

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 weekly *Computerized Investing* email (www.computerizedinvesting.com).

CNBC for iOS

The CNBC iOS app is the only free app giving users access to live, real-time stock quotes from both the New York Stock Exchange and NASDAQ Marketplace before, during and after market hours.

The app is divided into three main sections: markets, news and video. The markets section contains the bulk of the data available with the app and is divided into eight subsections: indexes, pre-markets, market movers, commodities, currencies, bonds/Treasuries, Dow impact and Stocks on CNBC.

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 summary page with a current quote, chart and returns over the last five days, month and three months. Rotating your device to landscape view gives you a full-screen chart with options for various time frames. There is also a tab for news related to the chosen index and a returns tab with 52-week, five-year and 10-year price ranges and performance over the last five days, one month and five months.

The Dow Impact tab shows the current Dow Jones industrial average quote along with point and percentage change for the day. It also lists those Dow components that are having the biggest positive and negative impact on the average for the current trading day.

There is also a "My Stocks" section where you can 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*. Your video playback experience will be impacted by your connection speed.

The app is free from the Apple App Store.

Heat Map for iOS

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 several different heat maps. 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. You can compare world markets on a single heat map and identify the best sectors and their underlying stocks.

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.

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

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 the Apple App Store and Google Play.

Wikinvest Portfolio for Android, Blackberry and iOS

Wikinvest is a free website that allows users to post, read
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and discuss financial information. In addition, its portfolio tracking tool can download your financial information from brokers and banks. The Wikipvest 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. You can see the biggest movers in your portfolio, get the latest 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 the Apple App Store and Google Play.

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Category: Personal Finance

🔍 **Where to Find:** Click on Personal Finance.

Numerous articles about all aspects of personal finance, including loans, insurance, real estate, saving and spending and tax planning. Also provides useful how-to articles that cover the basics of each area. Content is well-organized, although there is little original content. Topic-specific calculators are linked to in most sections. A thorough dictionary of financial terms is available. Navigation is well-organized, and the site is easy to use.

Category: Retirement Planning

🔍 **Where to Find:** Click on Personal Finance, and then click on Retirement.

Offers in-house and outside articles on saving for retirement and retirement spending. Several retirement-related calculators are available, including ones that estimate Social Security income, project

cash flow and future 401(k) balances and determine whether or not it make sense to convert to a Roth IRA.

Zacks.com

www.zacks.com

FREE—\$299/mo. (free 30-day trial)

Category: Analyst Estimates, Ratings & Recommendations

🔍 **Where to Find:** Type a stock's ticker in the quote box, then click on Detailed Estimates.

Provides comprehensive estimates free of charge. Offers earnings growth estimates for the current quarter, next quarter, current year, next year and next five years. Also shows estimate revisions and provides the estimate trend from seven, 30, 60 and 90 days ago. Earnings surprises are presented in a table dating back a year. What sets this site apart are the unique charts: The Price and Consensus chart shows the consensus estimate for each year along with the corresponding movement in the firm's stock price; the Price & EPS Surprise chart details each earnings surprise and the

subsequent stock price response; and the Broker Recommendations Chart plots the stock prices in relation to brokerage target prices. Zacks industry rank, target price and equity research reports are offered to premium subscribers.

Category: Stock Screening

🔍 **Where to Find:** At site, hover over Screening and click Stock Screening.

Allows screening on almost 8,000 companies. Screening criteria are broken down into categories including size and share volume, price and price changes, broker ratings and changes, valuations, and income statement and balance sheet items, along with other categories. Subscribers to Zacks Premium can screen based on Zacks Rank and Recommendations. Also allows screening based on earnings surprises and estimates, along with earnings revisions. Users can choose from predefined screens, save screens, or export screens to Excel without premium subscription. One of the more powerful free stock screeners. ▲

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or service that we are reviewing free of charge. Some offer basic information for free and charge various rates for more in-depth data or expanded services. In the alphabetical listings, we show the lowest and highest rates to give you an idea of the range; visit the sites for complete details on pricing.

Some types of sites not included here are covered in other AAIL venues: broker sites are investigated annually in *Computerized Investing*, mutual fund family sites are listed in AAIL's annual Guide to the Top Mutual Funds and exchange-traded fund (ETF) sponsor sites appear in the annual Guide to Exchange-Traded Funds. You can access these special ar-

ticles year-round in the Investor Guides area of AAIL.com.

Keep in mind that the Web is constantly evolving. Sites can change drastically in a short period of time. Be sure to verify the source of information or provider of a service. And read the fine print on pricing before agreeing to pay for any data or investment service. ▲