



The Ultimate Dividend Playbook: Income, Insight and Independence for Today's Investor

By Inc. Morningstar, Josh Peters

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Many people believe that the key to success in the stock market is buying low and selling high. But how many investors have the time, talent, and luck to earn consistent returns this way? In *The Ultimate Dividend Playbook: Income, Insight, and Independence for Today's Investor*, Josh Peters, editor of the monthly Morningstar DividendInvestor newsletter, shows you why you don't have to try to beat the market and how you can use dividends to capture the income and growth you seek.

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The Ultimate Dividend Playbook: Income, Insight and Independence for Today's Investor By Inc. Morningstar, Josh Peters **Bibliography**

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Editorial Review

From the Inside Flap

"Dividends may not be the only path for an individual investor's success," says Josh Peters, editor of the monthly Morningstar DividendInvestor newsletter, "but if there's a better one, I have yet to find it."

Many people believe that the key to success in the stock market is buying low and selling high. But how many investors have the time, talent, and luck to earn consistent returns this way? In *The Ultimate Dividend Playbook: Income, Insight, and Independence for Today's Investor*, Peters shows you why you don't have to try to beat the market and how you can use dividends to do the heavy lifting.

What exactly are dividends? Basically, a dividend is a transfer of assets, almost always cash, from a corporation to its shareholders. Not all corporations, even those with enormous profits and sizable cash reserves, are willing to pay them out to shareholders, but many corporations do. Some pay out only a little, while others—the kind of companies this book tells you about—pay out a lot, thereby setting the investor free from fickle market prices and unreliable capital gains.

This practical resource focuses on three essential elements: income, information, and independence. Most investors are familiar with income, but what you may not know is that dividends convey crucial information like a company's financial health and growth prospects, and that an investment strategy using dividends and dividends alone offers rewards not subject to the whims of Wall Street.

So let others chase capital gains, add up their statement values, and try to time the market. Dividends are the ultimate source of a stock's value for shareholders. *The Ultimate Dividend Playbook* will help you frame an approach—emotional as much as intellectual or financial—and assemble a portfolio of well-chosen, dividend-rich stocks that can deliver the income and growth you seek.

From the Back Cover

Morningstar®

The Ultimate Dividend Playbook

Dividends may be the most misunderstood aspect of investing in stocks—to the extent people bother to understand dividends at all. As editor of the monthly newsletter Morningstar DividendInvestor, Josh Peters offers sound advice on the long-term investment of capital with dividends as the guide.

Now, in *The Ultimate Dividend Playbook: Income, Insight, and Independence for Today's Investor*, Peters takes a fresh look at dividend-paying stocks and equips the individual investor for financial success through his dividend-achieving approach. He shows how to put the three dividend plays of income, insight, and independence into practice so that dividends will put cash in your pocket regardless of the fads and failings of Wall Street. Peters also takes you through the insides of a corporation and the factors that allow it to pay and raise dividends, tells how to separate safe dividends from risky ones, and explains how to construct a portfolio of dividend-paying stocks to meet your financial needs.

Filled with in-depth insights and practical advice, The Ultimate Dividend Playbook will help investors find high-quality, dividend-paying stocks to fortify their portfolios for the long haul.

About the Author

Josh Peters, CFA, is an equities strategist and editor of the monthly newsletter Morningstar® DividendInvestor. He manages the newsletter's two real-money model portfolios.

Morningstar, Inc., is a leading provider of independent investment research in the United States and in major international markets. The company offers an extensive line of Internet, software, and print-based products and services for individuals, financial advisors, and institutions. Morningstar provides data on more than 250,000 investment offerings, including stocks, mutual funds, and similar vehicles. The company has operations in sixteen countries and minority ownership positions in companies based in three other countries. Visit us at www.morningstar.com.

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Byron Jorgensen:

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Sandra Gregory:

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