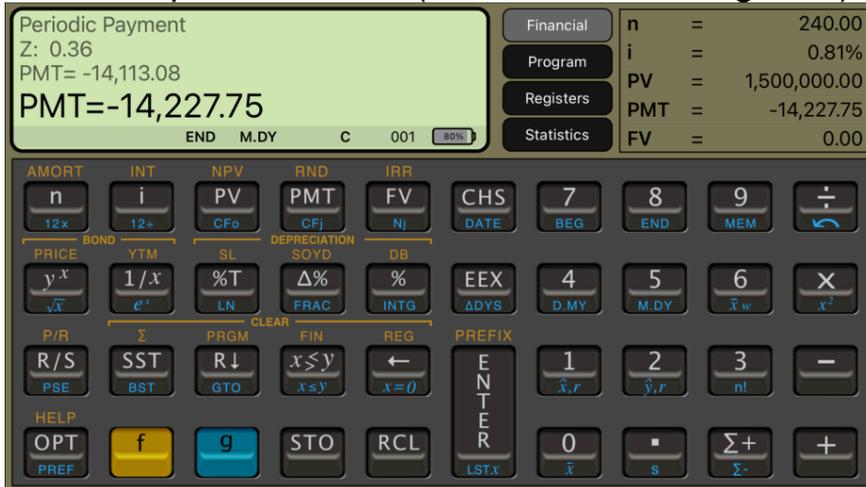


General Overview

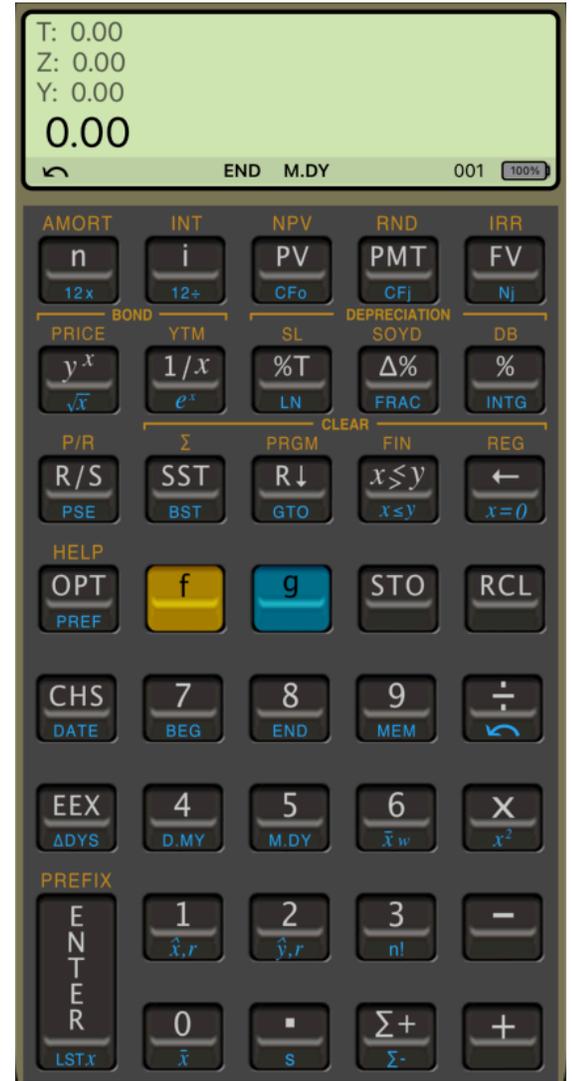
The RLM-12CX calculator application is an extensive set of tools and enhancements inspired in the real HP-12C calculator. It works in the same way, but expanded with 15 digits precision, 100 store registers, 1000 program steps and a complete set of menus to handle almost any financial and business problem (toggle tapping the **[OPT]** key). Also, the Display was expanded to show all the Stack registers and, with the “Show Registers” setting set to “ON”, the content of the financial, storage, statistics and program memory.

The first “HP-12C” calculator was designed and introduced by Hewlett Packard in 1981 and it was a pocket financial calculator with RPN logic. After 40 years it is still on the market and is the longest lasting electronic gadget ever. It remains the standard for finance and business professionals around the world.

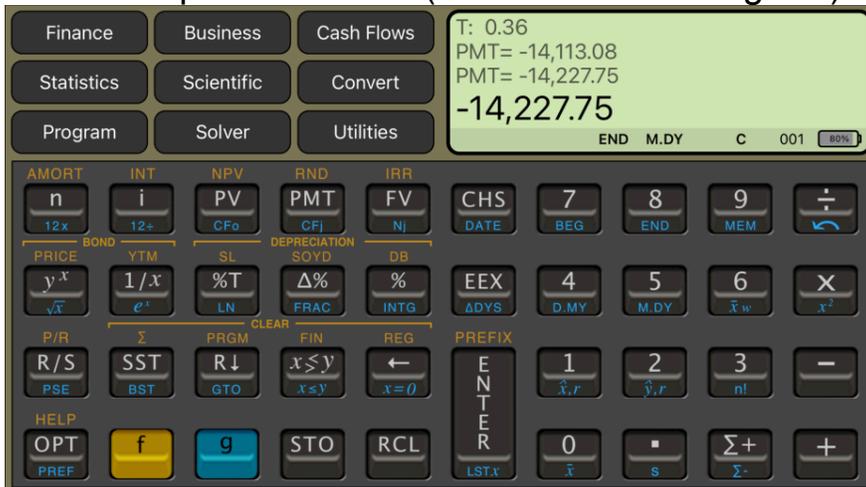
Landscape Orientation (Left Handed Setting OFF)



Portrait Orientation

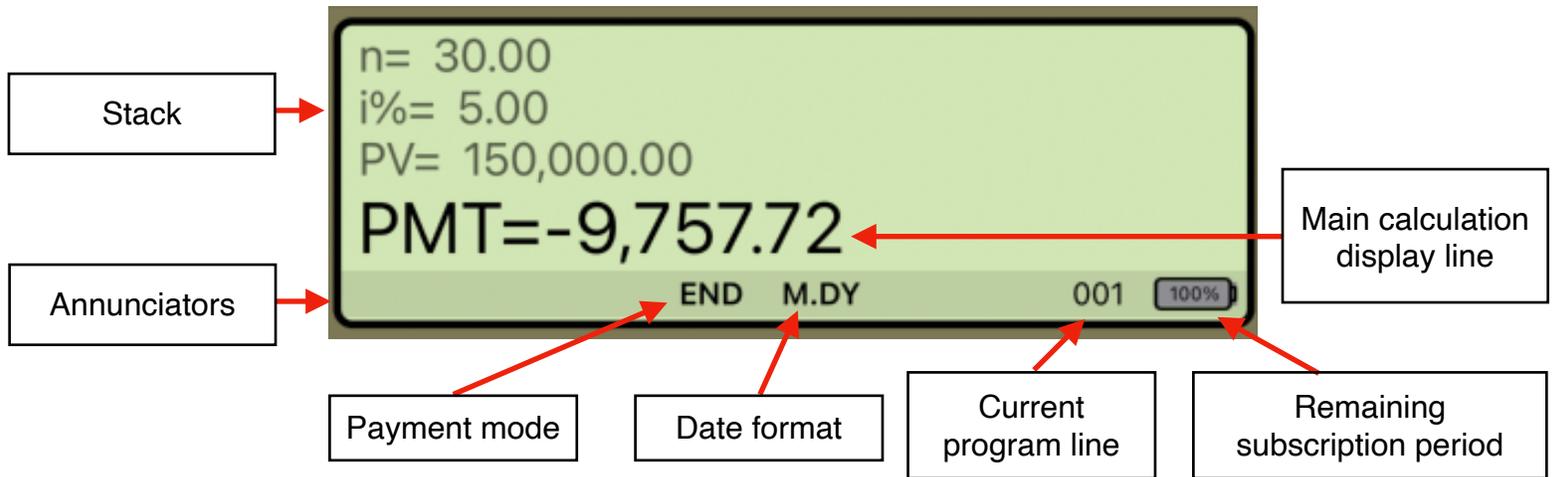


Landscape Orientation (Left Handed Setting ON)

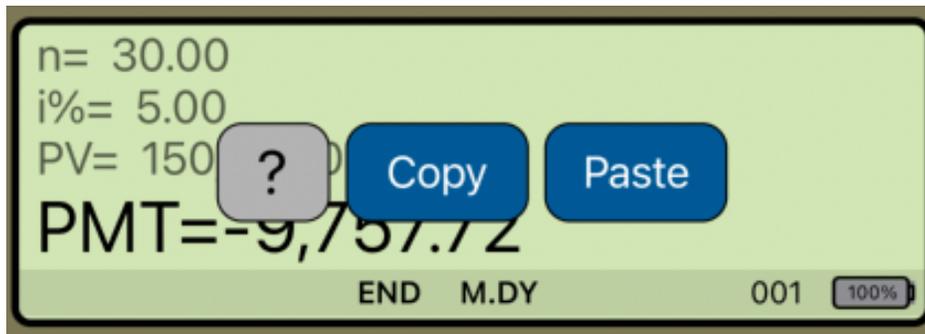


The normal ON key present in the real calculator was changed by the **OPT** key to show or hide the **Main Menu** described next.

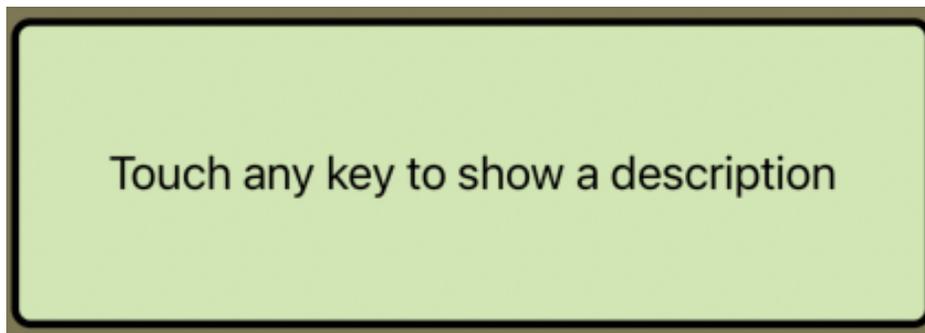
Calculator Display



Touching the display at any time brings up the Help-Copy-Paste buttons to the front. There you can “Copy” the displayed number or “Paste” previously copied one.



The “?” button turn on the quick help for a short description of any keyboard or menu button.



Program Mode Display

When the Program Mode is set (**F P/R**) the display changes to show the Program Editor view (see the Program item of the Utilities / Editors menu):

Landscape Orientation (Left Handed Setting OFF)

#	Code	Keys
001	1	[1]
002	44, 0	[STO] [0]
003	45, 0	[RCL] [0]
004	43, 31	[G] [PSE]
005	42, 23	[F] [SL]
006	31	[R/S]
007	1	[1]
008	44, 40, 0	[STO] [+ 0]
009	43, 33, 003	[G] [GTO] [0] [0] [3]
010	43, 33, 000	[G] [GTO] [0] [0] [0]

Portrait Orientation

#	Code	Keys
001	1	[1]
002	44, 0	[STO] [0]
003	45, 0	[RCL] [0]
004	43, 31	[G] [PSE]
005	42, 23	[F] [SL]
006	31	[R/S]
007	1	[1]
008	44, 40, 0	[STO] [+ 0]
009	43, 33, 003	[G] [GTO] [0] [0] [3]
010	43, 33, 000	[G] [GTO] [0] [0] [0]

Landscape Orientation (Left Handed Setting ON)

#	Code	Keys
001	1	[1]
002	44, 0	[STO] [0]
003	45, 0	[RCL] [0]
004	43, 31	[G] [PSE]
005	42, 23	[F] [SL]
006	31	[R/S]
007	1	[1]
008	44, 40, 0	[STO] [+ 0]
009	43, 33, 003	[G] [GTO] [0] [0] [3]
010	43, 33, 000	[G] [GTO] [0] [0] [0]

#	Code	Keys
001	1	[1]
002	44, 0	[STO] [0]
003	45, 0	[RCL] [0]
004	43, 31	[G] [PSE]
005	42, 23	[F] [SL]
006	31	[R/S]
007	1	[1]
008	44, 40, 0	[STO] [+ 0]
009	43, 33, 003	[G] [GTO] [0] [0] [3]
010	43, 33, 000	[G] [GTO] [0] [0] [0]

You can swipe over the display to scroll the program listing to the desired location, and tap in any line to select it and edit as necessary.

Since the calculator is inspired in the real **HP-12C**, we strongly recommend that you obtain the real calculator **Owner's Manual** available in internet and review all the help topics selecting them from the top buttons in the **HELP** view (tap **[f] [HELP]**).

Main Menu (OPT key)



Finance Menu	
Account Balance	Calculates the balance of a credit line type account at any date based on cash transactions and interest rates applied.
Amortization	Calculates a loan Amortization Schedule from a single loan payment or from several payments at once.
Bond Price & Yield	Calculates annual or semi-annual coupons bonds with actual calendar or 360 days year in an easy way with all at sight.
Black-Scholes Options	Calculates the prices of a CALL option, PUT option and the Greeks values using the Black-Scholes European option valuation model.
Depreciation	Calculates the Depreciation Schedule of an asset with all the values at sight, using SL, SOYD, DB, DBX and MACRS methods.
Interest Conversion	Calculates nominal and effective interest rates using either periodic or continuous compounding.
TVM: Time Value of Money	Calculates compound Interest problems involving money earning interest over a period of time.
Business Menu	
Bill-Tip-Split	Calculates the total and the amount to pay per person based on a bill amount, a number of persons and a tip percent or amount.
Break-Even	Analyze a break-even analysis based on the following equation: Profit = (Price - Var.Cost) • Units - Fix.Cost
Date / Time	Date and Time calculations with all values at sight.
Currency Exchange	Calculates a currency exchange between two selected world currencies and common crypto currencies.
Percents & Margins	Calculates percent change, percent total and business margins in a single worksheet with all values at sight.

Cash Flows Menu	
> Load Cash Flow	Load a previously created “ (X,N) List ” to the calculator.
Equal Periods	Solve problems where different cash flows occur at regular time intervals.
Unequal Periods	Solve problems where different cash flows occur at different dates.
Statistics Menu	
> Load (X, Y) Data	Load a previously created “ (X,Y) List ” to the calculator.
> (X,N) List Statistics	Statistics calculations over one (X,N) List of data samples.
One List Statistics	Statistics calculations over one (X,N) List of data samples.
Two Lists Statistics	Statistics calculations over two (X,N) Lists of data samples.
Curve Fitting	Applies a regression model to fit a curve from two (X,N) Lists .
(X,N) List Editor	Opens an editor to create or edit a (X,N) List .
> (X,Y) List Statistics	Statistics calculations over one (X,Y) List of data samples.
Statistics	Statistic calculations over an (X,Y) List of data samples.
Curve Fitting	Applies a regression model to fit a curve from an (X,Y) List .
(X,Y) List Editor	Opens an editor to create or edit a (X,Y) List .
Probability	Calculates combinations, permutations and probability densities and lower-tail cumulative probability of selected distribution.
Scientific Menu	
Angles & Polar	Convert Angle units and Polar-Rectangular coordinates.
Logarithm	Applies Logarithmic functions to the displayed number.
Number Alteration	Applies common number alteration functions.
Triangle Solution	Solves a two dimensional triangle knowing 3 values where at least one is the length of a side.
Trigonometry & Hyperbolic	Applies Trigonometric and Hyperbolic functions.
Convert Menu	
Angles & Polar	Convert Angle units and Polar-Rectangular coordinates.
Currencies	Exchange between two world currencies with on-line rates.
Interest Rates	Nominal and effective rates conversion.
Units	Calculates physical units conversions.

Program Menu	
> Load Program	Load a previously saved program in the calculator.
New...	Shows the Program Editor to start creating a program.
Program Editor	Opens the Program Editor view to create or edit programs.
Solver Menu	
Solve arbitrary algebraic equations entered and saved in the equation editor and creates a menu with all the equation variables to solve any of them.	
Utilities Menu	
General Settings	Shows a view to customize the calculator to your preference.
Storage Registers	Storage Registers content and operations.
Memory Content	Shows a view to see all memory content and backup or restore it.
Help Documents	Shows the help view to learn by example about all the calculator's menus.
> Editors	Shows a submenu to select one of the different data editors.
(Date, Trx) List	Opens an editor to create a list in the form "Date, Transaction".
(Date, CF) List	Opens an editor to create a list in the form "Date, Value".
(X,N) List	Opens an editor to create a list in the form "Value, Frequency".
(X,Y) List	Opens an editor to create a list in the form "X-value, Y-value".
Program	Opens the program editor to create or edit a program.
Solver Equation	Opens an editor to create or edit equations used by the Solver.
Units Conversion	Opens an editor for the physical units database.

For further information and support go to...

“www.rlmttools.com” or send an email to “support@rlmttools.com”

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