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Assetalyze Portfolio Optimizer

Easy User Guide

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Assetalyze — Portfolio Optimizer Easy User Guide

For Microsoft Store version 1.0.55.0
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New to Assetalyze? Read Chapters 2–8 in order to learn the basic workflow: install → set up → prepare data → analyze → review results. Chapter 11 explains how to save what you see.

This guide uses the app’s English screen and button names. Names shown in bold help you find the next control to use. No programming knowledge is required.

The detailed user manual is the sole specification reference for this guide. It remains available for advanced settings, storage details, and troubleshooting.

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1. What is Assetalyze?

Assetalyze compares ways to divide money among assets using historical prices. This division is called an asset allocation. The assets together form a portfolio.

You can let the app search for allocations under your chosen conditions. This is called optimization. You can also compare allocations you enter yourself.

The app lets you:

- Try an analysis with fictional demo data.
- Use supported public market data or your own price CSVs with Purchased access.
- Set investment amounts, periods, rebalancing, costs, and taxes.

- Review charts, performance measures, and allocations.
- Save tables, graph images, and reports.

Assetalyze does not place trades in a brokerage account. “Optimal” means best within the chosen data and conditions.

Important: Historical results do not guarantee future returns. Assetalyze does not provide investment, tax, or legal advice. Read Legal information before use.

2. Getting started

Install and open the app

1. Find Assetalyze — Portfolio Optimizer in Microsoft Store.
2. Check whether Store offers installation on your PC. Review its price and terms.
3. Install the app.
4. Open Assetalyze from the Windows Start menu.

For exact Windows requirements, see Chapter 2 of the detailed manual.

Choose your language and currency

1. In Assetalyze — First setup, choose Display language.
2. Choose Valuation currency. This is the currency used for investment amounts and portfolio values.
3. Click Start with these settings.
4. Read the documents in Review legal documents.
5. If you agree, click Agree and continue. Otherwise, choose Exit without agreeing.

Both language and currency can be changed later. See Chapter 13 before changing currency.

Check the compute environment

This screen checks how your PC can perform calculations.

1. Open Compute environment from the main navigation.
2. Keep Compute method → Automatic (recommended) selected if you are unsure which method to use.
3. Click Set up and verify automatically.
4. Read the result. Resolve any displayed problem before starting an analysis.
5. When confirmed, click Continue to Basic settings →.

The app can calculate on the CPU, the PC’s main processor. A compatible NVIDIA GPU can help with candidate search. You do not need a GPU to use the CPU method. The environment check determines what is available on your PC.

3. Trial and Purchased access

Trial lets you learn the workflow without using your own data for investment analysis.

What you want to do	Analyze the built-in fictional demo
Trial	Available
Purchased	Available

What you want to do: View and export genuine demo results
Trial: Available
Purchased: Available

What you want to do: Check whether a personal CSV can be read
Trial: Inspection only
Purchased: Available

What you want to do: Register personal CSV assets
Trial: Purchase required
Purchased: Available

What you want to do: Analyze real data and use saved real-data results
Trial: Purchase required
Purchased: Available

What you want to do: Download public market data
Trial: Purchase required
Purchased: Available

On Home, use:

- Try the built-in demo to learn the analysis process.
- Free CSV compatibility check to inspect a file without registering it.
- Buy in Store to open the purchase process.

A Readable CSV-check result does not mean the asset has been registered. It also does not guarantee enough history for every analysis.

Read the separate license-state display to confirm access. The Assetalyze — Unlimited Trial heading alone does not tell you whether your current license is Purchased.

4. Try the demo first

The demo is a way to learn the screens with fictional data.

1. Open Home and click Try the built-in demo.
2. Confirm that the app indicates demo or fictional data.
3. Open Basic settings and review the selected assets and conditions. Chapter 6 explains the fields.
4. Review Advanced → Output. Standard (recommended) provides normal result viewing and basic output.
5. Open Run and click Start simulation.
6. Enter a run name if prompted, or leave it blank.
7. Wait for completion, then open Results.
8. Select the completed run and inspect Dashboard, Asset path, and Detailed data.

Chapter 8 explains those result views. Chapter 11 explains CSV, PNG, and report output.

Demo results are fictional. They are not actual market performance or a forecast.

When you are ready for real data, use Return to real data in Basic settings. Check the assets, amounts, currency, and periods again before running. Trial users can continue learning with the demo; real-data operations require Purchased access.

5. Prepare your asset data

Open Basic settings → Assets & Data. This screen manages the available assets. Adding an asset to the library and checking it for an analysis are separate steps.

Option A: Download supported public market data

1. Confirm that the license state is Purchased.
2. Click Auto-download market data.
3. Select an item from the catalog.
4. Review its source, currency, and usage information.
5. Click Add selected.
6. After the download, check the asset’s name and date range in the library.

The catalog includes Gold, Silver, Platinum, and other supported public series. It is not a search for any stock or ETF. Use a CSV for data outside the supported catalog.

The US 10-year Treasury series is an approximation derived from interest rates. It is not the price history of a particular bond or ETF.

Refresh selected updates a registered catalog item. Back up the current data first if you need to preserve that exact version.

Option B: Register a price CSV

A CSV is a text table. For a basic price file, you need dates and prices. A clear format is:

```
Date,Price
2024-01-31,100.00
2024-02-29,101.25
2024-03-31,99.80
```

This shows the format only. Three rows are not enough for a multi-year analysis. Keep your original file. If you need to change its format, prepare a separate copy.

1. Click Add CSV asset and select the file.
2. In Review CSV import, check Asset name and Currency.
3. Choose the correct Date column and Price column.
4. Click Load and preview.
5. Compare the preview with the original. Check dates, prices, date range, and any warnings.
6. Complete the displayed confirmations for dates, prices, currency, and related details.
7. Click Register reviewed data.
8. Check that the asset appears in the library.

If you change an import setting after preview, preview and confirm again. Use Advanced in the import dialog if dates, decimal separators, encoding, or delimiters need attention.

The app creates a managed copy for its own use. Keep the original CSV separately. Do not edit the managed copy directly; use the supported review or replacement workflow.

Check currency, dividends, and FX

- Currency: Choose the currency of the prices, not just the currency you want results displayed in.
- Dividends: These are payments from an investment. Select the asset and open Configure dividends/distributions. Check whether the prices already include dividends. Do not add the same dividends twice.
- FX: This means foreign exchange, or conversion between currencies. If an asset uses another currency, suitable historical exchange rates are needed. Use Manage reference data to inspect or register them.

The Price / Close (dividends entered separately) and Adjusted / Total Return (dividends included) choices describe different price types. Match the choice to the actual file.

Different assets may cover different dates. Analysis needs enough overlapping history. For detailed import formats, dividends, FX, and other asset types, see Chapters 10–12 of the detailed manual.

6. Set analysis conditions

These settings describe the portfolio you want to test. They are assumptions for a simulation, not instructions to a broker.

Select assets

1. Open Basic settings → Assets & Data.
2. Check the assets to include.
3. Select between 1 and 10 assets for standard optimization.
4. Review their date ranges and currencies.

The library can contain more than 10 assets. Only the checked assets participate in standard optimization.

Set amounts and periods

Open Simulation 1 — Investment & optimization.

Field: Initial investment
What to enter or choose: Amount invested at the start of each evaluated period.

Field: Monthly contribution
What to enter or choose: Amount added every month, including the first month.

Field: Rolling periods (up to 3)
What to enter or choose: Up to three different evaluation lengths, from 1 to 100 years. The available data must support them.

Field: Allocation step
What to enter or choose: How finely the app divides the candidate weights: 5%, 10%, 20%, 25%, or 50%. Smaller steps create more work.

Field: Optimization metric
What to enter or choose: Whether to maximize mean or median final value.

A rolling period evaluates the same number of years from many different starting months. For example, 10-year rolling analysis compares many 10-year intervals.

Initial investment and monthly contribution must be zero or more. They cannot both be zero. All amounts use the selected valuation currency.

The mean is the average. The median is the middle value after sorting. Choose Maximize mean final value or Maximize median final value according to what you want to compare.

Optimize each period separately evaluates each selected year count independently. Robust multi-period optimization combines the selected periods. Both can be enabled, but they answer different questions. See the detailed manual for the scoring method.

Set risk, rebalancing, and costs

Open Simulation 2 — Constraints & costs.

Volatility, shown as Vol, describes how much returns fluctuate. Rebalancing means adjusting holdings back toward the chosen asset percentages.

Field: Vol limit start (%), Vol limit end (%), Vol step (%)
Meaning: The range of volatility limits to use when selecting allocations.

Field: Rebalance
Meaning: Choose no rebalancing, periodic rebalancing, or comparison of both.

Field: Rebalancing interval (months)
Meaning: How often a periodic rebalance takes place.

Field: Trading cost (% / one way)
Meaning: Assumed transaction cost for one side of a trade.

Field: Capital-gains tax rate (%)
Meaning: Assumed tax on realized gains.

Field: Dividend/distribution tax rate (%)
Meaning: Assumed tax on dividend payments.

Field: Dividend payment handling
Meaning: Whether received dividends are reinvested or held as cash.

Field: Start date (YYYY-MM-DD / blank) and End date (YYYY-MM-DD / blank)
Meaning: Optional limits on the historical dates used.

A Vol limit is not a future loss limit. Costs and taxes are model assumptions. They do not replace real account or tax calculations.

Valid settings normally save automatically. Read any invalid-value or save-error message before continuing.

7. Run an analysis

The Run screen starts a new analysis and shows its progress.

Before starting

Check that the compute environment is confirmed. Review assets, data, currency, amounts, periods, and costs. Then check Advanced → Output. All periods output can create many files.

Start and monitor

1. Open Run.
2. Click Start simulation.
3. Enter a run name if wanted. A blank name is allowed.
4. Watch the processing stage, progress, elapsed time, and estimated remaining time.
5. When complete, click Go to Results → where shown, or open Results.

A new run creates a separate result folder. The estimated remaining time is a guide, not a guaranteed finish time.

Stop or resume

1. To stop a running analysis, click Stop.
2. Wait for the app to finish the supported save/stop process.
3. Use Resume when resumable data is available and settings match the stopped run.

If the settings differ, read the message. Restore stopped-run settings changes the current inputs back to those of the paused run. Do not use it if you need to keep the current edits without first considering that change.

Clear paused data removes the saved information needed to resume. It is not the same as deleting a completed result. Avoid forcing the app to close while it is saving.

8. View your results

Open Results and choose a completed run from the Result dropdown. Check its run name and result ID so that you know which analysis you are viewing.

Dashboard: the overview

1. Open Dashboard.
2. Review Displayed Vol, Period, and Rebalance.
3. Read the value, return, risk, and allocation displays for those conditions.
4. Click a point on the risk/return chart to switch the displayed Vol limit.

The chart includes XIRR, an annualized return that accounts for when money was invested. It also shows return variability. Chapter 9 explains these measures.

Asset path: changes over time

1. Open Asset path.
2. Check Rebalance, Vol limit, Allocation to use, and Years.
3. Choose Latest, BEST, MEDIAN, WORST, or Custom.
4. For Custom, choose Start and End, then click Display.
5. Compare portfolio value with the money contributed. Hover over the graph to inspect dates and values.

Period choice: Latest
Meaning: A period at the recent end of the available history.

Period choice: BEST
Meaning: A representative period with the best final value.

Period choice: MEDIAN
Meaning: A representative period near the middle final value.

Period choice: WORST
Meaning: A representative period with the worst final value.

These choices use the selected allocation and evaluation conditions. They are historical comparisons, not predictions of future scenarios. The app applies an already selected allocation to the chosen dates; this does not mean the allocation was known in advance.

For a larger chart, click Graph details. Choose Asset growth, Drawdown, or Stacked. Drawdown means a decline from an earlier peak. In Stacked mode, drag the divider to adjust chart heights.

Detailed data: tables

1. Open Detailed data.
2. Select Period and Rebalance.
3. Choose Display item: Details by Vol for selected allocations and performance at each Vol limit. Statistics by period for statistics across evaluation periods. Allocation comparison for asset percentages across Vol limits.
4. Use scrolling or Previous columns / Next columns for wide tables.
5. Use All fields of selected row when you need the complete row.

Allocation comparison is inside Detailed data. It is not a separate fourth Results tab.

Refresh reloads the list of existing results. It does not run another analysis or download fresh market prices. Changing current settings does not recalculate an old result.

9. Understand the metrics

Read the figures together. A larger return figure does not by itself describe the risks or assumptions.

Term: Final value
Plain-language meaning: Portfolio value at the end of the evaluated period. It includes invested money, not just profit.

Term: XIRR
Plain-language meaning: An annualized return that takes account of the dates and amounts of contributions. It is not simply total profit divided by years.

Term: Vol
Plain-language meaning: How much returns fluctuate. Higher Vol means greater variation. It is not a direct loss amount.

Term: Maximum drawdown / max DD
Plain-language meaning: The largest decline from an earlier peak within the evaluated period. It does not cap future losses.

Term: Cumulative principal
Plain-language meaning: Initial investment plus contributions made so far.

Term: Gain / loss
Plain-language meaning: The difference between portfolio value and contributed principal.

Term: Rebalancing
Plain-language meaning: Adjusting asset holdings toward the chosen percentages.

Term: Asset allocation
Plain-language meaning: The percentage of the portfolio assigned to each asset.

Mean max DD averages the maximum drawdowns of the evaluated periods. Worst max DD is the most severe among those periods.

Final value and XIRR include rebalancing costs and realized-gains tax. Vol and maximum DD treat those deductions differently. Use final value and XIRR alongside risk measures when reviewing costs. The detailed explanation is in Chapter 13 of the detailed manual.

10. Use Custom allocation

Custom allocation compares asset percentages you choose. It does not search for the best weights automatically.

Create comparison sets

1. Open Custom allocation → 1 Allocation.
2. Enter weights for the assets you want to use. The total must be 100%.
3. Leave unused assets at 0%. Each set can use at most 10 assets with positive weights.
4. Enter Initial investment, Monthly contribution, and rebalancing conditions.
5. Enter a set name and click Add for comparison.
6. Repeat for another allocation if you want to compare alternatives.
7. Check Compare beside the sets you want to evaluate.

This uses the asset library independently of the checkboxes for standard optimization. To change a saved set, select it, click Edit, make changes, and choose Save changes. Cancel discards the edit. Duplicate creates a separate set.

Evaluate and compare

1. Open 2 Run or click Next: Run.
2. Check the evaluation targets and choose shared Years.
3. Enable Calculate rolling stats if needed.
4. Choose the display period. Enter start/end months for Custom.
5. Click Run evaluation.
6. View the charts in 3 Growth.
7. In 4 Details, use Result to display to switch between Metric comparison and Rolling statistics.

The shared years here are separate from Basic settings' rolling periods. Changing inputs does not update an existing evaluation until you run it again.

Use Save CSV for tables or paths. Use Graph details → Save PNG for graph images. If rolling statistics were not calculated, enable them in 2 Run and evaluate again.

Save needed evaluation outputs before exiting. Saved allocation sets reload after restart. The evaluation display itself cannot be reopened unchanged after closing the app.

11. Save your results

Normal analyses save results automatically. Export files when you want to review or share them separately.

Save a CSV table

1. Open Results → Detailed data.
2. Choose the required Display item and conditions.
3. Click Save CSV in the Results toolbar.
4. Choose the file name and destination.

For dated portfolio values, use Save CSV inside Asset path instead. The two buttons save different information.

Save a graph as PNG

PNG is an image format for saving the chart you see.

1. Open the relevant Graph details window.
2. Choose the display mode and adjust the window size.
3. If using Stacked, adjust the divider as needed.
4. Click Save PNG and choose a destination.

Open a report or the result folder

- Overview report opens the selected result’s existing HTML overview.
- Result folder opens the folder containing that run’s saved files.

If the output settings did not create an HTML report, the app displays guidance. To review output choices before a future run, use Advanced → Output.

Confirm before overwriting an existing export. Review asset names, run names, and file contents before sharing them. They may contain personal information.

12. Delete a result

This moves one selected completed result, including its saved files, to Windows Recycle Bin.

1. Open Results and select the target in Result.
2. Check its result ID and run name.
3. Save any exports you want to keep elsewhere.
4. Click Delete selected result.
5. Review the target in Delete analysis result.
6. Click Move to Recycle Bin to proceed, or Cancel to leave it unchanged.
7. Check the refreshed result list.

Other results, original CSVs, registered assets, market data, settings, and custom-allocation sets are not removed by this operation.

The whole selected result folder is moved. If the move fails, the app does not switch to permanent deletion.

If the latest result is deleted, another remaining completed result becomes current. If the last result is deleted, No results is a normal state. Old charts and figures are cleared. You can still navigate, close the app, and start it again. A new completed analysis will appear in Results.

Windows may allow restoration while the item remains in Recycle Bin. There is no dedicated undo button in Assetalyze. After a Windows restoration, use Refresh and select the result again.

13. Language, currency, and appearance

Open Advanced → Language & currency.

1. Choose Display language.
2. Choose Valuation currency if needed.
3. Under Appearance, choose Theme and Highlight color.

The eight languages are 日本　, English, Deutsch, Français, Español, Italiano, 简体中文, and 繁　中文. Changing the language does not translate your own asset or run names.

Valuation currencies are JPY, USD, EUR, GBP, AUD, CAD, SGD, and CNY. Language and currency are independent choices.

Changing currency does not convert entered amounts. If you leave 100,000 in a field and change JPY to USD, the input now means 100,000 USD. Review all amounts before running.

Saved results retain the currency used when they were created.

Theme choices are Use Windows setting, Basic (light), and Dark. Appearance changes do not change calculation conditions. Windows High Contrast can take priority over app colors.

14. Back up your data

A complete backup needs both input/results data and the separate settings/asset-registration information. Exporting a few charts is not a complete backup.

1. Use Advanced → Maintenance → Open user data to locate the actual input/results folder.
2. Wait for any processing to finish, then close Assetalyze normally.
3. Copy that entire folder to a new backup location.
4. Preserve your original CSVs if they are stored elsewhere.
5. For settings, registered assets, and saved custom allocations, follow Chapter 24 of the detailed manual. Their storage is separate from the input/results folder.
6. Check that the copies contain the expected files. Record the app version and backup date.

The normal input/results folder is called PortfolioOptimizer under Documents. Use the app’s folder-opening action to confirm the actual location.

Do not overwrite current data with an older backup without checking it first. Keep a separate copy of the current state before restoration. Reinstalling does not automatically restore all settings and registrations.

15. Microsoft Store license

The license display tells you which operations are available.

State: Purchased
Meaning: A valid purchase entitlement has been confirmed.

State: Trial (no time limit)
Meaning: The demo and inspection scope described in Chapter 3.

State: License could not be verified
Meaning: Verification is incomplete or has failed. It does not prove you have never purchased the app.

State: Invalid license
Meaning: A valid active entitlement could not be established from the returned license information.

If you purchased but cannot use real data:

1. Read the current license display on Home.
2. Check your internet connection and the Microsoft Store account used for purchase.
3. Use Refresh license in the license dialog.
4. Check the completed verification result before retrying the operation.

If you have not purchased and want real-data features, use Buy in Store. Canceling the purchase does not complete it.

Do not delete user data or alter settings to force a purchase state. The demo and CSV compatibility check provide supported ways to inspect the app while purchase verification is unavailable. Permanent offline access is not guaranteed.

16. If something goes wrong

Start with the displayed message. Avoid deleting data, resetting the app, or uninstalling as a first response.

Symptom: Purchased features are unavailable
What to do: Follow Chapter 15 and check the license state.

Symptom: CSV preview looks wrong
What to do: Check Date column, Price column, Currency, and the Advanced import choices. Preview again before registering.

Symptom: CSV is readable but analysis fails
What to do: Check asset count, shared history, requested years, currency conversion data, and license state.

Symptom: Exchange-rate data is missing
What to do: Check the asset and valuation currencies. Review Manage reference data.

Symptom: Public-data download fails
What to do: Check the connection and supported catalog. Resolve a license message first if one is shown.

Symptom: GPU is unavailable
What to do: Recheck Compute environment. Review the selected method if using CPU instead.

Symptom: Calculation takes too long
What to do: Review asset count, allocation step, periods, and output volume. Changing analysis conditions creates a different comparison.

Symptom: Resume is unavailable
What to do: Check whether settings match the stopped run. Read the warning before using Restore stopped-run settings.

Symptom: Result list is empty
What to do: Use Refresh and check the storage location. No results after deleting the last run is normal.

Symptom: A graph still shows earlier conditions
What to do: Changing inputs does not recalculate a saved result. Run a new analysis or Run evaluation as appropriate.

Symptom: Rolling statistics are empty
What to do: Enable Calculate rolling stats in Custom allocation → 2 Run and evaluate again.

Symptom: An overview report is unavailable
What to do: That run may not have created an HTML report. Check its output settings and available files.

Symptom: A table is too wide
What to do: Maximize, scroll, use Previous columns / Next columns, or open full-row details.

Symptom: Result recycling fails
What to do: Read the message and preserve the original folder. Do not replace the operation with permanent deletion.

Advanced troubleshooting

Record the app version, screen, preceding action, and exact message. Check Run log if needed. Read Chapter 28 of the detailed manual for technical error guidance.

Before sharing a log, review names and local file locations for personal information. Public-data downloads and Store licensing use external connections. Analysis files and results are processed locally; the market-data download paths do not upload them to the providers. Read Legal information → Privacy for the full privacy information.

Reset app state and Permanently delete all data are maintenance actions with different effects. They are not ordinary troubleshooting steps. Read the detailed manual and back up first if you are considering either action.

17. Uninstalling

Back up before uninstalling if you want to keep your working environment.

1. Locate the results and exports you need.
2. Close Assetalyze normally.
3. Complete the input/results, original-file, and settings backup in Chapter 14.
4. Use Windows’ installed-app management to uninstall Assetalyze.

Ordinary uninstall removes the app and normally removes its separate settings, registrations, and caches. Input/results data in Documents normally remains. Original CSVs and exports stored elsewhere are not collectively removed by uninstalling the app.

Remaining CSV files do not automatically restore the asset library. Registration information may have been removed. Keep its backup too.

Reinstalling and restoring data are separate operations. A local backup does not replace Microsoft Store license verification. For detailed retention and restoration cautions, see Chapter 29 of the

detailed manual.

18. About the detailed manual

Use Assetalyze_User_Manual_1.0.55.0_EN.md for the full operating and specification reference.

Topic: Windows requirements and compute/performance controls
Detailed-manual chapter: 2, 7

Topic: Asset types, dividends, FX, and CSV import options
Detailed-manual chapter: 10–12

Topic: Analysis assumptions, fees/taxes, and optimization
Detailed-manual chapter: 13–14

Topic: Result tables, graph details, exports, and deletion
Detailed-manual chapter: 16–21

Topic: Custom allocation
Detailed-manual chapter: 22

Topic: Language, currency, storage, and complete backup
Detailed-manual chapter: 23–24

Topic: Licensing, privacy, and disclaimer
Detailed-manual chapter: 25–27

Topic: Advanced troubleshooting and uninstalling
Detailed-manual chapter: 28–29

Topic: Full glossary
Detailed-manual chapter: 30

This easy guide uses that English detailed manual as its only specification source. It omits internal implementation details while keeping the same features, button names, operating limits, and cautions. It does not replace the product’s legal documents or add investment recommendations.