

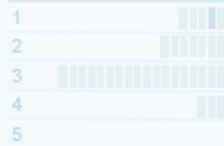


RANKS



Upgraded on Feb 20, 2015

Industry - Med Supp Non-Invasive



Industry - Med Supp Non-Invasive



The Safety™ Rank measures the total risk...

The Timeliness™ Rank measures...

Show

FINANCIAL STRENGTH GRADE RATING



Upgraded on Dec 17, 1983

Peers



Industry - Med Supp Non-...



Investment Survey Explain



\$ in millions	2012	2013	2014	Est. 2015
Total Sales	67,224.00	71,312.00	74,331.00	--
"Cash Flow" per share	6.48	7.08	7.55	--
Cash & Marketable Securities	21,089.00	29,206.00	--	31,319.00
Long-Term Debt	11,489.00	13,328.00	--	14,938.00
Operating Margin	35.70	33.30	--	--
% Return on Shareholders' Equity	22.10	21.40	24.50	--
% Return on Total Capital	19.10	18.40	20.20	--
All Dividends to Net Profits	46.00	46.00	46.00	--

Show rating definition

The Value Line Investment Survey® —  
Smart Investor



## TABLE OF CONTENTS

<b>CHAPTER 1: Getting Started</b>	<b>2</b>
Product Overview	2
Summary & Index	3
Ratings & Reports	4
Value Line Modules	4
Selection & Opinion	6
Email Newsletter	7
<b>CHAPTER 2: Value Line Ranking System And Analyst Projections</b>	<b>8</b>
Timeliness™	8
Safety™	9
Analyst Projections and Value Investors	9
Technical	9
Industry	10
<b>CHAPTER 3: Subscriber Tools</b>	<b>11</b>
Screener	11
Watchlists	11
Alerts	12

# 1

## Getting Started

### PRODUCT OVERVIEW

*The Value Line Investment Survey* — *Smart Investor* is the digital version of Value Line's flagship product, *The Value Line Investment Survey*. *Smart Investor* is a unique source of financial information and analysis designed to help investors make informed investment decisions and reach their financial goals. *Smart Investor* includes economic and stock market commentary, easy-to-follow model portfolios, stock screens, industry-based analysis, and reports on approximately 1,700 of the largest, most actively traded equities listed on North American exchanges.

*Smart Investor* is created and updated by Value Line's Research Department, comprised of more than 70 analysts, economists, and quantitative specialists. Value Line's research and analysis are completely unbiased and independent. Unlike many Wall Street brokerage firms, Value Line has no investment banking business with any company, including the approximately 1,700 companies included in this service. Value Line does not execute trades for its subscribers and, therefore, has no vested interest in whether our subscribers buy, sell, or hold a specific equity. What's more, our staff of professional securities analysts are not permitted to own shares of any company that they cover.

If you come across any unfamiliar terms as you read through this guide, please refer to the Glossary that is available via the **INVESTMENT EDUCATION** tab on the long bar

at the top of our website, [www.valueline.com](http://www.valueline.com). In addition, if you have any other questions or comments regarding Value Line's products or services, you can reach us by calling **1-800-VALUELINE** (1-800-825-8354) or by sending us an email via the Contact link at the bottom of our website.

Several videos and guides showing you how to navigate our digital products are available on the Value Line website which can be accessed as follows:

- Click on the **Investment Education** tab in the long black bar at the top of the Value Line Screen.
- On the top right, in the purple section, click on **Tools Guides**.

You may want to review **Subscriber Guides** listed below **Navigating Valueline.com**. However, for those ready to jump right in, simply sign in using your username and password, which you have received via email shortly after subscribing. After you sign in, the welcome screen will enable you to quickly access all of the various sections and investing tools that your *Smart Investor* subscription has to offer. If you want information and analysis on a particular stock, simply type the company name or ticker symbol into the box named **Company name or symbol** in the top right side of the screen, and click on the name of the stock. This will take you to our digital reports, where the data and analysis on each stock are divided among more than 20 modules (or boxes).

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Using your mouse, you can scroll down to view the modules you are interested in. Additionally, if you place your cursor in the narrow, shaded vertical bar on the right side of the screen, a sliding, horizontal action bar will appear. The bar shows a complete list of all available modules and allows you to edit which ones appear on your digital report. If you click on a module below the word **Hidden** on the action bar, the clicked module will be added to the bottom of your digital report. Each module can be moved around, resized, or hidden, so you can create your own customized and unique stock report. The modules directly under the phrase **Save Changes** are already loaded on the digital page.

## SUMMARY & INDEX

Data and analysis, including Value Line's proprietary Ranks, are updated every week for all 1,700 stocks included in *Smart Investor*. All of this data can easily be found within the individual digital stock reports included in the service. In addition, a good deal of this information is available via the *Summary & Index* (S&I), a 40-page report that can be accessed from the PDF Module within our digital stock reports. The S&I is updated every week.

To get to the *Summary & Index*:

- Click **DASHBOARD**, the first word on the left side of the long bar at the top of the home page of the website.
- Next, from within the **QUICK LINKS** box, on the right side of the screen, click on **Summary & Index**.
- The weekly S&I can also be accessed by clicking on Investment Survey in the TRADITIONAL ONLINE ACCESS box at the lower right side of the screen.
- Under the title **The Value Line Investment Survey** and below the brown bar with the current issue number and release date, you will see five icons. Clicking on the center icon, labeled **Summary & Index**, will provide you with the most recent weekly Issue. Below the icons there are also links which can take you to back Issues.

We recommend that individual investors own at least 10 to 20 stocks. Looking through all 1,700 reports included in *Smart Investor* for worthwhile investments would be a

time consuming, if not impossible, task. The *Summary & Index* is designed to speed up that process.

The front page of the *Summary & Index* contains a Table of Contents and a list of all of the industries we follow in alphabetical order, with the industry rank relative to all the other industries listed to the right. The industry rank refers to how Value Line thinks the stocks in an industry, as a whole, will perform compared to the stocks in other industries over the next six to 12 months. A more thorough description of the industry ranks is included later on in this guide.

Also on the front page, in three boxes, are important market statistics. The first box has the median of estimated price-to-earnings ratios of all stocks with earnings in our covered universe of 1,700 stocks. The second box shows the median of estimated dividend yields (total dividends expected to be paid in the next 12 months divided by the recent price) of all the dividend-paying stocks. The third box contains the estimated median price appreciation potential three- to five-years into the future for the stocks included in *Smart Investor*; this figure is also known as the average three- to five-year target price. By studying these statistics, a fairly good picture emerges of how the Value Line universe of 1,700 stocks is currently being evaluated.

Beginning on page 2 of the S&I (which can be found by scrolling down or by pressing the right arrow key once), is an alphabetical listing of all the stocks included in *Smart Investor*. Each stock's pricing data, ranks, and 12-month estimates of earnings and dividends, as well as other information, are updated here. For many other important data points, please consult the individual digital reports for each stock that you are interested in.

Toward the end of the *Summary & Index*, beginning on page 24 — where the screens start, there are several pages dedicated to Value Line's proprietary stock screens. The screens are a good place to start for anyone looking for ideas or help in forming an investment strategy. They are particularly useful for investors who want a list of stocks relevant to specific strategies they may have in mind. Many of these proprietary lists are also available within the **Value Line Stock Screener** feature of *Smart Investor*. The **Screener** can be found as follows:

- From the home page, click on **FIND IDEAS** on the long bar near the top of the screen.
- Click on **Screener** on the new green bar which has appeared near the top of the screen.

## RATINGS & REPORTS

*Ratings & Reports* is the core of *Smart Investor*. Each week, we publish new reports on approximately 130 stocks and eight industries. Accessing the new reports can be done several ways:

- If you already know which stock you want to look up, click on the **Company name or symbol** box at the top of our website above the long bar.
- When the entry field of the **Company name or** (ticker) **symbol** box is blank, then type in the name or ticker symbol of the stock you want to look up.
- When you see the name of the company you want to research, click on the name and you will be taken to that company's digital page.

To see a complete list of the equities that are included in the *Smart Investor* subscription:

- Click **BROWSE RESEARCH**, the second word on the left side of the long bar at the top of the home page of the website.
- Next, click on Analyst Covered under **COVERAGE UNIVERSE** on the right side of the page.

You can also view weekly *Smart Investor* issues as follows:

- Navigate back to the **DASHBOARD** by clicking on the word **DASHBOARD** on the long bar near the top of the screen. If you are already at the Dashboard, you may skip this step. Click on **Investment Survey** in the **TRADITIONAL ONLINE ACCESS** module (box) at the lower right side of the screen.
- Under the title **The Value Line Investment Survey**, and below the brown bar with the current issue number and release date, you'll see the words **Ratings Reports** (R&R), as well as links that will take you to back issues.

- To see an individual report (classic PDF), click on the name of the company you wish to review.

## VALUE LINE MODULES

Our digital stock reports represent more than 85 years of experience and expertise in analyzing stocks and providing investors with what they need to make investment decisions confidently and quickly. The data and analysis in the digital reports are divided among more than 20 modules (boxes), and some modules can be moved around, resized, or hidden, so you can create your own customized and unique stock report. You won't see stock modules (boxes) unless you type in the name of a stock and go to a digital stock report.

To get to a digital stock report, simply type the company name or ticker symbol into the rectangular box titled **Company name or symbol** at the top right side of the screen and click on the name of the stock.

- Enlarging a module will also display more data and features. Only six of the modules can be enlarged. To enlarge a module:
- Click on the two-headed arrow that appears in the top right corner of some modules.
- To return to the digital page, click on the **X** at the top right corner of the module.
- To look at modules, scroll down the digital page until you find the module you are looking for.
- If you have enlarged a module by clicking on the two-headed arrow, you must click the **X** at the upper right hand corner of the module to close the module before moving on to anything else.

Some examples of widely used modules are:

### Ranks

Value Line's proprietary and time-tested Ranking System including Timeliness™ and Safety™ ranks has been helping investors reach their financial goals for decades. Timeliness and Safety are measured on the same, easy-to-use scale of 1 (Highest) to 5 (Lowest). After you've scrolled down to the **RANKS** module:

- Move the cursor to the upper margin of the **RANKS** module. Click on the shaded rectangle to the left of the word **Hide** to enlarge the module. Doing so will display the stock's ranks compared to its peers and the other stocks in its industry. **Roll (don't click)** the cursor over the small boxes to see the ranks for peer companies.
- Move the cursor over the small boxes to see the ranks of peer companies. You do not need to click on them.

A more thorough description of our ranks is included later in Chapter 2 of this guide. Each expanded module contains a great deal of information you can explore by moving your mouse along the items within the module.

### Commentary

Many readers think this is the most important information on our reports. In the commentary, the Value Line analyst discusses the company's recent performance and his/her expectations for the stock's future. There are times when the raw numbers don't tell the full story. The analyst uses the commentary to explain why the forecast is what it is.

The **Commentary** module also contains links to historical analyst write-ups, as well as recent Supplementary Reports which are brief analyst-created content that discuss an important news item (e.g. earnings release) concerning a particular company. When significant news is released outside of our regular publishing schedule, the analysts write Supplementary Reports. These brief updates discuss the news, as well as the analyst's comments on what the news means for the particular company and stock. Significant stock price movements, earnings releases, and acquisition announcements/rumors are just a few examples of events that trigger a Supplementary Report.

To find previous analyst commentaries:

- Scroll down the modules until you find the module labeled **COMMENTARY**.
- Click on the green squares near the top of the **COMMENTARY** module.
- For Supplementary Reports, if there are any, click on the small boxes marked **VL** under the green squares. If there are no supplements, no boxes marked **VL** will appear.

### Valuation

Value Line's securities analysts maintain detailed financial spreadsheets on all of the stocks included in *Smart Investor*.

Scroll down the modules until you find the **Valuation** module labeled **VALUATION**. In the **Valuation** module, our analysts provide estimates for the current year and following year, as well as projections for the three- to five-year time frame. Using the projections, the analyst is then able to derive the stock's potential **Target Price Range** which appears in the long rectangular bar at the top of the digital page along with the expected percentage appreciation potential, and annual total returns which appear in the 3 – 5 year Projections module.

- Click on the small two-headed arrow. Doing so enlarges the module so you see a wealth of information including the 3- to 5-year price range.
- Close an enlarged module by clicking on the **X** in the upper right corner of the screen.

### Industry Analysis

The 1,700 stocks in *Smart Investor* are grouped into approximately 100 industries. Each industry is overseen by an analyst, and a full write-up is completed once per quarter. To view the **Industry** module:

- Scroll down to the box headed **INDUSTRY ANALYSIS**. That module will display the industry rank (nearly every industry is assigned a rank) and the first portion of our background report on that industry.
- At the bottom of the module you may click on **Read More** to be transferred to the remainder of the piece.
- Also, if you click on the two-headed arrow in the upper right corner square, you will expand this module.
- After doing so, click on **List of Companies** on the right side of the screen to see names and ranks of peer companies.
- Click on **Compare Companies** and move your cursor over the colored boxes to see the **Relative Strength** of the stock you're analyzing and its peers. You do not need to click.

- Move the cursor over the word **Explain** at the bottom right of the colored box to read a fuller definition of **Relative Strength**. You do not need to click.
- Click **X** at the upper right corner of the expanded module to bring it back to its initial size.

The analyst's report typically includes comments about important developments in the industry and the impact those developments have been having on the individual companies. It also usually includes the analyst's opinions about the immediate and longer-term prospects for the industry. In addition, each industry is ranked for Timeliness, currently from 1 to 97, with 1 being the best rank, meaning that industry is projected to have better price performance over the next six to 12 months than industries ranked 2 - 97. The industry ranks are derived from the individual ranks of the stocks included in the group. Many *Smart Investor* subscribers carefully review the industry reports before making any investment decisions.

## Peers

The data displayed in this module is unique to Value Line's digital services. The Peers module includes charts and graphical representations that show how a particular stock compares to its industry peers. The module includes comparisons on price-to-earnings ratio, dividend yield, Financial Strength, Earnings Predictability, and much more.

As mentioned, there are more than 20 modules, and they can all help you get a better grasp of a stock's history and prospects. Before taking a position in any equity, we strongly recommend that you utilize the wealth of information in our digital reports.

The digital reports, in many cases, provide data and interactivity that supplements Value Line's classic one-page PDF's and tables. A PDF is a photograph of the printed Value Line page in *The Value Line Investment Survey — Smart Investor*. However, *Smart Investor* subscribers do have access to Value Line's traditional PDFs. These can be quickly obtained by clicking on the words **PDF Reports** in the rectangular box on the far-upper-right side of our digital stock reports. Click on the dates you want, one at a time.

The PDFs can also be accessed from the **VALUE LINE PDF REPORTS** module. Reach it by scrolling down to the box headed **VALUE LINE PDF REPORTS**. Then click on any of the report dates you want to read.

Lastly, for those subscribers who prefer the look and feel of our old website, we recommend that you Access the **TRADITIONAL ONLINE ACCESS** box as follows:

- Navigate back to the Dashboard by clicking on the word **DASHBOARD** on the long black bar near the top of the screen. If you are already on the Dashboard, you may skip this step.
- Click on **Investment Survey** in the **TRADITIONAL ONLINE ACCESS** box at the lower right side of the screen.
- Under the title *The Value Line* Investment Survey and below the brown bar with the current issue number and release date, you will see five icons. Clicking on the leftmost icon, labeled **Ratings Reports**, will give you links to PDFs (Value Line's well known single page reports) for all companies in the most recent issue. The icons there are also links which can take you to back issues.
- Scroll down until you find the PDF you want.

## SELECTION & OPINION

The *Selection & Opinion* (S&O) contains Value Line's latest economic and stock market commentary, along with a whole host of additional information that can prove invaluable to the investor community. More specifically, the product includes economic data and forecasts, four actively-managed 20-stock Model Portfolios, stock screens, highlights, and quarterly special features. If you spend time with the S&O each week, you will receive valuable investment ideas and insights. For more information on the *Selection & Opinion*, particularly the model portfolios' investment strategies, we have created a separate, in-depth guide titled: *The Selection & Opinion* Product Guide. It can be accessed via the Investment Education tab on [www.valueline.com](http://www.valueline.com).

- To access the *Selection & Opinion*, click on **DASHBOARD** on the long black bar at the top of the screen.



- 
- Next, in the **QUICK LINKS** box on the right side of the screen, click on **Selection & Opinion**.
  - The weekly S&O can also be accessed by clicking on Investment Survey in the **TRADITIONAL ONLINE ACCESS** box at the lower right side of the screen.
  - Under the title **The Value Line Investment Survey** and below the brown bar with the current issue number and release date, you will see five icons. Clicking on the second link from the left labeled **Selection & Opinion**, will provide you with the S&O.

## **EMAIL NEWSLETTER**

*Smart Investor* subscribers also receive, at no additional cost, the Investment Research email newsletter, which is sent out each Monday around 8:00am Eastern Time. This newsletter, which is written by senior research analysts, includes stock highlights, industry analysis, and a model portfolio. The \$5 – \$15 Portfolio, as the name suggests, focuses on stocks that are priced between \$5 and \$15. Just like the four model portfolios in *Selection & Opinion*, it is an actively managed, 20-stock portfolio. It is updated each week. Please be sure that Value Line has your email address on file so you can receive this valuable newsletter. If you are not receiving the Investment Research email, please call us at **1-800-VALUELINE** (1-800-825-8354).

## 2

# The Value Line Ranking System and Analyst Projections

*The Value Line Investment Survey — Smart Investor* has a number of unique features that distinguish it from other publications and make it easier for you to have accurate, timely information so that you may keep up to date on all developments affecting your investments.

Probably the most famous is Value Line's time-honored Ranking System. Stocks are ranked from 1 to 5, with 1 being the highest ranking, that is for best expected relative price performance (Timeliness) and for lowest total risk (Safety).

For more in-depth information on the Value Line Ranking system, including a review of the system's excellent historical performance, please take a look at *The Definitive Guide to the Value Line Ranking System* which can be accessed as follows:

- Click the **INVESTMENT EDUCATION** tab in the long black bar at the top of the screen.
- Then click on **Tools Guides** under the word **INSTITUTIONAL** in the upper right corner.
- Scroll down until you find the Guides you want to review.
- Click on the Guides you want to review.

See a discussion of how “value investors” can profit from the Ranking System on page 14 of this guide.

## TIMELINESS

The Value Line Timeliness rank measures probable relative price performance for each stock during the next six to 12 months on an easy-to-understand scale from 1 (Highest) to 5 (Lowest). A proprietary model combines many factors into a forecast of the price change of each stock, relative to all others for the six to 12 months ahead. All data are actual and known. If you are a growth-oriented investor, Value Line recommends that your portfolio be comprised for the most part of stocks ranked 1 or 2. Of course, income needs and tax considerations can cause you to modify this general rule.

**Rank 1 (Highest):** These stocks, as a group, are expected to have the best stock price performance relative to the other stocks in *The Value Line Investment Survey — Smart Investor* (1700 stocks) during the next six to 12 months. Because predictions can't be perfect, many readers view stocks ranked 1 and 2 for Timeliness almost interchangeably.

**Rank 2 (Above Average):** These stocks, as a group, are expected to have better-than-average stock price performance relative to the other stocks in *Smart Investor* during the next six to 12 months.

**Rank 3 (Average):** These stocks, as a group, are expected to have relative price performance in line with the Value Line universe of 1,700 stocks.

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**Rank 4 (Below Average):** These stocks, as a group, are expected to have below-average relative price performance relative to the other stocks in the Value Line Universe of 1700 stocks.

**Rank 5 (Lowest):** These stocks, as a group, are expected to have the poorest price performance relative to the other stocks in the Value Line Universe of 1,700 stocks.

Changes in the Timeliness ranks can be caused by:

- New earnings reports
- Changes in the price movement of one stock relative to the other stocks in the publication
- Shifts in the relative positions of other stocks

## SAFETY

A second key investment criterion is the Safety rank assigned by Value Line to each of the approximately 1,700 stocks. The Value Line Safety rank measures the total risk of a stock relative to the other stocks in *The Value Line Investment Survey — Smart Investor* universe. Safety ranks are also assigned on a scale from 1 (safest) to 5 (riskiest) as follows:

**Rank 1 (Highest):** These stocks, as a group, are the safest, most stable, and least risky investments.

**Rank 2 (Above Average):** These stocks, as a group, are safer and less risky than most.

**Rank 3 (Average):** These stocks, as a group, are of average risk and safety.

**Rank 4 (Below Average):** These stocks, as a group, are riskier and less safe than most.

**Rank 5 (Lowest):** These stocks, as a group, are the riskiest and least safe.

Unlike the Timeliness ranks, there is no fixed number of stocks that fall into each Safety category.

Stocks with high Safety ranks are often associated with large, financially sound companies; these same companies also often have somewhat more modest growth prospects because their primary businesses can't grow forever. Stocks with low Safety ranks are often associated with companies which are smaller and/or have weaker-than-average finances;

on the other hand, these smaller companies sometimes have above-average growth prospects because they start with a lower revenue and earnings base.

## ANALYST PROJECTIONS AND VALUE INVESTORS

Many investors, known as value investors, seek to get into a stock at a bargain price relative to that stock's past history. Value investors look for stocks with low P/E ratios, strong financials, and low debt. We recommend that they review the three- to five-year appreciation potential that is estimated by our analysts and editors labeled **Target Price Range** located in the center of the long bar above each stock's digital module (you must have opened an individual stock report). To get to an individual stock report:

- Click on the **Company name or symbol** box at the top of our website above the long bar.
- Type in the name or ticker symbol of the stock you want to look up.
- Click on the name of the company you want to research when it appears below the area you are typing in. You will be taken to that company's digital page.

If you scroll down to the module labeled **3–5 YEAR PROJECTIONS**, you'll see that the appreciation potential, listed as dollars and percentages, is given both as a low and a high estimated percentage of appreciation from today's price to a price three to five years in the future, and as a possible dollar-price range. Each week, the median appreciation potential for the stocks in the Value Line universe is shown as a percentage on the front cover of the *Summary & Index*. Stocks with above-average appreciation potential may be attractive to value investors and others. To get to *Summary & Index* please read the instructions on page four.

## TECHNICAL

The Value Line Technical rank uses a proprietary formula to predict short-term (three to six month) future price returns relative to the Value Line universe. We do not recommend that it replace the Timeliness rank. As with the other ranks, the Technical rank goes from 1 (Highest) to 5 (Lowest.) Scroll down until you see the Technical Rank Module for each stock.

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## INDUSTRY

Value Line also publishes industry ranks which show the Timeliness of each industry. These ranks are updated weekly and can be found on each digital report. To get to an individual stock report:

- Click on the Company name or symbol box at the top or our website above the long bar.
- Type in the name or ticker symbol of the stock you want to look up.
- Click on the name of the company you want to research when it appears below the area you are typing in. You will be taken to that company's digital page.
- The industry Timeliness ranks can be found near the top of the left side of each digital report, as well in the Industry Analysis module. The module also includes an in-depth analysis of the industry.

The Industry Rank is calculated by averaging the Timeliness ranks of each of the stocks which have been assigned a Timeliness rank in a particular industry, and then listing the industries in order of average Timeliness, with 1 being the best rank, meaning that industry will likely have better price performance over the next six to 12 months than lower-ranked industries. Industries contain different numbers of stocks.

## 3

## Subscriber Tools

As a subscriber, you have access to a number of Value Line investment tools that can help you keep track of your current holdings and find new candidates. These include our Stock Screener, Watchlists, and Alerts.

**SCREENER**

Everyone's investment strategy, time horizon, and appetite for risk is unique. Therefore, in order for you to quickly find stocks that meet your particular objectives, Value Line provides a detailed and robust stock screener. The stock screener is a tool that lets you specify numerical characteristics for stocks you are interested in, and then lists only those stocks with the relevant numbers. You can select stocks based on approximately 50 data items. Using these data points, the screener tool gives you customized screens that only display the stocks that fit your criteria. We also provide more than a dozen pre-set screens that span a wide range of investment strategies. These can serve as good jumping off points for investors who are seeking new holdings. For a complete list of the pre-set screens and fields available:

- Simply open the Screener by clicking on the **FIND IDEAS** tab in the center of the black bar at the top of the screen.
- Then click on the word **Screener** in the green bar just below **DASHBOARD**.
- If you are unfamiliar with any of the terms, please consult our online Glossary in the **INVESTMENT EDUCATION** section.

**WATCHLISTS**

Value Line's **Watchlist** function enables users to compare a list of stocks side by side. Creating a **Watchlist** is quick and easy, and can be accomplished as follows:

- Click on the **FIND IDEAS** tab on the long bar at the top of the screen, and then clicking on **Watchlist** in the green bar below it.
- When the **Watchlist** screen opens, click on **CREATE WATCHLIST** at the upper right side of the screen.
- Below the words **Watchlist Name**, click the rectangular box and type in the name you choose to identify your watchlist.
- Click the green **Save** button.
- Now click **Add company** in small letters on the bottom of the screen.
- A box will open titled **Add To Watchlist**.
- Click in the rectangular box under **Select Company** and type in the name or ticker symbol of the stock you wish to add to your watchlist. You may also choose from a list of recently viewed companies by clicking on any one.
- Then click **Save**. Repeat this procedure for as many stocks as you wish to add to this particular watchlist.

Once you have settled on the particular list of stocks, the

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**Watchlist** will display the company Names, Tickers, Last Closing Prices, Intraday Price Changes, (intraday) Percent Price Changes, Trading Volume, and Value Line's updated proprietary ranks for Timeliness and Safety. The **Watchlist** tool is helpful for keeping track of your current holdings, as well as prospective investments.

## ALERTS

The Alerts tool will enable you to be notified immediately if an event occurs that impacts any of the stocks that you own or are watching. You can set up alerts for a variety of events, including when the price of a stock moves considerably (up or down), when Value Line changes the rank of a particular stock, or when a new Value Line report is available. In total, more than 15 Alert functions are present, and these notifications can be delivered via email or text message. We strongly recommend that you utilize the Alerts Hub so that you can stay up-to-date on the stocks that you own and get the most out of your subscription. To get to Alerts:

- Click on **FIND IDEAS** on the long bar at the top of the screen, then click on Alerts Hub on the colored bar beneath it.
- Click on **ADD ALERT** on the top right side of the page under **Select**. A box will open titled **Settings: Stock Alerts**.
- On the left side of the box under the words **ALERT FOR**, click the rectangle labeled **Stock search**.

When clicked, this rectangular box will show recently viewed stocks from which you can choose, or type a new name or stock ticker symbol into the box. To select the stock you wish to create an alert for, click on the name or symbol when it appears.

- Under the words **SELECT & CONFIGURE**, is a rectangular box. When you click the box, a series of alert criteria will appear. Select one by clicking on it.
- Depending on your choice — e.g. whether you are choosing % or dollars, the next screen will display **Notify me when**.
- Below the bold phrase **Notify me when** select the criteria you want.

- When prompted, fill in the numbers (\$ or %) which determine when an alert is to be sent.
- Then, click whether you want your alert delivered via email or text. Value Line needs to have your cell phone number on file in order to send you a text or your email address in order to send your alert via email.
- Finally, click **ADD TO ALERT SUBSCRIPTIONS** to activate your alert.
- When you have added all the stock alerts you want to enter, click the word **CLOSE** on the bottom right of the screen.

In summary, with more than 20 modules, Value Line's digital stock reports can help you gain a better understanding of a stock's history and prospects. Before taking a position in any equity, we strongly recommend that you utilize the wealth of information on our digital reports. If you have any questions or comments regarding Value Line's products or services, you can reach us by calling **1-800-VALUELINE** (1-800-825-8354) or by sending us an email via the Contact link in the footer section at the bottom of our website.

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