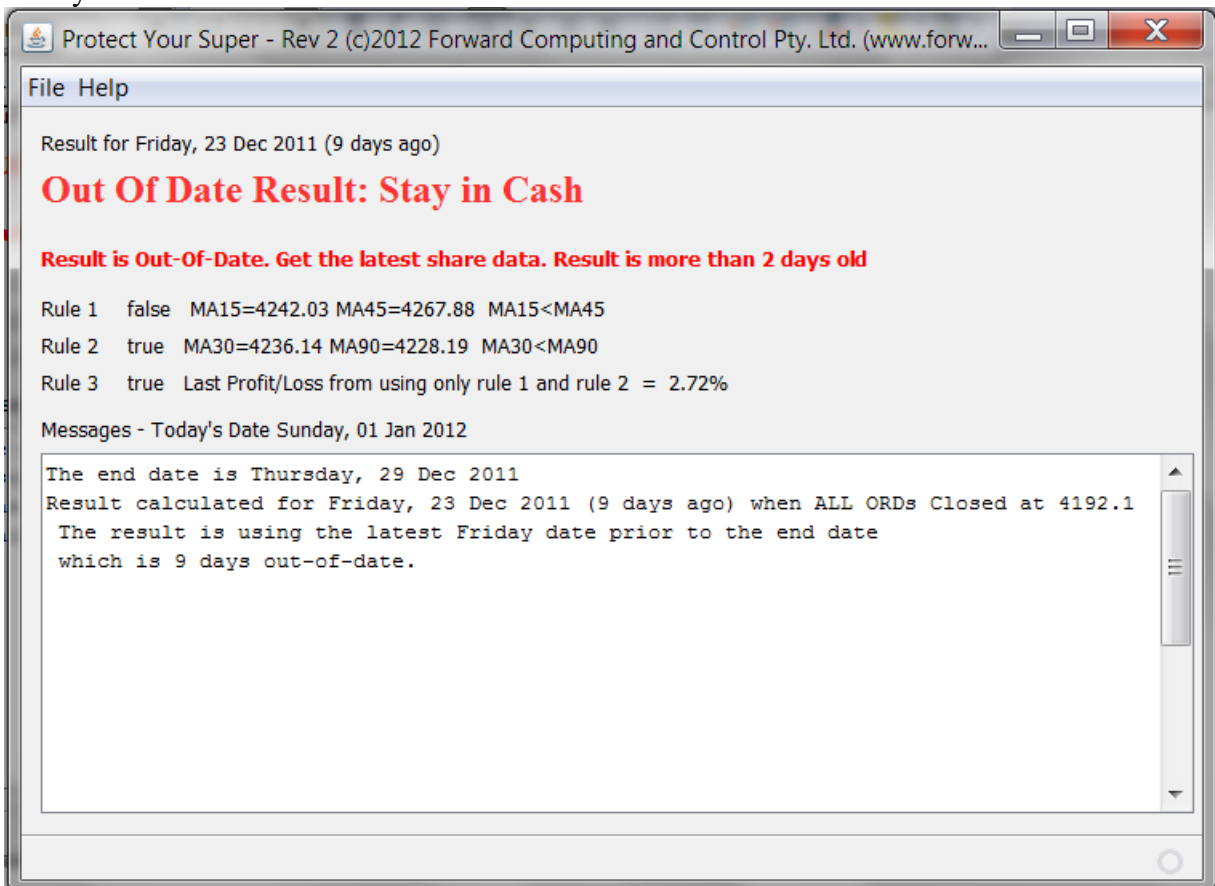
This program is designed to be run on the weekend to check the previous Friday's data and allow me to lodge a switching request before Sunday midnight. If the previous Friday is more than two (2) days ago then the warning **Out Of Date Result** is displayed (see example below).

Do not use Out of Date Results for switches.

Yahoo seems to add yesterday's data some time after 1pm Sydney Daylight saving time, so Friday's data is not available until Saturday afternoon.

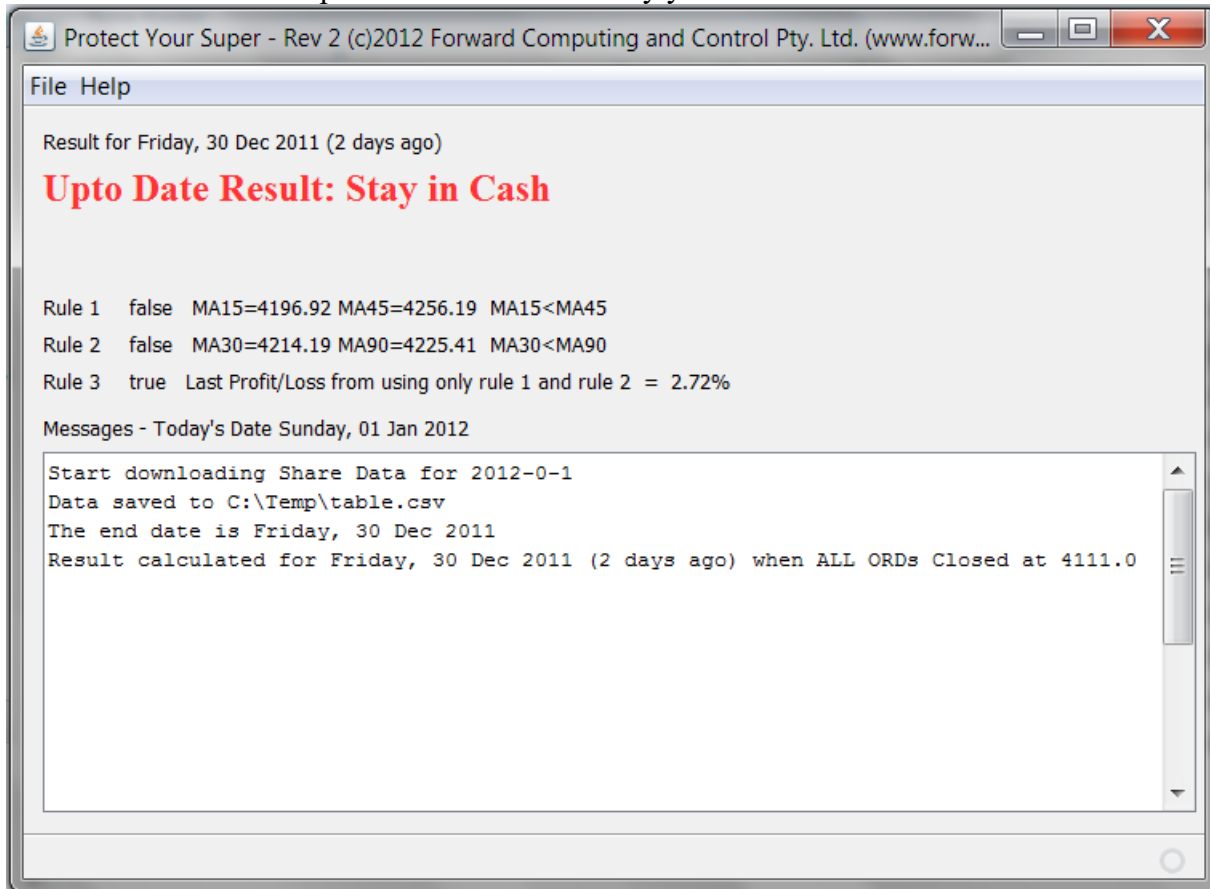
Out Of Date Results

The result, and any warnings, are shown in **RED**. In the example below the share data downloaded is missing the Friday's data (30th December 2011) so the application calculates the result for the last Friday for which data is available and also warns that result is out of date.



Upto Date Results

When the share data is upto date for the last Friday you will see a result like



These Upto Date Results are the only ones I acted on. They follow the three (3) rules of my switching method.

There are five (5) Upto Date results that can be displayed,

Upto Date Result: Switch to Shares My rules advise switching 100% to Shares

Upto Date Result: Stay in Shares My rules advise staying 100% in Shares

Upto Date Result: Exit Shares, switch to Cash My rules advise switching 100% to Cash

Upto Date Result: Exit Shares or stay in Cash My rules advise being 100% in Cash

Upto Date Result: Stay in Cash. My rules advise staying 100% in Cash

As well as the main result, the values for each of the three Rules are also displayed. When all the rules become true "Switch to Shares" will be displayed. If any of the rules becomes false, then "Exit Shares, switch to Cash" or "Exit Shares or stay in Cash" will be displayed.

Getting Started

If you are not already using my switching method and would like to start using it, this program will help.

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

Once I was using the method then the "Stay in Cash", "Stay in Shares" results match what I am already doing. I follow the advice to "Switch to Shares" and "Exit Shares, switch to Cash". Once I am using the method if I see "Exit Shares or stay in Cash" I should already be in Cash.

Share Data Format

The RiskYourSuper application has been written to process share data in for format provided by au.investing.com

The ASX All Ordinaries Historical Data.csv file looks like:-

```
"Date", "Price", "Open", "High", "Low", "Vol.", "Change %"
"Apr 23, 2021", "7,320.70", "7,312.00", "7,320.70", "7,293.10", "806.20M", "0.12%"
"Apr 22, 2021", "7,312.00", "7,258.90", "7,312.00", "7,253.20", "980.75M", "0.73%"....
```

Only the Date and Price data are used by the application.

Log File

Each time the program is run it creates a log file, RiskYourSuperLog.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 filename if you want to keep a copy.

Acknowledgements

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