

A Whirlwind Tour of Online Investing Resources

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Objective: Web site and software overview

- Screening (stocks, funds, bonds, savings, mortgages)
- Getting stock and fund data
- Analysis tools
- Investment commentary
- Portfolio tracking
- Online brokers



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Why Screen?

- Shrink the universe of investments to a manageable number for further research
- Finding investments with the characteristics you want



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Stock Screening Software



- AAll Stock Investor Pro
 - Includes monthly data updates, screening and filtering tools
 - <http://www.aaii.com/store/sipro/index.cfm>
- NAIC Stock Prospector
 - Needs NAIC's data files or other ssg files
 - http://www.iclub.com/products/stock_prospector.asp

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MSN Money Deluxe Screener

- Fundamental analysis screens
- Edit preset screens
- Create screens using hundreds of measures
- Save screens
- Add columns of data
- Export to Excel spreadsheet
- Have to download free software for Deluxe Screener
- <http://money.msn.com/investor/home.asp>
 - Then, click StockScreener

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Technical Screens



- Typically not free
- MarketScreen.com
 - Feature-rich and \$30 a month
- StockWorm.com
 - Basic to robust technical screening from \$8 to \$30 a month
- Stockcharts.com
 - Predefined technical screens are free
 - Members can create their own screens
 - About \$8 a month

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Mutual Fund Screens

- Screen by category, load, expenses, returns, manager tenure, minimum purchase, risk, turnover, and more
- Yahoo! Finance Fund Screener
 - Easier to read than Morningstar's
 - <http://screen.yahoo.com/funds.html>
- Morningstar.com
 - <http://screen.morningstar.com/FundSelector.html?section=ToolScreener>

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Fixed Income Screens

- Yahoo! Finance
 - Screens for corporate, muni, treasury, and zero coupon bonds
 - <http://screen.yahoo.com/bonds.html>

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Screening Savings Rates

- Bankrate.com
 - Find best rates for money market, CDs, credit union savings
 - http://www.bankrate.com/brm/compare_rates_home.asp

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Mortgage Rates

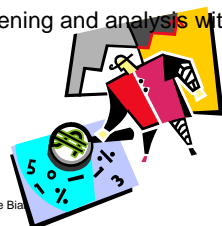
- HSH Associates
 - Find best loan and mortgage rates
 - Learn about loans and mortgages
 - Calculators for credit grade, loan qualifications, and so on
 - Get out your reading glasses, this site is busy!
 - <http://www.hsh.com/>

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Stock Data

- AAll Stock Investor Pro
 - Provides data for screening and analysis
- NAIC Online Premium Services
 - Provides data for screening and analysis with NAIC tools



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Downloading Financials

- Edgarscan
 - Offered by Price Waterhouse Coopers
 - Interface to SEC Edgar database
 - Normalizes financial results
 - Can have gaps in data
 - Can download to spreadsheet for ratio analysis
 - <http://edgarscan.pwcglobal.com/servlets/edgarscan>

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		Edgescan			
		LOWES COMPANIES INC.			
		12/31/2010	12/31/2009	12/31/2008	12/31/2007
Extracted Financial Data:					
* Important table					
* Add/less Important table - red					
* Bookmarking - table					
* Excel Spreadsheet					
Recent Financial Data:					
1		Assets			
2		Cash	\$141,533,000	\$47,179,000	
3		Receivables	\$144,729,000	\$148,932,000	\$109,214,000
4		Inventory	\$2,261,075,000	\$1,655,655,000	\$1,364,544,000
5		Deferred Tax Asset			
6		Other Current Assets	\$46,022,000	\$53,556,000	
7		Current Assets	\$1,643,789,000	\$1,684,110,000	\$1,709,302,000
8		Net Property Plant & Equipment	\$1,480,803,000	\$1,723,454,000	\$1,937,108,000
9		Total Assets	\$3,124,592,000	\$3,407,564,000	\$3,646,410,000
10		Liabilities			
11		Accounts Payable	\$891,755,000	\$812,100,000	\$1,119,971,000
12		Income Tax Expense	\$323,290,000	\$81,812,000	\$119,971,000
13		Current Liabilities	\$991,159,000	\$898,577,000	\$1,082,196,000
14		Allowances	\$0	\$0	\$0
15		Common Equity	\$78,963,000	\$80,226,000	\$79,794,000
16		Deferred Tax	\$48,211,000	\$50,620,000	
17		Long Term Debt	\$880,273,000	\$1,681,888,000	
18		Total Liabilities	\$1,719,643,000	\$2,560,486,000	
19		Total Debt		\$854,315,000	
20		Retained Earnings	\$1,735,647,000	\$1,696,852,000	\$1,511,519,000
21		Shareholders' Equity	\$1,484,810,000	\$1,626,746,000	\$1,614,891,000
22		Income			
23		Total Operating Revenue	\$1,634,680,000	\$1,612,748,000	\$6,378,740,000
24		Cost of Goods Sold	\$1,212,248,000	\$2,087,000,000	\$5,034,116,000
25		Interest Expense	\$8,330,000	\$1,258,000	\$27,404,000
26		Income Before Tax	\$392,216,000	\$523,748,000	\$345,920,000
27		Net Income	\$58,820,000	\$149,933,000	\$187,852,000

Mutual Fund Data

- Start with Morningstar
 - Morningstar category and rating
 - 12 types of expenses, plus average for total expense ratio
 - Manager tenure
 - Turnover
 - Trailing returns for 1-, 3-, 5-, and 10-year periods
 - Seven years of annual returns compared to category and index
 - Tax-adjusted returns, tax cost ratio, and capital gains exposure
 - Risk measures such as beta, Sharpe ratio

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Mutual Fund Data

- Yahoo! fills in the gaps
 - Category averages for total expense ratio, 12b1 fee, front end sales load, deferred sales load
 - Ten years of annual returns

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Downloading Data with Web Queries

- Use Excel Web Queries to grab online data

The screenshot shows an Excel spreadsheet with a web query of Intel Corp (INTC) stock data. The spreadsheet has columns A and B. Row 1 contains 'hd'. Row 2 contains '30.14'. Row 3 contains '13-Feb'. Row 4 contains 'Down 0.60 (1.95%)'. Row 5 contains '30-Jan'. Row 6 contains '31-Jan'. Row 7 contains '18.19 x 100'. Row 8 contains '42.09 x 100'. Row 9 contains '7-Feb'. Row 10 contains '29.86 - 31.19'. Row 11 contains '15.59 - 34.60'. Row 12 contains 'Volume'. Row 13 contains '15 Avg Vol (3m)'. Row 14 contains '196.87B'. Row 15 contains '4-Feb'. Row 16 contains '0-Jan'. Row 17 contains '0.16 (0.53%)'. Row 18 contains '16'.

Fundamental Analysis Programs

- NAIC software
 - 4 different programs at last count!
 - Investor's Toolkit 5 has nice portfolio mgt features, too.
 - http://www.iclub.com/products/p_investing.asp

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Online Analysis Tools

- StockFundAs.com
 - Online fundamental analysis with NAIC-type methodology
 - Adding new collaboration features

The screenshot displays the StockFundAs.com website for USAA Financial Group, Inc. The page features a navigation bar with links like Home, News, Research, and Tools. Below the navigation bar, there's a section for "USAA Financial Group, Inc." with a "Financial Performance" table. The table lists various financial metrics over time, including Year, Price, EPS, PE Ratio, Dividend Yield, and % Change. A bar chart is also present, showing the company's performance over a period of time. The website is designed to provide users with comprehensive financial analysis tools and data.

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More Online Analysis Tools

- MSN Money Stock Research Wizard
 - Asks questions you should answer to analyze stock
 - <http://money.msn.com/investor/research/wizards/SRW.asp>
- DividendDiscountModel.com
 - Calculates present value of stock based on future dividends



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Technical Analysis - Charting

- StockCharts.com
 - Free and for-a-fee line, bar, candlestick, P&F charts
 - As paid member, can create intraday charts, add more indicators, and save settings
- Clearstation.com
 - Free (Owned by E*Trade)
 - Charts, indicators, moving averages, compare several stocks on same chart
- DorseyWright.com
 - Not free but includes P&F charting and analysis

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Technical Analysis-Systems

- Get ready to part with some cash
- MetaStock
 - End of Day version works with end of day prices. \$499
 - Professional version has real-time, but costs \$1695.
 - <http://www.equis.com>
- Telechart (www.worden.com)
 - Charting and screening
 - Provides historical data back to 1984 for back testing
 - \$29.99 a month

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Commentary and Analysis

- Some resources more trustworthy than others
 - Mark Robertson's Manifest Investing.com
- Web sites for financial magazines
- MSN Money
 - Jubak's Journal
 - <http://money.msn.com/investor/home.asp>
 - Commentary and Analysis section at bottom
- Canslim discussion board
 - Approach created by William O'Neil (IBD)
 - <http://www.xmission.com/~mcjathan/canslim>

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Morningstar Portfolio Features

- Morningstar.com (click Portfolio)
- Portfolio Manager (free)

Name	Shares	Price	Value
AT&T Wireless Service	1,000	1.00	1,000.00
BP America plc	100	10.00	1,000.00
ExxonMobil	100	10.00	1,000.00
General Electric	100	10.00	1,000.00
Johnson & Johnson	100	10.00	1,000.00
Merck & Co. Inc.	100	10.00	1,000.00
Novartis AG	100	10.00	1,000.00
Roche Holding AG	100	10.00	1,000.00
Schering-Plough	100	10.00	1,000.00
Unilever PLC	100	10.00	1,000.00
Walmart Stores Inc.	100	10.00	1,000.00
Example Portfolio	10,000	10.00	100,000.00

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Morningstar Portfolio Features

- Asset Allocator
 - Premium feature
 - Probability of reaching goal
 - Includes sample allocations based on risk level
 - Adjust risk level, dollars, or years

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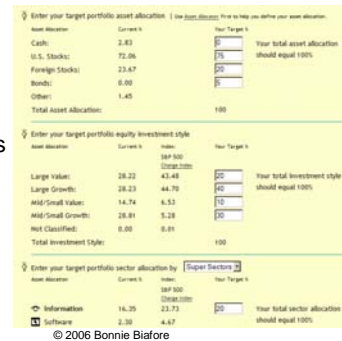
Morningstar Asset Allocator



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Morningstar Portfolio Features

- Portfolio Allocator
 - Free
 - Compares target to actual allocation



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Morningstar Portfolio Features

- Portfolio Allocator
 - Suggests changes to meet targets

Holding Name	Suggested Mix %	Current Mix %	Increase/Decrease * Holding (\$)	Increase/Decrease * Holding (Percent)
Excelsior Value & Restructuring	0.00	14.75	-37,243.60	-1,000.10
Fremont U.S. Micro-Cap	14.74	8.46	15,856.94	519.73
Harbor International Instl	22.30	24.43	-5,378.23	-129.48
Vanguard Small Cap Index	6.03	7.93	-4,797.48	-203.63
Lincare Holdings	3.94	9.94	-15,149.94	-402.94
Lowe's Companies	9.60	6.94	6,716.47	115.05
Synovus Financial	3.00	5.92	-7,372.97	-296.10
Vanguard 500 Index	40.40	20.96	49,085.81	463.49
Cash	0.00	0.67	-1,691.74	-1,691.74
Diversification	100.00	100.00		

* Before making changes to your portfolio, click [here](#) for important insights on the results.

Input Goals Save as a new portfolio

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Morningstar X-Ray

- Information for manual re-allocation
- Shows allocation including stocks and funds



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Morningstar X-Ray

Stock Sector		Stock Type		Stock Name	
Stock Stats		Stock Stats		Stock Stats	
P/E Forward		Relative to S&P 500		Portfolio	
Information	10.85	0.98	Projected Earnings	13.33	1.22
Software	Hardware	2.90	0.93	Growth - 5 Yr (%)	
Hardware	Media	5.90	0.73	Yield (%)	0.94
Media	Telecommunications	14.32	0.88	Average mkt cap (\$mil)	21,151.55
Telecommunications	Healthcare				0.46
Healthcare	Consumer Services				
Consumer Services	Business Services				
Business Services	Financial Services				
Financial Services	Manufacturing				
Manufacturing	Consumer Goods				
Consumer Goods	Industrial Materials				
Industrial Materials	Energy				
Energy	Utilities				
Utilities	Not Classified				
Not Classified					
Fees & Expenses		Stock Structure		Stock Structure	
Avg. mutual fund expense ratio (%)		Stock Industry Fund Category		Price	
Expense ratio of similarly weighted hypothetical portfolio (%)	Assets	Price	Market Value (\$)	STY Total Assets (\$)	
Estimated mutual fund expenses (\$)	24.42	Harbor International	Foreign Large Value	38,560	61,696.00
Total sales charges paid (\$)	20.96	Vanguard 500 Index	Large Blend	109,960	62,936.00
	14.75	ExxonMobil Value B	Large Value	37,240	37,240.00
		Lincoln Healthcare	Home Health	31,370	25,056.00
		Fremont U.S. Micro-Cap	Small Growth	30,510	21,397.00
		Vanguard Small Cap Index	Small Blend	23,560	20,024.00
		U.S. Chemicals	Home Supply	58,380	17,816.00
		Sutton Financial	Regional Banks	24,900	17,940.00
			---	1,000	1,400.00

MSN Money Portfolio Tracker

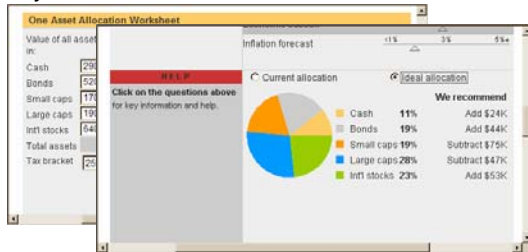
- Click Investing, then Portfolio
- Import portfolios from Yahoo! or your brokerage accounts
- Calculates returns including dividends
- Slices and dices based on allocation, risk, and more
- Plus, StockScouter rates stocks in the portfolio

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Other Online Portfolio Tools

- Smart Money One Asset Allocation System



Online Brokers

- AAI Broker Survey
 - Top online brokers for trade price, execution, reliability for electronic trades, and overall satisfaction for electronic trades
 - BrownCo
 - ScotTrade
 - Fidelity
- Brokers with comprehensive Web sites
 - Fidelity
 - Schwab
 - ScotTrade
 - TD Waterhouse

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Questions?