AMERICAN ASSOCIATION OF INDIVIDUAL INVESTORS & BETTERINVESTING

AAII + BETTERINVESTING: SMARTER SENTIMENT STRATEGIES

22 JULY 2025

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BETTERINVESTING MEMBERS LOVE STOCKS

- Our **Stock Selection Guide** (**SSG**) is approach used by individual & club members to analyze stocks & make buy/sell/hold decisions.
- Common methodology used by community allows for "**consensus**" figures to be collected & most popular stocks to be tabulated.
- These tools provide ideas for research as well as **double-check** of user's own judgment about particular company.

MOST ACTIVE STOCK

MEMBERS ONLY

- Top 10 companies member & clubs have bought/sold in trailing 8 weeks.
- Updated monthly on BI website & in *BetterInvesting* magazine.
- Companies ranked by combined buys & sells.

Most Active Stocks

The top 10 companies our members are investing in (ranked by combined buys and sells) are:

	Buy/Sell
1. NVIDIA (NVDA)	177-69
2. Apple (AAPL)	38-104
3. Palantir Technologies (PLTR)	98-14
4. Amazon.com (AMZN)	81-27
5. Microsoft (MSFT)	63-30
6. UnitedHealth Group (UNH)	39-42
7. Salesforce (CRM)	54-24
8. Alphabet (GOOG)	48-28

MOST ACTIVE: BUBBLING UNDER

MAGAZINE ONLY

- Spotlight on stock making buggest move on list.
- Only published in *BetterInvesting* magazine (not on website).

MOST ACTIVE LIST: BUBBLING UNDER

One of the biggest stock market train wrecks of the past year is UnitedHealth Group, a once high flier now down 50% off its peak for a combination of reasons, including a cyberattack, regulatory pressure and the brazen murder of a top executive. Perhaps a reversion to the mean, and possibly better, may be in the offing. UNH was the seventh most active stock among bargain hunting users of myICLUB.com software, with buyers outpacing sellers by a 46 to 32 margin for the eight weeks ending June 2.

BETTERINVESTING TOP 100

MEMBERS ONLY

BETTERINVESTING TOP 100

MEMBERS ONLY

- Published annually in April listing most widely held stocks among investment clubs.
  - Also lists Nos. 101-200.
- Basis for BetterInvesting 100 Index, tracked daily & rebalanced annually.
- **Power tip**: Our MyStockProspector.com subscription screening program has BetterInvesting Top 100 companies as pre-defined criteria.
  - Can be used to drill down into companies & filter by any criteria.

https://www.betterinvesting.org/members/find-great-stocks/stock-ideas/top-100

TOP 100 COMPANIES HELD BY OUR MEMBERS

Company	Ticker	Size	Sector	Rank by No. of Clubs Holding	No. of Clubs Holding Stock	Rank by Total Value of Shares Held by Community	Est. Total Value of Shares Held by Community on 12-31-2024
Apple Inc.	AAPL	L	Technology	1	1379	1	$375,666,214
Amazon.com Inc.	AMZN	L	Consumer Cyclical	2	1209	3	166,923,075
■ NVIDIA Corporation	NVDA	L	Technology	3	1120	2	210,734,382
Alphabet Inc. Cl A	GOOGL	L	Communication Services	4	1119	5	136,136,925
Microsoft Corp.	MSFT	L	Technology	5	960	4	136,706,312
Visa Inc.	V	L	Financial Services	6	643	7	73,851,433
Costco Wholesale	COST	L	Consumer Defensive	7	526	8	73,412,127
Home Depot, Inc.	HD	L	Consumer Cyclical	8	377	11	39,387,092
Berkshire Hathaway Inc. Cl B	BRK.B	L	Financial Services	9	375	6	76,401,253
✤ Walmart Inc.	WMT	L	Consumer Defensive	10	364	15	22,916,439
Meta Platforms, Inc.	META	L	Communication Services	11	341	10	40,817,181
Disney (Walt) Productions	DIS	L	Communication Services	12	333	35	11,010,206
Johnson & Johnson	JNJ	L	Healthcare	13	317	22	17,847,503
Tesla Inc.	TSLA	L	Consumer Cyclical	14	314	12	38,572,268
PepsiCo Inc.	PEP	L	Consumer Defensive	15	269	24	16,736,445
Starbucks Corp.	SBUX	L	Consumer Cyclical	16	265	30	12,843,236
Procter & Gamble Co.	PG	L	Consumer Defensive	17	262	25	15,816,171
AbbVie Inc.	ABBV	L	Healthcare	18	239	16	21,572,026
✤ Advanced Micro Devices	AMD	L	Technology	19	221	53	7,193,641
✤ Lilly (Eli) & Co.	LLY	L	Healthcare	20	217	23	17,751,351
McDonald's Corporation	MCD	L	Consumer Cyclical	21	216	13	25,927,538
✤ Stryker Corp.	SYK	L	Healthcare	22	211	14	25,079,146
✤ Caterpillar Inc.	CAT	L	Industrials	23	206	21	18,598,858
Pfizer Inc.	PFE	L	Healthcare	24	201	92	3,781,228

BETTERINVESTING 100 INDEX

PUBLIC

https://www.solactive.com/indices/?se=1&index=DE000SLA5BY0

“5 IN 5” TICKER TALK IDEAS

MEMBERS ONLY

- **Ticker Talk** is monthly online chat/webinar series.
- Panelists in each session offer **5 stock ideas in 5 minutes**.

TickerTalk Stock Ideas

2025

Ticker	Company Name	Date Mentioned	Closing Price on Date	Size	Sector	Industry	Dividend
ONON	OnHolding	5/8/2025	$ 48.53	Medium	Consumer Cyclical	Footwear & Accessories	0.0%
ASML	ASML Holding	5/8/2025	$ 700.39	Large	Technology	Semiconductor Equipment & Mate	1.2%
NVO	Novo Nordisk	5/8/2025	$ 67.55	Large	Healthcare	Drug Manufacturers - General	2.4%
DSGX	Descartes Systems Group	5/8/2025	$ 107.46	Small	Technology	Software - Application	0.0%
HALO	Halozyme Therapeutic	5/8/2025	$ 70.14	Medium	Healthcare	Biotechnology	0.0%
MDLZ	Mondelez International	4/10/2025	$ 66.19	Large	Consumer Defensive	Confectioners	2.8%
GRBK	Green Brick Partners	4/10/2025	$ 56.38	Medium	Consumer Cyclical	Residential Construction	0.0%
UFPT	UFP Technologies	4/10/2025	$ 211.92	Small	Healthcare	Medical Devices	0.0%
DECK	Deckers Outdoor	4/10/2025	$ 116.06	Medium	Consumer Cyclical	Footwear & Accessories	0.0%

https://www.betterinvesting.org/members/find-great-stocks/stock-ideas/

FIRST CUT STOCK REPORTS

MEMBERS ONLY

- **Multi-page research reports** created by BetterInvesting volunteers & members.
- Consist of completed **Stock Selection Guide** (SSG) showing judgments made by author & written report sharing why each judgment was made.
- Useful in **finding** potential investments, **learning** about process of analysis, & **comparing** SSGs.

https://www.betterinvesting.org/members/find-great-stocks/first-cut-stock-reports

FIRST CUT STOCK REPORTS

MEMBERS ONLY

Company Name	Ticker	Sector	Size	Studies	Latest Study	
Costco Wholesale	COST	Consumer Defensive	Large	5	7/14/2025	VIEW
Badger Meter	BMI	Technology	Small	2	7/14/2025	VIEW
Ensign Group	ENSG	Healthcare	Medium	3	7/12/2025	VIEW
Accenture	ACN	Technology	Large	3	7/6/2025	VIEW
Dorman Products	DORM	Consumer Cyclical	Medium	3	7/5/2025	VIEW
Micron Technology	MU	Technology	Large	1	7/5/2025	VIEW

COMPLETED FIRST

MEMBERS ONLY

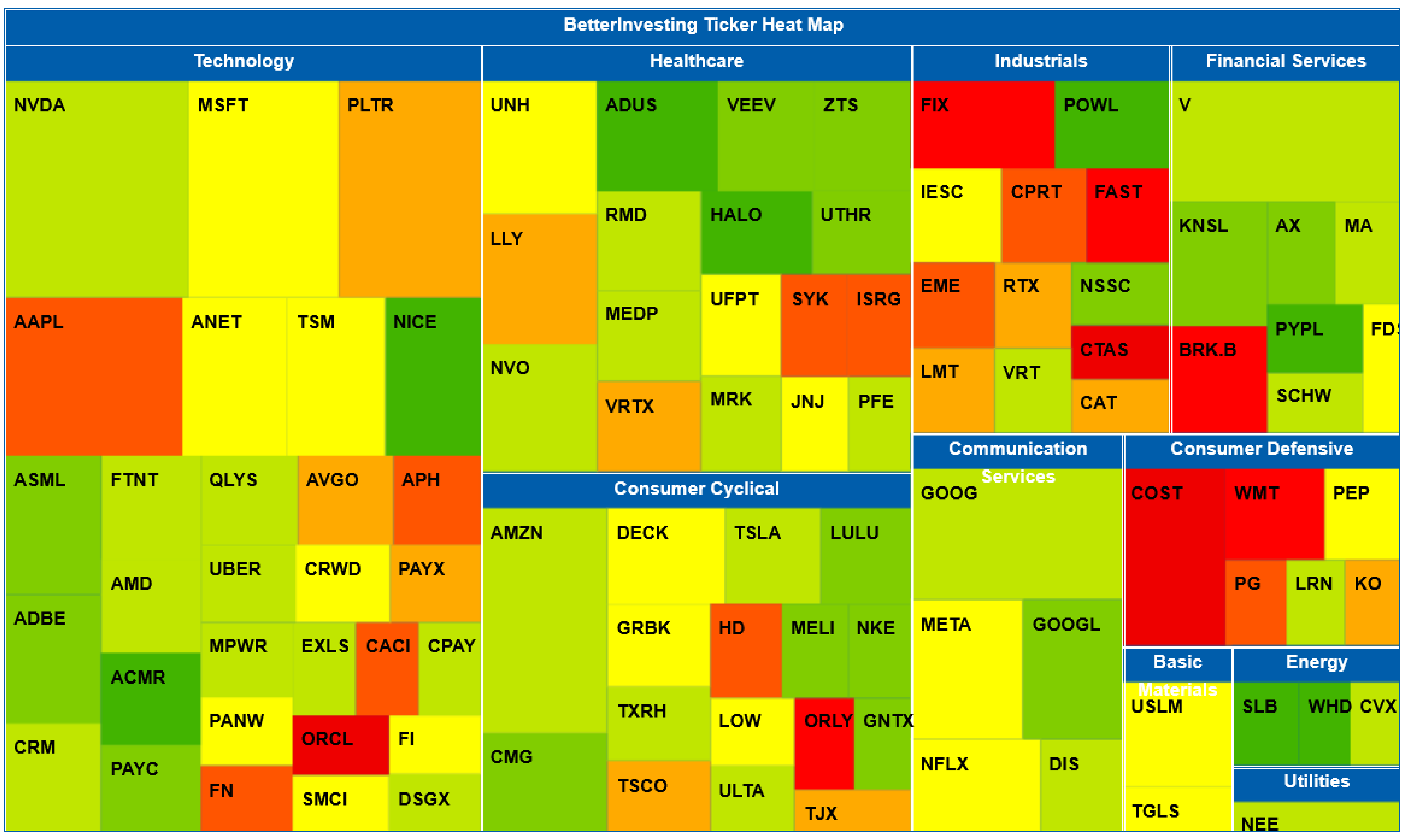
TICKER HEAT MAP

MEMBERS ONLY

- **<u>Most popular 100 companies</u>** studied by members in past 90 days.
- Size of boxes indicates number of times study has been created relative to others.
    - Larger the box, the more studies created.
- Color of box indicates **<u>relative</u>** favorability.
    - The more green the box, the more positive.
    - The more red the box, the more negative.
    - **<u>Not</u>** buy/sell signals.
- Found in SSG tools.

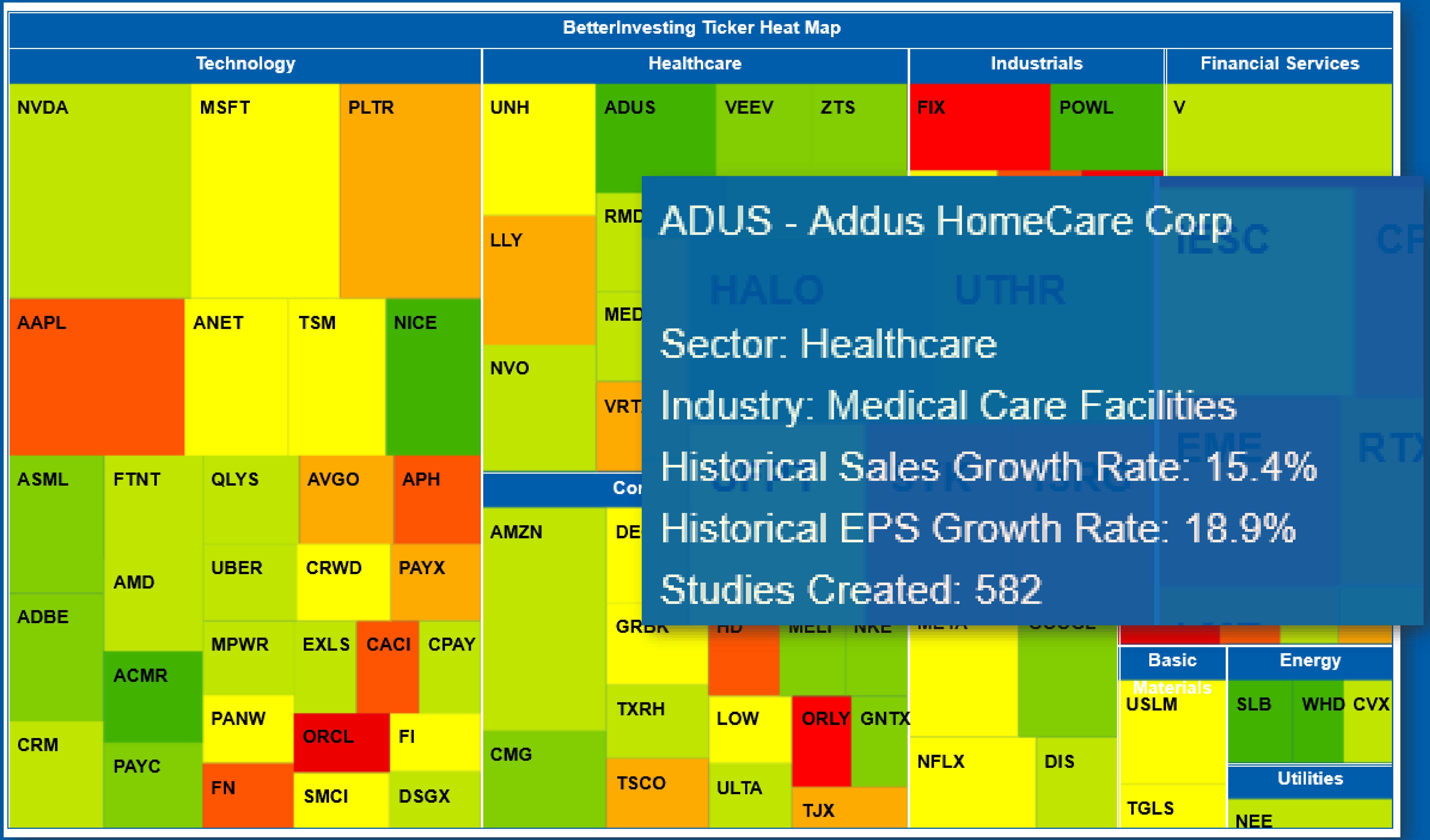
TICKER HEAT MAP

MEMBERS ONLY



TICKER HEAT MAP

MEMBERS ONLY



STOCK RESEARCH NOTES & SENTIMENT

MEMBER STOCK SENTIMENT

MEMBERS ONLY

- SSG Plus tool includes **Member Sentiment** for each company studied by members.
- Aggregates judgement & forecasts for **projected sales & EPS growth rates**, **high & low expected PE ratios**, **high & low projected EPS**, **% payout**, & **projected total return**.
- Includes **mean** & **medians**, value ranges w/**histograms**, automatic **outlier removal**, & table of **all studies** of last 90 days.

MEMBER STOCK SENTIMENT

MEMBERS ONLY

Analyze Growth and Quality | Valuation and Return | Quarterly Data | Ratios | Audit | **Sentiment** | Notes: 7

Company: UnitedHealth Group (UNH) Study Name: UNH 7/21/25

Quick Navigation

Member Sentiment Judgment Forecast Statistics

[Save Statistics as Note]

Sales (%) | EPS (%) | High P/E | High EPS | High Price | Low P/E | Low EPS | Low Price | Payout (%) | **Total Return (%)**

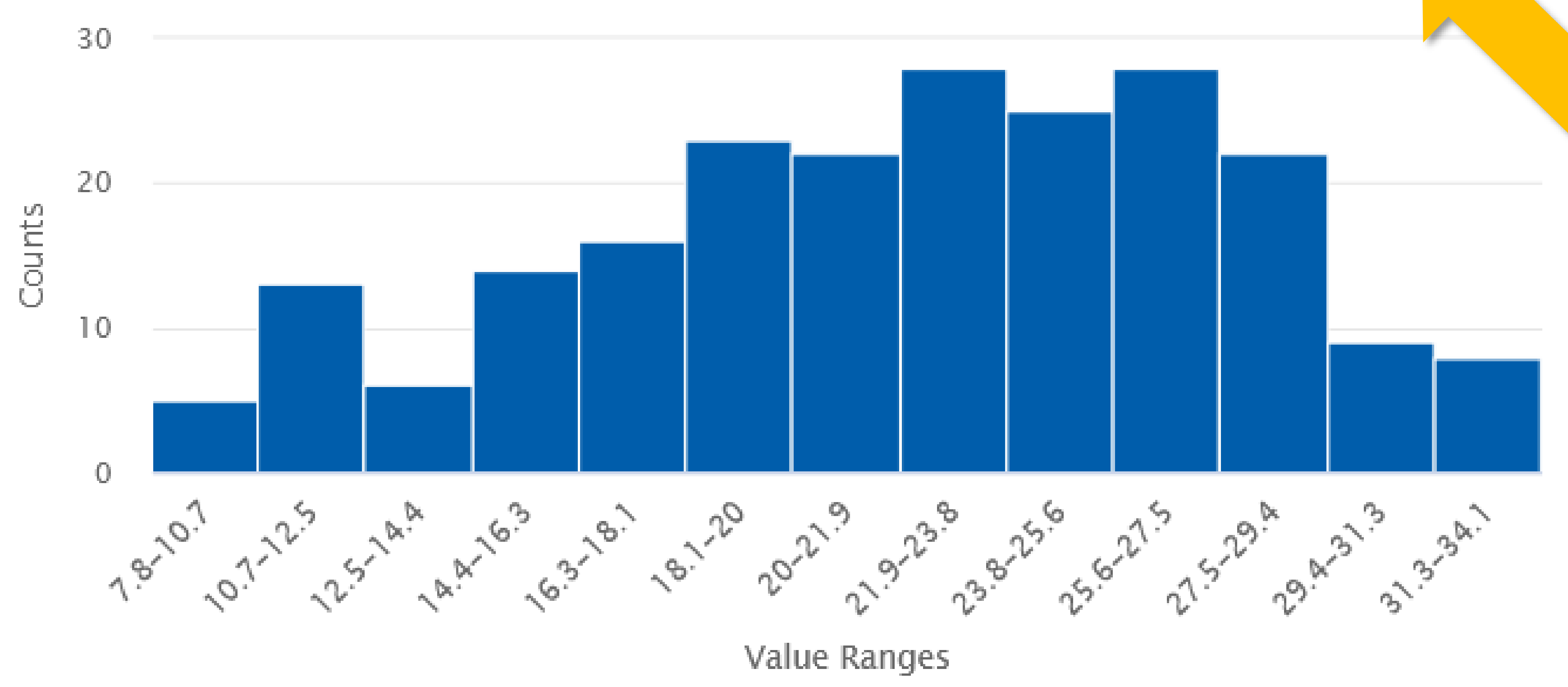
MEAN vs MEDIAN ?

22.0 MEAN

22.5 MEDIAN

RANGE	8.8 - 33.1
STANDARD DEVIATION ?	5.63
OUTLIERS REMOVED	92
TOTAL STUDIES LESS OUTLIERS	219

Forecast Total Return Histogram



Include Outliers ? Outlier FAQ

Member Sentiment Judgment Forecasts from Recent Studies (Total Completed Studies = 311 in past 90 days)

[Download Studies]

Sel	Date	Sales (%)	EPS (%)	High P/E	High EPS	High Price	Low P/E	Low EPS	Low Price	Payout (%)	Total Return (%)
☑	07/21/25	9	15.2	28.0	31.47	881.2	16.0	15.35	246.0	29.7	26.6
☑	07/21/25	10.2	15	17.0	48.03	816.5	15.0	15.08	226.2	29.6	25.4

SSG NOTES

MEMBERS ONLY

- Users of SSG Plus can add **Personal Notes** to their stock studies.
- Can make personal notes viewable by other users as **Community Notes**, & browse notes added by others.
- **Staff Notes** show occasional comments about data adjustments, fiscal year changes, etc.

SSG NOTES

MEMBERS ONLY

Analyze Growth and Quality | Valuation and Return | Quarterly Data | Ratios | Audit | Sentiment | Notes: 7

Company: UnitedHealth Group (UNH) Study not saved. Click to save. Quick Navigation

Notes

New Note Select: ☑ My Study/My Community Notes ☑ Staff Notes ☑ Community Notes Search:

Click Here To Learn About Notes

Notes Listing

Date Created	Subject	Description
05/08/25	UNH 5/8/25	Even though BI indicates that UNH is a buy, I can rate it no higher than a hold. There seems to be a lot of disturbing news involving UNH, primarily after the killing of one of their top executives in December. There is a continuing class action suit (since 2023) against the company claiming that UNH used a flawed AI algorithm in its handling of medical claims. More recently clinics have sued to stop UNH from collecting on emergency loans. Then earlier this year (February) the DOJ launched a civil fraud investigation against UNH. Within the last few weeks analysts have forecast that Higher MedicalCosts will lower financial results for 2025. Eventually either these pieces of bad company information, or current weak economic conditions will adversely impact UNH stock and keep possible price appreciation low.
04/18/25	Low Price for UNH	6-29-25 Well, this analysis did not work out well. My low price was $364 and we sit now at $305. I am questioning the discrepancy between the next 3 year detailed EPS estimates (all around $23-25) and then the 5 year EPS estimate has a 16.5% growth that puts you at $59 in 2029. I really doubt that UNH will go from $23 to $59 EPS in 2 years.

QUESTIONS?

WRITE ME:
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- Visit www.BetterInvesting.org/AAII for special savings on new BI membership, including:
  - *BetterInvesting* magazine.
  - Full access to SSG Plus online tools suite with data on 8000 companies including Member Sentiment.
  - “First Cut” stock studies prepared by members & volunteers.
  - Learning library of classes & video content.
  - Live webinars & online educational presentations.
- Or get a discount on our premium stock newsletters:
  - *Investor Advisory Service.*
  - *SmallCap Informer.*
  - *Dividend Informer.*