

Are you ready for SSGPlus?

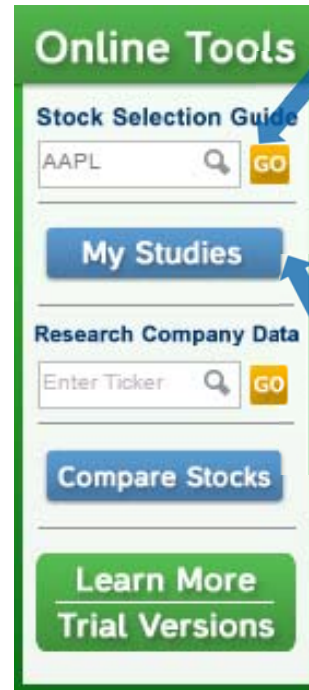
The online SSGPlus tool provides a two-page view of the Stock Selection Guide for the more experienced user.

Users already familiar with Stock Selection Guide concepts and who complete SSG studies on a regular basis find that the condensed format of the SSGPlus is easy and efficient to navigate.

The SSGPlus tool also offers in-depth research opportunities by providing additional graphs of fundamental annual data, quarterly data analysis and more portfolio reports.

Regardless of the SSG tool used, the methodology and the results are the same.

1 How to Access



To open a new study, enter a ticker into the green box on the member home page and click **GO**.

-OR-

Click on **My Studies** to go to your library of saved studies.

2 How to Open a New Study, Open a Saved Study

Click on the **My Studies** icon to open the Portfolios and Studies page.

Enter a new ticker and click on **New Study**.

Mouse over an existing study and click to open.

Actions	Company	Ticker	Name	Comments	Date Created	Date Modified
	Qualcomm	QCOM	QCOM Cash22 Suzi		10/15/2015 11:24:42 AM	10/15/2015 11:27:2
	Qualcomm	QCOM	QCOM Cash22		6/9/2014 8:01:27 PM	10/12/2015 7:36:05
	IPG Photonics	IPGP	IPGP Cash22		11/17/2014 7:31:23 PM	10/12/2015 3:31:36
	Apple	AAPL	AAPL Cash22		11/17/2014 7:34:05 PM	10/12/2015 3:31:36
	Whole Foods Market	WFM	WFM Cash22		11/17/2014 7:54:15 PM	10/12/2015 3:31:36
	Fastenal	FAST	FAST Cash22		4/20/2015 6:30:43 PM	10/12/2015 3:31:36
	Gentex	GNTX	GNTX Cash22		6/15/2015 9:34:48 PM	10/12/2015 3:31:36
	Cognizant Technology	CTSH	CTSH Cash22		8/9/2014 12:06:37 PM	10/12/2015 3:31:35
	T. Rowe Price Group	TROW	TROW Cash22		8/9/2014 12:14:39 PM	10/12/2015 3:31:35
	CH Robinson Worldwid	CHRW	CHRW Cash22		6/9/2014 8:38:03 PM	10/12/2015 3:31:35

3 Visually Analyze History and Review Quality Indicators



Look for company sales and earnings history that is growing (**UP**) and consistent (**STRAIGHT**) and where earnings follow sales (**PARALLEL**).

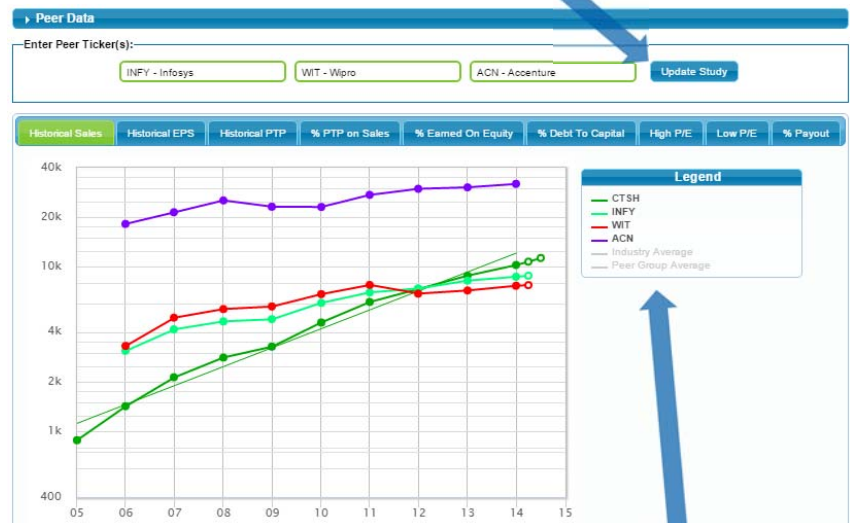
Click grayed out items in the **Legend** to graph other fundamental data.

Review data in the **Evaluate Management** section to help identify well-managed, quality companies.

4 Review Peer Data

Optional: Change from default peers to your peers by entering new tickers and clicking on **Update Study**.

Step 1:
Click on the **View Peer Data** button to open the peer data display.



Click grayed out items in the **Legend** to display peer data on the graph.

5 Forecast Sales & Earnings

Click in the green boxes to enter forecasts.

Fundamental Company Data													
	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Growth(%)	Forecast (%)	5 yr Est
Historical Sales	886	1,424	2,136	2,816	3,279	4,592	6,121	7,346	8,843	10,263	30.3%	14	19,760
Historical Earnings	0.28	0.39	0.58	0.72	0.89	1.19	1.42	1.72	2.02	2.35	26.2%	14	4.52
Pre-Tax Profit	185	278	414	515	637	879	1,169	1,388	1,688	1,924	29.4%		

Enter the forecast and click **Update Study** to save your forecast.

Determine Sales 5 Year Forecast

5 Year Forecast Sales Growth Rate

Analyst 2 Yr Estimates: 14.3%

Your Sales Growth Rate Forecast:

Update Study

Determine EPS 5 Year Forecast

Select 5 Year Forecast EPS Growth Rate:

Projection Starting Point: QUARTER (EPS = 2.35, Sales = 10,263)

Your EPS Growth Rate Forecast: 5 Year Estimate: 4.52

Analyst Estimate: 16.6%

Preferred Procedure Growth Calculation: 14.6% 5 Year Estimate: 4.65

Prefered Procedure Calculation	Defaults	Judgments	Result
Projected 5 Year Sales Growth Rate (Your Forecast):	14.0%	14	19,760
Less Expenses (5 Yr Avg % Pre-Tax Profit Margin):	19.0%	19.1	-15,986
Less Taxes (Last Yr. Tax Rate):	25.2%	25.2	-.951
Less Preferred Dividends (Current Pref'd Div):	0.0	0.0	0
Projected 5 Yr Total Earnings:			2,823
Divided by Shares/Outs. (Current Shares, Outs.(M)):	612.8	607.9	4.64
5 Year Compound Annual EPS Growth Rate:			14.6%

Update Study

6 Review P/E History, Forecast High, Low P/Es and Prices

Click on the **Valuation and Return** tab to access more Stock Selection Guide information.

Review the table of historical earnings, price and P/E data.

Analyze Growth and Quality | **Valuation and Return** | Quarterly Data

Company: Cognizant Technology (CTSH) Study Name: CTSH Cash22

3. PRICE EARNINGS HISTORY as an indicator of the future

CLOSING PRICE (10/09/15): 66.94 HIGH THIS YEAR: 69.35 LOW THIS YEAR: 42.94

Year	Price		Earnings		Price Earnings Ratio		Dividend Per Share	% Payout F / C * 100	% High Yield F / B * 100
	A	B	C	D	E	F			
2010	37.4	21.0	1.19	31.5	17.7	0.00	0.0%	0.0%	
2011	41.7	26.8	1.42	29.3	18.8	0.00	0.0%	0.0%	
2012	39.0	27.0	1.72	22.7	15.7	0.00	0.0%	0.0%	
2013	60.8	30.5	2.02	25.1	15.1	0.00	0.0%	0.0%	
2014	54.9	41.5	2.35	23.4	17.7	0.00	0.0%	0.0%	
AVERAGE		29.3		23.7	17.0				
CURRENT/TTM			2.48				0.0%		
AVERAGE PRICE EARNINGS RATIO: 20.4			CURRENT PRICE EARNINGS RATIO: 27.0						

4. EVALUATING RISK and REWARD over the next 5 years

A. HIGH PRICE - NEXT 5 YEARS

B. LOW PRICE - NEXT 5 YEARS

C. ZONING using 25%-50%-25% (click to toggle)

Evaluating Risk At A Glance

Zone: **HOLD**

Forecasted High Price: 119.4

Forecasted Low Price: 35.7

Closing Price (10/09/15): 66.94

Upside Downside Ratio: 1.7 To 1

Potential Price Appreciation: 78.4%

Click in the green boxes to enter **High P/E, High Price, Low P/E and Low Price** forecasts.

7 Review Potential Return

Results Summary gives a quick view of key indicators.

5. FIVE-YEAR POTENTIAL

A. CURRENT YIELD

Indicated Annual Dividend	=	1.00	=	0.0164	=	1.6%
Closing Price		60.98				

B. AVERAGE YIELD - USING FORECAST HIGH P/E

Avg. % Payout	=	38	=	1.2%
Forecast High P/E		31.00		

AVERAGE YIELD - USING FORECAST AVERAGE P/E

Avg. % Payout	=	38	=	1.5%
Forecast Average P/E		25.50		

C. COMPOUND ANNUAL RETURN - USING FORECAST HIGH P/E

Annual Appreciation	11.5%
Average Yield	1.2%
Annualized Rate of Return	12.7%

COMPOUND ANNUAL RETURN - USING FORECAST AVERAGE P/E

Annual Appreciation	7.2%
Average Yield	1.5%
Annualized Rate of Return	8.7%

SSG Results Summary

Zone: **HOLD**

Upside Downside Ratio: **2.1 To 1**

Total Return (High P/E): **12.7%**

Projected Return (Avg P/E): **8.7%**

Buy price to satisfy US/DS of 3 to 1 and 15% total return: **55.1**

Buy Below price based on zoning selection: **56.4**

Closing Price (05/09/17): **60.98**

Review Potential Return – compare with other candidate companies to find the best option.

This Potential Return is calculated using the **Forecast Average P/E** and will generally provide a more conservative estimate of potential return.

8 Save, Send, Print & Research

Use the top menu options to **change** study data, **save** the study, **email** it to others, **print** a two-page PDF of the SSG or set your preferences.

Click on the **Research** link to quickly link to other free reference websites.

