

in the Journal

Computerized Investing is AAI's quarterly newsletter covering software and websites geared toward individual investors for investment analysis and tracking. To learn more about CI, visit us on the Web at www.computerizedinvesting.com.

Top Financial Apps

These are some of the best financial apps for iOS and Android devices. More app reviews can be found in AAI's *Computerized Investing* newsletter (www.computerizedinvesting.com).

MarketDelta Heat Map for iPad

MarketDelta's Heat Map app offers a quick and easy way to scan for securities that are outperforming or underperforming their peers. The app's heat maps let you visualize the stocks or exchange-traded funds (ETFs) of a given category in order of percentage returns, with different colors and shadings representing the quality and degree of performance.

Heat Map currently has 10 different heat maps, with plans for more in the future. For stocks, there are maps that cover several indexes—the S&P 500, the Dow Jones industrial average, and the NASDAQ 100. The remaining maps cover ETFs: WorldMap (country ETFs), CommodityMap, EnergyMap, SectorMap, MetalMap, Most Popular ETFs and Sector SPDRs.

After you choose the index or ETF category you wish to plot, you can then choose the type of heat map: current day, 52-week high or low, or 50- or 200-day moving average.

The app costs \$4.99 and is available from the Apple App Store.

SmartMoney Retirement Planner for Android

The SmartMoney Retirement Planner app for Android allows you to specify an array of assumptions—retirement age, current assets, tax and inflation rates, etc.—and generates a variety of graphs to help you visualize whether you will have the assets to cover your retirement.

When entering your information and current assets, the app has an impressive level of customizability. For example, when entering a 401(k) account you are able to specify your company's percentage contribution up to a specific percentage of your income. You then set up future expected payments and customize your retirement account drawdowns. You also have the option of including or excluding Social Security when calculating your retirement income.

Next, the app estimates your retirement spending levels. Here, spending is divided into six categories: housing, transportation, medical, essentials, discretionary and taxes. The app can use predefined spending levels based on a percentage of your last salary, or you can specify the "active," "average" and "less active" periods of your retirement, with predefined spending allocations during each phase. The app allows you to specify and modify a variety of assumptions, including life expectancy, annual raise rate, pre- and post-retirement tax rates and investment returns, and inflation assumptions.

Based on the information you enter and the assumptions you use, the Retirement Planner app will tell you whether or not you can afford to retire at your desired retirement age. The app also offers some suggestions on how to reach your goal, although many are no-brainers: increase your annual savings, postpone retirement, cut back on your retirement spending, adjust your life expectancy, and more.

The app is free at the Android Market.

CNBC Real-Time for iPad

CNBC's iPad app gives users access to live, real-time stock quotes from both the New York Stock Exchange and NASDAQ Marketplace.

The app is divided into four main sections—markets, news, videos and "My Stocks." The markets section contains the bulk of the data available with the app and is divided into eight subsections—indexes, pre-markets, movers, commodities, currencies, bonds, Dow impact and CNBC stocks.

The indexes tab offers current quotes and performance data for major U.S., European and Asian indexes, including five-day return, a thumbnail chart of the day's trading activity and a brief news headline. Tapping an individual index will take you to a full-screen chart with multiple time frames. You can overlay an additional index chart for comparison and choose from over 10 fundamental and technical indicators.

The Dow Impact tab shows the current Dow Jones industrial average quote along with the change for the day and its performance, then lists those Dow components that are having the biggest positive and negative impact on the average for the current trading day.

The "My Stocks" tab allows you to create custom lists of stocks you own or track, view their performance in real time and retrieve current news content. From this list, you can tap on individual indexes or stocks to view a full-screen chart or a collection of news items. You can save articles for off-line viewing and share articles via email.

The CNBC iPad app provides unlimited access to over 150 new videos each day from CNBC, CNBC Europe and CNBC Asia, plus content from shows such as Mad Money and The Kudlow Report. We did find, however, that watching video can be a little frustrating, depending on your Internet connection.

The app is free at the Apple App Store.

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