

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.

The 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).

CNBC Real-Time for iOS

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 on 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, and 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 offline viewing and share articles via email.

The CNBC 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. I did find, however, that watching video can be a little frustrating, depending on your Internet connection.

The app is free from Apple iTunes.

Heat Map for iOS

Ivory Bull'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 several different heat maps, and has

been increasing the number since its release. For stocks, there are maps that cover several indexes—the S&P 500 index, the Dow Jones industrial average, the NASDAQ-100 and the Russell 2000 index. The remaining maps cover exchange-traded funds (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 choose the type of heat map: current day's return, 52-week high or low, or 50- or 200-day moving average, current day's volume, average daily volume and current price.

You can then track your own custom portfolio or watchlist, build your own heat maps based on any combination of stocks you desire, and compare them against each other based on their returns, volume, price, technical formations against key moving averages and more.

The app costs \$9.99 and is available from the Apple iTunes.

Mint for Android and iOS

Mint is a personal finance website from Intuit that pulls all your financial accounts into one place to help you create budgets, track your financial goals and more. Mint has partnered with most of the top financial institutions, including Paypal, so you can sync with all the accounts you have money flowing into and out of. This unrivaled coverage means you always have an idea of your financial status.

Beyond giving a snapshot of your finances, the app offers budget planning and monitoring capabilities. Mint automatically organizes your spending across multiple categories, so you can identify areas where you can cut back. You can also set goals that help you control spending in order to reach your financial goals.

The initial overview screen of the Mint app gives you an instant snapshot of where your money is going as well as areas where you may need to scale back in order to stay on budget. This is presented as a pie chart that you can tap on to get detailed spending on a given category. The budget bar on the overview screen shows you how much you've already spent against your monthly budget. Tapping on this brings up budget bars for each individual spending category.

Lastly, the Mint app provides you with notices of upcoming bills, suspicious account activity, low balances and tips on how to save money.

The app is available for free from Apple iTunes and Google Play.

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Wikinvest Portfolio for Android, Blackberry and iOS

Wikinvest is a free website that allows users to post, read and discuss financial information. In addition, its portfolio tracking tool can download your financial information from brokers and banks. The Wikinvest Portfolio app brings these same features found online to your mobile device. With it you can see all of your accounts at over 60 brokerages, all in one screen. See the biggest movers in your portfolio, get the lat-

est quotes, and read company and market news. You can also read company analysis written by the community and study data fundamentals with comparisons to industry competitors.

The app is available for free from Apple iTunes, Google Play and Blackberry App World.

—Wayne A. Thorp, CFA, is senior financial analyst at AAIL and editor of Computerized Investing. Follow him on Twitter @AAIL_CI.

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accounts, you must provide your login and password information. Make sure you are comfortable with providing this information to a third party before using this site.

Category: Social Media & Networking

Investment research site allows users to contribute articles and edit content. Covers a variety of investing topics, including individual company reports, which rival much of what can be found from more traditional investing websites. Reports typically offer a background of the company as well as trends that can hurt and benefit the company's financial performance. Charts are easily accessible for many financial metrics. Articles cover investing concepts, commodities, mutual funds and global markets.

Contributors must register with the site; as you post or make changes to the wiki, you earn contributor points. This allows users to gauge the usefulness and validity of your posts. Posts are monitored, but as is the case with any social website, the information should be verified via company reports and third-party data sources.

Wilshire

www.wilshire.com

FREE

Category: Market Index Statistics

🔍 **Where to Find:** Click on Indexes at the top of the page.

Wilshire provides broad market, real estate and U.S. style indexes. The site presents current and historical performance and construction/methodology information such as index membership requirements, weighting and adjustment

and maintenance. Characteristics page shows index fundamental data, while membership page lists securities in each index. The Index Return Calculator allows users to track performances of a combination of indexes. Users are also able to input an "as of date" into the calculator to obtain figures for various time frames.

WSJ.com

www.wsj.com

FREE—\$259.48/yr. for digital only (free 28-day trial)

Category: Financial News & Analysis

Current and archived content of The Wall Street Journal's print publications are augmented with additional online content. Online content is updated throughout the day. Market Data Center offers a wealth of data and statistics for domestic and foreign markets. Provides a searchable archive. The home page can be customized to fit your personal interests. Email updates, RSS data feeds and podcasts are available. Added cost to search for older news stories. WSJ's world page is highly extensive, providing news from Asia, China, Japan, India, Europe, the U.K., Russia, the Middle East and Africa.

XTF.com

www.xtf.com

FREE—\$99/mo. (free 15-day trial)

Category: Exchange-Traded Funds

🔍 **Where to Find:** Type ETF ticker in search box.

Provides ratings on over 1,400 U.S.-listed ETFs, covering almost all of the exchange-traded marketplace. Main page for an ETF gives current quote data,

investment philosophy, style and underlying index, along with yield, dividend, net asset value, discount or premium, top 10 holdings and news. Free section of research area offers an ETF screener, a compare tool and performance data that includes an XTF rating. Subscribers have access to performance "heatmaps," performance analytics, fund flows and trend analysis tools, and exporting capability. The top subscription level allows users to print ETF data as a PDF or export it to Excel. An education center is offered to all users.

Yahoo! Finance

finance.yahoo.com

FREE—\$131.40/yr. (free 30-day trial)

Category: Comprehensive

Offers news and opinions on the markets and provides an in-depth personal finance section. Hover your mouse over each of the main sections and they expand to show a variety of categories that include market overview; investing ideas and expert advice; and budgeting, retirement planning and taxes. Data on mergers and acquisitions and IPOs are offered in the News section. One of the few sites that offers historical quotes for stocks and indexes free of charge. Fee-based services include real-time quotes, stock tracking, streaming news, stock screening and real-time in-play market commentary.

Category: Investing Videos

🔍 **Where to Find:** Click on Video in the News tab.

Site separates videos into sections for market news, economy, personal finance, company news, international finance, tech & gadgets, and manag-