

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 | 11/11/2023

Apple Inc. AAPL (NASDAQ)

1 Morningstar Rating	4.5 Star	2 Fair Value Estimate	\$138.00 (USD)	3 Price/Fair Value	1.12
4 Corporate Stewardship	Standard	5 Economic Moat	Wide-Moat	6 Uncertainty	Low

Investment Thesis

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

1. Morningstar Rating: Morningstar Rating 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. Fair Value Estimate: 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. Price/Fair Value: 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. Corporate Stewardship: 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. Economic Moat: 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. Uncertainty Rating: 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.

7 Analyst Note

Apple reported solid third-quarter earnings and growth in fourth-quarter volume (the most substantial in the third- and fourth-quarter periods). However, the higher-than-expected revenue growth (driven by wearables and computer vision) significantly outperformed our initial estimate of 10% for the quarter. Management also noted that the company's revenue and the revenue growth for the full year. The company's revenue for the full year is expected to increase by approximately 10%.

Apple's Q3 revenue is quarterly revenue, which is a significant increase of 10% from the high end of its previous (forecasted) range of \$100 billion to \$105 billion. (Q3 revenue was \$102.2 billion, which is a significant increase of 10% from the low end of the range.) The company's revenue for the full year is expected to increase by approximately 10% from the high end of the range. The company's revenue for the full year is expected to increase by approximately 10% from the high end of the range.

Management also announced its revised capital and growth strategies for the entire year. The company's growth strategy is to invest in research and development (R&D) and to invest in capital expenditures. The company's growth strategy is to invest in research and development (R&D) and to invest in capital expenditures. The company's growth strategy is to invest in research and development (R&D) and to invest in capital expenditures.

8 Summary

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

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.

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

2 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.

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

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

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