

Computerized Investing

A Google search for “computerized investing” found 23 million web hits, which is far too many to report on, so the following information is based upon what I can personally have experience with.

Computer software

Quicken

Gives you Insight in your Finances






- ‘SNAPSHOTS’ gives you a clear and instant “big picture” view of your finances.
- Clear reports and graphs show exactly where your money goes.
- EasyAnswer reports and graphs answer your most frequent questions instantly.
- Totally customizable reports & graphs.

Saves you Time and Increases the Quality of your Finances

- Easier register entry - finish day-to-day tasks easier and faster.
- Tracks (downloads) bank accounts, credit cards, loans, mortgages and investments.
- Reminds you when bills fall due.
- Reconciles your bank and credit card statements quickly, and calculates your account balances - instantly!
- Keep your account balances accurate and updated.
- Estimate your income taxes.
- Prints checks.

The Starter Edition can download checking, saving, and credit card accounts.

If you need to handle investments like IRAs, stocks and mutual funds, you should use Quicken Premier instead of Quicken Deluxe.

Let us help you determine which Quicken product is best for your financial situation.	Starter Edition	Deluxe	Premier	Home & Business	Rental Property Manager
Help Me Choose Expand All Features Collapse All Features	 \$29.95 Shop Online Retailers	 \$59.99 \$49.99 Add to Cart	 \$89.99 \$79.99 Add to Cart	 \$99.99 \$89.99 Add to Cart	 \$149.99 Add to Cart
+ Get started managing your money	✓				
+ Track your spending	✓	✓	✓	✓	✓
+ Make tax preparation easier	✓	✓	✓	✓	✓
+ Maximize your savings		✓	✓	✓	✓
- Monitor your investments			✓	✓	✓
IMPROVED Analyze your portfolio and investment performance.			✓	✓	✓
Find ways to help minimize taxes on capital gains.			✓	✓	✓
Generate Schedule A, B and D tax reports.			✓	✓	✓
IMPROVED Compare your investments to market indices. ¹			✓	✓	✓
IMPROVED Compare the Morningstar Rating on mutual funds and ETFs. ¹			✓	✓	✓
+ Manage your business				✓	✓
+ Help maximize home business tax deductions				✓	✓
+ Manage your rental property					✓

¹ Online features require Internet access and are subject to change. Services may vary among participating financial institutions or other parties and may be subject to application approval, additional terms, conditions and fees. More than 6,100 participating financial institutions as of 5/21/2008.

² TurboTax sold separately.

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Excel

See separate net worth statement with account detail and summary, on one page.

Web sites

[American Association of Independent Investors \(AII\)](http://www.aaii.com) (<http://www.aaii.com>)

[AII Computerized Investing](http://www.aaii.com/login/index.cfm?CALLER=/ci/index.cfm&denied=CI) (<http://www.aaii.com/login/index.cfm?CALLER=/ci/index.cfm&denied=CI>)

AII list of top investing web sites (see separate 34-page pdf file)

Comprehensive web sites:

www.morningstar.com

<http://moneycentral.msn.com>

<http://www.smartmoney.com/>

<http://finance.yahoo.com/>

Morningstar

Click on “Funds”, then under “Find a Fund”, click on “Fund Screener”. Select the desired item in the drop-down list for each of the 19 screening criteria. Click on “Show/Score Results”.

Click on “Portfolio”. You will need to be a registered user. Enter required information (only) and decline (uncheck boxes) email offers if not wanted. I recommend using a “watch” portfolio, unless you want to enter ALL transactions for a “transactions” portfolio.

Enter ticker symbols, share quantities, and share prices paid, then “done”. On the Portfolio page, click on “my view”, then “customize my view”. Select the column headings you want to see in your portfolio analysis.

The screenshot shows the Morningstar Portfolio Manager interface. At the top, there's a navigation bar with options like 'Create a Portfolio', 'Modify This Portfolio', 'Organize Portfolio', 'Alerts & Updates', and 'Related Tools'. Below that, there are tabs for 'Tracking', 'My View', 'My Performance', and 'X-Ray'. The 'My View' tab is active, showing a table of portfolio holdings. The table has columns for Name, Ticker, Current Price, Shares Held, Market Value, and Total Return (YTD, 3 Month, 12 Month, 3 Year, 5 Year). It also includes Morningstar Rating and Risk. The data is as of 08/26/2008 05:45 CST.

Name	Ticker	Current Price (\$)	Shares Held	Market Value (\$)	Total Return YTD (%)	Total Return 3 Month (%)	Total Return 12 Month (%)	Total Return 3 Year (%)	Total Return 5 Year (%)	Equity Style Box	Morningstar Rating For Funds	Morningstar Risk	Weight (%)
fdxxx	CASH\$	1.000	50,000.000	50,000.00	---	---	---	---	---		---	---	18.28
Fidelity Select Natu	FNARX	36.290	1,500.000	54,435.00	-8.25	-17.39	11.24	22.44	28.23	★★★★	Average		19.90
Janus Enterprise	JAENX	53.040	1,000.000	53,040.00	-8.24	-7.64	-1.08	10.35	13.56	★★★★	Average		19.39
Janus Small Cap Valu	JSCVX	21.550	2,750.000	59,262.50	-3.06	-1.82	-5.33	5.18	9.69	★★★★	Below Average		21.67
Vanquard Dividend Gr	VDIGX	14.200	4,000.000	56,800.00	-5.70	-3.03	-4.29	7.61	9.79	★★★★	Low		20.76
Sample	Sample			273,537.50	-6.22	-7.30	-0.02	11.23	15.15		4.00		100.00

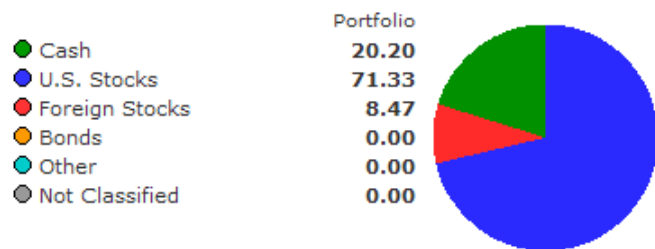
For \$159/year, a Premium Membership will give you more analysis tools, such as X-Ray, that shows a detailed breakdown of your portfolio. (next page)

Computerized Investing

Tracking My View My Performance **X-Ray®** Set This View as Default View

X-Ray Overview X-Ray Details X-Ray Interpreter Stock Intersection Print

Asset Allocation | Holdings Detail >>



Stock Style Diversification | Holdings Detail >>

Valuation			Size	Interest Rate Sensitivity			Credit Quality
Value	Core	Growth		Short	Interm	Long	
10	15	23	Large	0	0	0	High Med Low
6	9	15	Med	0	0	0	
8	9	5	Small	0	0	0	
Not Classified			0.00%	Not Classified			100.00%

Tracking My View My Performance **X-Ray®** Set This View as Default View

X-Ray Overview X-Ray Details X-Ray Interpreter Stock Intersection Print

Asset Class	Stock Style	Stock Sector	Stock Type	Stock Stats	Fees & Expenses	World Regions	Bond Style
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Average Mutual Fund Expense Ratio (%)	0.77
Expense Ratio of Similarly Weighted Hypothetical Portfolio (%)	1.45
Estimated Mutual Fund Expenses (\$)	1,730.35
Total Sales Charges Paid (\$)	0.00

Security Breakdown	Expense Ratio (%)	Avg. Expense Ratio of Category (%)	Mutual Fund Expenses (\$)	Sales Charges Paid (\$)
<u>Fidelity Select Natu</u>	0.85	1.55	462.70	0.00
<u>Janus Enterprise</u>	0.93	1.49	493.27	0.00
<u>Janus Small Cap Valu</u>	1.00	1.48	592.63	0.00
<u>Vanguard Dividend Gr</u>	0.32	1.27	181.76	0.00
fdrxx	---	---	---	0.00

Percentage of Portfolio Analyzed **100.00**

X-Ray Overview X-Ray Details X-Ray Interpreter Stock Intersection Print

Asset Class	Stock Style	Stock Sector	Stock Type	Stock Stats	Fees & Expenses	World Regions	Bond Style
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	Average for This Portfolio	Relative to S&P 500 (1.00 = S&P)
Forward Price/Earning	15.18	1.13
Price/Book Ratio	1.97	0.85
Return on Asset (ROA)	7.34	0.86
Return on Equity (ROE)	18.05	0.85
Projected EPS Growth (%)	13.12	1.15
Yield (%)	1.64	0.76
Average Market Capitalization (\$ mil)	9,763.67	0.20

Security Breakdown	P/E Forward	P/B	ROA	ROE	Projected EPS Growth (%)	Yield (%)	Market Cap (\$ mil)	Weight (%)
<u>Fidelity Select Natu</u>	16.12	2.66	8.26	18.02	15.05	0.05	20,484.18	19.90
<u>Janus Enterprise</u>	17.57	2.48	6.14	15.71	15.46	0.00	6,641.13	19.39
<u>Janus Small Cap Valu</u>	14.04	1.12	5.28	12.05	11.21	5.61	1,201.05	21.67
<u>Vanguard Dividend Gr</u>	13.84	3.12	9.79	26.78	11.12	1.98	65,432.66	20.76

Percentage of Portfolio Analyzed **81.72**

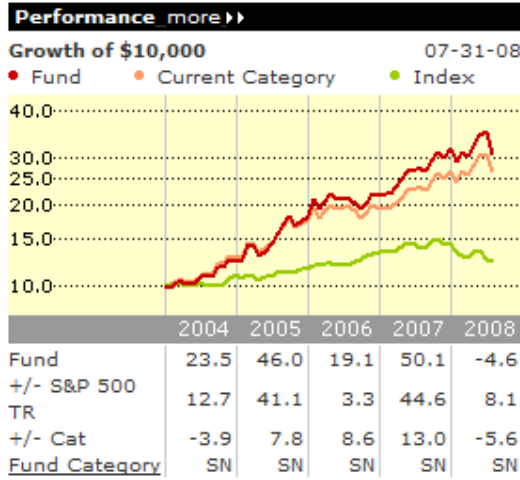
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On www.morningstar.com, enter the fund ticker symbol in the Quotes box, then click the arrow. You will get a graph, performance data, and fund information.

Fidelity Select Natural Resources FNARX



[See Fund Family Data](#) >>



Key Stats [more >>](#)

Morningstar Category Specialty-Natural Res	Morningstar Rating i ★★★★
NAV (08-25-08) \$36.29	Day Change i \$-0.44
Total Assets (\$mil) i 2,621	Expense Ratio % i >> 0.85
Front Load % None	Deferred Load % None
Yield % (TTM) i 0.05	Min Investment \$2,500
Manager i John Dowd	Start Date 05-31-06

Trailing Returns % [i](#) 08-25-08

	YTD	3 year	5 year
Fund	-8.25	22.44	28.23
+/- Cat	-4.23	6.25	3.44
+/- S&P 500 TR (change index)	4.28	18.98	21.27

Yahoo Finance

Use this link for finance information of Fidelity Select Consumer, for example: <http://finance.yahoo.com/q?s=fnarx>, then click on the graph, then Basic Tech Analysis, then Range: 2 yr, then Moving Avg 50 and 200, then Compare vs. S&P, then the Compare button, then Size: L.

Hopefully the curve of your fund or stock is above the curve for the S&P 500. Watch the 20, 50, and 200 Day Moving Averages to get a quick historical perspective on the stock's price movement, and watch for the price to cross above or below one of the Moving Averages.



Computerized Investing

Fidelity Investments

- Fund research for funds from many companies, Morningstar's top funds, and Money Magazine's Best.
- Search, analyze, and monitor stocks.
- Search for ETFs and IPOs.
- Search for CDs; interest and time.
- Portfolio analysis.
- Free Billpay to any company or person.
- Free money transfer between your Fidelity and bank accounts.
- Automatic deposit and bill pay.
- Free checks and check images.
- "FullView" to monitor all investment, banking, and credit card accounts.
- Credit card with rebate (1.5%?).
- Retirement analysis: will I outlive my money?
- Low-cost annuities.