



Guide to Growth & Income Investing





Guide to Growth & Income Investing

Table of Contents

- Introduction to Growth & Income Investing. 2
- Incorporating Zacks into a Growth & Income Strategy. 3
- 1. Identify:** Find great stocks. 4
 - Articles 4
 - Zacks Rank Buys 4
 - Zacks Industry Rank Analysis. 4
 - Zacks Equity Research Analyst Blog 5
 - Profit from the Pros. 6
 - Targeted Recommendations: Growth & Income Stocks 6
 - Portfolios and Stock Lists. 6
 - Zacks #1 Rank List 6
 - Zacks Industry Rank List 6
 - Profit Tracks 7
 - Focus List 7
 - Growth & Income Portfolio 7
 - Tools. 8
 - Predefined Screener 8
 - Custom Screener 8
 - Research Wizard 9
- 2. Analyze:** Research the trend in earnings estimate revisions and fundamentals. 10
 - Earnings Estimate Revisions 10
 - Agreement 10
 - Magnitude 11
 - Upside. 11
 - Surprise 11
 - Full Company Report 12
 - Financial Statements 13
 - Zacks Rank in Industry 13
 - Zacks Equity Research Reports 14
- 3. Manage:** Determine which stocks to hold, and more importantly which stocks to sell 15
 - Portfolio Tracker - Free Version 15
 - Portfolio Tracker - Premium Version 15
 - Portfolio Tracker - Applicable Views 16
 - Other Educational Resources. 17
 - Zacks Rank Guide: Harness the Power of Earnings Estimate Revisions 17
 - Growth & Income Investing Page 17
 - Other Investing Style Pages. 17
 - Zacks Education 17
 - Contact Us 17



Guide to Growth & Income Investing

Introduction to Growth & Income Investing

Growth & Income investing is known under many different names: blue chip, core holdings, conservative growth and buy and hold. Investors with a Growth & Income approach to investing seek quality companies that should outperform the market over the long haul. They aim to keep portfolio turnover to a minimum—usually holding a particular stock for a year or longer. This approach generally limits downside risk and requires less time to implement than many other active trading strategies.

Successful Growth & Income investors are most concerned with companies displaying healthy balance sheets, consistent dividend payments, quality products and services, experienced management teams, those that are leaders in their respective industries and last but certainly not least, companies displaying steady earnings growth.

Companies that continually exhibit stable earnings growth, more than anything else, are ones that should hit the radar screens of Growth & Income investors. After all, companies exhibiting all of the characteristics mentioned earlier should have no problem producing a steady stream of profit growth, right? Analysts will subsequently grow more optimistic about the future earnings potential of the company and adjust their estimates up accordingly. Growth & income investors get a dual benefit from following earnings estimate revisions. First, positive estimate revisions help investors buy shares in the companies with the best chances to outperform the market. Second, positive estimate revisions provide the easiest means to monitor the health of companies, providing a rather clear signal when the time has come to abandon ship. Companies experiencing upward estimate revisions will generally enjoy positive momentum going forward. Rarely will a stock suffer a significant price decline in the face of improving fundamentals. Add it all up and it's clear that Growth and Income investors should only buy shares in companies enjoying upward earnings estimate revisions. The best way to harness this phenomenon is through the Zacks Rank.



Guide to Growth & Income Investing

Incorporating Zacks into a Growth & Income Strategy

In 1979, Len Zacks published a groundbreaking article in the *Financial Analysts Journal* entitled: "EPS Forecasts - Accuracy Is Not Enough." The article's premise outlined how earnings estimates are the most powerful force impacting stock prices. From this seminal work was born Zacks Investment Research and the Zacks Rank.



INSIDER TIP:

To fully understand how to harness the power of earnings estimates, it is strongly recommended that you read the free [Zacks Rank Guide](#), if you have not already done so.

Growth & Income investors get a dual benefit from following earnings estimate revisions. First, it will help them buy shares in the companies with the best chances to outperform the market. Second, it provides the easiest means to monitor the health of companies with very clear sell signals.

Changes in earnings estimates are a primary determinant in whether a stock should be considered for inclusion into your portfolio. Stocks with rising earnings estimates are likely to outperform the broader markets. Conversely, a stock with falling earnings estimates is likely to continue to disappoint investors.

Using Zacks and incorporating earnings estimate revisions is easy. Growth & Income investors simply need to follow the I AM method:

Identify – Find great stocks

Analyze – Research the trend in earnings estimate revisions and fundamentals

Manage – Determine which stocks to hold, and more importantly which stocks to sell

By using this three-step process, you will be able to proudly say, "I AM a successful Growth & Income investor."

This is a comprehensive guide designed to highlight many of the resources available to Growth & Income investors. For more information about Growth & Income investing, Please visit <http://www.zacks.com/education/growthandincome>.



Guide to Growth & Income Investing

1. Identify

Find great stocks

Zacks provides a wide selection of commentary, portfolios and tools to help you identify great stocks.


ARTICLES

Zacks Rank Buys

Every day on Zacks.com, we feature four Zacks #1 Rank (Strong Buy) or Zacks #2 Rank (Buy) stocks that are poised to outperform the market. These stocks are divided among the four main investment styles, including Growth & Income.

TODAY'S GROWTH & INCOME STOCK

PACCAR, Inc. (PCAR)
PCAR has returned more than 43% since it was last highlighted as a Growth and Income stock on Oct 26



More Zacks Rank Stocks

- **Aggressive Growth:** [Hittite Microwave \(HITT\)](#)
- **Value:** [Sciele Pharma, Inc. \(SCRX\)](#)
- **Momentum:** [Tidewater Inc. \(TDW\)](#)

WHERE TO FIND IT:

The Zacks Rank Buy articles are located in the upper right hand corner of the [Zacks.com home page](#).


INSIDER TIP:

Subscribe to our free [RSS feed](#) and get the Growth & Income Zacks Rank Buy article delivered to you every morning.

Zacks Industry Rank Analysis


Every Wednesday, we spotlight specific industries benefiting from positive revisions in earnings estimates. You'll discover trends affecting various industries and the best stocks within those industries.

Zacks Industry Analysis

Sponsored by: 

Zacks Analyst Interviews:
[Long-Term, HDTV to See Massive Growth](#)

Zacks Industry Rank Analysis:
[Rising Enrollments Helping Medical Insurers](#)

[Zacks Industry Rank List](#) 

WHERE TO FIND IT:

Zacks Industry Rank Analysis is located on the left side of the [Zacks.com home page](#) in the Zacks Industry Analysis Section.



Guide to Growth & Income Investing

The [Zacks Industry Rank](#) is calculated by averaging the Zacks Rank for all covered companies within a given industry. It is a quantitative indicator designed to predict relative price performance for a period of one to three months. It serves to help investors get a feel for those industries experiencing improving earnings prospects.

Each week, a few of these attractive industry groups, and the companies within them, are spotlighted in the Zacks Industry Rank Analysis article (found on our homepage under Zacks Industry Analysis). Find out why this group of stocks has performed well and why they are projected to continue to do so over the short term. Growth & Income investors can drill down further by focusing only on those stocks with healthy balance sheets, consistent dividend payments, quality products and services, etc. Combine companies that fall under this umbrella, which are operating in favorable industries, and you should be good to go.

[Zacks Equity Research Analyst Blog](#)

Highlights of the latest Zacks Equity Research reports are available on the Analyst Blog. Updated throughout the day, the blog tells you which companies our analysts like and which ones they don't.

Zacks Equity Research

ANALYST BLOG

- [Avnet Provides Good Exit Point](#)
 - [Target \\$45 on GameStop Shares](#)
 - [ECA Downgraded from Buy to Hold](#)
 - [Full Analyst Blog](#)
- [Bull of the Day](#)
[Bear of the Day](#)
[Zacks Equity Research](#)
[Zacks Top 10 Stocks for 2007](#)



WHERE TO FIND IT:

The Analyst Blog is located on the upper left side of the [Zacks.com home page](#).

INSIDER TIP: Be sure to check out the Bull and Bear of the day. Links to both can be found just below the blog.



Guide to Growth & Income Investing

Profit from the Pros

This free e-mail newsletter offers continuous coverage of the industries and the stocks poised to outperform the market. Subscribe today at <http://at.zacks.com/?id=2338>.

Targeted Recommendations: Growth & Income

Every Thursday, [Zacks Elite](#) subscribers can read about the stocks that are part of the Focus List due to their size and financial strength. They must pay a dividend and have a market capitalization over \$25 billion. The Focus List is a diversified portfolio that is maintained by Zacks, with the objective of outperforming the markets over the next 12 months.



WHERE TO FIND IT:

Targeted Recommendations are located in the upper left-hand side of the [Zacks Elite home page](#).

INSIDER TIP: Zacks Elite subscribers have full access to both Zacks Premium and Zacks Elite.

Portfolios and Stock Lists

Zacks #1 Rank List

Since 1988, Zacks #1 Rank stocks have generated a 27% return, making the list a great place to start looking for ideas. And with a click of a mouse button the list can be narrowed down by sector.



WHERE TO FIND IT:

The Zacks #1 Rank List, and related resources, is located in the [Zacks Rank Section](#).

Just click on "Zacks Research" from the top of any page and then click on Zacks Rank.

Zacks Industry Rank List

The Zacks Industry Rank leverages the power of earnings estimate revisions to identify industries with improving earnings prospects, which is the surest bait to lure investor interest. And with a click of a mouse button, you can find the best stocks within those industries.



WHERE TO FIND IT:

The Zacks Industry Rank List, and related resources, is located in the [Zacks Rank Section](#).

Just click on "Zacks Research" from the top of any page and then click on Zacks Rank.



Guide to Growth & Income Investing

Profit Tracks

Profit Tracks are successful stock-picking strategies that have crushed the market since 2001, each tailored to meet various investment styles. On Zacks.com, we have created these nine unique screens to offer investors great strategies to potentially outperform the market in the years ahead. A few should directly appeal to Growth & Income investors, namely [Growth & Income](#), [High Rank Value](#) and [Return on Equity](#).



WHERE TO FIND IT:

The [Profit Tracks](#) home page is located in the Screening section of Zacks.com. Just click on "Screening" from the top navigation and then click on Profit Tracks.

INSIDER TIP: Each month three Profit Track strategies are made available for free.

Focus List

The Focus List is a diversified portfolio of hand-picked stocks designed to outperform the markets over the next 12 months. "Diverse" meaning that you will find stocks from many different industries and market cap levels as well as stocks that will appeal to both Growth and Value investors.



WHERE TO FIND IT:

Zacks Elite subscribers can access the [Focus List](#) by going to the Zacks Elite web site www.zackselite.com and clicking on the Focus List tab.

Growth & Income Portfolio

The Growth & Income Portfolio provides investors with a dividend yield superior to that of the S&P 500, while offering a growth component as well. The portfolio is comprised of 15 stocks that adhere to the stringent criteria established by Zacks.



WHERE TO FIND IT:

Zacks Elite subscribers can access the [Growth & Income Portfolio](#) by going to the Zacks Elite web site www.zackselite.com and clicking on the Growth & Income tab.



Guide to Growth & Income Investing

TOOLS

Predefined Screens

Predefined Screens are perfect for investors who are not sure how to filter for winning stocks. These are pre-built stock screening strategies that many investors use on a regular basis to locate potential winners.

The Highest Dividend Yield Screen should grab the attention of Growth & Income investors. As the name implies, it is used to find companies with the highest dividend yields. This can be used in conjunction with the Top EPS Growth Stocks Screen, which filters for stocks with the highest projected earnings per share growth. To run these screens, simply click on Highest Dividend Yields Screen or Top EPS Growth Stocks Screen and then click on the "Run Screen" button.

Zacks Predefined Screens

Not sure how to start screening for winning stocks? Zacks' Predefined Screens will help you find the types of companies that meet your criteria. Zacks has chosen several screens that many investors use on a regular basis to find potential winners.

If you're interested in creating your own stock screens using any of the 96 Zacks items available, check out our [Custom Screener](#). The custom screener also allows you to save screens for future use. [Get started here.](#)

Discover more profitable pre-defined screens through our special report; [Top 10 Stock Screening Strategies](#)



WHERE TO FIND IT:

Click on Screening from the top of any page and then click on [Predefined Screens](#) from the left-hand column.

| Basic | Premium | Profit Tracks |
|--|---------|--|
| Choose from one of Zacks predefined screeners below to find the stocks that fit your investing needs. | | |
| Select Your Predefined Criteria: Best Change in Current Fiscal Year Consensus EPS Estimate Highest Dividend Yield Bargain Growth Contrarian Bottom Fishing Worst Change in Avg Broker Rec (1 Week) | | Criteria Description: This screen is used to find the highest dividend yields. Backtest this Screen Using Research Wizard |
| <input type="button" value="Run Screen"/> | | |

Custom Screener

If you want even more control, then check out our Custom Screener. This screener includes over 140 items from the proprietary Zacks stock database including dividend yield, net margin, annual sales, return on equity, debt/equity ratio, long-term growth consensus estimate, market capitalization, etc. All of these should prove invaluable to Growth & Income investors.



WHERE TO FIND IT:

Click on Screening from the top of any page and then click on [Custom Screener](#) from the left-hand column.

INSIDER TIP: Subscribers to [Zacks Premium](#) are able to add the Zacks Rank to their screens, along with many more additional filters—membership has its privileges!

Guide to Growth & Income Investing

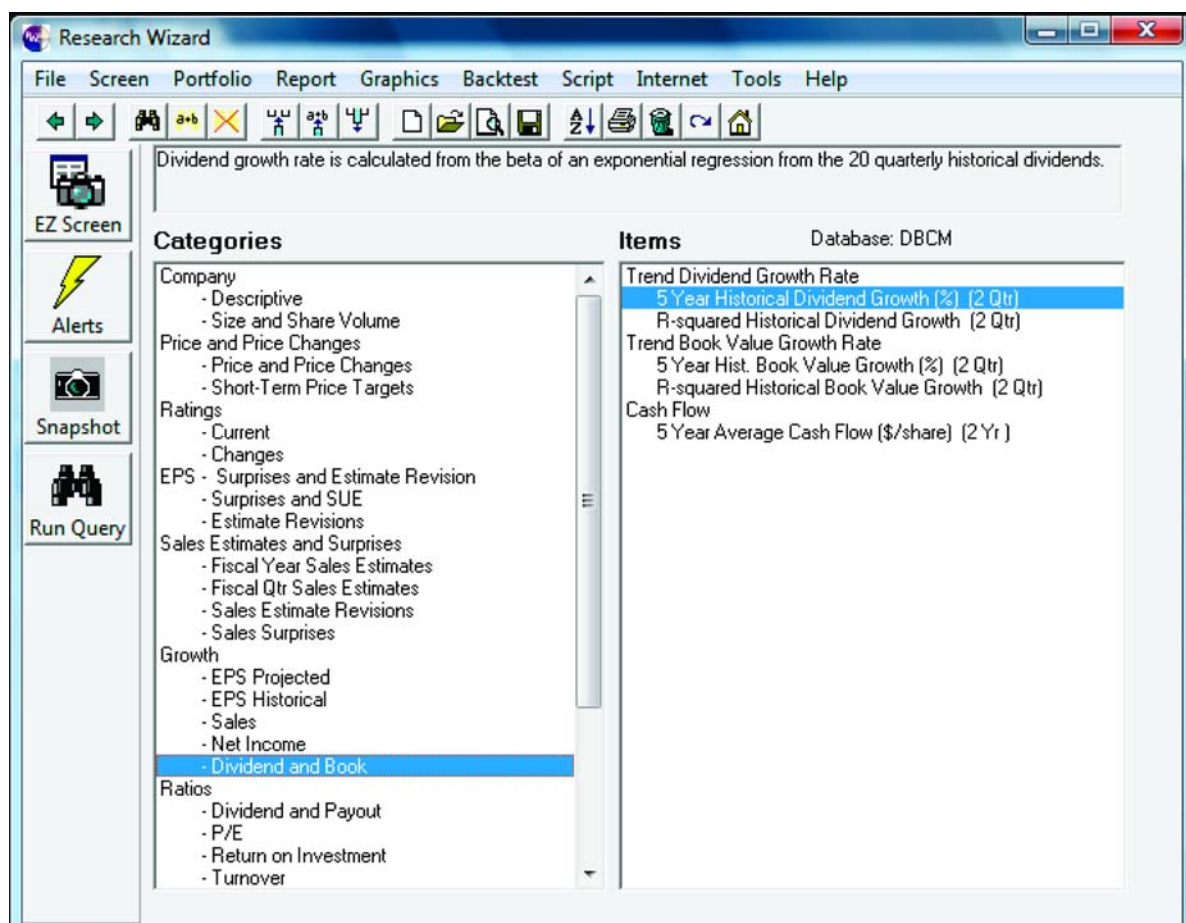
Research Wizard

Want to know how profitable your screens really are? Research Wizard, with its backtesting capabilities, can tell you. In addition, this powerful program features more than 650 different screening criteria, expanded company reports and the ability to evaluate stocks within your portfolio. Growth & Income investors will be attracted to various dividend yield and payout ratio categories, different return on investment parameters, projected EPS and other income statement and balance sheet fundamental data points.



WHERE TO FIND IT:

Click on Screening from the top of any page and then click on [Research Wizard](#) to learn more about this great program.



Guide to Growth & Income Investing

2. Analyze

Research the trend in earnings estimate revisions and fundamentals

Once potential investments are identified, the next step is to analyze them and make sure that they deserve inclusion in your investment portfolio. Zacks offers all of the data that Growth & Income investors need to analyze stocks.

Earnings Estimate Revisions

As we mentioned earlier, earnings estimate revisions are the most powerful force impacting stock prices. Stocks with rising earnings estimates have materially outperformed the S&P 500 year after year. Similarly, stocks with falling earnings estimates have underperformed the S&P 500 year after year. Thus, investors can use revisions in earnings estimates to reap great rewards. Zacks.com provides earnings estimate data for nearly 4,200 companies.



WHERE TO FIND IT:

Just type a company's ticker into the quote box located in the upper left-hand corner of any page and hit the Go button. The quote page will appear. Near the top of the quote page, click the drop-down arrow and select Estimates under Company Reports.

Investors should pay attention to four factors: Agreement, Magnitude, Upside and Surprise. All four of these factors are detailed on the estimates page.

Agreement is the proportion of covering brokerage analysts that have revised their forecasts over the past seven and 30 days. The greater the proportion of analysts who believe earnings will be better than previously thought, the more likely the stock will outperform the broader markets over the next one to three months.

| Agreement - Estimate Revisions | | | | |
|--------------------------------|--------------------------|-----------------------|---------------------------|------------------------|
| | Current Qtr (12/2007) | Next Qtr (03/2008) | Current Year (09/2008) | Next Year (09/2009) |
| Up Last 7 Days | 1 | 2 | 2 | 1 |
| Up Last 30 Days | 5 | 6 | 7 | 2 |
| Down Last 7 Days | 0 | 0 | 0 | 0 |
| Down Last 30 Days | 0 | 1 | 0 | 0 |



Guide to Growth & Income Investing

Magnitude is the actual change in estimates over the past 60 days. Positive revisions are good, multiple and large revisions are even better.

| Magnitude - Consensus Estimate Trend | | | | |
|--------------------------------------|------------------------------|---------------------------|---------------------------|------------------------|
| | Current Quarter (12/2007) | Next Quarter (03/2008) | Current Year (09/2008) | Next Year (09/2009) |
| Current | 1.38 | 0.99 | 4.54 | 6.24 |
| 7 Days Ago | 1.38 | 0.97 | 4.48 | 5.88 |
| 30 Days Ago | 1.35 | 0.96 | 4.37 | 5.47 |
| 60 Days Ago | 1.32 | 0.94 | 4.31 | 5.51 |
| 90 Days Ago | 1.26 | 0.90 | 3.93 | 5.17 |

Upside is the difference between the most accurate consensus and the consensus estimate.

| Upside - Most Accurate Estimate versus Zacks Consensus | | | | |
|--|------------------------------|---------------------------|---------------------------|------------------------|
| | Current Quarter (12/2007) | Next Quarter (03/2008) | Current Year (09/2008) | Next Year (09/2009) |
| Most Accurate Consensus | 1.41 | 1.03 | 4.71 | 6.66 |
| Zacks Consensus Estimate | 1.38 | 0.99 | 4.54 | 6.24 |
| Upside Potential | 2.17% ▲ | 4.04% ▲ | 3.74% ▲ | 6.73% ▲ |

Surprise is whether the company beat, met or missed earnings estimates over the past four quarters. Frequent positive surprises suggest that forward-looking valuation measures such as PEG may be too conservative. (In other words, the company has a lower valuation than the ratio implies.) Companies that have recently reported negative surprises should be avoided.

| Surprise - Reported Earnings History | | | | | |
|--------------------------------------|----------|----------|----------|----------|------------------|
| | 09/2007 | 06/2007 | 03/2007 | 12/2006 | Average Surprise |
| Reported | 1.01 | 0.92 | 0.87 | 1.14 | |
| Estimate | 0.84 | 0.71 | 0.63 | 0.78 | |
| Difference | 0.17 | 0.21 | 0.24 | 0.36 | 0.25 |
| Surprise | 20.24% ▲ | 29.58% ▲ | 38.10% ▲ | 46.15% ▲ | 33.52% ▲ |



INSIDER TIP:

The Zacks Rank can quickly tell you which stocks are the most attractive based on these four factors. Full access to the Zacks Rank comes with [Zacks Premium](#). Membership has its advantages.

Guide to Growth & Income Investing

Full Company Report

The full company reports offered through Zacks.com basically provide everything on a particular stock but the kitchen sink. Growth & Income investors will notice a whole section on fundamental ratios, in addition to a company's description, price, volume, earnings data, etc.

Fundamental Ratios

| P/E | | EPS Growth | | Sales Growth | |
|----------------------|-------|----------------------|---------|-----------------------|--------|
| Current FY Estimate: | 21.32 | vs. Previous Year | 92.86% | vs. Previous Year | 82.00% |
| Trailing 12 Months: | 18.55 | vs. Previous Quarter | 110.94% | vs. Previous Quarter: | 27.85% |
| PEG Ratio | 2.03 | | | | |
| Price Ratios | | ROE | | ROA | |
| Price/Book | 2.06 | 09/30/07 | 14.46 | 09/30/07 | 4.69 |
| Price/Cash Flow | 16.17 | 06/30/07 | 12.28 | 06/30/07 | 4.08 |
| Price / Sales | 0.36 | 03/31/07 | 9.80 | 03/31/07 | 3.42 |
| Current Ratio | | Quick Ratio | | Operating Margin | |
| 09/30/07 | 1.54 | 09/30/07 | 0.91 | 09/30/07 | 2.09 |
| 06/30/07 | 1.74 | 06/30/07 | 1.00 | 06/30/07 | 1.90 |
| 03/31/07 | 1.89 | 03/31/07 | 1.08 | 03/31/07 | 1.64 |
| Net Margin | | Pre-Tax Margin | | Book Value | |
| 09/30/07 | 2.81 | 09/30/07 | 2.81 | 09/30/07 | 55.50 |
| 06/30/07 | 2.25 | 06/30/07 | 2.25 | 06/30/07 | 45.21 |
| 03/31/07 | 1.67 | 03/31/07 | 1.67 | 03/31/07 | 42.30 |
| Inventory Turnover | | Debt-to-Equity | | Debt to Capital | |
| 09/30/07 | 8.03 | 09/30/07 | 0.52 | 09/30/07 | 38.03 |
| 06/30/07 | 7.81 | 06/30/07 | 0.67 | 06/30/07 | 40.45 |
| 03/31/07 | 7.62 | 03/31/07 | 0.66 | 03/31/07 | 39.75 |



WHERE TO FIND IT:

Just type a company's ticker into the quote box located in the upper left-hand corner of any page and hit the Go button. The quote page will appear. Near the top of the quote page, click the drop-down arrow and select Full Company Report under Company Reports.

INSIDER TIP: The [education section](#) on Zacks.com has several articles explaining how to use these ratios.



Guide to Growth & Income Investing

Financial Statements

If you would like to retrieve the underlying data used in the calculation of various ratios and measures (and dig deeper into other areas as well), a company's financial statements are the place to go. These reports are formal records of a business' financial activities and provide an overview of its profitability and financial condition in both the short- and long-term.

Growth & Income investors want companies with strong balance sheets (lots of cash and not much debt), a history of profitability and the ability to generate positive cash flows (look at Net Cash from Operating Activities).



WHERE TO FIND IT:

Just type a company's ticker into the quote box located in the upper left-hand corner of any page and hit the Go button. The quote page will appear. Near the top of the quote page, click the drop-down arrow and select Balance Sheet, Income Statement or Cash Flow Statement under Financials.

Zacks Rank in Industry

The key to investment success is to buy the best stocks in the best industries. The Zacks Rank in Industry shows how a company's Zacks Rank compares to its peers. You should seek out stocks with a Zacks #1 or #2 Rank in industries that contain several other stocks with favorable Zacks Ranks.

Zacks Rank in Industry: TOYS/GAME/HOBBY

About Zacks Rank in Industry

| Company | Ticker | Zacks Rank | Zacks Rank 1-wk Ago | EPS Estimate (Current Yr) | EPS Surprise (Last Qtr) | Report |
|-----------------|--------|------------|---------------------|---------------------------|-------------------------|----------|
| HASBRO INC | HAS | 1 | 1 | \$1.84 | 0.00% | Analyst |
| ACTIVISION INC | ATVI | 2 | 2 | \$0.51 | 0.00% | Snapshot |
| JAKKS PACIFIC | JAKK | 2 | 2 | \$2.40 | 33.33% | Analyst |
| MATTEL INC | MAT | 2 | 2 | \$1.59 | 160.00% | Analyst |
| MIDWAY GAMES | MWY | 2 | 2 | \$-0.37 | 4.17% | Snapshot |
| NINTENDO LTD | NTDOY | 2 | 2 | \$1.68 | NA | NA |
| RC2 CORP | RCRC | 2 | 2 | \$2.71 | 19.35% | Analyst |
| TOPPS INC | TOPP | 2 | 2 | \$0.44 | 80.00% | Snapshot |
| ATARI INC | ATAR | 3 | 3 | \$-0.68 | 120.00% | Snapshot |
| ELECTR ARTS INC | ERTS | 3 | 3 | \$0.77 | -20.00% | Snapshot |
| LEAPFROG ENTRPS | LF | 3 | 3 | \$-0.64 | -23.08% | Analyst |
| MARVEL ENTERTMT | MVL | 3 | 3 | \$1.53 | 64.71% | Snapshot |
| TAKE-TWO INTER | TTWO | 3 | 3 | \$-0.03 | 11.76% | Snapshot |
| THQ INC | THQI | 4 | 4 | \$1.19 | -20.00% | Snapshot |

Showing results 1 - 14 of 14 results found.



WHERE TO FIND IT:

Just type a company's ticker into the quote box located in the upper left-hand corner of any page and hit the Go button. Under the Zacks Premium Research section you will find a link to the Zacks Rank in Industry table.

INSIDER TIP:

You can also get to the Zacks Rank in Industry by going to the [Industry Rank List](#).



Guide to Growth & Income Investing

Zacks Equity Research Reports

Zacks Equity Research combines quantitative models (Zacks Rank) with the insight provided by experienced equity analysts to create superior long-term stock recommendations. Growth & Income investors should make sure the company is a leader in its respective industry (and that the industry is favorable), whether it has consistently paid a dividend (an increase is a definite plus) as well as take a look over the projected income statement and balance sheet to confirm it is going to stay fundamentally sound.



WHERE TO FIND IT:

Just type a company's ticker into the quote box located in the upper left-hand corner of any page and hit the Go button. Under the Zacks Premium Research section, click on the Zacks Recommendation Rating.

INSIDER TIP: You can see all of the [Zacks Equity Research](#) reports by clicking on Zacks Research from the navigation bar at the top of any page and then clicking on Equity Research.



Guide to Growth & Income Investing

3. Manage

Determine which stocks to hold, and more importantly which stocks to sell.

When you complete the analysis of your stocks in Step 2, then you are ready to buy these shares in your brokerage account. Your broker will provide you with an online portfolio tracker to keep tabs on your stocks. However, your broker won't provide you with the most important aspect of managing your portfolio: *knowing which stocks to continue holding and which to sell*. And that is exactly why you need to set up your portfolio on Zacks.com to truly manage your stocks and maximize profits.

Portfolio Tracker—Free Version

The Free Version contains the basic information you need to monitor your portfolio including:

- Daily price changes
- Changes in consensus earning estimates
- Earning surprises
- Changes in Average Broker Recommendations (ABR)

Portfolio Tracker—Premium Version

The Zacks Premium Portfolio Tracker contains everything that is included with the Free Version plus:

- Changes in the Zacks Rank – a key indicator for short-term trading
- Changes in the Zacks Recommendation – a key indicator for long-term investing
- Detailed earnings estimate revisions
- Detailed average brokerage recommendation changes
- Access to Zacks Equity Research Reports
- Access to Research Digest Reports



WHERE TO FIND IT:

Click on Portfolio from the top of any page and click on Go to [Portfolio Tracker](#) or the portfolio name, if you have already set up a portfolio with Zacks.com. If you have not set up a portfolio, [click here](#) to start maximizing your profits today.



Guide to Growth & Income Investing

Setting up a portfolio takes only a couple of minutes. Enter the name of the new portfolio, and a list of ticker symbols separated by a comma. Once your Growth & Income portfolio has been created, you will enjoy the premier benefit of the Portfolio Tracker—its comprehensive and timely updates via a single daily email before the market even opens.

| Personal Portfolio Summary | | | | | | | | | | | | | | |
|--|--------|--------|---------------|----------|--------|-----------|----------------------|----------------------|----------------------|----------------------|------------|-----------|----------------------------|-----------------|
| | | | | | | | | | | | | | | |
| Zacks Rank Changes: Upgrades 0, Downgrades 0 | | | | | | | | | | | | | | |
| Zacks Recommendation Changes: Upgrades 0, Downgrades 0 | | | | | | | | | | | | | | |
| New Zacks Equity Research Report: 0 in last 7 days New Research Digest Reports: 0 in last 7 days | | | | | | | | | | | | | | |
| Portfolio Value: 22203.00 Change from Yesterday: +44.00 (+0.2%) | | | | | | | | | | | | | | |
| EPS Estimate Revisions: Up 0, Down 0 | | | | | | | | | | | | | | |
| Reported EPS: Positive 0, Negative 0, Neutral 0 Reported Sales: Positive 0, Negative 0, Neutral 0 | | | | | | | | | | | | | | |
| Broker Recommendation Changes: Upgrades 0, Downgrades 0 | | | | | | | | | | | | | | |
| Broker Target Price Changes: Increases 0, Decreases 0 | | | | | | | | | | | | | | |
| Personal Portfolio Details | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | |
| Symbol | Shares | Price | Change | Value | Change | Volume | ABR | Qtr Est | Yr Est | News | Zacks Rank | Zacks Rec | ZER Reports | Research Digest |
| BG | 100 | 103.66 | +0.47 (+0.5%) | 10366.00 | +47.00 | 3,738,000 | 2.57 | 1.43 | 5.35 | News | 1 | BUY | 10/26/2007 | N/A |
| KOF | 100 | 45.05 | -0.85 (-1.9%) | 4505.00 | -85.00 | 107,500 | 1.25 | 0.70 | 3.22 | News | 1 | BUY | 10/29/2007 | N/A |

Portfolio Tracker—Applicable Views

In addition to the daily emails from the Portfolio Tracker, you are also able to utilize multiple portfolio views that offer unique insight into your holdings. These views include: Price, Value, Price Action, Sector Industry, Brokerage Recommendations, EPS and Fundamental. It is highly recommended that you give each view a chance and pick those that best suit your needs. A number of them should directly appeal to Growth & Income investors.

| Viewing Personal Portfolio 'Rising Estimates' | | | | | | | | | PRINTABLE VERSION |
|--|--------|-----------|----------|---------|------------|------------|-------------------|-------------|-------------------|
| Display portfolio: <input type="text" value="Rising Estimates"/> with <input type="text" value="Fundamental View"/> <input type="button" value="Display"/> | | | | | | | | | |
| Ticker | Last | P/E (TTM) | P/E (F1) | P/E(F2) | Price/Book | Net Margin | Debt/Equity Ratio | Current ROE | |
| BA | 98.13 | 32.29 | 19.58 | 15.82 | 13.44 | .04 | 1.45 | 28.89 | |
| BDC | 56.61 | 28.7 | 21.74 | 17.72 | 2.83 | .04 | .51 | 11.51 | |
| CNH | 43.85 | 25.15 | 19.38 | 14.99 | 2.01 | .02 | .98 | 7.96 | |
| COL | 68.55 | 21.83 | 20.12 | 17.92 | 8.38 | .12 | .17 | 42.86 | |
| CTV | 51.6 | 24.8 | 20.11 | 18.85 | 3.86 | .08 | .32 | 20.88 | |
| DE | 114.45 | 16.98 | 16.85 | 13.64 | 3.46 | .08 | 1.4 | 20.88 | |
| HAS | 32.41 | 20.55 | 17.61 | 17.91 | 3.41 | .07 | .32 | 19.41 | |
| JWN | 51.85 | 19.31 | 17.74 | 15.57 | 5.75 | .08 | .64 | 33.93 | |



Guide to Growth & Income Investing

Other Educational Resources

In addition to the many powerful tools and resources already mentioned in the guide, Zacks has even more educational material to help you proclaim "I AM a successful investor".

Zacks Rank Guide: Harness the Power of Earnings Estimate Revisions

This free guide is prerequisite reading for any investor who wants to use Zacks.com to become a more successful investor. If you have not read this guide, or you need a refresher, then now is the time to get started. Read online at www.zacks.com/help/zrank.php.

Growth & Income Investing Page:

All of our educational resources and articles geared towards Growth & Income investors can be found here <http://www.zacks.com/education/growthandincome>.

Other Investing Style Pages:

Zacks has resources for all investors. Here is how you can explore the resources Zacks has available for other investors:

- [Value](#)
- [Aggressive Growth](#)
- [Momentum](#)

Zacks Education

All of our educational resources can be found on our [Education Home page](#). We are always adding new articles and guides to further our goal to help you become a more successful investor.

Contact Us:

Toll Free 1(800) 767-3771, ext. 9339

Outside the U.S. call (312) 265-9339 (customer support hours are 9am to 6pm EST)

Email: support@zacks.com

Mail: Zacks Investment Research

Attn: Zacks.com

111 N. Canal Street, Suite 1101

Chicago, IL 60606