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"Coach, Is Offense or Defense More Important?"

Portfolio Evaluation Review Technique (PERT®)

Robin Ware, Mike Torbenson, John Blais



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Agenda

- "Coach, Is Offense or Defense More Important?"
- Portfolio Evaluation Review Technique (PERT®)
- Interpreting PERT®
 - Defense Strategy
 - Offense Strategy
- Best practices using PERT® for a club



What is the Portfolio Evaluation Review Technique (PERT)?

- Consolidates information from all SSGs in a portfolio into a single complex hard-to-read report
- Provides **quality (defensive)** information to determine which companies have improving or deteriorating fundamentals
- Provides **valuation (offensive)** information to identify potential buys, holds, and sells
- Use the PERT to take action (tactics) to improve your portfolio today!



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How do you get the PERT Report ?

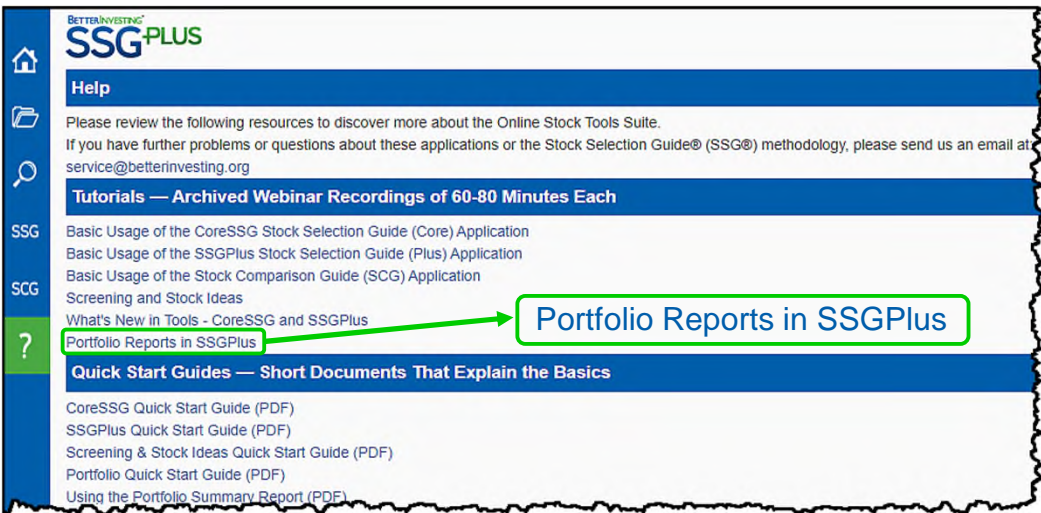
- Complete an SSG for all stocks in SSGPlus™
- Add the completed SSGs and number of shares held to a portfolio
- Generate Portfolio Reports
 - Summary
 - **PERT®**
 - Diversification

<https://www.betterinvesting.org/members/learning-center/video-learning-library/stockup/portfolio-management-using-ssgplus/portfolio-management-using-ssgplus>



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Portfolio Evaluation Review Technique (PERT)



The screenshot shows the SSGPLUS website interface. On the left is a navigation menu with icons for Home, Help, Search, SSG, SCG, and a question mark. The main content area has a blue header with the SSGPLUS logo and a 'Help' section. Below that is a 'Tutorials' section with a sub-header 'Archived Webinar Recordings of 60-80 Minutes Each' and a list of tutorial topics. A green box highlights 'Portfolio Reports in SSGPlus' in the list, with a green arrow pointing from the question mark icon in the navigation menu to it. Below the tutorials is a 'Quick Start Guides' section with a sub-header 'Short Documents That Explain the Basics' and a list of PDF guides.

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PERT Objectives

- Put the best team (of stocks) on the field (a portfolio)
- Bench or trade any players (stocks) that are not performing
- Keep the best players (stocks) in the game and continue to invest in them



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What does the PERT Report do?

- Evaluate all players (portfolio stocks) by preparing an assessment (SSG)
- Create a team roster (portfolio) of the players (stocks)
- Update player assessment (data, prices, SSG) regularly on the roster (PERT report)
- Review the roster (PERT report) monthly or quarterly



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Defensive Strategy

- Protect the team from losses
 - Identify each player's
 - Quality
 - Strengths
 - Weaknesses
 - Track performance
 - Quarterly
 - Annually
 - Determine each player's trend
 - Is each player meeting expectations?

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Defense and Offense Using PERT

Company Name	Div	Yield	Est EPS Nxt 12 Mo	EPS		Sales		Pre-Tax Profit		TTM EPS		Proj PE	Price	Proj RV	Proj 5Yr P/E Ratios			Est EPS Growth	PEG Ratio	U/D Ratio	% Total Return	Est 5 Years	
				\$	% Chg	Mill \$	% Chg	Mill \$	% Chg	\$	% Chg				\$	% Chg	Hi					Avg	Low
Amphastar Pharma	0.00	0.0	3.51	06/24 06/23	0.73 0.49	49.0% 182.4	25.2% 145.7	50.2 32.6	53.1% 22.5%	27.5% 1.95	3.13 60.5%	13.0	45.40	74.0	24.0	17.5	11.0	12.0	1.1	7.9	23.9	34.4	132.5
Citigroup	2.15	3.6	3.90	06/24 06/23	1.52 1.33	14.3% 19440.0	3.6% 19440.0	4310.0 4042.0	6.6% 21.4%	3.57 20.8%	-43.4% 6.31	14.9	59.09	142.1	13.0	10.5	8.0	11.0	1.4	1.1	8.3	42.0	78.1
Coca-Cola	1.94									24.5% 2.47	1.6% 24.1%	27.0											94.6
Deere	5.88									18.3% 29.31	-13.4% 33.84	12.8											550.1
Ford Motor	0.60									5.1% 0.96	-5.9% 1.02	10.1											13.3
Lyft	0.00									0.5% -0.16	-10.9% -3.61	NMF											
Microsoft	3.00	0.7	13.46	06/24 06/23	2.95 2.69	9.7% 64727.0	15.2% 56189.0	27250.0 24727.0	10.2% 42.1%	11.81 21.9%	21.9% 9.69	29.8	401.81	102.9	34.0	28.0	24.0	14.0	2.1	4.3	14.7	315.0	772.5
Monster Beverage	0.00	0.0	1.82	06/24 06/23	0.41 0.39	5.1% 1900.6	2.5% 1855.0	551.5 539.0	2.3% 29.0%	1.61 29.1%	18.8% 1.36	26.7	48.65	89.1	34.0	30.0	26.0	13.0	2.1	4.9	15.7	38.0	101.0
Synovus Finl	1.52	3.6	1.66	06/24 06/23	-0.16 1.13	-- 306.1	-45.9% 565.4	-22.1 221.7	-109.9% 39.2%	1.63 5.13	-68.2% 5.13	25.7	42.68	171.1	20.0	15.0	10.0	2.0	12.8	Invalid	-1.4	32.0	36.0
Ulta Beauty	0.00	0.0	26.91	07/24 07/23	5.30 6.02	-12.0% 2552.1	0.9% 2529.8	333.7 396.1	-15.7% 15.7%	13.1% 24.92	0.0% 24.92	13.7	367.58	80.3	20.0	17.0	14.0	8.0	1.7	4.4	14.8	285.0	732.4
United Rentals	6.52	1.0	42.01	06/24 06/23	9.54 8.58	11.2% 3773.0	6.2% 3554.0	835.0 772.0	8.2% 22.1%	37.85 32.86	15.2% 32.86	16.2	681.10	135.1	16.0	12.0	8.0	11.0	1.5	1.0	9.5	500.0	1020.5


Past Performance
Quality
Defense

Future Performance
Valuation
Offense

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Why are the Boxes PINK?

- Indicates the % Change from last year to this year is less than the growth estimates on the most current SSG
- Review any stocks with PINK highlights and compare SSG growth estimates
 - Earnings Per Share – if the % Change is less than the EPS growth estimate on the SSG, it will be highlighted in PINK
 - Sales – if the % Change is less than the Sales growth estimate on the SSG, it will be highlighted in PINK
- No highlighting on a row indicates the % Change from one year to the next meets or exceeds your SSG forecasts



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PERT Left Side Defense (Quality)

Company Name	Div	Yield	Est EPS Nxt 12 Mo	EPS			Sales		Pre-Tax Profit		TTM EPS		
				Qtr End	\$	% Chg	Mill \$	% Chg	Mill \$	% Chg	Sales	\$	% Chg
Amphastar Pharma	0.00	0.0	1	06/24 06/23	0.73 0.49	49.0%	182.4 145.7	25.2%	50.2 32.8	53.1%	27.22	60.5%	
Citigroup	2.15	3.6	3.96	06/24 06/23	1.52 1.33	14.3%	20144.0 19440.0	3.6%	4310.0 4042.0	6.6%	21.4% 20.8%	3.57 6.31	-43.4%
Coca-Cola	1.94	2.7	2.63	06/24 06/23	0.73 0.70	-5.1%	12363.0 11972.0	-3.3%	3028.0 2880.0	5.1%	24.5% 24.1%	2.47 2.43	1.6%
Deere	5.88	1.5	29.90	07/24 07/23	6.29 10.20	-38.3%	12848.0 15537.0	-17.3%	2355.0 3606.0	-34.7%	18.3% 23.2%	29.31 33.84	-13.4%
Ford Motor	0.60	5.7	1.05	06/24 06/23	0.46 0.47	-2.1%	47808.0 44954.0	6.3%	2438.0 2288.0	6.6%	5.5%	5.9%	-5.9%
Lyft	0.00	0.0	-0.17	06/24 06/23	0.01 -0.30	--	1435.8 1020.9	40.6%	6.9 -111.6	106.2%	0.5% -10.9%	-0.16 -3.61	--
Microsoft	3.00	0.7	13.46	06/24 06/23	2.95 2.69	9.7%	64727.0 56189.0	15.2%	27250.0 24727.0	10.2%	42.1% 44.0%	11.81 9.69	21.9%
Monster Beverage	0.00	0.0	1.82	06/24 06/23	0.41 0.39	5.1%	1900.6 1855.0	2.5%	551.5 539.0	2.3%	29.0% 29.1%	1.61 1.36	18.8%
Synovus Finl	1.52	3.6	1.66	06/24 06/23	-0.16 1.13	--	306.1 565.4	-45.9%	-22.1 221.7	-109.9%	-7.2% 39.2%	1.63 5.13	-68.2%
Ulta Beauty	0.00	0.0	26.91	07/24 07/23	5.30 6.02	-12.0%	2552.1 2529.8	0.9%	333.7 396.1	-15.7%	13.1% 15.7%	24.92 24.92	0.0%
United Rentals	6.52	1.0	42.01	06/24 06/23	9.54 8.58	11.2%	3773.0 3554.0	6.2%	835.0 772.0	8.2%	22.1% 21.7%	37.85 32.86	15.2%


1. Same Place Last Year (SPLY)
2. Qtr: EPS Growth should align with Pre-Tax Profit Growth
3. TTM EPS Change should be positive
4. Monitor negative trends by sorting % Change in TTM EPS
5. PINK – EPS lower than forecast on SSG

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Which Players are Performing Well (Invest)?

Company Name	Div	Yield	Est EPS Nxt 12 Mo	EPS		Sales		Pre-Tax Profit			TTM EPS		
				Qtr End	\$	% Chg	Mill \$	% Chg	Mill \$	% Chg	Sales	\$	% Chg
Amphastar Pharma	0.00	0.0	3.51	06/24	0.73	49.0%	182.4	25.2%	50.2	53.1%	27.5%	3.13	60.5%
Microsoft	3.00	0.7	13.46	06/24	2.95	9.7%	64727.0	15.2%	27250.0	10.2%	42.1%	11.81	21.9%
				06/23	2.69		56189.0		24727.0		44.0%	9.69	
Monster Beverage	0.00	0.0	1.82	06/24	0.41	5.1%	1900.6	2.5%	551.5	2.3%	29.0%	1.61	18.8%
				06/23	0.39		1855.0		539.0		29.1%	1.36	
United Rentals	6.52	1.0	42.01	06/24	9.54	11.2%	3773.0	6.2%	835.0	8.2%	22.1%	37.85	15.2%
				06/23	8.58		3554.0		772.0		21.7%	32.86	
Coca-Cola	1.94	2.7	2.63	06/24	0.56	-5.1%	12363.0	3.3%	3028.0	5.1%	24.5%	2.47	1.6%
				06/23	0.59		11972.0		2880.0		24.1%	2.43	
Lyft	0.00	0.0	-0.17	06/24	0.01	--	1435.8	40.6%	6.9	106.2%	0.5%	-0.16	--
				06/23	-0.30		1020.9		-111.6		-10.9%	-3.61	
Ulta Beauty	0.00	0.0	26.91	07/24	5.30	-12.0%	2552.1	0.9%	333.7	-15.7%	13.1%	24.92	0.0%
				07/23	6.02		2529.8		396.1		15.7%	24.92	
Ford Motor	0.60	5.7	1.05	06/24	0.46	-2.1%	47808.0	6.3%	2438.0	6.6%	5.1%	0.96	-5.9%
				06/23	0.47		44954.0		2288.0		5.1%	1.02	
Deere	5.88	1.5	29.90	07/24	6.29	-38.3%	12848.0	-17.3%	2355.0	-34.7%	18.3%	29.31	-13.4%
				07/23	10.20		15537.0		3606.0		23.2%	33.84	
Citigroup	2.15	3.6	3.96	06/24	1.52	14.3%	20144.0	3.6%	4310.0	6.6%	21.4%	3.57	-43.4%
				06/23	1.33		19440.0		4042.0		20.8%	6.31	
Synovus Finl	1.52	3.6	1.66	06/24	-0.16	--	306.1	-45.9%	-22.1	-109.9%	-7.2%	1.63	-68.2%
				06/23	1.13		565.4		221.7		39.2%	5.13	

- ✓ Sort by TTM EPS % Chg ▼
- ✓ Which ones are positive?
- ✓ Compare % Change from SPLY in EPS to PTP



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Are all Players Meeting Expectations?

Company Name	Div	Yield	Est EPS Nxt 12 Mo	EPS		Sales		Pre-Tax Profit			TTM EPS		
				Qtr End	\$	% Chg	Mill \$	% Chg	Mill \$	% Chg	Sales	\$	% Chg
Amphastar Pharma	0.00	0.0	3.51	06/24	0.73	49.0%	182.4	25.2%	50.2	53.1%	27.5%	3.13	60.5%
Microsoft	3.00	0.7	13.46	06/24	2.95	9.7%	64727.0	15.2%	27250.0	10.2%	42.1%	11.81	21.9%
				06/23	2.69		56189.0		24727.0		44.0%	9.69	
Monster Beverage	0.00	0.0	1.82	06/24	0.41	5.1%	1900.6	2.5%	551.5	2.3%	29.0%	1.61	18.8%
				06/23	0.39		1855.0		539.0		29.1%	1.36	
United Rentals	6.52	1.0	42.01	06/24	9.54	11.2%	3773.0	6.2%	835.0	8.2%	22.1%	37.85	15.2%
				06/23	8.58		3554.0		772.0		21.7%	32.86	
Coca-Cola	1.94	2.7	2.63	06/24	0.56	-5.1%	12363.0	3.3%	3028.0	5.1%	24.5%	2.47	1.6%
				06/23	0.59		11972.0		2880.0		24.1%	2.43	
Lyft	0.00	0.0	-0.17	06/24	0.01	--	1435.8	40.6%	6.9	106.2%	0.5%	-0.16	--
				06/23	-0.30		1020.9		-111.6		-10.9%	-3.61	
Ulta Beauty	0.00	0.0	26.91	07/24	5.30	-12.0%	2552.1	0.9%	333.7	-15.7%	13.1%	24.92	0.0%
				07/23	6.02		2529.8		396.1		15.7%	24.92	
Ford Motor	0.60	5.7	1.05	06/24	0.46	-2.1%	47808.0	6.3%	2438.0	6.6%	5.1%	0.96	-5.9%
				06/23	0.47		44954.0		2288.0		5.1%	1.02	
Deere	5.88	1.5	29.90	07/24	6.29	-38.3%	12848.0	-17.3%	2355.0	-34.7%	18.3%	29.31	-13.4%
				07/23	10.20		15537.0		3606.0		23.2%	33.84	
Citigroup	2.15	3.6	3.96	06/24	1.52	14.3%	20144.0	3.6%	4310.0	6.6%	21.4%	3.57	-43.4%
				06/23	1.33		19440.0		4042.0		20.8%	6.31	
Synovus Finl	1.52	3.6	1.66	06/24	-0.16	--	306.1	-45.9%	-22.1	-109.9%	-7.2%	1.63	-68.2%
				06/23	1.13		565.4		221.7		39.2%	5.13	


- ✓ MSFT SSG EPS forecast = 14.0%
- ✓ Are EPS, Sales, PTP, & TTM EPS increasing?
- ✓ How are Coca-Cola's EPS, Sales, PTP, & TTM EPS?
- ✓ Lyft is speculative and does not meet BI criteria.

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Which Players are NOT Performing (Trade)?

Company Name	Div	Yield	Est EPS Nxt 12 Mo	EPS				Sales				Pre-Tax Profit				TTM EPS	
				Qtr End	\$	% Chg	Mill \$	% Chg	Mill \$	% Chg	Mill \$	% Chg	Sales	\$	% Chg		
Amphastar Pharma	0.00	0.0	3.51	06/24	0.73	49.0%	182.4	25.2%	50.2	53.1%	27.5%	3.13	60.5%				
				06/23	0.49		145.7		32.8		22.5%	1.95					
Microsoft	3.00	0.7	13.46	06/24	2.95	9.7%	64727.0	15.2%	27250.0	10.2%	42.1%	11.81	21.9%				
				06/23	2.69		56189.0		24727.0		44.0%	9.69					
Monster Beverage	0.00	0.0	1.82	06/24	0.41	5.1%	1900.6	2.5%	551.5	2.3%	29.0%	1.61	18.8%				
				06/23	0.39		1855.0		539.0		29.1%	1.36					
United Rentals	6.52	1.0	42.01	06/24	9.54	11.2%	3773.0	6.2%	835.0	8.2%	22.1%	37.85	15.2%				
				06/23	8.58		3554.0		772.0		21.7%	32.86					
Coca-Cola	1.94	2.7	2.63	06/24	0.56	-5.1%	12363.0	3.3%	3028.0	5.1%	24.5%	2.47	1.6%				
				06/23	0.59		11972.0		2880.0		24.1%	2.43					
Lyft	0.00	0.0	-0.17	06/24	0.01	-	1435.8	40.6%	6.9	106.2%	0.5%	-0.16	-				
				06/23	-0.30		1020.9		-111.6		-10.9%	-3.61					
Ulta Beauty	0.00	0.0	26.91	07/24	5.30	-12.0%	2552.1	0.9%	333.7	-15.7%	13.1%	24.92	0.0%				
				07/23	6.02		2529.8		396.1		15.7%	24.92					
Ford Motor	0.60	5.7	1.05	06/24	0.46	-2.1%	47808.0	6.3%	2438.0	6.6%	5.1%	0.96	-5.9%				
				06/23	0.47		44954.0		2288.0		5.1%	1.02					
Deere	5.88	1.5	29.90	07/24	6.29	-38.3%	12848.0	-17.3%	2355.0	-34.7%	18.3%	29.3	-13.4%				
				07/23	10.20		15537.0		3606.0		23.2%	33.84					
Citigroup	2.15	3.6	3.96	06/24	1.52	14.3%	20144.0	3.6%	4310.0	6.6%	21.4%	3.57	-43.4%				
				06/23	1.33		19440.0		4042.0		20.8%	6.3					
Synovus Finl	1.52	3.6	1.66	06/24	-0.16	-	306.1	-45.9%	-22.1	-109.9%	-7.2%	1.63	-68.2%				
				06/23	1.13		565.4		221.7		39.2%	5.1					

- ✓ ULTA SSG EPS forecast = 8.0%
- ✓ Review EPS, Sales, PTP, TTM EPS and compare to SSG forecasts
- ✓ Are the TTM EPS % Change good enough





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Pass the Ball to Offense PERT

Company Name	Div	Yield	Est EPS Nxt 12 Mo	EPS				Sales				Pre-Tax Profit				TTM EPS		Proj PE	Price	Proj RV	Proj 5Yr P/E Ratios			Est EPS Growth	PEG Ratio	U/D Ratio	Total Return	Est 5 Years	
				Qtr End	\$	% Chg	Mill \$	% Chg	Mill \$	% Chg	Mill \$	% Chg	Sales	\$	% Chg	Hi	Avg				Low	Low Price	High Price						
Amphastar Pharma	0.00	0.0	3.51	06/24	0.73	49.0%	182.4	25.2%	50.2	53.1%	27.5%	3.13	60.5%	13.0	45.40	9/6/2024	74.0	24.0	17.5	11.0	12.0	1.1	7.9	23.9	34.4	132.5			
				06/23	0.49		145.7		32.8		22.5%	1.95			59.09														
Citigroup	2.15	3.6	3.96	06/24	1.52	14.3%	20144.0	3.6%	4310.0	6.6%	21.4%	3.57	-43.4%	14.9	59.09	9/6/2024	142.1	13.0	10.5	8.0	11.0	1.4	1.1	8.3	42.0	78.1			
				06/23	1.33		19440.0		4042.0		20.8%	6.31			71.14														
Coca-Cola	1.94	2.7	2.63	06/24	0.56	-5.1%	12363.0	3.3%	3028.0	5.1%	24.5%	2.47	-1.6%	27.0	71.14	9/6/2024	112.7	28.0	24.0	20.0	6.5	4.2	1.1	6.6	49.4	94.6			
				06/23	0.59		11972.0		2880.0		24.1%	2.43			381.56														
Deere	5.88	1.5	29.90	07/24	6.29	-38.3%	12848.0	-17.3%	2355.0	-34.7%	18.3%	29.3	-13.4%	12.8	381.56	9/6/2024	91.2	17.0	14.0	11.0	2.0	6.4	1.8	9.0	290.0	550.1			
				07/23	10.20		15537.0		3606.0		23.2%	33.84			10.58														
Ford Motor	0.60	5.7	1.05	06/24	0.46	-2.1%	47808.0	6.3%	2438.0	6.6%	5.1%	0.96	-5.9%	10.1	10.58	9/6/2024	144.4	9.0	7.0	5.0	9.0	1.1	0.5	7.9	4.8	13.3			
				06/23	0.47		44954.0		2288.0		5.1%	1.02			11.06														
Lyft	0.00	0.0	-0.17	06/24	0.01	-	1435.8	40.6%	6.9	106.2%	0.5%	-0.16	-	NMF	11.06	9/6/2024	-	-	-	-	5.0	NMF	-	-	-	-	-		
				06/23	-0.30		1020.9		-111.6		-10.9%	-3.61			401.81														
Microsoft	3.00	0.7	13.46	06/24	2.95	9.7%	64727.0	15.2%	27250.0	10.2%	42.1%	11.81	21.9%	29.8	401.81	9/6/2024	102.9	34.0	28.0	24.0	14.0	2.1	4.3	14.7	315.0	772.5			
				06/23	2.69		56189.0		24727.0		44.0%	9.69			48.65														
Monster Beverage	0.00	0.0	1.82	06/24	0.41	5.1%	1900.6	2.5%	551.5	2.3%	29.0%	1.61	18.8%	26.7	48.65	9/6/2024	89.1	34.0	30.0	26.0	13.0	2.1	4.9	15.7	38.0	101.0			
				06/23	0.39		1855.0		539.0		29.1%	1.36			42.68														
Synovus Finl	1.52	3.6	1.66	06/24	-0.16	-	306.1	-45.9%	-22.1	-109.9%	-7.2%	1.63	-68.2%	25.7	42.68	9/6/2024	171.1	20.0	15.0	10.0	2.0	12.8	Invalid	-1.4	32.0	36.0			
				06/23	1.13		565.4		221.7		39.2%	5.13			367.58														
Ulta Beauty	0.00	0.0	26.91	07/24	5.30	-12.0%	2552.1	0.9%	333.7	-15.7%	13.1%	24.92	0.0%	13.7	367.58	9/6/2024	80.3	20.0	17.0	14.0	8.0	1.7	4.4	14.8	285.0	732.4			
				07/23	6.02		2529.8		396.1		15.7%	24.92			681.10														
United Rentals	6.52	1.0	42.01	06/24	9.54	11.2%	3773.0	6.2%	835.0	8.2%	22.1%	37.85	15.2%	16.2	681.10	9/6/2024	135.1	16.0	12.0	8.0	11.0	1.5	1.0	9.5	500.0	1020.5			
				06/23	8.58		3554.0		772.0		21.7%	32.86																	

B 17

Let's Go Offense



B 18

Offensive Strategy

- Every month
 - Improve team potential reward
 - ✓ Total Return
 - ✓ P/E
 - Reduce team risk
 - ✓ Relative Value
 - ✓ PEG
 - ✓ Upside/Downside Ratio



19

PERT Right Side Offense (Valuation)

Company Name	Proj PE	Price	Proj RV	Proj 5Yr P/E Ratios			Est EPS Growth	PEG Ratio	U/D Ratio	% Total Return	Est 5 Years	
				Hi	Avg	Low					Low Price	High Price
Amphastar Pharma	13.0	45.40 9/6/2024	74.0	24.0	17.5	11.0	12.0	1.1	7.9	23.9	34.4	132.5
Microsoft	29.8	401.81 9/6/2024	102.9	34.0	29.0	24.0	14.0	2.1	4.3	14.7	315.0	772.5
Monster Beverage	26.7	48.65 9/6/2024	89.1	34.0	30.0	26.0	13.0	2.1	4.9	15.7	38.0	101.0
United Rentals	16.2	681.10 9/6/2024	135.1	16.0	12.0	8.0	11.0	1.5	1.9	9.5	500.0	1020.5
Coca-Cola	27.0	71.14 9/6/2024	112.7	28.0	24.0	20.0	6.5	4.2	1.1	8.6	49.4	94.6
Lyft	NMF	11.06 9/6/2024	--	--	--	--	5.0	NMF	--	--	--	--
Ulta Beauty	13.7	367.58 9/6/2024	80.3	20.0	17.0	14.0	8.0	1.7	4.4	14.8	285.0	732.4
Ford Motor	10.1	10.58 9/6/2024	144.4	9.0	7.0	5.0	9.0	1.1	0.5	7.9	4.8	13.3
Deere	12.8	381.56 9/6/2024	91.2	17.0	14.0	11.0	2.0	6.4	1.8	9.0	290.0	550.1
Citigroup	14.9	59.09 9/6/2024	142.1	13.0	10.5	8.0	11.0	1.4	1.1	8.3	42.0	78.1
Synovus Finl	25.7	42.68 9/6/2024	171.1	20.0	15.0	10.0	2.0	12.8	Invalid	-1.4	32.0	36.0

20

Consider buying

Offense

Reward (PE, TR) & Risk (RV, PEG, UD)

Consider selling

Company Name	Proj PE	Price	Proj RV	Proj 5Yr P/E Ratios			Est EPS Growth	PEG Ratio	U/D Ratio	% Total Return	Est 5 Years	
				Hi	Avg	Low					Low Price	High Price
Amphastar Pharma	13.0	45.40 9/6/2024	74.0	24.0	17.5	11.0	12.0	1.1	7.9	23.9	34.4	132.5
Microsoft	29.8	401.81 9/6/2024	102.9	34.0	29.0	24.0	14.0	2.1	4.3	14.7	315.0	772.5
Monster Beverage	26.7	48.65 9/6/2024	89.1	34.0	30.0	26.0	13.0	2.1	4.9	15.7	38.0	101.0
United Rentals	16.2	681.10 9/6/2024	135.1	16.0	12.0	8.0	11.0	1.5	1.9	9.5	500.0	1020.5
Coca-Cola	27.0	71.14 9/6/2024	112.7	28.0	24.0	20.0	6.5	4.2	1.1	8.6	49.4	94.6
Lyft	NMF	11.06 9/6/2024	--	--	--	--	5.0	NMF	--	--	--	--
Ulta Beauty	13.7	367.58 9/6/2024	80.3	20.0	17.0	14.0	8.0	1.7	4.4	14.8	285.0	732.4
Ford Motor	10.1	10.58 9/6/2024	144.4	9.0	7.0	5.0	9.0	1.1	0.5	7.9	4.8	13.3
Deere	12.8	381.56 9/6/2024	91.2	17.0	14.0	11.0	2.0	6.4	1.8	9.0	290.0	550.1
Citigroup	14.9	59.09 9/6/2024	142.1	13.0	10.5	8.0	11.0	1.4	1.1	8.3	42.0	78.1
Synovus Finl	25.7	42.68 9/6/2024	171.1	20.0	15.0	10.0	2.0	12.8	Invalid	-1.4	32.0	36.0

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Offense
Improve reward (TR)

Consider buying
Consider selling

Sorted High to Low

Company Name	Proj PE	Price	Proj RV	Proj 5Yr P/E Ratios			Est EPS Growth	PEG Ratio	U/D Ratio	% Total Return	Est 5 Years	
				Hi	Avg	Low					Low Price	High Price
Amphastar Pharma	13.0	45.40 9/6/2024	74.0	24.0	17.5	11.0	12.0	1.1	7.9	23.9	34.4	132.5
Monster Beverage	26.7	48.65 9/6/2024	89.1	34.0	30.0	26.0	12.0	1.1	4.9	15.7	38.0	101.0
Ulta Beauty	13.7	367.58 9/6/2024	80.3	20.0	17.0	14.0	12.0	1.1	4.4	14.8	285.0	732.4
Microsoft	29.8	401.81 9/6/2024	102.9	34.0	29.0	24.0	14.0	2.1	4.3	14.7	315.0	772.5
United Rentals	16.2	681.10 9/6/2024	135.1	16.0	12.0	8.0	11.0	1.5	1.9	9.5	500.0	1020.5
Deere	12.8	381.56 9/6/2024	91.2	17.0	14.0	11.0	2.0	6.4	1.8	9.0	290.0	550.1
Coca-Cola	27.0	71.14 9/6/2024	112.7	28.0	24.0	20.0	11.0	1.1	1.1	8.6	49.4	94.6
Citigroup	14.9	59.09 9/6/2024	142.1	13.0	10.5	8.0	11.0	1.4	1.1	8.3	42.0	78.1
Ford Motor	10.1	10.58 9/6/2024	144.4	9.0	7.0	5.0	9.0	1.1	0.5	7.9	4.8	13.3
Lyft	NMF	11.06 9/6/2024	--	--	--	--	--	--	--	--	--	--
Synovus Finl	25.7	42.68 9/6/2024	171.1	20.0	15.0	10.0	11.0	1.1	1.1	-1.4	32.0	36.0

Buy for increased potential return?

Hold for increase earnings / PE growth?

Replace for profit or stop loss?

Avg TR

S&P 500

22

Offense
Improve reward (PE)

Consider buying
Consider selling

Company Name	Proj PE	Price	Proj RV	Proj 5Yr P/E Ratios			Est EPS Growth	PEG Ratio	U/D Ratio	% Total Return	Est 5 Years	
				Hi	Avg	Low					Low Price	High Price
Amphastar Pharma	13.0	45.40 9/6/2024	74.0	24.0	17.5	11.0	12.0	1.1	7.9	23.9	34.4	132.5
Monster Beverage	26.7	48.65 9/6/2024	89.1	34.0	30.0	26.0	12.0	1.1	4.9	15.7	38.0	101.0
Ulta Beauty	13.7	367.58 9/6/2024	80.3	20.0	17.0	14.0	12.0	1.1	4.4	14.8	285.0	732.4
Microsoft	29.8	401.81 9/6/2024	102.9	34.0	29.0	24.0	14.0	2.1	4.3	14.7	315.0	772.5
United Rentals	16.2	681.10 9/6/2024	135.1	16.0	12.0	8.0	11.0	1.5	1.9	9.5	500.0	1020.5
Deere	12.8	381.56 9/6/2024	91.2	17.0	14.0	11.0	2.0	6.4	1.8	9.0	290.0	550.1
Coca-Cola	27.0	71.14 9/6/2024	112.7	28.0	24.0	20.0	11.0	1.1	1.1	8.6	49.4	94.6
Citigroup	14.9	59.09 9/6/2024	142.1	13.0	10.5	8.0	11.0	1.4	1.1	8.3	42.0	78.1
Ford Motor	10.1	10.58 9/6/2024	144.4	9.0	7.0	5.0	9.0	1.1	0.5	7.9	4.8	13.3
Lyft	NMF	11.06 9/6/2024	--	--	--	--	--	--	--	--	--	--
Synovus Finl	25.7	42.68 9/6/2024	171.1	20.0	15.0	10.0	11.0	1.1	1.1	-1.4	32.0	36.0

Maximize PE expansion by buying when the PE is at or near the 5yr Avg LOW

Avg profit with PE at or near 5yr Avg PE

Max profit with PE at or near 5yr Avg High PE

Avg TR

S&P 500

23

Consider buying
Consider selling

Offense

Improve Risk (RV)

Company Name	Proj PE	Price	Proj RV	Proj 5Yr P/E Ratios			Est EPS Growth	PEG Ratio	U/D Ratio	% Total Return	Est 5 Years	
				Hi	Avg	Low					Low Price	High Price
Amphastar Pharma	13.0	45.40	74.0	24.0	17.5	11.0	12.0	1.1	7.9	23.9	34.4	132.5
Monster Beverage	26.7	48.65	89.1	34.0	24.0	17.0	13.0	2.1	4.9	15.7	38.0	101.0
Ulta Beauty	13.7	367.58	80.3	20.0	14.0	11.0	8.0	1.7	4.4	14.8	285.0	732.4
Microsoft	29.8	401.81	102.9	34.0	29.0	24.0	14.0	2.1	4.3	14.7	315.0	772.5
United Rentals	16.2	681.10	135.1	16.0	12.0	8.0	11.0	1.5	1.9	9.5	500.0	1020.5
Deere	12.8	381.56	91.2	17.0	12.0	8.0	9.0	1.8	1.8	9.0	290.0	550.1
Coca-Cola	27.0	71.14	112.7	28.0	18.0	11.0	11.0	1.1	1.1	8.6	49.4	94.6
Citigroup	14.9	59.09	142.1	13.0	10.5	8.0	11.0	1.4	1.1	8.3	42.0	78.1
Ford Motor	10.1	10.58	144.4	9.0	7.0	5.0	9.0	1.1	0.5	7.9	4.8	13.3
Lyft	NMF	11.06	--	--	--	--	--	--	--	--	--	--
Synovus Finl	25.7	42.68	171.1	20.0	14.0	11.0	11.0	Invalid	Invalid	-1.4	32.0	36.0

Ensure PE expansion, only buy when RV < 100

Profitability should begin when RV is near 100

Ensure profitability by selling when RV > 100

Avg TR

S&P 500

24

Consider buying
Consider selling

Offense

Improve Risk (PEG)

Company Name	Proj PE	Price	Proj RV	Proj 5Yr P/E Ratios			Est EPS Growth	PEG Ratio	U/D Ratio	% Total Return	Est 5 Years	
				Hi	Avg	Low					Low Price	High Price
Amphastar Pharma	13.0	45.40	74.0	24.0	17.5	11.0	12.0	1.1	7.9	23.9	34.4	132.5
Monster Beverage	26.7	48.65	89.1	34.0	24.0	17.0	13.0	2.1	4.9	15.7	38.0	101.0
Ulta Beauty	13.7	367.58	80.3	20.0	14.0	11.0	8.0	1.7	4.4	14.8	285.0	732.4
Microsoft	29.8	401.81	102.9	34.0	29.0	24.0	14.0	2.1	4.3	14.7	315.0	772.5
United Rentals	16.2	681.10	135.1	16.0	12.0	8.0	11.0	1.5	1.9	9.5	500.0	1020.5
Deere	12.8	381.56	91.2	17.0	12.0	8.0	9.0	2.0	6.4	9.0	290.0	550.1
Coca-Cola	27.0	71.14	112.7	28.0	18.0	11.0	11.0	6.5	4.2	8.6	49.4	94.6
Citigroup	14.9	59.09	142.1	13.0	10.5	8.0	11.0	1.4	1.1	8.3	42.0	78.1
Ford Motor	10.1	10.58	144.4	9.0	7.0	5.0	9.0	1.1	0.5	7.9	4.8	13.3
Lyft	NMF	11.06	--	--	--	--	--	5.0	NMF	--	--	--
Synovus Finl	25.7	42.68	171.1	20.0	14.0	11.0	11.0	2.0	Invalid	-1.4	32.0	36.0

Optimize earnings growth with PEG < 1.5

Determine if normal or exceptional growth expected.

More growth from earnings is not expected. PEG > 1.5

Avg TR

S&P 500

25

Offense
Improve Risk (UD)

Consider buying
Consider selling

Company Name	Proj PE	Price	Proj RV	Proj 5Yr P/E Ratios			Est EPS Growth	PEG Ratio	U/D Ratio	% Total Return	Est 5 Years	
				Hi	Avg	Low					Low Price	High Price
Amphastar Pharma	13.0	45.40	74.0	24.0	17.5	11.0	12.0	1.1	7.9	23.9	34.4	132.5
Monster Beverage								2.1	4.9	15.7	38.0	101.0
Ulta Beauty								1.7	4.4	14.8	285.0	732.4
Microsoft	29.8	401.81	102.9	34.0	29.0	24.0	14.0	2.1	4.3	14.7	315.0	772.5
United Rentals	16.2	681.10	135.1	16.0	12.0	8.0	11.0	1.5	1.9	9.5	500.0	1020.5
Deere								6.4	1.8	9.0	290.0	550.1
Coca-Cola								4.2	1.1	8.6	49.4	94.6
Citigroup	14.9	59.09	142.1	13.0	10.5	8.0	11.0	1.4	1.1	8.3	42.0	78.1
Ford Motor								1.1	0.5	7.9	4.8	13.3
Lyft								NMF	--	--	--	--
Synovus Finl								12.8	Invalid	-1.4	32.0	36.0

Keep U/D risk between 3 & 10.
Consider buy U/D > 3
U/D risk may be unreasonable > 10. Check estimated high price.
U/D risk is unacceptable < 3. Check estimated low price.
Consider sell U/D < 3

Avg TR
S&P 500

26

Offense Strategy
Improve risk & reward (buy & replace)

Consider buying
Consider selling

Company Name	Proj PE	Price	Proj RV	Proj 5Yr P/E Ratios			Est EPS Growth	PEG Ratio	U/D Ratio	% Total Return	Est 5 Years	
				Hi	Avg	Low					Low Price	High Price
Amphastar Pharma	13.0	45.40	74.0	24.0	17.5	11.0	12.0	1.1	7.9	23.9	34.4	132.5
Monster Beverage	26.7	48.65	89.1	34.0	30.0	26.0	13.0	2.1	4.9	15.7	38.0	101.0
Ulta Beauty	13.7	367.58	80.3	20.0	17.0	14.0	8.0	1.7	4.4	14.8	285.0	732.4
Microsoft	29.8	401.81	102.9	34.0	29.0	24.0	14.0	2.1	4.3	14.7	315.0	772.5
United Rentals	16.2	681.10	135.1	16.0	12.0	8.0	11.0	1.5	1.9	9.5	500.0	1020.5
Deere	12.8	381.56	91.2	17.0	14.0	11.0	2.0	6.4	1.8	9.0	290.0	550.1
Coca-Cola	27.0	71.14	112.7	28.0	24.0	20.0	6.5	4.2	1.1	8.6	49.4	94.6
Citigroup	14.9	59.09	142.1	13.0	10.5	8.0	11.0	1.4	1.1	8.3	42.0	78.1
Ford Motor	10.1	10.58	144.4	9.0	7.0	5.0	9.0	1.1	0.5	7.9	4.8	13.3
Lyft		11.06	--	--	--	--	5.0	NMF	--	--	--	--
Synovus Finl	25.7	42.68	171.1	20.0	15.0	10.0	2.0	12.8	Invalid	-1.4	32.0	36.0

Replace SYN w/AMPH
Sell SYN for profit

Avg TR
S&P 500



Coach, Is Offense or Defense More Important?

Company Name	Div	Yield	Est EPS Next 12 Mo	EPS				Sales				Pre-Tax Profit				TTM EPS				Proj PE	Price	Proj RV	Proj 5Yr P/E Ratios				Est EPS Growth	PEG Ratio	U/D Ratio	% Total Return	Est 6 Years	
				Qtr End	\$	% Chg	Mill \$	% Chg	Mill \$	% Chg	% Chg	Mill \$	% Chg	Mill \$	% Chg	Proj 5Yr Hi	Avg	Low	High				Low Price	High Price								
Amphastar Pharma	0.00	0.0	3.51	09/24 09/23	0.73 0.48	49.0% -	182.4 145.7	25.2% -	50.2 32.8	53.1% -	27.5% 22.9%	3.13 1.86	60.5% -	13.0	45.40	74.0	24.0	17.5	11.0	12.0	1.1	7.9	23.9	34.4	132.5							
Citigroup	2.15	3.6	3.96	09/24 09/23	1.52 1.33	14.3% -	20144.0 19440.0	3.0% -	4310.0 4342.0	8.0% -	21.4% 20.8%	3.57 6.31	-43.4% -	14.9	59.09	71.14	142.1	13.0	10.5	8.0	11.0	1.4	1.1	8.3	42.0	78.1						
Coca-Cola	1.04	2.7	2.63	09/24 09/23	0.56 0.59	-5.1% -	12363.0 11972.0	3.3% -	3028.0 2980.0	5.1% -	24.5% 24.1%	2.47 2.43	-1.0% -	27.0	381.56	71.14	112.7	28.0	24.0	20.0	6.5	4.2	1.1	8.8	49.4	84.0						
Deere	5.88	1.5	-	-	-	-	-	-	-	-34.7% -	18.3% 23.2%	29.31 33.84	-13.4% -	12.8	381.56	10.56	91	33.84	33.84	10.56	10.56	1.1	1.1	10.0	290.0	550.1						
Ford Motor	0.60	5.7	-	-	-	-	-	-	-	8.0% -	5.1% 5.1%	0.96 1.02	-5.9% -	10.1	10.56	10.56	144	10.56	10.56	10.56	1.1	1.1	7.9	4.8	13.3							
Lyft	0.00	0.0	-	-	-	-	-	-	-	109.2% -	0.5% -10.9%	-0.16 -3.61	-	NM	11.06	401.81	109.2%	10.56	10.56	10.56	1.1	1.1	-	-	-							
Microsoft	3.00	0.7	-	09/23	2.60	-	56159.0	-	24127.0	10.2% -	42.1% 44.0%	11.81 9.69	21.9% -	29.8	42.66	401.81	102.9	10.56	10.56	10.56	1.1	1.1	14.7	315.0	772.5							
Monster Beverage	0.00	0.0	1.82	09/24 09/23	0.41 0.39	-5.1% -	1030.0 1055.0	-2.5% -	551.5 539.0	2.3% -	29.0% 29.1%	1.61 1.36	18.8% -	26.7	48.65	42.66	89.1	34.0	30.0	26.0	13.0	2.1	4.9	15.7	38.0	101.0						
Synovus Finl	1.52	3.6	1.66	09/24 09/23	-0.16 1.13	-	306.1 565.4	-45.9% -	-22.1 231.7	-109.9% -	-7.2% 39.2%	1.63 5.13	-65.2% -	25.7	42.66	42.66	171.1	20.0	15.0	10.0	2.0	12.8	Invalid	1.4	32.0	36.0						
Ulta Beauty	0.00	0.0	26.91	07/24 07/23	5.30 6.02	-12.0% -	2552.1 2529.8	0.9% -	333.7 396.1	-15.7% -	13.1% 15.7%	24.92 24.92	-0.0% -	13.7	387.56	387.56	80.3	20.0	17.0	14.0	8.0	1.7	4.4	14.8	285.0	732.4						
United Rentals	6.52	1.0	42.01	09/24 09/23	9.54 8.58	11.2% -	3773.0 3554.0	6.2% -	835.0 772.0	8.2% -	22.1% 21.7%	37.65 32.86	15.2% -	16.2	681.10	681.10	135.1	16.0	12.0	8.0	11.0	1.5	1.9	13.5	500.0	1020.5						

**Defense
(Quality)**

**Offense
(Valuation)**

Use both Defense and Offense for a balanced game!


B 29

Coach, Is Offense or Defense More Important?

Differing Opinion Example...

Offense indicates consider Buying

Company Name	Proj PE	Price	Proj RV	Proj 5Yr P/E Ratios			Est EPS Growth	PEG Ratio	U/D Ratio	% Total Return	Est 5 Years	
				Hi	Avg	Low					Low Price	High Price
Amphastar Pharma	13.0	45.40 <small>9/6/2024</small>	74.0	24.0	17.5	11.0	12.0	1.1	7.9	23.9	34.4	1
Monster Beverage	26.7	48.65 <small>9/6/2024</small>	89.1	34.0	30.0	26.0	13.0	2.1	4.9	15.7	38.0	1
Ulta Beauty	13.7	367.58 <small>9/6/2024</small>	80.3	20.0	17.0	14.0	8.0	1.7	4.4	14.8	285.0	73
Microsoft	29.8	401.81 <small>9/6/2024</small>	102.9	34.0	29.0	24.0	14.0	2.1	4.3	14.7	315.0	7
United Rentals	16.2	681.10 <small>9/6/2024</small>	135.1	16.0	12.0	8.0	11.0	1.5	1.9	9.5		102



B 30

Coach, Is Offense or Defense More Important?

Differing Opinion Example...

Defense indicates stock is NOT performing

Company Name	Div	Yield	Est EPS Nxt 12 Mo	EPS			Sales		Pre-Tax Profit			TTM EPS	
				Qtr End	\$	% Chg	Mill \$	% Chg	Mill \$	% Chg	% Sales	\$	% Chg
Amphastar Pharma	0.00	0.0	3.51	06/24	0.73	49.0%	182.4	25.2%	50.2	53.1%	27.5%	3.13	60.5%
Microsoft	3.00	0.7	13.46	06/24	2.95	9.7%	64727.0	15.2%	27250.0	10.2%	42.1%	11.81	21.9%
Monster Beverage	0.00	0.0	1.82	06/24	0.41	5.1%	1900.6	2.5%	551.5	2.3%	29.0%	1.61	18.8%
United Rentals	6.52	1.0	42.01	06/24	9.54	11.2%	3773.0	6.2%	835.0	8.2%	22.1%	37.85	15.2%
Coca-Cola	1.94	2.7	2.63	06/24	0.56	-5.1%	12363.0	3.3%	3028.0	5.1%	24.5%	2.47	1.6%
Lyft	0.00	0.0	-0.17	06/24	0.01		1435.8	40.6%	6.9	106.2%	0.5%	-0.16	
Ulta Beauty	0.00	0.0	26.91	07/24	5.30	-12.0%	2552.1	0.9%	333.7	-15.7%	13.1%	24.92	0.0%
Ford Motor	0.60	5.7	1.05	06/24	0.46	-2.1%	47808.0	6.3%	2438.0	6.6%	5.1%	0.96	-5.9%


B 31

Coach, Is Offense or Defense More Important?

Mutual Opinion Example...

Defense indicates low level of Risk

Company Name	Div	% Yield	Est EPS Nxt 12 Mo	EPS			Sales		Pre-Tax Profit			TTM EPS	
				Qtr End	\$	% Chg	Mill \$	% Chg	Mill \$	% Chg	% Sales	\$	% Chg
Amphastar Pharma	0.00	0.0	3.51	06/24	0.73	49.0%	182.4	25.2%	50.2	53.1%	27.5%	3.13	60.5%
				06/23	0.49		145.7		32.8		22.5%	1.95	
Microsoft	3.00	0.7	13.46	06/24	2.95	9.7%	64727.0	15.2%	27250.0	10.2%	42.1%	11.81	21.9%
				06/23	2.69		56189.0		24727.0		44.0%	9.69	
Monster Beverage	0.00	0.0	1.82	06/24	0.41	5.1%	1900.6	2.5%	551.5	2.3%	29.0%	1.61	18.8%
				06/23	0.39		1855.0		539.0		29.1%	1.36	
United Rentals	6.52	1.0	42.01	06/24	9.54	11.2%	3773.0	6.2%	835.0	8.2%	22.1%	37.85	15.2%
				06/23	8.58		3554.0		772.0		21.7%	32.86	
Coca-Cola	1.94	2.7	2.63	06/24	0.56	-5.1%	12363.0	3.3%	3028.0	5.1%	24.5%		
				06/23	0.59		11972.0		2880.0		24.1%		
Lyft	0.00	0.0	-0.17	06/24	0.01		1435.8	40.6%	6.9	106.2%	0.5%		
				06/23	-0.30		1020.9		-111.6		-10.9%		
Ulta Beauty	0.00	0.0	26.91	07/24	5.30	-12.0%	2552.1	0.9%	333.7	-15.7%	13.1%		
				07/23	6.02		2529.8		396.1		15.7%		
Ford Motor	0.60	5.7	1.05	06/24	0.46	-2.1%	47808.0	6.3%	2438.0	6.6%	5.1%		
				06/23	0.47		49554.0		2288.0		5.1%		




B 32

Coach, Is Offense or Defense More Important?

Mutual Opinion Example...

Offense indicates opportunity to Buy

Company Name	Proj PE	Price	Proj RV	Proj 5Yr P/E Ratios			Est EPS Growth	PEG Ratio	U/D Ratio	% Total Return	Est 5 Years	
				Hi	Avg	Low					Low Price	High Price
Amphastar Pharma	13.0	45.40 9/6/2024	74.0	24.0	17.5	11.0	12.0	1.1	7.9	23.9	34.4	102.0
Monster Beverage	26.7	48.65 9/6/2024	89.1	34.0	30.0	26.0	13.0	2.1	4.9	15.7	38.0	102.0
Ulta Beauty	13.7	367.58 9/6/2024	80.3	20.0	17.0	14.0	8.0	1.7	4.4	14.8	285.0	732.0
Microsoft	29.8	401.81 9/6/2024	102.9	34.0	29.0	24.0	14.0	2.1	4.3	14.7	315.0	732.0
United Rentals	16.2	681.10 9/6/2024	135.1	16.0	12.0	8.0	11.0	1.5	1.9	9.5	102.0	102.0



B

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Who needs to use the PERT Report

- BetterInvesting Model Investment Clubs
- Private Investment Clubs
- Individual Investors
- SSGPlus™ online app users



B

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Who needs to use the PERT Report?

PERT meets investment club needs:

- The PERT provides a club with:
 - Overall club Portfolio Management
 - A short interval snapshot or report card
 - Early warning for stocks with potential trends not displayed in the SSGs
 - e.g. overvalued or deteriorating performance
 - A **common** portfolio reference point for all club members



Club Team approach to the PERT

An Investment Club is

- A group of individuals –
 - Common goals in investing
 - Rely on each other for accomplishment
 - Work together in earnest



We are a TEAM!

Club Team approach to the PERT

Why not have a Defense and Offense

- Build Defense and Offense Squads
 - Select members to focus primarily on
 - Defense
 - Offense
 - Rotate squad roles quarterly



B

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Club Team approach to the PERT

Roles for Defense and Offense

- Consult on current portfolio holdings
 - Defense brings attention to
 - Deteriorating performance
 - Downside risk
 - Offense brings attention to
 - Buy opportunities
 - Overvalued holdings
- Both work together for balanced portfolio game plan



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Who needs to use the PERT Report?

Club Recommendation –


- Add the PERT to monthly agenda
 - Example ...
 8. Discussion and Buy/Hold/Sell Motions - What can we do to enhance and defend our portfolio in an organized method?
 - i. ***We will start this topic with a review of the PERT Report to assess our portfolio strengths and weaknesses.***
 - ii. Review and updates of the Club Watchlist (Add/Remove Companies).
 - iii. This period will be a review of holdings and possible actions by the entire Club.

Each Member will be given the brief opportunity to openly discuss their thoughts and desired actions on the entire portfolio.




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Best Club Practices for PERT


Club PERT Strategy	Offense and Defense Playbook
	Detailed quarterly portfolio reviews
	After updating SSGs
	Before replacing or adding a holding
	During monthly meetings (active monitoring)

***Tip – Test new stock
In PERT prior to purchase**




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Best Club Practices for PERT

StockWatcher Strategy	Offense and Defense Playbook
	Quarterly earnings reporting
	Reference PERT Quality and Valuation
	Anomalies: Earnings, Buybacks, Accounting
	Review company's forward guidance

**Note – StockWatchers act as
Special Teams players**



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Club Team approach to the PERT

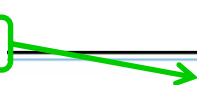
Club Portfolio Recommendations

- Keep One Master Portfolio
- Each Club member create a local Portfolio in SSGPlus™
- Club consensus SSGs are shared out
- Do not change judgments of shared SSGs




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Best Club Practices for PERT

PDF Copy Download



Report Options
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PDF

Summary PERT Diversification
Consortium
Search all columns:

Show All entries

Company Name	Div	Yield	Est EPS Nxt	EPS		Sales		Pre-Tax Profit		TTM EPS		Proj PE	Price	Proj RV	Proj 5Yr P/E Ratios			Est EPS Growth	PEG Ratio	UID Ratio	% Total Return	Est Low Price
				Qtr	%	Mill	%	Mill	%	Hi	Avg				Low							
United Rentals	6.52	0.9	42.01	06/24	9.54	3773.0	6.2%	835.0	8.2%	22.1%	37.85	15.2%	704.07	139.7	16.0	12.0	8.0	11.0	1.5	1.6	8.8	500

***Tip – Download and print PDF copy for Club Meetings**



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Summary

- Use the PERT monthly as a Team to make balanced decisions to improve the Club's Portfolio (Offensively and Defensively)
- The PERT helps achieve BetterInvesting's stated goal of a 15% return per year in a quality, growth-oriented portfolio
- Additional considerations must be used to determine which holdings are appropriate to buy, sell, or hold
- SSG + PERT + Diversity + Valuation = Buy/Sell

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Summary

See the
Go-To-Webinar
Menu

▶ Handouts

to download a
copy of the
'PERT Report
Cheat Sheet'

PERT REPORT CHEAT SHEET

1. The Portfolio Evaluation Review Technique (PERT) sheet provides "Overall Portfolio Management" through periodic evaluation of individual Stock Performances held within the portfolio.
2. PERT puts key metrics from all of the SSGs related to the portfolio and compiles the data into a single sheet for the high level performance review.
3. It is important to note, that this document only touches on a few key features to help better understand its basic use.

*Focus More on Training
two Months than
Quarterly EPS

Will be Yellow if
Upside/Downside Ratio drops to 1:1 or lower
Invalid indicates SSG needs to be updated

Will be Yellow if
Stock's Total Return
is at or below 10%

Company Name	Div	% Yield	Est EPS 12 Mo	EPS	Sales	Pre-Tax Profit	TTM EPS	Proj PE	Price	Proj P/E	Proj P/B	Proj P/S	Est EPS	Proj CAGR	Proj Div	Proj Div Yield	Est 5 Year High Price	Est 5 Year Low Price				
PayPal Holdings	0.0000	2.62	66/01/20	87.0%	536.11	37.9%	1790.0	98.8%	34.2%	2.18	33.8%	310.82	166.540	47.7	45.7	20.0	4.0	14.0	99.6	256.0		
Alphabet	0.0000	31.84	06/20/10	24.7%	2027.6	-1.7%	4277.0	-21.6%	21.6%	45.4%	38.2%	1728.23	226.231	26.9	22.6	14.0	2.4	3.7	11.2	027.6	2463.7	
Amazon.com	0.0000	33.29	06/20/10	37.5%	8692.6	40.7%	4231.0	115.3%	2.0%	26.0%	7.6%	2531.45	84.2	80.1	12.6	55.2	20.0	3.8	26.8	179.2	12530.7	
MYR Geosp	0.0000	3.09	06/20/10	36.0%	513.1	14.3%	184.4	188.0%	2.6%	2.77	29.2%	99.36	81.8	7.2	15.6	14.0	11.4	1.1	1.2	11.1	16.3	66.7
Mirco & Co	2.2626	4.60	06/20/10	14.6%	10822.6	-7.5%	7510.0	63.9%	32.4%	44.10	14.8%	65.93	74.5	31.4	25.2	9.0	13.0	1.4	3.9	34.3	32.8	220.4
Target	2.6617	7.42	07/20/10	34.1%	22075.6	24.7%	2189.0	79.9%	6.5%	6.01	14.5%	190.81	116.421	17.4	12.8	7.4	2.7	3.7	8.6	60.2	215.2	
Apple	3.0023	14.73	06/20/10	36.3%	59885.0	10.9%	11374.0	63.3%	27.0%	13.1	21.1%	331.40	84.1	38.0	26.2	14.3	12.0	0.7	29.4	44.1	420	796.3
UnitedHealth Group	4.1413	09.91	06/20/10	36.0%	461797.0	0.0%	4336.0	183.7%	14.5%	47.2	33.5%	320.24	89.6	21.4	18.2	14.9	12.0	1.3	4.0	-2.4	364.9	580.4
Home Depot	3.4419	11.11	07/20/10	26.8%	18051.0	23.4%	4730.0	24.2%	15.1%	40.9	8.7%	397.20	118.240	26.3	18.8	16.8	3.0	9.7	5.5	44.4	361.3	

Growth & Quality (SSG Front)
Latest Quarter Data compared against Est. EPS Growth on SSG Front.
Pink Highlights denotes data not meet SSG. EPS Growth Performance for This Quarter.
*If Current Quarter fails to meet expectation, compare the Est. EPS Growth Performance to the Trailing Twelve Months EPS.

Valuation & Return (SSG Back)
Projected Relative Value (RV) is derived from the ratio between Projected PE and the Projected 5 Yr. Avg. PE.
Example: 24.4 / 20.5 = 119.02%
Yellow Highlights suggest the Projected PE may be too High or too Low





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Any Questions



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Email Questions or Comments to a Presenter...




Email Subject Line: *Coach ... Offense or Defense?*

Presenter: Robin Ware
Email Addr: rwincon@gmail.com

Presenter: Mike Torbenson
Email Addr: mike@Torbenson.org

Presenter: John Blais
Email Addr.: Blais18@comcast.net



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Upcoming 2025 Consortium Events

**Save
the
Dates**



- **March 31st ... Monday**
 - Presenter & subject to be determined
- **May 29th ... Thursday**
 - Presenter, Christi Powell
- **June 30th ... Monday**
 - Presenter, Christi Powell
- **July 30th ... Wednesday**
 - Presenter, Christi Powell
- **September 29th ... Monday**
 - Presenter & subject to be determined
- **October 29th ... Wednesday**
 - Presenter & subject to be determined




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Make a Difference in Someone's Life






If you have benefited from
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Pay it forward!

