

THE INDIVIDUAL INVESTOR'S GUIDE TO INVESTMENT WEB SITES

2ND ANNUAL EDITION
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By Jean Henrich



SPECIAL
PULLOUT
FEATURE

Today, individuals in search of investment data and information need venture no further than their computer screens, where they can tap into the vast resources of the World Wide Web. From stock and market statistics, to financial and retirement planning calculators, from charting services to on-line brokerage accounts—there is probably something helpful to you somewhere on the Web.

Finding it, though, is another matter. While many sites provide in-depth financial statistics, research, and other information, other sites are purely promotional, with little or no useful information; even worse, still other sites offer pure junk. In addition, some sites have free access to useful information, while other sites charge a fee. Sorting through various sites to weed out the junk, and to determine their value can result in an enormous investment of your time.

This guide is designed to lower your investment costs and help you find the most useful investment-related Web sites more easily. The AAIL staff has spent hours researching various sites, and we present here 363 that are of most interest to individual investors—100 more sites than last year. Included in the listing are details about the information and services each site offers to help you decide whether or not to pay a visit.

To facilitate use of the guide, AAIL's Web site at www.aail.com presents the complete list with hyperlinks directly to each site, as well as lists of sites by subject. See page WEB 16 for details.

What the Guide Includes

Our focus is on those sites that provide substantial investing information or interactions. We excluded sites that simply describe products or services and do not provide useful information or actions beyond taking customer orders.

The list includes stock exchanges, data providers, mutual fund companies, brokerage firms, and government agencies, as well as sites devoted to options and futures, taxes, financial planning, portfolio tracking, foreign investing, and technical analysis. Broker sites are limited to discount brokers, and mutual fund sites are limited to no-load and low-load fund families. Investment sites that charge a fee are included, but are identified as fee-based. Many fee-based sites will provide a sample of its data or a demonstration of its service so that visitors to the site can see what is offered.

The list is organized alphabetically by the name of the Web site (second column). To help you identify sites that suit your needs, we give details on the services and information available at each site, along with a short description of the purpose of the site and what types of securities are covered. Keep in mind, however, that Web sites are prone to frequent changes and the details we provide may not match what you find by the time you reach a site listed here.

For further guidance, we also include a rating for each site. The ratings range from one Ⓢ as lowest to five as highest; sites were judged based on content and thoroughness; sites that are fee-based were judged against other fee-based sites, and free sites were judged relative to other free access sites.

Reading the List

The first column in our investment Web site list provides the Web address for the site, also referred to as the **URL**. Addresses must be entered exactly as shown to reach a site, but sites do change frequently, and if a site moves, you may have to perform an Internet search or call the organization to obtain a new URL.

(continued on page WEB 14)

Jean Henrich is associate editor of the AAIL Journal. Research for this article was contributed by AAIL staff members Anna Chan, Kenneth Michal, Maria Crawford Scott, and Wayne Thorp.

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URL	Name of Site	Primary Focus	Cost	Rating	Securities Covered*	Financial Planning	Portfolio Tracking
www.xls.com	.xls	stock data	fee	⊕⊕⊕	stk, int'l, fund		
www.1040.com	1040.Com	tax information	none	⊕⊕⊕⊕			
www.abwatley.com	A. B. Watley	on-line trading	fee	⊕⊕⊕	stk, fixed, fund, opt/fut		
aarp.sculder.com	AARP Investment Program	mutual funds	none	⊕⊕⊕⊕	fund		
www.abnamrofunds-usa.com	ABN AMRO Funds	mutual funds	none	⊕	fund		
www.adr.com	ADR.com	ADRs	none	⊕⊕⊕⊕⊕	int'l		
www.askresearch.com	ASK Research Stock Charting & Analysis	technical analysis	none	⊕⊕⊕⊕	stk, fund		✓
www.acctrade.com	AccuTrade	on-line trading	fee	⊕⊕⊕⊕	stk, fixed, fund, opt/fut		✓
www.wanger.com	Acorn Funds	mutual funds	none	⊕⊕⊕	fund		
www.estate-planning.net	Adams Owens Kirwan (attorney)	estate planning	none	⊕⊕⊕			
www.ostman.com/alert-ipo	Alert-IPO	IPOs	fee	⊕⊕⊕⊕	stk		
www.amcore.com	Amcore Funds	mutual funds	none	⊕⊕	fund		
www.aaii.com	American Association of Individual Investors	educational; fund data	fee		stk, fixed, int'l, fund, closed, annty, insur		
www.americancentury.com	American Century	mutual funds	none	⊕⊕⊕⊕	stk, fund, opt/fut		✓
americanexpress.com	American Express Financial Services	on-line trading	fee	⊕⊕⊕	stk, fund, insur	✓	
www.aicpa.org	American Institute of CPAs	regulations	none	⊕			
www.amex.com	American Stock Exchange	stock exchange	none	⊕⊕⊕	stk, opt/fut		
www.ameritrade.com	Ameritrade	on-line trading	fee	⊕⊕⊕	stk, fixed, fund, opt/fut		
www.andrewpeck.com	Andrew Peck Associates Inc.	on-line trading	fee	⊕⊕	stk, fixed, opt/fut		
www.reportgallery.com	Annual Report Gallery	company reports	none	⊕⊕⊕			
www.armchairmillionaire.com	Armchair Millionaire	financial planning	none	⊕⊕		✓	
www.asic.gov.au	Australian Securities & Investments Commission	foreign investing	none	⊕⊕⊕	stk, int'l		
www.asx.com.au	Australian Stock Exchange	foreign investing	none	⊕⊕	stk, int'l, opt/fut		
www.bankrate.com	Bank Rate Monitor	mortgage calculator	none	⊕⊕⊕⊕⊕	fixed	✓	
www.baronfunds.com	Baron Funds	mutual funds	none	⊕⊕	fund		
www.barrons.com	Barron's	finance news & analysis	fee	⊕⊕⊕⊕	stk, fixed, int'l, fund	✓	
www.bergerfunds.com	Berger Funds	mutual funds	none	⊕⊕⊕⊕	stk, fund	✓	
www.bidwell.com	Bidwell & Co.	on-line trading	fee	⊕⊕	stk, fixed, fund, opt/fut		
www.bigcharts.com	BigCharts	stock charts & analysis	none	⊕⊕⊕⊕	stk, int'l, fund		
canada.bigcharts.com	BigCharts Canada	foreign investing	none	⊕⊕⊕⊕	stk, int'l, fund		
www.bloodhound.com	BloodHound	life insurance	none	⊕⊕	insur	✓	
www.bloomberg.com	Bloomberg Financial	finance news & analysis	fee	⊕⊕⊕⊕	fixed, int'l, fund, opt/fut	✓	✓
bondsonline.com	Bonds Online	bonds	none	⊕⊕⊕⊕	fixed		
www.bradynet.com	BradyNet, Inc.	bonds	none	⊕⊕⊕	fixed, int'l		
www.briefing.com	Briefing.com	finance news	fee	⊕⊕⊕⊕	stk, fixed, fund		✓
www.mutualfunds.net	Bull & Bear Funds	mutual funds	none	⊕⊕	fund, closed		
www.bullbear.com	Bull & Bear Securities Inc.	on-line trading	fee	⊕⊕	stk, fund, opt/fut		✓
www.bullsession.com	Bull Session	stock quotes	fee	⊕⊕⊕	stk, opt/fut		
www.bclnet.com	Burke, Christensen & Lewis	on-line trading	fee	⊕⊕⊕	stk, opt/fut		
www.bushburns.com	Bush Burns Securities	on-line trading	fee	⊕⊕	stk, fixed, fund, opt/fut, annty		
www.businessweek.com	Business Week	finance news & analysis	fee	⊕⊕⊕⊕	stk, fixed, int'l, fund, closed, opt/fut		✓
www.canslim.net	CANSLIM.net	advisory service	none	⊕⊕⊕	stk		
cbs.marketwatch.com	CBS MarketWatch	finance news	none	⊕⊕⊕⊕⊕	stk, fixed, int'l, fund, opt/fut		✓
cgmfunds.com	CGM Fund	mutual funds	none	⊕	fund		
www.cnnfn.com	CNN Financial Network	finance news & analysis	none	⊕⊕⊕	stk, fixed, int'l, fund	✓	✓
www.callaw.com/ipo	Cal Law's IPO Watch	IPOs	none	⊕⊕⊕	stk		
www.caltrust.com	California Investment Trust	mutual funds	none	⊕⊕	fund		
www.calvertgroup.com	Calvert Group	mutual funds	none	⊕⊕⊕	fund	✓	
www.capstonefinancial.com	Capstone Funds	mutual funds	none	⊕	fund		
www.cfp-board.org	Certified Financial Planner Board of Standards	investment professionals	none	⊕⊕			
www.schwab.com	Charles Schwab & Co.	on-line trading	fee	⊕⊕⊕	stk, fixed, int'l, fund, opt/fut		
www.cboe.com	Chicago Board Options Exchange (CBOE)	options/futures	none	⊕⊕⊕⊕	opt/fut		
www.cbott.com	Chicago Board of Trade (CBOT)	options/futures	none	⊕⊕⊕⊕	opt/fut		
www.cme.com	Chicago Mercantile Exchange	options/futures	none	⊕⊕⊕	opt/fut		
chicagostockex.com	Chicago Stock Exchange	stock exchange	none	⊕⊕	stk		
www.coopamerica.org	Co-op America	social concerns	none	⊕⊕⊕	fund		

*Key to Securities Covered:

stk = stocks
fixed = fixed-income (bonds)

int'l = international
fund = mutual funds

closed = closed-end funds
opt/fut = options/futures

RE = real estate
annty = annuities

insur = insurance products

Functions Performed					Information and Documents Provided												Name of Site	
Tracking	Screening	Charting	Brokerage	Downloading	News	Quotes	Financial Data & Ratios	Estimates/Research	Technical Indicators	Industry Data	Market/Economic Data	Financial Planning	Taxes	Educational	Performance	Reports		Links
																		.xls
																		1040.Com
																		A. B. Watley
																		AARP Investment Program
																		ABN AMRO Funds
																		ADR.com
																		ASK Research Stock Charting & Analysis
																		AccuTrade
																		Acorn Funds
																		Adams Owens Kirwan (attorney)
																		Alert-IPO
																		Amcore Funds
																		American Association of Individual Investors
																		American Century
																		American Express Financial Services
																		American Institute of CPAs
																		American Stock Exchange
																		Ameritrade
																		Andrew Peck Associates Inc.
																		Annual Report Gallery
																		Armchair Millionaire
																		Australian Securities & Investments Commission
																		Australian Stock Exchange
																		Bank Rate Monitor
																		Baron Funds
																		Barron's
																		Berger Funds
																		Bidwell & Co.
																		BigCharts
																		BigCharts Canada
																		BloodHound
																		Bloomberg Financial
																		Bonds Online
																		BradyNet, Inc.
																		Briefing.com
																		Bull & Bear Funds
																		Bull & Bear Securities Inc.
																		Bull Session
																		Burke, Christensen & Lewis
																		Bush Burns Securities
																		Business Week
																		CANSLIM.net
																		CBS MarketWatch
																		CGM Fund
																		CNN Financial Network
																		Cal Law's IPO Watch
																		California Investment Trust
																		Calvert Group
																		Capstone Funds
																		Certified Financial Planner Board of Standards
																		Charles Schwab & Co.
																		Chicago Board Options Exchange (CBOE)
																		Chicago Board of Trade (CBOT)
																		Chicago Mercantile Exchange
																		Chicago Stock Exchange
																		Co-op America

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URL	Name of Site	Primary Focus	Cost	Rating	Securities Covered*	Financial Planning	Portfolio Tracking
www.csce.com	Coffee, Sugar & Cocoa Exchange	options/futures	none	⊕⊕⊕⊕	opt/fut		
www.collegesavings.com	College Savings Bank	educational	none	⊕⊕⊕		✓	
www.columbiafunds.com	Columbia Funds	mutual funds	none	⊕⊕⊕	fund		
www.cftc.gov	Commodity Futures Trading Commission	options/futures	none	⊕⊕⊕	opt/fut		
www.csidata.com	Commodity Systems Inc.	options/futures	fee	⊕⊕⊕	stk, fund, opt/fut		
www.computel.com	ComputEL Securities	on-line trading	fee	⊕⊕⊕	stk, fixed, fund, opt/fut		
www.conductor.com	Conductor Online Banking & Financial Services	life insurance	none	⊕⊕	annty, insur	✓	
www.pueblo.gsa.gov/	Consumer Information Center	personal finance	none	⊕⊕⊕	opt/fut		
www.contrarian.com	Crabbe Huson	mutual funds	none	⊕⊕⊕	fund		
www.cyberinvest.com	CyberInvest.com	investment Web links	none	⊕⊕⊕⊕	stk, fixed, int'l, fund		
www.dljdirect.com	DLJdirect Financial Network	on-line trading	fee	⊕⊕⊕⊕	stk, fixed, fund, opt/fut		✓
www.dripcentral.com	DRIP Central	direct stock purchase	none	⊕⊕⊕	stk		
dripinvestor.com	DRIP Investor	direct stock purchase	none	⊕⊕⊕	stk, opt/fut		
www.dailystocks.com	Daily Stocks	stock/fund quotes	none	⊕⊕⊕⊕	stk, fixed, fund, opt/fut		✓
www.dbc.com	Data Broadcasting Corporation	stock/fund data	none	⊕⊕			
www.datek.com	Datek Online	on-line trading	fee	⊕⊕	stk		
www.delafieldfund.com	Delafield Fund	mutual funds	none	⊕⊕	fund		
www.dtonline.com	Deloitte & Touche	tax information	none	⊕⊕⊕			
www.delphi.com/invest	Delphi Investors Forum	newsgroups	none	⊕⊕⊕	stk, fixed, fund		
www.bankofny.com/adr	Depository Receipt Services	ADRs	none	⊕⊕⊕⊕	int'l		
www.tdc.com/ddhp.html	Dial/Data	stock & fund quotes	fee	⊕⊕⊕⊕	stk, fixed, int'l, fund, opt/fut		
www.dickdavis.com	Dick Davis Online Financial Newsletter	advisory service	none	⊕⊕⊕	stk, fund, opt/fut		✓
www.discoverbrokerage.com	Discover Brokerage Direct	on-line trading	fee	⊕⊕⊕⊕	stk, fixed, fund, opt/fut		
www.djmarkets.com	Dow Jones Markets	stock data	none	⊕⊕⊕	stk, fixed, opt/fut	✓	
www.downstate.com	Downstate Discount	on-line trading	fee	⊕⊕⊕	stk, fixed, opt/fut		
www.edreyfus.com	Dreyfus Brokerage Services	on-line trading	fee	⊕⊕	stk, fund		
www.dreyfus.com	Dreyfus Funds	mutual funds	none	⊕⊕⊕	fixed, fund, annty		
www.dupree-funds.com	Dupree Funds	mutual funds	none	⊕⊕	fund		
www.etrade.com	E*Trade Securities	on-line trading	fee	⊕⊕⊕⊕	stk, fixed, fund, opt/fut		✓
www.edgar-online.com	EDGAR Online	company reports	none	⊕⊕⊕	stk		
www.equis.com	EQUIS International	technical analysis	none	⊕⊕⊕⊕	stk		
www.towneley.com	Eclipse Fund	mutual funds	none	⊕⊕	fund		
www.economist.com	Economist	finance news & analysis	fee	⊕⊕⊕⊕			
www.emgmkt.com	Emerging Markets Companies	foreign investing	none	⊕⊕⊕	int'l		
www.lowfees.com	Empire Financial Group	on-line trading	fee	⊕⊕	stk, fixed, fund, opt/fut, annty		
www.e-analytics.com	Equity Analytics	stock data & analysis	none	⊕⊕⊕⊕	stk, fixed, opt/fut, insur	✓	✓
www.wiley.com/ey	Ernst & Young Tax & Financial Planning Corner	tax information	none	⊕⊕			
www.estateplanningconcepts.com	Estate Planning Concepts	estate planning	none	⊕⊕			
www.estateplanning.com	Estate Planning Learning Center	estate planning	none	⊕⊕			
www.famfunds.com	FAM Funds	mutual funds	none	⊕⊕	fund		
www.fairmontfund.com	Fairmont Fund	mutual funds	none	⊕⊕	fund		
www.fairport.com	Fairport Funds	mutual funds	none	⊕	fund		
www.fdic.gov	Federal Deposit Insurance Corp.	regulations	none	⊕⊕			
www.frbatlanta.org	Federal Reserve Bank of Atlanta	economic data	none	⊕⊕⊕			
www.bos.frb.org	Federal Reserve Bank of Boston	economic data	none	⊕⊕⊕	fixed		
www.frbchi.org	Federal Reserve Bank of Chicago	economic data	none	⊕⊕⊕	fixed		
www.clev.frb.org	Federal Reserve Bank of Cleveland	economic data	none	⊕⊕⊕			
www.dallased.org	Federal Reserve Bank of Dallas	economic data	none	⊕⊕⊕			
www.frbkc.org	Federal Reserve Bank of Kansas City	economic data	none	⊕⊕⊕			
woodrow.mpls.frb.fed.us	Federal Reserve Bank of Minneapolis	economic data	none	⊕⊕⊕	fixed		
www.ny.frb.org	Federal Reserve Bank of New York	economic data	none	⊕⊕⊕	fixed	✓	
www.phil.frb.org	Federal Reserve Bank of Philadelphia	economic data	none	⊕⊕⊕	fixed		
www.rich.frb.org	Federal Reserve Bank of Richmond	economic data	none	⊕⊕⊕	fixed		
www.frbstf.org	Federal Reserve Bank of San Francisco	economic data	none	⊕⊕⊕	fixed		
www.stls.frb.org	Federal Reserve Bank of St. Louis	economic data	none	⊕⊕⊕	fixed		
www.ftc.gov	Federal Trade Commission	regulations	none	⊕			

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opt/fut = options/futures

RE = real estate
annty = annuities

insur = insurance products

Functions Performed						Information and Documents Provided												Name of Site	
Tracking	Screening	Charting	Brokerage	Downloading	NewsGroups	News	Quotes	Financial Data & Ratios	Estimates/Research	Technical Indicators	Industry Data	Market/Economic Data	Financial Planning	Taxes	Educational	Performance	Reports		Links
		✓		✓		✓	✓				✓	✓			✓	✓	✓	✓	Coffee, Sugar & Cocoa Exchange
						✓	✓	✓							✓				College Savings Bank
															✓				Columbia Funds
						✓	✓				✓	✓							Commodity Futures Trading Commission
		✓	✓			✓	✓	✓	✓	✓	✓					✓	✓	✓	Commodity Systems Inc.
												✓							CompuTEL Securities
				✓															Conductor Online Banking & Financial Services
															✓			✓	Consumer Information Center
						✓	✓					✓			✓	✓	✓	✓	Crabbe Huson
		✓	✓			✓	✓	✓			✓				✓				CyberInvest.com
		✓				✓	✓					✓				✓	✓	✓	DLdirect Financial Network
		✓				✓	✓								✓				DRIP Central
		✓				✓	✓										✓	✓	DRIP Investor
		✓				✓	✓				✓						✓	✓	Daily Stocks
				✓															Data Broadcasting Corporation
			✓				✓								✓			✓	Datek Online
																✓	✓		Delafield Fund
	✓					✓						✓	✓						Deloitte & Touche
	✓				✓	✓	✓								✓				Delphi Investors Forum
	✓			✓		✓	✓	✓		✓	✓					✓	✓		Depository Receipt Services
✓		✓				✓	✓	✓	✓	✓							✓	✓	Dial/Data
	✓	✓			✓	✓	✓	✓		✓									Dick Davis Online Financial Newsletter
		✓				✓	✓	✓											Discover Brokerage Direct
		✓				✓	✓	✓		✓	✓	✓			✓				Dow Jones Markets
			✓			✓	✓	✓			✓	✓					✓	✓	Downstate Discount
			✓			✓	✓	✓			✓	✓					✓	✓	Dreyfus Brokerage Services
								✓			✓	✓			✓	✓	✓	✓	Dreyfus Funds
	✓	✓	✓			✓	✓	✓	✓		✓	✓			✓		✓	✓	Dupree Funds
✓		✓				✓		✓	✓			✓				✓	✓	✓	E*Trade Securities
	✓			✓		✓		✓	✓						✓				EDGAR Online
						✓										✓			EQUIS International
						✓											✓	✓	Eclipse Fund
						✓		✓			✓	✓			✓				Economist
			✓			✓					✓	✓			✓				Emerging Markets Companies
				✓		✓					✓	✓			✓				Empire Financial Group
							✓				✓	✓	✓	✓			✓	✓	Equity Analytics
												✓	✓	✓					Ernst & Young Tax & Financial Planning Corner
																			Estate Planning Concepts
																			Estate Planning Learning Center
							✓					✓				✓	✓		FAM Funds
							✓									✓	✓		Fairmont Fund
						✓									✓		✓		Fairport Funds
								✓			✓	✓			✓			✓	Federal Deposit Insurance Corp.
	✓										✓	✓			✓				Federal Reserve Bank of Atlanta
	✓										✓	✓			✓				Federal Reserve Bank of Boston
	✓							✓			✓	✓			✓				Federal Reserve Bank of Chicago
	✓							✓			✓	✓			✓				Federal Reserve Bank of Cleveland
	✓							✓			✓	✓			✓				Federal Reserve Bank of Dallas
	✓							✓			✓	✓			✓				Federal Reserve Bank of Kansas City
	✓							✓			✓	✓	✓	✓	✓				Federal Reserve Bank of Minneapolis
	✓							✓			✓	✓			✓				Federal Reserve Bank of New York
	✓							✓			✓	✓			✓				Federal Reserve Bank of Philadelphia
	✓							✓			✓	✓			✓				Federal Reserve Bank of Richmond
	✓							✓			✓	✓			✓				Federal Reserve Bank of San Francisco
	✓							✓			✓	✓			✓				Federal Reserve Bank of St. Louis
								✓			✓	✓			✓				Federal Trade Commission

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URL	Name of Site	Primary Focus	Cost	Rating	Securities Covered*	Financial Planning	Portfolio Tracking
www.fidelity.com	Fidelity Investments	mutual funds	none	⊕⊕⊕⊕⊕	stk, fixed, int'l, fund, annty, insur	✓	✓
www.financenter.com	Financenter.com	personal finance	none	⊕⊕⊕⊕⊕	stk, fixed, fund	✓	✓
www.fponline.com	Financial Planning Magazine Online Edition	financial planning	fee	⊕⊕⊕⊕	stk, annty		
www.ft.com	Financial Times	finance news & analysis	none	⊕⊕⊕⊕	stk, int'l, fund, opt/fut	✓	
www.firstcall.com	First Call Corporation	analyst estimates	fee	⊕⊕⊕⊕	stk, fixed, int'l		
www.firstflashing.com	First Flushing Securities	on-line trading	fee	⊕⊕⊕⊕	stk, fund, opt/fut		
www.flexfunds.com	Flex Funds	mutual funds	none	⊕	fund		
www.forbesnet.com	ForbesNET	on-line trading	fee	⊕⊕⊕⊕	stk, fixed, fund, opt/fut		
www.pathfinder.com/fortune	Fortune magazine	finance news & analysis	none	⊕⊕⊕⊕	stk, fund	✓	
www.founders.com	Founders Funds	mutual funds	none	⊕⊕⊕⊕	fund	✓	
www.bourse-de-paris.fr	France-Bourse de Paris	foreign investing	none	⊕⊕⊕⊕	stk, int'l, opt/fut		
www.cob.fr	France-Commission Des Operations De Bourse	foreign investing	none	⊕⊕	int'l		
www.franklin-templeton.com	Franklin Templeton and Mutual Series Funds	mutual funds	none	⊕⊕⊕⊕⊕	fund		
www.freedominvestments.com	Freedom Investments	on-line trading	fee	⊕⊕	stk, fixed, fund, opt/fut		
www.freemanwelwood.com	Freeman Welwood & Co.	on-line trading	fee	⊕⊕⊕⊕	stk, opt/fut		
www.fremontfunds.com	Fremont Funds	mutual funds	none	⊕⊕	fund		
www.oat.finances.gouv.fr/oat/us	French Government Securities	foreign investing	none	⊕⊕⊕⊕	fixed, int'l		
www.futurestrading.com	Futures Trading Group	options/futures	none	⊕⊕	opt/fut		
www.globefund.com	GLOBEFund	foreign investing	none	⊕⊕⊕⊕	int'l, fund		
www.gabelli.com	Gabelli Funds	mutual funds	none	⊕⊕⊕⊕	fund, closed	✓	
www.galaxyfunds.com	Galaxy Funds	mutual funds	none	⊕⊕⊕⊕	fund	✓	
www.globalfindata.com	Global Financial Data	market data (historical)	fee	⊕⊕⊕⊕			
www.global-investor.com	Global Investor	foreign investing	none	⊕⊕⊕⊕	int'l		
www.goodmoney.com	Good Money	social concerns	none	⊕⊕⊕⊕⊕	stk, fund		
www.greenjungle.com	Green Jungle	mutual funds	none	⊕⊕⊕⊕	fund	✓	
www.greenmoney.com	GreenMoney On-Line Guide	social concerns	none	⊕⊕⊕⊕	fund		
www.hrblock.com	H&R Block	tax information	none	⊕⊕⊕	stk		
www.nreca.org/homestead	Homestead Funds	mutual funds	none	⊕⊕	fund		
www.hoovers.com	Hoover's Online	company profiles	none	⊕⊕⊕⊕	stk		
www.stockscreener.com	Hoover's Stockscreener	stock data	none	⊕⊕⊕⊕	stk		
www.ibcdata.com	IBC Financial Data, Inc.	mutual funds	none	⊕⊕⊕⊕	closed		
www.ici.org	ICI Mutual Fund Connection	mutual funds	none	⊕⊕⊕⊕⊕	fund, closed		
www.invesco.com	INVESCO	mutual funds	none	⊕⊕⊕⊕⊕	fund	✓	
www.ipocentral.com	IPO Central	IPOs	none	⊕⊕⊕⊕	stk	✓	
www.ipodata.com	IPO Data Systems	IPOs	fee	⊕⊕⊕⊕	stk	✓	
www.ipo-fund.com	IPO Intelligence Online	IPOs	none	⊕⊕⊕⊕	stk, fund		
www.ipomaven.com	IPO Maven	IPOs	none	⊕⊕⊕⊕	stk		
www.ipomonitor.com	IPO Monitor	IPOs	fee	⊕⊕⊕⊕	stk		
www.ipopro.com	IPO Prospectus	IPOs	fee	⊕⊕⊕⊕	stk		
www.ipospotlight.com	IPO Spotlight Report	IPOs	fee	⊕⊕⊕	stk		
www.iqc.com	IQC.com	technical analysis	none	⊕⊕⊕⊕	stk, fund		
www.infobeat.com	InfoBeat—Finance	E-mail service	none	⊕⊕⊕	stk, fund		
www.infofund.com	InfoFund	portfolio tracking	none	⊕⊕⊕⊕⊕	fund		✓
www.insweb.com	InsWeb	life insurance	none	⊕⊕⊕⊕	insur		
www.insure.com	Insurance News Network	life insurance	none	⊕⊕⊕⊕	annty, insur		
www.interquote.com	InterQuote	stock quotes	fee	⊕⊕⊕⊕	stk, opt/fut		✓
www.irs.ustreas.gov	Internal Revenue Service	tax information	none	⊕⊕⊕⊕⊕			
www.iafp.org	International Association for Financial Planning	investment professionals	none	⊕⊕⊕			
www.icefi.com	Internet Closed-End Fund Investor	closed-end funds	fee	⊕⊕⊕⊕⊕	closed		
www.internettrading.com	InternetTrading.com	on-line trading	fee	⊕⊕⊕⊕	stk, fixed, fund, opt/fut		
www.investexpress.com	InvestExpress On-Line	on-line trading	fee	⊕⊕⊕⊕	stk, fixed, opt/fut		
www.investinginbonds.com	Investing in Bonds.com	bonds	none	⊕⊕⊕⊕	fixed		
www.invest-faq.com	Investment FAQ	personal finance	none	⊕⊕⊕⊕	stk, fixed, fund, RE		
www.options-iri.com	Investment Research Institute	options/futures	none	⊕⊕⊕⊕	stk, opt/fut	✓	
www.investtools.com	Investtools	portfolio tracking	fee	⊕⊕⊕⊕⊕	stk, fund, closed		✓
www.investorhome.com	Investor Home	investment Web links	none	⊕⊕⊕	stk, fund		

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stk = stocks
fixed = fixed-income (bonds)

int'l = international
fund = mutual funds

closed = closed-end funds
opt/fut = options/futures

RE = real estate
annty = annuities

insur = insurance products

Functions Performed					Information and Documents Provided													Name of Site
Tracking	Screening	Charting	Brokerage	Downloading	News	Quotes	Financial Data & Ratios	Estimates/Research	Technical Indicators	Industry Data	Market/Economic Data	Financial Planning	Taxes	Educational	Performance	Reports	Links	
																		Fidelity Investments
																		Financenter.com
																		Financial Planning Magazine Online Edition
																		Financial Times
																		First Call Corporation
																		First Flushing Securities
																		Flex Funds
																		ForbesNET
																		Fortune magazine
																		Founders Funds
																		France-Bourse de Paris
																		France-Commission Des Operations De Bourse
																		Franklin Templeton and Mutual Series Funds
																		Freedom Investments
																		Freeman Welwood & Co.
																		Fremont Funds
																		French Government Securities
																		Futures Trading Group
																		GLOBEFund
																		Gabelli Funds
																		Galaxy Funds
																		Global Financial Data
																		Global Investor
																		Good Money
																		Green Jungle
																		GreenMoney On-Line Guide
																		H&R Block
																		Homestead Funds
																		Hoover's Online
																		Hoover's Stock Screener
																		IBC Financial Data, Inc.
																		ICI Mutual Fund Connection
																		INVESCO
																		IPO Central
																		IPO Data Systems
																		IPO Intelligence Online
																		IPO Maven
																		IPO Monitor
																		IPO Prospectus
																		IPO Spotlight Report
																		IQC.com
																		InfoBeat—Finance
																		InfoFund
																		InsWeb
																		Insurance News Network
																		InterQuote
																		Internal Revenue Service
																		International Association for Financial Planning
																		Internet Closed-End Fund Investor
																		InternetTrading.com
																		InvestEXpress On-Line
																		Investing in Bonds.com
																		Investment FAQ
																		Investment Research Institute
																		Investtools
																		Investor Home

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URL	Name of Site	Primary Focus	Cost	Rating	Securities Covered*	Financial Planning	Portfolio Tracking
www.investorx.com	Investor Information Exchange	IPOs	none	⊕⊕⊕⊕	stk		✓
www.investorsquare.com	Investor Square	mutual funds	none	⊕⊕⊕⊕⊕	stk, fund, closed		✓
www.investors.com	Investor's Business Daily Web Edition	finance news & analysis	none	⊕⊕⊕⊕⊕	stk, fixed, fund, opt/fut	✓	
www.investorguide.com	InvestorGuide	investment Web links	none	⊕⊕⊕⊕	stk, fixed, int'l, fund, opt/fut		
www.investorama.com	Investorama	investment Web links	none	⊕⊕⊕⊕⊕	stk, fixed, fund	✓	✓
www.jboxford.com	J.B. Oxford & Company	on-line trading	fee	⊕⊕	stk, fund, opt/fut		
www.jackwhiteco.com	Jack White & Company On-Line	on-line trading	fee	⊕⊕⊕⊕⊕	stk, fixed, fund, opt/fut, annty		✓
www.janus.com	Janus	mutual funds	none	⊕⊕⊕⊕⊕	fund	✓	
www.jbfunds.com	Jones and Babson	mutual funds	none	⊕⊕⊕⊕	fund	✓	
www.kcbt.com	Kansas City Board of Trade	stock exchange	none	⊕⊕⊕⊕	opt/fut		
www.kaufmann.com	Kaufmann	mutual funds	none	⊕⊕⊕	fund		
www.kiplinger.com	Kiplinger Online	finance news & analysis	none	⊕⊕⊕⊕	stk, fixed, int'l, fund, closed	✓	
www.investorsleague.com	League of American Investors	portfolio tracking	none	⊕⊕⊕	stk		✓
www.leggmason.com	Legg Mason	mutual funds	none	⊕⊕⊕⊕	stk, fixed, fund	✓	
www.underwriter.com	Life Insurance Analysis Center	life insurance	none	⊕⊕⊕	insur	✓	
www.life-line.org	Life-Line.org	life insurance	none	⊕⊕⊕⊕	insur	✓	
www.lifenet.com	LifeNet	life insurance	none	⊕⊕⊕⊕⊕	insur	✓	✓
www.lindnerfunds.com	Lindner Funds	mutual funds	none	⊕⊕⊕⊕	stk, fund		
www.loomisayles.com	Loomis Sayles Funds	mutual funds	none	⊕	fund		
www.mta-usa.org	Market Technicians Association	technical analysis	none	⊕⊕⊕			
www.stkwtch.com	MarketEdge	stock charts & analysis	fee	⊕⊕⊕⊕⊕	stk	✓	
www.marketguide.com	MarketGuide	stock data	none	⊕⊕⊕⊕⊕	stk, fund	✓	
www.markman.com	Markman Funds	mutual funds	none	⊕	fund		
www.marshallfunds.com	Marshall Funds	mutual funds	none	⊕⊕⊕⊕	fund	✓	
www.maxule.com	Max Ule	on-line trading	fee	⊕	stk, fixed, fund, opt/fut		
maxusfunds.com	Maxus Funds	mutual funds	none	⊕⊕⊕⊕	fund		
www.mgfs.com	Media General Financial Services	stock data	none	⊕⊕⊕⊕	stk		
www.merrill-lynch.ml.com	Merrill Lynch Investor Learning Center	financial planning	none	⊕⊕			
www.investor.msn.com	Microsoft Investor	stock/fund data	fee	⊕⊕⊕⊕⊕	stk, fund		✓
moneyinsider.msn.com	Microsoft Money Insider	tax information	none	⊕⊕⊕⊕⊕	stk	✓	
www.midam.com	MidAmerica Commodity Exchange	options/futures	none	⊕⊕⊕⊕	opt/fut		
www.mobydata.com	Moby Data	market data (historical)	fee	⊕⊕⊕⊕	stk, fixed, int'l, opt/fut		
www.monetta.com	Monetta Funds	mutual funds	none	⊕⊕⊕	fund		
www.slip.net/~mmreview	Money Manager Review	investment professionals	none	⊕⊕⊕⊕			
jcgi.pathfinder.com/money/plus/index.oft	Money.com	personal finance	none	⊕⊕⊕⊕⊕	stk, fund	✓	✓
www.moneyscope.com	MoneyScope	stock quotes	none	⊕⊕⊕⊕⊕	stk, fund		✓
www.moneypages.com	Moneypages	investment Web links	none	⊕⊕⊕⊕⊕	stk, fixed, int'l, fund		
www.montgomeryfunds.com	Montgomery Funds	mutual funds	none	⊕⊕⊕⊕⊕	fund	✓	
www.moody.com	Moody's Investors Service	bond ratings	none	⊕⊕⊕⊕	stk, fixed, fund	✓	
www.morningstar.net	Morningstar Net	stock/fund data	fee	⊕⊕⊕⊕⊕	stk, fund		✓
www.gitfunds.com	Mosaic Funds	mutual funds	none	⊕⊕⊕	fund		
www.fool.com	Motley Fool	stock data & analysis	none	⊕⊕⊕⊕⊕	stk, fund, insur	✓	✓
www.mrstock.com	Mr. Stock Online Trading	on-line trading	fee	⊕⊕⊕⊕	stk, fund, opt/fut		
www.muhenkamp.com	Muhlenkamp	mutual funds	none	⊕⊕⊕	fund		
www.msiebert.com	Muriel Siebert & Co.	on-line trading	fee	⊕⊕⊕	stk, fixed, fund, opt/fut		
www.mfea.com	Mutual Fund Investor's Center	mutual funds	none	⊕⊕⊕⊕⊕	fund	✓	✓
www.fundmaster.com	Mutual Fund Investors Resource Center	mutual funds	none	⊕⊕⊕	fund	✓	
www.fundsinteractive.com	Mutual Funds Interactive	mutual funds	none	⊕⊕⊕⊕⊕	stk, fixed, int'l, fund, closed, opt/fut		✓
www.mfmag.com	Mutual Funds Magazine Online	mutual funds	fee	⊕⊕⊕⊕⊕	fund, closed		✓
www.mytrack.com	myTrack	stock data	none	⊕⊕⊕⊕	stk, fixed, int'l, opt/fut		✓
www.nareit.com	NAREIT Online	REITs	none	⊕⊕⊕	RE		
www.nasdr.com	NASD Regulation Inc.	regulations	none	⊕⊕⊕⊕⊕	fixed		
www.nasdaq.com	Nasdaq Stock Market	stock exchange	none	⊕⊕⊕⊕⊕	stk		✓
www.napfa.org	National Assoc. of Personal Financial Advisors	investment professionals	none	⊕⊕⊕⊕			
www.nasdaq.com	National Association of Securities Dealers (NASD)	regulations	none	⊕⊕⊕			
www.natcorp.com/ir	National Corporate Services, Inc.	investment Web links	none	⊕⊕⊕⊕			

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Functions Performed						Information and Documents Provided													Name of Site
Tracking	Screening	Charting	Brokerage	Downloading	News/Groups	News	Quotes	Financial Data & Ratios	Estimates/Research	Technical Indicators	Industry Data	Market/Economic Data	Financial Planning	Taxes	Educational	Performance	Reports	Links	
	✓	✓				✓	✓			✓	✓	✓	✓	✓		✓	✓	✓	Investor Information Exchange
✓	✓	✓				✓	✓				✓	✓				✓	✓	✓	Investor Square
	✓	✓				✓	✓			✓	✓	✓			✓		✓	✓	Investor's Business Daily Web Edition
	✓	✓				✓	✓	✓							✓			✓	InvestorGuide
✓	✓	✓				✓	✓	✓							✓			✓	Investorama
✓	✓	✓	✓			✓	✓	✓							✓		✓	✓	J.B. Oxford & Company
	✓	✓	✓			✓	✓	✓	✓	✓	✓				✓	✓	✓	✓	Jack White & Company On-Line
		✓			✓		✓					✓		✓	✓	✓	✓	✓	Janus
		✓		✓		✓	✓					✓		✓	✓	✓	✓	✓	Jones and Babson
		✓				✓	✓	✓			✓				✓	✓	✓	✓	Kansas City Board of Trade
																	✓	✓	Kaufmann
						✓	✓					✓			✓	✓		✓	Kiplinger Online
						✓	✓				✓	✓			✓	✓	✓	✓	League of American Investors
												✓			✓			✓	Legg Mason
												✓		✓	✓			✓	Life Insurance Analysis Center
														✓	✓			✓	Life-Line.org
												✓		✓	✓			✓	LifeNet
			✓						✓						✓	✓	✓	✓	Lindner Funds
															✓	✓	✓	✓	Loomis Sayles Funds
✓	✓	✓			✓			✓	✓	✓					✓			✓	Market Technicians Association
✓	✓	✓				✓	✓	✓	✓	✓	✓				✓			✓	MarketEdge
							✓							✓	✓			✓	MarketGuide
						✓	✓					✓		✓		✓	✓	✓	Markman Funds
			✓									✓		✓				✓	Marshall Funds
			✓															✓	Max Ule
						✓	✓					✓		✓		✓	✓	✓	Maxus Funds
						✓	✓	✓			✓	✓						✓	Media General Financial Services
		✓	✓			✓	✓	✓		✓	✓	✓			✓	✓		✓	Merrill Lynch Investor Learning Center
✓	✓	✓			✓		✓	✓		✓		✓		✓	✓	✓		✓	Microsoft Investor
	✓	✓					✓		✓			✓		✓	✓			✓	Microsoft Money Insider
	✓	✓					✓			✓					✓			✓	MidAmerica Commodity Exchange
	✓	✓					✓											✓	Moby Data
							✓									✓		✓	Monetta Funds
						✓	✓								✓	✓		✓	Money Manager Review
						✓	✓	✓				✓			✓	✓		✓	Money.com
						✓	✓								✓	✓		✓	MoneyScope
						✓	✓								✓	✓		✓	Moneypages
			✓			✓	✓					✓		✓	✓	✓	✓	✓	Montgomery Funds
✓	✓	✓				✓	✓	✓		✓	✓			✓	✓	✓	✓	✓	Moody's Investors Service
	✓	✓				✓	✓								✓	✓	✓	✓	Morningstar Net
	✓	✓				✓	✓							✓	✓	✓	✓	✓	Mosaic Funds
	✓	✓				✓	✓	✓			✓				✓	✓	✓	✓	Motley Fool
	✓		✓			✓	✓	✓			✓				✓	✓	✓	✓	Mr. Stock Online Trading
			✓			✓	✓	✓			✓				✓	✓	✓	✓	Muhlenkamp
✓						✓	✓				✓				✓	✓	✓	✓	Muriel Siebert & Co.
												✓		✓	✓	✓	✓	✓	Mutual Fund Investor's Center
						✓	✓			✓	✓				✓	✓	✓	✓	Mutual Fund Investors Resource Center
						✓	✓				✓				✓	✓	✓	✓	Mutual Funds Interactive
						✓	✓	✓			✓				✓	✓	✓	✓	Mutual Funds Magazine Online
						✓	✓		✓		✓				✓			✓	myTrack
						✓	✓			✓	✓				✓			✓	NAREIT Online
						✓	✓								✓			✓	NASD Regulation Inc.
		✓				✓	✓					✓						✓	Nasdaq Stock Market
																		✓	National Assoc. of Personal Financial Advisors
						✓									✓			✓	National Association of Securities Dealers (NASD)
																		✓	National Corporate Services, Inc.

THE INDIVIDUAL INVESTOR'S GUIDE TO INVESTMENT WEB SITES — 1998



URL	Name of Site	Primary Focus	Cost	Rating	Securities Covered*	Financial Planning	Portfolio Tracking
www.ndb.com	National Discount Brokers	on-line trading	fee	⊕⊕⊕⊕	stk, fixed, fund, opt/fut, annty		
www.fraud.org	National Fraud Information Center	fraud	none	⊕⊕			
www.nfa.futures.org	National Futures Association	options/futures	fee	⊕⊕⊕⊕	opt/fut		
www.navellier.com	Navellier Funds	mutual funds	none	⊕⊕⊕⊕	stk, fund		
www.nelnet.com	Nelson Investment Management Network	investment professionals	none	⊕⊕⊕⊕			
www.netinvestor.com	Net Investor	on-line trading	fee	⊕⊕⊕⊕	stk, fixed, fund, opt/fut, annty		✓
www.netstockdirect.com	Net Stock Direct	direct stock purchase	none	⊕⊕⊕⊕	stk, int'l		
www.nettax.com	Net Tax 9X	tax information	none	⊕⊕		✓	
www.nbfunds.com	Neuberger & Berman	mutual funds	none	⊕⊕⊕⊕⊕	fund	✓	
www.nyce.com	New York Cotton Exchange	options/futures	none	⊕⊕⊕⊕	opt/fut		
www.nymex.com	New York Mercantile Exchange	options/futures	none	⊕⊕⊕⊕	opt/fut		
www.nyse.com	New York Stock Exchange	stock exchange	none	⊕⊕	stk	✓	
newport-discount.com	Newport Discount Brokerage	on-line trading	fee	⊕⊕⊕⊕	stk, fund, opt/fut		
www.news.com/investor	News.com Investor	technical analysis	none	⊕⊕⊕⊕	stk		
www.nikkei.co.jp/eneus	Nikkei News (English version)	foreign investing	none	⊕⊕⊕⊕	stk, int'l		
mk.ml.org/noload	No-Load Stocks Info	direct stock purchase	none	⊕⊕	stk		
www.nolo.com	Nolo Press Self-Help Law Center	estate planning	none	⊕⊕⊕⊕			
www.nomura.co.jp/QR	Nomura Securities Fin'l Research Center	foreign investing	none	⊕⊕	int'l		
www.nasaa.org	North American Securities Administration Assoc.	regulations	none	⊕⊕⊕⊕			
investorsleague.com	nVestor	portfolio tracking	none	⊕⊕	stk		✓
www.otcfm.com	OTC Financial Network	small stock profiles	none	⊕⊕⊕⊕	stk		✓
www.oakassociates.com	Oak Associates	mutual funds	none	⊕	fund		
www.oakmark.com	Oakmark Funds	mutual funds	none	⊕⊕⊕	fund		
www.pbhgfunds.com	PBHG Funds	mutual funds	none	⊕⊕⊕⊕	fund		
prnewswire.com	PR Newswire	finance news	none	⊕⊕⊕⊕			
www.countrydata.com	PRS Online	foreign investing	fee	⊕⊕⊕⊕			
www.roypapp.com	Papp Funds	mutual funds	none	⊕⊕	fund		
www.paxfund.com	Pax World Fund	mutual funds	none	⊕⊕	fund		
www.payden.com	Payden & Rygel	mutual funds	none	⊕⊕⊕⊕	fund		
www.peremel.com	Peremel & Co.	on-line trading	fee	⊕⊕⊕⊕	stk, fixed, fund, opt/fut	✓	
www.phlx.com	Philadelphia Stock Exchange	stock exchange	none	⊕⊕⊕⊕	stk, fund, opt/fut		✓
www.pinnacledata.com	Pinnacle Data Corp.	market data (historical)	fee	⊕⊕⊕⊕	stk, opt/fut		
www.poweropt.com	PowerOptions	options/futures	fee	⊕⊕⊕⊕⊕	opt/fut		
www.pirc.com	Primark Investment Research Center	stock data & analysis	fee	⊕⊕⊕⊕	stk, int'l, fund	✓	
www.protrade.com	ProTrade Securities	on-line trading	fee	⊕⊕⊕	stk, fixed, fund, opt/fut		
www.prophetdata.com	Prophet Information Services, Inc.	stock/fund data	fee	⊕⊕⊕⊕⊕	stk, int'l, opt/fut		
www.prudential.com	Prudential	financial planning	none	⊕⊕⊕		✓	
www.prars.com	Public Register's Annual Report Service (PRARS)	company reports	none	⊕⊕⊕⊕			
www.quick-reilly.com	Quick & Reilly, Inc.	on-line trading	fee	⊕⊕⊕⊕⊕	stk, fixed, fund, opt/fut		✓
www.quickquote.com	QuickQuote	life insurance	none	⊕⊕⊕⊕	annty, insur	✓	
www.qfn.com	Quicken Financial Network	personal finance	none	⊕⊕⊕⊕⊕	stk, fixed, fund, insur	✓	✓
www.insuremarket.com	Quicken Insure Market	life insurance	none	⊕⊕⊕⊕	insur	✓	
www.quicken.com	Quicken.com	mutual funds	none	⊕⊕⊕⊕⊕⊕	stk, fixed, int'l, fund, closed	✓	✓
www.quote.com	Quote.Com	stock data & analysis	fee	⊕⊕⊕⊕⊕⊕	stk, fixed, fund, opt/fut		✓
www.quotesshopper.com	QuoteShopper	life insurance	none	⊕⊕⊕⊕	annty, insur	✓	
www.quotesmith.com	Quotesmith Corp.	life insurance	none	⊕⊕⊕⊕⊕	insur	✓	
www.ragingbull.com	Raging Bull	newsgroups	none	⊕⊕	stk		
www.rate.net	Rate Net	bonds	none	⊕⊕⊕⊕			
www.moneynet.com	Reality Online Inc.	finance news & analysis	none	⊕⊕⊕	stk, fund, opt/fut		✓
www.realtystocks.com	RealtyStocks	REITs	none	⊕⊕⊕⊕	fund, RE		
regaldiscount.com	Regal Discount Securities	on-line trading	fee	⊕⊕⊕	stk, fund, opt/fut		
www.resicom.com	Resicom Analytics	real estate	fee	⊕⊕⊕⊕	RE		
www.reuters.com	Reuters	finance news	none	⊕⊕⊕⊕	stk, fixed, int'l, opt/fut		
www.rightquote.com	RightQuote	life insurance	none	⊕⊕⊕	annty, insur	✓	
www.rsim.com	Robertson Stephens Funds	mutual funds	none	⊕⊕⊕⊕	fund		✓
www.roycefunds.com	Royce Funds	mutual funds	none	⊕⊕⊕⊕⊕	stk, fund, closed		

*Key to Securities Covered:

stk = stocks
fixed = fixed-income (bonds)

int'l = international
fund = mutual funds

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opt/fut = options/futures

RE = real estate
annty = annuities

insur = insurance products

THE INDIVIDUAL INVESTOR'S GUIDE TO INVESTMENT WEB SITES — 1998



URL	Name of Site	Primary Focus	Cost	Rating	Securities Covered*	Financial Planning	Portfolio Tracking
www.personalwealth.com	S&P Personal Wealth	advisory service	fee	⊕⊕⊕⊕⊕	stk, fixed, fund, opt/fut	✓	✓
www.seclaw.com	SEC Law .com	regulations	none	⊕⊕			
www.sitfunds.com	SIT Funds	mutual funds	none	⊕⊕⊕	fund	✓	
www.safecofunds.com	Safeco Funds	mutual funds	none	⊕⊕⊕⊕⊕	fund	✓	
www.discountbroker.com	Scottsdale Securities	on-line trading	fee	⊕⊕⊕	stk, fixed, opt/fut		✓
www.umb.com	Scout Funds	mutual funds	none	⊕	fund		
www.sculder.com	Scudder Funds	mutual funds	none	⊕⊕⊕⊕⊕	fund	✓	✓
www.securetax.com	SecureTax	tax information	none	⊕⊕⊕			
www.securitieslaw.com	Securities Fraud & Investor Protection	fraud	none	⊕⊕⊕			
www.sia.com	Securities Industry Association	securities industry	none	⊕⊕⊕		✓	
www.selectedfunds.com	Selected Funds	mutual funds	none	⊕⊕	fund		
www.techstocks.com	Silicon Investor	technology stocks	none	⊕⊕⊕	stk		✓
www.smallcapinvestor.com	SmallCap Investor	IPOs	none	⊕⊕⊕⊕⊕	stk		
www.smithbreeden.com	Smith Breeden Funds	mutual funds	none	⊕⊕	fund		
www.socialinvest.org	Social Investment Forum	social concerns	none	⊕⊕⊕	fund		
www.ssa.gov	Social Security Online	Social Security	none	⊕⊕⊕			
www.soundshorefund.com	Sound Shore Fund	mutual funds	none	⊕⊕	fund		
www.stat-usa.gov	Stat-USA	economic data	fee	⊕⊕⊕			
www.steinroe.com	SteinRoe Funds	mutual funds	none	⊕⊕⊕⊕⊕	fund	✓	✓
www.stockdata.com	Stock Data Corp.	stock/fund data	fee	⊕⊕⊕	stk, int'l, fund		
www.stocksmart.com	Stock Smart	portfolio tracking	none	⊕⊕⊕	stk, int'l, fund, opt/fut		✓
www.stockmaster.com	StockMaster	stock/fund data	none	⊕⊕⊕	stk, fund, closed		
www.stockguide.com	Stockguide	small stock profiles	none	⊕⊕⊕	stk		
www.stockpoint.com	Stockpoint	stock/fund data & analysis	none	⊕⊕⊕	stk, fund		✓
www.efrontier.com	StreetEYE	investment Web links	none	⊕⊕⊕			
www.strong-funds.com	Strong Funds	mutual funds	none	⊕⊕⊕⊕⊕	stk, fund, opt/fut	✓	✓
www.summitdiscount.com	Summit Discount Brokerage	on-line trading	fee	⊕⊕	stk, opt/fut		
www.suretrade.com	SureTrade.com	on-line trading	fee	⊕⊕⊕	stk, fixed, fund, opt/fut		
www.sfe.com.au	Sydney Futures Exchange	foreign investing	none	⊕⊕⊕	int'l, opt/fut		
www.troweprice.com	T. Rowe Price	mutual funds	none	⊕⊕⊕⊕⊕	stk, fund, closed	✓	✓
www.taxfoundation.org	Tax Foundation	tax information	fee	⊕⊕			
www.taxhelponline.com	Tax Help Online	tax information	none	⊕			
www.taxlibrary.com	Tax Library	tax information	fee	⊕⊕⊕			
www.taxlogic.com	Tax Logic	tax information	none	⊕⊕⊕			
www.taxprophet.com	Tax Prophet	tax information	none	⊕⊕⊕			
www.rak-1.com	Tax Tips and Facts	tax information	none	⊕⊕⊕			
www.maxwell.com/tax	Taxing Times	tax information	fee	⊕⊕			
taxwizard.com	Taxwizard	tax information	none	⊕⊕⊕			
www.alphachart.com	Technical Analysis Charting	technical analysis	none	⊕⊕⊕	stk	✓	
www.fp.edu	The College for Financial Planning	financial planning	none	⊕⊕			
www.thestreet.com	TheStreet.com	stock/fund quotes	fee	⊕⊕⊕	stk, int'l, fund	✓	✓
www.mjwhitman.com	Third Avenue Value	mutual funds	none	⊕⊕	fund		
www.thomsoninvest.net	Thomson Investors Network	stock/fund data	fee	⊕⊕⊕⊕⊕	stk, fixed, fund		✓
www.thomsonrtq.com	Thomson Real Time Quotes	stock quotes	none	⊕⊕⊕	stk		
www.timely.com	Timely.com	technical analysis	none	⊕⊕⊕	stk, int'l		
www.trade-well.com	Trade-Well Discount Investing	on-line trading	fee	⊕⊕⊕	stk, fixed, fund, opt/fut	✓	
www.4traderstar.com	TradeStar	on-line trading	fee	⊕⊕	stk, fund, opt/fut		
www.tradingdirect.com	Trading Direct	on-line trading	fee	⊕⊕⊕	stk, fund, opt/fut		
www.wsfpc.com	Trusts, Wills & Estates	estate planning	none	⊕⊕			
www.turbotax.com	TurboTax Online	tax information	none	⊕			
www.publicdebt.treas.gov	U.S. Bureau of the Public Debt/Treasury Direct	bonds	none	⊕⊕⊕⊕⊕	fixed		
www.sec.gov	U.S. Securities & Exchange Commission (SEC)	regulations	none	⊕⊕⊕⊕⊕	stk, fund		
www.usfunds.com	United Services Funds	mutual funds	none	⊕⊕⊕	fund		
www.valueine.com	Value Line Investment Research & Asset Mgmt	stock/fund data	none	⊕⊕⊕	stk, fund, opt/fut		
www.vanwagoner.com	Van Wagoner Funds	mutual funds	none	⊕⊕	fund		
www.vse.com	Vancouver Stock Exchange	foreign investing	none	⊕⊕⊕	stk, int'l		

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annty = annuities

insur = insurance products

Functions Performed					Information and Documents Provided													Name of Site
Screening	Charting	Brokerage	Downloading	NewsGroups	News	Quotes	Financial Data & Ratios	Estimates/Research	Technical Indicators	Industry Data	Market/Economic Data	Financial Planning	Taxes	Educational	Performance	Reports	Links	
✓					✓	✓	✓	✓		✓	✓			✓	✓	✓	✓	S&P Personal Wealth
						✓											✓	SEC Law .com
	✓	✓			✓	✓	✓			✓			✓		✓	✓	✓	SIT Funds
		✓				✓									✓	✓	✓	Safeco Funds
							✓			✓	✓		✓	✓	✓	✓	✓	Scottsdale Securities
													✓	✓			✓	Scout Funds
			✓									✓	✓	✓	✓		✓	Scudder Funds
													✓					SecureTax
														✓				Securities Fraud & Investor Protection
														✓			✓	Securities Industry Association
														✓				Selected Funds
	✓			✓	✓	✓	✓							✓			✓	Silicon Investor
					✓	✓		✓									✓	SmallCap Investor
															✓		✓	Smith Breeden Funds
					✓										✓		✓	Social Investment Forum
												✓	✓				✓	Social Security Online
															✓		✓	Sound Shore Fund
																		Stat-USA
											✓		✓	✓	✓	✓		SteinRoe Funds
	✓				✓	✓	✓		✓	✓	✓				✓		✓	Stock Data Corp.
	✓				✓	✓				✓								Stock Smart
					✓	✓	✓			✓								StockMaster
					✓	✓				✓								Stockguide
					✓	✓		✓		✓							✓	Stockpoint
																	✓	StreetEYE
		✓			✓	✓				✓	✓	✓		✓	✓	✓	✓	Strong Funds
	✓				✓	✓												Summit Discount Brokerage
	✓	✓			✓	✓	✓	✓								✓	✓	SureTrade.com
	✓				✓	✓				✓				✓			✓	Sydney Futures Exchange
		✓			✓	✓	✓				✓		✓	✓	✓			T. Rowe Price
													✓	✓				Tax Foundation
													✓	✓				Tax Help Online
													✓	✓				Tax Library
													✓	✓				Tax Logic
													✓	✓				Tax Prophet
													✓	✓				Tax Tips and Facts
													✓	✓				Taxing Times
✓				✓									✓	✓			✓	Taxwizard
					✓	✓		✓									✓	Technical Analysis Charting
				✓	✓	✓				✓	✓			✓			✓	The College for Financial Planning
						✓									✓		✓	TheStreet.com
✓	✓				✓	✓	✓			✓	✓			✓	✓	✓	✓	Third Avenue Value
	✓				✓	✓	✓			✓					✓		✓	Thomson Investors Network
		✓			✓	✓			✓								✓	Thomson Real Time Quotes
					✓	✓	✓		✓	✓							✓	Timely.com
	✓	✓			✓	✓	✓		✓	✓						✓	✓	Trade-Well Discount Investing
	✓	✓			✓	✓	✓			✓				✓			✓	TradeStar
																		Trading Direct
																		Trusts, Wills & Estates
													✓	✓				TurboTax Online
	✓				✓		✓						✓	✓			✓	U.S. Bureau of the Public Debt/Treasury Direct
						✓				✓	✓			✓			✓	U.S. Securities & Exchange Commission (SEC)
						✓								✓	✓		✓	United Services Funds
						✓								✓	✓		✓	Value Line Investment Research & Asset Mgmt
	✓				✓	✓				✓							✓	Van Wagoner Funds
		✓			✓	✓											✓	Vancouver Stock Exchange

THE INDIVIDUAL INVESTOR'S GUIDE TO INVESTMENT WEB SITES — 1998



URL	Name of Site	Primary Focus	Cost	Rating	Securities Covered*	Financial Planning	Portfolio Tracking
www.vanguard.com	Vanguard	mutual funds	none	⊕⊕⊕⊕⊕	fund, annty	✓	✓
www.vontobelfunds.com	Vontobel Funds	mutual funds	none	⊕⊕	fund		
www.websontheweb.com	WEBS	index fund products	none	⊕⊕	fund		
www.witcapital.com	WIT Capital	on-line trading	fee	⊕⊕⊕	stk, fixed, fund, opt/fut		
www.wvquote.com	WWQuote	stock quotes	fee	⊕⊕⊕	stk, opt/fut		✓
www.wsdinc.com	Wall St. Directory	fin'l service clearinghouse	none	⊕⊕⊕			
www.wsaccess.com	Wall Street Access	on-line trading	fee	⊕⊕⊕	stk, fixed, fund, closed, opt/fut		
www.wallstreetcity.com	Wall Street City	stock screening	none	⊕⊕⊕⊕⊕	stk, int'l, fund	✓	✓
www.wsdcm.com	Wall Street Discount	on-line trading	fee	⊕⊕⊕	stk, fixed, fund, opt/fut		✓
wsj.com	Wall Street Journal Interactive Edition	finance news & analysis	fee	⊕⊕⊕⊕⊕	stk, fixed, int'l, fund	✓	✓
www.wsrn.com	Wall Street Research Net	investment Web links	none	⊕⊕⊕⊕⊕	stk, fund		
www.wallst.com	WallSt.com	stock data	fee	⊕⊕⊕	stk, int'l, fund	✓	✓
www.warburg.com	Warburg Pincus Funds	mutual funds	none	⊕⊕⊕	fund		
www.wasatchfunds.com	Wasatch Funds	mutual funds	none	⊕⊕	fund		
www.waterhouse.com	Waterhouse Securities	on-line trading	fee	⊕⊕⊕⊕⊕	stk, fund, opt/fut		✓
www.whummer.com	Wayne Hummer Funds	mutual funds	none	⊕⊕⊕	stk, fixed, fund	✓	
www.webstreetsecurities.com	Web Street Securities	on-line trading	fee	⊕⊕⊕⊕⊕	stk, fixed, fund, opt/fut, annty		✓
www.wmblair.com	William Blair Funds	mutual funds	none	⊕	fund		
www.sharpe.stanford.edu	William F. Sharpe's Home Page	educational	none	⊕⊕⊕⊕⊕		✓	✓
www.tc2000.com	Worden Brothers Online	stock/fund data	fee	⊕⊕⊕	stk		
www.yacktmann.com	Yacktmann Funds	mutual funds	none	⊕⊕	fund		
quote.yahoo.com	Yahoo! Finance	stock/fund data & analysis	none	⊕⊕⊕	stk, fixed, fund, opt/fut		✓
loan.yahoo.com	Yahoo! Loan Center	mortgage education	none	⊕⊕⊕	fixed		
www.younginvestor.com	Young Investor	educational	none	⊕⊕	stk		
www.ydb.com	Your Discount Broker	on-line trading	fee	⊕⊕	stk, fund, opt/fut		
www.zacks.com	Zacks Investment Research	analyst estimates	fee	⊕⊕⊕⊕⊕	stk, fund	✓	✓
www.investroute.com	Ziegler Thrift Trading	on-line trading	fee	⊕⊕⊕	stk, fund, opt/fut		

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(Continued from page WEB 1)

The next column gives the **name** of the site. Many of these are the official sites of investment-related companies and agencies with which you are probably already familiar, such as Standard & Poor's, the New York Stock Exchange, and the SEC (U.S. Securities & Exchange Commission). Other sites belong to on-line providers and are less well-known to the general public. While familiarity with a site provider can serve as one guide to the dependability of the information provided, prudence and good judgment on your part should always prevail.

The **primary focus** column gives you an idea of the general investment area to which the site is primarily devoted. Some sites defy classification by offering multiple services;

in these cases, we assigned one category that best describes the major focus of the site. The checkmarks across the page fill in the details as to the range of content provided. For example, the Fidelity Investments site lists 'mutual funds' as the site's primary focus, but the site also provides information on a range of securities and offers on-line trading services, as well.

The **cost** column displays the words **none** or **fee**, showing whether the site content is free or fee-based. Sites may offer some content for free and charge for other content; if most of the valuable investing information available at the site must be paid for, the column is marked 'fee.'

The **rating** compares the site to other sites with a similar focus and cost policy—mutual fund company sites

are rated against other mutual fund sites and stock data providers are compared to other stock data providers. Ratings range from a low of one ⊕ to a high of five. Highly-rated sites do not necessarily have numerous checkmarks across the list; a site may focus on only one particular area of investing but provide substantial information and services in that area.

The **securities covered** column shows you what investment vehicles the site provides information on. These can include stocks (**stk**), fixed-income (**fixed**), international (**int'l**), mutual funds (**fund**), closed-end funds (**closed**), options and futures (**opt/fut**), real estate (**RE**), annuities (**annty**), and insurance products (**insur**). Note that some sites do not provide information on specific securities, but do have useful investment-

Functions Performed					Information and Documents Provided													
Screening	Charting	Brokerage	Downloading	Newsgroups	News	Quotes	Financial Data & Ratios	Estimates/Research	Technical Indicators	Industry Data	Market/Economic Data	Financial Planning	Taxes	Educational	Performance	Reports	Links	Name of Site
	✓	✓			✓	✓		✓			✓	✓	✓	✓	✓	✓	✓	Vanguard
					✓	✓								✓	✓	✓	✓	Vontobel Funds
	✓	✓			✓	✓	✓	✓		✓						✓	✓	WEBS
				✓	✓	✓	✓									✓	✓	WIT Capital
				✓	✓	✓	✓										✓	WWQuote
	✓	✓			✓	✓	✓			✓	✓			✓			✓	Wall St. Directory
✓	✓			✓	✓	✓	✓							✓			✓	Wall Street Access
	✓	✓			✓	✓	✓										✓	Wall Street City
	✓				✓	✓	✓			✓							✓	Wall Street Discount
	✓				✓	✓	✓		✓	✓						✓	✓	Wall Street Journal Interactive Edition
							✓										✓	Wall Street Research Net
	✓		✓	✓	✓	✓	✓		✓									WallSt.com
					✓	✓					✓							Warburg Pincus Funds
	✓	✓			✓	✓	✓							✓	✓	✓		Wasatch Funds
					✓	✓	✓			✓	✓				✓	✓		Waterhouse Securities
	✓	✓			✓	✓				✓	✓			✓	✓	✓		Wayne Hummer Funds
						✓				✓	✓				✓	✓	✓	Web Street Securities
																✓		William Blair Funds
	✓		✓		✓	✓	✓		✓					✓			✓	William F. Sharpe's Home Page
					✓	✓								✓			✓	Worden Brothers Online
	✓			✓	✓	✓	✓		✓	✓					✓		✓	Yacktman Funds
					✓	✓				✓				✓			✓	Yahoo! Finance
					✓	✓								✓			✓	Yahoo! Loan Center
		✓	✓		✓	✓				✓	✓			✓				Young Investor
✓	✓				✓	✓				✓	✓			✓				Your Discount Broker
	✓	✓			✓	✓	✓			✓				✓			✓	Zacks Investment Research
																		Ziegler Thrift Trading

related information (for instance, educational sites); these sites would not have any markings in this column.

The **Functions Performed** section details investing-related actions that can be carried out at the site. **Financial planning** functions include such functions as retirement planning calculators and mortgage calculators; **portfolio tracking** functions allow you to build and follow the progress of a portfolio of securities on-line. **Screening** functions give you access to a database of securities that you can filter based on various criteria, such as stock size, earnings per share, or 12-month return. Screening functions offered by Web sites vary widely in their power and versatility. In some cases, a site may provide prescreened lists of stocks or funds that are updated frequently. **Charting** functions

allow site visitors to build or view charts of security prices over various periods of time. Many Web sites provide access to charts for individual securities along with a stock quote retrieval service. **Brokerage** functions allow investors to trade securities online. Sites with **downloading** functions provide files that visitors can download to their own computer and view or use later. These can include text files such as IRS publications and software or spreadsheet files to install for use. **Newsgroups** are message boards where visitors can exchange opinions by posting messages.

The **Information and Documents Provided** section describes what kind of investment information you will find at the site. **News** refers to daily updates on company or fund activity, usually in the form of press releases

or news bureau bulletins. **Quotes** refers to current stock or fund price quotes accessed by ticker symbol and kept updated throughout the day when the markets are open, normally with a 15-minute delay. News and quotes are common features of many investing sites and are usually provided by a few main services such as Reuters for news and Quote.Com for quotes.

Financial data and ratios can include financial statement data such as cash flow and earnings per share as well as financial ratios such as price-earnings ratios. The range and depth of data offered can vary between sites, so you will need to examine each to see if it provides the information you need. **Estimates/research** can include projected earnings estimates or recommendations

based on analyst study of a company. **Technical indicators** such as relative strength measures and momentum indicators look at security price movement. Sites may provide **industry data** to give you information on particular segments of the market. When data is provided on a market—for example, the S&P 500—or the economy—such as interest rates—the column **market/economic data** is checked.

Financial planning encompasses information on budgeting, retirement planning, and estate planning. **Taxes** includes tax forms and tips on handling your taxes. **Educational** refers to information made available that can help you learn more about specific investing topics. **Performance** is checked for sites that provide return figures so that you can judge how a security has performed over time. **Reports** is checked if the site provides or allows you to order company or fund prospectuses or annual reports on-line.

Links give you the ability to access other Web sites through the current site. Most sites provide these pathways to related information, which you access by simply clicking on the

name of the link (usually underlined or shown in a different color). For example, a site that lists companies with dividend reinvestment plans may include links to each company's home page or to the SEC database of company reports so that you can quickly obtain more information about the firm. Other sites may contain an area with a list of interesting investing Web sites that you can click on to access.

Using the Guide

To visit the sites listed in the guide, you need a computer with a modem, an Internet service provider, and a Web browser.

Once connected to the Internet, simply type the Web URL into the address window at your service provider's home page and press enter. This takes you to the home page of the site. The baud rate (speed) at which your modem connected to the Internet will determine how fast the home page is brought up onto your computer screen.

From here, you can explore the contents of the site. If you are unsure about who is responsible for the in-

formation presented at a particular site, check the bottom of the home page for a link to a company or person's name or look for an "About" icon. Not all sites will be clear as to where the information is coming from, however, so be wary and do not accept information as "fact" just because it has popped up on your computer screen.

When exploring a site, it's easy to get lost after clicking on several icons or links that take you to different pages on the site or take you to other sites. Web browsers provide "back" and "forward" buttons so that you can retrace your steps or return to a particular page. You can tell if a click of your mouse has taken you to a link outside of the site by checking the URL in the address window—it will either be a long extension of the original URL you entered or a completely different URL.

If you pan through the sands of the Internet, you really can find valuable nuggets of investment information. This Guide will lead you to the best prospecting sites on the Internet, and as long as you view your prospects with a critical eye, you should be able to hit pay dirt. 🌐

Link to Sites at www.aaii.com

We provide several ways for AAI members to access the information and sites in this Guide at our Web site.

1. You can find the Guide to Investment Web Sites in the **AAII Journal archives** on our Web site, where a click of your mouse on any site name will take you directly to the site. The archives can be accessed through the AAI Journal bar under publications or through the Search tool or in Special Features.
2. You can **download a spreadsheet** version of the Guide. With this spreadsheet, you can easily sort and search for sites of interest to you.
3. You can quickly bring up a list of the highest-rated sites from this Guide in our new Resources section, found on the right-hand side of most pages of our site. Click here to see the **best Web links grouped by subject**.

Reminder: Use your AAI member number for both user name and password when entering members-only areas of our site. Your member number is printed on the mailing label of this issue of the *AAII Journal*; use all eight digits without any spaces.

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