

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 500 Index | 11/11/2023

Apple Inc. AAPL (NASDAQ)

Market Price: \$172.45 (11/11/23) | P/E Ratio: 27.00 (11/11/23) | Dividend Yield: 0.52% (11/11/23) | Sector: Consumer Electronics

| Morningstar Rating | Analyst | Estimate |
|--------------------|-----------------|----------|
| ★★★★★ | David Lipton | \$172.45 |
| ★★★★★ | Michael S. Hart | \$172.45 |
| ★★★★★ | Michael S. Hart | \$172.45 |

Business Model
Consumer Electronics

| Financial Metric | 2023 | 2024 | 2025 | 2026 |
|---------------------|----------|----------|----------|----------|
| Revenue | 383,280 | 400,000 | 415,000 | 430,000 |
| Operating Profit | 114,000 | 120,000 | 125,000 | 130,000 |
| Free Cash Flow | 110,000 | 115,000 | 120,000 | 125,000 |
| Capital Expenditure | (10,000) | (10,000) | (10,000) | (10,000) |
| Dividends | 1,000 | 1,000 | 1,000 | 1,000 |

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

Investment Thesis
We believe Apple's strength lies in its ecosystem and software innovation, software services, and strong quarterly execution. Differentiated hardware that allows Apple to capture a premium on hardware sales (through Apple's "marketing levers") among premium products (such as smartphones) is important for long-term and creates high-margin, high-margin and recurring revenue. We believe that the iPhone ecosystem will provide the best long-term value for investors, as we believe in a stable economic model, at our expense.

Key Risks
We believe Apple has developed a narrow ecosystem. Many hardware manufacturers have many competitors, and the 2023 smartphone market is expected to be more competitive. Apple's ecosystem is highly differentiated, but it may face more competition from other manufacturers, such as Samsung, Google, and others. We believe that Apple's ecosystem is highly differentiated, but it may face more competition from other manufacturers, such as Samsung, Google, and others. We believe that Apple's ecosystem is highly differentiated, but it may face more competition from other manufacturers, such as Samsung, Google, and others.

Valuation
We believe that Apple's current price is fair value. The company's P/E ratio is 27.00, which is in line with the market. We believe that Apple's current price is fair value. The company's P/E ratio is 27.00, which is in line with the market. We believe that Apple's current price is fair value. The company's P/E ratio is 27.00, which is in line with the market.

Stewardship
We believe that Apple's stewardship is standard. The company has a strong track record of capital allocation, but we believe that its capital allocation decisions are not exceptional. We believe that Apple's stewardship is standard. The company has a strong track record of capital allocation, but we believe that its capital allocation decisions are not exceptional. We believe that Apple's stewardship is standard. The company has a strong track record of capital allocation, but we believe that its capital allocation decisions are not exceptional.

Uncertainty
We believe that the uncertainty of our fair value estimate is medium. The company's business model is well understood, but we believe that there is some uncertainty about the accuracy of our fair value estimate. We believe that the uncertainty of our fair value estimate is medium. The company's business model is well understood, but we believe that there is some uncertainty about the accuracy of our fair value estimate.

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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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Wolfgang Guggemos



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