Introduction to Stock Research with Stock Rover

This presentation demonstrates how you can use Stock Rover to perform in-depth stock research, including screening for stocks and charting, as well as both technical and fundamental analysis.

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Overview of Presentation

- Overview of Stock Rover (p. 3)
  - What is it?
  - What can it do for you?
- How do you use Stock Rover? (p. 7)
  - Brief overview of the screen layout
- Screening for Growth (p. 18)
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  - Comparing against sectors/industries
  - Comparing against peer stocks
  - Find news and filings
- Portfolios (p. 40)
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  - Investor Library
  - Webinars
  - Videos
  - Blog
  - Help documentation and more

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What is Stock Rover?

- Stock Rover is an investment research platform that…
  - Specializes in stocks and ETFs
  - Uses Morningstar data with 300+ metrics

- It runs on web 2.0 technology, which means…
  - You can access it through your browser
  - But it functions like a program, not like a static website

Is it free?

- Basic version – free
  - Robust investment research capabilities

- Premium version – monthly, quarterly or yearly subscription
  - Even more research capability, and portfolio analytics
  - When you sign up for Stock Rover, you get a 30 day free trial of the Premium service

What can Stock Rover do for you?

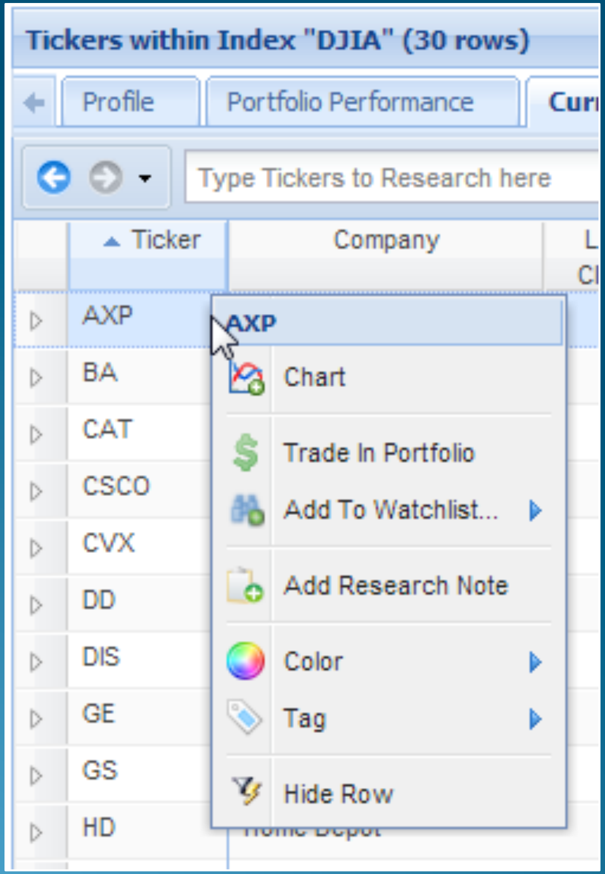
- Provide a high level of stock research data
  - Compare stocks and funds across 300+ financial metrics
  - Data from Morningstar
  - Flexible charting
- Streamline your stock research process
  - One destination for all your research needs
  - Customize your workspace
- Help you discover investments
  - Comprehensive screener
  - Easily see the peers to any stock
- Supply advanced portfolio analytics
  - Track value and risk metrics across all portfolios over any time period
  - Detailed information about all holdings including gain and total return
  - See correlation across all holdings

Note of Disclosure

The following presentation is for the purposes of demonstrating Stock Rover *only*. Anything presented is not a recommendation to buy, sell or hold—always do your own research before investing your money.

How do you use Stock Rover?

- The next few slides will give a very broad overview of Stock Rover
- There is much more functionality in the product than this presentation covers (see a list of resources at the end for more training and help materials)
- When in doubt, right-click an item—this often brings up a drop-down menu where you can select from a list of operations



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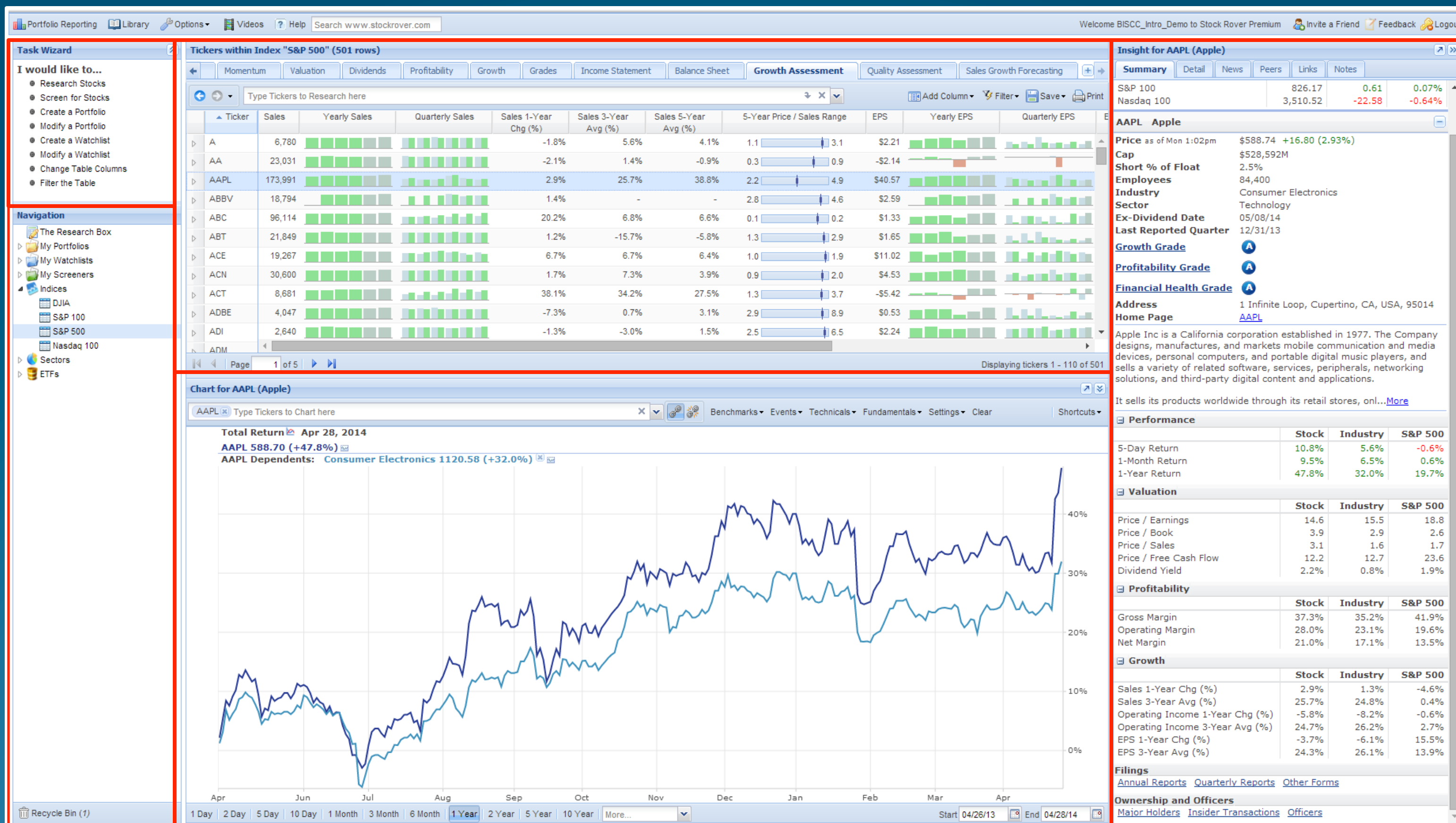
The Screen Layout

- The Stock Rover screen is divided into five panels, outlined below, which can be worked in separately or used together
- The next few slides will briefly go over each panel



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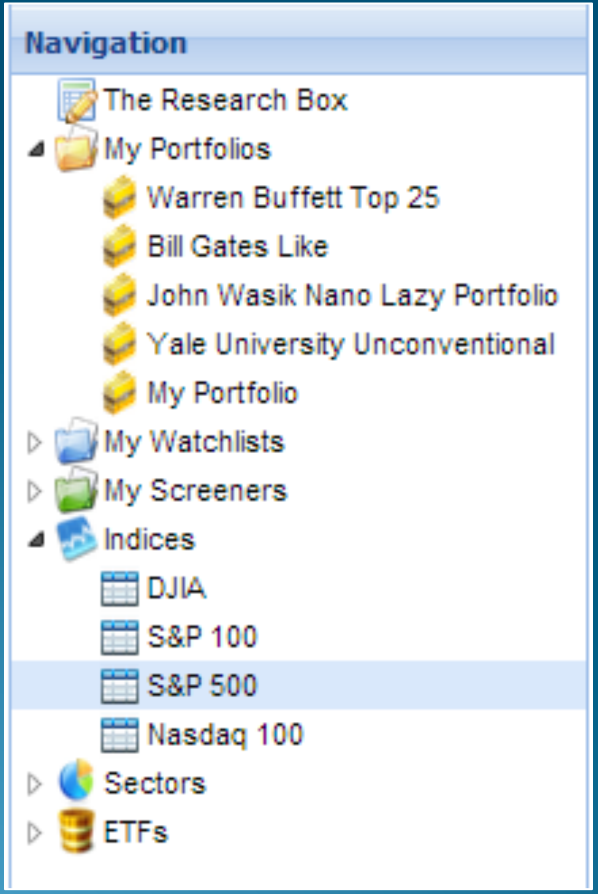
The Navigation Panel

- Responsible for loading a set of tickers in the Table → click an item to load it in the main table
- Click the arrow to expand or collapse a section
- Click a higher level folder to load all constituent elements in the table
- Right-click an item for more options (rename, modify, chart, etc.)
- Click "The Research Box" item to just type in the tickers you want to see into the Table



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The Table – Table Header

- The table header always lists:
  - The set of stocks that are loaded in the Table
  - The number of rows in the set
  - Any filters that are in place

Tickers within Index "DJIA" (8 rows filtered by Volume(x))

Portfolio Performance | **Current Returns** | Historical Returns | Returns vs. S&P 500 | Historical Valuatior

Ticker	Company	Last Close	Price	Daily Price Range		Price Change ($)
MSFT	Microsoft	$39.91	$40.64	$40.09	$41.29	$0.73
PFE	Pfizer	$30.75	$31.64	$31.37	$32.35	$0.89
INTC	Intel	$26.26	$26.13	$26.01	$26.39	-$0.13
GE	General Electric	$26.60	$26.56	$26.54	$26.85	-$0.04
T	AT&T	$34.49	$34.80	$34.56	$34.97	$0.31
JPM	JPMorgan Chase	$55.70	$54.95	$54.68	$55.70	-$0.75
CSCO	Cisco Systems	$23.00	$22.88	$22.80	$23.24	-$0.12
VZ	Verizon Communications	$45.94	$46.33	$46.15	$46.66	$0.39

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The Table – Views and Columns

Tickers within Index "DJIA" (30 rows)

Portfolio Performance | **Current Returns** | Historical Returns | Returns vs. S&P 500 | Historical Valuation | Momentum | Valuation | Dividends | Profitability | Growth

Add Column | Filter | Save | Print

Ticker	Company	Last Close	Price	Daily Price Range		Price Change ($)	Price Change (%)	52-wk Range		Price vs 52-wk High (%)	Volume
JNJ	Johnson & Johnson	$99.79	$100.48	$100.12	$101.10	$0.69	0.69%	$82.12	$100.75	99.7%	4,000,000
XOM	Exxon Mobil	$100.41	$100.47	$100.39	$101.23	$0.06	0.06%	$84.79	$101.74	98.7%	6,000,000
CVX	Chevron	$123.99	$125.05	$124.25	$125.44	$1.06	0.85%	$109.27	$127.83	97.8%	3,000,000
WMT	Wal-Mart Stores	$78.62	$79.46	$78.83	$79.99	$0.84	1.07%	$71.51	$81.37	97.7%	5,000,000
MSFT	Microsoft	$39.91	$40.60	$40.09	$41.29	$0.69	1.73%	$30.84	$41.66	97.5%	35,000,000

- The tabs at the top of the Table represent the "Views"
- The selected View controls the columns that are displayed
- Stock Rover comes with 14 Views, but you can modify them by adding or removing columns, or you can create your own View
- Click a column header to sort by that column
- Right-click a column header to filter by the metric

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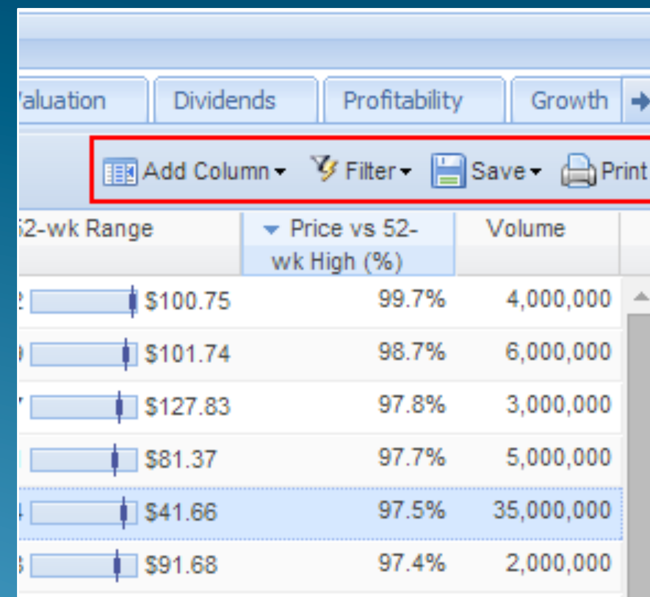
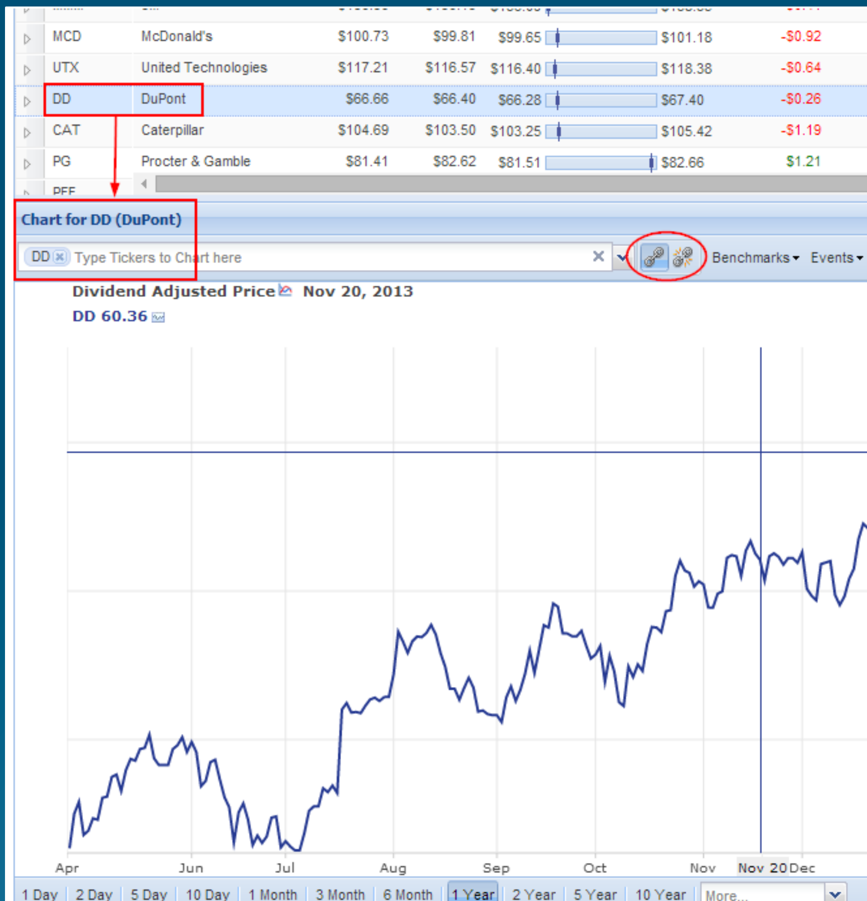
The Table – Table Controls

- Use these buttons to:
  - Add a column to the Table
  - Filter the stocks in the Table
  - Save the stocks as a portfolio or a watchlist
  - Export the data to a csv (Premium feature only)
  - Open the data in a printable format in a new tab in your browser



The Chart – Linking with the Table



- Select the left of the two linking icons to "link" the Table and the chart
- Then, whatever is selected in the table is automatically charted
  - Works with multi-select in the Table, so you can quickly chart several tickers at once
- Unlink the chart to "freeze" it, or to operate in the Table independently

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The Chart – The Basics

- The chart can graph up to 12 lines at once, including any combination of stocks, portfolios, watchlists, screeners, indices, sectors, industries, and ETFs
- Use the research box to add lines
- Use the bottom bar to set the time period
- Use the controls on the top to add bells and whistles

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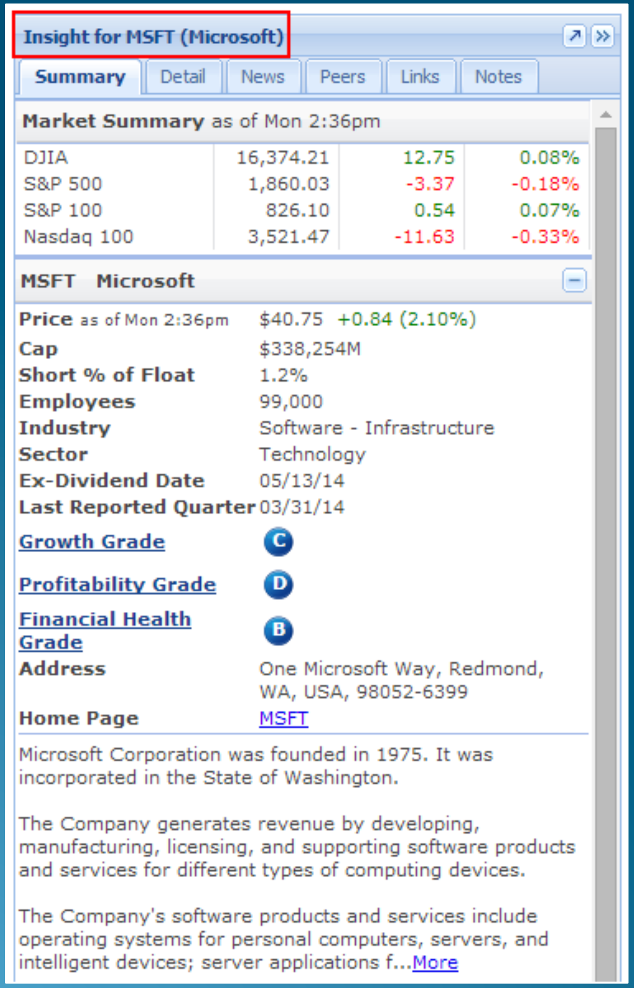
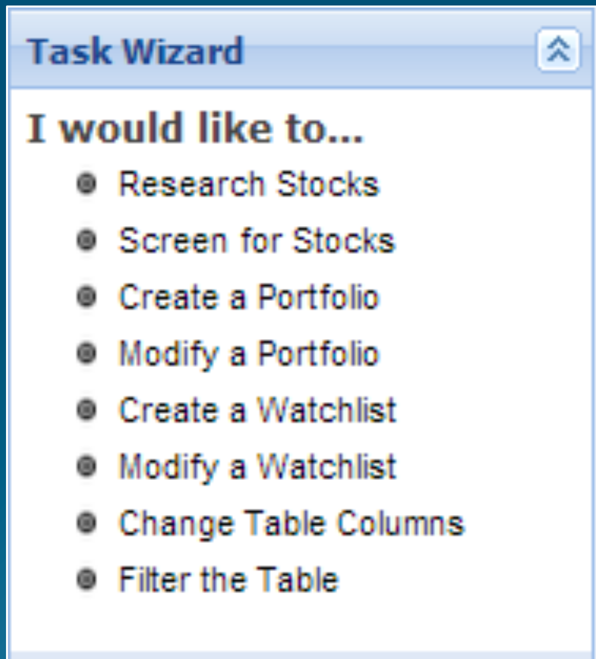
The Insight Panel

- Comprised of six tabs that give more stock research information
- The Summary, Detail, and Peers tabs update to reflect the data of the selected ticker
  - In this screenshot, you can see this is the Insight panel for Microsoft
- The News tab lets you select a source
  - Can choose to see market or stock-specific news
- The Links tab provides hyperlinks to other popular stock research sites
- The Notes tab provides a database of your own research notes (Premium only)



The Task Wizard



- Gives list of most common tasks in Stock Rover
- Geared towards the new user
- All tasks can be accomplished via other avenues in Stock Rover
- Click the double-arrow icon in the top right to minimize the Task Wizard

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Overview of Screening for Stocks

- **What is screening?**
  - Screening filters through a set of stocks in order to find the ones that fit a certain set of criteria
  - With Stock Rover, you can screen with over 300+ metrics
- **Why is it important?**
  - Screening allows you to quickly and easily narrow down the universe of stocks
  - It allows you to only see companies that fit the criteria that are important to you
  - It allows you to customize your investing style

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Our Screening Demo Objective

Always start with a specific objective in mind in order to stay on track with your investment research

In this presentation, we will…

- Run a (pre-built) small growth screener to find a few promising small-cap growth stocks
- Choose one or two stocks from the screener on which we'll perform more in-depth, including:
  - Charting price performance
  - Checking growth metrics
  - Comparing key metrics against its industry
  - Finding recent stock-related news
  - Going to company's website to find information for investors
  - Comparing the stock against its peers

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Overview of Screener Criteria (I)

The next two slides give the definitions for the metrics that are used in our Small Growth screener

- ***1- and 3-Year Return vs. S&P 500***
  - The total return of the stock minus that of the S&P 500 over the period
- ***Earnings Per Share (EPS): 1-, 3-, and 5-Year Avg. (%)***
  - The dollar value of earnings (profit) per each outstanding share of a company's common stock
  - This is measure of how profitable a company is
- ***Operating Income: 1- and 3-Year Avg. (%)***
  - Also known as EBIT (earnings before deduction of interest payments and income taxes)
    - After taking out operating expenses (cost of goods, wages, depreciation)
  - This metric is used to gauge the health of a company's core business
  - This metric varies by industry, compare it only to peer stocks

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Overview of Screener Criteria (II)

- ***Price vs. 52-Week High (%)***
  - The price compared against the highest price over the last 12 months
  - In Stock Rover, a 90% value means that the stock is at 90% of the value of the highest price over the past year
- ***Return on Invested Capital (ROIC)***
  - Calculated as (Net Income – Dividends)/ Total Capital
  - ROIC is used to assess a company's efficiency at using capital to generate returns
  - This metric varies by industry, compare it only to peer stocks
- ***Sales: 1-, 3-, and 5-Year Avg. (%)***
  - The total sales (or revenue) over the past 12 months
- ***Market Capitalization***
  - The market value of the company's outstanding shares

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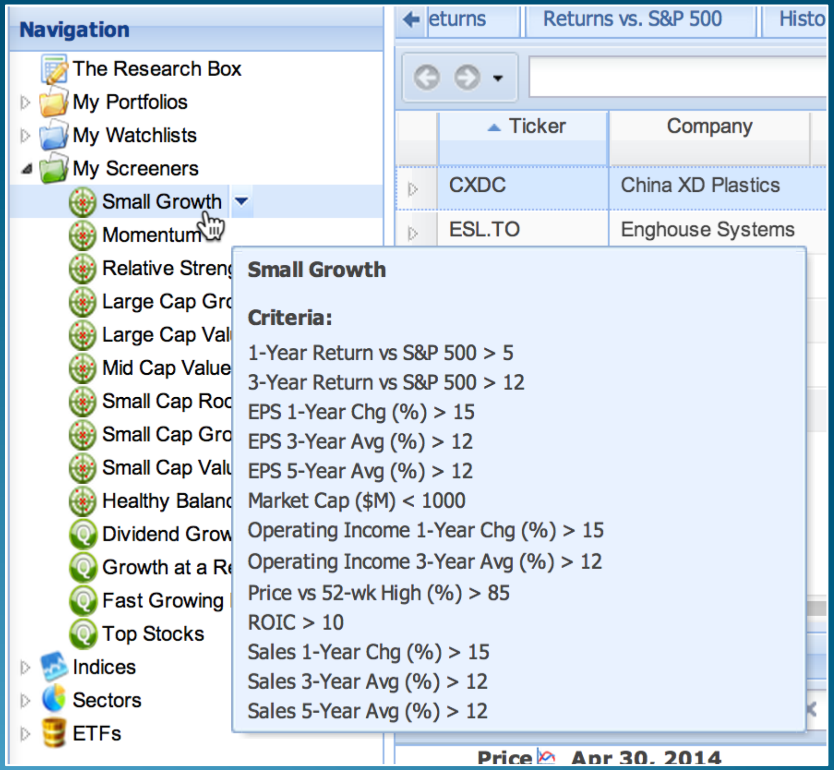
Small Growth Screener

Criteria	Rationale
1-Year Return vs. S&P 500 > 5 3-Year Return vs. S&P 500> 12	✓ Strong performance against the S&P in past three years
EPS 1-Year Chg. (%) > 15 EPS 3-Year Avg. (%) > 12 EPS 5-Year Avg. (%) > 12	✓ Strong growth in EPS → higher EPS change in last year signals accelerating growth
Market Cap ($M) < 1000	✓ Small cap stock
Operating Income 1-Year Chg. (%) > 15 Operating Income 3-Year Avg. (%) > 12	✓ Strong growth in operating income → higher Operating Income change in past year signals accelerating growth
Price vs. 52-week high (%) > 85	✓ Trading near its 52-week high → finds stocks that are on the uptrend
ROIC > 10	✓ Strong ROIC→ company is running efficiently
Sales 1-Year Chg. (%) > 15 Sales 3-Year Avg. (%) > 12 Sales 5-Year Avg. (%) > 12	✓ Strong sales growth in past five years → higher Sales change in past year signals accelerating sales growth

Screening for Small Cap Growth

- Mouseover the screener to easily see the criteria
  - First enable Navigation panel tooltips in Options → Tooltips
- Click on the screener to load the passing stocks in the Table
  - The screener will run on the 8,000 stocks that trade in the North American exchanges
- Stock Rover comes with 10 default screeners
  - More are available in the Investors Library



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"Small Growth" Screening Results

Tickers within Screener "Small Growth" (5 rows)

Portfolio Performance | **Current Returns** | Historical Returns | Returns vs. S&P 500 | Historical Valuation | Momentum | Valuation | Dividends | Profitability | Industry

Type Tickers to Research here

Add Column ▾ Filter ▾ Save ▾ Print

Ticker	Company	Last Close	Price	Daily Price Range		Price Change ($)	Price Change (%)	52-wk Range		Price vs 52-wk High (%)	Volume
CXDC	China XD Plastics	$7.25	$7.15	$7.10	$7.29	-$0.10	-1.38%	$3.80	$7.90	90.5%	73,433
ESL.TO	Enghouse Systems	$31.85	$31.52	$31.50	$31.87	-$0.33	-1.04%	$21.97	$36.60	86.1%	9,445
FF	FutureFuel	$19.92	$19.85	$19.74	$19.95	-$0.07	-0.35%	$11.91	$22.25	89.2%	58,706
PFIE	Profire Energy	$4.27	$4.13	$4.11	$4.27	-$0.14	-3.28%	$1.19	$4.83	85.9%	122,434
WHG	Westwood Holdings Gr...	$58.67	$56.90	$56.90	$58.24	-$1.77	-3.02%	$40.47	$63.62	90.4%	1,730
Summary		-	-			-	**-1.81%**			**88.4%**	-

- When run, the passing number of stocks will load in the table
  - This can change depending on when you run it and how dynamic the criteria are

- Check the table header for the total number of passing stocks
  - 5 stocks passed this screener

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Save Screening Results as a Watchlist

- Save the results as a watchlist in order to "freeze" the screener results
  - This lets you easily return to the same set of stocks later
  - This also lets you discard ones you are not interested in

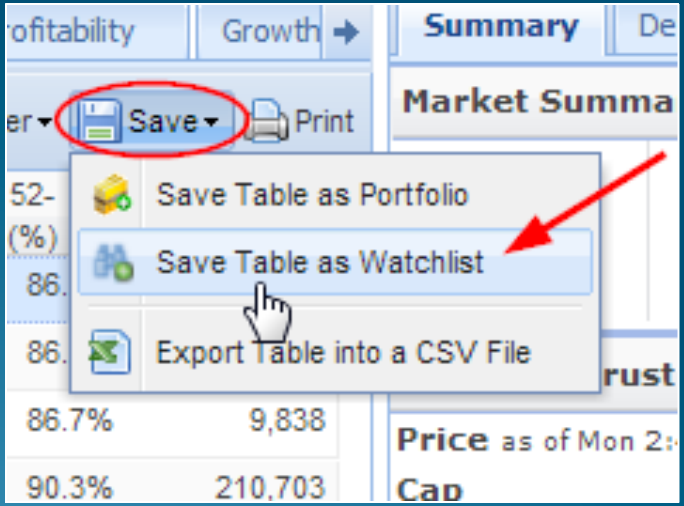

Chart the Stock against its Industry

- Choose a stock to view in the chart, then go to benchmarks → Industry and check the box; the industry will be added as a dependent of the ticker
- Set the industry as a baseline by clicking its graph icon, circled below
  - This lets you easily see relative performance
- This particular chart looks a little scary—let's do some more research

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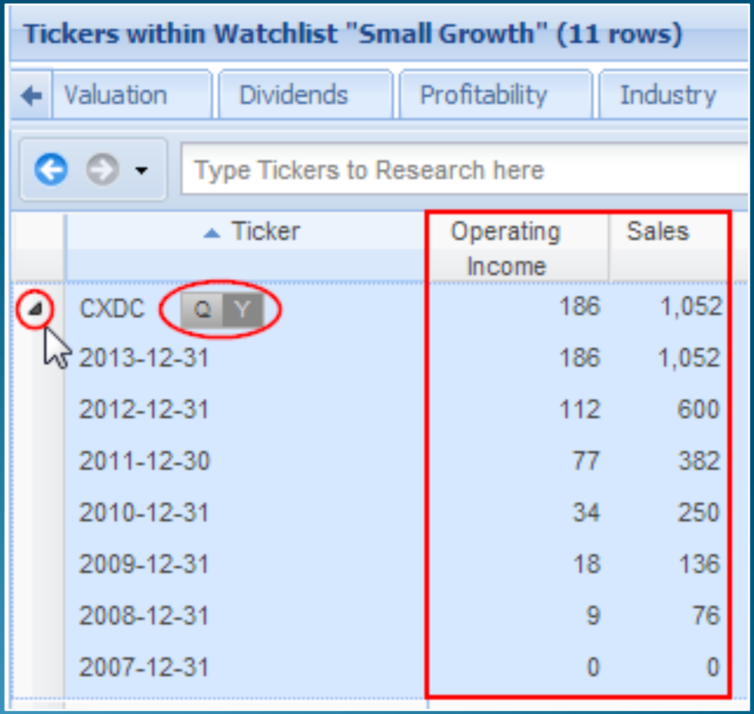
Strong performance—but how's business?

- Strong price performance doesn't necessarily mean a strong stock
  - Use Stock Rover to research its business fundamentals
- For this example we'll look at Operating Income and Sales
  - Find these in the "Growth" tab, or just add them to the Table
- Expand the row by clicking the arrow (circled) to see historical data
- Here we see that both sales and operating income are increasing
  - ✓ This is good! It means the stock performance matches the fundamentals



Ticker	Operating Income	Sales
CXDC	186	1,052
2013-12-31	186	1,052
2012-12-31	112	600
2011-12-30	77	382
2010-12-31	34	250
2009-12-31	18	136
2008-12-31	9	76
2007-12-31	0	0

Insight: Valuation and Summary Metrics

Performance	Stock	Industry	S&P 500
5-Day Return	10.1%	-1.2%	1.1%
1-Month Return	33.9%	1.5%	1.9%
1-Year Return	76.6%	37.4%	21.3%

Valuation	Stock	Industry	S&P 500
Price / Earnings	2.5	16.1	18.9
Price / Book	0.8	2.1	2.6
Price / Sales	0.3	0.8	1.7
Price / Free Cash Flow	3.6	21.9	23.7
Dividend Yield	0.0%	0.2%	1.9%

Profitability	Stock	Industry	S&P 500
Gross Margin	20.4%	9.0%	42.1%
Operating Margin	16.6%	5.3%	19.6%
Net Margin	11.9%	2.6%	13.6%

Growth	Stock	Industry	S&P 500
Sales 1-Year Chg (%)	62.4%	26.4%	-4.2%
Sales 3-Year Avg (%)	56.1%	1.0%	0.8%
Operating Income 1-Yea	75.1%	34.3%	0.1%
Operating Income 3-Yea	67.0%	29.6%	3.1%
EPS 1-Year Chg (%)	81.1%	-18.5%	15.6%
EPS 3-Year Avg (%)	56.0%	2.3%	14.3%

- Go to the Summary Tab of the Insight panel (on the right side of the screen)
  - This will update with metrics for whatever stock is selected in the Table
- Compare the stock against its industry with key metrics pertaining to Performance, Valuation, Profitability, and Growth
- Under the Valuation section, we see that it’s really, *really* cheap
  - ✓ Low Price/Earnings
  - ✓ Low Price/Book
  - ✓ Low Price/Sales
  - ✓ Low Price/Free Cash Flow
- Also has strong performance, profitability, and growth

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Also check out the Detail tab!

- The detail tab contains seven sections with more data on:
  - Analyst Estimates
  - Growth
  - Income Summary
  - Balance Sheet Summary
  - Cash Flow
  - Profitability
  - Financial Health
- For the financial statements:
  - You can choose to view quarterly or yearly data
  - You can click the hyperlink to see the full statement at Morningstar

Income Summary	TTM	2013
Sales	1,052	1,052
Cost of Sales	828	828
Operating Expenses		
Research	21	21
Operating Income	186	186
Interest Expense	15	15
Income Before Tax	181	181
Income After Tax	134	134
Net Income	134	134
Net Income Common Stockholders	134	134
EBITDA	218	218
Sales Per Employee	$1,498,959	$1,498,959
Shares	48	48

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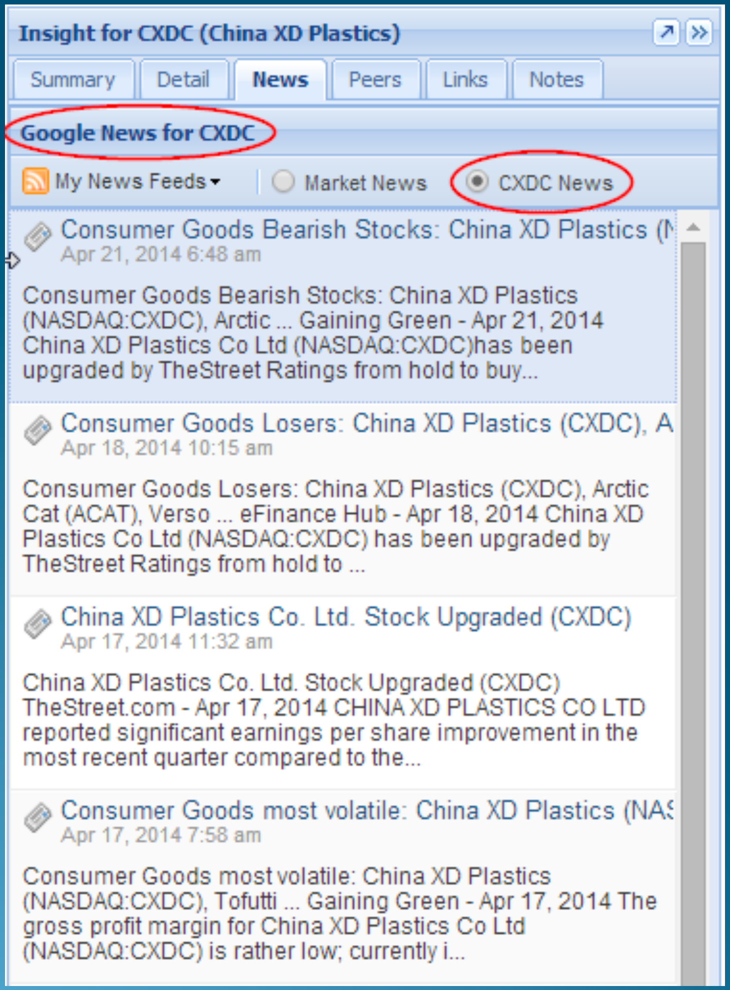
Insight: Read the Latest News

- Go to the News tab in the Insight panel
- Select Yahoo, Google, or Benzinga news in "My News Feeds" to get stock-specific news (circled on right)
- This shows Google's news feed for CXDC (circled on left)
- Click on a story to open it in a new tab
- This top story says that TheStreet upgraded CXDC from a hold to a buy
  - This means that at least one analyst thinks this is a promising stock



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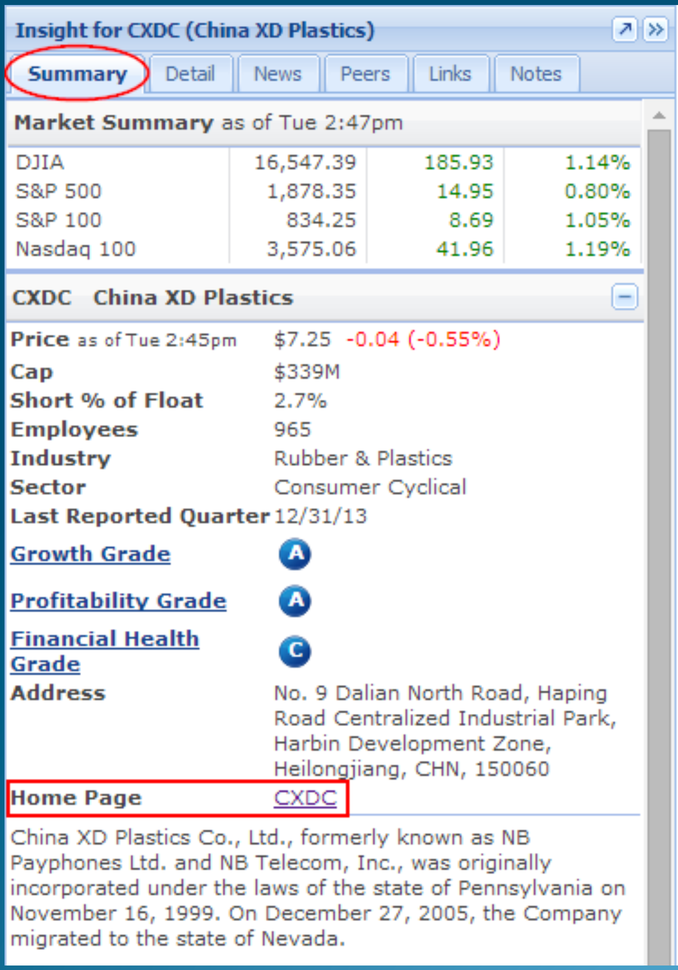
Insight: Go to the company's website



- In the Summary tab, the ticker symbol will be hyperlinked to the company's website
- It's good to explore the website to get a better sense of the company, if you are not familiar with it
- On the company's website, you should be able to find a section for investors (next slide)
  - This is important, as it shows you how the company presents itself to investors
  - Try to find the investor presentations (circled on next slide)

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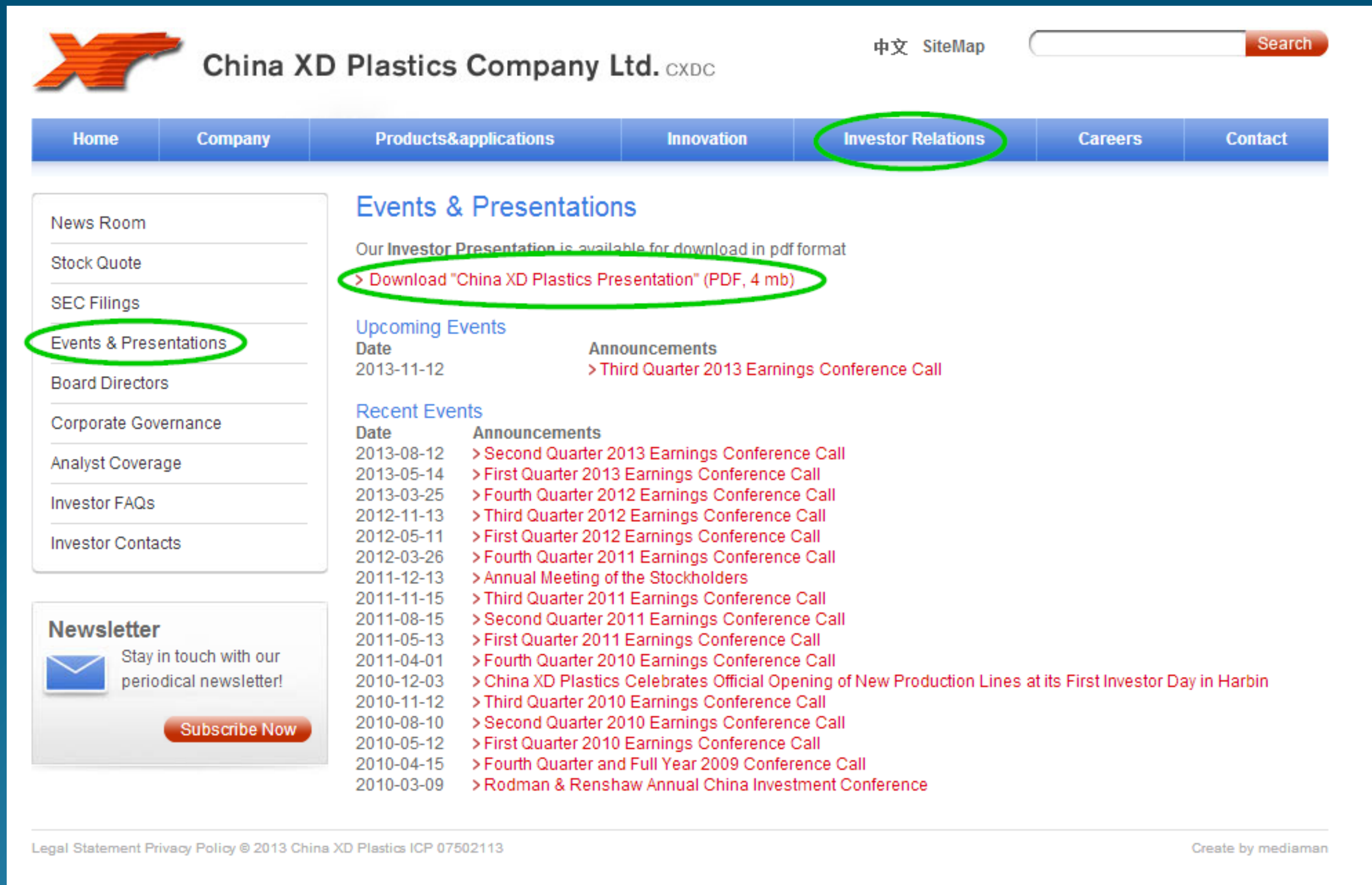
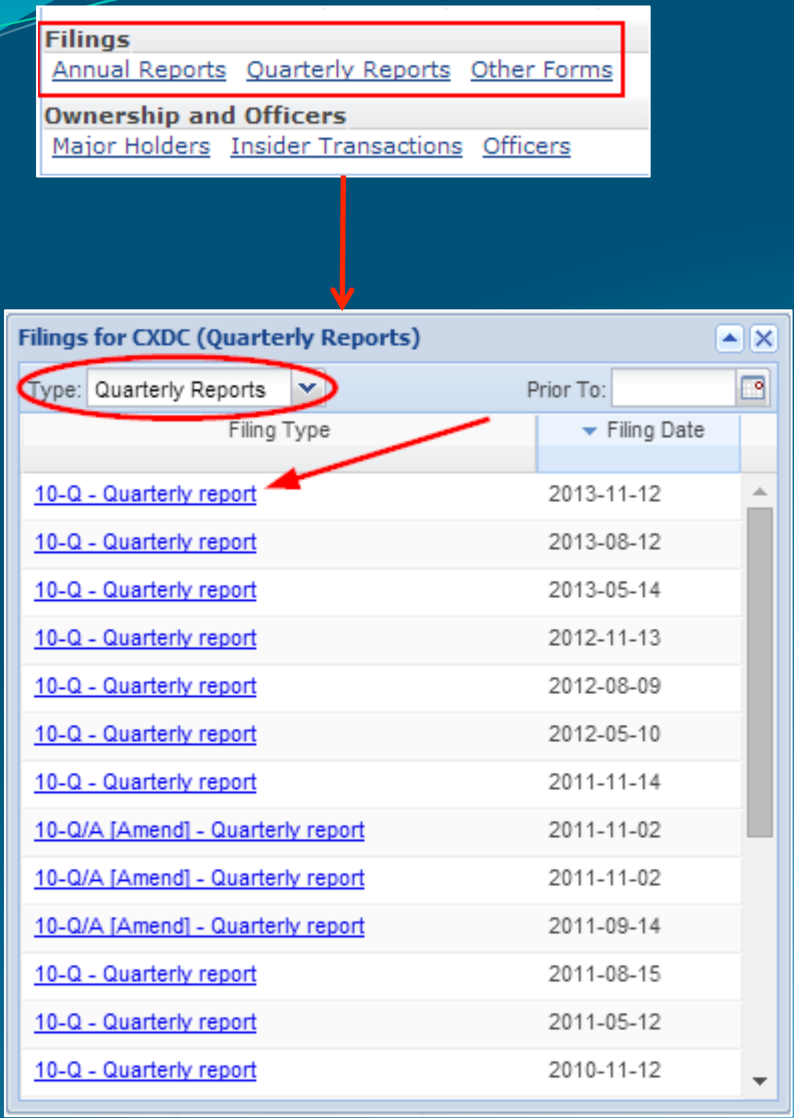
CXDC's Website – Investor Relations



Read the Reports



- Annual and quarterly reports are very important for the fundamental investor, as they give detailed information about the health of the business

- Find the Filings section at the bottom of the Insight panel's Summary tab

- Choose either annual or quarterly reports

- This will bring up a window in Stock Rover where you can select the report you want to read

- The hyperlink takes you directly to the report's page in Edgar
  - Then you're only one click away from reading the report

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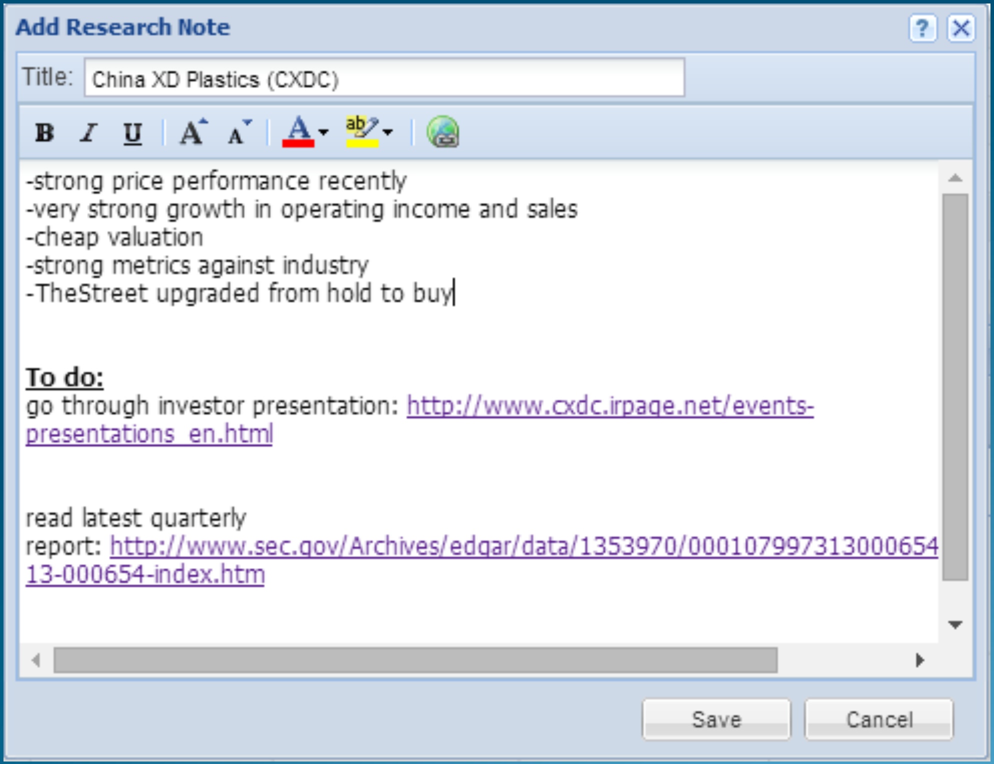
Create a Note for CXDC



- Use the Notes tab (Premium only) to create a database of your own investment notes

- Create a note in the Notes tab to:
  - Keep track of all observations thus far
  - Keep a "To Do" list of more assignments for due diligence
  - Make a note of your impressions

- Notes are time-stamped and the notes database is searchable

Compare the Stock Against Industry Metrics

- Switch to the custom-made "Industry" view

Tickers within Watchlist "Small Growth" (11 rows)

Valuation | Dividends | Profitability | Industry | Growth | Grades | Income Statement | Growth Assessment | Balance Sheet | Quality Asses

Type Tickers to Research here

Add C

Ticker	Profitability Industry Decile	Financial Safety Industry Decile	Growth Industry Decile	Price / Earnings Industry Decile	Price / Cash Flow Industry Decile	Price / Free Cash Flow Industry Decile	Price / Sales Industry Decile
CXDC	1	8	1	1	1	1	2
ESL.TO	2	7	2	2	4	4	6
ESTE	1	3	4	1	2	6	3

- This view has a variety of industry deciles
  - If you don't know what a metric is, right-click its column header and select "Explain" for a description
- Here you can see that CXDC is mainly in the first decile
  - This means its strong against its industry in profitability, growth, Price/Earnings, Price/Cash Flow, Price/Free Cash Flow, and Price/Sales
- It doesn't have good financial safety, but often times fast-growing stocks have more debt, so this isn't a concern at this stage

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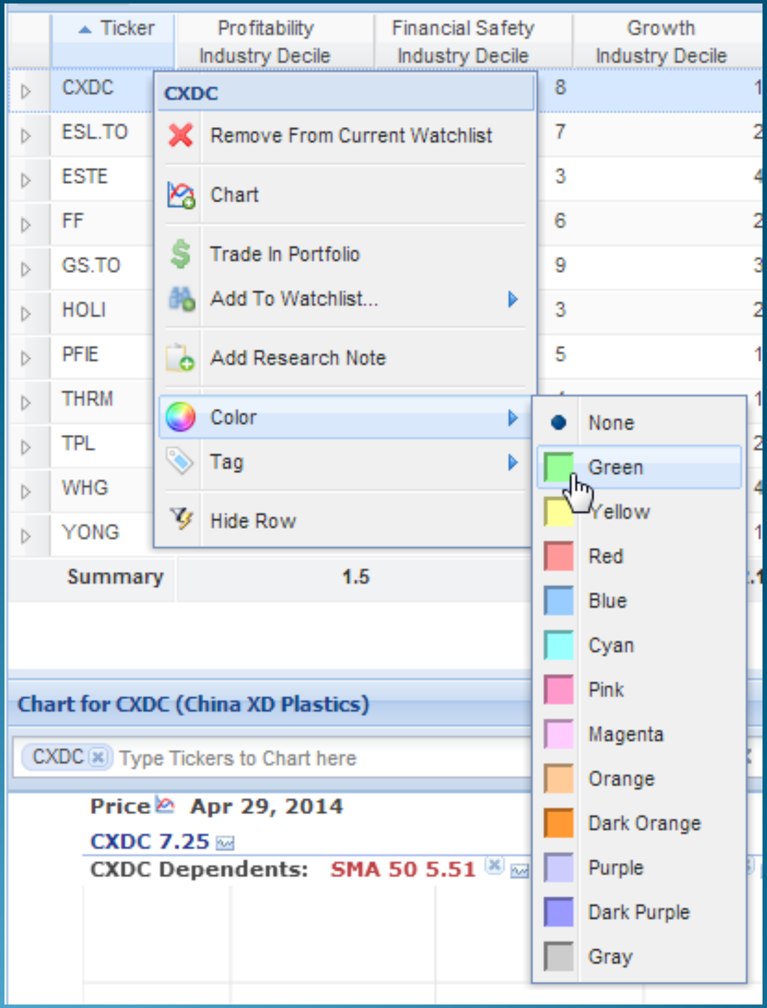
Color-code the Stock

- Use color-coding to help you categorize stocks
- Right-click the stock and select a color
    - Here, green is signaling that I like the stock
    - Premium users can also tag the stock with a keyword
- Once you have several stocks with colors (or tags), you can group the table by color (or tag)
    - Just right-click any column header and select “Group By”



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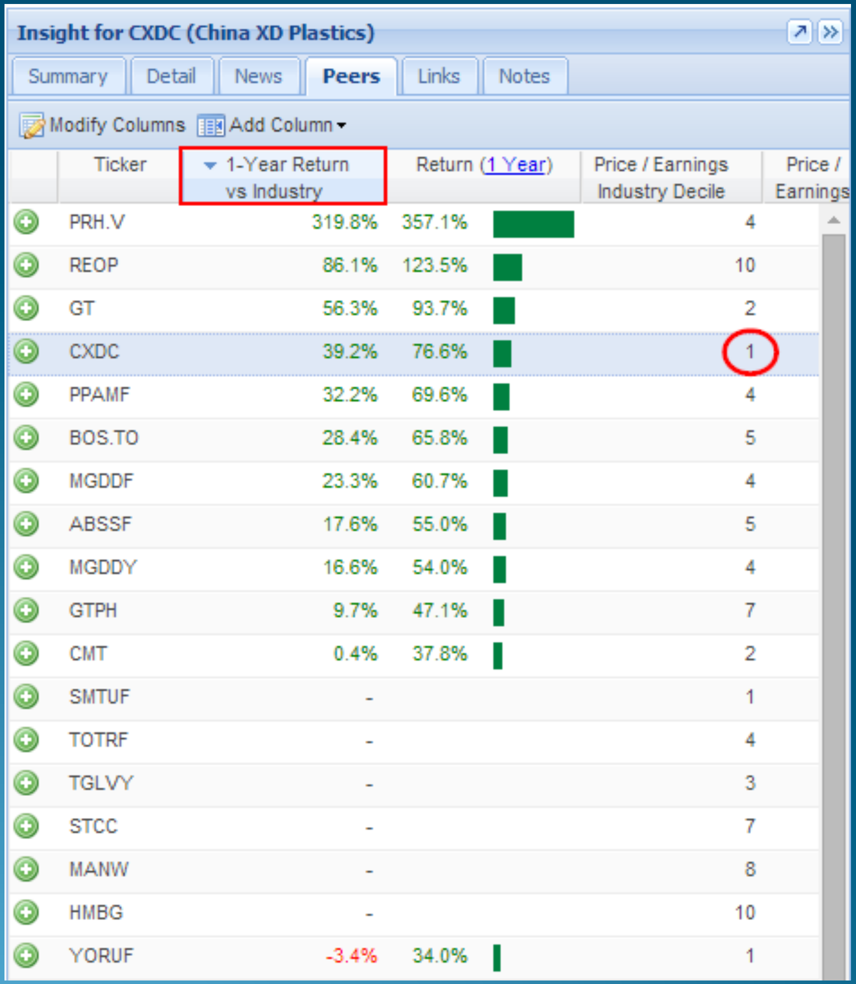
Compare the Stock Against Its Peers

➢ Go to the Peers tab in the Insight panel to see stocks in the same sector and industry

- Sort by any column by clicking the column header
- Add any of Stock Rover's metrics with the "Add Column" button
- Filter by a column by right-clicking it

➢ Here, sorting by 1-Year Return vs. Industry we can see CXDC is near the top of its class

➢With the P/E decile, we also see that it's one of the cheapest


Insight for CXDC (China XD Plastics)

Summary | Detail | News | Peers | Links | Notes

Modify Columns | Add Column

Ticker	1-Year Return vs Industry	Return (1 Year)	Price / Earnings Industry Decile	Price / Earnings
PRH.V	319.8%	357.1%	4	
REOP	86.1%	123.5%	10	
GT	56.3%	93.7%	2	
CXDC	39.2%	76.6%	1	
PPAMF	32.2%	69.6%	4	
BOS.TO	28.4%	65.8%	5	
MGDDF	23.3%	60.7%	4	
ABSSF	17.6%	55.0%	5	
MGDDY	16.6%	54.0%	4	
GTPH	9.7%	47.1%	7	
CMT	0.4%	37.8%	2	
SMTUF	-		1	
TOTRF	-		4	
TGLVY	-		3	
STCC	-		7	
MANW	-		8	
HMBG	-		10	
YORUF	-3.4%	34.0%	1	

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Take a Closer Look at the Peer Stocks

Insight for VYST (Vystar)

Summary | Detail | News | **Peers** | Links | Notes

Modify Columns | Add Column

Ticker	1-Year Return vs Industry	Return (1 Year)	Price / Earnings Industry Decile	Price Earnir
PRH.V	323.1%	357.1%	4	
REOP	89.5%	123.5%	10	
GT	65.8%	99.8%	2	
CXDC	47.0%	81.0%	1	
PPAMF	35.6%	69.6%	4	
BOS.TO	31.9%	65.8%	5	
MGDDF	26.7%	60.7%	4	
VYST	23.1%	57.1%	9	
ABSSF	21.0%	55.0%	6	
MGDDY	17.9%	51.9%	4	
APGI	13.2%	47.2%	8	
GTPH	13.1%	47.1%	7	
CMT	6.2%	40.2%	2	
YORUF	0.1%	34.0%	1	
JSCPF	-		4	
SMTUF	-		1	

- Click the green “+” icon to the left of the ticker symbol to add that ticker to the Table (or double-click the row)
- Here, we’ll add the other top-performing stocks in this industry to compare with CXDC
- Once a stock is added to the Table in this manner, it’s known as a “research ticker”

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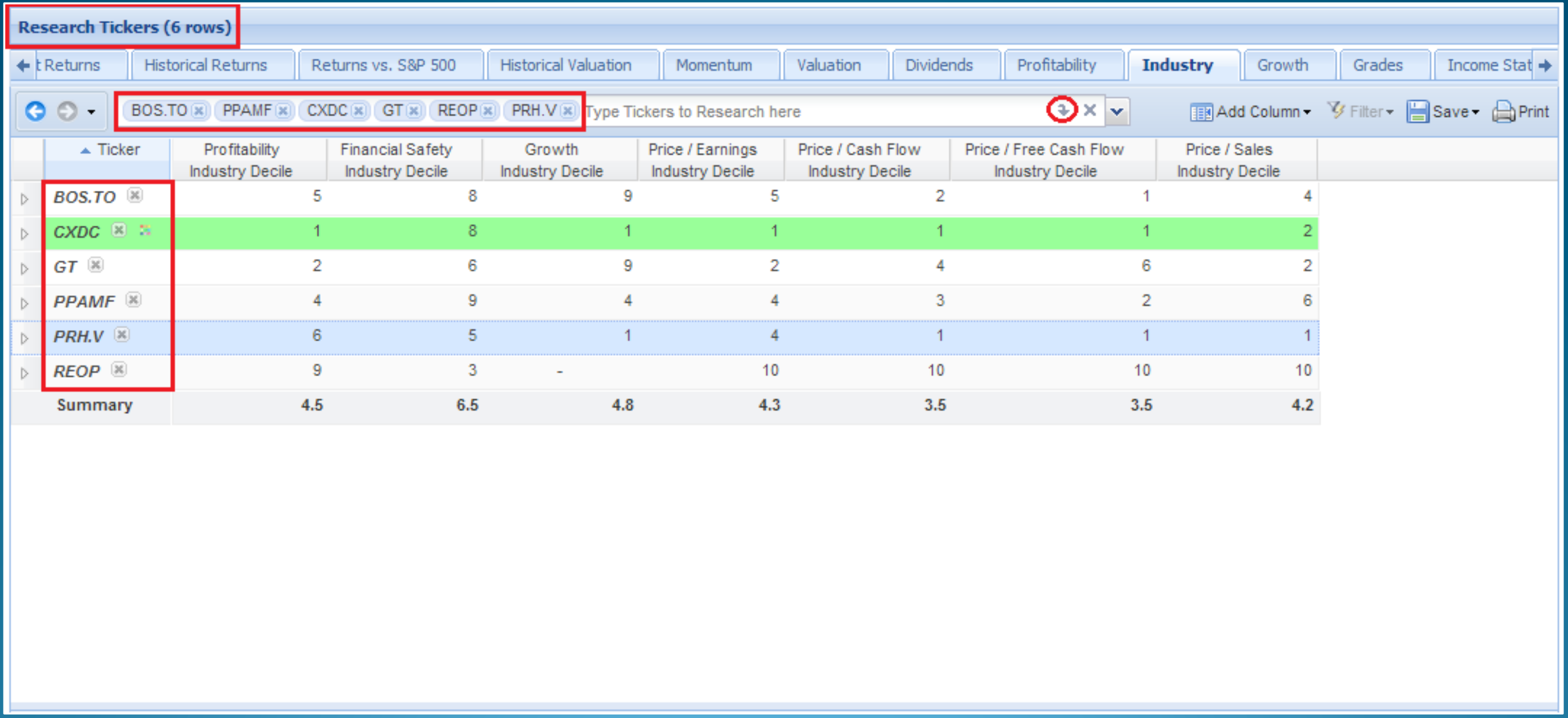
Research Tickers in the Table

- ➢ Click the curved arrow at the end of the research box to show only the "research tickers" (Note that this will change the table header)
- ➢ Research tickers are bolded and italicized, and have an "x" to the right of the ticker symbol
    - ▪ They'll stay in the Table until they are explicitly removed



Ticker	Profitability Industry Decile	Financial Safety Industry Decile	Growth Industry Decile	Price / Earnings Industry Decile	Price / Cash Flow Industry Decile	Price / Free Cash Flow Industry Decile	Price / Sales Industry Decile
BOS.TO	5	8	9	5	2	1	4
CXDC	1	8	1	1	1	1	2
GT	2	6	9	2	4	6	2
PPAMF	4	9	4	4	3	2	6
PRH.V	6	5	1	4	1	1	1
REOP	9	3	-	10	10	10	10
Summary	**4.5**	**6.5**	**4.8**	**4.3**	**3.5**	**3.5**	**4.2**

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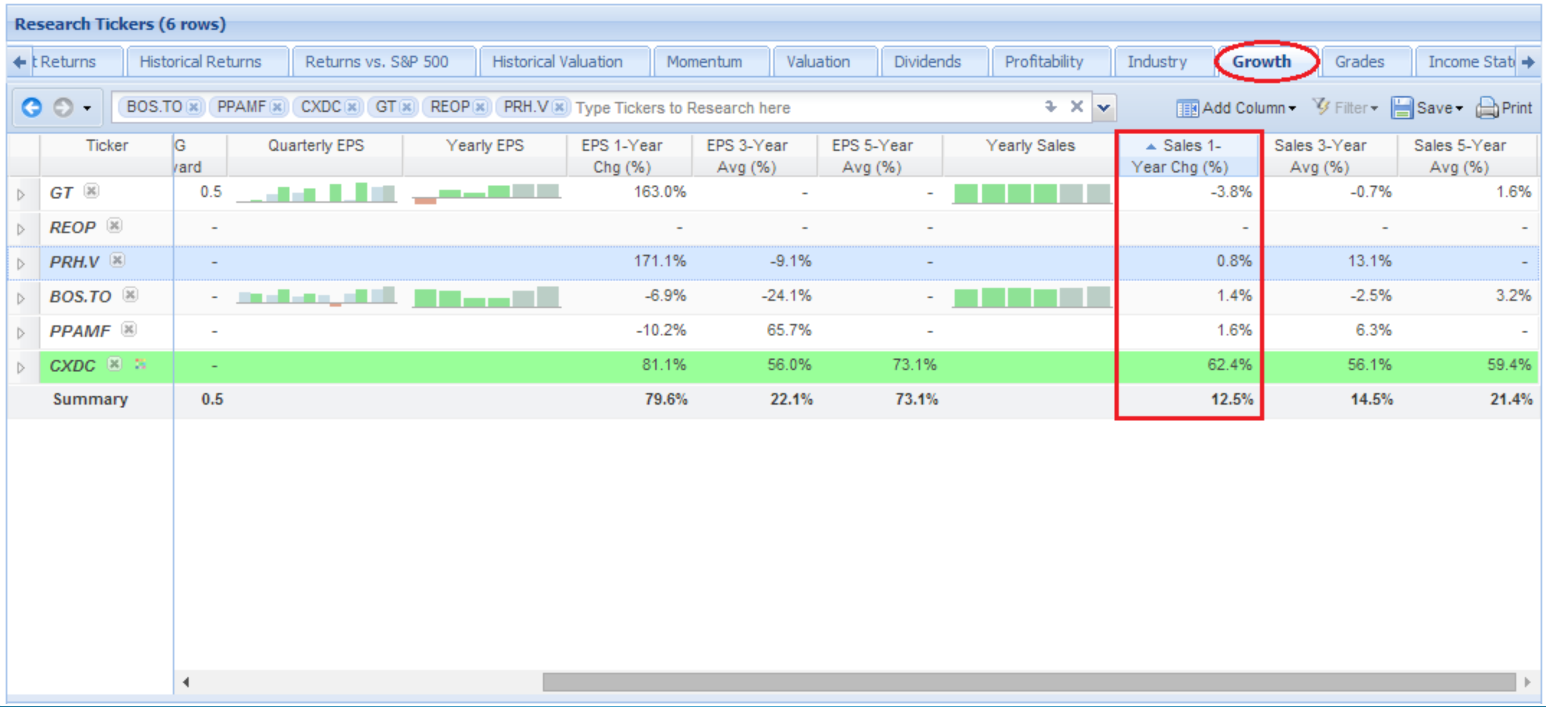
Compare These Peer Stocks

- From here, you can compare these peer stocks using any of the Views —for example, Profitability, Growth, Momentum, etc.
- Here I went back to the "Growth" tab to see how these stocks compare
- Remove any that don't make the cut by clicking its "x"



Ticker	G ward	Quarterly EPS	Yearly EPS	EPS 1-Year Chg (%)	EPS 3-Year Avg (%)	EPS 5-Year Avg (%)	Yearly Sales	Sales 1-Year Chg (%)	Sales 3-Year Avg (%)	Sales 5-Year Avg (%)
GT	0.5			163.0%	-	-		-3.8%	-0.7%	1.6%
REOP	-			-	-	-		-	-	-
PRH.V	-			171.1%	-9.1%	-		0.8%	13.1%	-
BOS.TO	-			-6.9%	-24.1%	-		1.4%	-2.5%	3.2%
PPAMF	-			-10.2%	65.7%	-		1.6%	6.3%	-
CXDC	-			81.1%	56.0%	73.1%		62.4%	56.1%	59.4%
Summary	0.5			79.6%	22.1%	73.1%		12.5%	14.5%	21.4%

Overview of Portfolios in Stock Rover

- In Stock Rover you can:
  - see overall portfolio performance
  - See how the individual holdings performed
  - Filter or screen your holdings
  - Chart your portfolio over any time period
    - Chart against a benchmark
  - Chart a stock against your portfolio as a benchmark
- See the allocation between equity types, sectors, and stocks within each sector
- See top five best performers, worst performers, and most active stocks
- Compare portfolios against each other
  - In the table and in the chart

Overview of Portfolio Reporting (I)

- Portfolio Reporting is a Premium feature only
- Includes detailed analytics of how your portfolios have performed over any time period
- Include four tabs: Value Over Time, Risk and Reward, Holdings Detail, and Correlation
- Metrics for portfolios and stocks include:
  - ✓ Start, average, and end values
  - ✓ Gains
  - ✓ Dividends
  - ✓ Inflows/outflows
  - ✓ Total return

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Overview of Portfolio Reporting (2)

- More metrics for portfolios include:
  - ✓ Beta
  - ✓ Volatility
  - ✓ Sharpe ratio
  - ✓ Max drawdown
  - ✓ Risk-adjusted return vs. the S&P 500

- See correlation of holdings over the time period
- See correlation of stocks against portfolio itself, or other benchmark

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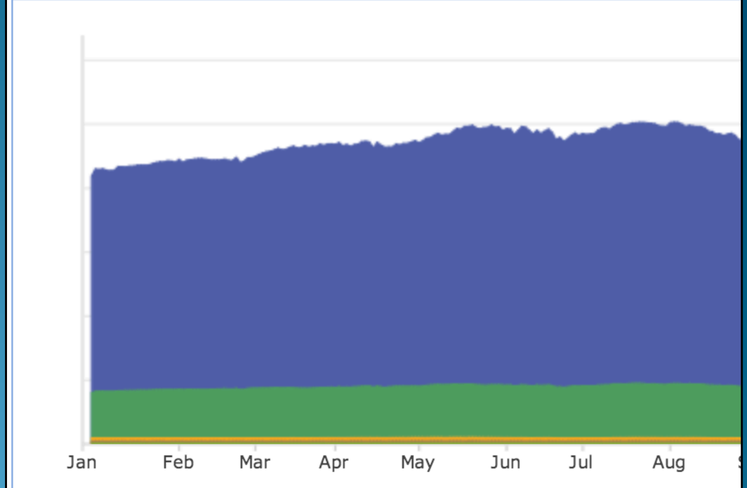
Portfolio Reporting: Value Over Time

- This tab shows you how each portfolio did over the selected time period
- Metrics:
  - ✓ Start-, average, and end-values
  - ✓ Gain
  - ✓ Inflows
  - ✓ Dividends
  - ✓ Annualized Yield Average
  - ✓ Invested Percent Average
  - ✓ Total Return
- See value of any portfolio on any date with the graph—just mouseover for a tooltip

Value Over Time | Risk And Reward | Holdings Detail | Correlation

Name	Start Value	Average Value	End Value	Gain ($)
Warren Buffett T…	$75,215,734	$84,365,630	$94,562,614	$18,779,058
Bill Gates Like	$15,542,745	$17,543,257	$18,929,444	$3,386,700
John Wasik Nan…	$1,015,982	$1,033,282	$1,071,882	$55,900
Yale University …	$1,020,547	$1,051,871	$1,095,554	$75,007
My Portfolio	$5,352	$6,462	$7,741	$2,389
Summary	**$92,800,360**	**$104,000,502**	**$115,667,236**	**$22,299,054**



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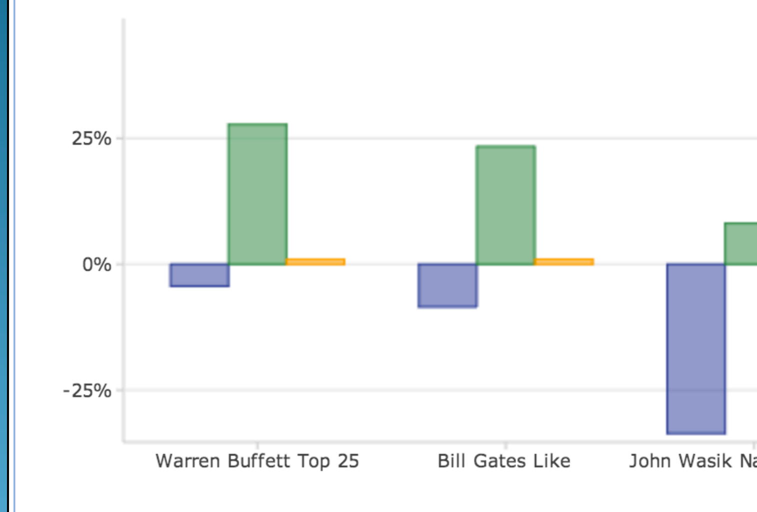
Portfolio Reporting: Risk and Reward

- This tab shows the riskiness of the selected portfolio over selected time period
- Metrics:
  - ✓ Total Return
  - ✓ S&P 500 Return
  - ✓ Return vs. S&P 500
  - ✓ S&P 500 Correlation
  - ✓ Invested Average
  - ✓ Beta
  - ✓ Max Drawdown
  - ✓ Volatility
  - ✓ S&P 500 Volatility
  - ✓ Risk Adjusted Return vs. S&P 500
  - ✓ Sharpe Ratio
- These help you separate returns from luck and returns from stock-picking skill
- The graph below gives a visual of the portfolio's overall riskiness

Value Over Time | **Risk And Reward** | Holdings Detail | Correlation

Name	Total Return (%)	S&P 500 Return	Return vs. S&P 500	S&P 500 Correlation
Warren Buffett T...	27.7%	32.2%	-4.5%	0.98
Bill Gates Like	23.4%	32.2%	-8.8%	0.95
John Wasik Nan...	8.1%	32.2%	-24.1%	0.82
Yale University ...	9.9%	32.2%	-22.3%	0.85
My Portfolio	47.1%	32.2%	14.8%	0.96
Summary	**26.6%**	**32.2%**	**-5.6%**	**0.97**



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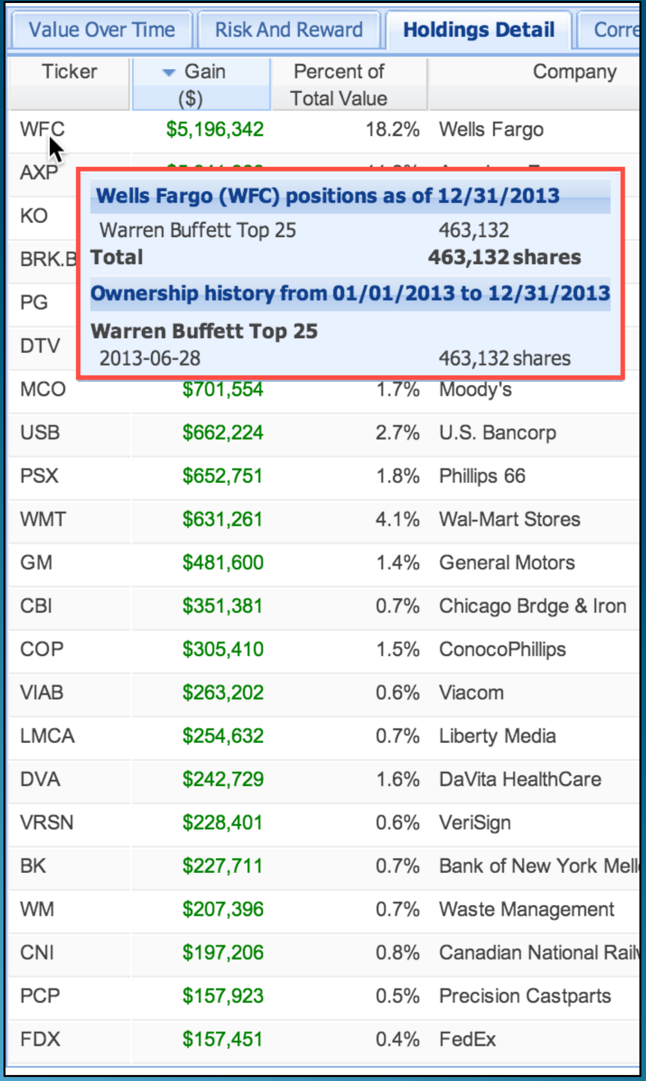
Portfolio Reporting: Holdings Detail

- This tab gives you detailed insight into how well each of your stocks did
- Mouseover a stock to see the history of your ownership in the selected time period
- Metrics:
  - ✓ Start-, average, and end-values
  - ✓ Percent of total value
  - ✓ Gain
  - ✓ Total Return
  - ✓ Percent of Total Return
- Sort by any of the metrics to easily see the best and worst performers



Value Over Time | Risk And Reward | **Holdings Detail** | Corre

Ticker	Gain ($)	Percent of Total Value	Company
WFC	$5,196,342	18.2%	Wells Fargo
AXP			
KO			
BRK.B			
PG			
DTV			
MCO	$701,554	1.7%	Moody's
USB	$662,224	2.7%	U.S. Bancorp
PSX	$652,751	1.8%	Phillips 66
WMT	$631,261	4.1%	Wal-Mart Stores
GM	$481,600	1.4%	General Motors
CBI	$351,381	0.7%	Chicago Brdge & Iron
COP	$305,410	1.5%	ConocoPhillips
VIAB	$263,202	0.6%	Viacom
LMCA	$254,632	0.7%	Liberty Media
DVA	$242,729	1.6%	DaVita HealthCare
VRSN	$228,401	0.6%	VeriSign
BK	$227,711	0.7%	Bank of New York Mell
WM	$207,396	0.7%	Waste Management
CNI	$197,206	0.8%	Canadian National Rail
PCP	$157,923	0.5%	Precision Castparts
FDX	$157,451	0.4%	FedEx

Wells Fargo (WFC) positions as of 12/31/2013

Warren Buffett Top 25	463,132
Total	**463,132 shares**

Ownership history from 01/01/2013 to 12/31/2013

Warren Buffett Top 25

2013-06-28	463,132 shares

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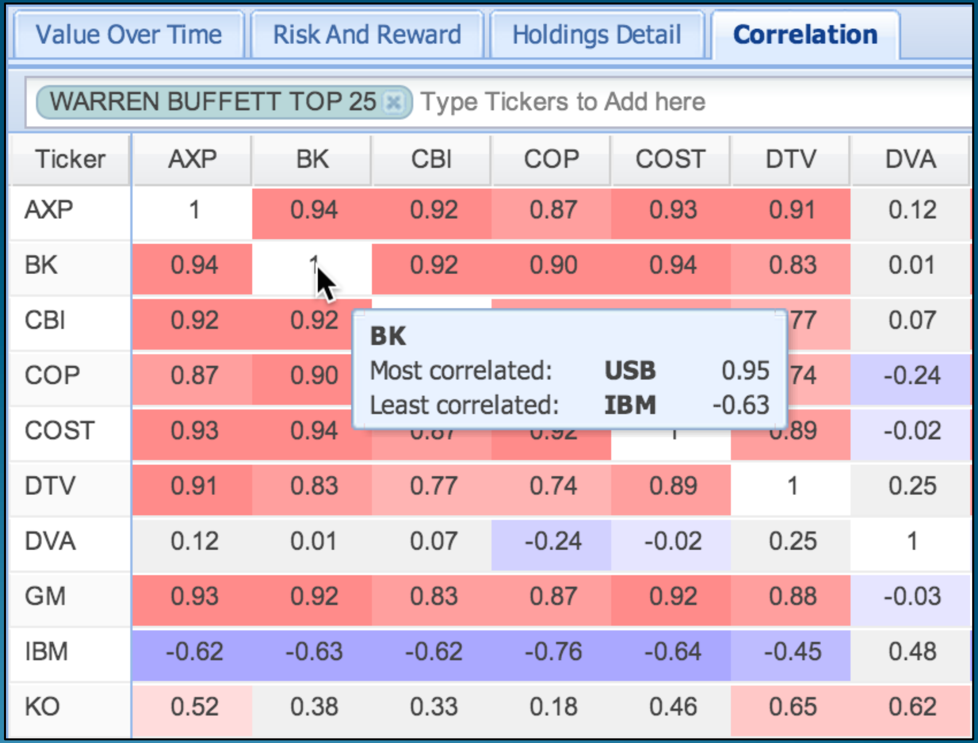
Portfolio Reporting: Correlation

- Correlation helps you see the riskiness in your portfolio due to highly correlated stocks
- The correlation tab lets you:
  - See correlation amongst stocks in portfolios and watchlists
  - See stock correlation against a benchmark (portfolio, index, etc.)
- Mouseover a cell for information on the correlation
- Mouseover the identity cell (the cell with a "1" in it) to see the most and least correlated stock for the identity stock
- Filter the table to only see certain correlations



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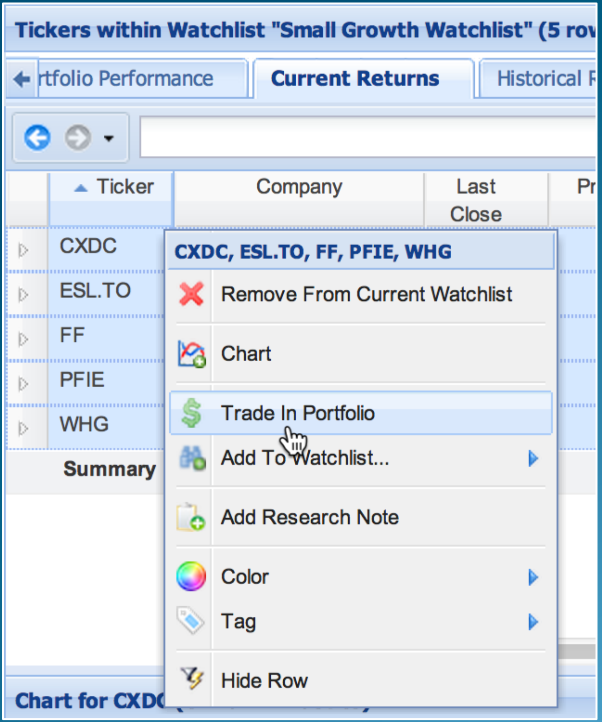
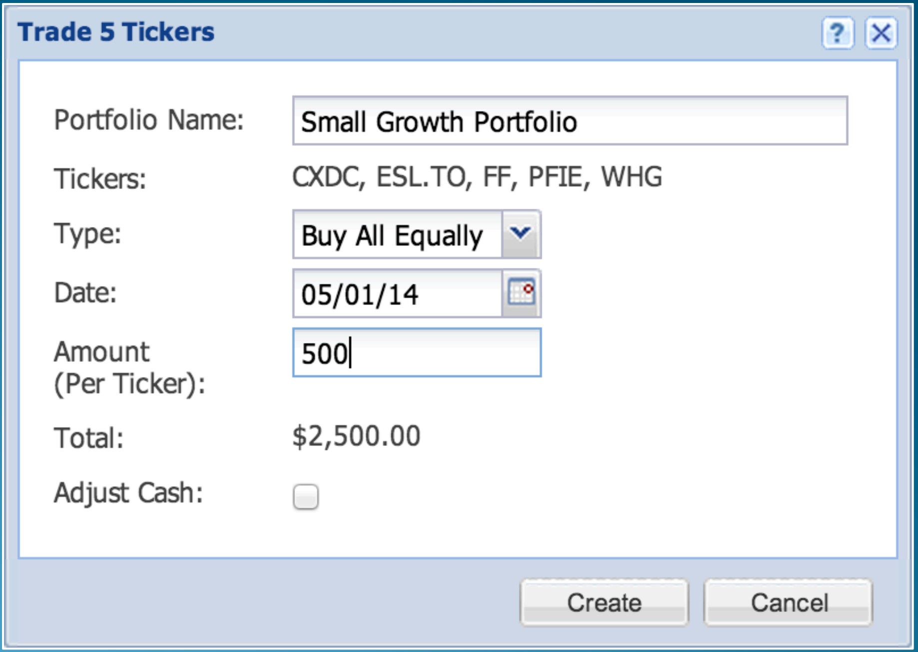
Virtual Portfolios

- You can use a virtual portfolio to test out an investment strategy
- One way of doing is is by building a portfolio with equal allocation
  - Highlight several tickers at once, right-click, and select "Trade in Portfolio"





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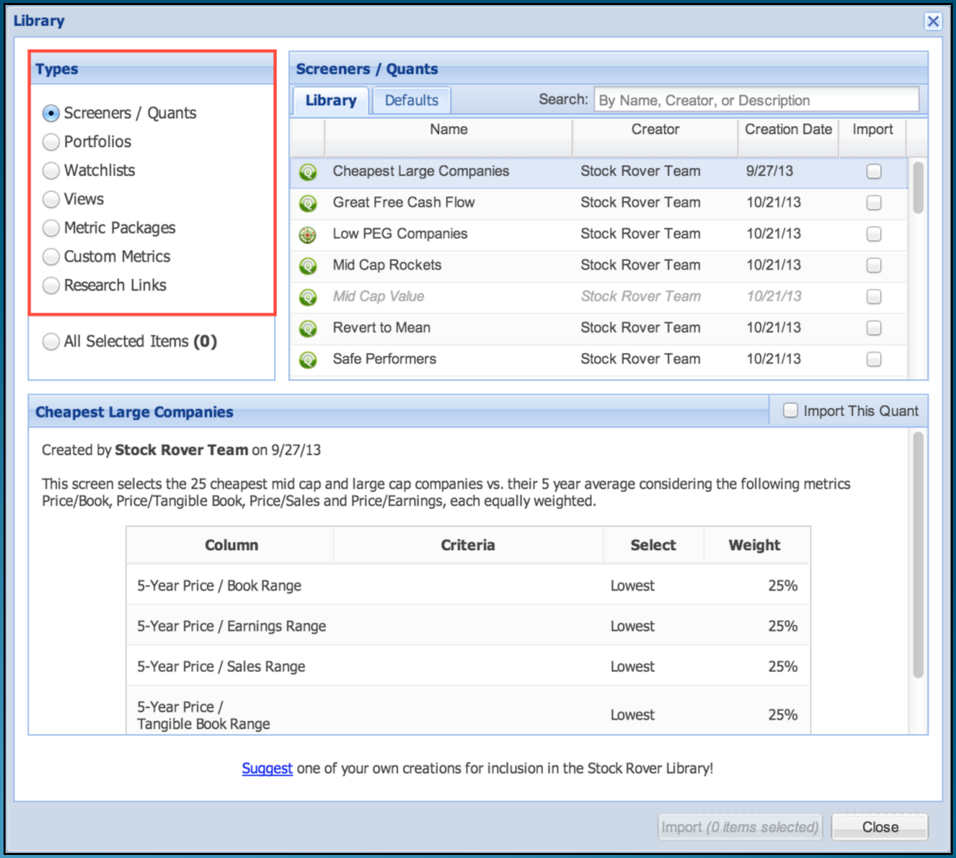
More Resources: Investor Library

- Contains free downloadable items:
  - ✓ Screeners
  - ✓ Portfolios
  - ✓ Watchlists
  - ✓ Views, and more
- Restore defaults to your account
- You can also submit your own items!
- The "Small Growth" screen and the "Industry" View used in this presentation are in the Investor Library



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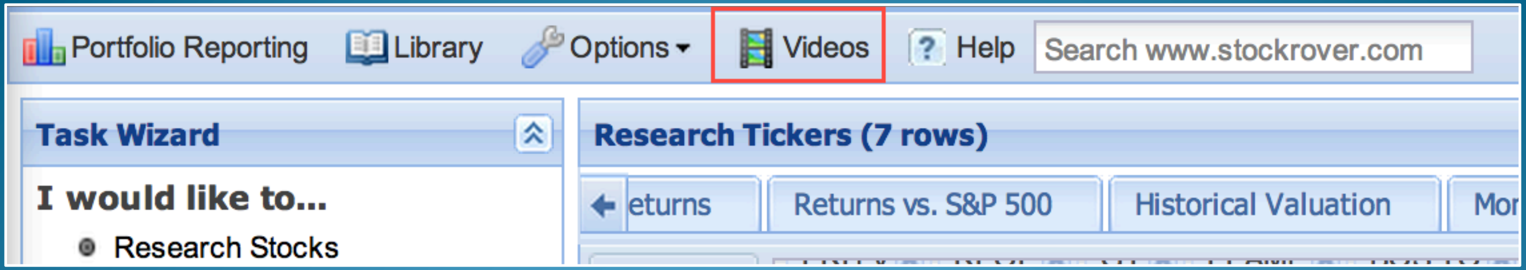
More Resources: Webinars

- We run several webinars a month
- We always have an introduction to Stock Rover webinar
  - This webinar is about an hour long, goes over Stock Rover in depth
  - Q&A with CEO and co-founder Howard Reisman at the end
- Webinar schedule at www.stockrover.com/webinar.html
- Recordings are available in the Video Library

More Resources: Videos

- We have many videos available in our Video Library, including
  - Recordings of past webinars
  - Tutorial videos about Stock Rover's main features
  - Micro tutorials on specific Stock Rover features
- Go to www.stockrover.com/video.html
- Or click "Videos" from the Stock Rover App, shown below



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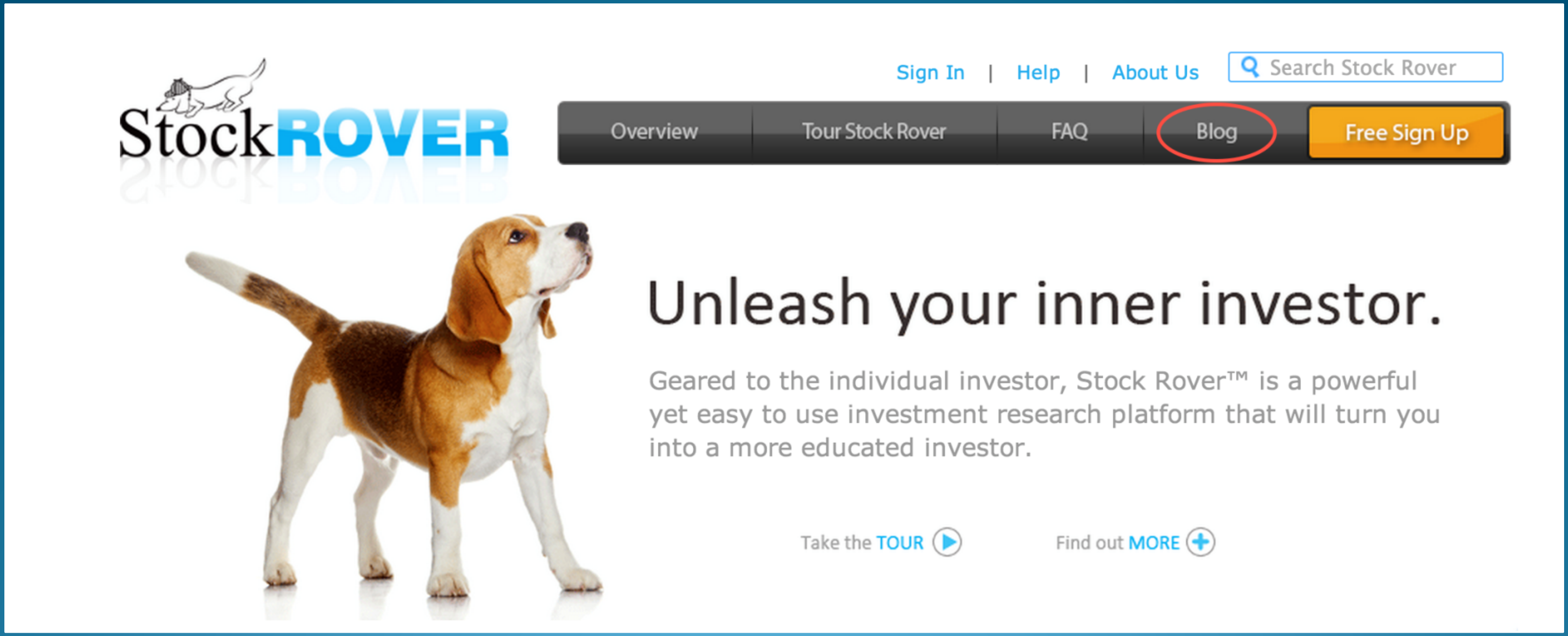
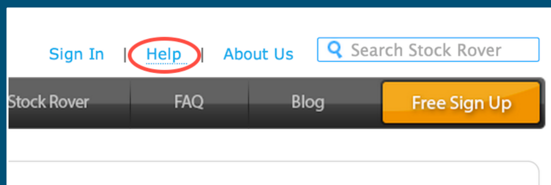
More Resources: Our Blog

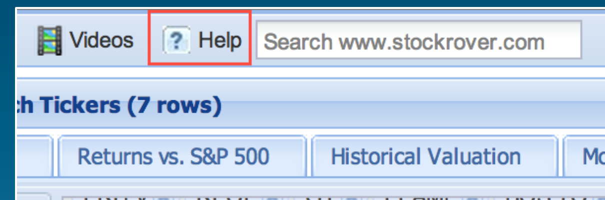
- Publish posts about how to effectively use Stock Rover features
- As well as product updates
- Blog posts always announced on social media and in our newsletters



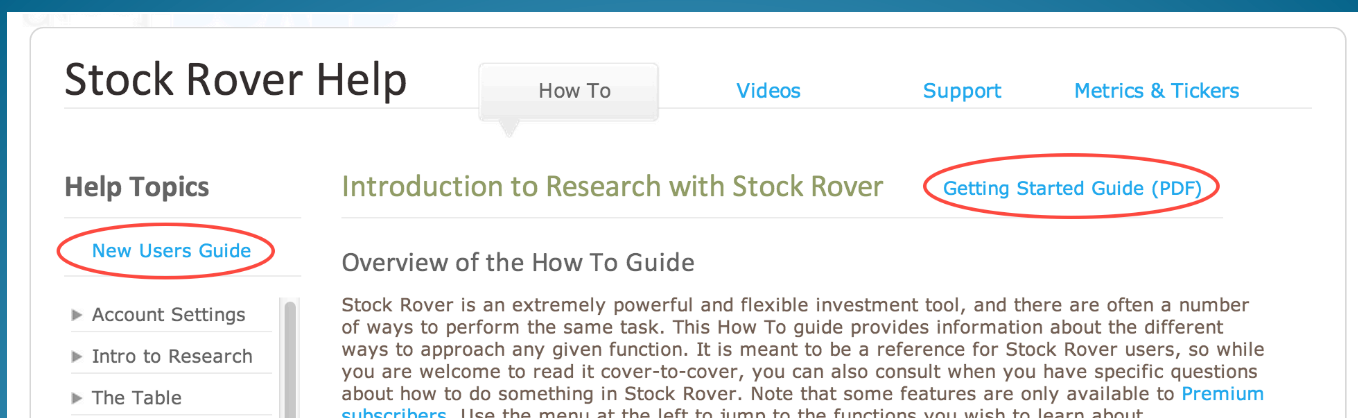
More Resources: Help Documentation

- Our How To help documentation has detailed help for all features of Stock Rover
  - Click “Help” from the home page or app



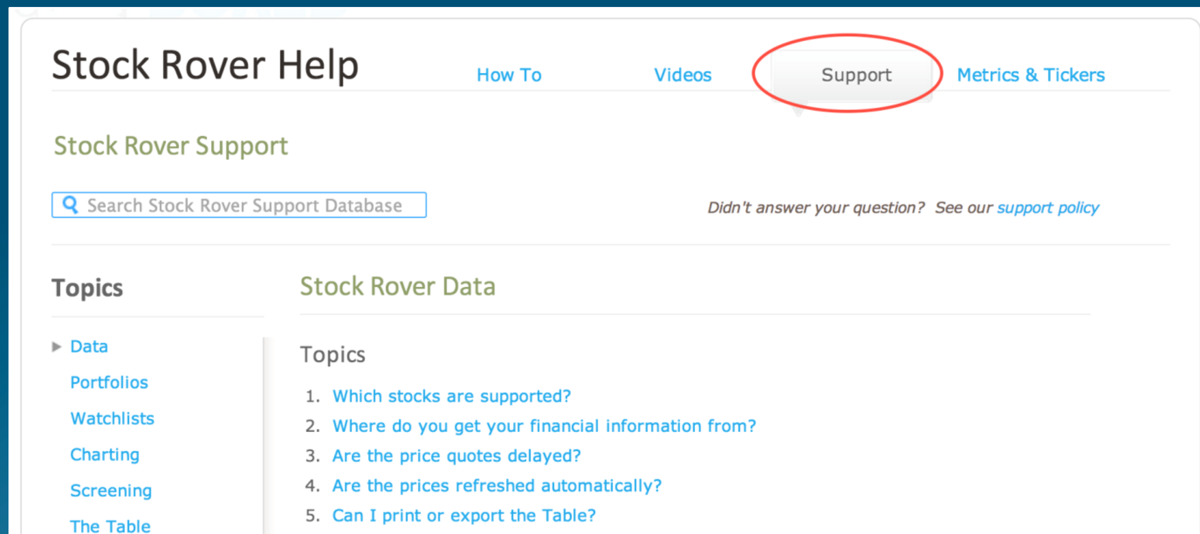


- Our “Getting Started” new users guide is geared towards the brand new user
  - www.stockrover.com/help-getting-started.html

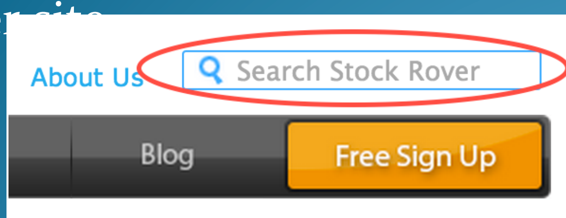


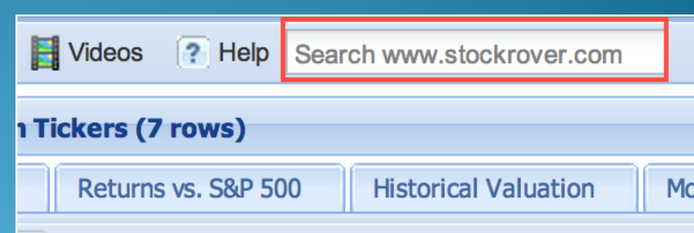
More Resources: Support Pages and Search

- Our Support pages show answers to commonly asked questions



- The search box, on the help page or the app, searched the whole Stock Rover site





Signing Up

- You can create free account by signing up at www.stockrover.com
  - All we require is a username and a valid email address
- All new signups automatically have a 30-day free trial of Premium

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Questions

Still have a question? Email us at support@stockrover.com

Thank You!

Thank you for taking the time to learn about Stock Rover!

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