

# Using BI's Online PERT Report for Effective Portfolio Management

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<https://www.betterinvesting.org/chapters/rocky-mountain>

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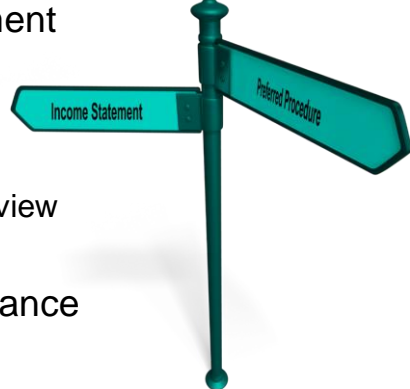
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## Objectives

- Review Portfolio Management reports:
  - Summary report
  - Diversification reports
  - Portfolio Evaluation and Review Technique or PERT Report
- Share BetterInvesting guidance

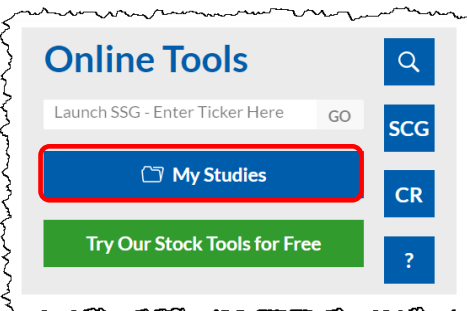


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## How to Access Reports

From the BI Homepage click –  
“My Studies” under “Online Tools”



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# Portfolios and Studies

The screenshot shows the 'Portfolios and Studies' interface. At the top, there are buttons for 'New Study' and 'Import TKB File(s)'. Below is a 'Portfolios' section with a 'New Portfolio' button. A table lists studies, with 'Hidden Gems Sample' highlighted. Below that is a 'Studies for Portfolio "Hidden Gems Sample"' section with a table of companies (Air Lease, Darling Ingredients, Medtronic). A toolbar at the bottom right contains icons for refresh, edit, delete, and export, all of which are circled in red.

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# PERT Report

Company Name	DV	% Yield	Est EPS Nxt 12 Mo	EPS		Sales		Pre-Tax Profit		TTM EPS		Proj PE	Price	Proj RV	Proj 5Yr PE Ratios			Est EPS Growth	PEG Ratio	UD Ratio	% Total Return	Est 5 Years				
				Qtr End	% Chg	Mill \$	% Chg	Mill \$	% Chg	Mill \$	% Chg				Proj HI	Avg	Low					High	Price	High Price		
Five Below	0.000	0.00	6.13	10/21/0.43	19.4%	607.6	27.5%	31.8	34.9%	5.2%	4.66	139.0%	25.8	157.82	79.4	42.7	32.5	22.2	31.5	0.8	11.5	37.7	103.5	782.4		
Ollie's Bargain Out	0.000	0.00	2.81	10/21/0.36	-47.1%	383.5	-7.5%	30.1	-47.9%	7.9%	2.70	-22.0%	15.5	43.44	54.3	38.5	28.5	18.5	3.9	4.0	8.8	31.6	28.8	171.5		
Air Lease	0.67	1.7	4.22	12/21/1.24	31.9%	597.2	22.1%	188.4	36.7%	31.5%	3.56	-18.9%	9.3	39.11	105.4	10.8	8.8	6.8	18.5	0.5	6.3	28.6	24.2	133.1		
Skyworks Solutions	2.06	1.5	9.34	12/21/2.40	-21.3%	1510.4	0.0%	436.1	-23.6%	28.9%	8.32	31.2%	14.7	136.86	77.4	23.7	19.0	14.2	12.2	1.2	12.9	23.5	118.1	378.0		
Visa	1.28	0.6	7.19	12/21/1.83	28.9%	7059.0	24.1%	4897.0	30.7%	69.4%	6.04	24.8%	28.8	207.23	87.6	39.3	32.9	26.5	19.0	1.5	7.6	22.8	160.1	566.5		
Fox Factory Holding	0.000	0.00	4.33	12/20/1.42		5687.0		3748.0		12.2%	3.87	77.5%	25.1	108.82										70.4	266.7	
Medfast	5.68	3.0	15.2							12.4%	13.89	58.0%	12.4	188.70											168.1	407.1
D.R. Horton	0.80	0.9	12.83	12/21/3.17	48.1%	7053.4	18.9%	1497.3	44.8%	21.2%	12.46	68.4%	6.7	86.51	67.7	12.5	10.0	7.4	3.0	2.2	1.3	14.9	25.5	165.3		
MKS Instruments	0.86	0.6	10.62	12/21/2.69	29.3%	763.9	15.7%	178.6	27.1%	23.4%	9.90	56.6%	14.0	149.07	91.1	20.3	15.4	10.5	7.3	1.9	3.0	14.5	104.0	285.8		
Monster Beverage	0.000	0.00	2.79	12/21/0.60	-31.8%	1425.0	19.1%	419.0	4.5%	29.4%	2.57	-2.7%	29.8	83.35	92.7	38.4	32.2	26.0	8.7	3.4	4.0	12.4	66.8	149.8		
Darling Ingredients	0.000	0.00	4.09	12/21/0.94	248.1%	1310.1	28.5%	195.4	246.6%	14.9%	3.89	118.5%	19.1	78.17	93.6	26.4	20.4	14.4	5.2	3.7	2.5	11.2	56.0	132.7		
Medtronic	2.32	2.2	3.91	01/22/1.10	17.0%	7763.0	-0.2%	1589.0	30.2%	20.5%	3.63	69.6%	27.6	107.65	102.1	31.6	27.0	22.4	7.6	3.6	1.9	11.0	77.7	165.4		

Quality

Value

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## PERT – Quality Side

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
Five Below	0.00	0.0	6.13	10/21	0.43	19.4 %	607.6	27.5 %	31.8	34.9 %	5.2 %	4.66	139.0 %
				10/20	0.36		476.6		23.6		4.9 %	1.95	
Ollie's Bargain Outl	0.00	0.0	2.81	10/21	0.36	-47.1 %	383.5	-7.5 %	30.1	-47.9 %	7.9 %	2.70	-22.0 %
				10/20	0.68		414.4		57.9		14.0 %	3.46	
Air Lease	0.67	1.7	4.22	12/21	1.24	31.9 %	597.2	22.1 %	188.4	36.7 %	31.5 %	3.56	-18.9 %
				12/20	0.94		489.1		137.8		28.2 %	4.39	
Skyworks Solutions	2.06	1.5	9.34	12/21	2.40	-21.3 %	1510.4	0.0 %	436.1	-23.6 %	28.9 %	8.32	31.2 %
				12/20	3.05		1510.0		570.9		37.8 %	6.34	
Visa	1.28	0.6	7.19	12/21	1.83	28.9 %	7059.0	24.1 %	4897.0	30.7 %	69.4 %	6.04	24.8 %
				12/20	1.42		5687.0		3748.0		65.9 %	4.84	

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## PERT – Quality Action Steps

- Research the magenta boxes.
  - Investigate why.
    - Trailing Twelve Months EPS is key.
- Make a decision.
  - Sell the stock.
  - Wait it out.
  - Change your projections.

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## PERT – Value Side

Company Name	D	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
Five Below	0.8	25.8	157.82 3/3/2022	79.4	42.7	32.5	22.2	31.5	0.8	11.5	37.7	103.5	782.4
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Fox Factory Holding	0.0	25.1	108.82 3/3/2022	87.6	39.1	28.7	18.2	12.0	2.1	4.1	19.6	70.4	266.7

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## PERT – Value Side Directly from the SSG

Company Name	D	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
Five Below	0.8	25.8	157.82 3/3/2022	79.4	42.7	32.5	22.2	31.5	0.8	11.5	37.7	103.5	782.4

- **Estimated EPS Growth:** 1st Tab – Earnings Forecast
- **Est 5 Years Low / High Price:** 2<sup>nd</sup> Tab, Section 4A/B
- **Upside/Downside Ratio:** 2<sup>nd</sup> Tab, Section 4
- **% Total Return:** 2<sup>nd</sup> Tab, Section 5C

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## PERT – Value Side Calculated from the SSG

Company Name	D	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
Five Below	0	25.8	157.82	79.4	42.7	32.5	22.2	31.5	0.8	11.5	37.7	103.5	782.4


- **Projected PE:**  
 Current Price ÷ Projected 12-month EPS
- **Projected 5 Year PE Ratios:**  
 SSG Page 2; Sec 4  
 Average of High/Low P/Es



## PERT – Value Side Calculated from the SSG

Company Name	D	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
Five Below	0	25.8	157.82	79.4	42.7	32.5	22.2	31.5	0.8	11.5	37.7	103.5	782.4


- **Projected Relative Value**  
 Projected PE Ratio ÷ Average Projected PE Ratio
- **PEG Ratio:**  
 Projected P/E Ratio ÷ Projected EPS Growth Rate



## PERT – Value Side BI Guidance

<b>Potential Buys</b>	<b>Potential Sells</b>
<ul style="list-style-type: none"><li>• Higher total return</li><li>• Historically underpriced</li><li>• Upside/downside <math>\geq 3:1</math></li><li>• Relative Value <math>&lt;100</math></li><li>• PEG ratio <math>&lt;1.5</math></li></ul>	<ul style="list-style-type: none"><li>• Lower total return</li><li>• Historically overpriced</li><li>• Upside/downside <math>\leq 1:1</math></li><li>• Relative value <math>&gt;150</math></li><li>• PEG ratio <math>&gt;2</math></li></ul>

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## In Conclusion

- Reviewed portfolio management reports:
  - Summary
  - Diversification
  - PERT
- Shared BetterInvesting guidance
  - Increase total return
  - Manage risk

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## Questions or Comments?

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## Make A Difference!

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