



**Bakul Lalla, Director
Golden West Chapter
blalla@yahoo.com**

Improve Your Stock Research Using Artificial Intelligence (AI)

27 October 2025

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. The securities of companies referenced or featured in the seminar 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”). The views expressed are those of the instructors, commentators, guests and participants, as the case may be, and do not necessarily represent those of BetterInvesting. Investors should conduct their own review and analysis of any company of interest before making an investment decision.
- Securities discussed may be held by the instructors in their own personal portfolios or in those of their clients. BI presenters and volunteers are held to a strict code of conduct that precludes benefiting financially from educational presentations or public activities via any BetterInvesting programs, events and/or educational sessions in which they participate. Any violation is strictly prohibited and should be reported to the CEO of BetterInvesting or the Director of Chapter Relations.
- This presentation may contain images of websites and products or services not endorsed by BetterInvesting. The presenter is not endorsing or promoting the use of these websites, products or services.

This session is being recorded for future use.

Artificial Intelligence (AI) Tools Available Today ...

AI Tool	Primary Function(s)	Key Strengths	Use Case Examples
ChatGPT	Multipurpose assistant (text, image, audio)	Versatility, strong conversational abilities, comprehensive data analysis, coding support.	Writing blog drafts, brainstorming ideas, debugging code, summarizing documents, creating images.
Claude	Conversational AI and coding	Excels in generating human-like text, writing clean and well-documented code, and handling longer contexts.	Drafting reports, developing code snippets, analyzing documents, creating simple interactive interfaces.
Google Gemini	Multipurpose assistant (text, image, code)	Deep integration with Google Workspace (Docs, Sheets, Gmail), strong for research and data analysis.	Generating campaign briefs, drafting emails in Gmail, creating presentations, analyzing data in Sheets.
Microsoft Copilot	Productivity assistant	Seamless integration with Microsoft 365 apps (Word, Excel, PowerPoint), effective for document summarization and email drafting.	Summarizing Teams meetings, drafting emails in Outlook, creating presentations in PowerPoint, analyzing data in Excel.
Jasper	Content creation	AI writing assistant specialized in long-form content like blog posts, articles, and ad copy.	Writing marketing materials, generating social media content, creating website copy.
Perplexity AI	Research assistant	Provides quick and accurate answers with cited sources, making it ideal for research and fact-checking.	Summarizing complex topics, finding sources for academic papers, exploring niche subjects with reliable information.
Julius AI	Data analysis	Analyzes data and provides insights, helping to create data visualizations and reports.	Creating data visualizations for presentations, analyzing large datasets, identifying trends.

I want to make my stock studies fun ...

PAYCOM SOFTWARE NDQ-PAYC			
TIMELINESS	3	Lowered 8/1/25	High: 29.4 46.3
SAFETY	3	New 5/10/19	Low: 12.3 22.6
TECHNICAL	2	Lowered 8/8/25	LEGENDS
BETA	1.20	(1.00 = Market)	26.0 x "Cash Flow" p
			Relative Price Strength
			Options: Yes
			Shaded area indicates recov

1. Value Line/Morningstar Forecasts – Initial Cut SSG, Your Own Format

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549
SCHEDULE 14A

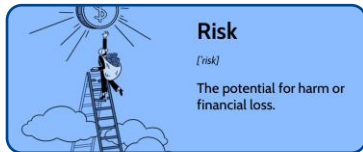
2. Proxy (DEF 14A) – Management Incentive



3. Earnings Call Transcript – Financial Performance



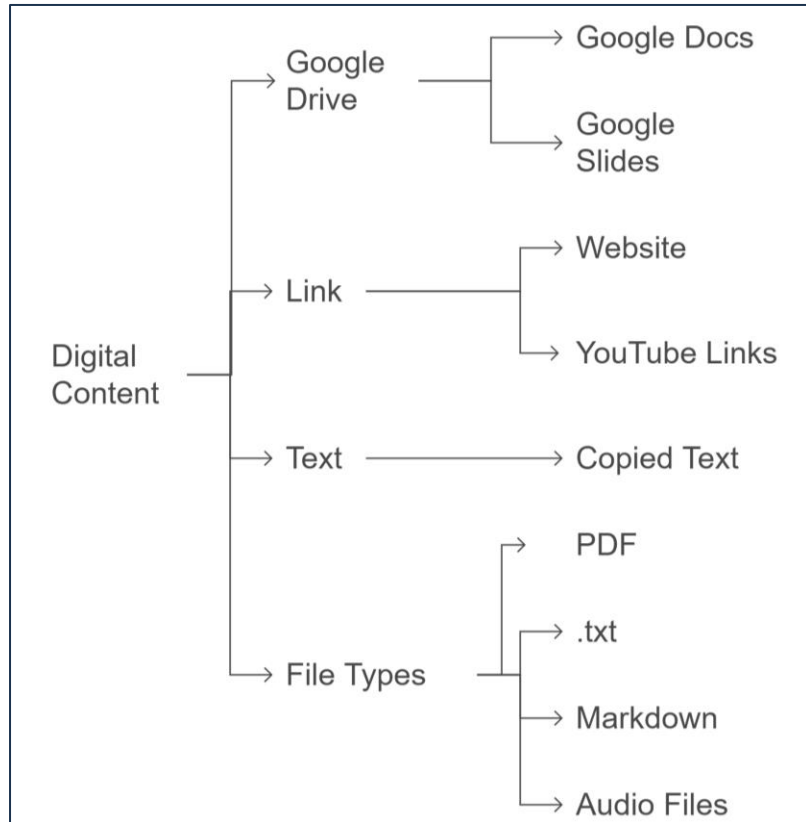
4. Beneficial Owners.



5. Risk Factors: 2024 10-K

Let's see what AI Tool we can use ...

notebooklm.google.com



Prompt

1

Response

2



First Cut

Stock Selection Guide

Your Own Format



Additional Insights

1. Value Line – Initial Cut SSG, Your Own Format

Prompt: *You are a financial analyst giving a presentation to an investment club regarding a company. You must answer the following questions: (1) What are the possible revenue growth rate ranges in five years? (2) What are the possible EPS growth rate ranges in five years? (3) What are the possible high PE ranges in five years? (4) What are the possible low PE ranges in five years?*

(1) Revenue Growth Rate: 9.0%

(2) EPS Growth Rate Forecast: 9.0%

(3) High PE: 33.0

(4) Low PE: 22.5

2. Proxy (DEF 14A) – Management Incentive

Prompt: *What financial metrics are used for management incentive compensation?*

1. Revenue
2. Adjusted EBITDA
3. Annual Revenue Retention Rate

3. Earnings Call Transcript – Financial Performance

Prompt: *From the earnings call, get a discussion on the following: (1) **Revenue**, (2) **Adjusted EBITDA**, (3) **Annual Revenue Retention Rate**, (4) *R&D*, (5) *CapEx*, (6) *Acquisitions*, (7) *Stock Repurchase*, (8) *Dividends*, (9) *Debt*, (10) *Business Strategy*, (11) *Artificial Intelligence*, (12) *Tariffs*, and (13) *bogus*.*

Management did not discuss Annual Revenue Retention Rate, Acquisitions, Tariffs, and bogus.

4. Beneficial Owners

Prompt: *Provide the beneficial owners of the stock.*

1. Chad Richison, Chairman and CEO (10.5%)
2. The Vanguard Group, Inc. (10.3%)
3. Harris Associates L.P. (7.0%)
4. BlackRock, Inc. (6.4%)
5. Polen Capital Management, LLC (6.0%)
6. Ernest Group, Inc. (5.9%)

5. Risk Factors: 2024 10-K

Prompt: *Summarize all risk factors associated with this company.*

1. Security and Technology Risks.
2. Competitive, Growth, and Market Risks.
3. Legal and Regulatory Risks.
4. Financial and Stock Ownership Risks.
5. Operational and Management Risks.

Conclusion

Pros and Cons Using AI for Investment Decisions

Pros	vs	Cons
 Data Processing Speed		 Overfitting Risk
 Pattern Recognition		 Lack of Contextual Understanding
 Emotion-Free Decisions		 Market Anomalies
 24/7 Market Monitoring		 High Cost & Complexity
 Backtesting & Optimization		 Regulatory & Ethical Risks

Thank you for listening!

12

Do you have any questions?

Email: blalla@yahoo.com

Make A Difference!

Have you benefited from **BetterInvesting**?

Introduce our unique
investment education to others!

Share **BetterInvesting** materials
with your family and friends!



BetterInvesting.org/InvestBetter

