



## Financial Ratings Series Online



Weiss and Grey House Publishing's Financial Ratings Series is an excellent, independent, unbiased, and easy-to-use financial tool for consumers, investors, investment analysts, money managers, and students. It offers financial strength ratings for banks and credit unions and offers financial planning tools for investors regarding banks, insurance, stocks, and mutual funds. It also includes Financial Literacy Basics and a customized Medicare Supplement Insurance Planner.

**Safety Ratings** are based upon the banks', credit unions', and insurance institutions' financial security. The higher the rating, the more likely the institution will remain financially stable or strong in good times or bad. They run from **A+ to F**.

**Investment Ratings** are designed to help investors make more informed decisions with the goal of maximizing gains and minimizing risk. The higher the rating, the more likely the investment will be profitable. They are listed as **Buy, Hold, and Sell**.

A unique feature of this database is that it allows you to set up a Personal Account to

- track companies of interest.
- receive notifications regarding companies on your own Watchlist.
- get email updates of upgrades or downgrades.
- log in from anywhere if you are a Wellesley resident.

**At the end of this session**, participants will be able to:

- set up a Personal Account.
- set up a Watchlist to receive emails of changes to institutions and companies chosen.
- customize screeners to compare companies.
- discover Glossary and Financial Basics Information.
- find an insurance company and financial institution with A+ to C ratings in their area.
- locate articles of interest on timely investment, banking and insurance topics.

## ACCESSING FINANCIAL RATING SERIES ONLINE

Use the Library Webpage at [www.wellesleyfreelibrary.org](http://www.wellesleyfreelibrary.org)

\*Click on Services in the top toolbar.

\*Click on Databases by Subject.

\*Scroll down to Business & Investing.

\*Click on Financial Ratings Series Online.

\*Enter your Wellesley Library Card number if a Wellesley resident and accessing remotely.

## SET UP YOUR PERSONAL ACCOUNT

- Click on Sign In on Sign Out at top right.
- Fill in your name, email, and choose a password.

## BEGIN SEARCHING

- Type a **Company Name** or **Ticker Symbol** you are interested in knowing more about in the search box at the top of this page. Filter by industry to the right of the search box if desired.
- Click on See All Results to see more companies.
- Filter by Industry on Left if you have been searching ALL in the Search Box.
- To Set up a **Watchlist** (a dynamic bookmark that allows you to keep track of companies you are interested in following), click on gray star flag at right of the Company Name. To remove it, click on the gray star flag again. You can track your Watchlist by clicking on the tab at the top. An email will be sent to you if there is *any* change,
- Generate a report by clicking on the name of the company in the results list to view the Summary Page. Click on the Report button with the download icon at the right and you will be prompted to download, save, or open the safety or investment report.
- **Browse Ratings & In-Depth Information** by selecting a Category in the gray bar above.
- Start a **New Search** to search by rating, state, asset size and more.
- Or, **Pick One** of each of the options below.

SEARCH ALL



BANKS



CREDIT UNIONS



INSURANCE



MEDIGAP PLANS



ARTICLES



STOCKS



MUTUAL FUNDS



EXCHANGE TRADED FUNDS



CONSUMER GUIDES



FINANCIAL LITERACY



GET HELP



## **COMPARE COMPANIES**

- Go to the Company Summary Page.
- Click on Comparison in the left Navigation Bar.
- Click on *Click to Compare* at the top of one of the 3 columns to the right and search for a company you would like to compare.
- Do the same with the other two columns.
- The strongest company for the data point compared will have its value in bold type.

## **ADVANCED FEATURES (Try these out to see how they impact your searches)**

### **CUSTOMIZE WITH SCREENER**

**Screeener** gives you the ability to create a nearly infinite number of customizable ways to view the Weiss Ratings any way you like, to deliver the information you want to know...

You can access screener 3 ways:

- Click on an Industry on the gray toolbar at the top. Start Screener will be on the right of the resulting page.
- Hover over the Investment Ratings tab on the top blue toolbar. Slide down to Stocks, Mutual Funds, and Exchange Traded Funds. Beside each you will find Stock Screener as well as Glossary.
- On the main page of every industry, click on the see all at the bottom of the columns and it takes you into the screener page.

### **ADVANCED SEARCH**

- Advanced Search is to the right of the Search Box at the top of the page.
- Choose the Rating Category in the dropdown box under Rating.
- Click on the type of rating you would like—Investment or rating.
- Filter your selection on the resulting page.

### **MEDiGAP—BUILD YOU OWN CUSTOMIZED MEDICARE SUPPLEMENT INSURANCE PLANNER**

Prepare your customized Medicare Supplement Planner to assist you in choosing the best plan for you. Learn what Medicare does not cover and see which companies with the best ratings are offering the plan that fits your needs. In Massachusetts you have a limited number of plans from which to choose. Feel free to prepare a plan for anyone (family and friends) in the U.S. The guide offers you comparisons of what each plan offers and defines terms that you may not fully understand.

### **FINANCIAL LITERACY TOOLS (eBooks of print guides we have in the library to checkout)**

- Consumer Guides (examples: Auto and Homeowners Insurance; Elder Care; Variable Annuities, etc)
- Financial Literacy Basics (examples: 401ks; Understanding Health and Auto Insurance; Manage Debt, etc)
- Free Financial Planning Tools (Long-term Care Insurance Planner and Medicare Drug Primer, etc.)