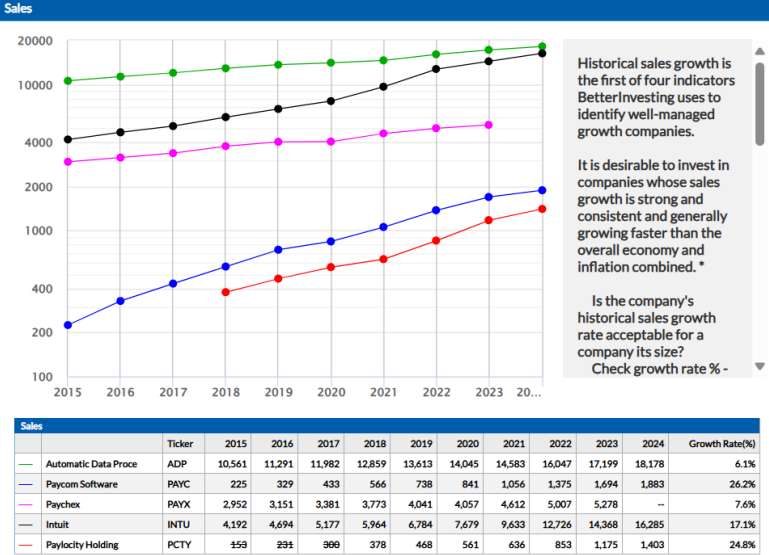




Finding the Industry Leader: *Smart Stock Selection*

Carol Theine

Director, Puget Sound Chapter
Director, NAIC/BetterInvesting Board

November 1, 2025

BETTERINVESTING
SCG CORE

Share Print Notes Tools BI Home Logout PlusSCG

Comparison: ADP PAYC PAYX PCTY INTU 3/17/25

Automatic Data Proce
ADP 3/17/2025
Large Software - Ap...
Count: 0

Paycom Software
PAYC 3/17/2025
Medium Software - Ap...
Count: 6

Paychex
PAYX 3/17/2025
Medium Software - Ap...
Count: 0

Intuit
INTU 3/17/2025
Large Software - Ap...
Count: 3

Paylocity Holding
PCTY 3/17/2025
Medium Software - Ap...
Count: 0

Industry averages:
[Select Industry]

Growth Comparisons					
Hist. Sales Growth Rate - 10 YR (%)	6.1%	26.2%	7.6%	17.1%	24.8%
Hist. Sales Growth Rate - 5 YR (%)	7.0%	23.2%	7.7%	21.0%	27.7%
Estimated Sales Growth Rate (%)	7.0%	10.0%	5.1%	12.0%	10.5%
Hist. Earnings/Share Growth Rate - 10 YR (%)	13.8%	36.7%	10.6%	19.8%	29.1%
Hist. Earnings/Share Growth Rate - 5 YR (%)	13.2%	36.8%	12.8%	9.7%	34.7%
Estimated Earnings Per Share Growth Rate (%)	7.5%	10.5%	6.7%	13.8%	10.8%
Management Comparisons					
% Pretax Profit on Sales (Last 5 Year Average)	24.4%	27.4%	38.7%	23.5%	12.8%
% Earned on Equity (Last 5 Year Average)	66.3%	25.9%	41.7%	20.0%	16.8%
% Debt to Capital (Last 5 Year Average)	42.5%	3.0%	21.7%	29.5%	13.8%

Today's Session:

An Overview of

- When to Do an Industry Study
- Tools for an Industry Study
- What is the Stock Comparison Guide (SCG)
- Key operations in the tool
 - Start a new SCG
 - Features of the SCG
 - Save, revise and re-open a SCG in the tool
 - SCGCore view versus the Plus view
 - Sharing, Notes and Printing

Disclaimer

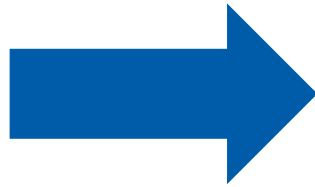
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When To Do an Industry Study

- Buy the Best – Is initial idea the best?
- Challenge an Existing Holding
- Portfolio Diversification

My Typical Industry Study Process Flow

Stock Screener



Stock Comparison Guide

1. Develop Screening Criteria
2. Use Preview Data & Filter to Mark Companies to Create SSG

1. Create an SSG
2. Make SSG Judgments
3. Save the SSG

1. Create the SCG
2. Save the SCG

STOCK SCREENER

Consider Starting with Screening by Sector

Stock Ideas - Search for a Company

Search Criteria

9 Yr Sales Growth (%):	> 5%
9 Yr Earnings Growth (%):	> 5%
5 Yr EPS R-squared:	Any
Size:	Small Medium Large
Sector:	Consumer Cyclical
Dividend Yield (%):	Any
Pre-Tax Profit Trend:	Up Even Down
Return on Equity Trend:	Up Even Down
Morningstar Growth Grade:	Any
Morningstar Profit. Grade:	Any
Morningstar Financial Health:	Any
PE / Historical EPS Growth:	Any
Traded Exchange:	US Exchanges Only
Search Reset Criteria	

Results

Show 100 entries

Export as CSV

Actions	Company	Ticker	Sector	Industry	Size	Score
 	707 Cayman Holdings Ltd	JEM	Consumer Cyclical	Apparel Retail	S	5
 	Accel Entertainment Inc	ACEL	Consumer Cyclical	Gambling	M	6
 	Acushnet Holdings Corp	GOLF	Consumer Cyclical	Leisure	M	6
 	Airbnb Inc	ABNB	Consumer Cyclical	Travel Services	L	2
 	Amazon.com Inc	AMZN	Consumer Cyclical	Internet Retail	L	2
 	Atour Lifestyle Holdings Ltd	ATAT	Consumer Cyclical	Lodging	M	3
 	Boyd Gaming Corp	BYD	Consumer Cyclical	Resorts & Casinos	M	7
 	Brinker International Inc	EAT	Consumer Cyclical	Restaurants	M	5
 	BYD Co Ltd	BYDDF	Consumer Cyclical	Auto Manufacturers	L	2
 	BYD Co Ltd	BYDDY	Consumer Cyclical	Auto Manufacturers	L	2
 	Carvana Co	CVNA	Consumer Cyclical	Auto & Truck Dealerships	L	6
 	Cash & Carry Ltd	CASH	Consumer Cyclical	Retail	L	1
 	Cavco Industries Inc	CVC	Consumer Cyclical	Home Improvement Retail	S	2
 	Chagee Holdings Ltd	CHA	Consumer Cyclical	Restaurants	M	3
 	Chewy Inc	CHWY	Consumer Cyclical	Internet Retail	L	3
 	Chipotle Mexican Grill Inc	CMG	Consumer Cyclical	Restaurants	L	1
 	Chipotle Mexican Grill Inc	CMG	Consumer Cyclical	Internet Retail	L	1

Result: 68 Companies

Showing 1 to 68 of 68 entries

Filter by Industry & Sort by Company Size

Results												
Show 100 ▾ entries			Export as CSV		Search all columns:							
Actions	Company	Ticker	Sector	Industry	Size	Sales Growth (%)	Earnings Growth (%)	EPS R2	Current P/E	PE / Hist EPS	G	G
 	Chipotle Mexican Grill Inc	CMG	Consumer Cyclical	Restaurants	L	12.5	37.4	0.97	36.8	1	B	B
 	Darden Restaurants Inc	DRI	Consumer Cyclical	Restaurants	L	6.1	18.4	0.76	19.8	1.1	B	B
 	Yum China Holdings Inc	YUMC	Consumer Cyclical	Restaurants	L	6.1	8.1	0.01	18.5	2.3	C	C
 	Brinker International Inc	EAT	Consumer Cyclical	Restaurants	M	5.5	5.2	0.55	15.3	3	B	B
 	Chagee Holdings Ltd	CHA	Consumer Cyclical	Restaurants	M	386.7	3201	0	23.2	0	D	D
 	Dutch Bros Inc	BROS	Consumer Cyclical	Restaurants	M	41.1	103.9	0.1	121.1	0	B	B
 	First Watch Restaurant Group Inc	FWRG	Consumer Cyclical	Restaurants	M	23.2	332.7	0.82	304.8	0	B	B
 	Shake Shack Inc	SHAK	Consumer Cyclical	Restaurants	M	21.9	15.3	0.72	199.7	13.1	B	B
 	Texas Roadhouse Inc	TXRH	Consumer Cyclical	Restaurants	M	12.6	16.1	0.7	26.8	1.7	B	B
 	Cava Group Inc	CAVA	Consumer Cyclical	Restaurants	S	24.9	1295.2	0	53.4	0	B	B
 	Happy City Holdings Ltd	HCHL	Consumer Cyclical	Restaurants	S	22.8	6800	0	0	0		
 	Portillos Inc	PTLO	Consumer Cyclical	Restaurants	S	9.8	360.9	0.8	12.7	0	D	D
Company Ticker Sector Rest Size Sales Growth Earnings Grov EPS R2 Current P/ PE / Hist E G												
Showing 1 to 12 of 12 entries (filtered from 68 total entries)										First Previous 1 Next Last		

Use Data Preview & Save to Filtered List



Use Show Filtered Companies to Create SSGs

Morningstar Profit. Grade:

Morningstar Financial Health:

PE / Historical EPS Growth:

Traded Exchange:

[Search](#) [Reset Criteria](#)

Filtered List

[Show Filtered Companies](#)

?

[Clear Filtered List](#)

top 100 studies created by members in the last 90 days.

Results

Show entries

[Export as CSV](#)

Search all columns:

Actions	Company	Ticker	Sector	Industry	Size	Sales Growth (%)	Earnings Growth (%)	EPS R2	Current P/E	PE / Hist EPS	Growth Grade	Profit. Grade	Financial Health
Folder Copy	Chipotle Mexican Grill Inc	CMG	Consumer Cyclical	Restaurants	L	12.5	37.4	0.97	36.8	1	B	A	A
Folder Copy	Darden Restaurants Inc	DRI	Consumer Cyclical	Restaurants	L	6.1	18.4	0.76	19.8	1.1	B	A	B
Folder Copy	Yum China Holdings Inc	YUMC	Consumer Cyclical	Restaurants	L	6.1	8.1	0.01	18.5	2.3	C	C	B
Folder Copy	Brinker International Inc	EAT	Consumer Cyclical	Restaurants	M	5.5	5.2	0.55	15.3	3	B	N/A	C
Folder Copy	Texas Roadhouse Inc	TXRH	Consumer Cyclical	Restaurants	M	12.6	16.1	0.7	26.8	1.7	B	B	A

Company	Ticker	Sector	Industry	Size	Sales Growth	Earnings Grov	EPS R2	Current P/	PE / Hist E	Growth G	Profit. G	Financial
---------	--------	--------	----------	------	--------------	---------------	--------	------------	-------------	----------	-----------	-----------

Showing 1 to 5 of 5 entries

[First](#) [Previous](#) [1](#) [Next](#) [Last](#)

BETTERINVESTING™
CORE SSG

BETTERINVESTING™
SSG PLUS

Typical Comparison Usage

- The SCG works best when comparing stocks in the same or similar industry.
- **Prepare all the SSGs for the comparison in a similar manner.**
 - Don't compare a very aggressive SSG with a conservatively prepared SSG.
 - This can be an issue in clubs when the SSGs are completed by several different people.



Data for the SCG Comes from Completed SSGs

- The SSGs, complete with your judgments, generate the data on the SCG.

Be sure your SSGs are current!

Update for the most recent quarterly data and prices.

Review your judgments to make sure they are still reasonable.

Stock Comparison Guide

BETTERINVESTING SCG CORE Share Print Notes Tools BI Home Logout PlusSCG						
Comparison: ADP PAYC. PAYX PCTY INTU 3/17/ ADP 3/17/2025 Large Software - Ap... Count: 0		Automatic Data Proce PAYC 3/17/2025 Medium Software - Ap... Count: 6	Paychex PAYX 3/17/2025 Medium Software - Ap... Count: 0	Intuit INTU 3/17/2025 Large Software - Ap... Count: 3	Paylocity Holding PCTY 3/17/2025 Medium Software - Ap... Count: 0	Industry averages: Software - App Software - Application
Growth Comparisons						
Hist. Sales Growth Rate - 10 YR (%)	6.1%	26.2%	7.6%	17.1%	24.8%	11.5%
Hist. Sales Growth Rate - 5 YR (%)	7.0%	23.2%	7.7%	21.0%	27.7%	19.5%
Estimated Sales Growth Rate (%)	7.0%	10.0%	5.1%	12.0%	10.5%	
Hist. Earnings/Share Growth Rate - 10 YR (%)	13.8%	36.7%	10.6%	19.8%	29.1%	16.6%
Hist. Earnings/Share Growth Rate - 5 YR (%)	13.2%	36.8%	12.8%	9.7%	34.7%	9.0%
Estimated Earnings Per Share Growth Rate (%)	7.5%	10.5%	6.7%	13.8%	10.8%	
Management Comparisons						
% Pretax Profit on Sales (Last 5 Year Average)	24.4%	27.4%	38.7%	23.5%	12.8%	12.4%
% Earned on Equity (Last 5 Year Average)	66.3%	25.9%	41.7%	20.0%	16.8%	24.2%
% Debt to Capital (Last 5 Year Average)	42.5%	3.0%	21.7%	29.5%	13.8%	27.5%
Valuation Comparisons						
Present Price	291.76	207.99	145.44	598.80	186.24	
Present Price / Estimated Total EPS	4.9	3.4	5.0	7.5	7.5	
Average P/E	27.7	78.4	27.3	54.0	102.6	166.7
Current P/E	30.4	23.4	30.6	55.9	51.3	57.2
Present Price Indicator	Hold	Buy	Hold	Buy	Hold	
Upside/Downside Ratio	2.1 to 1	6.0 to 1	1.4 to 1	3.3 to 1	2.2 to 1	
Potential Return Comparisons						
Present Yield	1.87%	0.72%	2.51%	0.60%	0.00%	0.5%
Avg. Percent Payout	60.00%	17.00%	79.00%	35.00%	0.00%	17.2%
Compound Annual Return - Forecast High P/E	10.5%	16.8%	9.5%	14.9%	11.1%	
Other Comparisons						
Sector	Technology	Technology	Technology	Technology	Technology	
Industry	Software - Application	Software - Application	Software - Application	Software - Application	Software - Application	
Total Sales Last FY	18,177.9 (Large)	1,883.2 (Medium)	5,278.3 (Medium)	16,285.0 (Large)	1,402.5 (Medium)	
Price Date	Mar 14, 2025	Mar 14, 2025	Mar 14, 2025	Mar 14, 2025	Mar 14, 2025	
Last Reported Quarter	Dec 31, 2024	Dec 31, 2024	Nov 30, 2024	Jan 31, 2025	Dec 31, 2024	
Judgment Date	Mar 17, 2025	Mar 18, 2025	Mar 18, 2025	Mar 18, 2025	Mar 18, 2025	
ADR	N	N	N	N	N	

Stock Comparison Guide Views

Two Views	SCGCore	SCGPlus
Criteria	25 Data Items	42 Data Items
Industry Averages	Yes	Yes
Ability to Save	Yes	Yes

Streamlined view

Additional Bank Data

[Share](#)
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[Notes](#)
[Tools](#)
[BI Home](#)
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SCGCore

SSGPlus Users Can Toggle between Views

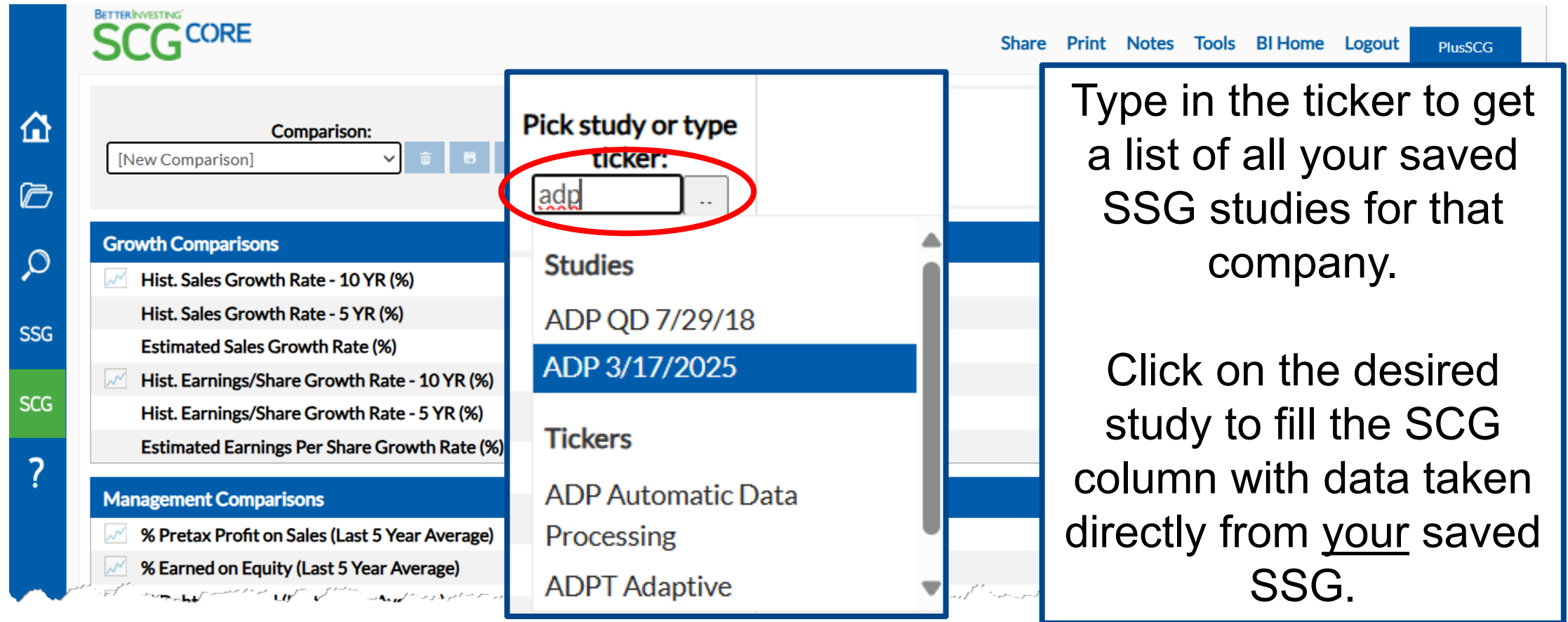
Compare up to 5 stocks side by side with the goal of selecting the best.

Comparison: ADP PAYC PAYX PCTY INTU 3/17/2025							
ADP 3/17/2025 PAYC 3/17/2025 PAYX 3/17/2025 PCTY 3/17/2025 INTU 3/17/2025							
Large Medium Medium Large Medium							
Software - Ap... Software - Ap... Software - Ap... Software - Ap... Software - Ap...							
Count: 6 Count: 0 Count: 0 Count: 3 Count: 0							
Industry averages: Software - App Software - Application							
Growth Comparisons							
Hist. Sales Growth Rate - 5 YR (%)	7.0%	23.2%	7.6%	17.1%	24.8%	11.5%	
Estimated Sales Growth Rate (%)	7.0%	10.0%	7.7%	21.0%			
Hist. Earnings/Share Growth Rate - 10 YR (%)	13.8%	36.7%	10.6%	19.8%			
			12.8%	9.7%			
			6.7%	13.8%			
Management Comparisons							
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% Earned on Equity (Last 5 Year Average)	66.3%	25.9%	41.7%	20.0%			
			21.7%	29.5%			
Valuation Comparisons							
Present Price / Estimated Total EPS	4.9	3.4	145.44	598.80			
Average P/E	27.7	78.4	5.0	7.5			
Current P/E	30.4	23.4	27.3	54.0			
			30.6	55.9			
			Hold	Buy			
			1.4 to 1	3.3 to 1			
Potential Return Comparisons							
Present Yield	1.87%	0.72%	2.51%	0.60%	0.00%	0.5%	
Avg. Percent Payout	60.00%	17.00%	79.00%	35.00%	0.00%	17.2%	
			9.5%	14.9%	11.1%		
Other Comparisons							
Sector	Technology	Technology	Technology	Technology	Technology		
Industry	Software - Application	Software - Application	Software - Application	Software - Application	Software - Application		

The SCG is divided into 5 sections – logically grouping various quality and valuation metrics.

Apply your judgment to select the “best” on the rows of the SCG. Multiple selections may be made on a row. Every row does not need to be compared.

Set Up a New Comparison



The screenshot shows the BETTERINVESTING SCG CORE interface. On the left is a blue sidebar with icons for home, folders, search, and a question mark. The main area has a top navigation bar with 'Share', 'Print', 'Notes', 'Tools', 'BI Home', 'Logout', and 'PlusSCG'. Below this is a 'Comparison:' section with a dropdown menu showing '[New Comparison]'. To the right of this is a 'Pick study or type ticker:' section. A red circle highlights the 'ticker:' input field, which contains the text 'adp'. Below the input field is a list of studies and tickers. The 'Studies' section lists 'ADP QD 7/29/18' and 'ADP 3/17/2025' (which is highlighted in blue). The 'Tickers' section lists 'ADP Automatic Data Processing' and 'ADPT Adaptive'. On the right side of the interface, there is a text box with instructions.

Type in the ticker to get a list of all your saved SSG studies for that company.

Click on the desired study to fill the SCG column with data taken directly from your saved SSG.

Comparison:

ADP PAYC PAYX PCTY INTU 3/17/25

Automatic Data
Proce
ADP 3/17/2025
Large
Software - Ap...

Count: 0

Paycom Software
PAYC 3/17/2025
Medium
Software - Ap...

Count: 6

Paychex
PAYX 3/17/2025
Medium
Software - Ap...

Count: 0

Intuit
INTU 3/17/2025
Large
Software - Ap...

Count: 3

Paylocity Holding
PCTY 3/17/2025
Medium
Software - Ap...

Count: 0

Industry
averages:

[Select Industry] v

Growth Comparisons



Hist. Sales Growth Rate - 10 YR (%)	6.1%	26.2%	7.6%	17.1%	24.8%
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Estimated Earnings Per Share Growth Rate (%)	7.5%	10.5%	6.7%	13.8%	10.8%

Management Comparisons



% Pretax Profit on Sales (Last 5 Year Average)	24.4%	27.4%	38.7%	23.5%	12.8%
% Earned on Equity (Last 5 Year Average)	66.3%	25.9%	41.7%	20.0%	16.8%
% Debt to Capital (Last 5 Year Average)	42.5%	3.0%	21.7%	29.5%	3.8%

Automatic Data Proce <u>ADP 3/17/2025</u> Large Software - Ap... Count: 0  	Paycom Software <u>PAYC 3/17/2025</u> Medium Software - Ap... Count: 6  	Paychex <u>PAYX 3/17/2025</u> Medium Software - Ap... Count: 0  	Intuit <u>INTU 3/17/2025</u> Large Software - Ap... Count: 3  	Paylocity Holding <u>PCTY 3/17/2025</u> Medium Software - Ap... Count: 0  
--	---	--	--	--

Header Information

- Company name
- SSG name (live link to open the SSG in SSGPlus or CoreSSG)
 - If the SSG name is in RED that is an alert that the price data is more than 7 days old
- Size of company
- Industry
- Count of the highlighted cells in the SCG (tally)
- Refresh Button– updates data in the SCG only, does not refresh company data in the SSG
- Trash Can Button - Delete company from the SCG – doesn't delete the study

Comparison:	Automatic Data Proce	Paycom Software	Paychex	Intuit	Paylocity Holding	Industry averages:
ADP PAYC PAYX PCTY INTU 3/17/	ADP 3/17/2025	PAYC 3/17/2025	PAYX 3/17/2025	INTU 3/17/2025	PCTY 3/17/2025	Software - App
	Large	Medium	Medium	Large	Medium	Software - Application
	Software - Ap...	Software - Ap...	Software - Ap...	Software - Ap...	Software - Ap...	
Count: 0	Count: 6	Count: 0	Count: 3	Count: 0		

Growth Comparisons						
 Hist. Sales Growth Rate - 10 YR (%)	6.1%	26.2%	7.6%	17.1%	24.8%	11.5%
Hist. Sales Growth Rate - 5 YR (%)	7.0%	23.2%	7.7%	21.0%	27.7%	19.5%
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Hist. Earnings/Share Growth Rate - 5 YR (%)	13.2%	36.8%	12.8%	9.7%	34.7%	9.0%
Estimated Earnings Per Share Growth Rate (%)	7.5%	10.5%	6.7%	13.8%	10.8%	

Apply your judgment to the SCG

- Click in the cell to highlight. Click again to remove highlighting.
- Count in the header keeps a running tally of the number of cells highlighted for each company.

Graphs Are Available to Evaluate Historical Data

BETTERINVESTING
SCGCORE

Share

Comparison:

ADP PAYC PAYX PCTY INTU 3/17/25 ▼

Automatic Data
Proce
ADP 3/17/2025
Large
Software - Ap...
Count: 0

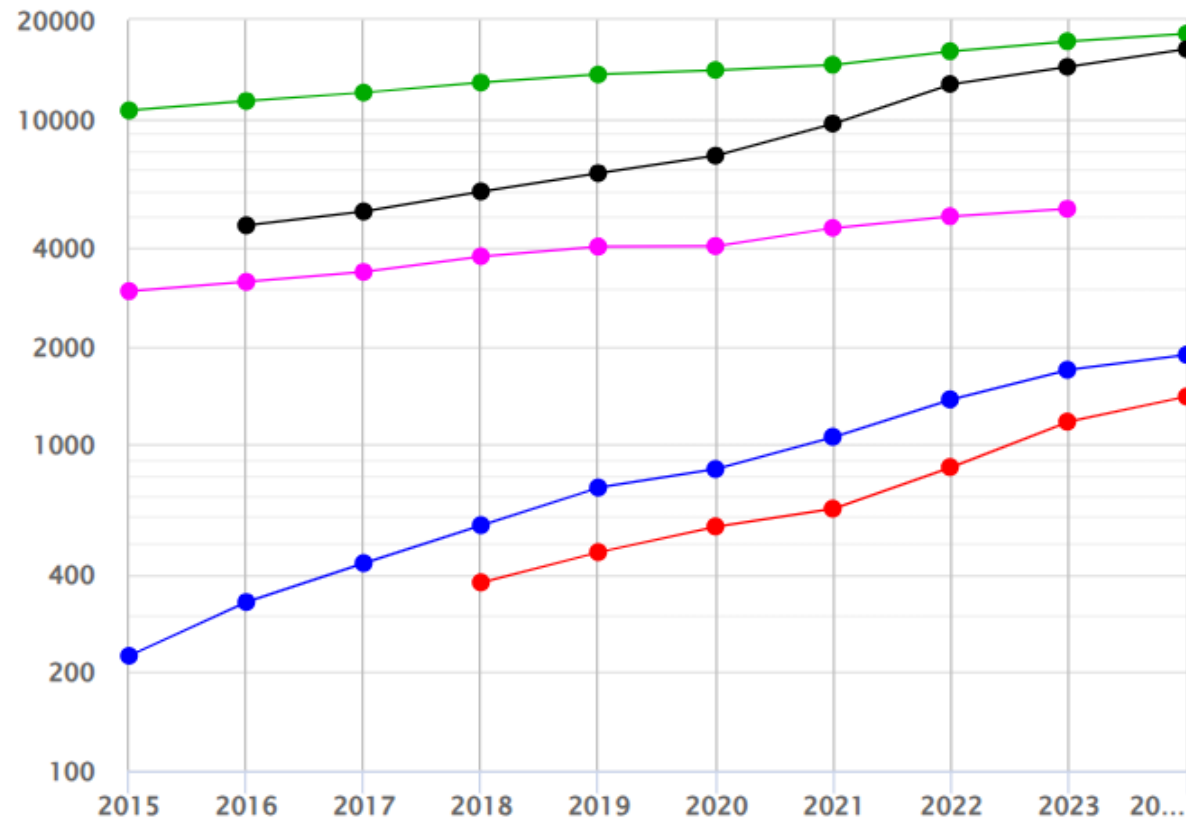
Paycom Software
PAYC 3/17/2025
Medium
Software - Ap...
Count: 6

Paychex
PAYX 3/17/2025
Medium
Software - Ap...
Count: 0

Growth Comparisons

 Hist. Sales Growth Rate - 10 YR (%)	6.1%	26.2%	7.6%
Hist. Sales Growth Rate - 5 YR (%)	7.0%	23.2%	7.7%
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 Hist. Earnings/Share Growth Rate - 10 YR (%)	13.8%	36.7%	10.6%
Hist. Earnings/Share Growth Rate - 5 YR (%)	13.2%	36.8%	12.8%
Estimated Earnings Per Share Growth Rate (%)	7.5%	10.5%	6.7%

Sales



Historical sales growth is the first of four indicators BetterInvesting uses to identify well-managed growth companies.

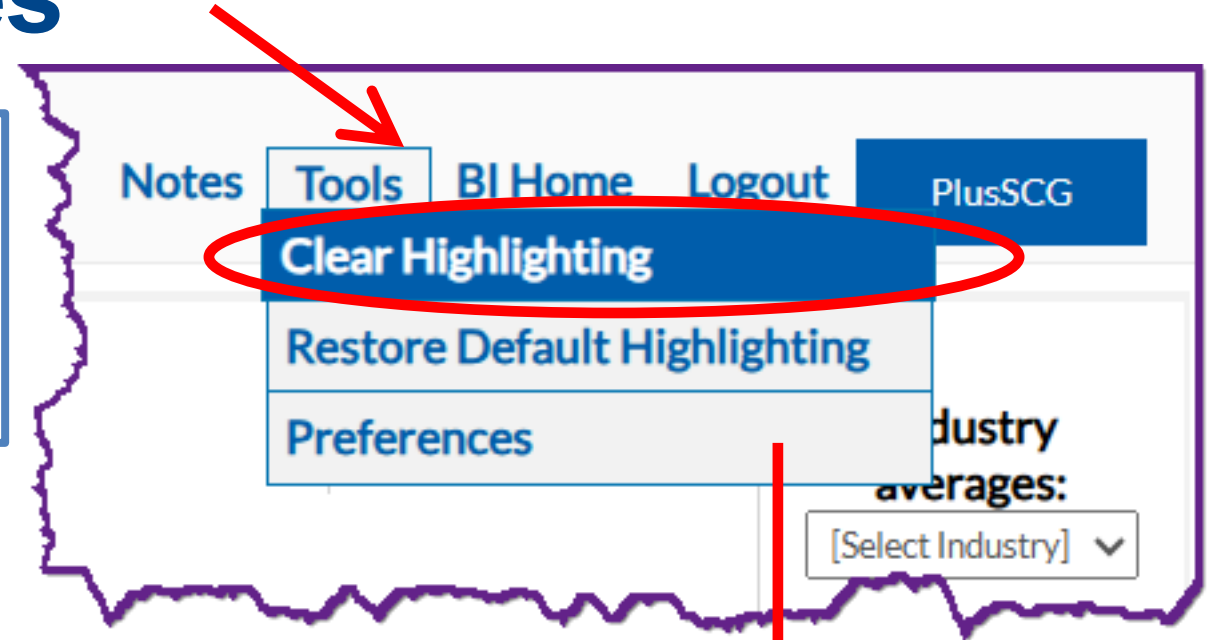
It is desirable to invest in companies whose sales growth is strong and consistent and generally growing faster than the overall economy and inflation combined. *

Is the company's historical sales growth rate acceptable for a company its size?
Check growth rate % -

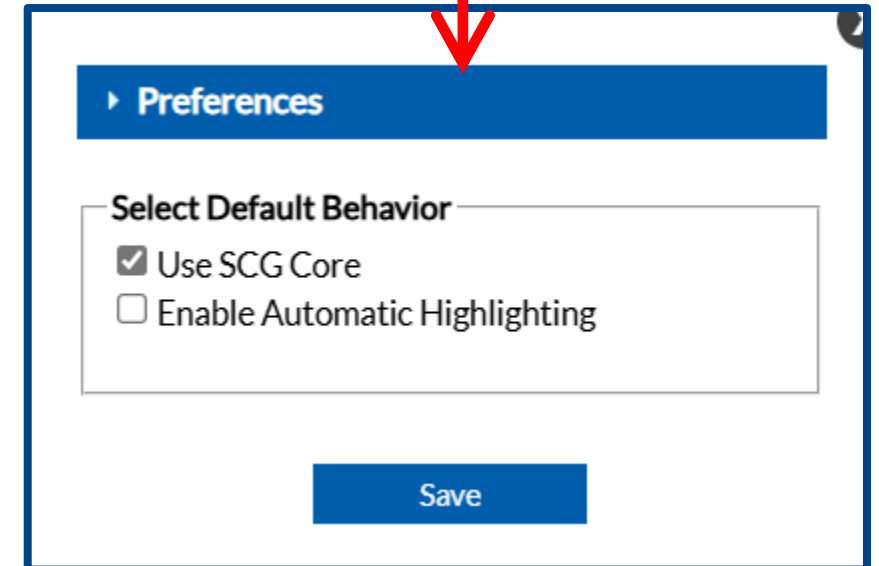
Sales													
		Ticker	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Growth Rate(%)
—	Automatic Data Proce	ADP	10,561	11,291	11,982	12,859	13,613	14,045	14,583	16,047	17,199	18,178	6.1%
—	Paycom Software	PAYC	225	329	433	566	738	841	1,056	1,375	1,694	1,883	26.2%
—	Paychex	PAYX	2,952	3,151	3,381	3,773	4,041	4,057	4,612	5,007	5,278	--	7.6%
—	Intuit	INTU	4,192	4,694	5,177	5,964	6,784	7,679	9,633	12,726	14,368	16,285	17.9%
—	Paylocity Holding	PCTY	153	231	300	378	468	561	636	853	1,175	1,403	24.8%

Options and Preferences

Place cursor on the Tools menu item to see the options. Click on Clear Highlighting to get a clean SCG with no judgments added.



Set your Preferences for all newly created SCGs.



Save Comparison

The screenshot displays the SCG CORE web application interface. On the left is a blue sidebar with navigation icons: a home icon, a folder icon, a magnifying glass icon, and two buttons labeled 'SSG' and 'SCG' (the latter is highlighted in green). The main content area has a header with the 'BETTERINVESTING SCG CORE' logo. Below the header, there's a 'Comparison:' section with a dropdown menu currently showing '[New Comparison]'. To the right of the dropdown are three icons: a trash can, a save icon (a floppy disk), and a double-headed arrow. A mouse cursor is clicking the save icon, which has triggered a modal dialog box titled 'New Comparison'. This dialog has a text input field for 'Comparison Name' containing the text 'Demo3/18/2025'. At the bottom of the dialog are 'OK' and 'Cancel' buttons, with the mouse cursor clicking the 'OK' button. In the background, partially obscured by the dialog, is a table with the following visible text: 'Acuity Brands', 'AYI 2/5/25' (in red), and 'Medium'. Below the comparison dropdown, there is a section titled 'Growth Comparisons' with a list of metrics: 'Hist. Sales Growth Rate - 10 YR (%)', 'Hist. Sales Growth Rate - 5 YR (%)', 'Estimated Sales Growth Rate (%)', 'Hist. Earnings/Share Growth Rate - 10 YR (%)', and 'Hist. Earnings/Share Growth Rate - 5 YR (%)'. Each metric is preceded by a small line graph icon.

BETTERINVESTING SCG CORE

Comparison:

[New Comparison]   

Save Com

Growth Comparisons

-  Hist. Sales Growth Rate - 10 YR (%)
- Hist. Sales Growth Rate - 5 YR (%)
- Estimated Sales Growth Rate (%)
-  Hist. Earnings/Share Growth Rate - 10 YR (%)
- Hist. Earnings/Share Growth Rate - 5 YR (%)

New Comparison

Comparison Name

Demo3/18/2025

OK Cancel

Acuity Brands
AYI 2/5/25
Medium

Access Saved Comparisons

The screenshot displays the BETTERINVESTING SCG CORE interface. A comparison menu is open, showing a list of saved comparisons. The first comparison is selected: "ADP PAYC PAYX PCTY INTU 3/17/2019". Below it are "BINC ADBE INTU PAYC CDNS RHT 5/17/2019", "BINC ANSS RHT INTU PAYC ADBE 5/17/2019", and "Entertainment-Telcom 5/21". To the right of the menu are three buttons: a trash can (delete), a floppy disk (save), and a double-headed arrow (rename). Below the menu, a table of financial metrics is visible. The first row is "Application Software Industry" with values 4.9 and 3.4. The second row is "ADP PAYC PAYX PCTY INTU 3/17/2025" with values 27.7 and 78.4. The third row is "Current P/E" with values 30.4 and 23.4. The fourth row is "Present Price Indicator" with values "Hold" and "Buy". The fifth row is "Upside/Downside Ratio" with values "2.1 to 1" and "6.0 to 1".

BETTERINVESTING SCG CORE

Automatic Data

Comparison:

ADP PAYC PAYX PCTY INTU 3/17/2019 ▼

BINC ADBE INTU PAYC CDNS RHT 5/17/2019 ▲

BINC ANSS RHT INTU PAYC ADBE 5/17/2019

Entertainment-Telcom 5/21

Application Software Industry	4.9	3.4
ADP PAYC PAYX PCTY INTU 3/17/2025	27.7	78.4
Current P/E	30.4	23.4
Present Price Indicator	Hold	Buy
Upside/Downside Ratio	2.1 to 1	6.0 to 1

- Use the drop-down menu to access a saved comparison or to start a new comparison
- Additional options
 - Delete a saved comparison
 - Rename a saved comparison

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SSG

SCG

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Comparison:
ADP PAYC PAYX WDAY INTU 3/17, ▾

Automatic Data
Proce
ADP 3/17/2025
Large
Software - Ap...
Count: 0

Paycom Software
PAYC 3/17/2025
Medium
Software - Ap...
Count: 0

Paychex
PAYX 3/17/2025
Medium
Software - Ap...
Count: 0

Workday
WDAY 3/17/2025
Medium
Software - Ap...
Count: 0

Intuit
INTU 3/17/2025
Large
Software - Ap...
Count: 0

Industry
averages:
[Select Industry] ▾

Growth Comparisons

Hist. Sales Growth Rate - 10 YR (%)

6.1%

26.2%

7.6%

24.3%

17.1%

Hist. Sales Growth Rate - 5 YR (%)

7.0%

23.2%

7.7%

18.4%

21.0%

Estimated Sales Growth Rate (%)

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Hist. Earnings/Share Growth Rate - 10 YR (%)

13.8%

36.7%

10.6%

137.1%

19.8%

Hist. Earnings/Share Growth Rate - 5 YR (%)

13.2%

36.8%

12.8%

563.4%

9.7%

Estimated Earnings Per Share Growth Rate (%)

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Generates a PDF of the Stock Comparison Guide as it is displayed on your screen.

PDF Reports

Select Reports and Options

☒ Stock Comparison Guide (SCG)

☐ Append Notes

Generate PDF

Comparison Strategies

Typical/Best Usage - Compare companies in the same industry using completed SSGs – highlighting one or more positive numbers – to help select the best.

Helpful Filter – Add companies in the same industry or sector directly to the SCG (without completing judgments on the SSGs) to narrow down an industry list for further study.

Contrarian - Compare companies in the same industry or sector – highlight negative factors to find companies to remove.

No Saved Studies Required!

The screenshot displays the BETTERINVESTING SCG CORE interface. On the left is a blue sidebar with icons for home, folders, search, and a green 'SCG' button. The main area features a 'Comparison:' dropdown menu with '[New Comparison]' selected. Below this is a table titled 'Growth Comparisons' with rows for 'Hist. Sales Growth Rate - 10 YR (%)', 'Hist. Sales Growth Rate - 5 YR (%)', 'Estimated Sales Growth Rate (%)', 'Hist. Earnings/Share Growth Rate - 10 YR (%)', and 'Hist. Earnings/Share Growth Rate - 5 YR (%)'. To the right, a dropdown menu is open, showing 'Pick study or type ticker:' with 'adp' entered. The menu lists 'Studies' (ADP QD 7/29/1, ADP 3/17/2025) and 'Tickers' (ADP Automatic Data Processing, ADPT Adaptive). A yellow callout box points to the 'Tickers' section with the text 'Add companies directly from a ticker'.

BETTERINVESTING SCG CORE

Comparison: [New Comparison] [trash] [save] [refresh]

Growth Comparisons

	Hist. Sales Growth Rate - 10 YR (%)
	Hist. Sales Growth Rate - 5 YR (%)
	Estimated Sales Growth Rate (%)
	Hist. Earnings/Share Growth Rate - 10 YR (%)
	Hist. Earnings/Share Growth Rate - 5 YR (%)

Pick study or type ticker:

Studies

- ADP QD 7/29/1
- ADP 3/17/2025

Tickers

- ADP Automatic Data Processing
- ADPT Adaptive

Add companies directly from a ticker

Data-only SSGs are created on the fly when the ticker option is selected. Judgment-related items on the SCG are left blank.

Today's Companies and Judgments

- DRI, YUMC, CMG, TXRH, WING
- The forecast values used are sample numbers determined by me.

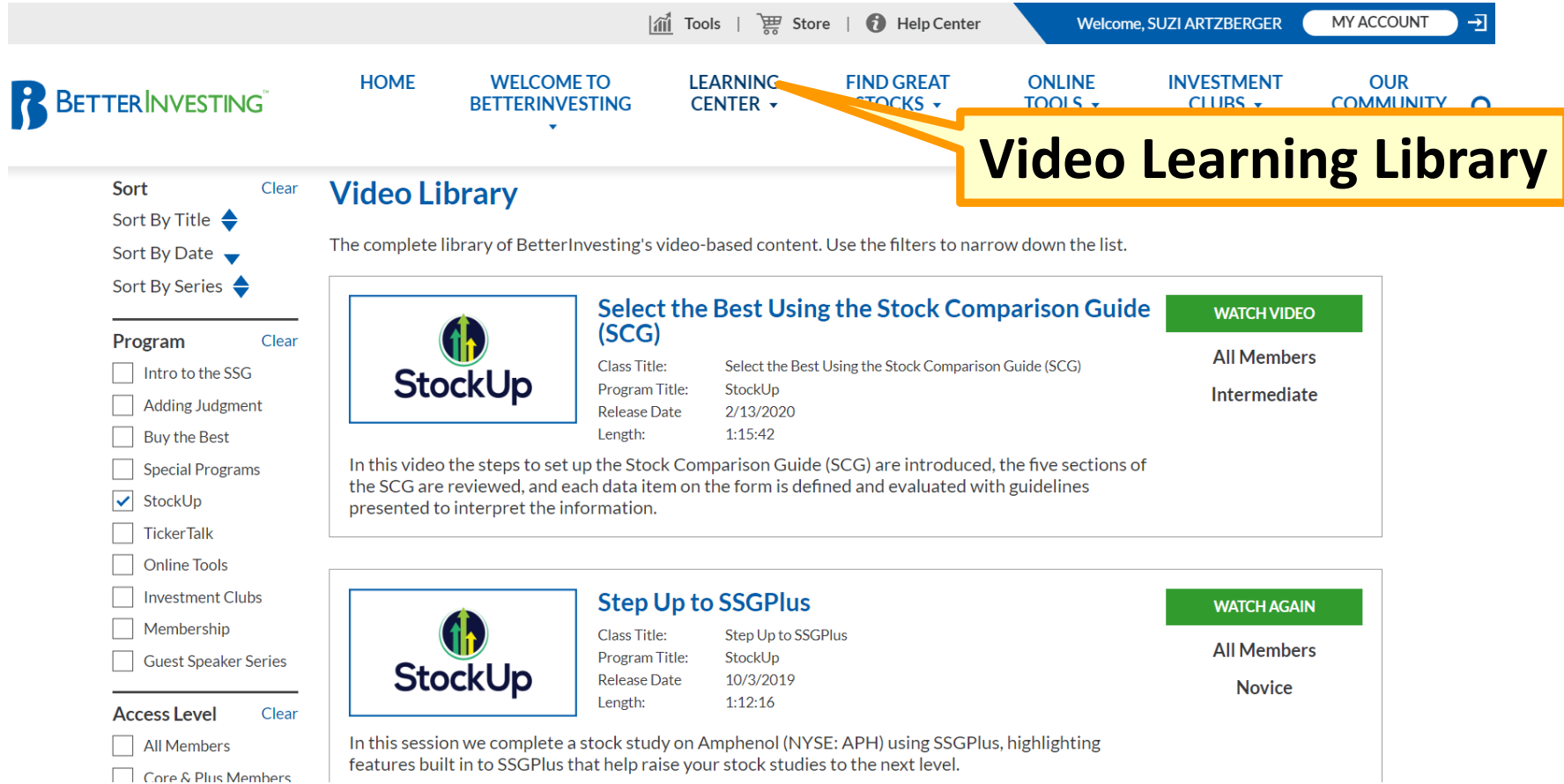
	DRI (L)	YUMC (L)	CMG (L)	TXRH (M)	WING (S)
Sales Forecast	6%	5%	10%	10%	15%
Earnings Forecast	6.4%	6.3%	14.8%	7.2%	15%
High PE Forecast	22	25	45	30	45
Low PE Forecast	15	18	30	19	30
Low Price Forecast	\$39.9	\$28.5	\$24	\$278.1	\$180
Payout Forecast	61.1%	25%	0%	41.7%	35%



More Information on Stock Comparison Guide Concepts

February 2020 StockUp - “Selecting the Best Using the SCG”

December 2021 TickerTalk – “Using the SCG – Live Demo”



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Select the Best Using the Stock Comparison Guide (SCG)

Class Title: Select the Best Using the Stock Comparison Guide (SCG)
Program Title: StockUp
Release Date: 2/13/2020
Length: 1:15:42

In this video the steps to set up the Stock Comparison Guide (SCG) are introduced, the five sections of the SCG are reviewed, and each data item on the form is defined and evaluated with guidelines presented to interpret the information.

WATCH VIDEO

All Members
Intermediate



Step Up to SSGPlus

Class Title: Step Up to SSGPlus
Program Title: StockUp
Release Date: 10/3/2019
Length: 1:12:16

In this session we complete a stock study on Amphenol (NYSE: APH) using SSGPlus, highlighting features built in to SSGPlus that help raise your stock studies to the next level.

WATCH AGAIN

All Members
Novice

Questions and Comments



Carol Theine

contact@puget.betterinvesting.net