

Equity Analyst Report Guide

1 The Morningstar RatingSM for stocks is calculated by comparing a stock's current market price with Morningstar's fair value estimate of the stock, culminating in our star rating. Ratings are updated daily and can therefore change daily.

2 The "Fair Value Estimate" is a Morningstar analyst's estimate of what a stock is worth, calculated by determining how much we would pay today for all the streams of excess cash generated by the company in the future. We arrive at this value by forecasting a company's future financial performance using a detailed discounted cash-flow model. This differs from the "Quantitative Fair Value Estimate," which quantitatively calculates the fair value, based on the analyst-driven ratings of comparable companies. Empirically, we find quantitative ratings and analyst-driven ratings to be equally powerful predictors of future performance. When the analyst-driven rating and the quantitative rating agree, we find the ratings to be much more predictive than when they differ. In this way, they provide an excellent second opinion for each other. When the ratings differ, it may be wise to follow the analyst's rating for a truly unique company with its own special situation, and follow the quantitative rating when a company has several reasonable comparable companies and relevant information is flowing at a rapid pace.

3 The "Price/Fair Value" ratio is calculated by dividing the last price by the "Fair Value Estimate." It indicates whether a stock is currently overvalued, undervalued, or fairly valued, according to the fair value estimate. A price/fair value ratio of less than 1 indicates the stock is undervalued, while a price/fair value ratio of more than 1 indicates a stock is overvalued.

4 Our corporate "Stewardship" rating represents our assessment of management's stewardship of shareholder capital, with particular emphasis on capital allocation decisions. Analysts assign one of three stewardship ratings: exemplary, standard, or poor. Most companies will receive a standard rating, and this should be considered the default rating in the absence of evidence that a management team has made exceptionally strong or poor capital allocation decisions.

5 The Morningstar Economic Moat Rating refers to how likely a company is to keep competitors at bay for an extended period. We classify companies as No-Moat, Narrow-Moat, and Wide-Moat.

6 The "Uncertainty Rating" describes our level of uncertainty about the accuracy of our fair value estimate. The lower the uncertainty, the narrower the potential range of outcomes for that particular company. The rating is expressed as low, medium, high, very high, or extreme.

Morningstar Equity Analyst Report | Standard & Poor's S&P 500 Index | 12/1/2018

Apple Inc. AAPL (NASDAQ)

12/1/2018
36.22 USD
07/08/2018
1.12
1.28
589.02B
Consumer Electronics
Standard

Morningstar Rating	Sector	Economic Moat
★★★★	Tech	Wide
★★★★	Tech	Wide
★★★★	Tech	Wide

Business Model

Revenue	EPS	P/E	EV/EBITDA
100%	100%	100%	100%
100%	100%	100%	100%
100%	100%	100%	100%
100%	100%	100%	100%
100%	100%	100%	100%

Apple is driving software and services innovation to capture premium pricing on hardware.

Investment Thesis

We believe Apple has developed a narrow economic moat through its ecosystem of hardware, software, services, and third-party applications that differentiates it from other tech firms. Apple is expected to continue to grow its revenue through its hardware business, although Apple has a leading brand, strong product pipeline, and strong ecosystem. Management is focused on and expects strong product line cycles and services growth will provide the firm with a strong and sustainable, or leading, and a wide economic moat, at our expense.

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Risks

- Management could continue to grow at a rate of diminishing returns. The firm's market for future growth is limited.
- Apple's iPhone and iPad operating system have substantially lower market penetration than the leading mobile OS vendors. Quality, integration, and security could reduce the firm's ability to reach customers in emerging markets.
- Growth in services revenue, particularly in the U.S., may be slower than expected, and may not be able to offset the firm's hardware and services revenue decline.

Downside

- Apple's revenue decline in emerging markets during periods of high local currency value could reduce the firm's ability to reach customers in emerging markets.
- Global Apple revenue is a benefit of low inflation. Low inflation could reduce the firm's ability to reach customers in emerging markets.
- Some key product lines (Apple has been successful in recent years) may be replaced by the growing Chinese market.

Business Model

We believe Apple has developed a narrow economic moat through its ecosystem of hardware, software, services, and third-party applications that differentiates it from other tech firms. Apple is expected to continue to grow its revenue through its hardware business, although Apple has a leading brand, strong product pipeline, and strong ecosystem. Management is focused on and expects strong product line cycles and services growth will provide the firm with a strong and sustainable, or leading, and a wide economic moat, at our expense.

1
2
3
4
5
6

7 Corporate Credit Rating: The analyst financial health grade consists of two components that are weighted to arrive at an overall financial health grade:

1. **Raw financial health.** We look at financial leverage (assets/equity) from the most recent quarter's balance sheet, cash on the balance sheet, cash flows, and free cash flows to arrive at a financial health grade.
2. **Debt.** We punish companies with deteriorating financial health.

8 The "Bull's Eye" section gives reasons the stock might perform well in the near future.

9 The "Bear's Eye" section explains possible challenges for the company or its sector in the near future.

10 The "Investment Thesis" is Morningstar's opinion on the stock's potential for growth. This section cites specific reasons why the analyst believed the stock is or is not a good investment.

11 Under "Analyst Note," the Morningstar analyst covering the stock summarizes the recent performance and makes an educated guess about its potential future performance.

12 This section states whether we believe the stock has a moat, and why.

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L Darling-Hammond



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