

Welcome to the Ultimate Guided Tour of Stock Investing

If you've ever thought about investing in stocks, but didn't know how or where to get started, then this guide is for you.

Maybe you picked up this guide and joined the tour because the title jumped out at you. Or maybe the librarian pointed us out and suggested you give us a look. Or perhaps just wandered past this guide on your way out of the library!

However you found us, we're glad you did, because we mean what we say in the title of this new guide. We're hopeful that this "new generation" of TheStreet Ratings publications will live up to its name as the ultimate guided tour for the beginner.

"Why should I even try?" you ask. The stock market is just too hard for the average person to figure out. Besides, just look at the evening news — the stock market is too dangerous for beginners.

You think that the world of investing is only for the super wealthy? That world of wealth is for you too — and you can learn to share in it! That's why we wrote this guide. If you can honestly answer yes to any one of the following questions, then read on:

- Are you a beginning investor with little or no money to invest in the market?
- Like most Americans, you may already have a toe in the market — without realizing it — through your company's 401(k) plan. But like the vast majority of participants, you could also do more to maximize the investing power of the dollars in your account. How? By investing in the stock market. Have you studied your choices lately? When was the last time you made any changes?

■ Are you afraid to get into the market after watching family or friends or yourself get tossed aside by a runaway good (bull) market or chased away by the bad (bear) market recently?

Investors lost a shocking 30-40% on their investments from October 2007, when the bear started to roar, to March 2009, when the bull began charging back onto the scene. But that's no reason to stay on the sidelines indefinitely. You can get into the market confidently by learning to manage risk.

There are a ton of books to read about stock investing and a lot of them are written just for you, the beginner. So why read ours?

Good question! That's the type of question we're going to teach you to use to your advantage when a stranger asks you to give up your hard-earned money and go with them into unfamiliar territory. One of the most dangerous things a person can do is follow the wrong guide into unknown and unpredictable territory. You want your leader to be someone who "knows the territory" and understands where the quicksand, the rocks, and the wild animals are located. You want a guide who's not only survived the jungle a few times, but found his or her way out safely — and even learned a trick or two to pass on!

But ...

If you don't have the right guide, the strange new world of stock investing truly is a scary, and dangerous trip into the unknown for you, the beginning investor. That's why we wrote this guide.

Why TheStreet Ratings?

A companion book to our Guide to Common Stocks, TheStreet Ratings' Ultimate Guided Tour of Stock Investing is written and designed to take the guesswork and anxiety out of choosing stocks. The text is written in brief chapters so you won't get overloaded with information and give up. Pick up this guide and read it whenever you have questions about a specific topic. Come back and visit whenever you're ready to track down more information about stock investing.

You just don't feel comfortable with the world of investing? Well, you've come to the right place for a step-by-step education.

Our team has provided you with a combination of accurate consumer protection analyses and independent investment ratings that will help guide you when evaluating stocks as an investment. Our guide explains the essentials of investing in stocks using easy-to-understand language and a safari theme. We think this one-two combination can't be beat and we're looking forward to adding your testimonials and comments to

the next edition of this publication. So, call us at 800-289-9222 to get your name and comment added to the next edition!

If you really want to understand how things work and learn to invest for yourself — then read on! But if you're not sure how much you want to tackle, there's a fabulous, one-of-a-kind feature in the back of this guide: an index of the TheStreet Investment Ratings on more than 5,000 stocks that take the guesswork out of investing. No other book for beginning investors gives you that priceless information. Every three months we analyze the risk and performance of an amazing 5,000-plus stocks — and we pass that information on to you!

Hey, hold everything ... why should I follow TheStreet Ratings' advice?

Another good question ...

Because we're a company built on a simple principle – to deliver information that investors can rely upon to make sound, informed financial decisions. Founded in 1996 by Jim Cramer, TheStreet (NASDAQ: TST) is a leading provider of financial commentary, analysis and news. With the 2006 acquisition of Weiss Ratings, a leading independent rating agency that has been helping consumers evaluate financial institutions and investments since 1988, TheStreet Ratings was created.

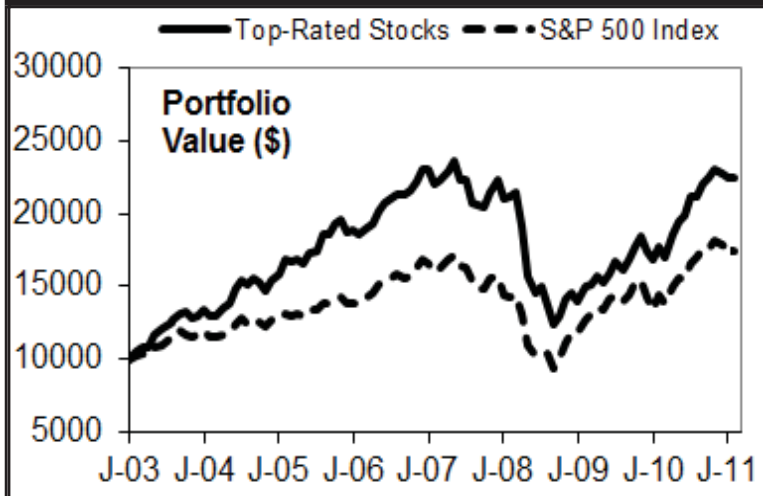
Two industry leaders dedicated to providing independent financial information and analysis to investors at all levels have joined forces to help you through the investing jungle – that's guidance we think you can trust!

We strive to put the words of our mission statement into practice every day:

**TheStreet Ratings
Mission Statement**

"Our mission is to empower consumers, professionals, and institutions with high quality advisory information for selecting or monitoring financial investments. In doing so, TheStreet Ratings will adhere to the highest ethical standards by maintaining our independent, unbiased outlook and approach to advising our customers."

The Street Ratings' Top-Rated Stocks vs. S&P 500 Index



This chart illustrates how the average total return of TheStreet.com's Top-Rated Stocks outperformed the total return of the S&P 500 Index from June 2003 to June 2011. The list of Top-Rated stocks is reconstituted monthly, with subsequent returns measured on an equal-weighted basis. The S&P 500 Index is a capitalization-weighted index that automatically rebalances, with company additions and deletions made on an as-needed basis. All calculations are made exclusive of transaction fees.

to explain all the paths and help protect you from making a bad decision about which path to take.

We're also different from other rating agencies in how we rate stocks. Other companies focus primarily on a stock's recent performance, with practically no consideration to the potential risk you might suffer.

Our stock ratings consider both performance and risk, which gives you a balanced evaluation of a stock's earnings prospects. TheStreet.com Investment Ratings indicate which companies, in our opinion, show enough of the necessary characteristics to make them worthy of your investing dollars — but only once you've studied them thoroughly so you know if they're right for you. How do you know? By understanding risk and return, which is how much you're willing to risk, in exchange for how much you need or want to earn — and how these fit your investing goals and your own personal tolerance for risk.

Recessions and bear markets remind stock investors that there are no guarantees that stocks will always increase in value. Understanding the risk of each investment helps you to make good decisions, regardless of what happens in the market.

In bull and bear markets, if you had followed TheStreet Ratings' advice, your wallet would have been relatively safe through one of the most volatile and upsetting periods of time in investing history. Take a look at the profitable "high road" that

The reason why we're the source for you to take into the investing jungle is simply this:

We don't accept compensation from the companies we rate for the rating.

We believe that's the main reason we're clearly more accurate than our competition.

We're a rating agency that can speak frankly in pointing out the risks involved. But we're different — we're independent, which means that we don't allow companies to preview ratings or suppress their publication if they're unfavorable. We're not trying to profit by selling you on any one path to take. Instead, we're here

TheStreet Ratings provided to its followers from September 2002 through September 2010. Readers who followed our advice through those years consistently and substantially beat the S&P 500 Index. Most importantly, they also didn't fall off the cliff during the 2007-2009 crash!

The lessons you'll learn in this guide — along with the specific stocks that we'll recommend — will help you keep up with the market and begin to profit, as you start applying what you're learning to earning! Our company has helped thousands of consumers make sound, informed financial decisions and we'd like to help you too.

Be Wise — Look Ahead!

"This all sounds very nice — but why bother?" you ask. I have Social Security, Medicare, and a little cash to count on in my Golden Years.

For awhile now, the federal government has been sending a message loud and clear: you can't count on Social Security to pay all — or any! — of your living expenses when you retire.

But the good news is — the government is encouraging retirement investing by setting up tax shelters known as tax-deferred retirement plans. These are gifts from our government [401(k)s, 403(b)s, Individual Retirement Accounts (IRAs), Keoghs, etc.].

So whether you're a young person who wants to save for retirement, or a mature person trying to maintain a livable income, learning to invest in the stock market can help you reach your goals. You may want to help your child go to the college of his or her choice, or buy a new home. Investing in the stock market can help you fund these goals, too.

No Time Like the Present!

"I'm still not sure — the news is pretty discouraging lately. Is there a good time to get into the stock market?"

Any time is a good time to invest in stocks as long as you do it intelligently. It's the nature of the stock market to be up one day and down the next. But you shouldn't follow performance too closely — that may confuse and ultimately discourage you.

So now we have a question for you: what if there was a tried-and-true way of investing?

¹Kaiser Family Foundation and Hewitt Associates, Retiree Health Benefits Now and in the Future, January 2004.

There is! The key to stock investing success is self-education and self-managing. The rewards are worth it if you look at the stock market's track record: from 1925 to 2003, investors who owned stocks in large companies earned an average of 10.4% each year — nearly twice as much as bonds.

Wise Guide Keeps You On Track

To educate yourself and manage your own investments successfully, we'll give you lots of advice and information in this guide. Be on the lookout for our "Wise Guide," who pops up frequently with advice and timely warnings.

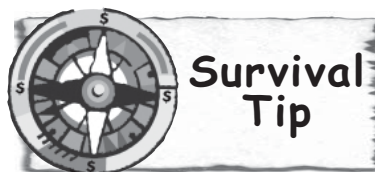


Don't Get Lost

These signs will highlight tips and techniques for finding your way through the financial jungle so you don't get lost and veer off the track:



Be On The Lookout:
Alerts you to the dangers you may encounter on your investing journey.



Survival Tip:
Leads you to tips, rules and techniques to follow to ensure a successful trip.



Deserves Another Look:
Discover important highlights, good news, and things to celebrate along the way.

You'll even be able to attend a few courses at our parent company's flagship site, www.thestreet.com/tsc/basics/. Once you are at the "TheStreet University" site, click "Getting Started with stocks" for helpful information on investing basics. There's also a glossary of investing terms divided into four sections: markets, stocks, funds and an overall alphabetized list so you can search quickly for a word.