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1

#### Yankee Chapter Model Club August 2024

Presented by:

Susanne Koster

**Online Chapter** 

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# Special Recognition

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#### Yankee Chapter Model Club

In Recognition of 5 Years of dedication to the BetterInvesting principles of investing.

CEO, NAIC-BetterInvesting



February 1, 2024



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# BetterInvesting

Provides a program of sound investment information, education and support that helps create successful lifetime investors

We are a nonprofit, volunteer-based, memberdriven organization



# We found a stock to study – Now What?

- 1. Gather Data
  - BetterInvesting
  - Valueline
  - Morningstar
  - CFRA
  - Company's 10K or 20-F
  - Seeking Alpha







### **BetterInvesting Website**

- First Cut Stock Reports
- SSG "Research Tab"
- Stock Up Research Resources

7

### The SSG – Stock Selection Guide

BETTERINVESTING" SSG PLUS	o ssg	File	Data	Print	Research	Tools	Logout					
Analyze Growth and Quality	Valuation and Return	Quarterly Data	Ratios	Audit	Sentiment	Notes						
Company: Check Point Sol	ftware (CHKP) Study	not saved. Click to	save.							Qui	ick Navig	ation

#### The SSG has become very powerful

- Ratios
- Audit
- Sentiment
- Research

### The SSG – Stock Selection Guide Research tab has made many research resources included and easy to find

File	Data	Print	Research	Tools	Logout	:		
Bett	erInves	ting	•	Compa	ny Rese	arch		
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	Company Summaries	MarketWatch Analyst
	Filings and Transcripts	Estimates
	Financial Statements	NASDAQ Analyst Summary
	Key Statistics	Seeking Alpha Estimates
	Price Charts	Yahoo Analyst Estimates
Lat	test Quarter	Zacks Detailed Estimates

### The SSG – Stock Selection Guide Research tab has made many research resources included and easy to find

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#### The SSG – Stock Selection Guide Research tab has made many research resources included and easy to find

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Price Charts	Morningstar Key Ratios
 tent Question	Yahoo Key Statistics



- Company Description
- Rankings & Ratings
- Commentary
- Long-Term Projections
- "Value Line" and Total Return Box

CHECK POINT	SOFT	. NDC	-CHKP	P	ECENT -	30.7	2 RATI	o 17.	5 (Traili Medi	ng: 17.6 an: 19.0)	RELATIV P/E RATI		1 900 YLD			=	
TIMELINESS 3 Lowered 9/2/22	High: Low:	65.0 40.6	64.9 44.4	80.8 60.5	88.5 65.1	90.0 71.6	119.2 84.0	120.8 93.8	132.8 100.6	139.3	137.5	149.6 107.5	133.4		Target	Price	Ran
SAFETY 1 Raked 1/12/18	LEGE	NDS 5.0 x "Cast alativo Prio	h Elow" n r												2020	2021	200
TECHNICAL 2 Raised 4/14/23	Ontons	alativo Prio Yas	e Strength	- F													-~~
BETA .80 (1.00 - Markal)	Shadod	Yas Yas La ina india	talitas recess	kn													- 20
18-Month Target Price Range	,	-							a			Ատու					- 16
Low-High Midpoint (% to Mid)		<u> </u>					ս հերո	րդեր	H <sub>III</sub> III		յունո	i surth					-12
\$104-\$173 \$139 (5%)		<u> </u>		n ha d <sup>e</sup>	1 <sup>111</sup> 11,1 <sup>11</sup>	in the state of th	_						_				
2026-28 PROJECTIONS Ann'i Tot Price Gain Return	1 տերել		a <sup>i</sup> ti ni														
Price Gain Return High 205 (+55%) 12% (W 140 (+5%) 2%	-	- Color	1		A 440 A 440	-	·			deres.							-40
	r .	- ~	·					~		1 1	·		v.		% TOT, RETUR	IN 3/23	1
institutional Decisions	Percen														THIS	NDEX	_18
bBuy 235 243 24 bSel 296 250 28	2 shares	20 -	thu .			h hilu .	. 1				da. E.a	lller i			1 yr6.0 3 yr. 29.3	-5.8	F
Hota(000) 84451 81830 82996	Hauwu								ninin						5 ýr. 30.9	50.6	Ľ.
2007 2008 2009 2010			2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	© VALUE LINE P	UB. LLC	
3.34 3.85 4.42 5.2 1.33 1.57 1.75 2.2		6.75	7.25	8.14	9.32	10.49	11.66	12.33	13.71	15.05	16.78	18.45	18.45 7.60	20.10 8.25	Revenues per sh "Cash Flow" per	-	24
125 1.50 1.68 2.1		2.96	3.27	3.43	3.74	4.20	5.33	5.71	6.13	6.78	7.05	7.40	7.40	8.00	Earnings per sh /	1	11
													NI	Ni	Divids Declid per	sh	- 1
.08 .04 .02 .00		.04	.05	.07	.10	.15	.18	.11	.18	.14	.12	.17	.20 21.30	.25 21.35	CapT Spending p Book Value per sl		20
218.55 210.04 209.10 208.4		199.03	10.74	183,79	20.19	21.03	159.04	155.38	24.53	137.20	129.10	126.30	122.00	117.00	Common Shs Out	sťa C	110
18.7 14.8 15.5 16.	3 21.0	17.5	16.4	20.0	21.9	19.3	19.9	18.6	18.7	16.9	16.9	17.0	Bold flp	res are	Avg Ann'l P/E Rat	io	15
.99 .89 1.03 1.0	1.32	1.11	.92	1.05	1.10	1.01	1.00	1.00	1.00	.87	.91	1.02	Value	L/mp atos	Relative P/E Ratio		
CAPITAL STRUCTURE as of 12															Avg Ann'l Div'd Y	ield	1
CAPITAL STRUCTURE 85 OF 12	31/22		1394.1 55.2%	1495.8	1629.8 52.2%	1741.3 49.6%	1854.7 55.9%	1916.5 53.8%	1994.8 51.1%	2064.9 51.0%	2166.8 49.4%	2329.9 45.5%	2250 46.0%	2350 47.0%	Revenues (\$mill) Operating Margin		26 50.0
Total Debt None			8.5	9.2	10.4	10.9	12.9	16.4	16.7	18.9	20.6	22.7	25.0	30.0	Depreciation (\$m	0	4
			652.8	659.6	685.9	724.8	888.0	911.0	933.0	962.7	943.9	934.8	905	935	Net Profit (\$mill)	· .	12
Leases, Uncapitalized: Annual r	entals \$13	.1 mill	18.0%	20.5%	21.5%	19.2%	17.1%	15.6% 47.5%	13.9% 46.8%	12.6% 46.6%	13.5% 43.6%	14.0% 40.1%	14.0% 40.0%	15.0% 40.0%	Income Tax Rate Net Profit Margin		18.0
No Defined Benefit Pension Pla	n		40.0%	815.0	678.9	41.076	757.5	990.0	40.0%	734.8	43.676	492.6	500	600	Working Cap'l (\$r	nill	
Ptri Stock None													NI	Ni	Long-Term Debt (	\$mill)	1
			3602.1	3637.6	3531.9	3491.1	3600.1	3772.4	3568.8	3466.2	3257.1	2929.0	2600	2500	Shr. Equity (\$mill		22
Common Stock 121,800,000 sh	J.		18.1%	18.1%	19.4%	20.8%	24.7%	24.2%	26.1% 26.1%	27.8%	29.0%	31.9%	345% 345%	37.5% 37.5%	Return on Total C Return on Shr. Eq		1 2
MARKET CAP: \$15.9 billion (La			18.1%	18.1%	19.4%	20.8%	24.7%	24.2%	26.1%	27.8%	29.0%	31.9%	345%	37.5%	Retained to Com	Ea	N
CURRENT POSITION 2020 (SMILL)		12/31/22												Ni	All Divids to Net I		- 1
	1693.7 597.8 46.4	1637.6 644.2 50.0	BUSIN	ESS: Ch	eck Polr	t Softwa v solution	re Tech.	develop	s, marke	ts, and	partner	extranets	. ZoneAl	arm prod	tucts offer endpoin uters from hacke	nt secur	nty sol
Receivables 540.8 Other 50.1 Durrent Assets 2278.6	46.4	50.0				e NGX pl					data th	at protec aft. Empi	k person lovis 5.31	a comp 14. CEO	: GII Shwed. Inc	: DE	Addr:
Acrts Pavable 17.5	2337.9 454.7	19/3.0 475.8	chitect	ure for p	erimeter,	Internal,	Web, an	d endpoi	nt securt	y solu-	Shlomo	Kaplan S	St., Tel Al	viv, Israe	l, 6789159. Tel.: 9	72-3-76	53-455
Debt Due Other 1526.3	1257.4	1363.4	network	hat prote ks and a	or dusine	iss commis, remot	n., orrers e employ	resourci ees, bra	es tor co nch office	rporate is, and	U.S. 80 Tel: 650	dress: 96 -629-200	ia skywa 0. Interni	ay na., s et:www.	suite 300, San Ca checkpoint.com.	inos, ca	A 940
Other 1526.3 Current Liab. 1543.8	1712.1	1839.2	Che		Point		oftwa		top-						ly, research	n and	d de
	ast Est'o	1 '20-'22	grov	wth a	appea	urs li	kely	to v	vaver	in	velop	ment	exper	ises h	ave marche	d hi	gher
of change (per sh) 10 Yrs. 5 Revenues 10.0%	Yrs. to 3.5%	26-28				v, rev					with	Chec	k Poir	nt cor	tinuously 1	ipgra	adin
"Cash Flow" 10.5% Eamings 10.5%	9.5% 9.5% 9.5%	8.5% 8.5%				d sal es, ai					Its of The	rering	s to d	comba	t new cybe ice array is	r thi	te at
Dividends	3.5%	NI 3.5%	tions	. Ma	anage	ment	was	plea	sed	with	tract	ve, ar	nd the	com	oany is win	ning	ma
Cal- QUARTERLY REVENUES		Full	recei	nt res	ults,	and r i wel	notes	that (	operat	ions	ket s	hare.	Macro	oecon	omic headw it the \$7.40	inds	ma
andar Mar.31 Jun. 30 Sep. 3		Year	mac	ro-env	ironm	ent.	We 1	note,	howe	ver,					improvemer		
2020 486.5 505.6 509		2064.9	that	the I	redera	d Res	erve's	strin	g of i	nter-	busir	iess c	limate	a, bott	tom-line gro	owth	ma
2021 507.6 526.1 534 2022 542.7 571.1 577		2166.8				n orde impa					well	a sha	ie in	2024,	yielding ea	arnin	gs (
2023 530 550 560	610	2250	cludi	ing th	lose in	1 cybe	rsecu	rity. I	ears	of a	In r	ecent	year	s, Ch	eck Point	's sh	iare
2024 550 575 585	640	2350	poss	ible r	ecessi	on in	the 1	near t	erm 1	have	price	, p	rogre	SS	has only	y 1	bee
Cal- endar Mar.31 Jun. 30 Sep. 3		Full Year				lped (					marg	ginall the	y po	sitive	as a well-o	urpri	sing
2020 1.42 1.58 1.64	2.17	6.78	vider	rs ren	nain f	avoral	ble. Č	orpora	ations	and	array	of	high-	qualit	y offerings	s an	ld i
2021 1.54 1.61 1.65 2022 1.57 1.64 1.77	2.25	7.05	gove	rnmei	nts li	kelv	will	keen	up f	heir	tappe	d int	o lucr	ative	global mar	kets.	Ou
2023 1.60 1.65 1.75	2.40	7.40	cybe	r sect	malwe	spend are a	nd re	nsore	w thre	are	avers	ing S	ystem	i pegs	s the stock n the yes	to b r pl	be a
2024 1.75 1.80 1.90	2.55	8.00				rging.					Long	-term	share	price	appreciati	on p	oten
Cal- QUARTERLY DIVIDEND andar Mar.31 Jun.30 Sen.3		Full Year	that	supp	ly-cha	in sh	ortag	es ha	ve ea	used,	tial t	0202	6 - 202	8 is n	ot particula	arly e	exci
andar Mar.31 Jun.30 Sep.3 2019	Uec.31	rear				a liftir rt-terr					ing, This	even top-c	with	the	good future (Safety: 1	) and	tiool
	DS		tima	te the	e top	line v	vill sl	ip 3%	, to \$	2.25	best	suited	to co	nserv	ative inves	tors :	seek
2020 NO CASH DIVIDEN			billio	n, in	2023	. Our	2024	i viev	v is f	or a	ing a	a stat			onent to the		
2020 NO CASH DIVIDEN 2021 BEING PAID			rebo	und o	f 4%, t	to \$2.3	35 bill	ion.	d at-	ody	folios	R. F					202
2020 NO CASH DIVIDEN		1 1	The -														-202
2020 NO CASH DIVIDEN 2021 BEING PAID 2022 2023	s report d	IIIA (P)		bott						auy		n. r.		nnanv'e			
2020 NO CASH DIVIDEN 2021 BEING PAID 2022 2023 A) Diluted earnings. Next earning te April. Earnings may not sum	is report d o total due	tue (B) I to roug	The Includes I phy \$9.45	ntangible	s. In 202					auy		1. 1	Cor	npany's ck's Pric	Financial Strengt		A-
2020 NO CASH DIVIDEN 2021 BEING PAID 2022 2023 A) Diluted earnings, Next earning	a report d o total due	tue (B) I to roug	Includes I	ntangible	s. In 202					auy		1. 1.	Cor Sto Pric	≫ Grown			

# Unfamiliar with the Company?

# Start with the Business Box

νΠE	CK	POI	VT S	50F1	NDQ	-CHKP	P	RICE	30.7	2	o 17.	5 (Traili Media	ng: 17.6 an: 19.0)	RELATIVE Pie rativ		1   YLD		Nil	LINE	-	
TIMELIN	ess 3	Lowered 9	12/22	High:	65.0 40.6	64.9	90.8 60.5	88.5	90.0 71.6	119.2	120.8	132.8	139.3	137.5	149.6	133.4				Price	
SAFETY	1	Raised 1/	210	Low: LEGE		44.4	60.5	65.1	/1.6	84.0	93.8	100.6	80.1	107.9	107.5	123.1			2026	2027	202
TECHNIC				- 15	.0 x "Cast able Prio	Flow" p s	h														320
	0 (1.00 -		923	Options:	Yas	ites recess	-														
		1	D	onaded	awa mata	to recess	<i></i>														200
		et Price	-									. I	1.00.	1	ըրհեն						120
Low-Hig		point (% 1	o Mia)							ս հր	H <sup>1</sup>	1,411,111	dia tran	Լա։։սղ	and a						-100
	73 \$13	1		<u> </u>			u u u u l l <sup>P</sup>	and the second	1 Marine	_			-								-80
2020	6-28 PR	DJECTIO	NS n'i Total	. տեղի	-	Phillippe			-												-60
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	40 (+	-55%) +5%)	12%	and the second second	÷.,,	A	*********		$\sim$	r 1	~		1.1	ł.	مر مرد						•
nstitut		ecision	8												· · ·	•		% TO	T. RETUR	in 3/23 /Larith."	
	202022	302022	402922	Percen	t 30 -								-						STOCK -6.0	NDEX -5.8	-18
to Buy to Sel	235 296	243 250	242 286	shares traded	20-	il II .		II	u litilit.		14.1.	1.1	di Iu.	ا الداسا	111111			1 ут. З ут.	29.3	98.5	F
	84451	81830	82996															5 ýr.	30.9	50.6	<b>_</b>
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	-	JE LINE P	UB. LLC	26-20
3.34	3.85	4.42	5.27 2.21	6.06	6.75	7.25	8.14	9.32	10.49	11.66	12.33	13.71	15.05	16.78	18.45	18.45	20.10		is per sh		24.0
1.33 1.25	1.57 1.50	1.75	2.21	2.68	3.15	3.44 3.27	3.64	3.98	4.43	5.66	5.97	6.53	7.15	7.05	7.58	7.60 7.40	8.25 8.00		low" per s s per sh A		115
120	1.00	1.00	2.10	2.04	2.90	321	3.43	3.74	4.20	0.00	0./1	0.10	6.70	7.00	1.40	N	Ni		eci'd per		112
.08	.04	.02	.02	.04	.04	.05	.07	.10	.15	.18	.11	.18	.14	.12	.17	.20	.25		ending p		
8.50	9.60	11.09	13.05	14.93	16.81	18.74	19.79	20.19	21.03	22.64	24.28	24.53	25.26	25.23	23.19	21.30	21.35		lue per si		20.0
218.55	210.04	209.10	208.41	205.89	199.03	192.26	183.79	174.90	165.98	159.04	155.38	145.50	137.20	129.10	126.30	122.00	117.00	Commo	n She Out	sť g <sup>c</sup>	110.0
18.7	14.8	15.5	16.8	21.0	17.5	16.4	20.0	21.9	19.3	19.9	18.6	18.7	16.9	16.9	17.0	Bold fig	res are		I P/E Rat		15
.99	.89	1.03	1.07	1.32	1.11	.92	1.05	1.10	1.01	1.00	1.00	1.00	.87	.91	1.02	Value	Line atos		P/E Ratio		.8
																			'l Div'd Y	ield	- 1
CAPITAL	L STRU	CTURE 8	s of 12/3	1/22		1394.1	1495.8	1629.8	1741.3	1854.7	1916.5	1994.8	2064.9	2166.8	2329.9	2250	2350	Revenue			264
Total De	abt None					55.2%	54.2%	52.2%	49.6%	55.9%	53.8%	51.1%	51.0%	49.4%	45.5%	46.0%	47.0%		g Margin		50.0
						8.5 652.8	9.2 659.6	10.4 685.9	10.9 724.8	12.9 888.0	16.4 911.0	16.7 933.0	18.9 962.7	20.6 943.9	22.7 934.8	25.U 905	30.0 935	Net Prof	ation (\$mi	9	45 126
	Uncont	alized: A	neurol ere	ninin édő	1	18.0%	20.5%	21.5%	19.2%	17,1%	15.6%	13.9%	12.6%	13.5%	14.0%	14.0%	15.0%	Income <sup>®</sup>			18.0
Leases,	Uncapi	alized: A	nua la	11885 \$13	.1 mil	46.8%	44.1%	42.1%	41.6%	47.9%	47.5%	46.8%	46.6%	43.6%	40.1%	40.0%	40.0%	Net Prof			48.0
No Defin	ned Ben	ettt Pens	ion Plan	1		737.6	815.0	678.9	726.6	757.5	990.0	737.5	734.8	625.8	492.6	500	600		Cap'l (\$n	nill)	90
Pid Stoc	ek None															NI	Ni		rm Debt (		
nu atoc	on mone					3602.1	3637.6	3531.9	3491.1	3600.1	3772.4	3568.8	3466.2	3257.1	2929.0	2600	2500		ity (\$milİ		220
Commo	n Stock	121,800,	000 shs.			18.1%	18.1%	19.4%	20.8%	24.7%	24.2%	26.1%	27.8%	29.0%	31.9%	34.5%	37.5%		n Total C		M
	TCAP	15.9 bill	on /I cm	no Can'		18.1%	18.1%	19.4%	20.8%	24.7%	24.2%	26.1%	27.8%	29.0%	31.9%	345%	37.5%		n Shr. Eq		M
	NT POS		00 (Larg 2020		2/31/22	18.1%	18.1%	19.4%	20.8%	24.7%	24.2%	26.1%	27.8%	29.0%	31.9%	34.5%	37.5% Ni		i to Com i is to Net P		NM
Cash As	ssets	16	87.7 1	693.7	1637.6				it Softwa									iucts offe			
Receiva Other	EDI88		40.8 50.1	597.8 46.4	644.2 50.0				y solution									uters from			
Current		22	78.6 2	337.9	1973.0				e NGX pl Internal,									: GII Sh 1, 678915			
Accts Pa Debt Du	ayable		17.5	454.7	475.8				internat, ISS COMIN									Suite 300			
Other	10	15	26.3 1	257.4	1363.4				is, remot									checkpoli			
Current	Llab.	15	43.8 1	712.1	1839.2	Che	ck	Point	t Se	oftwa	re's	top-l	line	this	vear.	Most	visit	ly, re	search	1 and	de-
	L RATES		Pa		20-22				urs li									ave n			
of about the	e (per shi)	10 Yrs.	5 Yr	18. to	26-28							increa				k Poir					

BUSINESS: Check Point Software Tech. develops, markets, and supports Internet security solutions, incl. firewall and virtual private networking solutions. The NGX platform delivers unified security architecture for perimeter, internal, Web, and endpoint security solutions that protect business comm., offers resources for corporate networks and applications, remote employees, branch offices, and

partner extranets. ZoneAlarm products offer endpoint security solutions that protect personal computers from hackers, spyware, or data theft. Employs 5,314. CEO: Gil Shwed. Inc.: DE. Addr.: 5 Shlomo Kaplan St., Tel Aviv, Israel, 6789159. Tel.: 972-3-753-4555. U.S. address: 959 Skyway Rd., Suite 300, San Carlos, CA 94070 Tel: 650-628-2000. Internet: www.checkpoint.com.

endar	Mar.31 Jun.30 Sep.30 Dec.31	Year	thanks to China lifting COVID lockdowns.	ing, even with the good future outlook.
2019 2020 2021 2022 2023	NO CASH DIVIDENDS BEING PAID		In light of short-term headwinds, we es- timate the top line will slip 3%, to \$2.25 billion, in 2023. Our 2024 view is for a rebound of 4%, to \$2.35 billion. The bottom line looks to hold steady	best suited to conservative investors seek- ing a stability component to their port- folios.
(A) Dilut late Apri rounding	I. Eamingš may not sum fo total due	to roug	ncludes intangbies. In 2022. \$1257.2 mill., (C) In millions. ny \$9.45 a share.	Company's Financial Strength A+ Stock's Price Stability 95 Price Growth Persistence 75 Earnings Predictability 100
0 2023	Value Line, Inc. All rights reserved. Fact	ual mate	tal is obtained from sources believed to be reliable and is provided without v DR OMISSIONS HEREIN. This publication is strictly for subsorber's own, non-comman	variantias of any kind. To purchase the coll of 000 VALUET INC

#### Check Value Line Ratings & Rankings

- Safety
- Financial Strength B++ or Better
- Earnings Predictability

ECHNICAL ETA 80 (1) B-Month Ta Dw-High 1 104-\$173 \$	00 - Marka arget Pri Midpolnt	ad 41423 1) ice Rang							ES	S		3					)/2/22	
Price ah 205 W 140 Istitutiona 202	102 302 35 2	Ann'i Tot Return ) 12% ) 2% Ions 122 40202 43 24	2 Parcen		S/ TE			-	CA	L		2		oure			12/18	
Buy         2           Sal         2           da(000)         8444           0007         2000           3.34         3.           1.33         1.           1.25         1.	51         818           08         200           85         4.           57         1.           50         1.	50 28 30 8299 19 201 42 5.2 75 2.2	6 traded 0 2011 7 6.06 1 2.68		BE	TA	l	.80	)	(1.	00	=			et)			26-28 24.00 11.90 11.50
.08 8.50 9. 18.55 210. 18.7 14	60 11. 04 209 1.8 15	10 208.4	5 14.93 1 205.89 8 21.0	.04 16.81 199.03 17.5 1.11	.05 18.74 192.26 16.4 92	.07 19.79 183.79 20.0 1.05	.10 20.19 174.90 21.9 1.10	.15 21.03 165.98 19.3 1.01	.18 22.64 159.04 19.9 1.00	.11 24.28 155.38 18.6 1.00	.18 24.53 145.50 18.7 1.00	.14 25.26 137.20 16.9 .87	.12 25.23 129.10 16.9 .91	.17 23.19 126.30 17.0 1.02	Nil 20 21.30 122.00 Baid ng Vatur	NI 25 21.35 117.00 ros are Une	Divids Decild per sh Cap1 Spending per s Book Value per sh <sup>B</sup> Common Shs Outst' Avg Ann'I P/E Ratio Relative P/E Ratio	20.00
APITAL STI	one				1394.1 55.2% 8.5 652.8	1495.8 54.2% 9.2 659.6	1629.8 52.2% 10.4 685.9	1741.3 49.6% 10.9 724.8	1854.7 55.9% 12.9 888.0	1916.5 53.8% 16.4 911.0	1994.8 51.1% 16.7 933.0	2064.9 51.0% 18.9 962.7	2166.8 49.4% 20.6 943.9	2329.9 45.5% 22.7 934.8	es In 2250 46.0% 25.0 906	2350 47.0% 30.0 935	Avg Ann'l Div'd Yield Revenues (\$mill) Operating Margin Depreciation (\$mill) Net Profit (\$mill)	2640 50.0% 45.0 1265
eases, Uncl o Defined E Id Stock No ommon Sto	senetit Pi ne	ension Pl	an	lt mill.	18.0% 46.8% 737.6  3602.1 18.1%	20.5% 44.1% 815.0  3637.6 18.1%	21.5% 42.1% 678.9  3531.9 19.4%	19.2% 41.6% 726.6  3491.1 20.8%	17.1% 47.9% 757.5 3600.1 24.7%	15.6% 47.5% 990.0  3772.4 24.2%	13.9% 46.8% 737.5 3568.8 26.1%	12.6% 46.6% 734.8  3466.2 27.8%	13.5% 43.6% 625.8  3257.1 29.0%	14.0% 40.1% 492.6 	14.0% 40.0% 500 Nil 2800 34.5%	15.0% 40.0% 600 Ni 2500 37.5%	Income Tax Rate Net Profit Margin Working Cap'I (\$mill) Long-Term Debt (\$mill) 8 Shr. Equity (\$mill) 8 Return on Total Cap'	18.0% 48.0% 900 I) Nil 2200 NMF
ARKET CA URRENT P (SMILL) ash Assets ecelvables ther urrent Asse ccts Payab ebt Due ther	OSITION	billion (La 2020 1687.7 540.8 50.1 2278.6 17.5	2021 1 1693.7 597.8 46.4	1637.6 644.2 50.0 1973.0 475.8 1363.4	suppor networ chitecti tions ti	ts interne king solut ure for pi hat prote	et securit tions. The enimeter, ct busine	y solution a NGX pl Internal, ass comm	24.7% 24.7% re Tech. ns, incl. 1 latform de Web, an n., offers le employ	irewali ar alivers un d endpol resourci	nd virtual ified secu int securt es for co	private inty ar- ly solu- rporate	tions the data the Shiomo U.S. ad	at protec eft. Emp Kaplan S Idress: 98	t person koys 5,31 st., Tel A 59 Skywa	al comp 14. CEO VIV, Israe ay Rd., S	Return on Shr. Equity Retained to Com Eq All Div/ds to Net Prol tucts offer endpoint a uters from hackers, c Gil Shwed, Inc.: D 4, 6789159, Tel: 972- Suite 300, San Carloo heckolonit.com.	NMF Ni ecurty solu- spyware, or IE. Addr.: 6 3-753-4555.
urrent Llab NNUAL RA change (per evenues 2ash Flow" amings Widends ook Value 2al- 00 Cal- 01 Mar. 200 48 021 50	TES Pa sh) 10 10 10 10 10 10 10	ra. 5 0.0% 0.5% 5.5% REVENUE 30 Sep. 3 5.6 509 6.1 534	1712.1 ast Est'c Yrs. bo 8.5% 9.5% 9.5% 3.5% 3.5% 3.5% 3.5% 3.5% 0 Dec. 31 0 563.8 0 599.1	1839.2 1'20-'22 26-28 6.0% 8.5% NI 3.5% Full Year 2064.1 2166.1	Che grov 2023 beca prod tions recent have macc that est r	ck wth 3. Up use o ucts, s. Ma nt res perf ro-env the H rate hi	Point appea to not f soli licens anage sults, formed ironm reders kes, i	t Sears li w, rev d sal wes, and ment and n i wel went. d Res n order	oftwa ikely enues es of md see was notes 1, des We erve's er to c acted	to v have the curity plea that opite note, string ombat	top- waver incres compa subs sed operat a vol howe g of in t infla	ine in ased any's crip- with ions atile ever, ater- tion,	this velop with its of The tract ket s keep year. busin well	year. Chec ffering produ ive, an hare. share Assu	Most exper k Point gs to o ct and macr earn iming limate ne in	visit nses h comba l serv compa compa compa compa compa compa compa compa compa comba l serv compa comba l serv compa comba l serv compa comba l serv comba l serv comba l serv comba comba l serv comba comba l serv comba comba l serv comba comba l serv comba comba l serv comba comba comba comba l serv comba comb	obly, research a lave marched atinuously up at new cyber ice array is q pany is winni omic headwin at the \$7.40 la improvement tom-line grow yielding earn	higher, grading threats. uite at- ng mar- ds may vel this in the th may
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#### Review Commentary

- Growth Drivers
- Risk
- Analyst Valuation

Comment

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TIMELINESS 3 Lowered 9/2/22 SAFETY 1 Rased 1/1/2/18		
   
   
  | High:<br>Low:  | 65.0<br>40.6   | 64.9<br>44.4   
   | 80.8<br>60.5   | 88.5<br>65.1  | 90.0<br>71.6   | 119.2<br>84.0   
   | 120.8  | 132.8<br>100.6  | 139.3  
  | 137.5   | 149.6   | 133.4<br>123.1   
   |  |  | Target<br>2026   | Price<br>2027  
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| TECHNICAL 2 Raised 41423   
   
   
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| BETA .80 (1.00 - Market)   
   
   
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  | -200  |
| 18-Month Target Price Range  
   
   
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  | 160   |
| Low-High Midpoint (% to Mid)<br>\$104-\$173 \$139 (5%)   
   
   
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| 2020 28 DEO JECTIONS   
   
   
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  | · · ·   | -0 - 0<br>10  |  
   |  |  |  |  
  | 40  |
| High 205 (+55%) 12%<br>Low 140 (+5%) 2%  
   
   
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   | ~  | There etc.  |  
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   |  | % TO   | T. RETUR   | IN 3/23  
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| Institutional Decisions<br>202022 302922 402922  
   
   
  | Parcen   | 1 30 -   | |
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| toBuy 235 243 242<br>toSul 296 250 286   
   
   
  | shares   | 20-  |  
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   | 1.1.1.1.   |   | 11.111   
  |   | III III III   |  
   |  | 1 yr.<br>3 yr.   | -6.0<br>29.3   | -5.8<br>08.5   
  | E   |
| Hd 1000 84451 81830 82996<br>2007 2008 2009 2010   
   
   
  | 2011   | 2012   | 2013   
   | 2014   | 2015  | 2016   | 2017  
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  | 2021  | 2022  | 2023   
   | 2024   |  | 30.0<br>UE LINE P  | 50.6<br>UB. LLC  
  | 26-28   |
| 3.34 3.85 4.42 5.27  
   
   
  | 6.06   | 6.75   | 7.25   
   | 8.14   | 9.32  | 10.49  | 11.66   
   | 12.53  | 13.71   | 15.05  
  | 16.78   | 18.45   | 18.45  
   | 20.10  | Revenue  | es per sh  |  
  | 24.0  |
| 1.33 1.57 1.75 2.21<br>1.25 1.50 1.68 2.13   
   
   
  | 2.68   | 3.15   | 3.44   
   | 3.64   | 3.98  | 4.43   | 5.66  
   | 5.97<br>5.71   | 6.53  | 7.15   
  | 7.47  | 7.58  | 7.60   
   | 8.25   | *Cash F<br>Faming  | low" per<br>s per sh 4   | sh   
  | 11.90   |
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  |   |   | Nil  
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| .08 .04 .02 .02<br>8.50 9.60 11.09 13.05   
   
   
  | _04<br>14.93   | .04<br>16.81   | .05  
   | .07  | .10<br>20.19  | .15 21.03  | .18 22.64   
   | 24.28  | .18<br>24.53  | .14 25.26  
  | .12 25.23   | .17 23.19   | 20 21.30   
   | 25 21.35   |  | ending p<br>alue per sl  |  
  | 20.00   |
| 218.55 210.04 209.10 208.41  
   
   
  | 205.89   | 199.03   | 192.26   
   | 183.79   | 174.90  | 165.98   | 159.04  
   | 155.38   | 145.50  | 137.20   
  | 129.10  | 126.30  | 122.00   
   | 117.00   | Commo  | n Shs Out  | tsť g <sup>c</sup>   
  | 110.0   |
| 18.7 14.8 15.5 16.8<br>.99 .89 1.03 1.07   
   
   
  | 21.0<br>1.32   | 17.5   | 16.4   
   | 1.05   | 21.9  | 19.3<br>1.01   | 19.9<br>1.00  
   | 18.6<br>1.00   | 18.7  | 16.9<br>.87  
  | 16.9  | 17.0  | Bold fig<br>Value  
   | res are<br>Line  | Relative   | P/E Ratio  | 3  
  | 15.   |
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   |  |   |  |   
   |  |   |  
  |   |   | este   
   | atos   |  | n'i Div'd Y  | field  
  | N   |
| CAPITAL STRUCTURE as of 12/3   
   
   
  | 1/22   |  | 1394.1<br>55.2%  
   | 1495.8   | 1629.8  | 1741.3   | 1854.7  
   | 1916.5<br>53.8%  | 1994.8<br>51.1%   | 2064.9   
  | 2166.8  | 2329.9  | 2250<br>46.0%  
   | 2350   | Revenue<br>Operation   |  |  
  | 264   |
| Total Debt None  
   
   
  |  |  | 8.5  
   | 9.2  | 10.4  | 10.9   | 12.9  
   | 16.4   | 16.7  | 18.9   
  | 20.6  | 22.7  | 25.0   
   | 30.0   | Deprecia   | ation (\$m   | ill)   
  | 45.   |
| Leases, Uncapitalized: Annual re   
   
   
  | niale è10  | 1 mili   | 652.8  
   | 659.6  | 685.9   | 724.8  | 888.0   
   | 911.0  | 933.0   | 962.7  
  | 943.9   | 934.8   | 905  
   | 935<br>15.0%   | Net Prof   |  | 98   
  | 126   |
| No Defined Benefit Pension Plan  
   
   
  |  |  | 46.8%  
   | 44.1%  | 42.1%   | 41.6%  | 47.9%   
   | 47.5%  | 46.8%   | 46.6%  
  | 43.6%   | 40.1%   | 40.0%  
   | 40.0%  | Net Prof   | it Margin  |  
  | 48.05   |
|  
   
   
  |  |  | 737.6  
   | 815.0  | 678.9   | 726.6  | 757.5   
   | 990.0  | 737.5   | 734.8  
  | 625.8   | 492.6   | 500<br>Nil   
   | 600<br>Ni  |  | rm Debt (  |  
  | 90<br>Ni  |
| Pid Stock None   
   
   
  |  |  | 3602.1   
   | 3637.6   | 3531.9  | 3491.1   | 3600.1  
   | 3772.4   | 3568.8  | 3466.2   
  | 3257.1  | 2929.0  | 2500   
   | 2500   | Shr. Equ   | ity (\$mill  | в  
  | 220   |
| Common Stock 121,800,000 shs.  
   
   
  |  |  | 18.1%<br>18.1%   
   | 18.1%  | 19.4%<br>19.4%  | 20.8%  | 24.7%   
   | 24.2%<br>24.2%   | 26.1%   | 27.8%  
  | 29.0%<br>29.0%  | 31.9%   | 345%   
   | 37.5%<br>37.5%   | Heturn o   | on Total C<br>on Shr. Eq   | ap'i<br>uitv   
  | M   |
| MARKET CAP: \$15.9 billion (Lan<br>CURRENT POSITION 2020   
   
   
  | ge Cap)<br>2021 1  |  | 18.1%  
   | 18.1%  | 19.4%   | 20.8%  | 24.7%   
   | 24.2%  | 26.1%   | 27.8%  
  | 29.0%   | 31.9%   | 345%   
   | \$7.5%   | Retained   | to Com   | Eq   
  | NM  |
| (SMILL)  
   
   
  |  | 1228332  | RURIN  
   |  | ank Dair  | t Software   | re Tech.  
   | develop  | e morkel  |  
  | northor   | antranch  | Tonali   
   | Ni   | 1000   | is to Net i<br>r endpoir   |  
  | Ni<br>ty solu   |
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  | 000.1  | 1637.6 644.2   | suppor   
   | ts interne   | st securit  | y solution   | ns, Incl. 1   
   | rewall an  | nd virtual  | private  
  | tions th  | at prote  | ct person  
   | al comp  | uters from   | m hacke  | rs, spyw   
  | are, o  |
| Cash Assets 1687.7 1<br>Receivables 540.8<br>Other 50.1  
   
   
  | 693.7<br>597.8<br>46.4   | 50.0   | |
   |  |   | B NGX D  |   
   |  |   |  
  |   | еп. ытр   | KOYS 5,31  
   | 14. CEU  | c Gil Sn   | wed. Inc   | 372-3-75   
  |   |
| Other 50.1<br>Current Assets 2278.6 2  
   
   
  | 46.4   | 1973.0   | chitect  
   | king solut<br>ure for p  | erimeter,   | Internal,  | Web, an   
   | d endpoi   | nt securit  | y solu-  
  | Shlomo  | Kaplan  | St., Tel A   
   | viv, Israe   | 4, 678918  | 59. Tel.: 6  |  
  | 3-4555  |
| Other 50.1<br>Current Assets 2278.6 2<br>Accts Payable 17.5<br>Debt Due  
   
   
  | 46.4<br>337.9<br>454.7   | 1973.0<br>475.8  | chilecti<br>tions ti   
   | ure for pe<br>hat prote  | erimeter,<br>ct busine  | Internal,<br>iss comr  | Web, an<br>n., offers   
   | d endpoi<br>resourci   | nt securit<br>as for co   | rporate  
  | Shiomo<br>U.S. ad   | Kaplan<br>dress: 9  | St., Tel A<br>59 Skywa   
   | W Ad., S   | Suite 300  | , San Ca   | arlos, C/  
  | 3-4555  |
| Other         50.1           Current Assets         2278.6         2           Accts Payable         17.5         2           Debt Due             Other         1526.3         1           Current Llab.         1543.8         1   
   
   
  | 46.4<br>337.9<br>454.7<br>257.4<br>712.1   | 1973.0<br>475.8<br>1363.4<br>1839.2  | chitect<br>tions to<br>networ  
   | ure for p<br>hat prote<br>ks and a<br>ck   | erimeter,<br>ct busine<br>pplication<br>Point   | internal,<br>ass comm<br>is, remot   | Web, an<br>m., offers<br>le employ  
   | d endpol<br>resourci<br>iees, bra<br>re's  | nt securit<br>es for co<br>nch office<br>top-1  | y solu-<br>rporate<br>s, and   
  | Shlomo<br>U.S. ad<br>Tel: 650<br>this   | Kaplan<br>kiress: 9<br>)-629-200<br>year.   | st., Tel A<br>59 Skywe<br>00. Intern<br>Most   
   | et: www.   | Suite 300<br>checkpoir<br>oly, re  | , San Ca<br>nt.com.<br>search  | h and  
  | 3-4555<br>9407  |
| Other         50.1           Current Assets         2278.6         2           Apds Payable         17.5         17.5           Debt Due         17.5         17.5           Other         1526.3         1           Current Llab.         1543.8         1           ANNUAL RATES         Past         Past           Otherership         10 Yrs         5 Yrs   
   
   
  | 46.4<br>337.9<br>454.7<br>257.4<br>712.1<br>st Est'd   | 1973.0<br>475.8<br>1363.4<br>1839.2<br>1 20-22<br>26-28  | chiech<br>tions ti<br>networ<br>Che<br>grov  
   | ure for p<br>hat prote<br>tks and a<br>ck<br>wth   | erimeter,<br>ct busine<br>pplication<br><b>Point</b><br>appea   | internal,<br>ess comm<br>is, remot<br>t Se<br>ars li   | Web, an<br>m., offers<br>le employ<br>oftwa<br>ikely  
   | d endpol<br>resourci<br>lees, bra<br>re's<br>to v  | nt securit<br>es for co<br>nch office<br>top-l<br>vaver   | y solu-<br>rporate<br>s, and<br>line<br>in   
  | Shlomo<br>U.S. ad<br>Tel: 650<br>this<br>velop  | Kaplan<br>dress: 9<br>-629-200<br>year.<br>ment   | st., Tel A<br>59 Skywa<br>00. Intem<br>Most<br>exper   
   | ay Ad., 5<br>et: www.<br>visit<br>uses h   | Suite 300<br>checkpol<br>oly, re<br>nave n   | , San Ca<br>nt.com<br>search<br>narche   | h and<br>ed hip  
  | 3-4555<br>9407<br>de-   |
| Other         50.1           Current Assets         2278.6         2           Apds Payable         17.5         17.5           Debt Due         17.5         17.5           Other         1526.3         1           Current Llab.         1543.8         1           ANNUAL RATES         Past         Past           Otherership         10 Yrs         5 Yrs   
   
   
  | 46.4<br>337.9<br>454.7<br>257.4<br>712.1<br>st Est'd   | 1973.0<br>475.8<br>1363.4<br>1839.2<br>1 20-22<br>26-28  | chiech<br>tions ti<br>networ<br>Che<br>grov<br>2023<br>beca  
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   | Kaplan<br>dress: 9<br>0-629-200<br>year.<br>oment<br>Chec<br>ffering<br>produ<br>ive, a:<br>share.<br>share.<br>Assu-<br>tess c<br>resun<br>) a sh<br>ecent<br>e p<br>ginall  | SL, Tel A<br>59 Skywe<br>50 Intern<br>Most<br>exper<br>k Poin<br>gs to o<br>ct and<br>mathematic<br>rearn<br>iming<br>limate<br>ne in<br>are.<br>year<br>year<br>year  | y Rd., S<br>et www.<br>t visit<br>nses h<br>nt comba<br>i serv<br>comba<br>i serv<br>comba<br>s i serv<br>comba<br>i serv<br>comba<br>s i serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>s<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>serv<br>comba<br>se<br>comba<br>serv<br>comba<br>s<br>comba<br>serv<br>comba<br>s<br>comba<br>s<br>comba                      | Suite 300<br>checkpolic<br>bay, re-<br>nave in<br>attinuo<br>at new<br>rice ar<br>pany i<br>omic l<br>at the<br>impro-<br>tom-lii<br>yield<br>neck<br>has<br>a, Thi                                
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Ma<br/>nt rese<br/>perf<br/>ro-env<br/>the H<br/>rate his<br/>e negs<br/>ing th<br/>ible r<br/>ible r<br/>a sales</td> <td>ermeler,<br/>d busine<br/>ppication<br/><b>Point</b><br/><b>appea</b><br/>to not<br/>f soli<br/>licens<br/>anage<br/>sults,<br/>formed<br/>rironm<br/>reders<br/>likes, i<br/>atively<br/>lose in<br/>eccessi<br/>not he<br/>s pros</td> <td>intemal,<br/>intemal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>internal,<br/>in</td> <td>Web, an<br/>n., offers<br/>le employ<br/>offwa<br/>ikely<br/>enues<br/>es of<br/>nd see<br/>was<br/>notes<br/>l, des<br/>We<br/>erve's<br/>er to c<br/>acted<br/>ersecu<br/>the i</td> <td>d endpol<br/>resource<br/>see, bra<br/>re's<br/>to v<br/>have<br/>the<br/>curity<br/>plea<br/>that<br/>orbal<br/>tech<br/>a<br/>rity. 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Sti<br/>bersee<br/>orpores<br/>keep</td> <td>nt securit<br/>se for control of control<br/>top-l<br/>waver<br/>increases<br/>compared<br/>subset<br/>subset<br/>subset<br/>subset<br/>operate<br/>a volu-<br/>howe<br/>g of in<br/>t infla<br/>stocks<br/>?ears<br/>term l<br/>ill, lor<br/>curity<br/>ations<br/>up t<br/>w three<br/>ware,</td> <td>y solu-<br/>porate s, and<br/>in ased<br/>ased<br/>ary's<br/>crip-<br/>with<br/>ions<br/>attle<br/>ver,<br/>tter-<br/>tion,<br/>, in-<br/>of a<br/>have<br/>ger-<br/>pro-<br/>and<br/>their<br/>asts,<br/>are</td> <td>Shiomo<br/>U.S. ad<br/>Tel: 60%<br/>with<br/>its of<br/>The<br/>tract s<br/>keep<br/>year.<br/>busin<br/>well<br/>\$8.00<br/>In ro<br/>price<br/>array<br/>tappo<br/>Rank<br/>avera</td> <td>Kaplan i<br/>dress: 9<br/>9-628-200<br/>year.<br/>ment.<br/>Chece<br/>ffering<br/>produ<br/>ive, a.<br/>share.<br/>Assu-<br/>hare.<br/>Share<br/>Assu-<br/>hare.<br/>Share<br/>assi<br/>these of<br/>produ<br/>ive, a.<br/>Share<br/>Assu-<br/>these of<br/>produ<br/>ive, a.<br/>Share<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-<br/>assu-</td> <td>Si, Tel A<br/>Si Tel A<br/>Si Stywe<br/>200
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   | 46.4<br>2337.5<br>237.5<br>454.7<br>7712.1<br>st Estrd<br>7712.1<br>st Estrd<br>55%<br>5%<br>5%<br>5%<br>5%<br>5%<br>5%<br>5%<br>5%<br>5%<br>5%<br>5%<br>5%   
  | 1973.0<br>475.8<br>1363.4<br>1839.2<br>28-28<br>6.0%<br>8.5%<br>8.5%<br>8.5%<br>3.5%<br>Full<br>Year<br>2064.9<br>2350<br>2350<br>2350<br>Full<br>Year<br>6.78<br>7.05<br>7.40<br>7.40   | chieck<br>tors t network<br>groo 2023<br>beca<br>prod tions<br>receipt<br>have<br>mact that<br>est r<br>have<br>cludi<br>poss<br>cybe<br>such  | ver for protection protection of the stand a cele with a s. Mu and the second stand stands are second at the second stand stands are second at the second stand stands are second at the second stand  | efficiency of business of the second   | Intenal,<br>Iss commu-<br>is, remolit<br>ars li<br>second<br>d sal<br>lees, a<br>ment<br>d sal<br>lees, a<br>ment<br>d sal<br>lees, a<br>and n<br>d<br>leet.<br>d<br>l Res<br>n ordé<br>imper<br>a cybé<br>on in<br>liped<br>opects<br>avoral<br>kely<br>spend<br>are a<br>are a<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>cond<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>control<br>second<br>cond<br>control<br>second<br>control<br>second<br>cond<br>control<br>s<br>control<br>c             | Web, an<br>m, offers<br>e employ<br>offtwa<br>lkely<br>enues<br>es of<br>md sec<br>was<br>notes<br>l, des<br>the i<br>derve's<br>erve's<br>erve's<br>erve's<br>erve's<br>ert to c<br>acted<br>ersecu<br>the i<br>demain<br>for cy<br>ble. C<br>will<br>ing, ac  
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| Other         50.1           Current Assets         227835           Acts Psychle         17.5           Acts Psychle         17.5           Date         1508.2           Carrent Liab.         1508.3           Carrent Liab.         1543.8           Carrent Liab.         1543.8           Carrent Liab.         1543.8           Carrent Liab.         10.5%           Scammag         10.5%           Case Thow         10.5%           Case Thow         10.5%           Case Thow         10.5%           Carrent Mark Jun. 30 Sep.30           2020         486.5           OUARTERLY REPRUES: command           Carrent Mark Jun. 30 Sep.30           2021         507.6           2021         507.6           2021         507.6           2021         507.6           2021         507.6           Cal         CANNOS PER SHARM           2021         1.6           2021         1.6           2021         1.6           2021         1.6           2021         1.6           2021         1.6           2021  
   
   
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| Other         50.1           Current Assets         227835           Arots Psychie         77.5           Date         1508.2           Date         1508.2           Carrent Liab.         1508.2           Carrent Liab.         1543.8           Carrent Liab.         1543.8           Carrent Liab.         1543.8           Carrent Liab.         1555.9           Carrent Liab.         10.5%           Scammag         10.5%           Dudseids         5.5%           Careant Mural Jun.30 Sep.30           2020         486.5           2021         507.6           2021         507.6           2021         507.6           2020         486.5           2021         507.6           2021         507.6           2021         507.6           2021         507.6           Cat         Catenows PER Swale           2020         1.6           2021         527.7           2021         528.5           2021         528.5           2021         528.5           2021         1.6           2021  
   
   
  | 46.4<br>46.4<br>46.4<br>46.4<br>47.2<br>287.5<br>45.4<br>77.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2<br>17.2      | 1973.0<br>475.8<br>1363.4<br>1183.9<br>2170.2<br>28-28<br>25.7<br>28-28<br>2.5<br>25.7<br>5.7<br>170.2<br>2250<br>2250<br>2250<br>2250<br>2250<br>2250<br>7.05<br>7.05<br>7.05<br>7.05<br>7.05<br>7.00<br>7.40<br>7.40<br>7.40<br>7.40<br>7.40<br>7.40<br>7.40 | chied tons the national state of the second st | ure for phat probe<br>phat probe<br>is and a<br>ek<br>with :<br>3. Up<br>incts,<br>s. Mi,<br>use o<br>incts,<br>s. Mi,<br>research<br>in a perf<br>ro-env<br>the f<br>is perf<br>ro-env<br>the f<br>is perf<br>ro-env<br>the f<br>is negative<br>inditional<br>state
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  |
| Other         50.1           Current Assets         22783.5           Accts Psyable         17.5           Dath Due         1592.6           Dath Due         1592.6           Dittorent Liab.         1592.6           Durrent Liab.         1593.8           Current Liab.         1593.8           Current Liab.         1593.8           Corrent Liab.         105.5%           Semings         10.5%           Dork Value         5.5%           Dock Value         5.5%           2020         495.5           Old ARTERLY RIVENUES:           General Mural Jun.30 Sep.30           2020         495.5           2021         505.5%           2020         507.5%           2021         507.5%           2020         507.5%           2021         527.5%           2021         1.54           2022         527.5%           2021         1.54           2021         1.54           2021         1.54           2022         1.57           2023         507           2024         1.54           2025  
   
   
  | 46.4<br>45.4<br>237.5<br>257.4<br>45.4<br>7712.1<br>7712.1<br>7712.1<br>15%<br>5%<br>5%<br>5%<br>5%<br>5%<br>5%<br>5%<br>5%<br>5%  | 19730<br>475.8<br>1363.4<br>1263.2<br>120-22<br>27-28<br>27-28<br>27-28<br>27-28<br>276.28<br>276.28<br>276.28<br>2.5%<br>NIT<br>2064.9<br>2350<br>2350<br>2350<br>2350<br>2350<br>2350<br>2350<br>2350  | chied born the network of the second  | ure torp has probe<br>has probe<br>that probe<br>with a sand a<br>sand | efficiency of the second secon  | Intensi, ss. remot<br>ss. remot<br>t Second Second<br>ss. remot<br>t Second Second<br>second Second<br>second Second<br>in Second Second<br>second
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Check Point Software's top-line growth appears likely to waver in **2023.** Up to now, revenues have increased because of solid sales of the company's products, licenses, and security subscriptions. Management was pleased with recent results, and notes that operations have performed well, despite a volatile macro-environment. We note, however, that the Federal Reserve's string of interest rate hikes, in order to combat inflation, have negatively impacted tech stocks, including those in cybersecurity. Fears of a possible recession in the near term have certainly not helped demand. Still, longerterm sales prospects for cybersecurity providers remain favorable. Corporations and governments likely will keep up their cyber security spending, as new threats, such as malware and ransomware, are constantly emerging. Another positive is that supply-chain shortages have eased, thanks to China lifting COVID lockdowns. In light of short-term headwinds, we estimate the top line will slip 3%, to \$2.25 billion, in 2023. Our 2024 view is for a rebound of 4%, to \$2.35 billion.

The bottom line looks to hold steady

this year. Most visibly, research and development expenses have marched higher, with Check Point continuously upgrading its offerings to combat new cyber threats. The product and service array is quite attractive, and the company is winning market share. Macroeconomic headwinds may keep share earnings at the \$7.40 level this year. Assuming an improvement in the business climate, bottom-line growth may well resume in 2024, yielding earnings of \$8.00 a share.

In recent years, Check Point's shareprice progress has only been marginally positive. That's surprising, since the company has a well-diversified array of high-quality offerings and is tapped into lucrative global markets. Our Ranking System pegs the stock to be an average performer in the year ahead. Long-term share-price appreciation potential to 2026-2028 is not particularly exciting even with the good future outlook This top-quality issue (Safety: 1) appears best suited to conservative investors seeking a stability component to their portfolios.

Keith R. Foldesi

April 14, 2023

#### Second Opinion on SSG Projections

 Use Estimating Future Sales and Earning Projections

TIMELINESS 3 Lowered 9 SAFETY 1 Rased 1/1 TECHNICAL 2 Rase	LOW: 40.0 44.4 00.0 00.1 /1.0 84.0	20.8 132.8 139.3 1 93.8 100.6 80.1 1	37.5 149.6 07.9 107.5	133.4 123.1		Target 2026	2027	Rang 2028 _320
BETA .80 (1.00 - Mark 18-Month Target Pi Low-High Midpoint	© VALUE LINE PUB. LLC	26-28	1	<b></b>	-			200 160 120 100
\$104-\$173 \$139 (5% 2026-28 PROJEC	Revenues per sh	24.00	1 E					-100 
Price Gain High 205 (+559 Low 140 (+59	"Cash Flow" per sh	11.90				% TOT. RETUR	100	40
Institutional Decis 20202 92 10 Buy 235 2 10 Sal 296 2	Earnings per sh A	11.50			=	THIS V Stock VT6.0	A ARITH." NOEX -5.8 08.5	18
101000) 84451 818 2007 2008 20	Div'ds Decl'd per sh	Nil		2023	5 2024	ýr. 30.9 <sup>O</sup> VALUE LINE P	50.6	
3.34 3.85 4 1.33 1.57 1 1.25 1.50 1	Cap'l Spending per sh	.40	18.45 7.58 7.40	18.45 7.60 7.40	8.25 *0	evenues per sh Cash Flow" per s arnings per sh A		24.00 11.90 11.50
.08 .04 8.50 9.60 11	Book Value per sh B	20.00	 .17 23.19	Nil .20 21.30	Ni Di .25 Ci	vids Declid per apit Spending pe ook Value per st	sh er sh	Ni .40 20.00
218.55 210.04 209 18.7 14.8 1	Common Shs Outst'g C	110.00	26.30 17.0	122.00 Bold figur	117.00 Co es are 🔥	ommon Shs Out g Ann'l P/E Rat	ist′g℃ io	110.00 15.0
.99 .89 1  APITAL STRUCTUR	Avg Ann'l P/E Ratio	15.0	1.02	2250	las Ai	elative P/E Ratio vg Ann'l Div'd Yi evenues (\$mill)		.85 Nil 2640
Total Debt None	<b>Relative P/E Ratio</b>	.85	5.5% 22.7	46.D% 25.D	47.0% 0) 30.0 De	perating Margin epreciation (\$mi	II)	50.0% 45.0
Leases, Uncapitalize	Avg Ann'l Div'd Yield	Nil	934.8 4.0% 0.1%		15.0% In 40.0% Ne	et Profit (\$mill) come Tax Rate et Profit Margin		1265 18.0% 48.0%
No Defined Benefit F	Revenues (Smill)	2640	492.6	500 Nil 2600	Ni Lo	orking Cap'l (\$n ong-Term Debt () or. Equity (\$mill)	\$mill)	900 Nil 2200
Common Stock 121, MARKET CAP: \$15,9	Operating Margin	50.0%	1.9%	345% 345%	37.5% Re 37.5% Re	turn on Total C turn on Shr. Eq	ap'i uity	NMF NMF
CURRENT POSITION	Depreciation (Smill)	45.0	11.9%		Ni A	tained to Com I I Div'ds to Net P Is offer endpoir	Prof	NMF Ni
Cash Assets Receivables Other Current Assets	Net Profit (Smill)	1265	protex Emp	t personal loys 5,314	CEO: G	rs from hacker ill Shwed. Inc. 789159. Tel.: 9	rs, spyw .: DE. A	váre, or Addr.: 6
Accts Payable Debt Due Other Current Llab.	Income Tax Rate	18.0%	885: 9 28-200	59 Skyway 10. Internet	Rd., Suit www.che	e 300, San Ca okpolint.com.	irlos, C/	A 94070
NNUAL RATES P	Net Profit Margin	48.0%	ent	expens k Point	ses have t conti	, research ve marche nuously ι	ed hig 1pgra	gher, ding
evenues 1 Cash Flow" 1 amings 1 Ividends ook Value	Working Cap'l (Smill)	900	odu	ct and	servic	new cybe e array is ny is win	quit	e at-
cal- QUARTERL' ndar Mar.31 Jun.	Long-Term Debt (Smill)	Nil	hare	earnii	ngs at	ny is win nic headw the \$7.40 provemen	level	l this
020 486.5 50 021 507.6 52 022 542.7 57	Shr. Equity (\$mill) B	2200	ss c	limate,	botto	n-line gro ielding ea	owth	may
23 530 53 24 550 5	Return on Total Cap'l	NMF	ent p	years	s h	ck Point as only	y b	been
Cal- EARNIN Indar Mar.31 Jun. 020 1.42 1.5	Return on Shr. Equity	NMF	he of	y pos compai high-q	itive. ny has uality	That's st a well-d offerings	irpris livers s an	sing, sified d is
2021 1.54 1.8 2022 1.57 1.8 2023 1.60 1.4	Retained to Com Eq	NMF	int	o lucra	tive g	lobal mar the stock the yea	kets.	Our
2024 1.75 1.4 Cal- QUARTER andar Mar.31 Jun	All Div'ds to Net Prof	Nil	erm 202	share- 6-2028	price a is not	appreciati particula od future	on po arly e	oten- excit-
2019 2020 NO CAS	All DIV us to Net 1101	nu	op-q	uality I to cor	issue iservat	Safety: 1 live invest	) app tors s	ears seek-
2021 BE 2022 2023	rebound of 4%, to \$2.35 billio The bottom line looks to	n. fo hold steady K	stal lios. lios. F	-	ompon	ent to th Apri	heir <sub>1</sub> il 14,	•
A) Diluted earnings. Next e te April. Earnings may not unding.	amings report due (B) includes intangibles. In 2022: \$1257.2 mill., (C) sum to total due to roughly \$9.45 a share.			Com Stock	Growth F	ancial Strengt Stability Persistence		A+ 95 75
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# Annual Rates Future Projections

- Compare Past Periods to Future Estimates
- Use these values to project future range
- Future range box should be "about" SSG value

CHECK POINT S				P	ecent Rice	30.7	_	17.	5 (Trailir Media	ng: 17.6 an: 19.0)	RELATIVE P/E RATI	0 1.0	1 900 YLD		NII VALU		
MELINESS 3 Lowered 9/2/22	High: Low:	65.0 40.6	64.9 44.4	80.8 60.5	88.5 65.1	90.0 71.6	119.2 84.0	120.8 93.8	132.8 100.6	139.3 80.1	137.5 107.9	149.6 107.5	133.4 123.1		Targe 2026	t Price	Ran 20
AFETY 1 Raised 1/12/18 ECHNICAL 2 Raised 4/14/23	LEGE	NDS 5.0 x "Cash clothe Pro	h Flow" p st e Strength	h													3
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APITAL STRUCTURE as of 12/	31/22	<u> </u>	1394.1	1495.8	1629.8	1741.3	1854.7	1916.5	1994.8	2064.9	2166.8	2329.9	2250	2350	Revenues (\$mill)		2
			55.2%	54.2%	52.2%	49.6%	55.9%	53.8%	51.1%	51.0%	49.4%	45.5%	46.0%	47.0%	Operating Margin		50.
tal Debt None			8.5	9.2	10.4	10.9	12.9	16.4	16.7	18.9	20.6	22.7	25.0	30.0	Depreciation (\$n	ill)	4
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o Defined Benefit Pension Pla	n		737.6	815.0	678.9	726.6	757.5	990.0	737.5	734.8	625.8	492.6	500	600	Working Cap'l (\$	mil)	
d Stock None			3602.1	3637.6	3531.9	3491.1	3600.1	3772.4	3568.8	3466.2	3257.1	2929.0	Nil 2800	Ni 2500	Long-Term Debt Shr. Equity (\$mil	(\$mill) n B	2
ommon Stock 121,800,000 shs			18.1%	18.1%	19.4%	20.8%	24.7%	24.2%	26.1%	27.8%	29.0%	31.9%	345%	37.5%	Hetum on Iotal (	apl	Ň
			18.1%	18.1%	19.4%	20.8%	24.7%	24.2%	26.1%	27.8%	29.0%	31.9%	34.5%	37.5%	Return on Shr. E	quity	Ň
ARKET CAP: \$15.9 billion (La URRENT POSITION 2020	rge Cap) 2021 11	2/21/22	18.1%	18.1%	19.4%	20.8%	24.7%	24.2%	26.1%	27.8%	29.0%	31.9%	345%	37.5% Ni	Retained to Com All Div/ds to Net	Eq	N
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- 1. Bulls & Bears
- 2. Competitors

#### 3. Extensive Analysis

- Analyst Note
- Business Strategy & Outlook
- Economic Moat
- Fair Value & Profit Drivers
- Overview Profile

#### 4. Buy Below/ Sell Above Prices

#### 5. Key Ratios

Profitability –Interest Coverage



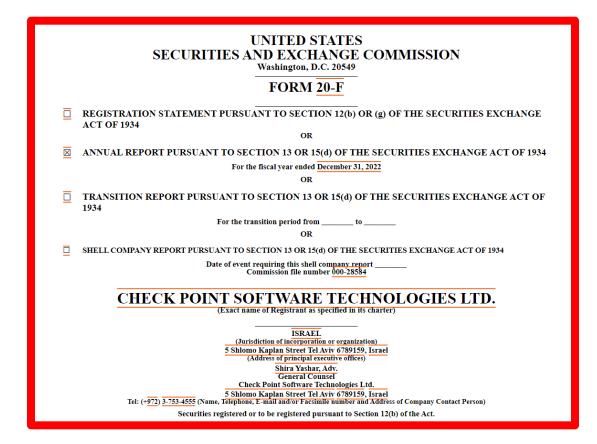
- 1. Recommendation & Quality Ranking
- 2. 3-year projected EPS
- 3. Highlights/Risks
- 4. Industry Outlook
- 5. 6 Quarters of Analyst Notes

#### Form 10-K

- Comprehensive overview of the company's business
- Financial condition
- Audited financial statements

#### Form 20-F

- Annual report filing for non-U.S. and non-Canadian companies that have securities trading in the U.S
- Helps standardize the reporting requirements of foreign-based companies
- The company must also make the report available to shareholders through the company's website



#### Check out "KEY INFORMATION" which includes Risk Factors

#### ITEM 3. KEY INFORMATION

#### **Risk Factors**

An investment in our ordinary shares involves a high degree of risk. The risks and uncertainties described below are not the only ones we face. Additional risks and uncertainties that we are unaware of, or that we currently believe are not material, also may become important factors that affect us. If any of the following risks materialize, our business, financial condition, results of operations and prospects could be materially harmed. In that event, the market price of our ordinary shares could decline and you could lose part or all of your investment.

#### **Risks Related to Our Business and Our Market**

If the market for information and network security solutions does not continue to grow, our business will be adversely affected

The market for information and network security solutions may not continue to grow. Continued growth of this market will depend, in large part, upon:

- the continued expansion of Internet usage and the number of organizations adopting or expanding intranets;
- the continued adoption of "cloud" infrastructure by organizations;
- the ability of the infrastructures implemented by organizations to support an increasing number of users and services;
- the continued development of new and improved services for implementation across the Internet and between the Internet and intranets;
- the adoption of data security measures as it pertains to data encryption and data loss prevention technologies;
- continued access to mobile API's, APPs and application stores with Apple, Google and Microsoft;
- government regulation of the Internet and governmental and non-governmental requirements and standards with respect to data security and privacy; and
- economic, social, or political conditions, including conditions resulting from a decline in the macroeconomic environment, rising interest
  rates, exchange rate fluctuations, inflation, the COVID-19 pandemic, global supply chain disruptions and conditions resulting from
  geopolitical uncertainty and instability or war, including the Russia-Ukraine armed conflict and the tension between China and Taiwan.

In 2021 and 2022, global and regional economies around the world and financial markets remained volatile as a result of a multitude of factors, including economic and political uncertainty, rising interest rates, inflation, the COVID-19 pandemic, the war in Ukraine, terrorism, governmental instability and other factors. During this period, many organizations limited their expenditures and a significant portion of such organizations have remained reluctant to increase expenditures. If challenging conditions continue or worsen, it may cause our customers to reduce or postpone their technology spending significantly, which could result in reductions in sales of our products, longer sales cycles, slower adoption of new technologies and increased price competition.

#### Check out "INFORMATION ON COMPANY" for detailed history and products

#### ITEM 4. INFORMATION ON CHECK POINT

#### **Check Point History and Development**

Since its inception, our sole focus has been on making the world a safer place to live and work. Over the last three decades, we worked to fulfill our vision to provide any organization with the ability to conduct its business on the internet with advanced and comprehensive levels of security.

We pioneered the first commercially available firewall, followed by a steady stream of industry-first cyber security solutions. As an example, our technology provides protection against both known and unknown cyber security threats across a wide range of environments: physical and virtual networks, cloud and mobile surroundings, critical infrastructures, and the 'Internet of Things' (IoT). Today, the threat landscape is more complex than ever, with organizations experiencing the 5th generation of cyber-attacks –large-scale and multi-vector mega attacks using advanced attack technologies, while the security deployed by many businesses is generationally behind and incapable of protecting against such attacks.

#### Protecting the World from 5th Generation of Cyber Security Attacks and a Cyber Pandemic

We identified the evolving different generations of both cyber-attacks and security products. Today, we find ourselves in an increasingly complex threat landscape with organizations experiencing the 5th generation of cyber-attacks. The security deployed by most businesses is generationally behind and incapable of protecting against such attacks. Specifically, while we are facing the 5th generation of attacks, most businesses possess only 2nd or 3rd generation security.

- Generation 1 Late 1980s, virus attacks on stand-alone PCs affected all businesses and drove the rise of anti-virus products.
- Generation 2 Mid 1990s, attacks from the internet affected all business and drove the creation of the firewall.
- Generation 3 Early 2000s, exploiting vulnerabilities in applications affected most businesses and drove the rise in intrusion prevention systems (IPS) products.
- Generation 4 Approximately 2010, rise of targeted, unknown, evasive, polymorphic attacks affected most businesses and drove the
  increase in behavior analysis technologies such as sandboxing products.
- Generation 5 Approximately 2018-2022, the large-scale and multi-vector mega attacks using advanced attack technologies. These are
  fast-moving attacks so detection-only is not enough. These attacks targeted traditional attack vectors and expanded to mobile and cloud.
  Advanced threat prevention is required.

Cyber-attacks are now a daily phenomenon with widespread news coverage, resulting often in lost data and privacy, and the complete halting of a business' operations. Organizations that presumed their security was good enough, are now discovering it was not.

The world is dependent on the internet, now more than ever, and as organizations rapidly digitalize their operations, we believe their cyber security needs to be recalibrated to address the security of their corporate networks, hybrid-datacenters, cloud environments and lastly, securing their employees – wherever they are located.

We are bringing this vision to life with the introduction of "The 3Cs of Best Security". By following these principles we enable organizations to deploy a cyber security architecture that works together to prevent attacks before any damage occurs.

### **Seeking Alpha**

CHKP - Check Point Software Technol	ogies Ltd.	20.88K followers
\$126.14 2.26 (+1.82%) 4:00 PM 06/09/23		
NASDAQ   \$USD   Post-Market: \$126.00 -0.14 (-0.11%) 7:53 PM		
Summary Ratings Financials Earnings Dividends	Valuation Growth Profitability Momentum Peers Op	otions Charting
All   Analysis   Comments   News   Transcripts   SEC f	Filings   Press Releases   Related Analysis	Add Custom Note
10 50 1M 6M YTD 1Y 5Y 10Y 1 •0.47%	MAX Besic Advanced 52 Week Range 135.93 Day Range 124.01 126.81 140 EPS (FWD) 8.04 PE (FWD) 15.68 Div Raite (TTM) -	BUY     3.50       SA Analysts     BUY     3.50       Wall Street     HOLD     3.33       Quant     HOLD     3.25
Analysis	110         Short Interest         5.18%           110         Market Cap         \$14.90B           100         Volume         1.216.906	Factor Grades     Image BM ago       Now     3M ago       Valuation     C       Growth     D       Profitability     A       Momentum     C       B     B+       Revisions     B       C     B+
Check Point: Q1 Results Are Concerning For The Broader Market HOLD Richard Durant * Wed, May 03 * 2 Comments	Check Point Software rises as Stifel starts coverage with hold rating SA News + Tue, May 09 + 1 Comment	Quant Ranking
Check Point: Earnings Growth Poised To Continue, Shares Undervalued	Check Point's woes continue as BTIG downgrades after 'soft' Q1 SA News + Tue, May 02 + 1 Comment	Sector Information Technology Industry Systems Software
Check Point: Undervalued Tool In Cybersecurity BUY InSight Analytics • Wed, Feb. 08 • 2 Comments	Check Point Software shares slump 4% as sales results disappoint SA News + Mon, May 01 + 1 Comment	Ranked Overall     1527 out of 4708       Ranked in Sector     217 out of 589       Ranked in Industry     22 out of 47
Check Point: Solid Financials And Undervalued	Check Point Software Technologies Ltd. (CHKP) Q1 2023 Earnings Call Transcript SA Transcripts + Mon, May 01	Quant Ratings Beat The Market »
Check Point: Revisiting Its Dot-Com Era - Then And Now BUY Shri Upadhyaya + Sat, Nov. 05, 2022 + 6 Comments	α Check Point Software Technologies Non- GAAP EPS of \$1.80 beats by \$0.07, revenue of \$566M misses by \$2.69M SA News + Mon, May 01 + 1 Comment	People Also Follow symbol Last Price Change CYBR 150.22 -0.11% CyberArk Soft Pest. 150.75 0.35%

Financial Data

#### News

- Ratings
- Individual Investor Analysis

#### **Benefits of Research**

• Provides the story of the data

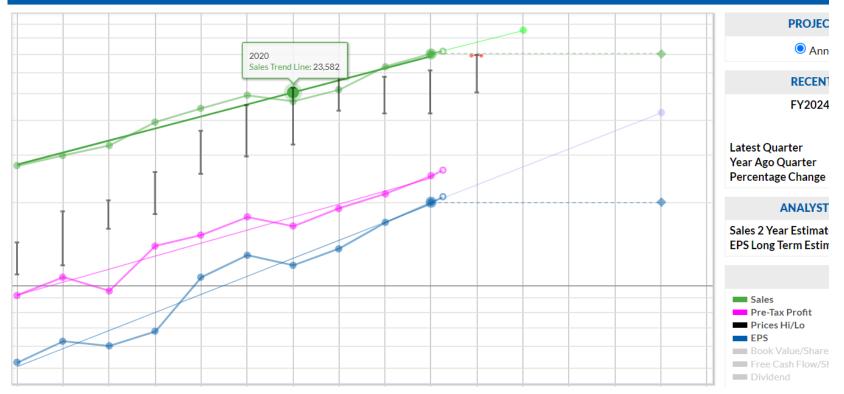
- Summarizes and distills annual/quarterly company reports and current news.
- Unbiased analysts have more access to companies and in-depth knowledge of industry

Perform a Quality Check on Your Stock

- Increasing Sales and Earnings "UP"
- Sales and Earnings growing at a steady, constant rate "Straight"
- Sales and Earnings growing at about the same rate
   "Parallel"

# UP Straight Parallel

#### Company: Visa (V) Study Name: V 3/14/24



- **The Stock Selection Guide- SSG**
- Is there sufficient growth for the size or the company?
- **Small** expected growth rate > 12%
- Medium expected growth rate 7% 12%
- Large expected growth rate 5% 7%

Is recent quarterly growth in line with historical growth? => Large changes warrant investigation

Historical profit margins should be steady (even) or increasing

Profit margins should be as good as or better than competitors' profit margins

Historical Return on Equity (ROE) should be steady or slightly increasing.

=> Significant changes should be investigated.

Look for companies with at least 15% ROE (return on Equity). Great companies achieve return on equity of 20%

In general, look for debt levels to be less than 33% of capitalization. Compare to others in the industry Consider industry averages

Interest Rate Coverage

#### **Questions or Comments?**



#### **Club Operations Tips & Tricks**



BETTERINVESTIN Empowering Investors Since 1951

# Meetings

- Set at Beginning of Each Year
- Meet 10-12 x per year
- Regular Schedule



#### Agendas

- Keeps Order
- Prevents missing topics
- Google Drive
- Framework one month out

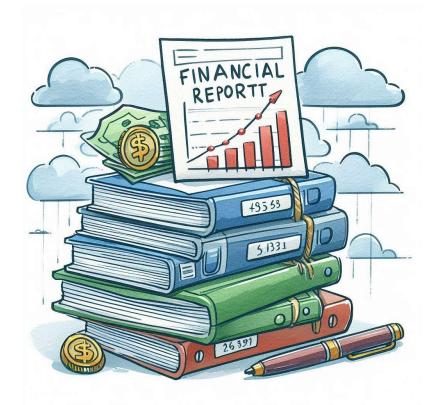


#### **Minutes**



- Keeps Order
- Prevents missing topics
- Google Drive
- Framework one month out

#### **Financial Reports**



- Right after approving minutes
- Treasure state of portfolio
- Iclub members have access
- Broker view only access

#### **Current Stock Updates**



- "Watcher" for each position
- Shared google doc to update each month
- Streamline way to discuss positions that need attention
- Buy, Sell, Hold or Discuss

#### **New Stock Presentations**



All materials will be circulated **BEFORE** the meeting

- Valueline, Completed SSG and other information the presenter considers important
- Streamlines the presentation and allows for a robust discussion.

#### Education

3









Assigned member responsible for topic Rotates monthly

Monthly Industry Presentation Schedule set at start of year with meeting schedule

#### Officers

Change officers regularly, per your operating procedures

> Term Limits optimal – new people in new positions adds life to the club

#### **Questions or Comments?**



## **Investment Club Tips & Tricks**

ß

Meetings	Set Each Year Meet 10-12 x per year Regular Schedule
Agendas	Keeps Order Prevents missing topics Google Drive Framework one month out
Minutes	Updates, Purchases, Sales Commitments for future meetings Circulate prior months in advance of meeting
Financial Reports	Right after approving minutes Treasure reports on state of portfolio Iclub – members have access Broker – view only access

### **Investment Club Tips & Tricks**

Current Stock Updates	<ul> <li>"Watcher" for each position</li> <li>Shared google doc to update each month</li> <li>streamline way to discuss positions that need attention</li> <li>Buy, Sell, Hold or Discuss</li> </ul>
New Stock Presentations	<ul> <li>All materials will be circulated BEFORE the meeting</li> <li>Valueline, Completed SSG and other information the presenter considers important</li> <li>Streamlines the presentation and allows for a robust discussion.</li> </ul>
Education	Assigned member responsible for topic Rotates monthly Monthly Industry Presentation Schedule set at start of year with meeting schedule
Officers	Change officers regularly, per your operating procedures Term Limits optimal – new people in new positions adds life to the club