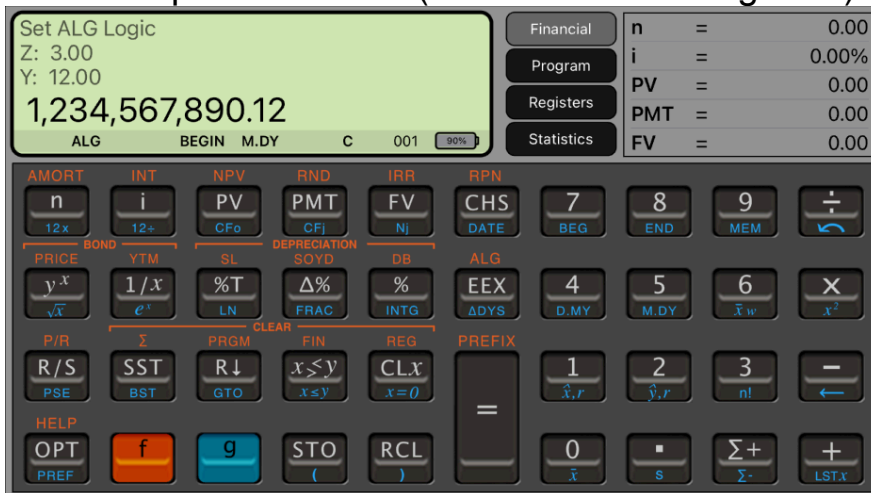


# General Overview

The RLM-12PX calculator application is an extensive set of tools and enhancements inspired in the real HP-12C Platinum 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, in landscape orientation, the content of the financial registers, storage registers and program memory.

The “HP-12C Platinum” calculator is an updated version of the famous “HP-12C” designed and introduced by Hewlett Packard in 1981. It is faster and include “RPN” and “ALG” logic.

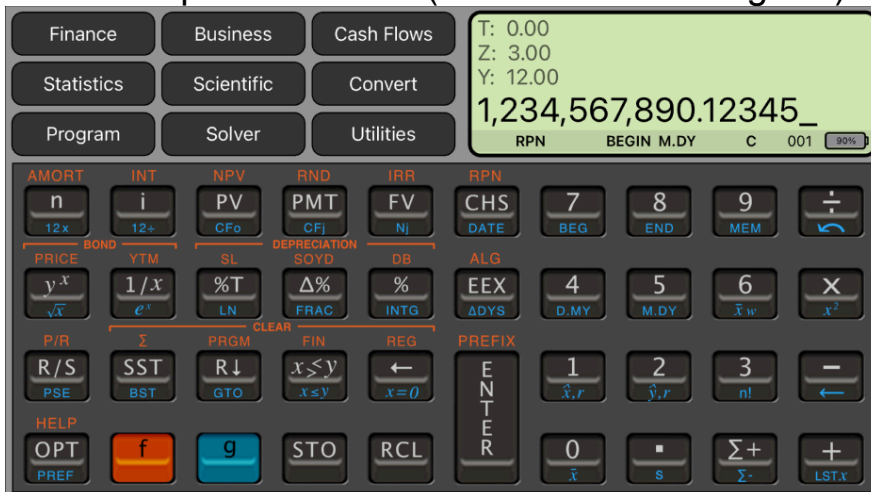
Landscape Orientation (Left Handed Setting OFF)



Portrait Orientation

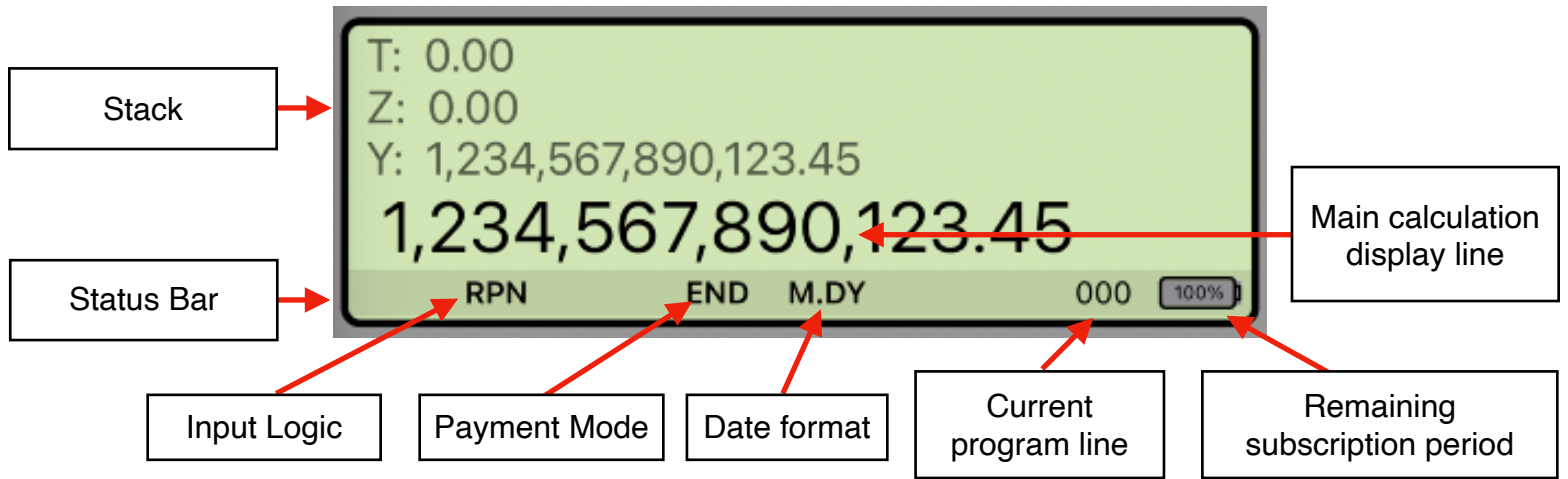


Landscape Orientation (Left Handed Setting ON)

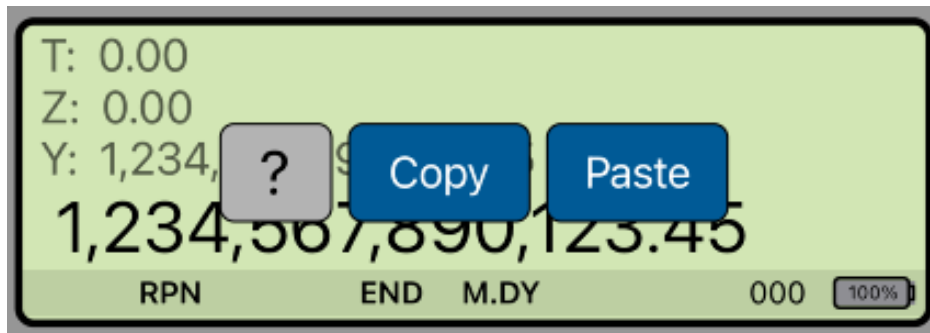


The normal ON key present in the real calculator was changed by the **OPT** key to show or hide the **Main Menu** described next.

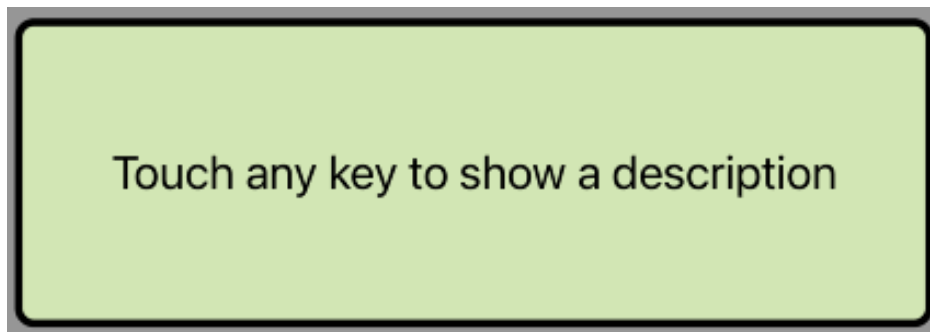
# Calculator Display



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.



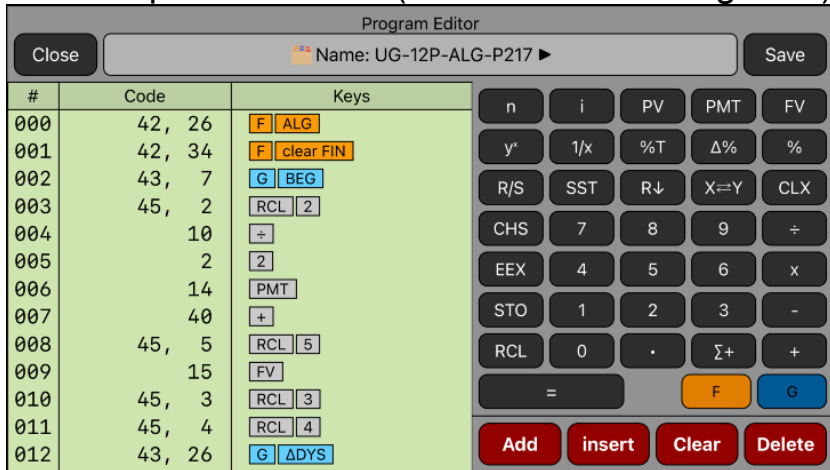
The “?” button turn on the quick help for a short description of any keyboard or menu button.



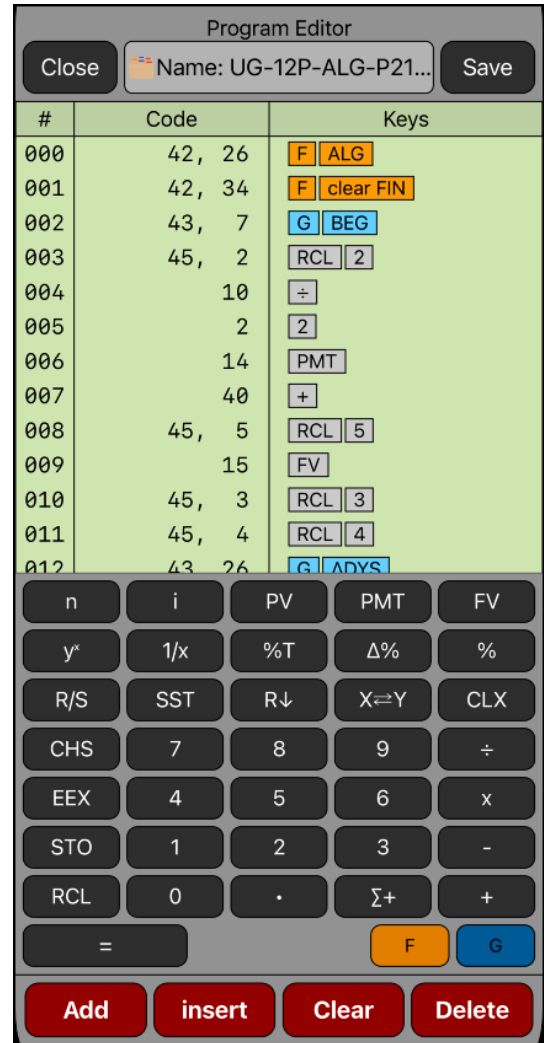
# Program Mode Display

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):

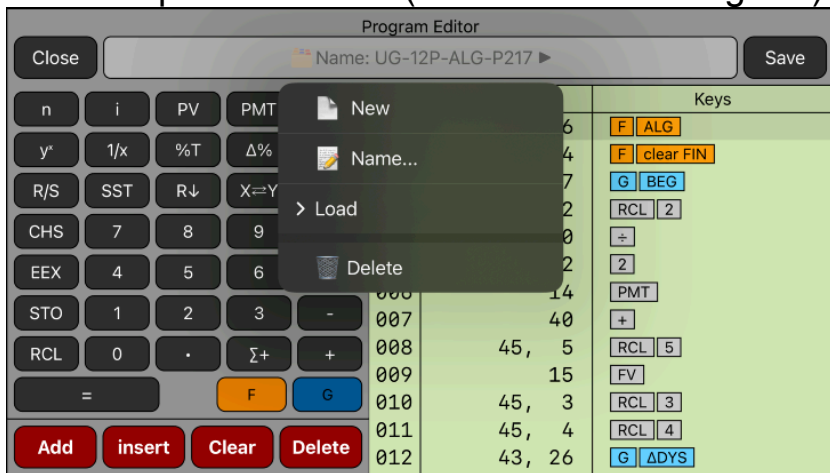
Landscape Orientation (Left Handed Setting OFF)



Portrait Orientation



Landscape Orientation (Left Handed Setting ON)



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 Platinum**, 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	Business	Cash Flows
Statistics	Scientific	Convert
Program	Solver	Utilities

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

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

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

**For further information and support go to...**

**“[www.rlmttools.com](http://www.rlmttools.com)” or send an email to “[support@rlmttools.com](mailto:support@rlmttools.com)”**

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