

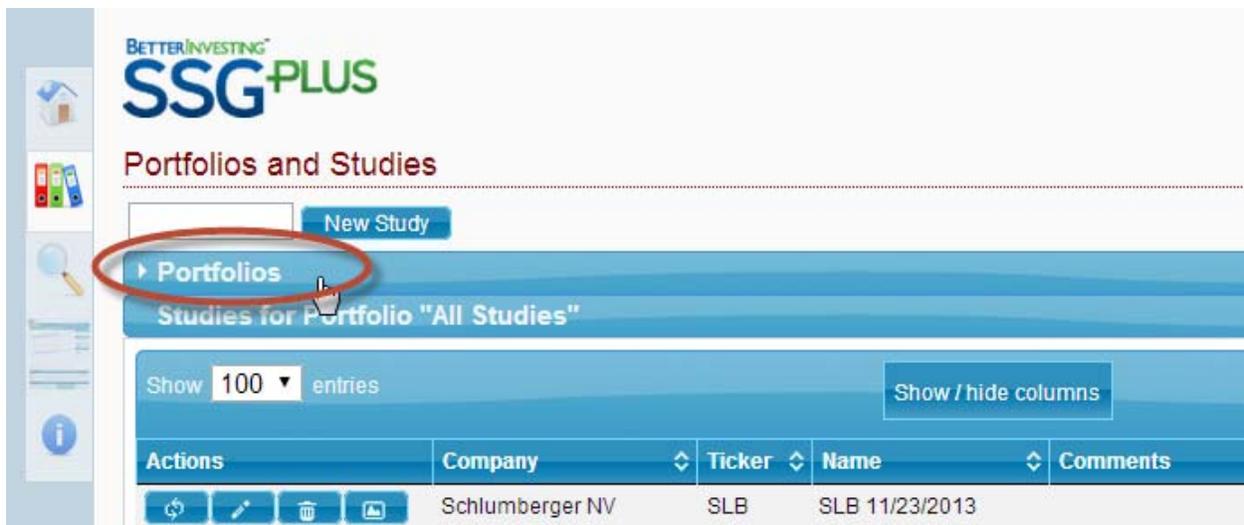
Using the Portfolio Summary Report

The Portfolio Summary Report available in the Online Tools provides a snapshot of your portfolio and valuation information to help investors effectively manage a portfolio.

Disclaimer: The information in this document is for educational purposes only and is not intended to be a recommendation to purchase or sell any of the stocks that may be referenced. The securities of companies referenced or featured in the materials are for illustrative purposes only and are not to be considered endorsed or recommended for purchase or sale by BetterInvesting™ National Association of Investors Corporation ("BI"). Investors should conduct their own review and analysis of any company of interest before making an investment decision.

Once you have created a portfolio with all the stocks and correct number of shares held, use the following procedure every month to create a veritable "shopping list" to identify the best investments where new money can be put to work and portfolio holdings that may need to be replaced due to low expected return.

1. Click on the Portfolio bar to expand your portfolio list.



The screenshot shows the 'Portfolios and Studies' section of the BetterInvesting SSG PLUS website. A red circle highlights the 'Portfolios' menu item. Below the menu, there is a 'New Study' button and a section titled 'Studies for Portfolio "All Studies"'. A dropdown menu shows '100' entries, and a 'Show / hide columns' button is visible. The table below has columns for 'Actions', 'Company', 'Ticker', 'Name', and 'Comments'. The first row shows 'Schlumberger NV' with ticker 'SLB' and a date of '11/23/2013'.

Actions	Company	Ticker	Name	Comments
   	Schlumberger NV	SLB	SLB 11/23/2013	

- Select the portfolio to review by clicking on the row. The study list below will change to show only studies in the portfolio.

Portfolios

New Portfolio

Show 10 entries

Actions	Name	Date Created	Description
[edit] [delete] [share]	TT	11/21/2013 5:36:01 PM	
[edit] [delete] [share]	Q data class	7/31/2014 5:08:24 PM	
[edit] [delete] [share]	Cash22 Watch	8/26/2014 11:29:09 AM	
[edit] [delete] [share]	New Portfolio	8/26/2014 12:28:57 PM	Testing
[edit] [delete] [share]	Sample	8/26/2014 3:00:51 PM	

Showing 1 to 9 of 9 entries

Studies for Portfolio "Sample"

Show 100 entries

Show / hide columns

Actions	Company	Ticker	Name	Comments
[refresh] [edit] [delete] [share]	Varian Medical Syste	VAR	VAR Sample	
[refresh] [edit] [delete] [share]	CH Robinson Worldwid	CHRW	CHRW Sample	
[refresh] [edit] [delete] [share]	Microsoft Corp	MSFT	MSFT Sample	
[refresh] [edit] [delete] [share]	Jack Henry & Associa	JKHY	JKHY Sample	
[refresh] [edit] [delete] [share]	Oceaneering Internat	OII	OII Sample	

- Update the data in each study by clicking the update  icon.

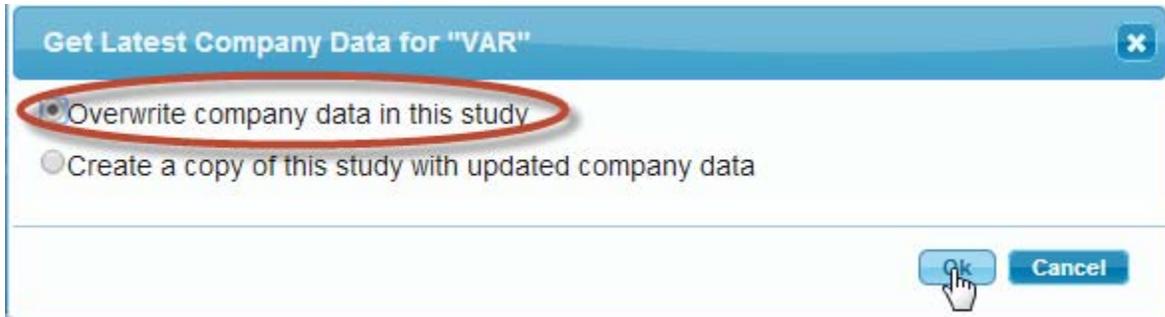
Studies for Portfolio "Sample"

Show 100 entries

Show / hide columns

Actions	Company	Ticker	Name	Comments
[refresh] [edit] [delete] [share]	Varian Medical Syste	VAR	VAR Sample	
[refresh] [edit] [delete] [share]	CH Robinson Worldwid	CHRW	CHRW Sample	
[refresh] [edit] [delete] [share]	Microsoft Corp	MSFT	MSFT Sample	
[refresh] [edit] [delete] [share]	Jack Henry & Associa	JKHY	JKHY Sample	
[refresh] [edit] [delete] [share]	Oceaneering Internat	OII	OII Sample	
[refresh] [edit] [delete] [share]	T. Rowe Price Group	TROW	TROW Sample	
[refresh] [edit] [delete] [share]	Syntel Inc	SYNT	SYNT Sample	

- Be sure to select the option to “Overwrite company data in this study.” If you create a new copy then you will not be updating the study included in the portfolio. (note: the Date Modified field in the study list will be updated with the current date and time.)



- Now all studies have current quarterly data and the prices have been updated to the previous day’s closing price. Click the Reports Icon next to the selected portfolio to open the Summary Report.

Actions	Name	Date Created
	TT	11/21/2013 5:36:01 PM
	Q data class	7/31/2014 5:08:24 PM
	Cash22 Watch	8/26/2014 11:29:09 AM
	New Portfolio	8/26/2014 12:28:57 PM
	Sample	8/26/2014 3:00:51 PM

- The Portfolio Summary displays some of the valuation measures based on the judgments made on your completed Stock Selection Guides. Tip: Click on any of the column headings to sort the report by that metric. Click the column heading again to reverse the order. Order by %Total Return to view the stocks with the highest potential return at the top of the list. Look for opportunities to add to your holdings at the top of the list and to capture gains from the stock at the bottom of the list.

Ticker	Company	Price Date	Price	% of Portfolio	Current PE	Buy Below	Sell Above	US/DS	% Tot Ret	Rec
CHRW	CH Robinson Worldwid	8/25/2014	68.56	12.4	25.2	70.50	117.40	3.4	17.3	Buy
Oil	Oceaneering Internat	8/25/2014	68.67	12.4	18.7	69.60	114.60	3.2	15.9	Buy
TROW	T. Rowe Price Group	8/25/2014	80.72	14.6	18.7	84.20	124.90	3.8	14.4	Buy
SYNT	Syntel Inc	8/25/2014	89.70	12.2	15.5	84.10	141.80	2.3	13.7	Hold
VAR	Varian Medical Syste	8/25/2014	84.55	15.3	21.7	70.90	108.60	1.3	8.5	Hold
JKHY	Jack Henry & Associa	8/25/2014	57.76	20.9	24.5	41.70	60.80	0.5	5.3	Hold
MSFT	Microsoft Corp	8/25/2014	45.17	12.3	17.2	33.50	46.40	0.4	5.2	Hold

7. Evaluate stocks to consider buying more shares –
 - a. Review the underlying SSGs to check for signs of fundamental deterioration. Only high quality, growth stocks should be considered for additional purchases. Be wary of low valuations for stocks that don't exhibit the desired quality and growth characteristics.
 - b. Double check the judgments on the SSG to ensure they are still reasonable based on your research.
 - c. In the Sample Portfolio above, and assuming the research and SSG review reveal no problems, shares of CHRW and/or OII could be added to the portfolio.

8. Selling considerations based on valuation –
 - a. A high quality growth stock can become overvalued due to extreme investor enthusiasm and a stock price that rises faster than the underlying fundamentals. When that occurs the expected return from the stock may become so low as to be a drag on the overall performance of the portfolio, and the stock should be considered a candidate for replacement. In the Sample portfolio above, MSFT and JKHY might be considered candidates for replacement with US/DS of only 0.5 to 1 and potential returns of only 5%.
 - b. First review the SSG of the overvalued stock to verify that the judgments made are still reasonable and are not overly conservative. If the outlook for the company has improved since the original SSG was completed, make the appropriate adjustments and review how that affects the potential Total Return. Going through this review process will prevent investors from selling high quality growth stock prematurely.
 - c. For example, a review of the JKHY SSG and associated research indicate that some positive adjustments in the projections are reasonable. After making the adjustments, the potential Total Return increases to 9.2%, a level that would be acceptable to continuing holding the stock.

Ticker	Company	Price Date	Price	% of Portfolio	Current PE	Buy Below	Sell Above	US/DS	% Tot Ret	Rec
CHRW	CH Robinson Worldwid	8/25/2014	68.56	12.4	25.2	70.50	117.40	3.4	17.3	Buy
OII	Oceaneering Internat	8/25/2014	68.67	12.4	18.7	69.60	114.60	3.2	15.9	Buy
TROW	T. Rowe Price Group	8/25/2014	80.72	14.6	18.7	84.20	124.90	3.8	14.4	Buy
SYNT	Syntel Inc	8/25/2014	89.70	12.2	15.5	84.10	141.80	2.3	13.7	Hold
JKHY	Jack Henry & Associa	8/25/2014	57.76	20.9	24.5	48.70	71.80	1.2	9.2	Hold
VAR	Varian Medical Syste	8/25/2014	84.55	15.3	21.7	70.90	108.60	1.3	8.5	Hold
MSFT	Microsoft Corp	8/25/2014	45.17	12.3	17.2	33.50	46.40	0.4	5.2	Hold

- d. In the Sample Portfolio above, and assuming the research and SSG review reveal no additional adjustments, shares of MSFT could be sold. Funds could be reallocated to shares of CHRW and/or OII.
9. Execute the buy/sell decisions made. As an example:
 - a. Sell all 30 shares of MSFT, making about \$1350 available for other investment.
 - b. Buy 10 additional shares of CHRW for about \$680
 - c. Buy 10 additional shares of OII for about \$680
 - d. Buy 20 shares of CTSH for about \$900 (this is a new portfolio holding)

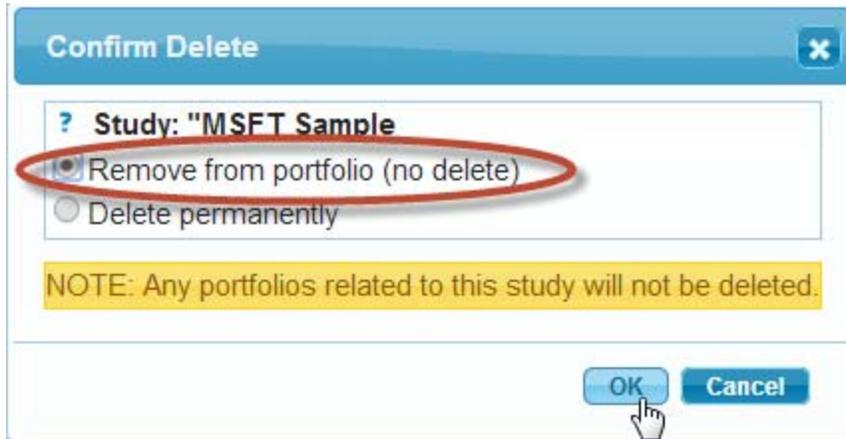
Once the trades are executed, **update the portfolio to reflect the changes** made.

10. Select the portfolio by clicking on the row. The study list presented in the lower half of the screen will change to show only studies in the selected portfolio. (see step #1)

11. To **delete stocks sold from the portfolio** click the trash can icon next to the stock study.

Actions	Company	Ticker	Name	C
   	Varian Medical Syste	VAR	VAR Sample	
   	CH Robinson Worldwid	CHRW	CHRW Sample	
   	Microsoft Corp	MSFT	MSFT Sample	
   	Jack Henry & Associa	JKHY	JKHY Sample	
   	Oceaneering Internat	OII	OII Sample	
   	T. Rowe Price Group	TROW	TROW Sample	
   	Syntel Inc	SYNT	SYNT Sample	

12. In the 'Confirm Delete' pop-up window be sure the option 'Remove from portfolio (no delete)' is selected. This will remove the study from the portfolio only, and leave the SSG in your library of stock studies. Click 'OK' to confirm the deletion of the stock from the portfolio.



13. **Edit the share counts for any stocks added to the portfolio.** Click the Pencil icon next the study to edit the number of shares for any stocks with additional shares purchased. Do this for each stock that had additional shares purchased.

Actions	Company	Ticker	Name	Comm
	Varian Medical Syste	VAR	VAR Sample	
	CH Robinson Worldwid	CHRW	CHRW Sample	
	Jack Henry & Associa	JKHY	JKHY Sample	
	Oceaneering Internat	OII	OII Sample	
	T. Rowe Price Group	TROW	TROW Sample	
	Syntel Inc	SYNT	SYNT Sample	

14. If there were any new stocks added to the portfolio, **add the new company to the portfolio** by clicking on the Pencil icon next to the portfolio to update.

BETTER INVESTING
SSG PLUS

Portfolios and Studies

[New Study](#)

▼ Portfolios

[New Portfolio](#) [Refresh Portfolio](#)

Show 10 entries [Search all columns](#)

Actions	Name	Date Created	Description	Account Name
	TT	11/21/2013 5:36:01 PM		
	Q data class	7/31/2014 5:08:24 PM		
	Cash22 Watch	8/26/2014 11:29:09 AM		
	New Portfolio	8/26/2014 12:28:57 PM	Testing the Quick start	
	Sample	8/26/2014 3:00:51 PM		

Showing 1 to 9 of 9 entries

Studies for Portfolio "Sample"

Show 100 entries [Show / hide columns](#) [Search all columns](#)

Actions	Company	Ticker	Name	Comments	Date Created	Date Modified
	Varian Medical Syste	VAR	VAR Sample		8/26/2014 2:42:32 PM	8/26/2014 3:11:28 PM
	CH Robinson Worldwid	CHRW	CHRW Sample		8/26/2014 2:43:11 PM	8/26/2014 3:16:37 PM
	Jack Henry & Associa	JKHY	JKHY Sample		8/26/2014 2:49:23 PM	8/26/2014 3:16:48 PM

- Enter the ticker of the company added to the portfolio and pick the correct study from your list. Add the number of shares and click the Check box to add the study. Click on 'Save' to accept your changes.

Ticker	Name	Date	Shares
CTSH	CTSH Sample	8/26/2014	20
CTSH ::	CTSH Save ::	8/26/2014	
CTSH ::	CTSH Sample ::	8/26/2014	
CTSH ::	CTSH 8/19/14 TT ::	8/19/2014	

- Once all changes have been updated in the portfolio, review the Summary Report. Click on the PDF symbol to open the report in PDF format. Save or print the PDF. Now you are ready for next month's portfolio review.

Ticker	Company	Price Date	Price	% of Portfolio	Current PE	Buy Below	Sell Above	US/DS	% Tot Ret	Rec
CTSH	Cognizant Technology	8/25/2014	45.63	7.6	20.4	51.10	88.00	4.7	18.5	Buy
CHRW	CH Robinson Worldwid	8/25/2014	68.56	17.2	25.2	70.50	117.40	3.4	17.3	Buy
OII	Oceaneering Internat	8/25/2014	68.67	17.2	18.7	69.60	114.60	3.2	15.9	Buy
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