

General Conventions

Right-click to display options or help.

Tip: Don't right-click after moving cursor, must single-click to reset popup window.

Mouse over data points to display values & get hints:

J – Judgment item (also highlighted in yellow).
Requires user decision.

Finger – Grab and move.

Mouse over beginning or end of trend line.

+/- – Remove outlier.

Year (SSG page 1) or individual value.

O – Option item (can also be changed in Preferences).

Access features via Menu Bar, Toolbar or List Panel.

Click blue List Panel “handle” to open and close.

Companies

(List Panel)

Access company-specific reports on Toolbar icons.

- Organized and color-coded by group.

Stock Checklist

- Display in **Options | Preferences | General**.
- For NAIC Newbies, minimal data entry required.

SSG Graph (Page 1)

- Right-click to:
 - Remove **Header & Recent Quarterly Figures**.
 - Remove historical points or trends.
 - Set **Projected EPS & Revenue Growth**.
 - Use **Preferred Procedure** applet.
 - Calculate growth using **Least Squares** or **Midpoint**.

Tip: Right-click outside of graph to display all options.

- Options also in **Options | Preferences | SSG Graph**.

Tip: Right-click & select “SSG Analysis Judgment.”

- All judgment items in one pop-up window.
- Double-click on year to remove as outlier.
- Grab and move trend line starting or end points.

SSG Analysis (Page 2)

- Right-click to:
 - Display **Debt/Equity** in Section 2.
 - Display **Part 3 Extras**.
- Select **Options | Preferences | SSG Analysis** to:
 - Display extras in Part 2 or 3.
 - Set **ROE Calculation** variables.
 - Define **EPS** used in Part 3 P/E Ratios.
 - Change **Zoning**.
- Click on yellow highlighted item to:
 - Remove data point as outlier.
 - Reset trends in Section 2.
 - Override values in Section 3 & 4.
- Right-click on **Future Estimated Low Price**.
 - Choose from 8 options or enter your own.
- Right-click on **Zoning**.
 - Select 25/50/25 or 33/33/33.
- Right-click and select **SSG Analysis Judgment**.
 - All judgment items in one pop-up window.

Companies *(continued)***SSG Report**

- Display in **Options | Preferences | General**.
- Good to stimulate discussions about a stock.

PMG Report

- Right-click to:
 - Turn off header.
 - Turn off yellow highlighting of recent data.
- Click on item to override value.
- Select **Options | Preferences | PMG/PERT** to set High PE guide line calculation.

PMG Analysis

- Mouse over plotted line to see value.
- Right-click on plotted points to move lines up or down scale.
- Select **Options | Preferences | PMG/PERT** to choose zone plot style (boxes or lines).

PERT Worksheets A & B

- May load slowly.
- Right click to remove header.
- Yellow highlighting on last quarter of PERT A.

PERT Graphs

- Right click to remove header.
- Use arrows to move plotted lines up & down scale.
- Select **Options | Preferences | PMG/PERT** to remove/set trend lines.

Balance Sheet Report & Analysis

- Right-click to remove header or shading.
- Shading** indicates areas of concern:
 - Green**: good.
 - Yellow**: caution.
 - Red**: trouble.
- N/A** will appear if data isn't included in OPS.
 - Manually enter additional data from annual report or other source.

Data Entry

- Manually enter all data here.
- Options for updating this company:
 - Update Price & Data** (here for convenience).
 - Lock old data to **Update New Data Only**.
 - Lock Data** to prevent overwriting from OPS.
- Notes** page:
 - Included in **Data Report** (for printing).
- Options** page:
 - Set 3 **User Data Items**.

Data Report

- Printable report of annual & quarterly data.
- Useful for comparing data to other source (Value Line, annual report).

Trend Graphs

- Plot up to 3 items, including **User Data Items**.
- Reset scale to move items up and down on graph.

Portfolios (List Panel)

Summary Report

- Double-click anywhere on row to open SSG.
- Click column headers to resort.
- Right-click to:
 - Open SSG.
 - Edit number of shares.
 - Access **Cost of Switching** Applet.
 - Add, edit or remove entry.
 - Reset column widths to fit text (or click and drag right border of header).
 - Additional summary details at bottom.

Analysis Report

- Double-click anywhere on row to open SSG.
- Click column headers to resort.
- Right-click to:
 - Open SSG.
 - Edit portfolio details.
 - Reset column widths to fit text (or click and drag right border of header).
- **Shading** indicates:
 - **Yellow** – below acceptable range.
 - **Green** – in range.
 - **Red** – above acceptable range.

PMG Indicator

- **Sell Criteria** (all must be present):
 1. Price is above bottom of SSG "Sell" range.
 2. Current PE at least 1.5 x 5-year average PE.
 3. Growth rate growing at or below 12%.
- **Buy Criteria** (all must be present):
 1. Price below top of "Buy" range on SSG.
 2. Current PE equal or less than 5-year average PE.
 3. Upside downside ratio 3:1 or better.

PERT Report

- May load slowly depending on your computer.
- Double-click anywhere on row to open SSG.
- Right-click to **Refresh Data** (after changing SSG).

Diversification Report & Graph

- Click **Diversification** button to sort by capitalization, revenue, sector, currency.
- Click **Graph/Grid** button to switch display.

Retirement Planner

- Projects future potential growth of current portfolio.
- Set variables such as inflation, turnover, taxes.

Company/Favorite Websites

Click **Company/Favorite Websites** on Menu Bar.

- **Add**, **Edit** or **Delete** sites.

Company:

- Websites with specific company info.
- To add site, replace ticker in URL with <SYMBOL>
- From SSG, click **Websites** button to choose URL and open in browser.

Favorites:

- Add favorite financial Web sites.

Comparisons (List Panel)

Stock Comparison Guide

- Select **File | New | Stock Comparison Guide**.
- Select companies to compare.
- "Winners" are highlighted in yellow.
- Click to remove/add highlighting for items.
- Right-click to show/clear judgment.
- Click or right-click lines 27 & 28 to select **Options**.
- Click **Save** button (or **File | Save**) to save.
 - Saved data in a SCG is not updated.

Stock Comparison Guide Graph

- Compares all companies on any of 27 items.
- Double-click on company name to open SSG.
- Right click to:
 - Refresh data from SSG.
 - Show/remove legend.
- Reset scales at bottom.

Challenge Tree

- Select **File | New | Challenge Tree**.
- Select companies to challenge.
- Double-click on company name to open SSG.
- Click to enter judgment items.
- Click to select *Good, Average, Poor* for **Judging Management** items.
- Click Save button (or **File | Save**) to save.
- Right click to:
 - **Refresh Data** (after changing SSG).
 - **Reset Selection** (clear all judgment).
 - Start **Cost of Switching** applet.

Acquiring & Updating Data

Download Data

- Requires Online Premium Services (OPS) subscription.
- Select **File | Open | Company**, then click **Import NAIC SSG Datafiles**.
- Or enter symbol in **Retrieve Online SSG Data** box in List Panel.

Update Prices

- Select **File | Update | Prices**.
- Check individual companies, or **Select All**.
- Click **Download Prices** button.
- After prices are downloaded, review alerts and click **Start Update**.

Note: You must click the Start Update button to save prices in database.

Update Data

- Requires Online Premium Services (OPS) subscription.
- Click **Update Company Data** button on Menu Bar.
 - Check individual companies, or **Select All**.
 - Choose **Full Update** or **New Info Only**.
- Or select **File | Update | Company Data**.
Note: If SSG is open, this will only update that single company.