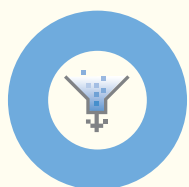


Morningstar.com[®] Library Edition Patron's Guide

Morningstar.com Library Edition helps you make smart investment decisions. Find a stock or fund to meet your needs, research current or prospective holdings, or see how your investments fit together.



Screeners

Page 2 – 3

Looking for investments that meet a specific need?

Want to find Morningstar's top-rated stocks and funds?

Need investment ideas?



Reports

Page 4

Do Morningstar's analysts think a specific fund or stock is a good investment?

How do your investment choices measure up?



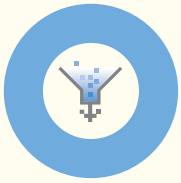
Portfolio X-Ray

Page 5

How do all of my investments fit together?

Do I have a well-balanced portfolio?

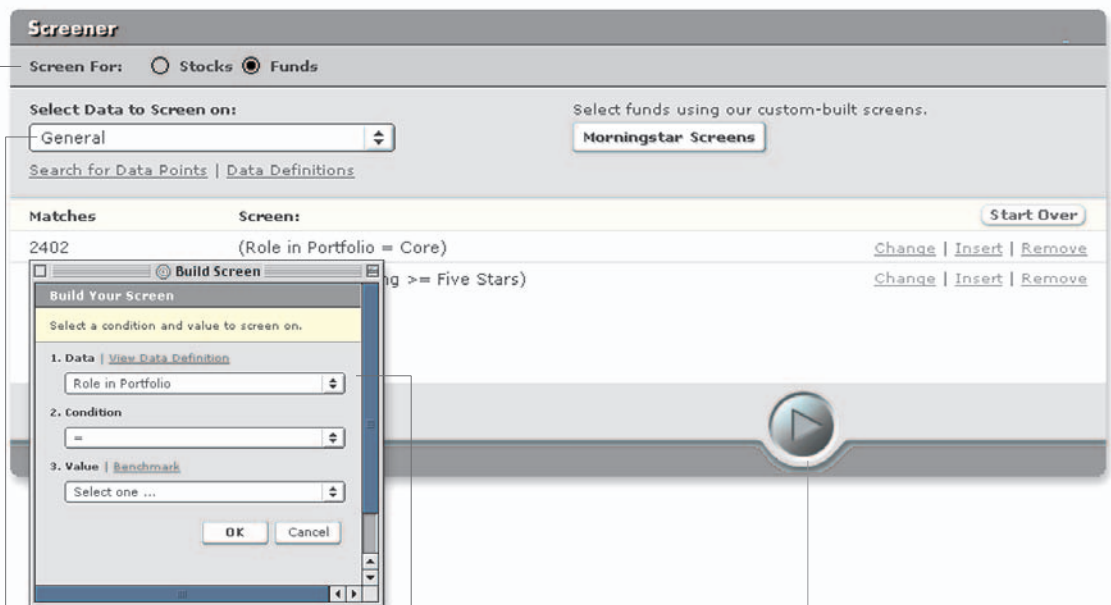
How heavily weighted is my portfolio in a particular stock?



Stock and Fund Screeners

If you're looking for an investment that meets certain criteria—a large-cap growth fund with a star rating of 4 or better, a stock with low debt in the utilities industry—you can use Morningstar's Screeners to create your own searches. Screen on more than 220 data points with Morningstar's Fund Screener; Morningstar's Stock Screener allows you to choose from more than 470 data points.

How to Create a Screen



1. Choose the security type.
Select the type of security you'd like to find – a fund or a stock.

2. Create your criteria.
Select Data to Screen On
Choose a data point from the drop-down menu.

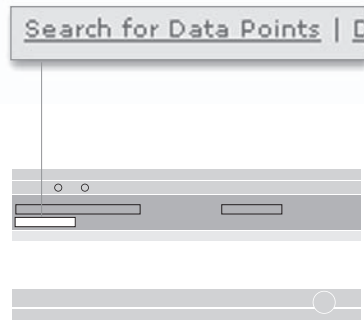
Select Condition
Determine how you want to screen on the data point you have selected by picking a condition, such as "greater than," "less than," or "equal to" from the drop-down menu that appears in the pop-up box.

Select Value
Choose a value from the drop-down menu to limit your search.

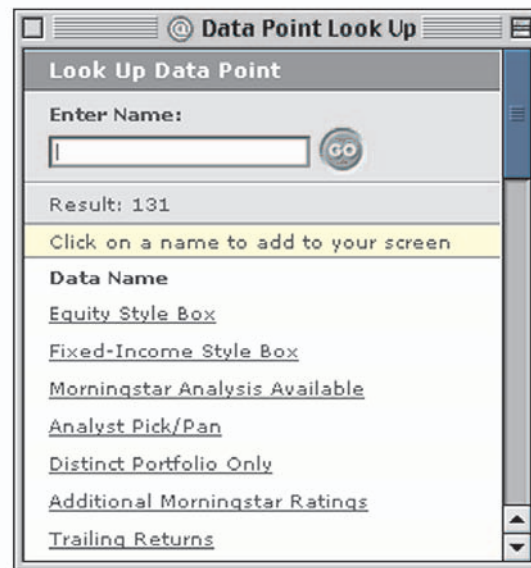
3. Build your selections.
Add Search Criteria
Add more criteria by choosing another general data point from the top drop-down menu. Determine how your added criteria should behave in relation to the others. Choose either "And" or "Or" in the "relationship to other criteria" box. Then, continue adding data as previously stated.

4. See what you've got.
Click the button to see which funds or stocks meet your criteria.

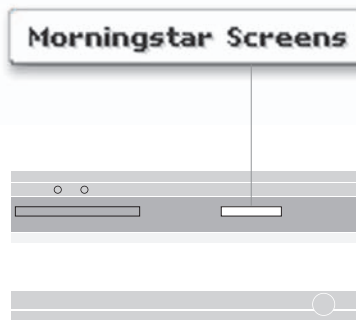
Finding Data Points



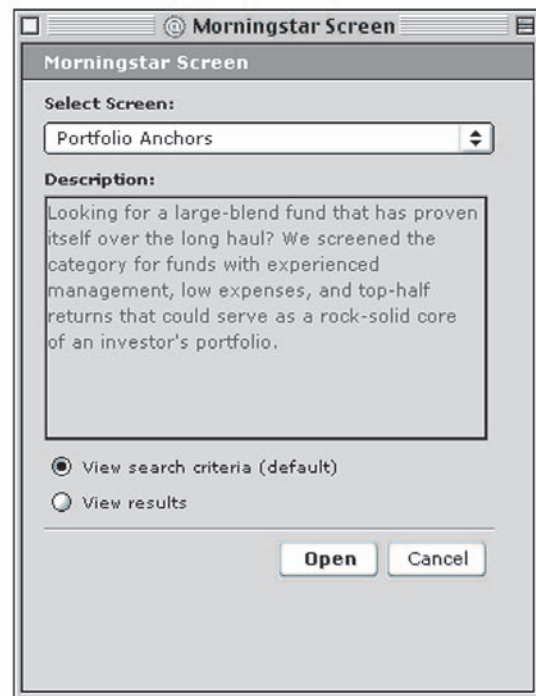
Can't find a data point?
Use the "Search for Data Points" link to search for a data point.



Using Morningstar Screens



Uncertain where to start?
Examine the Morningstar Screens built by Morningstar analysts. Simply view the results, or add your own criteria to these prebuilt screens.



Morningstar Screens for Funds

- > Portfolio Anchors
- > Aftertax Stars
- > Small and Beautiful
- > Hidden Gems
- > Solid Large-Growth Funds
- > Solid Mid-Growth Funds
- > Savvy Foreign Veterans
- > Conservative Foreign Funds
- > Great Bond Funds
- > Standout Muni-National Funds

Morningstar Screens for Stocks

- > Terrific 10-Year Records
- > Wealth Creators
- > Cash Cows
- > Ben Graham Stocks
- > Warren Buffett Stocks
- > Solid High-Yield Stocks
- > Buyback Champions
- > Bargain Stocks
- > Momentum Plays



Reports

If you want to research a specific stock or fund, Morningstar Reports are the resource for you. You can get all the stats you need (quotes, performance information, ownership details, and much more) plus Morningstar's analysis—what our independent analysts think about this stock or fund.

How to Find a Report



If you're not sure of the ticker click on "Reports" at the top of any page and then search by full or partial name. The Reports page also provides tips on how to find a fund or stock if the name you enter isn't working.

If you know the ticker for the stock or fund you want to research, enter it in this box.

Navigating a Report

Morningstar Stock Report

Once you've landed on the report you're interested in, use the tabs atop the page to get even more information about this security—including the opinion of a Morningstar analyst.

Morningstar Fund Report

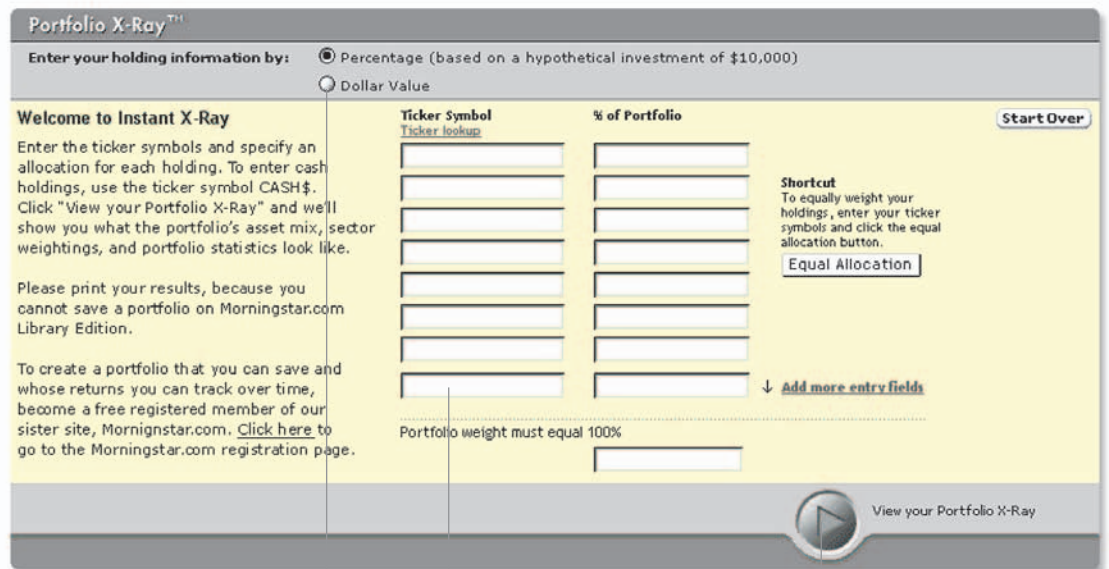
Click the Formatted Report button for compact, neat, and easy-to-compare stock and fund reports.



Portfolio X-Ray

Get an “under the hood” look at how all your investments fit together by using Morningstar Portfolio X-Ray®. At a glance, check your portfolio for unexpected risks caused by overconcentration in individual holdings with Stock Intersection. Break down your holdings by Asset Allocation, Style Box, Stock Sector, Stock Type, Stock Stats, Fees & Expenses, and World Regions for in-depth analysis.

How to X-Ray a Portfolio

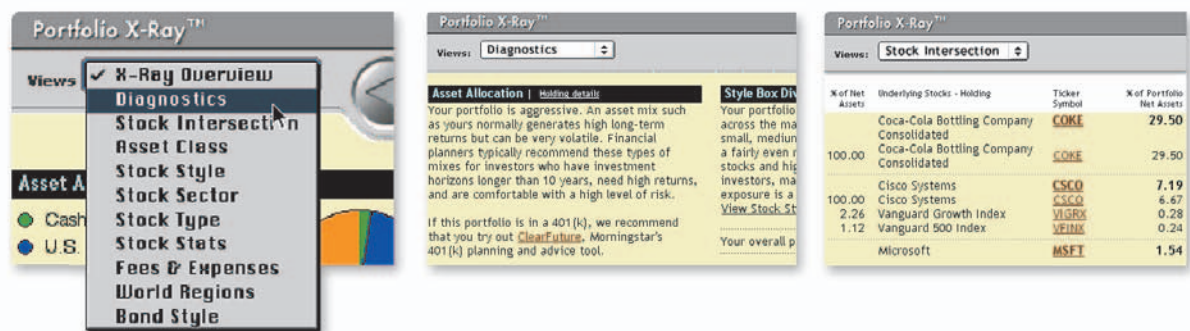


1. Choose how to enter holdings
Designate whether you want to enter holding information in dollar amounts for each holding, or if you want to evenly weight your portfolio.

2. Enter tickers
Enter the ticker for each fund or stock in your portfolio.

3. See your X-Ray results
Scroll to the bottom and click “View your Portfolio.”

Using more advanced views



From the Instant X-Ray page you can see more advanced views of your portfolio. Try “Diagnostics” to find

potential risk factors, or “Stock Intersection” to see how much of an individual stock you really own.

Note: You can enter your portfolio information and create a sample portfolio to test different investment combinations, but you cannot save your portfolio.

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