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BETTERINVESTING™
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Buy Valuation Metrics for Portfolio Management September - 2026

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Objectives

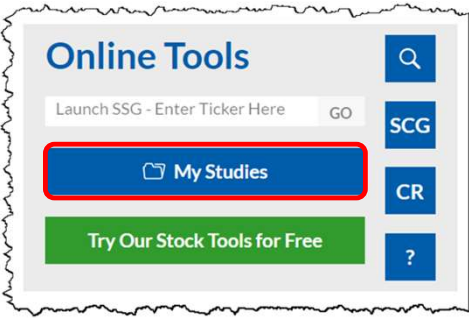


- Use BI's online tools to identify BUY candidates
- Metrics for offensive valuation strategies
- Quality and diversification guidelines
- Portfolio management with data driven decisions

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How to Access Reports



- From the BI Homepage click “My Studies” under “Online Tools”
- Three reports:
 - Summary
 - PERT
 - Diversification

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Summary Report											
Show All entries											
Total Return		Proj Avg Return		Portfolio Total Value		\$29,523.27		Portfolio dollar-weighted average		US/DS: 2.4	
										%Total Return: 11.6	
Ticker	Company	Price Date	Price	Shares	Total Value	% of Portfolio	Current PE	Buy Below	Sell Above	US/DS	% Tot Ret Rec
POWL	Powell Industries	9/9/2026	180.24	12.0	2,162.88	7.3	34.6	155.00	319.10	2.1	28.4 Hold
EXLS	Ex/Service Hldgs	9/9/2026	34.95	100.0	3,495.00	11.8	22.0	38.80	66.30	4.5	18.0 Buy
WAL	Western Alliance	9/9/2026	79.66	0.0	0.00	0.0	9.0	88.20	138.70	5.1	16.7 Buy
USLM	United States Lime	9/9/2026	115.62	25.0	2,890.50	9.8	24.8	102.70	180.20	2.0	13.9 Hold
BWXT	BWX Technologies	9/9/2026	156.71	16.0	2,507.36	8.5	40.6	132.70	228.30	1.7	12.7 Hold
QLYS	Qualys	9/9/2026	170.17	28.0	4,764.76	16.1	29.4	177.60	260.90	3.9	12.2 Buy
ROL	Rollins	9/9/2026	34.54	60.0	2,072.40	7.0	31.4	33.20	45.60	2.3	10.4 Hold
CPAY	Corpay	9/9/2026	406.09	21.0	8,527.89	28.9	24.7	381.20	495.70	1.8	6.4 Hold
EW	Edwards Lifesciences	9/9/2026	86.18	36.0	3,102.48	10.5	51.0	56.50	88.40	0.4	3.9 Hold

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PERT – Portfolio Evaluation & Review Technique

Company Name	Div	% Yield	Est EPS Nxt 12 Mo	EPS			Sales		Pre-Tax Profit			TTM EPS		Proj PE	Price	Proj RV	Proj 5Yr P/E Ratios			Est EPS Growth	PEG Ratio	U/D Ratio	% Total Return	Est 5 Years	
				Qtr End	\$	% Chg	Mill \$	% Chg	Mill \$	% Chg	% Sales	\$	% Chg				Hi	Avg	Low						
BWX Technologies	1.06	0.7	4.32	06/26/2026	0.97	14.1%	901.6	18.0%	113.6	16.2%	12.6%	3.86	20.6%	36.2	156.71	115.8	40.6	31	10	12.0	3.0	1.7	12.7	84.9	276.1
Corpay	0.00	0.0	17.58	06/26/2026	3.70	-7.0%	1338.8	21.5%	344.7	-12.3%	25.7%	16.43	11.6%								3.3	1.8	6.4	324.0	553.0
Edwards Lifesciences	0.00	0.0	1.89	06/26/2026	0.42	-27.6%	1741.0	13.6%	1102.0	10.0%	11.60	20.3%		45.5	86.18	154.3	35.0	29	24.0	12.0	3.8	0.4	3.9	40.6	104.3
ExtService Hldgs	0.00	0.0	1.83	06/26/2026	0.42	5.0%	594.8	15.0%	514.5					19.1	34.95	76.5	25.0	25.0	15.0	15.0	1.3	4.5	18.0	25.0	80.0
Powell Industries	0.36	0.2	5.94	06/26/2026	1.42	7.6%	311.7	8.9%	69.1	7.8%	22.2%	5.21	8.5%	30.3	180.24	112.4	40.0	27.0	14.0	14.0	2.2	2.1	28.4	72.9	401.2
Qualys	0.00	0.0	6.07	06/26/2026	1.50	16.3%	182.2	11.0%	67.1	14.0%	36.8%	5.78	15.4%	28.0	170.17	82.5	41.0	34.0	27.0	5.0	5.6	3.9	12.2	136.0	302.6

Valuation

Quality

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Metrics that Potentially Increase Rewards



1. Percent Total Return

2. Projected P/E compared to 5-year high P/E

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PERT Offensive - % Total Return

Portfolio
% Total Return
11.6%

Company Name	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
Powell Industries							14.0	2.2	2.1	28.4	72.9	401.2
ExlService Hldgs							15.0	1.3	4.5	18.0	25.0	80.0
Western Alliance	8.2	9/9/2026 115.62	100.4	12.0	8.2	4.4	9.0	0.9	5.1	16.7	63.0	163.9
United States Lime	22.1	9/9/2026	109.7	26.6	20.2	13.7	12.0	1.8	2.0	13.9	64.0	218.9

1. Buying stocks above the portfolio average may potentially increase rewards.

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PERT Offensive - % Total Return

Portfolio % Total Return 11.6%

Company Name	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
BWX Technologies							12.0	3.0	1.7	12.7	84.9	276.1
Qualys							5.0	5.6	3.9	12.2	136.0	302.6
Rollins	29.1	9/9/2026	74.5	32.0	39.0	46.0	8.0	3.6	2.3	10.4	27.0	51.8
Corpay	23.1	406.09 9/9/2026	114.9	24.0	20.1	16.2	7.0	3.3	1.8	6.4	324.0	553.0

1. Buying stocks above the portfolio average may potentially increase rewards.

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Summary Table of Data

Stock	% Total Return	Proj P/Es to High P/Es	Projected Relative Value	PEG Ratio	Upside / Downside Ratio
BWXT	X				
CPAY					
EW					
EXLS	X				
POWL	X				
QYLS	X				
ROL					
USLM	X				
WAL	X				

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PERT Offense - Projected P/E compared to 5-year low P/E

Company Name	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
Edwards Lifesciences	45.5	86.18 9/9/2026		35.0	29.5	24.0						
ExlService Hldgs	19.1	34.95 9/9/2026	76.5	25.0		25.0						
Qualys	28.0	170.17 9/9/2026	82.5	41.0		27.0						
Corpay	23.1	406.09 9/9/2026	114.9	24.0	20.1	16.2						

2. Buying stocks with Projected P/Es near or lower than Projected 5-Year Low P/E may potentially increase rewards.

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Summary Table of Data

Stock	% Total Return	Proj P/Es to High P/Es	Projected Relative Value	PEG Ratio	Upside / Downside Ratio
BWXT	X				
CPAY					
EW					
EXLS	X	X			
POWL	X				
QYLS	X	X			
ROL					
USLM	X				
WAL	X				

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Metrics that Potentially Decrease Risk



3. Projected Relative Value

4. PEG Ratio

5. Upside / Downside Ratio

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PERT Offensive – Projected Relative Value

Company Name	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
Rollins	29.1	34.54 9/9/2026	74.5	32.0	39.0	46.0	8.0	3.6	2.3	10.4	27.0	51.8
ExlService Hldgs	19.1	34.95 9/9/2026	76.5	25.0	25.0						5.0	80.0
Qualys	28.0	170.17 9/9/2026	82.5	41.0	34.0						5.0	302.6
Western Alliance	8.2	79.66 9/9/2026	100.4	12.0	8.2	4.4	9.0	0.9	5.1	16.7	63.0	163.9

3. Buying stock with a Projected RV <85 may potentially decrease risk.

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Summary Table of Data					
Stock	% Total Return	Proj P/Es to High P/Es	Projected Relative Value	PEG Ratio	Upside / Downside Ratio
BWXT	X				
CPAY					
EW					
EXLS	X	X	X		
POWL	X				
QYLS	X	X	X		
ROL			X		
USLM	X				
WAL	X				

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PERT Offensive – PEG Ratio												
Company Name	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
Western Alliance		70.66					9.0	0.9	5.1	16.7	63.0	163.9
ExlService Hldgs							15.0	1.3	4.5	18.0	25.0	80.0
United States Lime							12.0	1.8	2.0	13.9	64.0	218.9
Powell Industries	30.3	9/9/2026	112.4	40.0	27.0	14.0	14.0	2.2	2.1	28.4	72.9	401.2

4. Buying stock with PEG ratios <1.5 may potentially decrease risk.

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Summary Table of Data

Stock	% Total Return	Proj P/Es to High P/Es	Projected Relative Value	PEG Ratio	Upside / Downside Ratio
BWXT	X				
CPAY					
EW					
EXLS	X	X	X	X	
POWL	X				
QYLS	X	X	X		
ROL			X		
USLM	X				
WAL	X			X	

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PERT Offensive – Upside / Downside Ratio

Company Name	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
Western Alliance	8.2	79.66 9/9/2026	100.4	12.0	8.2	4.4	9.0	0.9	5.1	16.7	63.0	163.9
ExlService Hldgs	19.1						15.0	1.3	4.5	18.0	25.0	80.0
Qualys	28.0						5.0	5.6	3.9	12.2	136.0	302.6
Rollins	29.1	9/9/2026					8.0	3.6	2.3	10.4	27.0	51.8

5. Buying stock with an U/D ratio >3 may potentially decrease risk.

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Summary Table of Data					
Stock	% Total Return	Proj P/Es to High P/Es	Projected Relative Value	PEG Ratio	Upside / Downside Ratio
BWXT	X				
CPAY					
EW					
EXLS	X	X	X	X	X
POWL	X				
QYLS	X	X	X		X
ROL			X		
USLM	X				
WAL	X			X	X

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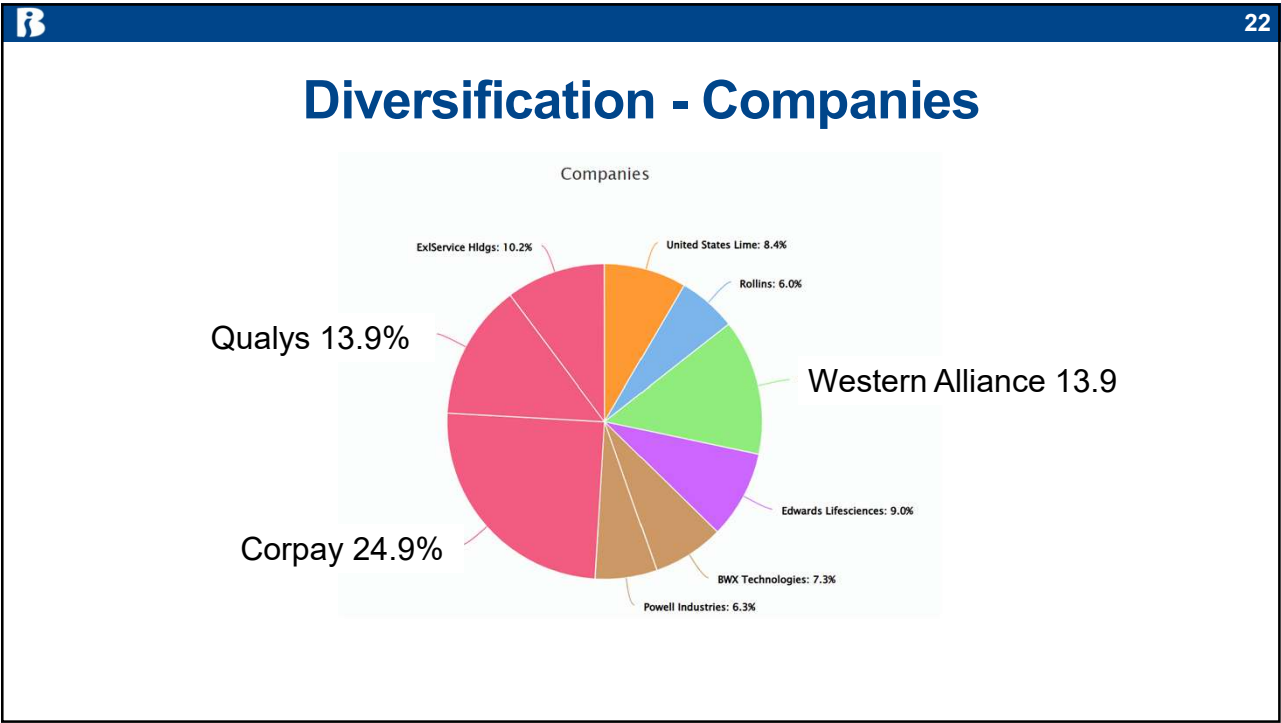
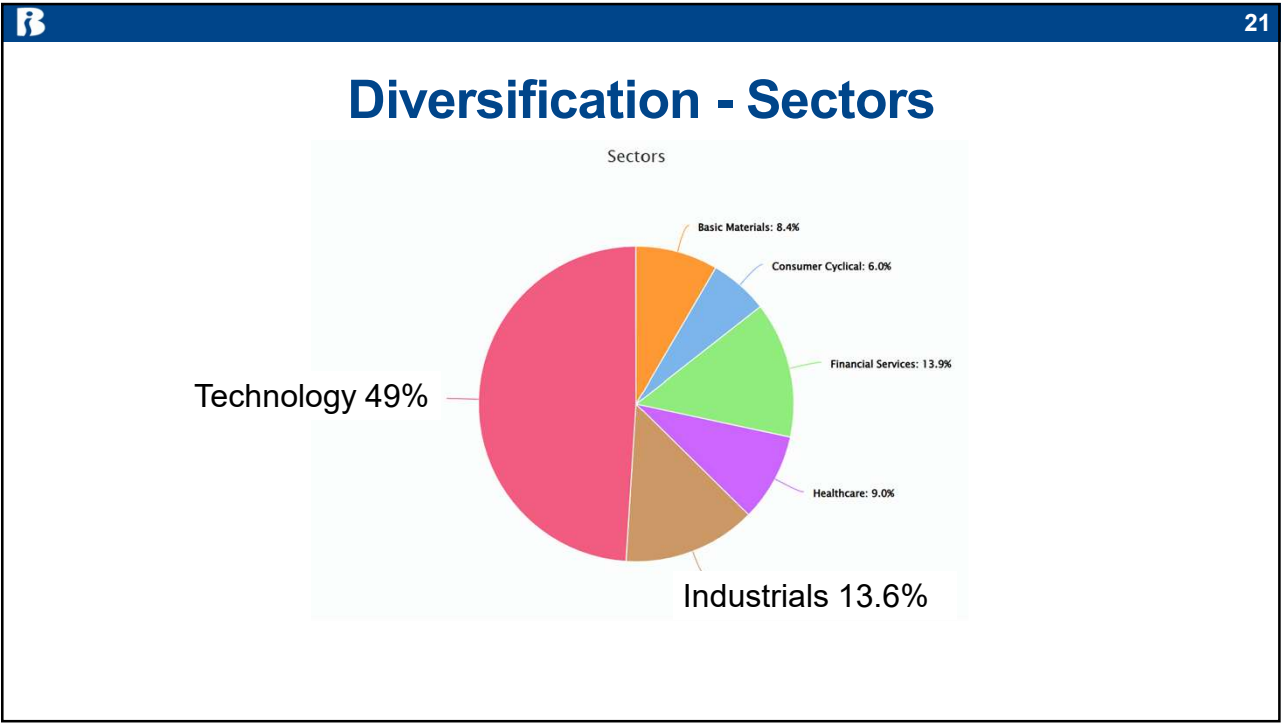
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PERT Defensive- Quality

Company Name	Div	% Yield	Est EPS Nxt 12 Mo	Qtr End	EPS		Sales		Pre-Tax Profit			TTM EPS	
					\$	% Chg	Mill \$	% Chg	Mill \$	% Chg	% Sales	\$	% Chg
Edwards Lifesciences	0.00	0.0	1.89	06/26 06/25	0.42 0.58	-27.6%	1741.0 1532.2	13.6%	519.8 400.2	29.9%	29.9% 26.1%	1.69 2.39	-29.3%
United States Lime	0.24	0.2	5.23	06/26 06/25	1.20 1.07	12.1%	99.1 91.5	8.3%	44.0 38.8	13.5%	44.4% 42.4%	4.67 4.36	7.1%
Powell Industries	0.36	0.2	5.94	06/26 06/25	1.42 1.32	7.6%	311.7 286.3	8.9%	69.1 64.1	7.8%	22.2% 22.4%	5.21 4.80	8.5%
Rollins	0.73	2.1	1.19	06/26 06/25	0.30 0.29	3.4%	1078.6 999.5	7.9%	189.8 191.2	-0.8%	17.6% 19.1%	1.10 1.01	8.9%
ExlService Hldgs	0.00	0.0	1.83	06/26 06/25	0.42 0.40	5.0%	594.8 514.5	15.6%	84.0 84.7	-0.9%	14.1% 16.5%	1.59 1.44	10.4%
Corpay	0.00	0.0	17.58	06/26 06/25	3.70 3.98	-7.0%	1338.8 1102.0	21.5%	344.7 393.1	-12.3%	25.7% 35.7%	16.43 14.72	11.6%

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B23							
Summary Table of Data							
Stock	% Total Return	Proj P/E to Hi 5 Yr Proj P/E	Projected Relative Value	PEG Ratio	Upside / Downside Ratio	Quality TTM	Diversifi-cation
BWXT	X						
CPAY							Tech 49.9%
EW						X (neg)	
EXLS	X	X	X	X	X	10.4 vs 15	Tech 49.9%
POWL	X					8.5 vs 14	
QYLS	X	X	X		X		Tech 49.9%
ROL			X				
USLM	X					7.1 vs 12	
WAL	X			X	X		

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B24							
Summary Table of Data							
Stock	% Total Return	Proj P/E to Hi 5 Yr Proj P/E	Projected Relative Value	PEG Ratio	Upside / Downside Ratio	Quality TTM	Diversifi-cation
BWXT	X		X				
CPAY	X	X	X				Tech 24.9%
EW	X	X	X	X	X	X (neg)	
EXLS	X	X	X	X	X	10.4 vs 15	Tech 10.2%
POWL	X					8.5 vs 14	
QYLS	X	X	X	X	X		Tech 13.9%
ROL	X	X	X	X			
USLM	X					7.1 vs 12	
WAL	X			X	X		

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Summary of Buy Valuation Metrics

Metric	Criteria	Explanation
% Total Return	Greater than portfolio return	Buying stock with return > the portfolio's average, increases portfolio return.
Proj PE vs Proj 5-Yr PE	Proj PE close to Proj 5-Yr low PE	Represents P/E expansion potential.
Proj RV	< 85	Stock's current P/E is low compared to expectations for next 5 years.
PEG Ratio	< 1.5	The lower the PEG ratio the less one has to pay for projected growth.
U/D Ratio	> 3	Potential reward at least 3 times higher than the potential risk.

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What We Learned

BI's online reports give us key information about:

- Valuation** – 5 metrics on right side of PERT
- Quality** – Magenta boxes on left side of the PERT
- Diversification** – Sector, company and size

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Questions



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