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## Managing Investments

### Q: How to add a new asset or a new investment line?

To create an asset, press + in the asset list, enter the ticker, type (ETF/Stock/Crypto), currency, and API provider. To add a position in an account, open the account, then press + in the line list to associate the asset with a quantity and a PRU.

### Q: What is the difference between manual and automatic price updates?

We Built Sango Finance for manual price updates to protect us from the "cognitive trap" of over-trading and emotional stress. If you prefer automatic prices updates, you can subscribe to one of the provider and configure your API key. In automatic mode, the price is retrieved from the configured API provider every time the application is opened. In manual mode, no request is sent: you enter the price yourself. Manual mode is necessary for Real estate funds, direct real estate, or any asset without a stock market listing.

**Important Note :** By entering your API key, you act as a **direct licensee** of the third-party provider. Use of an API key is **solely your contractual responsibility with the third party**.

### Q: How to configure automatic price updates?

1. Open the asset file in the "Asset Management" space.
2. Define the **API Provider** suited to this asset.
3. Enter your **API key** in **Settings** → **API** if not already done.

Updates trigger automatically upon app launch and on demand via the dedicated button.

### Q: What types of assets are supported?

The application supports ETFs, stocks, and cryptocurrencies, as well as Real estate funds and direct real estate (manual prices). Real estate funds manage bare ownership with temporal interpolation of the estimated price between the acquisition date and the enjoyment date.

### Q: How to modify or correct an asset's price?

Perform a manual or automatic update. Only one value is kept per day: if an entry already exists for that date, it is replaced. Old points are automatically aggregated (weekly beyond 6 months, monthly beyond 2 years).

### Q: How to fill in the geographical and sectoral breakdown of an ETF?

From the asset file, in the "Manage Assets" space, you can choose the benchmark index. If the exact benchmark index for your ETF is not available, a similar index should be suitable.

**Note:** benchmark index geographical and sectoral breakdowns are updated during regular application updates (at least twice a year).

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## DCA & Value Averaging Strategies

### Q: What is DCA (Dollar Cost Averaging)?

DCA consists of investing a fixed amount at regular intervals (monthly or bi-monthly), regardless of market value. In the long term, you buy more shares when prices are low and fewer when they are high, smoothing your cost price.

### Q: What is Value Averaging and how does it differ from DCA?

Value Averaging sets a target value trajectory: each period, you invest the amount necessary for your portfolio to reach exactly the planned value. If the market has progressed more than planned, you invest less (or even sell); if it has dropped, you invest more. Conversely, DCA totally ignores past performance.

### Q: How to program a recurring investment plan?

From **Goals** → **+**, create a goal by choosing the mode (DCA or VA), frequency (monthly or bi-monthly), initial reference value, amount of growth per period, and the target (an asset or an entire account). The application automatically calculates the amount to invest at each deadline.

### Q: How does the application calculate the amount to invest in Value Averaging?

At each deadline  $n$ :

Target Value( $n$ ) = (initial value) +  $n \times$  (growth per deadline)  
Amount to invest = Target Value( $n$ ) – (current value)

- If (Amount to invest) > 0 → recommended purchase
- If (Amount to invest) < 0 → recommended partial sale (to stay on trajectory)

The current value is calculated in real time from your assets' most recent prices. If the result is negative, the application suggests a partial sale to stay on trajectory.

**Important Note :** This application is a visualization and mathematical calculation tool. The information displayed **does not constitute investment advice, buy or sell recommendations, or an incentive to trade on financial markets**. Investing involves **risk of capital loss**. The Publisher does not supply financial data, does not guarantee its accuracy, and shall not be held liable for calculation errors arising from

incorrect third-party data, service interruptions, transmission errors, or any financial damage (**loss of opportunity, loss of capital**) resulting from the use of the tool or interpretation of displayed data.

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## Banking Operations and Links

### Q: How to record a new operation on a bank account?

Open the account → Operations tab → +. Choose the type (deposit, withdrawal, transfer, fees or interest), date, and amount. For a transfer between accounts, select the recipient account and specify the amount in the arrival currency (automatic exchange management).

### Q: What is the link between a banking operation and an investment transaction?

A banking operation represents a cash flow on your account (cash inflow or outflow). An investment transaction represents an asset purchase or sale. These two entities are distinct but complementary: an asset purchase generates a transaction that reduces account liquidity, while an incoming transfer increases this liquidity.

### Q: How to link an incoming transfer to an asset purchase?

1. Record the incoming transfer on your brokerage account (**Deposit** type).
2. Record the purchase transaction (**Purchase** type) in the same account with the quantity, unit price, and fees.

The account liquidity balance is updated accordingly. There is no direct computer link between the two entities — consistency is ensured by the account's liquidity level.

### Q: Can a banking operation be split between several investments?

The application does not have an automatic split of a single deposit towards several assets. The recommended method is to record a global deposit and then create as many purchase transstocks as necessary. Account liquidity reflects the residual balance after each purchase.

### Q: How are banking fees managed during transstocks?

Brokerage fees are entered in the **Fee** field of each transaction and increase the total acquisition cost, which is reflected in the PRU. General bank fees are recorded as a **Bank Fees** type operation and reduce liquidity without affecting positions. REAL ESTATE FUND fees are recorded as a transaction and are deducted from total income in the profitability calculation.

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## Data and Privacy

### **Q: Where is my financial data stored?**

Your data is stored locally on your device in a **SwiftData** database (iOS-encrypted SQLite). No personal or financial data is sent to Sango Finance servers. Only anonymous requests (tickers, ISIN) are sent to market data APIs to retrieve prices.

### **Q: How does iCloud synchronization work between my devices?**

Sango Finance automatically synchronizes all your data via **CloudKit** (iCloud). As soon as a modification is made on one device, it is encrypted and transmitted to the other devices connected to the same Apple ID in seconds. Synchronization is transparent, requires no action on your part, and covers all your data (accounts, assets, transstocks, history, goals). Your data is encrypted end-to-end — neither Apple nor Sango Finance has access to it.

### **Q: How to import / export my data?**

Via **Settings** → **Data** → **Export** → **XLSX**. The exported generated file contains all your entities in separate sheets (accounts, assets, positions, transstocks, banking operations, price history, VA goals, Real estate funds). You can also import .xlsx or .xls files to restore or migrate data.

**Note:** For the first import of your data into Sango Finance, you can first perform an export to directly fill in the correct Excel file structure. The first sheet of the file contains acceptable names for variables by language.

### **Q: How are my credentials and API keys secured?**

Your API keys are exclusively stored in the **iOS Keychain**, protected by Apple's secure enclave and your Face ID / Touch ID. They never transit in URLs (transmitted in HTTP headers only) and are never saved in application preferences. If you had configured a key in a previous version of the application, it has been automatically migrated to the Keychain.