Portfolio Doctor

Comprehensive User Guide

AI-Powered Portfolio Analysis Platform

How to Use PortfolioDoctor.ai — Step-by-Step Instructions

Version 1.0 | June 2026
https://portfoliodoctor.ai

1. Introduction

Portfolio Doctor (PortfolioDoctor.ai) is an AI-powered, web-based investment portfolio analysis platform designed to bring institutional-grade analytics to individual investors. Founded by Dr. Michael Peng, PhD — a veteran with over 20 years of experience at firms such as Merrill Lynch, Fitch Ratings, and Boston Consulting Group — Portfolio Doctor democratizes sophisticated portfolio diagnostics that have traditionally been available only to large financial institutions.

1.1 Mission & Vision

Most individual investors have historically lacked access to advanced analytical tools to evaluate their portfolios. Portfolio Doctor bridges this gap by providing:

- Data-driven investment analysis using AI and machine learning
- Institutional-grade portfolio diagnostics presented in plain, jargon-free English
- Forward-looking projections alongside historical analysis
- Actionable recommendations to optimize portfolio risk and return

1.2 What Portfolio Doctor Does

Feature	Description
Diagnosis	Analyzes your portfolio's historical risk and return; identifies past strengths and weaknesses
Prognosis	Provides forward-looking projections comparing your portfolio to chosen benchmarks
Attribution	Identifies the underlying drivers of your portfolio's performance; pinpoints excelling or lagging holdings
Remedy	Delivers targeted recommendations to better align your portfolio with your risk tolerance and return goals
Stock Mining	Screens thousands of stocks and ETFs using AI-driven scoring across multiple financial metrics
Single Stock Analysis	Deep-dive fundamental and sentiment analysis for individual stocks and ETFs
ETF Query & Selection	Advanced filtering and comparison of 4,700+ US ETFs by category, strategy, and performance metrics

1.3 How It Differs from Competitors

Compared to standard tools like Fidelity's portfolio analyzer or Morningstar (primarily institutional), Portfolio Doctor offers:

- Predictive analysis — not just backward-looking backtesting, but machine-learning-based future performance forecasts
- Granular decomposition — portfolio-level AND individual holding-level performance drivers
- Plain-English interpretation — esoteric financial terms translated for all investor types
- Remedy & optimization — actionable suggestions for improving your specific portfolio

2. Getting Started: Account Setup

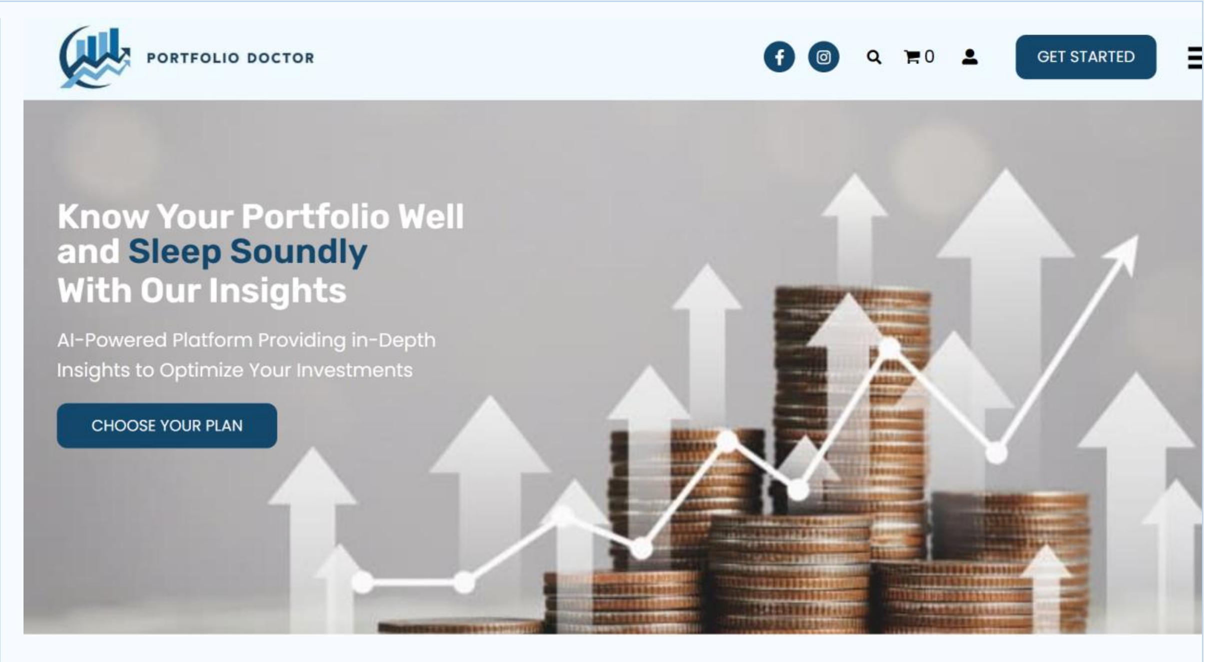
Before you can run portfolio analyses or access any paid features, you will need to create an account and select a subscription plan.

2.1 Navigating to the Website

Open any modern web browser (Google Chrome, Microsoft Edge, Safari, or Firefox is recommended) and visit:

https://portfoliodoctor.ai

The homepage presents the platform overview, core features (Diagnosis, Prognosis, Attribution, Remedy), and a "Get Started" call-to-action.



2.2 Registering a New Account

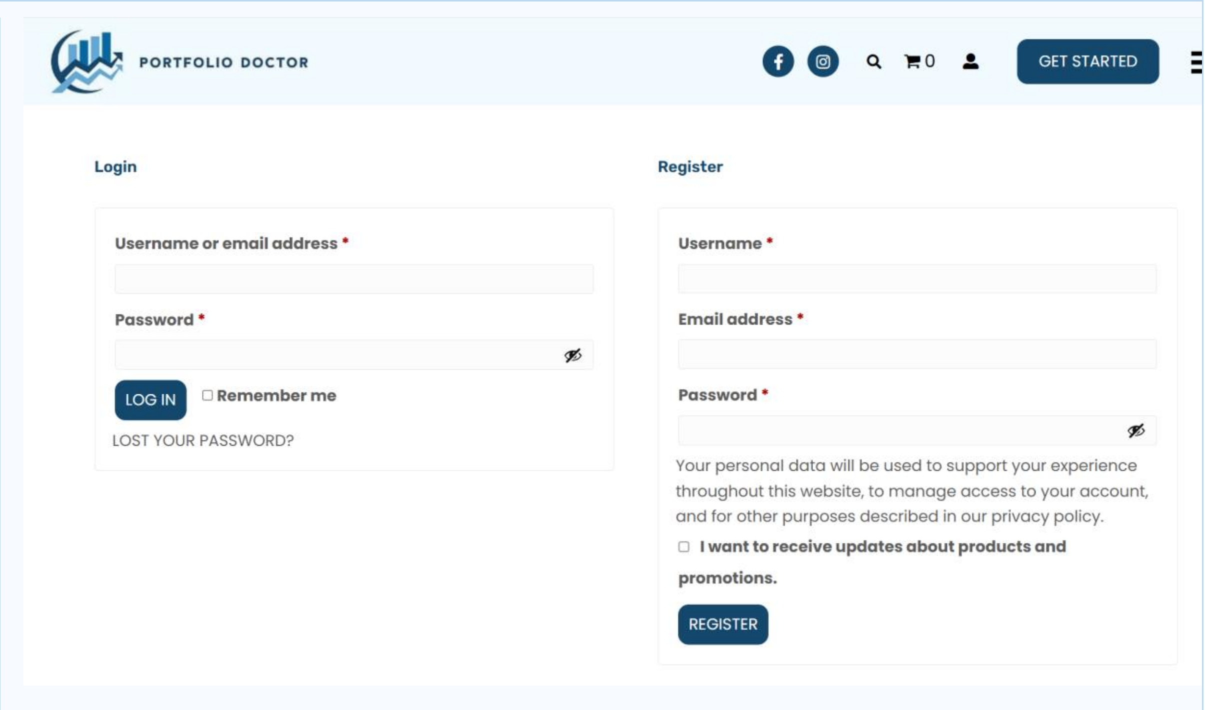
Click the "Login/Register" link in the top navigation bar or click the "Get Started" button on the homepage. You will be directed to the Account page.

1 **Click 'Login/Register'**
Located in the top navigation menu. This opens the My Account page at https://portfoliodoctor.ai/my-account/

2	**Fill in Registration Details** Provide your name, email address, and a secure password. You may also be able to register with a social/Google account.

3	**Confirm Your Email** Check your inbox for a verification email from Portfolio Doctor and click the confirmation link.

4	**Log In to Your Account** Return to the login page and enter your email and password. Once authenticated, you land on your personal dashboard.



📌 *Note: If you already have an account, simply enter your email and password in the "Login" section on the same page.*

2.3 Website Navigation Overview

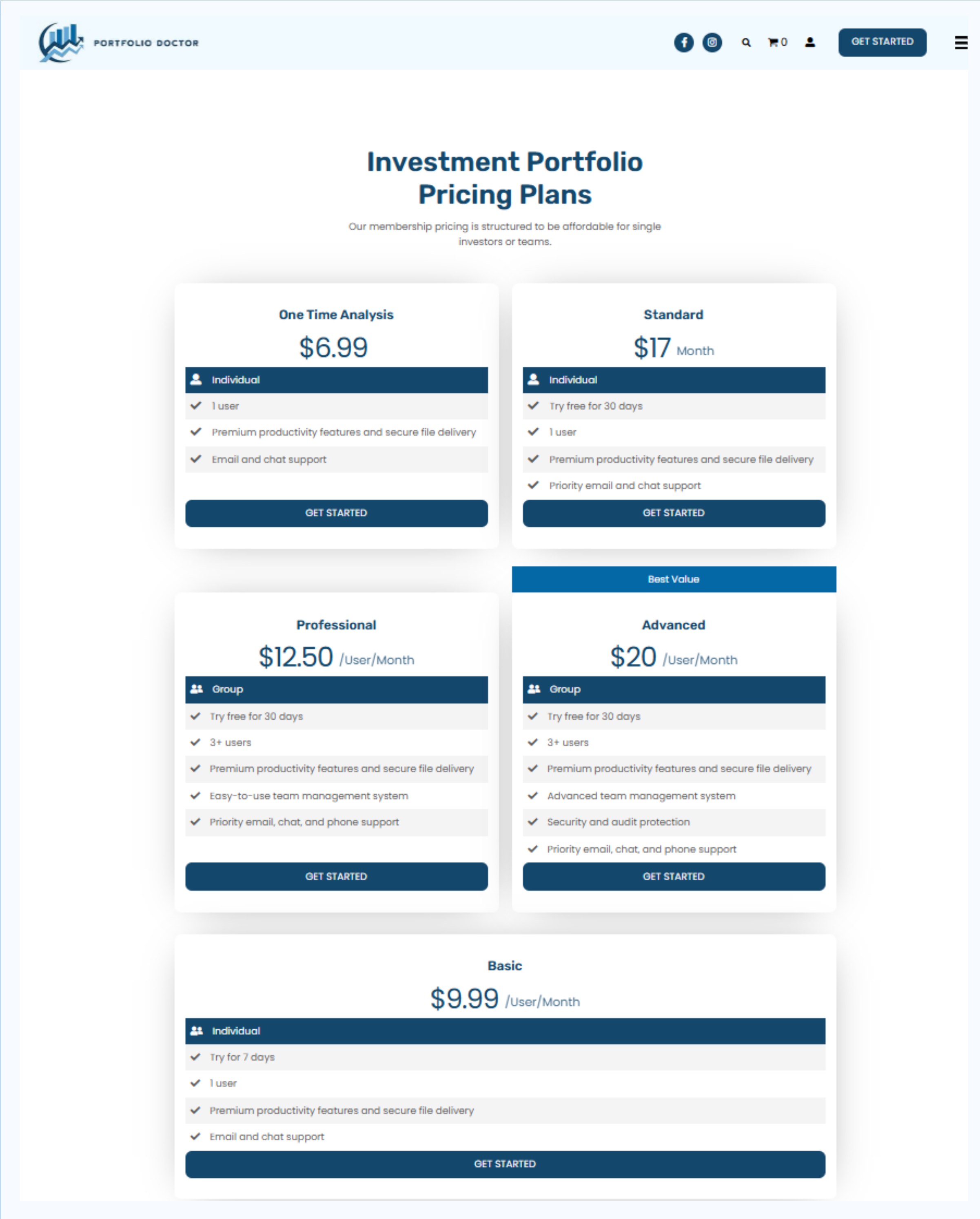
The top navigation bar provides access to all major sections of the platform:

Navigation Item	Description
Home	Platform overview, core value proposition, FAQ

Navigation Item	Description
About	Team background — Dr. Michael Peng & I-Li Liu, mission statement
Sample Portfolio Diagnostics	View pre-run example reports before purchasing a plan
Plans	Subscription tiers and pricing options
Run Portfolio → Diagnosis & Prognosis	Main portfolio analysis tool (login required)
Run Portfolio → Portfolio Optimization	Portfolio optimization tool (login required)
Single Stock and ETF Analysis	Fundamental analysis, valuation, and sentiment for individual tickers
Market Mining and Discovery → Single Stock Sifting	AI-powered stock screening tool
Market Mining and Discovery → ETF Query & Selection	Filter and compare 4,700+ US ETFs
Tools/Resources	Education/Training materials, Publications, and Case Studies
Video Guide	Conceptual illustrations and user tutorial videos
Insight	Weekly Portfolio Recommendations, Daily Investment Digest, Headlines & Hot Topics
Contact	Contact form and support email: info@portfoliodoctor.ai

3. Subscription Plans & Pricing

Portfolio Doctor offers several flexible plans suited to individual investors and teams. Navigate to Plans (https://portfoliodoctor.ai/plans) to view the current pricing.



Plan	Price	Key Features
One-Time Analysis	$6.99	No subscription; pay once to run a single analysis. Includes premium analysis and secure file delivery.
Basic	$9.99 /user/month	7-day free trial. Includes premium productivity features, secure file delivery, email and chat support.
Standard	$17 /month	30-day free trial. Includes all Basic features plus priority email and chat support.
Professional	$12.50 /user/month	30-day free trial. Includes team management, priority email, chat, and phone support.
Advanced	$20 /user/month	30-day free trial. Includes advanced team management, security and audit protection, and priority support across all channels.

3.1 How to Subscribe

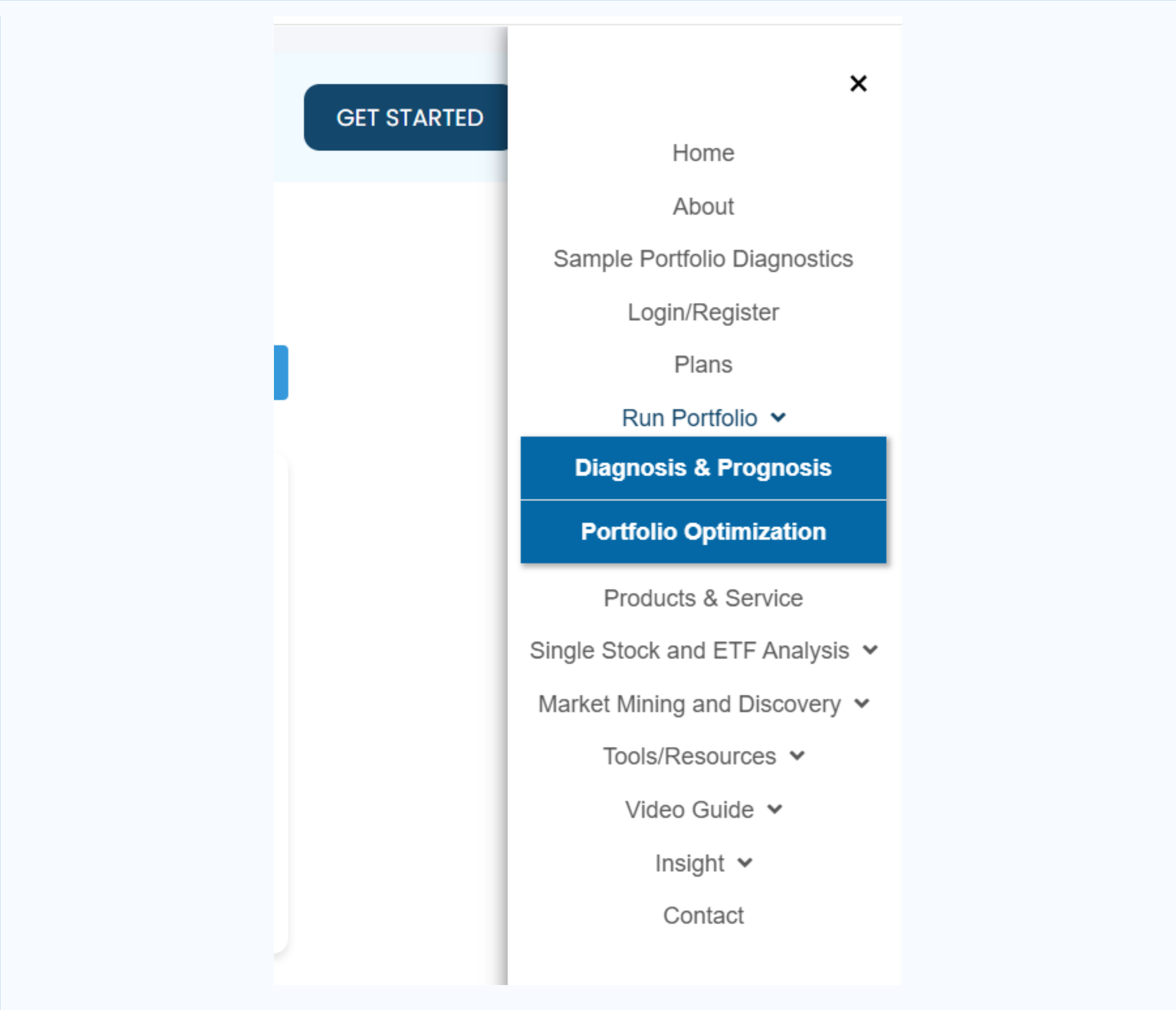
1. Go to https://portfoliodoctor.ai/plans
2. Review the available plans and click "Get Started" under the desired tier.
3. You will be directed to the product checkout page. If not already logged in, you will be prompted to log in first.
4. Enter your payment information and complete the purchase.
5. Once confirmed, your account will be upgraded and you can immediately access the analysis tools.

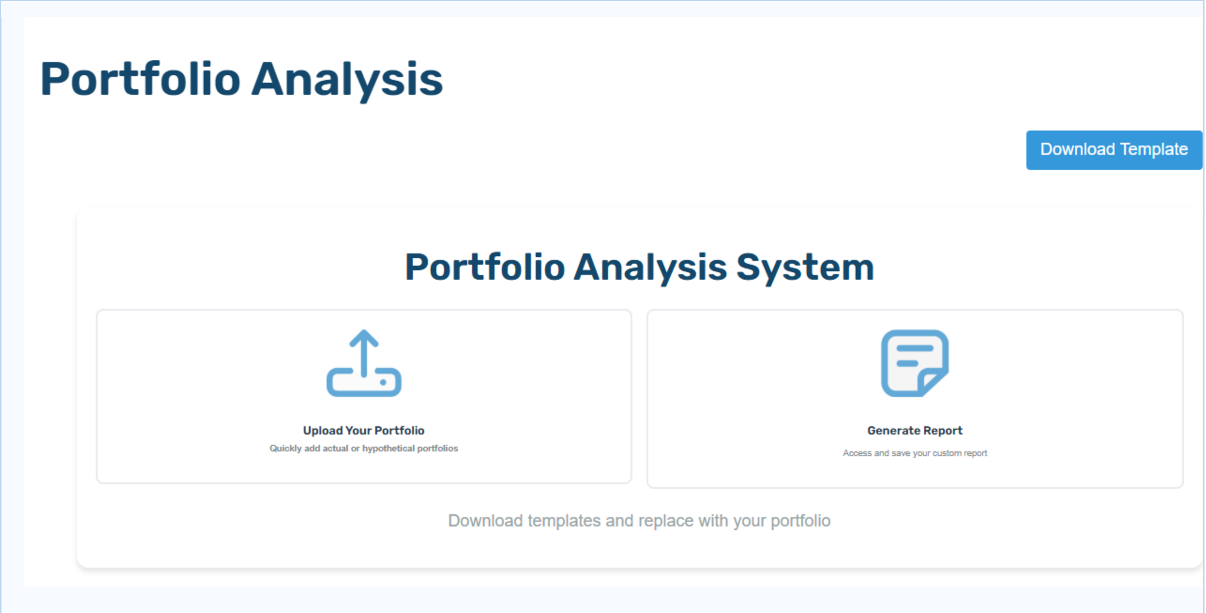
💡 Tip: If you want to preview what a completed report looks like before subscribing, visit the "Sample Portfolio Diagnostics" page from the top navigation menu.

4. Running a Portfolio Analysis (Diagnosis & Prognosis)

The portfolio analysis feature is the core of Portfolio Doctor. It allows you to upload your current or hypothetical portfolio, select a benchmark, and receive a comprehensive diagnostic report covering historical performance, future projections, attribution, and remediation recommendations.

Navigate to: Run Portfolio → Diagnosis & Prognosis (https://portfoliodoctor.ai/portfolio-analysis3)





4.1 Step 1 — Download the Portfolio Template

Before uploading, you must format your portfolio data using the official Portfolio Doctor template.

1. On the Portfolio Analysis page, click the "Download Template" button.
2. Open the downloaded Excel/CSV file in Microsoft Excel or Google Sheets.
3. The template contains the following required columns:

Portfolio Template — Required Fields
Ticker Symbol — e.g., AAPL, MSFT, SPY, QQQ
Number of Shares — Number of shares held (can be fractional)
Purchase Price — Average cost basis per share
Purchase Date — Date of initial purchase (MM/DD/YYYY format recommended)

💡 Tip: You can also create a hypothetical portfolio by entering any combination of stocks or ETFs you are considering—you do not need to have already purchased them.

code	weight
AMD	0.05
RY	0.1
GOOG	0.075
NEM	0.075
MSFT	0.035
TSLA	0.025
GLXY	0.05
ORCL	0.075
CLS	0.072
MU	0.1
WFC	0.035
LLY	0.03
URI	0.025
LOW	0.025
EWY	0.035
TSM	0.035
BE	0.035
JEPI	0.035
AMZN	0.0248
GS	0.0278
XLV	0.015
XLI	0.0125
DD	0.0125

4.2 Step 2 — Fill in Your Portfolio Data

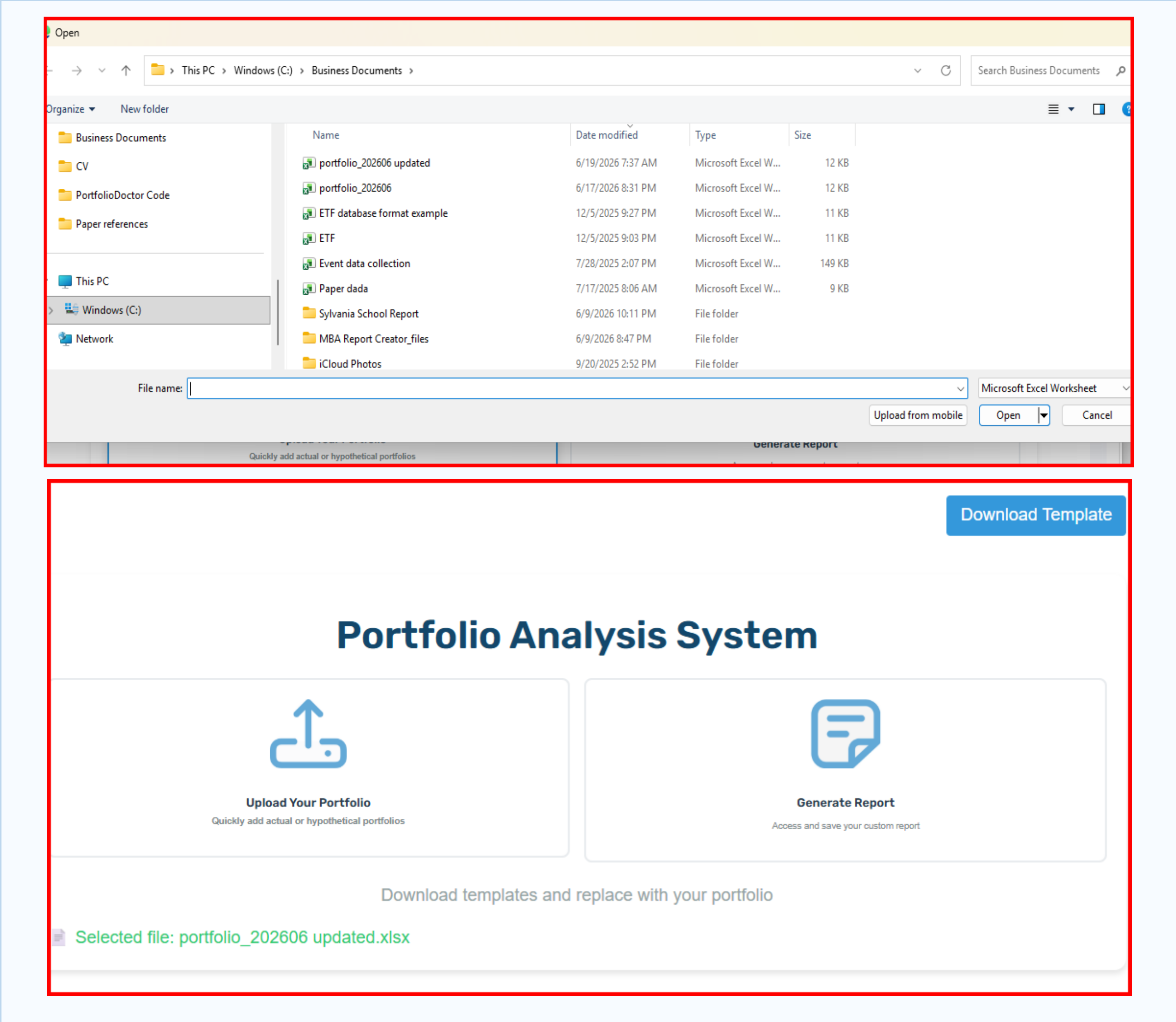
1. Enter each holding on a separate row in the template.
2. Include all tickers: individual stocks AND ETFs that you currently hold.
3. Make sure all ticker symbols match the official US exchange symbols (e.g., AAPL for Apple Inc., not 'Apple').
4. Double-check share quantities and prices for accuracy — incorrect data will produce misleading analysis.
5. Save the file in the format specified in the template (usually .xlsx or .csv).

📌 Note: Portfolio Doctor supports both actual portfolios (what you currently own) and hypothetical portfolios (what you plan to build or are evaluating).

4.3 Step 3 — Upload Your Portfolio

1. Return to the Portfolio Analysis page.
2. Click the "Upload Your Portfolio" section or drag and drop your completed template file into the upload area.

3. The system will validate your file. If any ticker symbols are unrecognized, an error message will appear — correct the symbols and re-upload.
4. Once validation succeeds, you will see a confirmation summary of your holdings.



4.4 Step 4 — Choose Your Benchmark

A benchmark is a reference index or model portfolio against which your portfolio's performance will be compared. Choosing the right benchmark is critical for meaningful analysis.

Common benchmark options available on the platform include:

- S&P 500 (SPY) — Most widely used benchmark for US large-cap equities
- NASDAQ 100 (QQQ) — Technology-heavy benchmark
- Dow Jones Industrial Average — Blue-chip US equities
- Total US Market (VTI) — Broad US market exposure
- Custom model portfolio — Define your own target allocation

1 **Select the Benchmark**

From the dropdown menu on the Portfolio Analysis page, choose the index or model portfolio most aligned with your investment strategy.

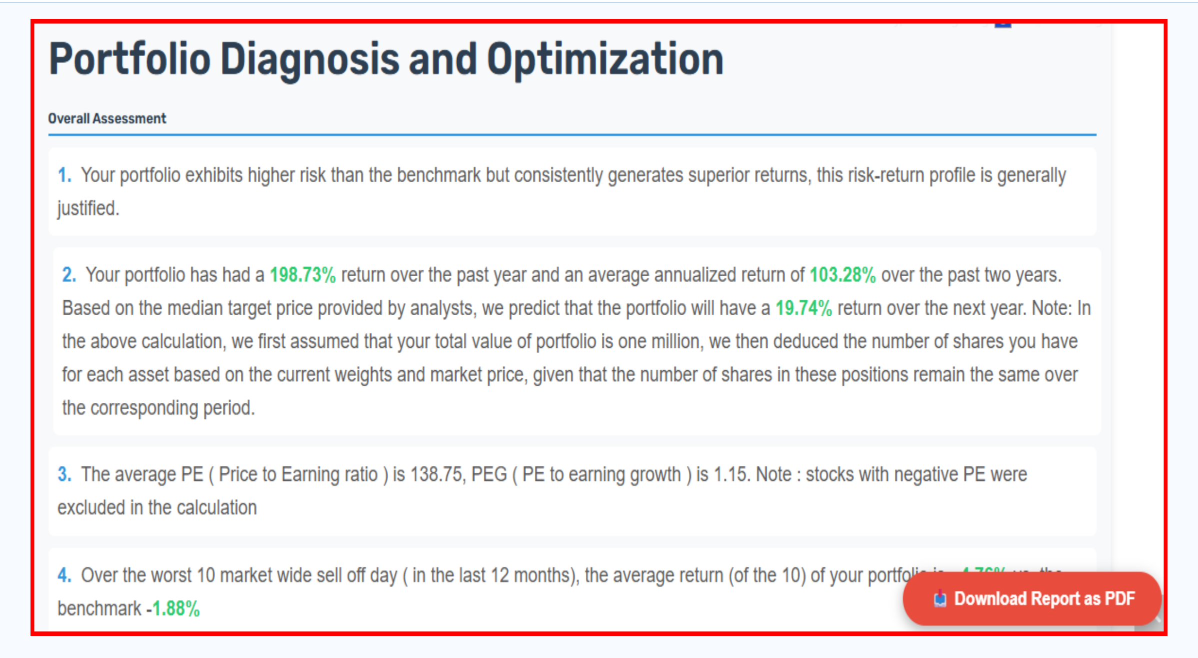
2 **Confirm and Proceed**

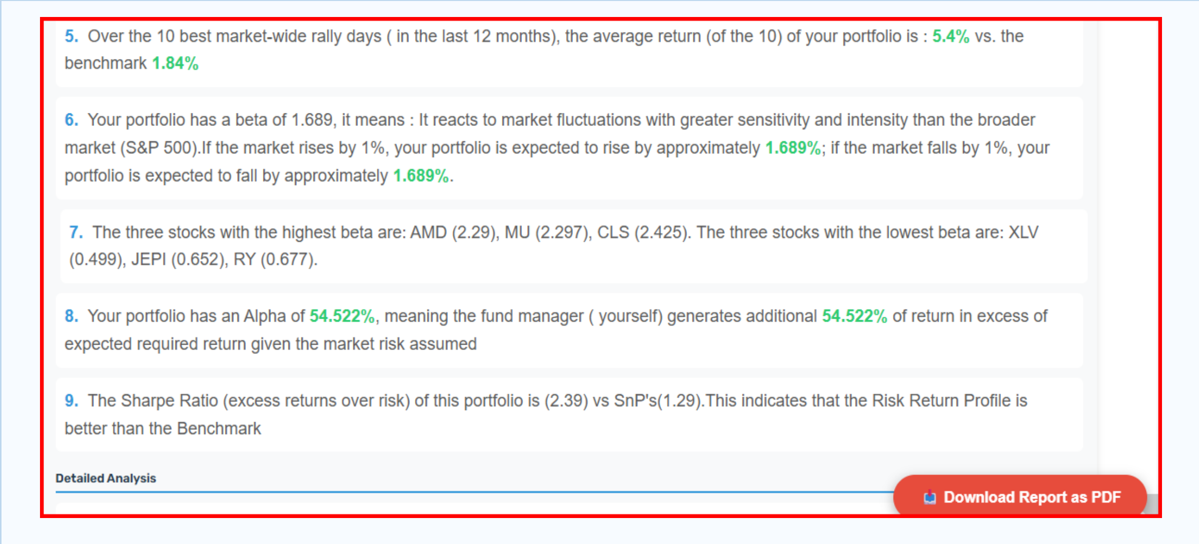
Click the confirmation button to initiate the analysis. The platform will retrieve market data and begin processing.

> *💡 Tip: If you are unsure which benchmark to choose, the S&P 500 is the most commonly used reference for a diversified US equity portfolio.*

4.5 Step 5 — Generate and Download Your Report

1. After confirming your upload and benchmark selection, click the "Generate Report" button.
2. The system will process your portfolio data using AI modeling and statistical analysis. This typically takes 30–60 seconds.
3. Once complete, your custom diagnostic report will be displayed on screen.
4. Click "Download Report" to save the PDF or Excel report to your device.
5. You can also save reports to your account for future reference.





5. Over the 10 best market-wide rally days (in the last 12 months), the average return (of the 10) of your portfolio is : 5.4% vs. the benchmark 1.84%

6. Your portfolio has a beta of 1.689, it means : It reacts to market fluctuations with greater sensitivity and intensity than the broader market (S&P 500).If the market rises by 1%, your portfolio is expected to rise by approximately 1.689%; if the market falls by 1%, your portfolio is expected to fall by approximately 1.689%.

7. The three stocks with the highest beta are: AMD (2.29), MU (2.297), CLS (2.425). The three stocks with the lowest beta are: XLV (0.499), JEPI (0.652), RY (0.677).

8. Your portfolio has an Alpha of 54.522%, meaning the fund manager (yourself) generates additional 54.522% of return in excess of expected required return given the market risk assumed

9. The Sharpe Ratio (excess returns over risk) of this portfolio is (2.39) vs SnP's(1.29).This indicates that the Risk Return Profile is better than the Benchmark

Detailed Analysis

Download Report as PDF

5. Understanding Your Diagnostic Report

Each Portfolio Doctor report is organized into four key sections: Diagnosis, Prognosis, Attribution, and Remedy. Together, these sections provide a complete 360-degree view of your portfolio's health and optimization potential.

5.1 Diagnosis — Historical Performance Review

The Diagnosis section provides an expert evaluation of your portfolio's past performance, examining how your investments have behaved historically. Key metrics reported include:

Metric	What It Means
Total Return	Cumulative portfolio return over the analysis period compared to the benchmark
Annualized Return	Compound annual growth rate (CAGR) of the portfolio
Volatility (Standard Deviation)	Measure of portfolio price fluctuation and risk
Sharpe Ratio	Risk-adjusted return: higher is better (return per unit of risk taken)
Maximum Drawdown	Largest peak-to-trough decline experienced during the period
Alpha	Excess return generated above the benchmark, adjusted for market risk
Beta	Portfolio sensitivity to market movements (Beta > 1 = more volatile than market)
Overall Portfolio Score (0–5)	AI-generated composite score reflecting the portfolio's predicted quality

> 📌 *Note: The Overall Score (0–5) is calculated using machine learning algorithms weighing factors including PEG ratio, profit margin, price-to-book (PB), Sharpe ratio, Street price targets, price-to-sales (PS), and quick ratio.*

5.2 Prognosis — Forward-Looking Projections

The Prognosis section uses machine learning models to forecast how your portfolio may perform in the future. This is one of Portfolio Doctor's most distinctive features, as most portfolio tools are purely backward-looking.

- 12-month projected return range (high / base / low scenarios)
- Projected risk metrics over the next 12 months
- Comparison of projected performance against your chosen benchmark
- Probability distribution of potential outcomes

> 📌 *Note: Prognosis figures are model-based estimates and not guarantees of future performance. They are intended to help you plan scenario-based strategies, not to predict exact outcomes.*

5.3 Attribution — Performance Driver Analysis

Attribution analysis goes beyond the portfolio level to identify which individual holdings are driving — or dragging down — your overall performance.

- Top contributors: Holdings that have added the most value to portfolio returns
- Underperformers ('Bad Apples'): Holdings that are detracting from performance or elevating risk disproportionately
- Sector attribution: Performance broken down by sector exposure
- Weight vs. contribution analysis: Whether your highest-weighted holdings are earning their allocation

> 💡 *Tip: Use the Attribution analysis to decide which holdings to trim, hold, or add to — rather than making portfolio decisions based on single-stock tips alone.*

5.4 Remedy — Optimization Recommendations

Based on the comprehensive Diagnosis and Attribution analysis, Portfolio Doctor provides targeted Remedy recommendations. These are AI-generated suggestions to optimize your portfolio's risk-return profile.

- Specific holdings to consider reducing or eliminating
- Allocation adjustments to bring the portfolio closer to optimal diversification
- Suggested replacement or addition candidates to improve the risk-return balance
- Target weight ranges aligned with your stated risk tolerance

How to Use Remedy Suggestions
1. Review each recommendation alongside the supporting data in the Attribution section.
2. Ask yourself: 'Does this suggested change align with my investment goals and time horizon?'

How to Use Remedy Suggestions
3. Use the Single Stock Analysis tool to conduct a deeper dive on any suggested addition before acting.
4. Re-run the Portfolio Analysis after making changes to verify the improvement in your risk-return profile.

6. Portfolio Optimization

In addition to Diagnosis & Prognosis, Portfolio Doctor includes a dedicated Portfolio Optimization tool, accessible via Run Portfolio → Portfolio Optimization. This tool takes your analysis results and computes the mathematically optimal portfolio weights given your risk-return preferences.

6.1 What Optimization Does

- Calculates the efficient frontier: the set of portfolios with the highest expected return for a given level of risk
- Suggests adjusted position weights that maximize your Sharpe ratio (risk-adjusted return)
- Shows the difference between your current allocation and the optimal allocation
- Allows you to input constraints (e.g., maximum position size per stock)

6.2 Running an Optimization

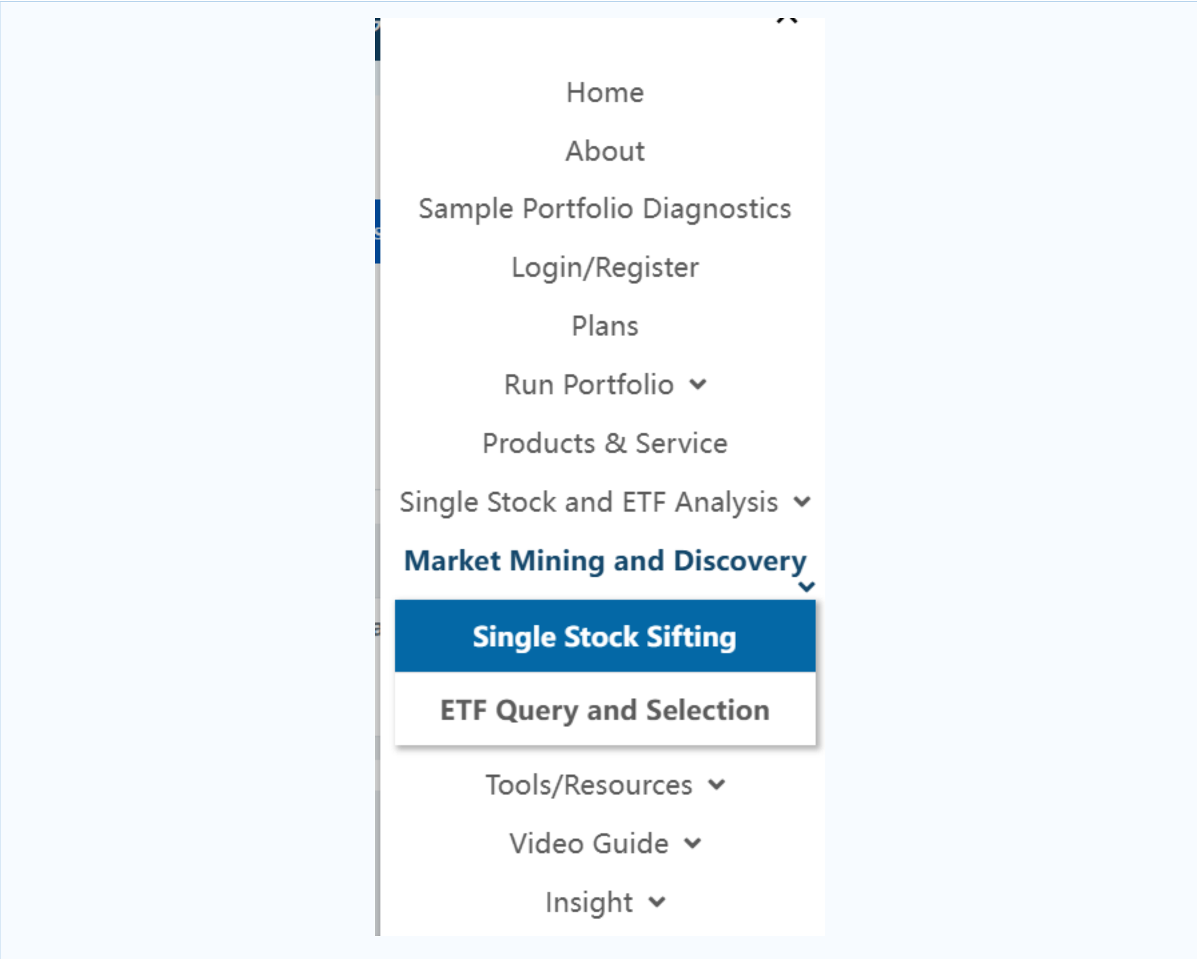
1. Ensure you have already uploaded your portfolio on the Portfolio Analysis page.
2. Navigate to Run Portfolio → Portfolio Optimization.
3. Set your risk tolerance preference (Conservative / Moderate / Aggressive).
4. Optionally set constraints such as maximum % per holding or sector.
5. Click 'Optimize Portfolio' and review the recommended weight adjustments.
6. Download the optimized portfolio weights as a report or spreadsheet.

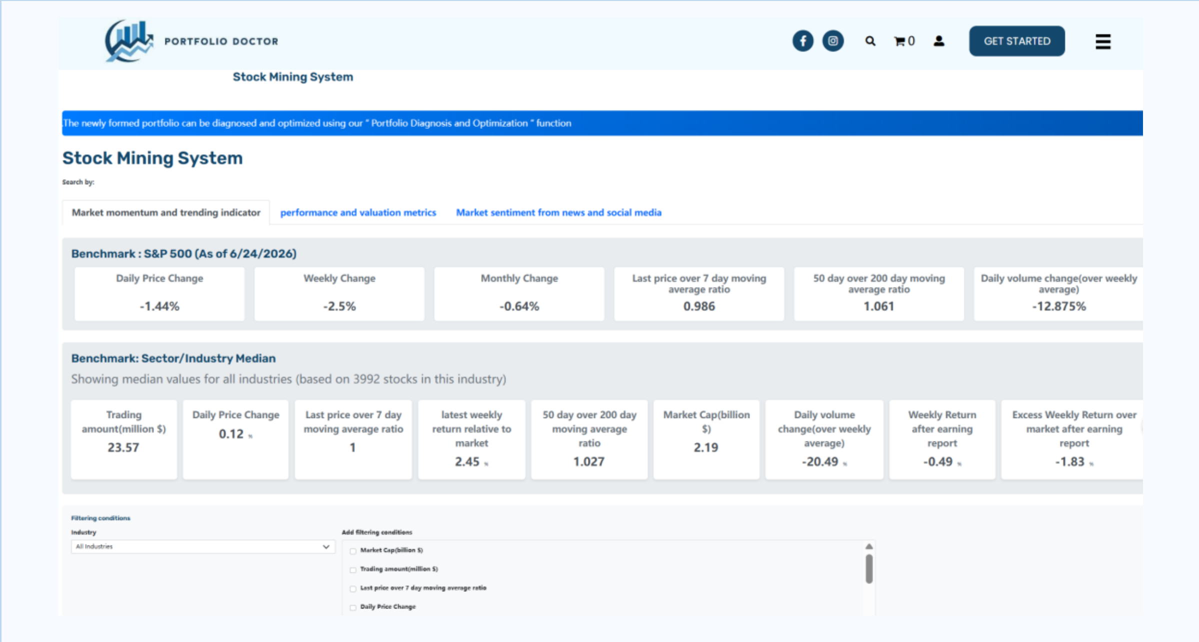
[Screenshot: Portfolio Optimization Tool — Input risk preferences and view optimized weights]

7. Market Mining & Discovery — Stock Sifting

The Stock Mining System (https://portfoliodoctor.ai/stock-mining-system) is a powerful screening tool that sifts through thousands of individual stocks using AI-driven scoring criteria to surface potential investment candidates.

Use this tool to discover new stock ideas before running them through the Single Stock Analysis for a deeper investigation, and ultimately adding shortlisted candidates to your portfolio for diagnosis.





7.1 Available Search Criteria

The platform allows you to filter stocks by over a dozen criteria, including:

Criterion	Description
PE vs Growth Ratio (PEG)	Measures valuation relative to earnings growth — lower PEG often indicates better value
Profit Margin	Net income as a percentage of revenue — higher margin = more profitable
Price to Book Ratio (PB)	Compares market price to book value — useful for finding undervalued stocks
Sharpe Ratio	Risk-adjusted return of the individual stock
Street Price Target vs Current Price	Gap between analyst consensus target and current market price
Price to Sales Ratio (PS)	Market cap relative to revenue — useful for growth companies
Quick Ratio	Measures short-term liquidity — ability to meet obligations without selling inventory
Return vs Risk Ratio	Custom platform metric: annualized return divided by volatility
Relative Performance Ratio	Stock performance relative to the broad market

7.2 How to Use the Stock Mining System

1 **Choose a Search Method**
Select 'Search by Criteria' to filter by financial metrics, or 'Search by Name/Ticker' to look up a specific stock.

2 **Set Filter Parameters**
For each criterion, specify minimum and/or maximum values. For example: PEG < 1.5, Profit Margin > 15%, Quick Ratio > 1.0.

3 **Run the Screen**
Click the search/filter button. The system loads matching stocks with key metrics displayed in a sortable table.

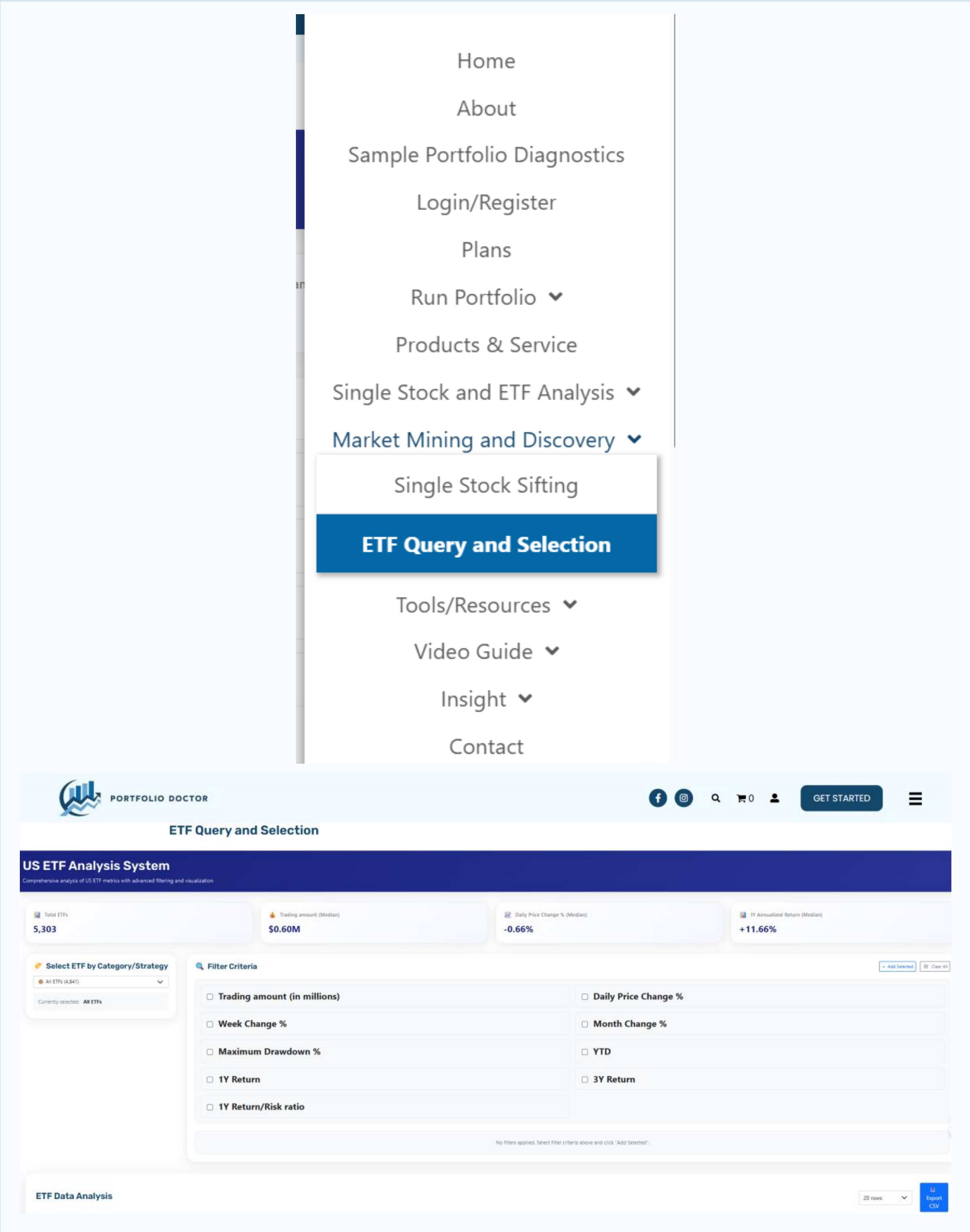
4 **Review Results**
Sort columns by any metric. Click on individual tickers to open them in the Single Stock Analysis tool for deeper investigation.

5 **Add to Watchlist or Portfolio**
Shortlisted stocks can be saved or added to your portfolio template for further portfolio-level analysis.

💡 Tip: The Stock Mining System is best used as the first step in a two-step process: (1) Mine for candidates using broad criteria, then (2) Analyze shortlisted stocks individually before adding them to your portfolio.

8. ETF Query & Selection

For investors who prefer diversified, managed instruments over individual stocks, the ETF Query and Selection tool (https://portfoliodoctor.ai/etf_query_selection) provides comprehensive analysis and filtering of over 4,700 US-listed ETFs.



ETF Data Analysis

20 rows | Export CSV

Code	Name	Trading amount (in millions)	Last Price	Daily Price Change %	Maximum Drawdown %	Week Change %	Month Change %	YTD	1Y Return	3Y Return
SPY	标普500ETF-SPDR	$49,188.12M	$733.580	-1.45%	-8.88%	-1.98%	-1.36%	+8.15%	+23.59%	+75.77%
QQQ	纳斯达克100ETF-Invesco	$38,295.58M	$713.650	-3.29%	-11.96%	-2.11%	-0.43%	+16.45%	+34.88%	+100.28%
SOXL	三倍做多半导体ETF-Direxion	$16,884.61M	$231.420	-23.06%	-43.47%	+2.31%	+21.44%	+450.61%	+976.09%	+977.09%
SMH	半导体指数ETF-VanEck	$11,971.60M	$622.050	-7.01%	-14.93%	+0.98%	+7.93%	+72.73%	+138.23%	+327.39%
VOO	标普500ETF-Vanguard	$11,902.87M	$676.340	-1.42%	-8.90%	-1.94%	-1.34%	+8.19%	+23.69%	+76.21%
IVV	标普500ETF-iShares	$11,477.05M	$737.140	-1.42%	-8.89%	-1.98%	-1.34%	+8.20%	+23.72%	+76.23%
EWY	韩国ETF-iShares MSCI	$8,457.59M	$192.200	-12.25%	-23.08%	-6.66%	+5.59%	+97.70%	+183.08%	+226.12%
IWM	罗素2000ETF-iShares	$7,934.29M	$295.320	-0.96%	-11.03%	+1.11%	+3.82%	+20.47%	+40.90%	+69.44%
SOXX	半导体ETF-iShares	$7,727.14M	$603.390	-7.88%	-15.77%	+2.06%	+12.35%	+100.58%	+167.63%	+280.97%
TQQQ	三倍做多纳斯达克100ETF-ProShares	$6,237.48M	$74.440	-9.86%	-36.97%	-6.87%	-4.37%	+41.43%	+100.69%	+294.56%
DRAM	Roundhill Memory ETF	$5,799.00M	$69.220	-14.25%	-19.97%	+1.61%	+31.05%	+149.35%	+149.35%	+149.35%
MUU	二倍做多美光科技ETF-Direxion	$4,081.32M	$907.920	-26.16%	-52.72%	+2.54%	+70.19%	+806.21%	+3,906.38%	+3,505.36%
SOXS	三倍做空半导体ETF-Direxion	$3,482.32M	$4.040	+23.83%	-97.88%	-11.74%	-47.14%	-93.42%	-97.74%	-99.80%
LQD	债券指数ETF-iShares iBoxx投资级公司债	$2,997.28M	$108.910	+0.12%	-3.34%	-0.19%	+0.88%	+0.73%	+5.10%	+15.49%
SQQQ	三倍做空纳斯达克100ETF-ProShares	$2,883.47M	$40.560	+9.83%	-63.25%	+5.76%	-2.27%	-40.31%	-61.11%	-90.18%

8.1 ETF Categories Available

Select ETFs from pre-defined categories and strategies including:

- High Quality Stock ETF
- Stable Dividend ETF
- Health Care ETF
- High Growth ETF
- Best Risk-Return Ratio ETF
- Best Relative Performance ETF
- And many more sector-specific and strategy-focused categories

8.2 Available Filter Criteria

Filter Metric	Description
Trading Amount (in millions)	Average daily trading volume — higher liquidity means easier entry/exit
Daily Price Change %	Current day's percentage move
Week Change %	7-day price return
Month Change %	30-day price return
Maximum Drawdown %	Worst historical peak-to-trough decline
YTD Return	Year-to-date performance
1Y Return	Trailing 12-month annualized return
3Y Return	Trailing 3-year annualized return

Filter Metric	Description
1Y Return/Risk Ratio	1-year return divided by volatility — measures risk-adjusted performance

8.3 Using the ETF Tool

1 **Select a Category or Strategy**
From the dropdown labeled 'Select ETF by Category/Strategy', choose the type of ETF you are looking for, or keep 'All ETFs' for an unrestricted search.

2 **Add Filter Criteria**
Check the boxes next to the metrics you want to filter by, then click 'Add Selected'. Set your desired minimum/maximum ranges for each metric.

3 **Review the Data Table**
The table shows all ETFs matching your criteria. Sort by any column header to reorder results. Key columns: Code, Name, Trading Volume, Price, 1Y Return, Risk Ratio.

4 **Export Results**
Click the 'Export CSV' button to download the filtered ETF list for offline analysis in Excel or Google Sheets.

📌 *Note: The ETF database covers all major US-listed ETFs with data updated daily. The system displays 20 results per page, with navigation controls at the bottom.*

9. Single Stock & ETF Analysis

The Single Stock and ETF Analysis feature (accessible via Products & Service in the navigation) provides an in-depth, multi-dimensional evaluation of any individual US stock or ETF. This tool is designed to answer the question: 'Is this particular security worth holding in my portfolio?'

The analysis is composed of two main modules:

9.1 Fundamental Analysis & Valuation Assessment

This module examines the intrinsic value and financial health of a stock. It answers questions such as: Is this stock over- or undervalued relative to its earnings potential? How financially healthy is the company?

The 12-month price target is estimated by weighing three factors:

- Earnings power outlook — company's expected future earnings growth
- Wall Street analyst consensus — aggregated ratings and price targets from sell-side analysts
- Market sentiment — social media analysis using Natural Language Processing (NLP) and LLM technology on news articles and trader discussion forums

Risk assessment covers four dimensions:

Risk Type	What Is Measured
Market Risk	Price movement patterns, trading volatility, and maximum drawdown metrics
Credit Risk	Company's financial healthiness (debt levels, interest coverage, cash flow stability)
Liquidity Risk	How actively the stock trades — less active = higher risk of poor execution prices
Financial Statement Fraud Risk	AI-estimated probability of financial disclosure manipulation by the company

9.2 Market Sentiment & Trending Analysis

This module uses web scraping and Natural Language Processing (NLP/LLM) technology to analyze market sentiment from public sources. It provides:

- Current market sentiment score (bullish / neutral / bearish)
- Trending topics related to the stock from news and social media
- Momentum indicators: Is the stock gaining or losing positive attention?
- Integration with the price target model as a weighting factor

9.3 How to Run a Single Stock Analysis

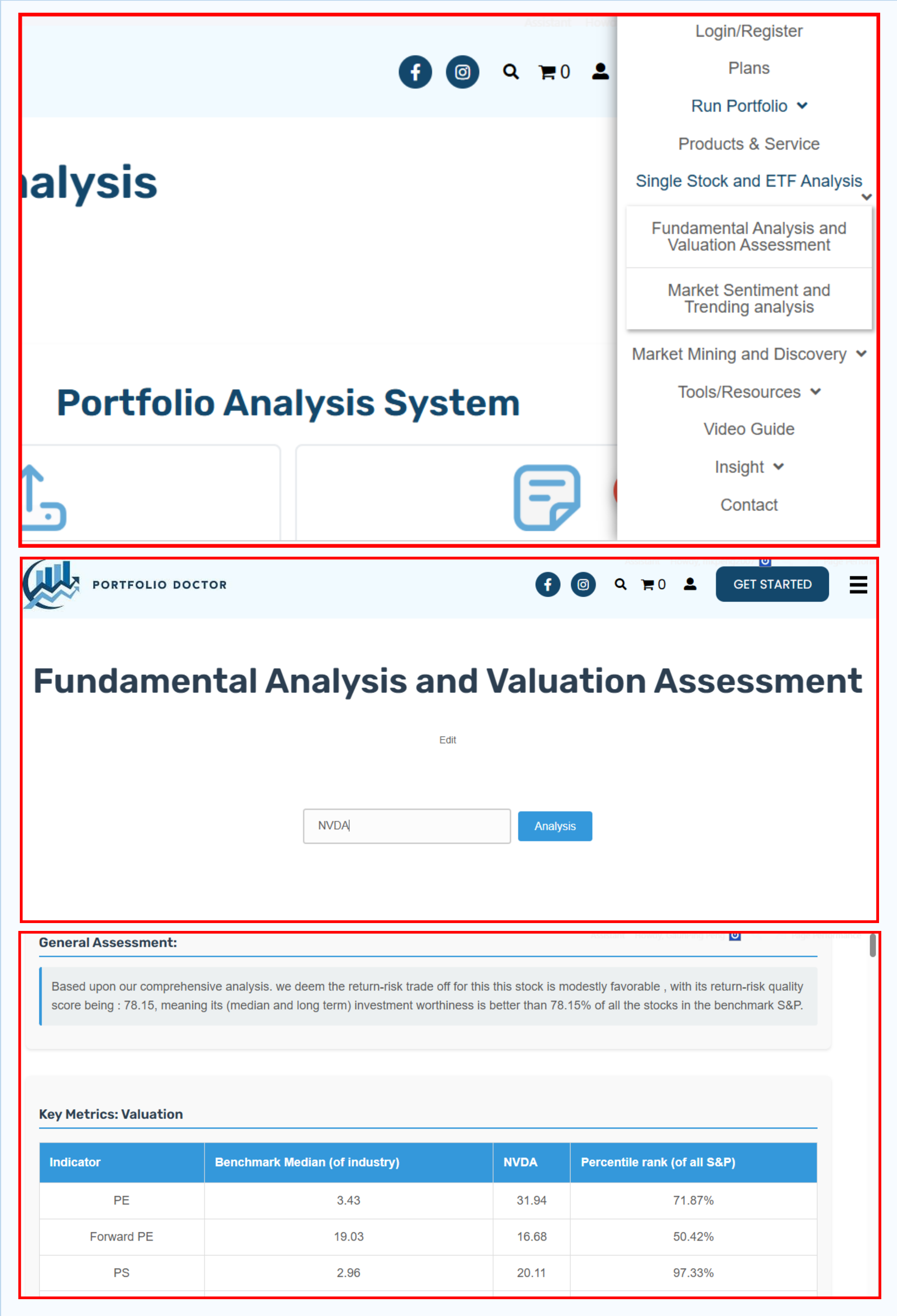
1 **Log In**
Ensure you are logged into your Portfolio Doctor account with an active plan.

2 **Navigate to Single Stock Analysis**
Go to Products & Service → Fundamental Analysis and Valuation Assessment (or Market Sentiment and Trending Analysis).

3 **Enter a Ticker Symbol**
Type the ticker symbol (e.g., NVDA for NVIDIA, AAPL for Apple, SPY for S&P 500 ETF) into the search box and click Analyze.

4 **Review the Report Sections**
The report loads with tabs or sections covering: Valuation Summary, Risk Assessment, Price Target, Sentiment Analysis, and Recommendation.

5 **Download or Save the Report**
Use the download button to save the analysis as a PDF or return to it later via your account dashboard.


Login/Register
Plans
Run Portfolio
Products & Service
Single Stock and ETF Analysis
Fundamental Analysis and Valuation Assessment
Market Sentiment and Trending analysis
Market Mining and Discovery
Tools/Resources
Video Guide
Insight
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Portfolio Analysis System
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PORTFOLIO DOCTOR
GET STARTED
Fundamental Analysis and Valuation Assessment
Edit
NVDA
Analysis
General Assessment:
Based upon our comprehensive analysis. we deem the return-risk trade off for this this stock is modestly favorable , with its return-risk quality score being : 78.15, meaning its (median and long term) investment worthiness is better than 78.15% of all the stocks in the benchmark S&P.
Key Metrics: Valuation
Indicator | Benchmark Median (of industry) | NVDA | Percentile rank (of all S&P)
PE | 3.43 | 31.94 | 71.87%
Forward PE | 19.03 | 16.68 | 50.42%
PS | 2.96 | 20.11 | 97.33%

PEG	0.96	0.37	2.97%
PC	8.44	62.53	71.08%
PFCF	20.84	47.50	88.15%
enterpriseToEbitda	8.92	50.03	96.71%

Overall, It is estimated (with 90% confidence) that the stock is severely undervalued (mainly) because :
1.• PEG = 0.37
2.• The margin of upside Potential conservatively computed = 47.8% (i.e. (Target Price - Current Price)/Current Price > 35%). Therefore, If applying this criteria ALONE , this stock could achieve 311.46 from latest active quote 210.69 (as of 2026-06-21 07:25), in the next 12 months
3.• The Excess return over Required return (based upon Nobel winning CAPM model) = 30.6% ≥20% (Target_return(47.8%) - CAPM_return(17.2%) = 30.6%)

Please Note:
• The target price used in the above calculation is obtained by weighted average of Median street estimate AND our proprietary method ; Therefore the 12 month fair value should be within the range of [286.54, 348.84]

10. Tools, Resources & Insights

10.1 Education & Training

Navigate to Tools/Resources → Education/Training (https://portfoliodoctor.ai/education-training) for a comprehensive overview of the platform's analytical philosophy and investment methodology.

This section explains the conceptual framework behind each tool:

- How to select stocks and ETFs using the Mining system
- Why portfolio-level thinking matters more than stock picking
- How to interpret the analytical metrics (PEG, Sharpe Ratio, Maximum Drawdown, etc.)
- The three analytical methods used: (i) traditional statistics, (ii) web scraping and NLP/LLM, (iii) machine learning

10.2 Video Guide

The Video Guide section (https://portfoliodoctor.ai/user-guide) contains tutorial videos demonstrating platform features in action:

- Conceptual Illustration videos — explain the investment philosophy and analytical framework
- User Guide videos — step-by-step platform walkthroughs showing how to upload portfolios, run analyses, and interpret reports

> 💡 *Tip: We strongly recommend watching the Conceptual Illustration videos before your first portfolio analysis. Understanding the methodology will help you make better use of the reports.*

10.3 Insight Section

The Insight section (https://portfoliodoctor.ai/insight/) provides regularly updated market research and investment perspectives:

Content Type	Description
Weekly Portfolio Recommendation	Curated portfolio ideas with AI-backed rationale, updated weekly

Content Type	Description
Daily Investment Digest	Daily summary of key market events, earnings releases, and macro developments affecting portfolios
Headlines & Hot Topics	Breaking news and trending investment themes with brief analysis

10.4 Case Studies & Publications

The Tools/Resources section also includes:

- Case Studies (https://portfoliodoctor.ai/category/case-studies/): Real-world examples of portfolio analyses with annotations explaining findings and recommendations
- Publications (https://portfoliodoctor.ai/category/publications/): Research papers and articles authored by the Portfolio Doctor team, including academic work on AI applications in finance

11. Analytical Methodology — How Portfolio Doctor Works

Portfolio Doctor uses three distinct analytical approaches in combination:

Method	Application in Portfolio Doctor
Traditional Statistics & Financial Ratios	Backtesting, performance metrics (Sharpe, Alpha, Beta, Maximum Drawdown), and financial ratio analysis. Forms the foundation of the Diagnosis section.
Web Scraping + NLP / LLM	Automated collection and analysis of news, earnings calls, analyst reports, and social media discussions using Natural Language Processing and Large Language Models. Powers the Market Sentiment analysis and contributes to price target models.
Machine Learning (Predictive Modeling)	Supervised learning algorithms trained on historical market data to forecast future portfolio performance and identify the key factors ('most important features') that predict returns. Powers the Prognosis section and the 0–5 portfolio scoring model.

11.1 Portfolio Scoring Methodology (0–5 Scale)

The overall portfolio score displayed in reports uses a proprietary predictive model that aggregates several machine-learning-identified 'most important features':

Factor	Rationale
PEG Ratio (PE / Growth)	Primary valuation quality indicator — balances price with growth expectations
Profit Margin	Fundamental profitability measure
Price to Book Ratio (PB)	Value indicator relative to accounting assets
Sharpe Ratio	Overall risk-adjusted performance quality
Street Price Target Gap	Analyst consensus expectation for upside/downside vs current price
Price to Sales Ratio (PS)	Revenue-based valuation, especially relevant for growth companies
Quick Ratio	Short-term liquidity and financial stability of underlying holdings

📌 *Note: A score of 3.5 or above is generally considered favorable. Scores below 2.5 indicate a portfolio with significant risk-return concerns that may benefit from substantial restructuring.*

12. Frequently Asked Questions (FAQ)

Why is portfolio analysis important?

Portfolio analysis is vital for investors to optimize diversification and work toward their investment goals. By assessing risk, analyzing composition, and evaluating potential performance, investors can make informed decisions — just like an annual medical checkup that assesses whether the body's health metrics are acceptable and identifies risks to address in the year ahead.

How does Portfolio Doctor differ from Fidelity's portfolio tool or Morningstar?

Fidelity provides basic portfolio analysis for its own brokerage clients. Morningstar is primarily designed for institutional investors. Both tools are mostly backward-looking and lack granular holding-level attribution. Portfolio Doctor uniquely combines: (i) predictive AI forecasting, (ii) holding-level attribution and 'bad apple' identification, (iii) plain-English interpretation of complex metrics, and (iv) targeted remedy recommendations — all for individual investors.

Can I analyze a hypothetical portfolio I haven't bought yet?

Yes. Portfolio Doctor fully supports hypothetical portfolios. Simply enter the ticker symbols and share quantities you are considering in the template, even if you haven't purchased them yet. This is an excellent way to simulate how a new stock or ETF addition would affect your existing portfolio's risk and return profile.

What does the 0–5 score actually mean?

The score is generated by a machine learning model trained to predict portfolio quality. Key input factors include PEG ratio, profit margin, price-to-book, Sharpe ratio, analyst price targets, price-to-sales, and quick ratio. A score of 5 represents the highest-quality portfolio in the model's assessment; a score below 2.5 indicates meaningful risk-return concerns. Scores should be interpreted as relative indicators, not absolute guarantees of future performance.

How frequently is the market data updated?

Market price data and ETF metrics are updated daily. Fundamental analysis data (earnings, financial ratios) is updated following each quarterly earnings report cycle. Sentiment analysis is continuously updated as new news and social media content becomes available.

What if my portfolio includes international stocks or non-US securities?

Portfolio Doctor's current analysis engine is primarily focused on US-listed equity securities (stocks and ETFs traded on US exchanges). International stocks listed as ADRs (American Depositary Receipts) on US exchanges can also be analyzed. For securities not available on US exchanges, those positions may need to be omitted from the portfolio template.

Is my portfolio data secure and private?

Portfolio Doctor uses secure file delivery and encryption for all uploaded portfolio data. Your portfolio holdings are used solely for generating your analysis and are not shared with third parties. Refer to the Privacy Policy at https://portfoliodoctor.ai for full details.

13. Best Practices & Pro Tips

Recommended Workflow for New Users
Step 1: Watch the Video Guide tutorials before your first analysis
Step 2: View the Sample Portfolio Diagnostics to understand what a completed report looks like
Step 3: Start with your existing portfolio — upload actual holdings to get an honest baseline Diagnosis
Step 4: Review Attribution to identify any 'bad apples' dragging down your performance
Step 5: Use Stock Mining and ETF Selection to discover replacement or addition candidates
Step 6: Run Single Stock Analysis on shortlisted candidates before adding them
Step 7: Re-run your portfolio with the proposed changes as a hypothetical to preview the impact
Step 8: Read the Remedy section and compare with the Prognosis to make final decisions

13.1 Maximizing Portfolio Analysis Quality

- Include ALL holdings — even small positions — for the most accurate risk assessment
- Use accurate purchase dates: the analysis backtests from your actual entry points
- Run analyses quarterly to keep your Prognosis current as market conditions change
- Choose a benchmark that truly reflects your investment strategy, not just the most popular one

13.2 Using the Tools in Combination

- Stock Mining → Single Stock Analysis → Portfolio Analysis is the optimal sequential workflow
- ETF Query can replace individual stocks for investors who prefer lower-maintenance diversification
- Insight content (Weekly Recommendations, Daily Digest) provides context for interpreting your Diagnosis and Attribution results in current market conditions

13.3 Common Mistakes to Avoid

- Do not act on Remedy suggestions without first reviewing Attribution data to understand WHY a change is recommended
- Do not use Prognosis figures as precise predictions — they are probability-based scenario ranges
- Do not confuse a low 0–5 score with a 'sell everything' signal — it is a starting point for conversation with your analysis, not an absolute instruction
- Do not run analysis with an incomplete portfolio template — missing holdings will distort risk metrics significantly

14. Contact & Support

Contact / Resource	Link / Address
Support Email	info@portfoliodoctor.ai
Contact Form	https://portfoliodoctor.ai/contact/
Website	https://portfoliodoctor.ai
My Account / Dashboard	https://portfoliodoctor.ai/my-account/
Plans & Billing	https://portfoliodoctor.ai/plans/
Video Tutorials	https://portfoliodoctor.ai/user-guide/
Education / Training	https://portfoliodoctor.ai/education-training/

14.1 Team

Michael Peng, PhD — Founder & CEO: Over 20 years at Merrill Lynch, Fitch Ratings, and Boston Consulting Group. Pioneer in data-driven portfolio risk management and AI-powered financial modeling. Published researcher in AI applications for finance (Journal of Economic Modeling).

I-Li Liu, JD — Co-Founder & Chief Legal Officer: Experienced legal advisor with expertise in securities law, corporate governance, and international mergers. Fordham University Master of Laws. Oversees governance, compliance, and international legal matters.

14.2 Feedback & Mailing List

Portfolio Doctor welcomes user feedback to improve the platform. You can subscribe to the mailing list on any page of the website by providing your name and email address in the newsletter sign-up form at the bottom of the page to receive:

- Product updates and new feature announcements
- Weekly Portfolio Recommendation newsletters
- Educational content and market insights