

2C CTG – BetterInvesting Online Mutual Fund Tools
Allen Holdsworth

Better Investing Online Mutual Fund Tools




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 **Classes-To-Go! 2C**

BETTERINVESTING NATIONAL CONVENTION

Disclaimer

- The information in this presentation is for educational purposes only and is not intended to be a recommendation to purchase or sell any of the stocks, mutual funds, or other securities that may be referenced.



2

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- MAD Investment Club 15 years
- Illowa Chapter director 14 years
- BIVA Board director 5 years
- Teach 16 week "Personal Investing" class at local community college
- Broker and Financial Planner 7 years
- Retired- Life is good!!!

3

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Personal Story

- One lady said she was not worried about the stock market. She did not own any stocks
- She was in mutual funds!?!?
- There are a LOT of people out there who need help!!

4

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Mutual Funds

- Past performance
- Performance vs. index
- Fees
- Turnover ratio
- Manager tenure
- Number of holdings
- Style of investing

5

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Types of Funds

- Diversify by types of funds
- Large cap
- Mid cap
- Small cap
- Foreign
- Bonds

6

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Be Diversified!

- One example MIGHT be:
- 20% large cap
- 20% mid cap
- 20% small cap
- 20% international
- 20% bond funds
- Depends on goals and time frame!

7

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Index Funds

- Index Funds
- Passive vs. active management
- Lower costs
- Roughly 80% of mutual funds underperform their index
- Index for every type of investing

8

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Have a Plan

- You need to have a plan before choosing which funds to buy
- How old are you?
- How long till you retire?
- How will you use the money in their accounts?
- You need to think about these things before choosing funds

9

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BI Online Mutual Fund Tools

- BetterInvesting has a very good set of tools for studying mutual funds
- There are several parts to these tools
- We will look at each part

10

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Online Tools

The screenshot shows a navigation menu with 'Tools & Resources' and 'Community' tabs. Under 'Tools & Resources', there is a section for 'Online Tools' containing links for 'Company Research (S&P Data)', 'Find Ticker', 'Stock Selection Guide', 'Stock Comparison Guide', 'Mutual Fund Tools', and 'Getting Started Curriculum'. A red arrow points to the 'Mutual Fund Tools' link.

11

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Online Tools

The screenshot displays several tool options: 'Lipper Mutual Fund Data Service and Online Analysis Tools', 'Mutual Fund Check List', 'Mutual Fund Comparison Guide', 'Mutual Fund Trend Report', and 'Mutual Fund Screening Tool'. Each tool has a brief description and a 'Start a Check List' button with a text input field for a ticker symbol.

12

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Online Tools

▶ **Mutual Fund Check List**

Evaluate a fund's past history, and decide if it will help you meet your investing needs and objectives.

Start a Check List
Enter the fund's ticker symbol:

13

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Online Tools

▶ **Lookup A Ticker Symbol**

Enter Part of the Fund Name:

14

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Ariel Fund ARGFX

▶ **Mutual Fund Check List**

Evaluate a fund's past history, and decide if it will help you meet your investing needs and objectives.

Start a Check List
Enter the fund's ticker symbol:

15

Fund Name:
Ariel Fund

Category: Equity

Symbol: ARGFX

Style: Mid-Cap Core Funds

Data Reference: Lipper

Minimum Purchase(\$): 1000
Add(\$): 50

Minimum IRA Purchase(\$): 250
Add(\$): 50

NAV(\$): 23.60 (12/31/2008)

Total Assets(\$M): 1,091.2 (12/31/2008)

▶ **Fund Investment Characteristics** ?

Stated Investment Objective:
The Fund seeks long-term appreciation by investing primarily in equity securities of issuers which are undervalued, but demonstrate potential for growth. The Fund invests principally in companies with market capitalizations between \$1 billion and \$5 billion.

Portfolio Composition

Cash	0.91%
Stocks	99.09%
Bonds	0.00%
Other	0.00%
All Foreign Holdings	0.00%

Company Size (based on sales for 30 companies)

Large	23.40%
Medium	72.72%
Small	3.88%

Total # of Holdings: 33
Portfolio Analysis Date: 09/30/2008

Top 10 Company Holdings [See Top 25](#)

Name	Sector	Assets
1. Janus Capital Group Inc	Financials	5.19%
2. Equifax Inc	Industrials	5.15%
3. Bio Rad	Health Care	5.03%
4. Anixter International Inc	Information Technology	4.96%
5. City National Corp	Financials	4.83%
6. Hewitt Associates Inc	Information Technology	4.80%
7. Brady Corp	Industrials	4.39%
8. BJS Health Inc	Health Care	4.35%
9. Royal Caribbean Cruises Ltd	Consumer Discretionary	4.09%
10. Energen Holdings Inc	Consumer Staples	3.83%
Total		46.64%

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Portfolio Sector Analysis

[See Industry Breakdown](#)

Sector	Percent
Financials	26.12%
Consumer Discretionary	25.17%
Industrials	16.14%
Health Care	11.20%
Consumer Staples	10.59%
Information Technology	9.78%

Average Effective Maturity (years): ()
Average Effective Duration (years): ()
Average Credit Quality: ()

18

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Country Analysis

Country	Percent
1. United States	99.09%

FUND MANAGEMENT CHARACTERISTICS

Fund Manager: Rogers, Jr./Miller
 Years: 23.0
 Date Fund Started: 11/06/1986

Management Record

Management Period	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Net Asset Value (NAV):	31.11	33.61	37.72	35.24	45.12	53.17	50.07	51.81	46.39	23.60
Total Return %:	-5.76	28.77	14.21	-5.18	28.04	21.97	0.92	10.35	-1.70	-
+/- S&P 500 Daily Reinv	-26.80	37.87	26.10	16.92	-0.64	11.09	-3.99	-5.44	-7.19	-
IX:										48.25
+/- Russell Mid Cp TR	-23.99	20.52	19.83	11.01	-12.02	1.75	-11.73	-4.91	-7.30	-6.79
IX:										

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COST CONSIDERATIONS

(SEC Cost Calculator)

Expense Ratio: 1.03%
 (Effective Date for Expenses (FY end) 09/30/2008)

The expense ratio includes a number of separate expenses, including:

1. Management Fee:	0.58%
2. 12b-1 Marketing & Distribution Fee:	0.25%
Fund Peer Average Expense Ratio:	1.30%

Loads: None

Redemption Fee: 0.00%

Note: Investors also pay fund brokerage commissions

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Online Tools

Mutual Fund Trend Report

Analyze and monitor a fund over time to aid you in fund selection and portfolio management.

Start a Check List
 Enter the fund's ticker symbol:

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Trend Report

Equity Fund Trend Report: Ariel Fund

Fund Name: Ariel Fund Symbol: ARDFX
 Category: Equity Style: Mid Cap Core Funds

Filter Date: Start Date: 2007/09/30

Portfolio Analysis Date	03/31/2008	06/30/2008	09/30/2008
Cash	0.00%	-0.19%	0.91%
Bonds	0.00%	0.00%	0.00%
Stocks	98.85%	100.19%	99.09%
Other	0.00%	0.00%	0.00%
Company Size (from sales)			
Large	23.40%	23.40%	23.40%
Medium	72.72%	72.72%	72.72%
Small	3.88%	3.88%	3.88%
Consumer Discretionary	24.3%	24.4%	25.2%
Consumer Staples	11.6%	10.6%	10.6%
Energy	0.0%	0.0%	0.0%
Financials	24.1%	24.1%	26.1%
Health Care	7.5%	9.3%	11.2%
Industrials	19.2%	20.0%	16.1%
Information Technology	11.1%	11.2%	9.8%
Materials	0.0%	0.0%	0.0%
Telecommunication Services	0.0%	0.0%	0.0%

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Trend Report

	0.0%	0.0%	0.0%
Utilities	0.0%	0.0%	0.0%
Number of Securities	30	32	33
Total Assets (\$M)	2,367.5	1,296.4	1,091.2
Sales Growth	11.8%	13.2%	12.3%
Trailing Earnings Growth	15.3%	19.6%	18.3%
PE Ratio	15.3	12.9	11.6
Average Effective Duration	n/a	n/a	n/a
Average Credit Quality			
US Govt	0.0%	0.0%	0.0%
AAA	0.0%	0.0%	0.0%
AA	0.0%	0.0%	0.0%
A	0.0%	0.0%	0.0%
Credit Analysis			
BBB	0.0%	0.0%	0.0%
BB	0.0%	0.0%	0.0%
B	0.0%	0.0%	0.0%
Below B	0.0%	0.0%	0.0%
NR/NA	0.0%	0.0%	0.0%
Management Change?	No	No	No

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Online Tools

Mutual Fund Screening Tool

Here's a great place to get started in the fund selection process.

Seek out funds that best meet your needs, using fifteen essential screening criteria.

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Mutual Fund Screening Tool

Category: Any

Style: Any

Family: []

5 yr. Sales Growth: Any

5 yr. EPS Growth: Any

Manager Tenure: Any

Avg. Annual Return 3-Year: Any

Avg. Annual Return 5-Year: Any

Avg. Annual Return 10-Year: Any

Average Turnover: Any

Expense Ratio: Any

Load: Any

Minimum Purchase: Any

Avg. Credit Quality: Any

Average Duration (years): Any

SEARCH START OVER

25

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Mutual Fund Screening

Mutual Fund Screening Tool

Category: Equity

Style: Mid-Cap Value Funds

Family: []

5 yr. Sales Growth: Any

5 yr. EPS Growth: Any

Manager Tenure: Any

Avg. Annual Return 3-Year: Any

Avg. Annual Return 5-Year: Any

Avg. Annual Return 10-Year: Any

Average Turnover: Any

Expense Ratio: <= 1.0%

Load: No Load

Minimum Purchase: Any

Avg. Credit Quality: Any

Average Duration (years): Any

SEARCH START OVER

26

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Screening Results

Criteria Used

Category: Equity

Style: Mid-Cap Value Funds

Expense Ratio: <= 1%

Load: No Load

Search Results (1 - 8 of 8 items)

Fund	Style	S-Yr Return %	Total Assets (\$M)
Fidelity Low-Prd Stk (FLPSX)	Mid-Cap Value Funds	0.59	10350.6
BlackRock MC Val Oppl (MARFX)	Mid-Cap Value Funds	0.26	50.4
iShares Russ MCV Idx (RWS)	Mid-Cap Value Funds	0.21	2353.1
iShares S&P MC 400 Val (IIL)	Mid-Cap Value Funds	0.17	1527.1
Vanguard MC Val Id ETF (VOE)	Mid-Cap Value Funds		
iShares Morntr Mid Val (IPI)	Mid-Cap Value Funds		72.8
PowerShares Dyn MC VI (PWPV)	Mid-Cap Value Funds		39.5
SPDR DJ Wil MC Value (FMV)	Mid-Cap Value Funds		10.7

Search Results (1 - 8 of 8 items)

27

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Fund Name: BlackRock MC Val Oppl

Category: Equity

Symbol: MARFX

Style: Mid-Cap Value Funds

Data Reference: Lipper

Minimum Purchase(\$): 2000000

Add(\$): -

Minimum IRA Purchase(\$):

Add(\$): -

NAV(\$): 10.04 (12/31/2008)

Total Assets(\$M): 50.4 (12/31/2008)

Fund Investment Characteristics

Stated Investment Objective:
The Fund seeks capital appreciation and, secondarily, income by investing at least 65% of portfolio assets in equities.

Portfolio Composition

Cash	4.40%
Stocks	52.34%
Bonds	0.00%
Other	3.26%
All Foreign Holdings	4.15%

Company Size (based on sales for 79 companies)

Large	25.98%
Medium	66.38%
Small	7.63%

28

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Fund Name: Fidelity Low-Prd Stk

Category: Equity

Symbol: FLPSX

Style: Mid-Cap Value Funds

Data Reference: Lipper

Minimum Purchase(\$): 2500

Add(\$): 250

Minimum IRA Purchase(\$): 2500

Add(\$): 250

NAV(\$): 23.12 (12/31/2008)

Total Assets(\$M): 10,350.6 (12/31/2008)

Fund Investment Characteristics

Stated Investment Objective:
The Fund seeks capital appreciation. Fidelity Management & Research normally invests at least 65% of the Fund's assets in low-priced common stocks. Low-priced stocks are those that are priced at or below \$35 per share at the time of the Fund's investment.

Portfolio Composition

Cash	12.72%
Stocks	86.17%
Bonds	0.50%
Other	1.04%
All Foreign Holdings	27.26%

Company Size (based on sales for 415 companies)

Large	45.01%
Medium	45.44%
Small	9.55%

29

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Online Tools

Mutual Fund Comparison Guide

Compare similar funds to each other on a level footing and decide which one will best suit your investing needs.

Start a Check List

Enter the fund's ticker symbol: [] GO

30

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BETTERINVESTING EQUITY FUND COMPARISON GUIDE

Allegiant Fund | BlackRock/MC Var Oppt | Rest View | Fund Sizer

Fund Name	Allegiant Fund (ARGF3) returns	RISK	BlackRock/MC Var Oppt (MAGEF3) returns	RISK
Style Name	Mid-Cap Core Funds		Mid-Cap Value Funds	
Portfolio Composition				
Cash	0.51%		4.40%	
Bonds	0.00%		0.00%	
Stocks	99.09%		92.34%	
Other	0.00%		3.26%	
Company Size (from sales)				
Large	23.40%		25.93%	
Medium	72.72%		66.39%	
Small	3.88%		7.62%	
Consumer Discretion	25.2%		12.0%	
Consumer Staples	10.6%		3.1%	
Energy	0.0%		7.7%	
Financials	26.1%		16.2%	
Health Care	11.2%		8.4%	
Industrials	16.1%		11.6%	
Information Technology	9.6%		16.6%	
Materials	0.0%		4.2%	
Telecommun Services	0.0%		0.0%	
Utilities	0.0%		8.7%	
Number of Securities	33		85	

31

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Total Assets (\$M)	1,091.2	50.4
Sales Growth	12.3%	11.5%
Trailing Earnings Growth	18.3%	19.7%
PE Ratio	11.0	16.2
Average Effective Duration	n/a	n/a
Average Credit Quality		
US Govt	0.0%	0.0%
AAA	0.0%	0.0%
AA	0.0%	0.0%
A	0.0%	0.0%
Credit Analysis		
BBB	0.0%	0.0%
BB	0.0%	0.0%
B	0.0%	0.0%
Below B	0.0%	0.0%
NR/NA	0.0%	0.0%
Management Tenure	23.0	9.0
Total Return % - 10-Year	1.92	-4.85
Total Return % - 5-Year	-7.13	0.26
Total Return % - 3-Year	-17.51	-8.76
Taxes % - 10-Year	1.38	2.04
Taxes % - 5-Year	0.89	2.02
Taxes % - 3-Year	0.02	2.54
5 Yr Turnover Rate	16.0%	66.0%
Expense Ratio	1.03%	0.93%

32

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BI Mutual Fund Tools

- Excellent source of information is the BI Mutual Fund Handbook
- Mutual Funds for Dummies

33

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QUESTIONS?

34