

# How do I find out how my investments are doing?

The investment performance reports and graphs in Quicken can help make sure you're standing on solid ground by helping you to evaluate your investment portfolio and the price histories of your securities. Among other things, you can find out how well your securities are performing, view trends in the price and market value of a particular security, view the average annual return for a specific security during a particular time period, see where your assets are allocated, and see a convenient report of all your investment transactions.

You can [create](#) a number of reports to find out how your investments are doing. Click the topic below for the report you want more information about.

## Caution

The accuracy of the data in Quicken investment reports depends on the amount of current and historical data you enter. If you've downloaded or entered only part of your historical investment data, Quicken uses asterisks or other notations to let you know which performance measures are affected by the missing data. When you run a report with missing data, Quicken adds a Placeholder Entries link to the bottom of the report to help you understand why this data is important, and a Show me link to take you to the place in Quicken you need to go to add your missing data. If all you're interested in is the current market value of your holdings, which is based only on the number of shares you own and the current price, you don't need to worry about the missing data. However, if you want to take advantage of the performance measures in Quicken, you must [add the missing data](#) to Quicken.

- **Capital Gains report**

This is the report to run when you want a report that lists realized gains from investment transactions. The Capital Gains report lists your long-term and short-term capital gains for securities sold during a specified time period.

To get an accurate Capital Gains report, you must specify the date or dates you bought the shares you sold and the actual cost basis of those shares. If you haven't already specified the lots to be sold, [edit the Sell transaction](#), and then click Specify Lots to select the shares that were sold. Quicken then calculates the actual cost basis based on the shares you selected.

If you sold only part of your shares of a security in one account, Quicken assumes that the ones you sold are the ones you've held the longest, unless you specifically identified some other lot for selling.

Quicken doesn't distinguish wash sales from other sales. (A wash sale is a sale at a loss within 30 days of acquiring the same security. Special tax rules apply.)

After creating this report, you can export the report to a file to use with tax preparation software.

You can run a [Schedule D](#) report (**Quicken Premier, Quicken Business & Personal only**) to see realized gains or losses, loss carryovers, and long-term capital gains distributions for securities. Otherwise, you need to run the Capital Gains report, and then transfer the information from the Capital Gains report to your Schedule D form. To create this report for Schedule D capital gains and losses (after you've entered all prior history for any security you've sold), subtotal by short-term vs. long-term gain. Select only those accounts that have taxable capital gains (for example, exclude IRAs).

- **Income by Security Report**

The investment report, **Income by Security**, offers a detailed overview of dividends, interest, and other income earned from securities. It includes five selectable columns that provide a comprehensive breakdown of your investment income. This report is available to users of **Quicken Premier** or **Quicken Business & Personal**.

The columns included in the report are as follows:

1. **Security:** Name of each security.
2. **Symbol:** Ticker symbol of each security.
3. **Shares:** Number of shares owned for each security.
4. **Dividends:** Dividend income earned, including reinvested dividends, for each security.
5. **Div per Share:** Dividend income earned, including reinvestments, divided by the ending number of shares
6. **Interest:** Total interest earned for each security, including reinvestments
7. **Other Income:** Income other than dividends, interest, realized and unrealized gains
8. **Realized Gains:** Gains recorded in Sale/Cover transactions or in Capital Gains distributions or reinvestments
9. **Unrealized Gains:** Unrealized changes in investment value during the report period
10. **Total Income:** Total income earned for each security includes any of the five categories for which the checkboxes have been selected.
11. **MKT Value:** Market value of your investment in each security at the end date of the report.
12. **Income as % of Market Value:** **Total Income** divided by **Market Value**, expressed as a percent.

- **Investing Activity report**

This report is available in **Quicken Premier** and **Quicken Business & Personal** only. It shows the overall performance of your investments for a specified time period, factoring in what you've contributed or withdrawn, what you've [gained or lost](#), and the changes in value of what you own.

- **Investment Asset Allocation report or graph**

This report and graph group your holdings by asset class to help you answer the question, How is my portfolio divided across the different investment types (also called asset classes)?

Your investing goals may require a certain mix of investments. Here's where asset allocation can help you balance the risks and achieve your investing goals. Since investment types respond differently to market and economic conditions, you're better off dividing your investments across different investment types. This lets you maximize your returns for a certain level of risk.

The asset mix you choose should depend on both your ability to tolerate risk and the time frame you have for investing. As a general rule, the more years you have until you need the money and the more you can assume short-term risk, the more your portfolio should be weighted in stocks and other growth investments. On the other hand, if you're close to reaching your goal, or have a short investment time frame, you might want to weight your portfolio in conservative short-term investments, such as CDs, money markets, and bonds. The right mix may result in an even higher-than-expected return with lower risk. You must be comfortable with your chosen investments and risks. Consult your financial advisor for more information.



### About Investment Performance Report Behavior

Quicken employs two models to calculate investment performance: account-based performance and security-based performance. It's crucial to distinguish between these models to accurately interpret the report results.

#### Account-Based Performance

When subtotaling by account or when no subtotals are applied, Quicken computes the performance by considering the starting and ending account value and the transactions involving money entering or leaving the account. This model enables users to evaluate the performance of specific accounts during a specific time period. For example, you can assess the performance of your Fidelity account in 2021 using this model.

#### Security-Based Performance

When subtotaling by security or security-derived attributes like **Type**, **Goal**, or **Asset Class**, Quicken calculates performance by analyzing the starting and ending value of the security or attribute. It also accounts for any transactions that affect the security, such as buys, sells, or dividends. This model allows users to assess the performance of individual securities or groups of securities over a specified time frame, considering positions in all associated accounts. For example, using this model, you can analyze the performance of AAPL in 2022 or evaluate the performance of your bonds from 2020 to 2022.

## Notes

You can use the Quicken Asset Allocation Guide to learn more about asset allocation, pick a target asset allocation, monitor your existing asset allocation, and rebalance your portfolio. To open the Asset Allocation Guide, click the Investing tab, then choose Tools > Asset Allocation Guide.

- **Investment Income report**

This report shows dividend income (taxable and nontaxable), interest income (taxable and nontaxable), capital gains distribution, realized gain or loss, unrealized gain or loss (as an option), employee stock option income, and margin interest and other investment expenses during a specified time period.

If you purchased **Quicken Premier** or **Quicken Business & Personal**, you can run a Schedule B report to see interest and dividend income from investment and noninvestment accounts for a specific tax year. Otherwise, you need to run the interest income report, and then transfer the information from the interest income report to your Schedule B form. To create this report for Schedule B, be sure you've entered all investment transactions for the year. Select only those accounts for which you must report income (for example, exclude IRAs). Create one report for all your reportable income, both taxable and tax-exempt, and then subtotal by security. Then create a second report, selecting only securities that generate reportable but tax-exempt income. Again, subtotal by security. Don't select the option to include unrealized gains.

- **Investment Transactions report**

This report shows how transactions during a specified time period have affected either the market value or the cost basis of your investment and the cash balance in your investment accounts.

You can exclude or include unrealized gains by clicking Customize, clicking Advanced, and clearing or selecting the Include Unrealized Gains check box. If you don't include unrealized (paper) gains, the report shows the change in cost basis of your investments between the beginning and the end of the period. If you choose to include unrealized gains, the report shows the change in the market value of your investments between the beginning and the end of the period.

- **Investment performance (IRR) report or graph**

This report and graph show the average annual return, often called the internal rate of return (IRR), of your securities during a specified period. This return takes into account dividends, interest, and other payments you receive, plus increases and decreases in the market value of your securities. Generally, if the average annual return on an investment is 10%, that investment is performing as well as a bank account that pays 10% interest in the same time period.

When the average annual return is greater than 10,000% or less than -99.9%, or when the timing of cash flows prevents Quicken from calculating a figure, Quicken displays a message that one or more calculations appear as N/A (not available).

You can subtotal securities by time period, account, security, security type, investing goal, or asset class.

## Notes

Don't be concerned if, when you [zoom in](#) on your 401(k) transactions, this report shows placeholder entries that don't appear in the transaction list for the account. Quicken adds these when you upgrade to identify the source of your contributions and to increase the accuracy of your data. You shouldn't alter them.

- **Portfolio Value report or graph**

This report and graph show the value of each security on a specified date. They show the number of shares, the most recent known price for the date, cost basis, pre-tax gain or loss, and account value for the date.

Quicken displays the account value in the Balance column, and includes the market value of the securities in the account as well as any cash or cash management accounts associated with the account; to exclude cash from the account value, click Customize, click Securities, and clear the No Security check box.

- **Portfolio Value and Cost Basis report or graph**

This report and graph show you the total value of your investment accounts on specific dates along with the cost basis, which lets you compare the total value of your investment portfolio to your cost basis.

The cost basis equals the total cost to you of a security you purchased. It includes commissions, fees, and mutual fund loads. It also includes all purchases, even reinvestments of dividends and capital gains distributions. However, it excludes the cost of any shares you've sold or given away. Also, it is reduced in a return-of-capital transaction.