

# Invest for the future

Quicken combines data from all your investment accounts, no matter how many different financial institutions and plan administrators you have. Simply create a Quicken account for each of your real-world investment accounts, and then use the powerful research and analysis tools to examine all your investments in one place. The **Investing tab**, **Portfolio**, **Portfolio Analyzer**, **Security List**, and investment reports provide news, fundamentals, performance, history, and analysis. Perhaps just as importantly, you can create a personalized asset allocation target that includes all your accounts together, and then monitor and rebalance as necessary. The Portfolio X-Ray feature analyzes deep into mutual funds, ETF's, and other equity funds to reveal your true exposure in individual equities, including those in your mutual funds.

Keeping your records up to date is simple using the **Enter Transaction** dialogs. Better still, sign up for online account services with Quicken and simply update transactions, balances, and holdings directly from your participating financial institution (Internet access required).

You can also evaluate your holdings, research potential investments, download stock quotes and historical prices, and have Quicken alert you to important news about the securities in your portfolio or **Watch List** (Internet access required).

Quicken records the purchase dates and prices when you enter or download transactions, so you don't need to search for old brokerage statements to identify lots and calculate tax liability when you sell. Just tell Quicken how you want to handle the sale—**First Shares In**, **Last Shares In**, **Minimum Gain**, or **Maximum Gain**. The **Capital Gains Estimator** can help you optimize security sales to realize the greatest after-tax yield. And the capital gains report can save you hours at tax time.

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      - [What if I need to remove shares from my investment account without executing a Sell?](#)

- What if I need to resolve a difference between my Quicken portfolio and the downloaded holdings from my broker?
- What if something goes wrong with investments?
- What if Quicken asks me how to add a new cash transaction that I just downloaded into my brokerage account? (What are my options?)
- What if I delete a security? Will its price history still be stored on my computer?
- What if something goes wrong (Monitoring portfolio performance)
- What if my broker holds part of the cash for several days when I sell a security?
- What if I need to fix a negative ending cash balance?
- What if Quicken was unable to get prices for some of the securities I track?
- What if something goes wrong (Reconciling investment accounts)
- "The transaction about to be reversed is not in your transaction list" when comparing and accepting downloaded transactions
- "This is a reversal of an accepted transaction" (Investment transactions only)
- What if something goes wrong (Tracking employee stock plans)
- What if something goes wrong (Tracking securities and security prices)
- What if I sold all of my shares in a previous version, but shares still appear?
- What if my investment report shows stocks that I don't want to see?
- What if the investment performance report shows too high a return?
- What if the Average Annual Return (IRR) in the report doesn't match the Average Annual Return in the graph?
- What if the Portfolio market value doesn't match the transaction list market value?
- "This security is in use" when trying to delete a security
- What if I receive a message that I need to recalculate an investment transaction?
- What if the numbers in my investment transaction list aren't being calculated correctly?
- What if I can't select Buy as an action in my investment account?
- What if the number of shares of a security in a scenario changes to zero? (Capital Gains Estimator)
- What if the Security Detail View shows a zero price history or market value for dates shortly after 9/11/2001?
- What if the Cash Amt column for an investment transaction displays N/A or is blank?
- What if my portfolio report and my transaction list show a different market value?
- What if my report or graph does not show a cost basis for my security?
- What if the balance of my investment account doesn't include the value of my employee stock options?
- What if the capital gains report shows incorrect numbers?
- What if the estimated tax for my proposed sale is \$0? (Capital Gains Estimator)
- What if the investment graph is missing securities?
- What if Quicken displays a zero market value for my underwater options?
- What if the market value of my employee stock options is different from my ending balance?
- What if my security's price history is missing?
- What if the price in my Portfolio is marked est?
- What if the capital gains report is missing transactions?
- Securities Comparison Mismatch
- About tracking securities and security prices
  - How do I manage securities?
  - How do I update security prices (get quotes)?
  - How do I download prices for market indexes?
  - How do I set up or edit a Watch List?
  - How do I change a security's ticker symbol?
  - How do I view today's performance for market indexes and securities I'm watching?
  - How do I set up and work with security types?
  - How do I view a security's price history/market value graph?
  - How do I correct a mistake in the security's transaction history (Security Detail View)?
- About researching investment opportunities online
  - How do I view Morningstar ratings for funds I'm tracking?
  - How do I screen stocks and mutual funds before investing?
- About updating investment account statements
  - Tell me about how Quicken matches investment transactions
  - Update investment transactions, balances, and holdings
  - Review and accept investment transactions I've downloaded
  - How do I edit and delete downloaded investment transactions?
  - How do I compare my broker's downloaded holdings to my Quicken portfolio?
  - How do I enter adjustments to my Quicken Portfolio to match your broker's online holdings information?
  - How do I download a stock split?
- About manually entering investment transactions
  - How do I fund my investment account?
  - How do I enter transactions for my cash management account?
  - How do I buy a security?
  - How do I buy a bond? (All types except U.S. Savings bonds)
  - How do I buy exchange-traded options?
  - Add shares to an account
  - How do I sell a security?
  - How do I remove shares from an account without affecting the account's cash balance?
  - How do I transfer cash into or out of an account?
  - How do I record a miscellaneous expense?
  - How do I record a margin interest expense?
  - How do I transfer shares?
  - How do I create an investment reminder?
  - How do I record a short sale
    - What if short sales have an incorrect holding period on the Capital Gains report?
  - How do I cover a short sale?
  - How do I adjust the share balance?
  - How do I redeem shares for IRA custodial fees?

- Tell me about the investment transaction list's Actions
- About tracking dividends and income
  - Record income (dividend, interest, or capital gain)
  - How do I record a stock dividend (noncash dividend)?
  - How do I reinvest income (dividend, interest, or capital gain)?
  - How do I record a return of capital?
- About tracking corporate actions
  - How do I record a stock split?
  - Record a corporate name change
  - How do I record a corporate spin-off of new securities?
  - How do I record a corporate acquisition (stock-for-stock)?
  - How do I enter a share class conversion for a mutual fund?
- About tracking bonds and CDs
  - How do I buy a bond? (U.S. Savings bond or EE)
  - Record interest on a bond other than a U.S. Savings bond, municipal, or zero coupon bond
  - How do I record bond interest (U.S. Savings)
  - How do I record interest and increased value for a zero-coupon bond?
  - Record interest on a municipal bond
  - How do I sell a bond before it matures?
  - How do I sell or redeem a U.S. Savings bond?
  - How do I sell a Treasury bill?
  - How do I record the retirement of a Ginnie Mae bond?
  - Track the tax implications of a bond sale or maturation
  - How do I resolve issues with downloaded bonds-related transactions?
  - How do I record interest for a certificate of deposit (CD)?
- About tracking employee stock plans
  - How do I enter an employee stock option grant (ESOG)?
  - How do I exercise employee stock options?
  - How do I reprice employee stock options?
  - Edit an employee stock option grant
  - How do I buy ESPP (employee stock purchase plan) shares?
  - How do I sell ESPP (employee stock purchase plan) shares?
  - Tell me about tax terms for ESPP (employee stock purchase plan) shares
- Tracking and updating a 401(k)/403(b) account
  - How do I use the 401(k) Update wizard?
  - How do I update 401(k) transactions directly from my financial institution?
  - How do I manually enter 401(k) transactions?
  - How do I see a summary of my 401(k) information?
  - How do I roll over a 401(k) account?
  - How do I add a new security to my 401(k) portfolio?
  - Record a transfer of funds
  - How do I record maintenance fees if I don't use the 401(k) Update wizard?
  - How do I track my employer's 401(k) matching contribution if I haven't set up my paycheck?
  - How do I enter 401(k) catchup contributions?
  - How do I record a 401(k) distribution?
- About reconciling investment accounts
  - See the balance of my investment account
  - How do I reconcile an investment account statement?
  - How do I update the cash balance of an investment account?
- About monitoring portfolio performance
  - Tell me about the Portfolio column headings
  - Tell me about key investment performance calculations used in Quicken
  - How do I view performance and analysis information for an investing account?
  - How do I customize the Portfolio?
  - How do I view the tax implications of my holdings?
  - How do I use standard Portfolio page to answer investment questions
  - How do I see the value of my portfolio?
  - How do I view my Average Annual Return (IRR)?
  - How do I compare the performance of my portfolio to industry benchmarks?
  - How do I view ROI in the Portfolio window?
  - Analyze my portfolio
  - How do I create investment reports?
  - How do I work with investing goals?
- About managing my portfolio's asset allocation
  - How do I download asset classes?
  - How do I view asset class definitions?
  - How do I view my current asset allocation?
  - How do I monitor my portfolio's asset allocation?
  - Tell me about analyzing my portfolio with X-ray analysis
  - How do I rebalance my portfolio?
- About estimating capital gains before selling
  - How do I use the Buy/Sell Preview for a quick estimate?
  - How do I use the Capital Gains Estimator?
  - How do I use the What Should I Sell component of the Capital Gains Estimator?
  - About the model used by What Should I Sell? (Capital Gains Estimator)
  - How do I change my options in the Capital Gains Estimator?
  - How do I work with scenarios in the Capital Gains Estimator?
  - How do I choose tax rates in the Capital Gains Estimator?
  - How do I use losses to offset gains? (Capital Gains Estimator)

- View the results of my proposed sale
  - How do I adjust the sale price? (Capital Gains Estimator)
  - How do I print from the Capital Gains Estimator?
  - What if something goes wrong? (Capital Gains Estimator)
- About making my historical information more complete
  - How do I know when I have missing or incomplete data?
  - How do I resolve data missing from Investing tab snapshots?
  - How do I resolve placeholder entries?
- About using Quicken.com to view and work with my accounts
  - Update account information on Quicken.com
  - How do I copy a Quicken investment portfolio to a Quicken.com investment portfolio?