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Improving Your Stock Research Using Artificial Intelligence (AI)

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Artificial Intelligence (AI) Tools Available Today ...

AI Tool	Primary Function(s)	Key Strengths	Use Case Examples
ChatGPT	Multipurpose assistant (text, image, audio)	Versatility, strong conversational abilities, comprehensive data analysis, coding support.	Writing blog drafts, brainstorming ideas, debugging code, summarizing documents, creating images.
Claude	Conversational AI and coding	Excels in generating human-like text, writing clean and well-documented code, and handling longer contexts.	Drafting reports, developing code snippets, analyzing documents, creating simple interactive interfaces.
Google Gemini	Multipurpose assistant (text, image, code)	Deep integration with Google Workspace (Docs, Sheets, Gmail), strong for research and data analysis.	Generating campaign briefs, drafting emails in Gmail, creating presentations, analyzing data in Sheets.
Microsoft Copilot	Productivity assistant	Seamless integration with Microsoft 365 apps (Word, Excel, PowerPoint), effective for document summarization and email drafting.	Summarizing Teams meetings, drafting emails in Outlook, creating presentations in PowerPoint, analyzing data in Excel.
Jasper	Content creation	AI writing assistant specialized in long-form content like blog posts, articles, and ad copy.	Writing marketing materials, generating social media content, creating website copy.
Perplexity AI	Research assistant	Provides quick and accurate answers with cited sources, making it ideal for research and fact-checking.	Summarizing complex topics, finding sources for academic papers, exploring niche subjects with reliable information.
Julius AI	Data analysis	Analyzes data and provides insights, helping to create data visualizations and reports.	Creating data visualizations for presentations, analyzing large datasets, identifying trends.

I want to make my stock studies fun ...

MASTERCARD INC. NYSE-MA			
TIMELINESS	2	Lowered 5/30/25	High: 89.9 101.8 107.2
SAFETY	2	Lowered 5/3/24	Low: 68.7 74.6
TECHNICAL	1	Raised 7/4/25	LEGENDS
BETA	1.15	(1.00 = Market)	30.0 x "Cash Flow" p sh
			Relative Price Strength
			10-for-1 split 1/14
			Options: Yes
			Shaded area indicates recession

1. Value Line/Morningstar Forecasts – Initial Cut SSG, Your Own Format

UNITED STATES	
SECURITIES AND EXCHANGE COMMISSION	
WASHINGTON, D.C. 20549	
SCHEDULE 14A	

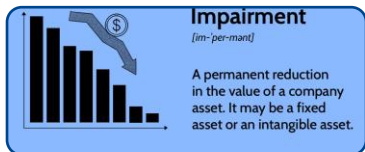
2. Proxy (DEF 14A) – Management Incentive



3. Earnings Call Transcript – Financial Performance

UNITED STATES	
SECURITIES AND EXCHANGE COMMISSION	
Washington, D.C. 20549	
Form 10-K	

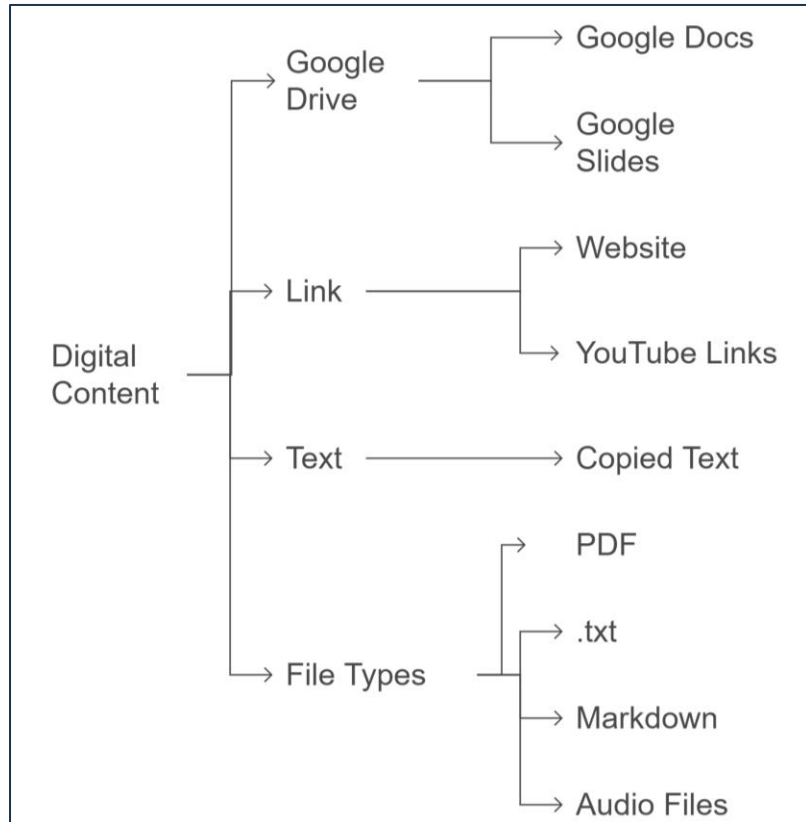
4. Annual Filing (10-K) - Risks



5. Impairments

Let's see what AI Tool we can use ...

notebooklm.google.com



Prompt

1

Response

2



First Cut

Stock Selection Guide

Your Own Format



Additional Insights

1. Value Line – Initial Cut SSG, Your Own Format

Prompt: *You are a financial analyst giving a presentation to an investment club regarding a company. You must answer the following questions: (1) What are the possible revenue growth rate ranges in five years? (2) What are the possible EPS growth rate ranges in five years? (3) What are the possible high PE ranges in five years? (4) What are the possible low PE ranges in five years?*

(1) Revenue Growth Rate: 11%

(2) EPS Growth Rate Forecast: 11%

(3) High PE: 34.0

(4) Low PE: 30.0

2. Proxy (DEF 14A) – Management Incentive

Prompt: *What financial metrics are used for management incentive compensation?*

1. Adjusted Net Revenue
2. Adjusted Net Income
3. Adjusted Earnings Per Share (EPS)
4. Relative Total Shareholder Return (rTSR)

3. Earnings Call Transcript – Financial Performance

Prompt: *From the earnings calls, get a discussion on the following: (1) Adjusted Net Revenue, (2) Adjusted Net Income, (3) Adjusted Earnings Per Share (EPS), (4) Relative Total Shareholder Return (rTSR), (5) Cash Flow from Operations, (6) Free Cash Flow, (7) CapEx, (8) Acquisitions/Divestitures, (9) Debt, (10) Share Buybacks, (11) Dividends, (12) R&D, (13) Capital Allocation, (14) Business Strategy, (15) Tariffs, and (16) bogus.*

Management did not discuss Relative Total Shareholder Return (TSR), Cash Flow from Operations, Free Cash Flow, CapEx, Dividends, R&D, Capital Allocation, Tariffs, and bogus!

4. Annual Filing (10-K) - Risks

Prompt: *What risks are discussed in the 10-K?*

1. Legal and Regulatory Risks
2. Business and Operations Risks
3. Stakeholder Relationships Risks
4. Global Economic and Political Environment Risks
5. Brand, Reputational Impact, and Environmental, Social and Governance (ESG) Risks
6. Settlement and Third-Party Obligations Risks
7. Class A Common Stock and Governance Structure Risks
8. Acquisitions and Strategic Investment Risks

5. Impairments











Prompt: *Are there any discussions on impairments or write-offs?*

Nonmarketable Equity Investments:

“The company recorded "Downward adjustments (including **impairment**)" for Measurement alternative investments of \$(9) million in 2024, \$(145) million in 2023, and \$(23) million in 2022.”

Conclusion

Pros and Cons Using AI for Investment Decisions

Pros	vs	Cons
 Data Processing Speed		 Overfitting Risk
 Pattern Recognition		 Lack of Contextual Understanding
 Emotion-Free Decisions		 Market Anomalies
 24/7 Market Monitoring		 High Cost & Complexity
 Backtesting & Optimization		 Regulatory & Ethical Risks

Thank you for listening!

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Do you have any questions?

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