Financial Ratings Series

Weiss Ratings & Grey House Publishing

Financial Literacy:
How to Become an Investor

Financial Advisors

2023

GREY HOUSE PUBLISHING

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Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the second edition of our Financial Literacy series, ***How to Become an Investor***.

These guides are designed for anyone who wants to know more about investing but aren't sure where to start. The text breaks through the financial jargon to provide you with real-world information to help you learn about investing, determine how aggressive or conservative your investments should be, and find out which investments are right for your situation.

Written in an easy-to-follow, informative style, these guides walk you through the various types of investment options, providing sound guidance and need-to-know information along the way.

Each volume is devoted to a specific topic about investing. Combined, they provide a range of helpful information on a variety of investment options, their risks and rewards, and how to get started on your path towards investing.

Individual volumes cover the following topics:

- What is Investing?
- Brokerage Firms
- Financial Advisors
- All About Investment Fees
- What Type of Investor Are You?
- Alternative Investments
- Tax Consequences

These guides will help you conquer fears you may have about investing, help you determine what types of investments are right for your situation, help you choose investments based on your income and risk tolerance, and help you make informed decisions about your money and retirement planning.

All volumes end with a selection of recommended investments or institutions, helpful resources, a glossary of relevant terms, and other valuable information.

Financial Advisors

Financial Advisors

We've covered the basics of investing and how to assess a brokerage firm that works for you. Next, we will discuss selecting the right financial advisor, should the need arise.

If you are new to investing, advice can be a very good thing. So, who needs an advisor and when?

First ask yourself: do you desire someone to help you with a specific event, like planning for retirement or college savings, or do you want someone you can go to if you have questions?

The depth and time involved in your financial consultations will generally dictate how much those services will cost.

Financial advice for a fully comprehensive plan could cost several thousand dollars. If you're looking for periodic answers from a financial advisor that could cost several hundred dollars.

Certifications

Anyone can call themselves a financial advisor; however, a professional advisor is certificated in a high level of competency.

These certifications require classes, knowledge, testing, and ongoing education, proving that an individual with credentials has made a financial and emotional commitment to the industry.

An undergraduate degree is a requirement to be a financial advisor, and some firms may require an MBA. Typical majors include business, statistics, finance, or economics. Advisors can also specialize in insurance, estate planning, taxes, risk, retirement or they may be generalists.

The National Association of Personal Financial Advisors (NAPFA), www.napfa.com created in 1983, is an organization for fee-based advisors who do not work off of commissions. With over 3,000 members, the association requires adherence to a code of ethics and three critical values:

- Inspired to work for the benefit of families and individuals;
- Ambassador for the financial planning profession;
- Victor for services delivered in the public interest.

The most common certifications noted by NAPFA are:

Certified Financial Planner (CFP)

This accreditation is granted by the Certified Financial Planner Board of Standards (CFP Board). Candidates are required to have a bachelor's degree with a minimum of 18 credit hours in topics related to:

- Principles of finance;
- Insurance, investment, and securities planning;
- Employee benefits planning;
- Estate, gift tax, transfer tax, state, and federal income tax planning;
- Retirement planning;
- Asset protection.

Personal Financial Specialist (PFS)

Issued by The American Institute of Certified Public Accountants (AICPA), this certification requires AICPA membership, a CPA certificate and a minimum of two years teaching full time or the equivalent of 3,000 hours of business experience in financial planning, plus a minimum of 75 hours of financial planning education as part of a bachelor's degree.

Chartered Financial Consultant (ChFC)

Granted by The American College of Financial Services, all required course work must be completed at the Huebner School at The American College of Financial Services, plus three years of experience and adherence to a strict code of ethics.

Chartered Financial Analyst (CFA)

Approved by the CFA Institute, this includes a proficient understanding of advanced investment analysis and portfolio management. This is a self-study program, followed by a rigorous three-tiered exam to achieve certification and annual educational re-certification requirements.

Fee Based vs. Commission Based

There are three basic types of advisors, based on the fees they charge:

- fee only;
- commission based; and
- fee based.

The information below details each fee type and how it may impact you as an investor.

Fee Only Financial Advisors

Client pays one of the following:

- Flat fee;
- Consultation fee;
- Hourly rate;
- Fee for each service provided;
- Percentage of managed assets.

Pros:

- If the advisor is paid based on a percentage of managed assets, the more money you make, the more money they make. Commissions mean nothing to this advisor.

Cons:

- Offerings may be limited.
- May be aggressive with your funds, so they can make more money.
- May not advise in your best interest when it comes to paying off certain loans that they will not benefit from (i.e. mortgage).

Commission Based Financial Advisors

- Typically, you pay a fee up front before your funds are invested.
- This advisor may also be paid by a financial institution for selling certain products.

Pros:

- Offers more product diversity.

Cons:

- May be motivated more by offering products to increase their commission, rather than your investment.
- May be motivated to churn accounts to generate more profits for themselves, not for the client.
- May direct you to higher commission investments.

Fee Based Financial Advisors

A hybrid approach that usually starts with a fee for a strategy meeting and moves toward commission based.

Pros:

- Offers the broadest range of products.
- Follows a fiduciary standard when recommending products.

Cons:

- May be motivated to offer more commission-based products.

Hiring an Advisor

If you decide to engage a financial advisor, there are many things to bear in mind.

To begin your search, we suggest:

- Asking trusted friends or relatives;
- Using the National Association of Personal Financial Advisors (NAPFA) site www.napfa.com for a listing of advisors by zip code;
- Using the Association for Financial Counseling and Planning Education (AFCPE) web site www.afcpe.org;
- Using the Charles Schwab Independent Advisor Learning Center www.findyourindependentadvisor.com;
- Using Let's Make a Plan www.letsmakeaplan.org to help you find a CFP advisor.

Once you've identified several advisors who interest you, selecting the one that best meets your needs is a lot like finding the right physician. All are educated and knowledgeable, but do you like them? Do you need to like them? We suggest that the right person is both knowledgeable and is a good fit personality-wise.

Fiduciary advisors have a legal obligation to put your needs above their own. That doesn't mean that advisors who aren't labeled "fiduciary" are bad news, but their legal requirement is to meet your needs in a way that is not necessarily best for you. In other words, they may be commission driven.

Questions to consider when choosing a potential advisor:

- What is their experience? Have they worked with someone like you (a student with debt, planning for retirement, a marriage, home, and future family, owning your own business, etc.)?
- Does the person communicate well?
- Do they seem competent and trustworthy?
- Do they dress, act and speak professionally?
- Are they a fiduciary?
- Why did they choose a financial planning career? Do they have a passion for their role?
- How long have they been in an advisory or fiduciary role?
- What are their credentials?
- How do they get paid? You have every right to ask and fully understand the payment process; it is your future.
- What licenses and/or designations do they have and what do they permit them to do?
- How do they stay current with the latest investment opportunities and risks?
- Do they take custody of, or have access to your assets?
- How much contact do they have with their clients?
- What is their investment philosophy? Beware of someone who claims to be able to predict the financial future. Do they mention diversification or low-cost mutual funds that require minimal management?
- How will you know your portfolio is working for you?
- Is there a team of professionals behind your advisor? What happens if your advisor retires or changes jobs?
- How long have they worked with the same clients?
- Ask for references.
- Research their name and company online. Be sure to check the Financial Industry Regulatory Authority (FINRA) at https://brokercheck.finra.org to see their background, find out about previous customer complaints and any regulatory actions.

Responses to these questions and the way responses are provided will help you determine if this is the right advisor for you and if they can be trusted to take care of your financial needs.

When to Check in with your Advisor

If you hire an advisor, there are certain times you should consult with them:

- When you get your first job; they can help you capitalize on your employee benefits package.
- When you marry or divorce; combining assets may seem like a good idea as you plan for your marriage, but maybe not. It's also not wise to make decisions in an emotional state.
- When your spouse or partner dies.
- When you receive a large sum of money, like a bonus at work or an inheritance.
- If you become responsible for aging parents or other family members.
- When you have children; you can't start financial planning for college too early.
- When you are considering making a large financial gift or donation.
- When you are preparing to pass your wealth on to the next generation.
- When you are worth $250,000 or more.
- When you pay off a mortgage, consider early retirement, or are offered a buy-out from your employer.

Along the same lines, there are certain dates throughout the year when it's good to check in with your advisor.

- **January 1**: Do you need to make any financial changes? Did you get a raise at work? Do you need to increase your savings contributions?
- **March through April**: Your advisor can answer questions and provide guidance as you prepare your taxes.
- **June 30**: A mid-year check in, this is the last chance to apply for Federal Student Aid, if applicable.
- **October 1**: First day to apply for Federal Student Aid, if applicable.

- **October 15**: If you filed for a tax extension, it's time to face the music.
- **October 1 through November 1**: Typically, open enrollment time for insurance and other programs with your employer.
- **November 1 through January 31**: When you may file for government subsidized medical insurance coverage.
- **December 31**: Check to see if you have met any required minimal deductions (RMDs) for any accounts.
- **Every four months**: Pull your credit report from Annual Credit Report at AnnualCreditReport.com. We suggest quarterly check-ins if you are self-employed or a business owner.
- **Your birthday**: Time to apply for retirement, Medicare, etc.?

Advisor Pros and Cons

As with most things in life, the decision to hire a financial advisor has both pros and cons.

Pros:

- Offers money management knowledge and experience.
- Can help with savings strategies, retirement options and planning, and investment opportunities.
- Can save you time and research.
- Many advisors have reasonable fees that are well worth the trade-off.

Cons:

- May not have your best interest in mind; a fiduciary will help you avoid this risk.
- Depending on how much money you have to invest, fees may cut into your returns.
- There are online options that will be less costly, but they often offer less support.

Share With Your Advisor

Trust is a hard thing to build. As you expect to be able to trust your advisor, your advisor needs to trust that you are disclosing all of your key information, including:

- Tax issues, as painful as it sounds, are unavoidable.
- Domestic challenges and possible future financial implications.
- Health management, which impacts longevity and planning.
- Debts so you can get these paid off and still make your money work for you.
- Your level of understanding. Don't lead an advisor to think you are savvier than you are. Ask questions and be sure you fully understand the risks.
- Your expectations; advisors are not mind readers and failing to be clear in this area will only lead to dissatisfaction.
- A "rainy day fund;" don't hide your stash.
- Details about your heirs. Discuss trust options, so your heirs don't blow through their inheritance overnight.

Disagree With Your Advisor?

It's not unusual to have disagreements with anyone, why should your advisor be an exception?

It's your money and you are the one who will worry and lose sleep if you're not comfortable with your investment portfolio and performance.

A good financial advisor will not only present you with investment recommendations and options, they will also listen to your concerns and respond to them in a meaningful and thoughtful manner.

If you worry about losing money, they may present compelling information via charts or graphs that show you historical performance and future predictions that may ease your mind.

It's easy to become emotional about your investments, especially when it represents your life savings, college for your children, or a comfortable retirement for yourself.

Acknowledging your unease can help your advisor understand your concerns and address them adequately.

Your advisor can act as a counselor, with the goal to educate you how to get to a place where you are contented with investment decisions. Remember, if your advisor is a

fiduciary, their legal responsibility is to act in your best interest. That fact should add a layer of comfort for the investor.

When you disagree with your advisor, explain your concerns and allow them to do what they do best: discuss their recommendation and back it up with data that justifies why it's a solid, reasonably-safe investment choice. If you remain unhappy, ask for another option that makes you feel more comfortable about the risks associated with the investment.

Long Term Investing Decisions

Another point to remember is that you need to consider the long term as well as your portfolio balance and diversification.

Things to consider as you make long-term investing decisions:

- It's important to have knowledge and understanding of the industry you're investing in. You want and need to hear facts, expert advice, and guidance.

- It's okay to turn down investments that are complex, unusual, or present too much risk for your position in life. This is discussed in another guide in this series, "*What Type of Investor Are You*," where you'll learn more about risk and how it relates to your age, goals, and where you are in life.

- Start investing as early as you can. If you're working your first job, it's not too early to put a few dollars away each paycheck. If you start saving $1,000 in an IRA when you're 20 years old, you have an edge over those who start at age 30, an edge that could be as much as $20,000. Investing requires patience, and who can't use an extra $20,000?

- Failing to contribute to an employer-provided 401(k) is a mistake, and direct financial loss if your employer offers a matching plan. Contribute as much as you can, but at least as much as your employer will match—it's literally free money. According to the US Bureau of Labor Statistics, three in ten employees who have access to a 401(k) match, don't participate.

- Establish a cash flow plan based on your paychecks and stick with it. Increase your savings contributions at least annually when you hopefully receive pay increases or bonuses.

- Keep an open mind about investment strategy, otherwise you may miss out on an opportunity. Our world is moving and changing faster than it ever has in the past, and it's important not to let yourself get stuck in "old world" thinking and investments.

- Keep your mind clear of what you need versus what you want when you spend money. That new Mercedes Benz may be pretty, but does it fulfill a need or a want? Consider if the need can be filled with another reliable vehicle that will cost a lot less on price, maintenance, and gas mileage.

- Liquidity is important in that your investments should be separate from your cash reserves. You should maintain a highly liquid emergency fund that can carry you for three to six months in the event of the unexpected. In a perfect world, your investment funds should not be touched for everyday expenses.

- Even though you will experience ups and downs, being in the stock market is better than being out of it. Even considering long lasting dips in the market, since 1926, it has an average 20-year return that exceeds 7% if you look at 20-year periods.

- Remember to diversify. Diversification mitigates risk.

- Adjust your portfolio as needed; a huge overhaul is not usually required, just small tweaks occasionally.

- A few facts about the stock market:

    - It is designed to work for you by going up over time. Stocks that drop too low for too long are removed from the market for that reason.

    - Historically, market earnings at least meet and usually exceed inflation.

    - Investing $3,600 per year ($300 per month) at 25 years of age and an 8% return will yield over $1,000,000 by the age of 70. In comparison, investing the same amount at age 40 will yield less than $500,000.

    - Plan to stay in the market for a minimum of three years.

How to Fire Your Advisor

Every relationship should be re-evaluated periodically. Sometimes, it's best to just move on. Before you make that final decision, though, consider the following.

Talk to your advisor and express your concerns. It's your money and if your portfolio isn't performing as you expected, your advisor needs to know, and changes may be appropriate.

If the advisor ignores your concerns, it's time to move on. If each of your concerns is taken with an open mind and addressed in a way that satisfies you, maybe it's okay to stick around a while longer.

Signs that an advisory relationship is going wrong include the following:

- Activity on your account is either unexpected or unexplained.
- You don't understand actions taken by your advisor.
- Promises aren't kept.
- Fees are not what you were told they would be.
- You have to ask questions to get any information.
- Anger expressed by your advisor when you do not accept a recommendation.
- Too many disagreements or unpleasant surprises.
- Poor service. You deserve good service and an appropriate amount of attention. Don't allow yourself to be treated as a number.
- Is the advisor talking at you instead of with you? Do they use too much investment jargon and too little pertinent information?
- If you invested with a partner, are they increasingly distrusting over time?
- Expectations established when you hired the advisor are not being met consistently.

Although some things may go awry, overall, your goals should be the driving force and you should be moving closer to them over time.

How to Review or Redefine your Relationship with your Advisor

Maybe your goals or your life conditions have changed. If you explained your concerns and your advisor met them with an open mind, set out a course correction for the future.

Be sure you ask yourself if you are unhappy with the performance of your investments or the performance of the advisor. The advisor could have done everything you discussed accurately, and the performance just didn't work out as anticipated. It happens. You can't penalize the advisor for a weaker than expected return.

If you decide to part ways with your advisor, there are a few things to consider:

- Will you need to take possession of any records or securities?

- Do you need to move money around? If so, be sure to check your contract to determine if you are creating any fees or charges for doing so. Such action could also have tax impacts, so be sure to touch base with your tax advisor.

- When you are ready to end the relationship, keep it simple. If a written notice is required just state that you will no longer be using the advisor's services as of a defined date. By said date, you want all your records, assets, etc. sent to you. No need to explain further; in this case, less is more.

- If you think your advisor deserves a second chance, stick around; if another bothersome event occurs, say good-bye quickly and concisely.

- Don't let a bad experience turn you sour. Search for a new advisor and let them know you had an unpleasant relationship. Tell them what events or actions disturbed you so you can avoid them in this new partnership.

- Be as emotionless as you can, present the facts and move on. Enter your new partnership with an open mind and a fresh perspective.

- Business is business. Personal feelings are not appropriate in this environment and they could create feelings of frustration or unhappiness.

If you get a "how are we doing?" letter in the mail from your advisor or the firm, check your account immediately to be certain all of your funds are accounted for. It isn't necessarily a bad sign, but it may mean that the advisor suspects you have a reason to be unsettled. It could also be a simple quality control check.

Whether you love or hate your advisor, be sure you realize that anything you put in a letter can be used against you in the event of any litigation or mediation actions. Proceed with caution.

If your advisor is doing one of the following, this may not be the advisor for you and it might be time to look for another advisor.

- Talking down to you.
- Ignoring your partner (if you're not investing alone).
- Putting their best interest ahead of yours.
- Not returning your calls.
- Failing to speak their mind.
- Using too much jargon that is not understandable.
- Pushing products.
- Pressuring you to act when you don't feel ready.

Investment Ratings & Financial Strength Ratings

Each of the guides in the *How to Become an Investor* series include several lists of investments that might interest you. The index below will direct you to the lists of investments that are included in guide, along with the lists of investments that are included in the other guides in this series.

Large-Cap Growth Stocks

The following pages provide information on a number of stocks that have met the following criteria: market capitalization of at least $10 billion and a 20% increase in total revenue over the past year.

Ticker Symbol	An arrangement of characters (usually letters) representing a particular security listed on an exchange or otherwise traded publicly. When a company issues securities to the public marketplace, it selects an available ticker symbol for its securities which investors use to place trade orders. Every listed security has a unique ticker symbol, facilitating the vast array of trade orders that flow through the financial markets every day.
Weiss Overall Rating	The Weiss rating measured on a scale from A to F based on each stock's performance and risk. (See "What Our Ratings Mean" for a definition of each letter grade rating). Unrated stocks are excluded from this list.
Company Name	Legal name of a firm, the title by which a formally organized or incorporated firm is known as a legal entity or artificial-person. Shown on the certificate of incorporation (firm's 'birth certificate'), it must be displayed clearly at the firm's legal or registered office, and disclosed on all formal documents such as agreements, checks, and official stationery. Also known as corporate name.
Closing Price	The last price at which a stock is traded on a regular trading day. For many U.S. markets, regular trading sessions run from 9:30 a.m. to 4:00 p.m. Eastern Time. The closing price represents the most up-to-date valuation of a stock until trading commences again on the next trading day.
Industry	A classification of companies based on their primary business activities.
1-Year Total Return (%)	The rate of return on an investment over a one-year period that includes interest, capital gains, dividends and distributions realized.

5-Year Total Return (%) The rate of return on an investment over a five-year period that includes interest, capital gains, dividends and distributions realized.

Market Capitalization The total market value of all outstanding shares used to determine the company's size. It is calculated by multiplying the number of shares outstanding by the current market price of one share.

Total Revenue Growth The percentage change in sales over time. It is used to measure how fast the business is expanding. Values here are Trailing Twelve Months (TTM) Year over Year, based on the most recent quarter.

The following list of stocks contains data and ratings as of October 19, 2022. Visit https://greyhouse.weissratings.com to check the latest rating of these stocks.

Large-Cap Growth Stocks

Ticker Symbol	Overall Rating	Company Name	Closing Price	Industry	1-Year Return %	5-Year Return%	Market Cap	Total Revenue Growth%
AMKBY	C	A.P. Møller - Mærsk A/S	$9.96	Transportation	-21.56%	36.10%	35.05B	58.98%
AMKBF	C	A.P. Møller - Mærsk A/S	$2,100.00	Transportation	-23.22%	14.10%	35.05B	58.98%
AMKAF	C	A.P. Møller - Mærsk A/S	$1,900.00	Transportation	-26.89%	4.97%	35.05B	58.98%
ACN	B-	Accenture plc	$264.06	Software & Services	-22.60%	103.47%	166.38B	21.89%
WMS	B	Advanced Drainage Systems, Inc.	$121.14	Capital Goods	13.38%	612.39%	10.12B	40.62%
AMD	C	Advanced Micro Devices, Inc.	$57.23	Semiconductors	-50.83%	314.41%	92.39B	61.74%
AER	D	AerCap Holdings N.V.	$49.80	Capital Goods	-21.66%	-6.14%	11.99B	39.91%
AEM	C-	Agnico Eagle Mines Limited	$40.40	Materials	-27.29%	-0.51%	18.38B	25.67%
APD	C	Air Products and Chemicals, Inc.	$241.45	Materials	-15.70%	76.14%	53.55B	22.11%
ABNB	D+	Airbnb, Inc.	$116.87	Consumer Services	-31.16%	--	74.74B	66.89%
ALB	C	Albemarle Corporation	$256.51	Materials	9.79%	94.74%	30.04B	34.15%
ATD.TO	B	Alimentation Couche-Tard Inc.	$57.07	Food & Staples Retailing	20.16%	97.08%	42.14B	36.79%
ATD.TO	B	Alimentation Couche-Tard Inc.	--	Food & Staples Retailing	--	--	45.75B	36.79%
ATDB.TO	D+	Alimentation Couche-Tard Inc.	$49.67	Food & Staples Retailing	4.38%	73.16%	42.14B	36.79%
ALNY	D	Alnylam Pharmaceuticals, Inc.	$192.00	Pharma, Biotech & Life Sciences	-5.80%	67.39%	23.05B	28.61%
GOOG	C+	Alphabet Inc.	$100.29	Media & Entertainment	-29.58%	102.98%	1.30T	26.27%
GOOGL	C+	Alphabet Inc.	$99.63	Media & Entertainment	-29.72%	98.25%	1.30T	26.27%
AXP	C+	American Express Company	$143.97	Diversified Financials	-18.80%	67.87%	107.94B	25.77%

Ticker Symbol	Overall Rating	Company Name	Closing Price	Industry	1-Year Return %	5-Year Return%	Market Cap	Total Revenue Growth%
AIG	C+	American International Group, Inc.	$52.75	Insurance	-9.41%	-6.37%	40.11B	29.65%
AME	B-	AMETEK, Inc.	$117.99	Capital Goods	-8.83%	78.00%	27.09B	20.08%
APH	B-	Amphenol Corporation	$70.09	Tech Hardware & Equipment	-9.55%	70.13%	41.69B	22.02%
ADI	C+	Analog Devices, Inc.	$141.33	Semiconductors	-18.65%	75.11%	72.69B	70.73%
AR	C	Antero Resources Corporation	$36.80	Energy	77.43%	89.11%	11.27B	72.95%
APA	C	APA Corporation	$41.91	Energy	54.61%	10.58%	13.68B	84.39%
ADM	B	Archer-Daniels-Midland Company	$88.35	Food, Beverage & Tobacco	39.02%	134.56%	49.53B	25.95%
ANET	B-	Arista Networks, Inc.	$105.11	Tech Hardware & Equipment	6.52%	119.34%	31.98B	33.22%
ASX	C	ASE Technology Holding Co., Ltd.	$4.82	Semiconductors	-26.56%	--	10.02B	22.00%
ASMIY	C	ASM International NV	$236.48	Semiconductors	-38.36%	318.59%	11.69B	28.29%
ASMXF	C	ASM International NV	$243.50	Semiconductors	-32.09%	--	11.69B	28.29%
AZN	C	AstraZeneca PLC	$54.51	Pharma, Biotech & Life Sciences	-8.01%	82.55%	171.56B	49.14%
AZNCF	C	AstraZeneca PLC	$108.25	Pharma, Biotech & Life Sciences	-11.27%	70.82%	171.56B	49.14%
TEAM	D	Atlassian Corporation	$187.73	Software & Services	-54.18%	274.19%	47.86B	34.16%
ATO	C+	Atmos Energy Corporation	$102.04	Utilities	10.75%	31.90%	14.27B	22.13%
AVEVF	D+	AVEVA Group plc	$34.83	Software & Services	-29.48%	--	10.73B	49.52%
AVVYY	D+	AVEVA Group plc	$33.69	Software & Services	-37.04%	--	10.73B	49.52%
BSY	D+	Bentley Systems, Incorporated	$33.31	Software & Services	-42.18%	--	10.32B	22.50%
BILL	D	Bill.com Holdings, Inc.	$126.34	Software & Services	-57.28%	--	13.25B	169.43%
BNTX	C	BioNTech SE	$122.66	Pharma, Biotech & Life Sciences	-54.03%	--	29.81B	157.09%

Ticker Symbol	Overall Rating	Company Name	Closing Price	Industry	1-Year Return %	5-Year Return%	Market Cap	Total Revenue Growth%
BKNG	C	Booking Holdings Inc.	$1,771.82	Consumer Services	-25.68%	-8.77%	70.35B	104.01%
BP	D	BP p.l.c.	$30.90	Energy	7.15%	6.33%	94.31B	62.86%
BPAQF	D+	BP p.l.c.	$4.98	Energy	1.63%	-10.95%	94.31B	62.86%
BAM	C	Brookfield Asset Management Inc.	$38.75	Diversified Financials	-34.39%	45.18%	60.52B	27.05%
BIP	B-	Brookfield Infrastructure Partners L.P.	$34.38	Utilities	-8.17%	62.22%	15.75B	31.66%
BIPPRA.TO	C	Brookfield Infrastructure Partners L.P.	$16.96	Utilities	-28.85%	-9.60%	15.75B	31.66%
BIPPRE.TO	C	Brookfield Infrastructure Partners L.P.	$22.03	Utilities	-8.71%	--	15.75B	31.66%
BIPPRF.TO	C	Brookfield Infrastructure Partners L.P.	$21.47	Utilities	-13.22%	--	15.75B	31.66%
BIPPRB	C-	Brookfield Infrastructure Partners L.P.	$15.43	Utilities	-34.84%	--	15.75B	31.66%
BIPPRA	C-	Brookfield Infrastructure Partners L.P.	$15.94	Utilities	-32.73%	--	15.75B	31.66%
BIPPRD.TO	D+	Brookfield Infrastructure Partners L.P.	$24.99	Utilities	-0.13%	25.42%	15.75B	31.66%
BG	B-	Bunge Limited	$90.60	Food, Beverage & Tobacco	5.70%	48.84%	13.76B	26.39%
CHRW	B	C.H. Robinson Worldwide, Inc.	$93.45	Transportation	-3.01%	33.44%	11.58B	38.04%
CNQ	B-	Canadian Natural Resources Limited	$55.33	Energy	37.48%	117.65%	61.95B	73.69%
CSL	B	Carlisle Companies Incorporated	$285.96	Capital Goods	32.31%	193.74%	14.75B	44.93%
CTLT	C	Catalent, Inc.	$71.08	Pharma, Biotech & Life Sciences	-46.06%	65.46%	12.79B	20.76%
CBRE	C+	CBRE Group, Inc.	$67.83	Real Estate	-33.63%	68.56%	21.32B	22.04%
CE	C	Celanese Corporation	$92.59	Materials	-43.32%	-2.62%	10.03B	36.68%
CVE	B-	Cenovus Energy Inc.	$17.74	Energy	54.24%	92.32%	34.19B	126.32%

Ticker Symbol	Overall Rating	Company Name	Closing Price	Industry	1-Year Return %	5-Year Return%	Market Cap	Total Revenue Growth%
EBR	C	Centrais Elétricas Brasileiras S.A. - Eletrobrás	$9.05	Utilities	33.51%	55.07%	26.38B	27.16%
EBRB	C	Centrais Elétricas Brasileiras S.A. - Eletrobrás	$9.57	Utilities	44.38%	46.77%	26.38B	27.16%
CF	B	CF Industries Holdings, Inc.	$100.66	Materials	69.39%	211.79%	20.06B	121.57%
CQP	B-	Cheniere Energy Partners, L.P.	$56.33	Energy	35.87%	177.07%	27.27B	91.64%
LNG	D+	Cheniere Energy, Inc.	$170.75	Energy	65.68%	273.65%	42.65B	152.15%
CHK	A-	Chesapeake Energy Corporation	$99.53	Energy	73.06%	--	12.03B	114.75%
CVX	B-	Chevron Corporation	$168.00	Energy	54.39%	76.61%	328.85B	77.62%
NET	D	Cloudflare, Inc.	$51.63	Software & Services	-70.57%	--	16.91B	53.16%
CCEP	C	Coca-Cola Europacific Partners PLC	$44.97	Food, Beverage & Tobacco	-13.32%	22.09%	20.76B	30.22%
CFRHF	C	Compagnie Financière Richemont SA	$99.03	Consumer Durables & Apparel	-17.11%	10.83%	57.26B	44.41%
CFRUY	C+	Compagnie Financière Richemont SA	$9.87	Consumer Durables & Apparel	-15.09%	18.84%	57.26B	44.41%
COP	B	ConocoPhillips	$121.11	Energy	67.00%	180.28%	154.18B	125.67%
CSU.TO	C+	Constellation Software Inc.	$1,840.06	Software & Services	-16.62%	174.68%	28.26B	26.88%
CLR	B	Continental Resources, Inc.	$73.57	Energy	45.67%	99.77%	26.31B	94.26%
CPRT	C+	Copart, Inc.	$110.95	Commercial & Professional Services	-25.78%	204.14%	26.41B	30.02%
CTRA	B	Coterra Energy Inc.	$30.12	Energy	52.34%	40.27%	23.96B	350.48%
CPNG	D	Coupang, Inc.	$16.54	Retailing	-42.63%	--	29.22B	27.21%
BAP	C	Credicorp Ltd.	$132.08	Banks	3.49%	-23.57%	10.50B	32.61%
CRWD	D	CrowdStrike Holdings, Inc.	$152.54	Software & Services	-46.16%	--	35.60B	61.18%

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CSX	C+	CSX Corporation	$27.92	Transportation	-18.01%	63.87%	59.78B	23.69%
DHI	C+	D.R. Horton, Inc.	$67.79	Consumer Durables & Apparel	-23.43%	68.44%	23.56B	22.58%
DRI	C+	Darden Restaurants, Inc.	$133.00	Consumer Services	-3.75%	82.19%	16.28B	22.51%
DAR	B-	Darling Ingredients Inc.	$75.09	Food, Beverage & Tobacco	-2.91%	330.56%	12.04B	33.94%
DDOG	D	Datadog, Inc.	$79.00	Software & Services	-50.27%	--	25.00B	78.71%
DELL	C-	Dell Technologies Inc.	$34.49	Tech Hardware & Equipment	-37.42%	--	25.28B	22.64%
DELL WI	D+	Dell Technologies Inc.	$56.77	Tech Hardware & Equipment	--	--	25.28B	22.64%
DAL	D	Delta Air Lines, Inc.	$32.52	Transportation	-19.31%	-34.88%	20.76B	91.03%
DVN	B	Devon Energy Corporation	$71.94	Energy	89.49%	151.60%	47.11B	120.07%
DXCM	C	DexCom, Inc.	$96.84	Health Care Equipment & Services	-30.40%	765.03%	38.02B	23.20%
DEO	C	Diageo plc	$166.64	Food, Beverage & Tobacco	-15.68%	37.83%	94.06B	20.25%
DGEAF	C	Diageo plc	$41.78	Food, Beverage & Tobacco	-14.69%	31.32%	94.06B	20.25%
FANG	B-	Diamondback Energy, Inc.	$146.03	Energy	38.90%	60.26%	25.96B	109.38%
DASH	D	DoorDash, Inc.	$45.78	Retailing	-78.77%	--	17.67B	35.49%
DOW	C	Dow Inc.	$45.13	Materials	-20.96%	--	32.41B	30.19%
DTE	C	DTE Energy Company	$108.63	Utilities	-3.20%	33.83%	21.05B	39.97%
EONGY	D+	E.ON SE	$7.83	Utilities	-35.64%	-22.46%	16.99B	43.51%
ENAKF	D+	E.ON SE	$8.12	Utilities	-33.68%	-24.18%	16.99B	43.51%
EWBC	B-	East West Bancorp, Inc.	$70.99	Banks	-15.58%	28.12%	10.00B	20.93%
EC	D+	Ecopetrol S.A.	$9.59	Energy	-28.44%	37.21%	20.02B	95.07%

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ELCPF	C	EDP - Energias de Portugal, S.A.	$4.32	Utilities	-20.71%	18.36%	16.50B	45.59%
EDPFY	C-	EDP - Energias de Portugal, S.A.	$41.30	Utilities	-25.45%	40.25%	16.50B	45.59%
ECIFY	D+	Electricité de France S.A.	$2.28	Utilities	-16.70%	1.79%	43.78B	41.04%
ECIFF	D+	Electricité de France S.A.	$11.30	Utilities	-22.23%	-8.87%	43.78B	41.04%
EA	C+	Electronic Arts Inc.	$123.84	Media & Entertainment	-10.54%	10.14%	34.43B	25.97%
ENB	C+	Enbridge Inc.	$37.29	Energy	-8.09%	30.87%	75.36B	25.11%
ELEZY	D+	Endesa, S.A.	$7.29	Utilities	-30.43%	-22.02%	15.65B	44.28%
ELEZF	D+	Endesa, S.A.	$14.98	Utilities	-32.85%	-32.24%	15.65B	44.28%
ENIA	D+	Enel Américas S.A.	--	Utilities	--	--	10.50B	28.12%
ENLAY	D+	Enel SpA	$4.12	Utilities	-48.99%	-21.97%	42.75B	72.86%
ET	B-	Energy Transfer LP	$11.88	Energy	25.17%	6.37%	36.67B	56.97%
E	C	Eni S.p.A.	$23.45	Energy	-15.59%	-12.04%	39.97B	92.30%
EIPAF	C	Eni S.p.A.	$10.98	Energy	-18.45%	-19.13%	39.97B	92.30%
ENPH	B-	Enphase Energy, Inc.	$243.19	Semiconductors	35.03%	17651.09%	32.94B	63.57%
ENTG	C+	Entegris, Inc.	$76.50	Semiconductors	-41.34%	161.18%	11.40B	22.76%
EPD	B-	Enterprise Products Partners L.P.	$25.21	Energy	9.99%	44.55%	54.94B	57.41%
EOG	B-	EOG Resources, Inc.	$130.07	Energy	52.01%	58.72%	76.23B	93.13%
EPAM	C	EPAM Systems, Inc.	$331.65	Software & Services	-47.18%	262.82%	19.03B	46.89%
EQT	D+	EQT Corporation	$42.21	Energy	100.06%	26.22%	15.59B	187.70%
EQNR	B	Equinor ASA	$34.15	Energy	24.06%	93.39%	107.68B	135.41%

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STOHF	B	Equinor ASA	$34.08	Energy	22.59%	69.55%	107.68B	135.41%
EQH	B-	Equitable Holdings, Inc.	$28.14	Diversified Financials	-14.80%	--	10.57B	32.91%
EXPE	D+	Expedia Group, Inc.	$96.12	Consumer Services	-41.29%	-35.31%	15.14B	84.59%
EXPD	C+	Expeditors International of Washington, Inc.	$91.01	Transportation	-22.74%	64.07%	14.89B	56.40%
EXR	B	Extra Space Storage Inc.	$165.92	Real Estate	-7.51%	139.44%	22.22B	22.80%
XOM	B	Exxon Mobil Corporation	$103.79	Energy	69.90%	62.61%	432.56B	64.42%
FERG	B-	Ferguson plc	$103.53	Capital Goods	-28.96%	56.15%	21.77B	25.33%
FCNCB	C	First Citizens Bancshares, Inc.	$750.00	Banks	3.73%	118.25%	13.76B	35.64%
FCNCA	C+	First Citizens Bancshares, Inc.	$867.09	Banks	1.94%	125.34%	13.76B	35.64%
FM.TO	C	First Quantum Minerals Ltd.	$23.00	Materials	-24.64%	54.02%	11.45B	23.51%
FRC	C+	First Republic Bank	$111.79	Banks	-47.09%	15.23%	20.43B	24.97%
FLT	C-	FleetCor Technologies, Inc.	$167.48	Software & Services	-39.07%	1.70%	12.56B	29.44%
FWONK	D+	Formula One Group	$59.50	Media & Entertainment	8.85%	47.20%	13.71B	45.15%
FWONB	D+	Formula One Group	$55.00	Media & Entertainment	10.66%	42.86%	13.71B	45.15%
FWON A	D+	Formula One Group	$53.65	Media & Entertainment	5.82%	38.63%	13.71B	45.15%
FTNT	B-	Fortinet, Inc.	$51.79	Software & Services	-22.34%	542.24%	40.84B	31.10%
FCX	C+	Freeport-McMoRan Inc.	$28.36	Materials	-25.88%	102.07%	40.53B	28.09%
GNMSF	C	Genmab A/S	$364.70	Pharma, Biotech & Life Sciences	-21.69%	74.92%	24.13B	31.25%
GMAB	C	Genmab A/S	$36.37	Pharma, Biotech & Life Sciences	-20.66%	72.52%	24.13B	31.25%
GPFOF	C	Grupo Financiero Inbursa, S.A.B. de C.V.	$1.76	Banks	91.30%	3.53%	11.00B	26.83%

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GPFOY	C	Grupo Financiero Inbursa, S.A.B. de C.V.	$7.45	Banks	65.56%	-8.23%	11.00B	26.83%
HAL	C	Halliburton Company	$31.96	Energy	22.30%	-19.06%	28.99B	30.85%
HES	B-	Hess Corporation	$129.00	Energy	45.95%	212.29%	39.73B	55.68%
DINO	B	HF Sinclair Corporation	$59.74	Energy	62.45%	85.51%	12.95B	109.60%
HLT	C+	Hilton Worldwide Holdings Inc.	$128.70	Consumer Services	-8.02%	84.83%	35.30B	86.32%
HZNP	C	Horizon Therapeutics Public Limited Company	$63.74	Pharma, Biotech & Life Sciences	-43.94%	352.38%	14.68B	49.14%
HRL	C+	Hormel Foods Corporation	$46.12	Food, Beverage & Tobacco	12.49%	66.29%	25.19B	22.01%
HST	C	Host Hotels & Resorts, Inc.	$17.53	Real Estate	6.17%	3.11%	12.53B	179.45%
HUBB	B	Hubbell Incorporated	$217.71	Capital Goods	16.26%	100.13%	11.69B	29.35%
HUBS	D	HubSpot, Inc.	$263.57	Software & Services	-66.86%	209.54%	12.66B	42.26%
HBAN	C+	Huntington Bancshares Incorporated	$13.62	Banks	-14.81%	19.13%	19.64B	44.04%
IEP	D	Icahn Enterprises L.P.	$53.68	Capital Goods	9.92%	78.91%	17.33B	26.68%
ICL	B-	ICL Group Ltd	$8.55	Materials	7.89%	131.53%	11.07B	63.47%
ICLR	C-	ICON Public Limited Company	$179.94	Pharma, Biotech & Life Sciences	-34.88%	58.36%	14.67B	137.78%
IMO	B-	Imperial Oil Limited	$48.80	Energy	43.03%	77.51%	30.95B	96.07%
INCY	C-	Incyte Corporation	$69.59	Pharma, Biotech & Life Sciences	6.00%	-39.06%	15.48B	22.05%
IFNNY	C	Infineon Technologies AG	$24.29	Semiconductors	-44.20%	-4.62%	31.68B	20.85%
IFNNF	C	Infineon Technologies AG	$24.40	Semiconductors	-44.38%	-4.85%	31.68B	20.85%
IFC.TO	A+	Intact Financial Corporation	$195.83	Insurance	19.20%	111.51%	24.88B	59.62%
IFF	C-	International Flavors & Fragrances Inc.	$92.55	Materials	-34.78%	-30.63%	23.60B	56.14%

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IP	C	International Paper Company	$32.56	Materials	-36.72%	-27.03%	11.79B	28.22%
INTU	C	Intuit Inc.	$402.07	Software & Services	-29.10%	181.62%	113.33B	32.11%
JBHT	B	J.B. Hunt Transport Services, Inc.	$167.96	Transportation	-13.17%	64.58%	17.44B	30.10%
JDCMF	D	JD.com, Inc.	$20.80	Retailing	-51.46%	--	62.98B	29.66%
JD	D+	JD.com, Inc.	$41.22	Retailing	-50.61%	8.32%	62.98B	29.66%
KIM	C	Kimco Realty Corporation	$19.10	Real Estate	-14.96%	30.87%	11.81B	49.72%
KMI	C+	Kinder Morgan, Inc.	$17.99	Energy	2.59%	28.93%	40.53B	22.91%
KLAC	B	KLA Corporation	$271.96	Semiconductors	-16.85%	176.35%	38.57B	33.14%
LEN	C+	Lennar Corporation	$72.29	Consumer Durables & Apparel	-27.97%	34.11%	20.55B	25.10%
LENB	C+	Lennar Corporation	$58.60	Consumer Durables & Apparel	-28.28%	30.14%	20.55B	25.10%
LI	D	Li Auto Inc.	$16.80	Automobiles & Components	-46.19%	--	16.39B	145.20%
LBRDB	C-	Liberty Broadband Corporation	$76.40	Media & Entertainment	-55.84%	-17.18%	11.56B	83.57%
LBRDA	D+	Liberty Broadband Corporation	$75.69	Media & Entertainment	-56.15%	-17.71%	11.56B	83.57%
LBRDK	D+	Liberty Broadband Corporation	$75.11	Media & Entertainment	-57.26%	-19.67%	11.56B	83.57%
LYV	D+	Live Nation Entertainment, Inc.	$79.62	Media & Entertainment	-20.59%	84.31%	17.89B	803.67%
LPLA	B	LPL Financial Holdings Inc.	$237.06	Diversified Financials	36.70%	369.60%	18.91B	23.65%
LCID	D	Lucid Group, Inc.	$12.64	Automobiles & Components	-47.85%	--	21.21B	3977.10 %
LULU	C	Lululemon Athletica Inc.	$296.87	Consumer Durables & Apparel	-28.36%	369.06%	37.85B	27.83%
LVMUY	B-	LVMH Moët Hennessy - Louis Vuitton, Société Européenne	$121.78	Consumer Durables & Apparel	-19.37%	130.24%	308.28B	24.23%

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LVMHF	C	LVMH Moët Hennessy - Louis Vuitton, Société Européenne	$610.80	Consumer Durables & Apparel	-20.07%	117.41%	308.28B	24.23%
LYB	C	LyondellBasell Industries N.V.	$79.00	Materials	-12.74%	5.41%	25.77B	51.39%
MMP	B-	Magellan Midstream Partners, L.P.	$49.91	Energy	7.56%	7.20%	10.37B	20.37%
MRO	B-	Marathon Oil Corporation	$28.35	Energy	74.20%	116.73%	19.21B	76.62%
MPC	B	Marathon Petroleum Corporation	$108.87	Energy	66.63%	127.98%	54.29B	82.15%
MAR	C+	Marriott International, Inc.	$149.99	Consumer Services	-1.78%	35.26%	48.68B	95.65%
MLM	C+	Martin Marietta Materials, Inc.	$313.34	Materials	-17.38%	51.12%	19.54B	21.24%
MRVL	D+	Marvell Technology, Inc.	$38.10	Semiconductors	-43.05%	115.44%	32.48B	59.66%
MA	C	MasterCard Incorporated	$297.76	Software & Services	-16.05%	110.44%	287.75B	25.39%
MTCH	D+	Match Group, Inc.	$44.73	Media & Entertainment	-71.90%	--	12.66B	20.04%
MELI	C	Mercadolibre, Inc.	$815.45	Retailing	-49.16%	246.09%	41.05B	59.91%
MRK	B	Merck & Co., Inc.	$93.26	Pharma, Biotech & Life Sciences	19.07%	79.23%	236.25B	30.21%
MRKWI	E	Merck & Co., Inc.	--	Pharma, Biotech & Life Sciences	--	--	222.05B	30.21%
MGM	C+	MGM Resorts International	$32.46	Consumer Services	-31.02%	9.53%	12.76B	87.66%
MCHP	C+	Microchip Technology Incorporated	$59.32	Semiconductors	-19.60%	37.91%	32.77B	26.62%
MITSY	C	Mitsui & Co., Ltd.	$429.17	Capital Goods	-5.47%	50.31%	34.05B	31.71%
MITSF	C	Mitsui & Co., Ltd.	$21.50	Capital Goods	-1.74%	46.99%	34.05B	31.71%
MRNA	C	Moderna, Inc.	$123.52	Pharma, Biotech & Life Sciences	-62.91%	--	48.32B	227.61%
MOH	B	Molina Healthcare, Inc.	$353.21	Health Care Equipment & Services	21.75%	448.46%	20.52B	30.23%

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MDB	D	MongoDB, Inc.	$184.77	Software & Services	-63.38%	502.25%	12.70B	54.17%
MPWR	C+	Monolithic Power Systems, Inc.	$314.83	Semiconductors	-36.74%	188.10%	14.73B	44.08%
MOS	B-	The Mosaic Company	$50.72	Materials	20.55%	146.60%	17.51B	66.60%
NPSNY	C	Naspers Limited	$22.89	Retailing	-37.76%	-30.57%	23.62B	33.81%
NAPRF	C-	Naspers Limited	$117.00	Retailing	-37.42%	-51.15%	23.62B	33.81%
NGG	C	National Grid plc	$50.86	Utilities	-15.55%	6.61%	37.37B	39.93%
NGGTF	C	National Grid plc	$9.65	Utilities	-22.04%	-21.60%	37.37B	39.93%
NBIX	D+	Neurocrine Biosciences, Inc.	$109.50	Pharma, Biotech & Life Sciences	5.93%	85.50%	10.47B	25.67%
NIO	D	NIO Limited	$10.92	Automobiles & Components	-72.55%	--	18.04B	73.82%
NHYDY	C+	Norsk Hydro ASA	$5.63	Materials	-25.60%	-10.92%	11.64B	52.61%
NHYKF	C+	Norsk Hydro ASA	$5.46	Materials	-33.58%	-29.64%	11.64B	52.61%
NU	D-	Nu Holdings Ltd.	$4.36	Banks	--	--	20.39B	138.82%
NUE	B-	Nucor Corporation	$121.89	Materials	17.90%	131.38%	31.94B	65.29%
NTR	B-	Nutrien Ltd.	$81.70	Materials	16.32%	--	43.92B	58.33%
NVDA	C	NVIDIA Corporation	$120.51	Semiconductors	-45.43%	147.42%	299.95B	35.81%
NXPI	C+	NXP Semiconductors N.V.	$141.32	Semiconductors	-27.17%	29.10%	37.11B	24.26%
OXY	C+	Occidental Petroleum Corporation	$68.46	Energy	106.58%	22.62%	63.60B	72.81%
ODFL	B-	Old Dominion Freight Line, Inc.	$260.76	Transportation	-16.42%	254.14%	29.15B	30.53%
OMVKY	C	OMV Aktiengesellschaft	$39.28	Energy	-37.13%	-22.76%	12.89B	119.95%
OMVJF	C	OMV Aktiengesellschaft	$39.78	Energy	-35.00%	-30.58%	12.89B	119.95%

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ON	B-	ON Semiconductor Corporation	$60.77	Semiconductors	33.38%	202.79%	26.33B	28.79%
OKE	C+	ONEOK, Inc.	$55.14	Energy	-10.13%	38.99%	24.64B	88.89%
OVV	C	Ovintiv Inc.	$51.69	Energy	32.09%	1.67%	13.12B	72.46%
PLTR	D	Palantir Technologies Inc.	$7.91	Software & Services	-67.34%	--	16.33B	31.32%
PANW	D	Palo Alto Networks, Inc.	$160.11	Software & Services	-6.17%	221.05%	47.91B	29.26%
PAYC	C	Paycom Software, Inc.	$320.50	Software & Services	-37.48%	300.27%	18.55B	30.03%
PCTY	C	Paylocity Holding Corporation	$221.92	Software & Services	-23.51%	332.34%	12.27B	34.14%
PBA	B-	Pembina Pipeline Corporation	$31.91	Energy	-1.64%	30.82%	17.67B	54.17%
PBRA	B-	Petróleo Brasileiro S.A. - Petrobras	$13.43	Energy	113.99%	151.84%	92.62B	72.16%
PBR	B-	Petróleo Brasileiro S.A. - Petrobras	$14.87	Energy	99.89%	132.68%	92.62B	72.16%
PFE	B	Pfizer Inc.	$43.11	Pharma, Biotech & Life Sciences	4.02%	49.97%	241.95B	83.48%
PFEWI	E	Pfizer Inc.	$35.40	Pharma, Biotech & Life Sciences	0.00%	--	241.95B	83.48%
PSX	B-	Phillips 66	$97.95	Energy	22.78%	32.12%	47.12B	82.28%
PDD	C-	Pinduoduo Inc.	$54.49	Retailing	-45.18%	--	68.90B	32.99%
PXD	B-	Pioneer Natural Resources Company	$250.55	Energy	44.03%	102.10%	59.80B	111.36%
POOL	C+	Pool Corporation	$298.12	Retailing	-35.18%	159.07%	11.80B	22.55%
PKX	C-	POSCO Holdings Inc.	$43.99	Materials	-31.43%	-31.97%	13.01B	27.25%
PFG	B-	Principal Financial Group, Inc.	$78.77	Insurance	17.09%	42.10%	19.63B	25.03%
PSA	B-	Public Storage	$290.90	Real Estate	-3.85%	66.21%	51.07B	23.97%
QCOM	C+	QUALCOMM Incorporated	$112.85	Semiconductors	-12.99%	150.05%	126.73B	29.36%

Ticker Symbol	Overall Rating	Company Name	Closing Price	Industry	1-Year Return %	5-Year Return%	Market Cap	Total Revenue Growth%
PWR	B-	Quanta Services, Inc.	$132.57	Capital Goods	16.23%	259.17%	18.96B	32.99%
O	C	Realty Income Corporation	$57.83	Real Estate	-12.65%	33.60%	35.71B	61.67%
RS	B	Reliance Steel & Aluminum Co.	$180.68	Materials	23.19%	160.82%	10.89B	62.29%
RBLX	D	Roblox Corporation	$41.44	Media & Entertainment	-47.26%	--	24.73B	57.27%
RCL	D	Royal Caribbean Cruises Ltd.	$46.69	Consumer Services	-44.36%	-58.85%	11.91B	4914.76 %
RYAOF	D+	Ryanair Holdings plc	$13.00	Transportation	-27.82%	-32.47%	12.76B	253.87%
RYAAY	D+	Ryanair Holdings plc	$62.64	Transportation	-42.71%	-41.38%	12.76B	253.87%
SPGI	C	S&P Global Inc.	$296.87	Diversified Financials	-32.05%	92.33%	99.01B	21.98%
CRM	D+	Salesforce, Inc.	$153.67	Software & Services	-47.03%	55.38%	153.52B	24.56%
SSLZY	B-	Santos Limited	$4.66	Energy	-12.12%	54.70%	15.37B	71.30%
STOSF	C+	Santos Limited	$4.62	Energy	-16.09%	42.44%	15.37B	71.30%
SASOF	C	Sasol Limited	$17.30	Materials	-6.99%	-40.85%	10.92B	36.89%
SSL	C+	Sasol Limited	$17.24	Materials	-4.25%	-36.12%	10.92B	36.89%
SRE	C	Sempra	$143.74	Utilities	12.89%	47.78%	45.18B	20.39%
NOW	C	ServiceNow, Inc.	$355.44	Software & Services	-47.81%	184.76%	71.66B	27.63%
RYDAF	C	Shell plc	$25.35	Energy	7.44%	6.39%	182.66B	61.41%
RDS B	C	Shell plc	--	Energy	--	--	199.61B	61.41%
SHEL	C+	Shell plc	$51.74	Energy	8.47%	5.11%	182.66B	61.41%
SHOP	D	Shopify Inc.	$28.35	Software & Services	-80.94%	177.67%	36.04B	29.82%
SNAP	D	Snap Inc.	$10.86	Media & Entertainment	-85.64%	-30.21%	17.91B	35.83%

Ticker Symbol	Overall Rating	Company Name	Closing Price	Industry	1-Year Return %	5-Year Return%	Market Cap	Total Revenue Growth%
SNOW	D	Snowflake Inc.	$171.04	Software & Services	-48.81%	--	54.72B	92.41%
SQM	B	Sociedad Química y Minera de Chile S.A.	$90.15	Materials	72.92%	75.99%	25.75B	205.52%
SEDG	C	SolarEdge Technologies, Inc.	$199.46	Semiconductors	-35.11%	556.12%	11.10B	55.60%
LUV	C-	Southwest Airlines Co.	$33.12	Transportation	-33.05%	-42.50%	19.65B	114.39%
SPLK	D	Splunk Inc.	$77.08	Software & Services	-53.92%	20.27%	12.54B	26.01%
SWK	D+	Stanley Black & Decker, Inc.	$74.09	Capital Goods	-59.49%	-49.04%	10.95B	20.08%
STLD	B	Steel Dynamics, Inc.	$80.68	Materials	26.26%	134.31%	14.73B	71.39%
STLA	C-	Stellantis N.V.	$12.66	Automobiles & Components	-30.15%	--	40.94B	53.71%
STE	C+	Steris Plc	$167.13	Health Care Equipment & Services	-25.49%	92.44%	16.72B	40.10%
SUI	C	Sun Communities, Inc.	$121.30	Real Estate	-38.16%	52.49%	14.96B	41.31%
SU	B-	Suncor Energy Inc.	$31.62	Energy	42.79%	14.57%	43.03B	65.50%
SUZ	C	Suzano S.A.	$9.27	Materials	7.99%	61.96%	12.00B	30.95%
SNPS	B	Synopsys, Inc.	$288.96	Software & Services	-8.41%	242.69%	44.19B	21.40%
SYY	C+	Sysco Corporation	$77.45	Food & Staples Retailing	-0.63%	59.67%	39.20B	33.80%
TSM	C	Taiwan Semiconductor Manufacturing Company Limited	$63.66	Semiconductors	-44.07%	72.77%	320.13B	29.88%
TRGP	C	Targa Resources Corp.	$67.12	Energy	20.36%	98.09%	15.21B	78.21%
TECKA.TO	C	Teck Resources Limited	$46.01	Materials	23.17%	72.83%	17.29B	94.83%
TECK	C+	Teck Resources Limited	$32.73	Materials	16.50%	54.45%	17.29B	94.83%
TDY	C	Teledyne Technologies Incorporated	$348.51	Tech Hardware & Equipment	-20.72%	110.68%	16.33B	53.93%

Ticker Symbol	Overall Rating	Company Name	Closing Price	Industry	1-Year Return %	5-Year Return%	Market Cap	Total Revenue Growth%
TS	C+	Tenaris S.A.	$29.13	Energy	27.21%	24.45%	17.05B	84.98%
TNRSF	C+	Tenaris S.A.	$14.53	Energy	39.89%	10.55%	17.05B	84.98%
TSLA	C+	Tesla, Inc.	$222.04	Automobiles & Components	-23.06%	865.11%	695.76B	60.45%
TPL	B	Texas Pacific Land Corporation	$2,092.83	Energy	67.98%	453.55%	16.14B	80.75%
TOST	D	Toast, Inc.	$19.39	Software & Services	-61.95%	--	10.02B	86.26%
TTE	B-	TotalEnergies SE	$52.06	Energy	3.63%	22.05%	130.58B	70.75%
TTFNF	B-	TotalEnergies SE	$51.51	Energy	-0.23%	-2.34%	130.58B	70.75%
TOU.TO	A-	Tourmaline Oil Corp.	$75.00	Energy	86.49%	308.82%	18.30B	113.63%
TTD	D+	The Trade Desk, Inc.	$55.23	Media & Entertainment	-30.58%	768.12%	26.97B	34.10%
TRU	C-	TransUnion	$55.95	Commercial & Professional Services	-51.49%	12.26%	10.77B	30.93%
TWLO	D	Twilio Inc.	$68.76	Software & Services	-81.24%	110.79%	12.59B	50.85%
TYL	C	Tyler Technologies, Inc.	$336.37	Software & Services	-34.29%	89.69%	13.99B	43.40%
UBER	D	Uber Technologies, Inc.	$27.53	Transportation	-40.15%	--	54.51B	99.45%
ULTA	B-	Ulta Beauty, Inc.	$386.26	Retailing	7.85%	88.57%	19.78B	22.36%
UAL	D	United Airlines Holdings, Inc.	$39.10	Transportation	-14.91%	-34.72%	12.78B	144.09%
UMC	C+	United Microelectronics Corporation	$5.87	Semiconductors	-39.98%	172.49%	14.88B	33.63%
URI	C+	United Rentals, Inc.	$286.85	Capital Goods	-21.61%	98.65%	20.08B	21.08%
VLO	B-	Valero Energy Corporation	$123.96	Energy	59.35%	100.94%	48.84B	94.71%
VEEV	C	Veeva Systems Inc.	$156.20	Health Care Equipment & Services	-51.19%	156.07%	24.25B	20.29%
VRTX	B	Vertex Pharmaceuticals Incorporated	$292.02	Pharma, Biotech & Life Sciences	57.43%	88.85%	74.89B	24.94%

Ticker Symbol	Overall Rating	Company Name	Closing Price	Industry	1-Year Return %	5-Year Return%	Market Cap	Total Revenue Growth%
VICI	C	VICI Properties Inc.	$29.40	Real Estate	2.15%	109.03%	28.31B	26.64%
V	C	Visa Inc.	$186.41	Software & Services	-18.88%	79.03%	385.65B	24.00%
VMC	C+	Vulcan Materials Company	$154.77	Materials	-15.93%	33.43%	20.57B	34.66%
DIS	C-	The Walt Disney Company	$98.99	Media & Entertainment	-41.96%	3.23%	180.46B	27.54%
WBD	D	Warner Bros. Discovery, Inc.	$12.61	Media & Entertainment	-50.22%	-37.85%	30.61B	70.98%
WELL	C	Welltower Inc.	$59.33	Real Estate	-27.79%	7.82%	27.49B	24.48%
WLK	C+	Westlake Corporation	$91.96	Materials	-8.60%	17.39%	11.77B	66.33%
WMB	B-	The Williams Companies, Inc.	$30.88	Energy	11.59%	42.78%	37.63B	21.50%
WOLF	D	Wolfspeed, Inc.	$103.80	Semiconductors	15.06%	206.65%	12.89B	41.97%
WOPEF	C	Woodside Energy Group Ltd	$20.04	Energy	--	--	38.77B	144.65%
WDS	C	Woodside Energy Group Ltd	$20.71	Energy	--	--	38.77B	144.65%
WDAY	D-	Workday, Inc.	$146.50	Software & Services	-47.16%	34.95%	37.51B	21.42%
WSP.TO	C+	WSP Global Inc.	$153.50	Capital Goods	-8.35%	213.59%	13.83B	22.08%
ZBRA	C	Zebra Technologies Corporation	$260.46	Tech Hardware & Equipment	-50.58%	133.85%	13.53B	20.43%

Recommended Stocks with a 5-Year Total Return of 50% or Higher

The following pages provide information on a number of stocks that have met the following criteria: a Weiss Rating of B or higher, traded on the NASDAQ or NYSE exchange, with a five-year total return of at least 50%.

Ticker Symbol
An arrangement of characters (usually letters) representing a particular security listed on an exchange or otherwise traded publicly. When a company issues securities to the public marketplace, it selects an available ticker symbol for its securities which investors use to place trade orders. Every listed security has a unique ticker symbol, facilitating the vast array of trade orders that flow through the financial markets every day.

Weiss Overall Rating
The Weiss rating measured on a scale from A to F based on each stock's performance and risk. (See "What Our Ratings Mean" for a definition of each letter grade rating). Unrated stocks are excluded from this list.

Company Name
Legal name of a firm, the title by which a formally organized or incorporated firm is known as a legal entity or artificial-person. Shown on the certificate of incorporation (firm's 'birth certificate'), it must be displayed clearly at the firm's legal or registered office, and disclosed on all formal documents such as agreements, checks, and official stationery. Also known as corporate name.

Exchange
The stock exchange on which the company is listed. The core function of a stock exchange is to ensure fair and orderly trading, as well as efficient dissemination of price information.

Closing Price
The last price at which a stock is traded on a regular trading day. For many U.S. markets, regular trading sessions run from 9:30 a.m. to 4:00 p.m. Eastern Time. The closing price represents the most up-to-date valuation of a stock until trading commences again on the next trading day.

Industry A classification of companies based on their primary business activities.

5-Year Total Return (%) The rate of return on an investment over a five-year period that includes interest, capital gains, dividends and distributions realized.

The following list of stocks contains data and ratings as of November 2, 2022. Visit https://greyhouse.weissratings.com to check the latest rating of these stocks.

Recommended Stocks with a 5-Year Total Return of 50% or Higher

Ticker Symbol	Overall Rating	Company Name	Exchange	Closing Price	Industry	5-Year Return%
ATEN	B	A10 Networks, Inc.	NYSE	$18.17	Software & Services	148.56%
ABBV	B	AbbVie Inc.	NYSE	$144.52	Pharma, Biotech & Life Sciences	97.48%
WMS	B	Advanced Drainage Systems, Inc.	NYSE	$113.45	Capital Goods	473.20%
ADC	B	Agree Realty Corporation	NYSE	$66.48	Real Estate	68.08%
ARLP	B	Alliance Resource Partners, L.P.	NASDAQ	$24.05	Energy	84.18%
ABC	B	AmerisourceBergen Corporation	NYSE	$154.81	Health Care Equipment & Services	124.94%
AMN	B	AMN Healthcare Services, Inc.	NYSE	$121.79	Health Care Equipment & Services	196.33%
AON	B	Aon plc	NYSE	$279.13	Insurance	110.56%
AAPL	B	Apple Inc.	NASDAQ	$145.03	Technology Hardware & Equipment	254.35%
ADM	B	Archer-Daniels-Midland Company	NYSE	$95.80	Food, Beverage & Tobacco	178.06%
AJG	B	Arthur J. Gallagher & Co.	NYSE	$185.35	Insurance	217.89%
ASH	B	Ashland Inc.	NYSE	$100.81	Materials	57.00%
AAWW	B	Atlas Air Worldwide Holdings, Inc.	NASDAQ	$100.90	Transportation	67.19%
ADP	B	Automatic Data Processing, Inc.	NASDAQ	$237.44	Software & Services	134.64%
AZO	B	AutoZone, Inc.	NYSE	$2478.68	Retailing	308.75%
BFC	B+	Bank First Corporation	NASDAQ	$87.10	Banks	130.30%
BCBP	B	BCB Bancorp, Inc.	NASDAQ	$19.39	Banks	70.47%

Ticker Symbol	Overall Rating	Company Name	Exchange	Closing Price	Industry	5-Year Return%
BSM	B	Black Stone Minerals, L.P.	NYSE	$19.00	Energy	59.54%
BAH	B	Booz Allen Hamilton Holding Corporation	NYSE	$108.52	Commercial & Professional Services	209.66%
BRO	B	Brown & Brown, Inc.	NYSE	$57.14	Insurance	136.75%
CACI	B	CACI International Inc	NYSE	$303.03	Commercial & Professional Services	133.10%
CNI	B	Canadian National Railway Company	NYSE	$116.06	Transportation	57.90%
CP	B	Canadian Pacific Railway Limited	NYSE	$73.43	Transportation	122.63%
CSL	B	Carlisle Companies Incorporated	NYSE	$232.69	Capital Goods	126.10%
CASY	B+	Casey's General Stores, Inc.	NASDAQ	$227.45	Food & Staples Retailing	102.91%
CPRX	B	Catalyst Pharmaceuticals, Inc.	NASDAQ	$13.53	Pharma, Biotech & Life Sciences	354.03%
CBZ	B	CBIZ, Inc.	NYSE	$47.26	Commercial & Professional Services	216.12%
CNC	B	Centene Corporation	NYSE	$85.06	Health Care Equipment & Services	77.15%
CF	B	CF Industries Holdings, Inc.	NYSE	$103.17	Materials	206.24%
CVX	B	Chevron Corporation	NYSE	$178.50	Energy	93.60%
CI	B	Cigna Corporation	NYSE	$320.86	Health Care Equipment & Services	64.00%
CTAS	B	Cintas Corporation	NASDAQ	$415.81	Commercial & Professional Services	197.33%
CHCO	B	City Holding Company	NASDAQ	$98.25	Banks	62.81%
CIVI	B	Civitas Resources, Inc.	NYSE	$67.94	Energy	116.04%
CLH	B	Clean Harbors, Inc.	NYSE	$119.22	Commercial & Professional Services	123.93%
CLFD	B+	Clearfield, Inc.	NASDAQ	$115.86	Technology Hardware & Equipment	730.54%
CWEN	B	Clearway Energy, Inc.	NYSE	$34.91	Utilities	132.06%

Ticker Symbol	Overall Rating	Company Name	Exchange	Closing Price	Industry	5-Year Return%
CWENA	B	Clearway Energy, Inc.	NYSE	$32.28	Utilities	120.24%
KO	B	The Coca-Cola Company	NYSE	$58.81	Food, Beverage & Tobacco	50.15%
FIX	B	Comfort Systems USA, Inc.	NYSE	$116.71	Capital Goods	186.69%
CMC	B	Commercial Metals Company	NYSE	$43.33	Materials	152.60%
COP	B	ConocoPhillips	NYSE	$126.51	Energy	177.79%
CLR	B	Continental Resources, Inc.	NYSE	$73.97	Energy	79.67%
CORT	B	Corcept Therapeutics Incorporated	NASDAQ	$28.84	Pharma, Biotech & Life Sciences	66.51%
COST	B	Costco Wholesale Corporation	NASDAQ	$483.51	Food & Staples Retailing	212.11%
CRT	B	Cross Timbers Royalty Trust	NYSE	$20.01	Energy	117.36%
CTS	B	CTS Corporation	NYSE	$40.48	Technology Hardware & Equipment	56.01%
CFR	B	Cullen/Frost Bankers, Inc.	NYSE	$155.70	Banks	82.74%
CVS	B	CVS Health Corporation	NYSE	$96.80	Health Care Equipment & Services	60.87%
CYBE	B	CyberOptics Corporation	NASDAQ	$54.00	Semiconductors & Semiconductor Equipment	277.62%
DAR	B	Darling Ingredients Inc.	NYSE	$77.76	Food, Beverage & Tobacco	344.60%
DCP	B	DCP Midstream, LP	NYSE	$38.55	Energy	80.65%
DE	B	Deere & Company	NYSE	$385.95	Capital Goods	209.11%
DKL	B	Delek Logistics Partners, LP	NYSE	$54.55	Energy	196.63%
DVN	B	Devon Energy Corporation	NYSE	$67.44	Energy	109.79%
DG	B+	Dollar General Corporation	NYSE	$249.68	Retailing	219.15%
DMLP	B+	Dorchester Minerals, L.P.	NASDAQ	$27.63	Energy	219.54%

Ticker Symbol	Overall Rating	Company Name	Exchange	Closing Price	Industry	5-Year Return%
ELV	B+	Elevance Health Inc.	NYSE	$538.12	Health Care Equipment & Services	169.74%
LLY	B	Eli Lilly and Company	NYSE	$354.96	Pharma, Biotech & Life Sciences	369.33%
WIRE	B	Encore Wire Corporation	NASDAQ	$133.51	Capital Goods	195.02%
ENPH	B	Enphase Energy, Inc.	NASDAQ	$289.50	Semiconductors & Semiconductor Equipment	19460.81 %
ENSG	B	The Ensign Group, Inc.	NASDAQ	$90.67	Health Care Equipment & Services	333.57%
EOG	B	EOG Resources, Inc.	NYSE	$135.59	Energy	53.33%
EQNR	B	Equinor ASA	NYSE	$36.95	Energy	108.72%
ESQ	B	Esquire Financial Holdings, Inc.	NASDAQ	$44.90	Banks	173.30%
EXLS	B	Exlservice Holdings, Inc.	NASDAQ	$176.08	Software & Services	182.68%
EXR	B	Extra Space Storage Inc.	NYSE	$158.46	Real Estate	119.88%
XOM	B	Exxon Mobil Corporation	NYSE	$109.61	Energy	71.59%
FBIZ	B	First Business Financial Services, Inc.	NASDAQ	$38.29	Banks	98.51%
FLNG	B	Flex LNG Ltd.	NYSE	$32.28	Energy	3085.11 %
FLO	B	Flowers Foods, Inc.	NYSE	$28.33	Food, Beverage & Tobacco	83.23%
FWRD	B	Forward Air Corporation	NASDAQ	$103.20	Transportation	90.05%
GLPI	B	Gaming and Leisure Properties, Inc.	NASDAQ	$50.13	Real Estate	91.07%
GIS	A-	General Mills, Inc.	NYSE	$79.81	Food, Beverage & Tobacco	85.67%
GPC	B	Genuine Parts Company	NYSE	$175.07	Retailing	131.12%
GLP	B	Global Partners LP	NYSE	$32.65	Energy	211.98%
GPK	B+	Graphic Packaging Holding Company	NYSE	$22.33	Materials	56.11%

Ticker Symbol	Overall Rating	Company Name	Exchange	Closing Price	Industry	5-Year Return%
GCBC	B+	Greene County Bancorp, Inc.	NASDAQ	$66.80	Banks	140.87%
GNTY	B	Guaranty Bancshares, Inc.	NASDAQ	$36.44	Banks	57.76%
HCKT	B	The Hackett Group, Inc.	NASDAQ	$21.06	Software & Services	57.82%
HWKN	B	Hawkins, Inc.	NASDAQ	$46.10	Materials	175.52%
HSY	A	The Hershey Company	NYSE	$235.11	Food, Beverage & Tobacco	147.98%
DINO	B	HF Sinclair Corporation	NYSE	$60.95	Energy	73.10%
TWNK	B	Hostess Brands, Inc.	NASDAQ	$25.70	Food, Beverage & Tobacco	117.80%
HUBG	B	Hub Group, Inc.	NASDAQ	$76.52	Transportation	72.73%
HUBB	B+	Hubbell Incorporated	NYSE	$235.37	Capital Goods	112.82%
HUM	B+	Humana Inc.	NYSE	$559.58	Health Care Equipment & Services	125.68%
ICFI	B	ICF International, Inc.	NASDAQ	$117.88	Commercial & Professional Services	139.52%
IMKTA	B	Ingles Markets, Incorporated	NASDAQ	$90.47	Food & Staples Retailing	299.61%
SJM	B	The J. M. Smucker Company	NYSE	$149.26	Food, Beverage & Tobacco	69.59%
JBL	B	Jabil Inc.	NYSE	$63.67	Technology Hardware & Equipment	137.69%
JKHY	B	Jack Henry & Associates, Inc.	NASDAQ	$190.64	Software & Services	80.50%
KNSL	B	Kinsale Capital Group, Inc.	NYSE	$308.24	Insurance	597.41%
KR	B	The Kroger Co.	NYSE	$46.56	Food & Staples Retailing	140.03%
LKFN	B	Lakeland Financial Corporation	NASDAQ	$80.10	Banks	85.51%
LECO	B	Lincoln Electric Holdings, Inc.	NASDAQ	$138.77	Capital Goods	70.25%
LMT	B	Lockheed Martin Corporation	NYSE	$482.06	Capital Goods	77.45%

Ticker Symbol	Overall Rating	Company Name	Exchange	Closing Price	Industry	5-Year Return%
LPLA	B	LPL Financial Holdings Inc.	NASDAQ	$258.91	Diversified Financials	448.15%
MPC	B	Marathon Petroleum Corporation	NYSE	$114.73	Energy	122.05%
MARPS	B	Marine Petroleum Trust	NASDAQ	$10.34	Energy	311.36%
MMC	B	Marsh & McLennan Companies, Inc.	NYSE	$159.06	Insurance	110.03%
MRTN	B	Marten Transport, Ltd.	NASDAQ	$18.70	Transportation	67.52%
MTDR	B	Matador Resources Company	NYSE	$67.37	Energy	151.42%
MCD	B	McDonald's Corporation	NYSE	$270.37	Consumer Services	80.50%
MGRC	B	McGrath Rentcorp	NASDAQ	$95.10	Capital Goods	123.59%
MCK	B	McKesson Corporation	NYSE	$389.79	Health Care Equipment & Services	197.51%
MRK	B	Merck & Co., Inc.	NYSE	$99.40	Pharma, Biotech & Life Sciences	117.67%
MTR	B	Mesa Royalty Trust	NYSE	$15.30	Energy	58.22%
MOH	B	Molina Healthcare, Inc.	NYSE	$350.34	Health Care Equipment & Services	342.46%
MPLX	B	MPLX LP	NYSE	$34.06	Energy	62.02%
MLI	B	Mueller Industries, Inc.	NYSE	$61.76	Capital Goods	91.01%
MUSA	A-	Murphy USA Inc.	NYSE	$306.51	Retailing	323.30%
MVO	B	MV Oil Trust	NYSE	$13.00	Energy	360.81%
NSSC	B	Napco Security Technologies, Inc.	NASDAQ	$26.91	Technology Hardware & Equipment	443.64%
NXST	B	Nexstar Media Group, Inc.	NASDAQ	$170.81	Media & Entertainment	200.73%
NBN	B	Northeast Bank	NASDAQ	$42.53	Banks	72.88%
NOC	B	Northrop Grumman Corporation	NYSE	$530.30	Capital Goods	90.48%

Ticker Symbol	Overall Rating	Company Name	Exchange	Closing Price	Industry	5-Year Return%
NVO	B	Novo Nordisk A/S	NYSE	$113.23	Pharma, Biotech & Life Sciences	144.47%
NUE	B	Nucor Corporation	NYSE	$128.72	Materials	152.78%
OFG	B	OFG Bancorp	NYSE	$27.57	Banks	265.09%
ON	B	ON Semiconductor Corporation	NASDAQ	$60.11	Semiconductors & Semiconductor Equipment	177.64%
ORLY	B	O'Reilly Automotive, Inc.	NASDAQ	$815.11	Retailing	283.58%
PCAR	B	PACCAR Inc	NASDAQ	$95.70	Capital Goods	61.70%
PAYX	B	Paychex, Inc.	NASDAQ	$114.50	Software & Services	105.76%
CNXN	B	PC Connection, Inc.	NASDAQ	$51.88	Technology Hardware & Equipment	107.27%
PEP	A-	Pepsico, Inc.	NASDAQ	$178.24	Food, Beverage & Tobacco	87.23%
PBT	B	Permian Basin Royalty Trust	NYSE	$21.21	Energy	218.05%
PFE	B	Pfizer Inc.	NYSE	$47.07	Pharma, Biotech & Life Sciences	67.75%
PFG	B	Principal Financial Group, Inc.	NASDAQ	$86.79	Insurance	55.26%
PFHD	B	Professional Holding Corp.	NASDAQ	$26.44	Banks	88.19%
PSA	B	Public Storage	NYSE	$283.02	Real Estate	66.45%
PWR	B	Quanta Services, Inc.	NYSE	$136.78	Capital Goods	289.18%
RICK	B	RCI Hospitality Holdings, Inc.	NASDAQ	$79.46	Consumer Services	194.24%
REGN	B	Regeneron Pharmaceuticals, Inc.	NASDAQ	$740.48	Pharma, Biotech & Life Sciences	81.31%
RS	B	Reliance Steel & Aluminum Co.	NYSE	$198.93	Materials	186.13%
RSG	B	Republic Services, Inc.	NYSE	$130.32	Commercial & Professional Services	122.95%
RELL	B	Richardson Electronics, Ltd.	NASDAQ	$23.51	Technology Hardware & Equipment	316.49%

Ticker Symbol	Overall Rating	Company Name	Exchange	Closing Price	Industry	5-Year Return%
RLI	B	RLI Corp.	NYSE	$127.93	Insurance	148.23%
RYI	B	Ryerson Holding Corporation	NYSE	$31.61	Materials	258.18%
SBR	B+	Sabine Royalty Trust	NYSE	$85.36	Energy	205.78%
SJT	B	San Juan Basin Royalty Trust	NYSE	$10.46	Energy	117.48%
SANM	B	Sanmina Corporation	NASDAQ	$55.99	Technology Hardware & Equipment	69.41%
SAIC	B	Science Applications International Corporation	NYSE	$108.69	Commercial & Professional Services	67.65%
SENEA	B	Seneca Foods Corporation	NASDAQ	$62.07	Food, Beverage & Tobacco	79.39%
SCI	B	Service Corporation International	NYSE	$67.52	Consumer Services	104.52%
SFBS	B	ServisFirst Bancshares, Inc.	NYSE	$73.85	Banks	93.34%
SLGN	A-	Silgan Holdings Inc.	NYSE	$45.99	Materials	69.34%
SNA	B	Snap-on Incorporated	NYSE	$220.03	Capital Goods	57.32%
SQM	B	Sociedad Química y Minera de Chile S.A.	NYSE	$91.51	Materials	80.01%
SO	B	The Southern Company	NYSE	$64.80	Utilities	54.02%
STLD	B	Steel Dynamics, Inc.	NASDAQ	$92.36	Materials	178.18%
STRL	B	Sterling Infrastructure, Inc.	NASDAQ	$29.84	Capital Goods	71.10%
SYBT	B	Stock Yards Bancorp, Inc.	NASDAQ	$74.77	Banks	119.89%
SUN	B	Sunoco LP	NYSE	$43.74	Energy	138.40%
SMCI	B+	Super Micro Computer, Inc.	NASDAQ	$80.84	Technology Hardware & Equipment	298.23%
SWCH	B+	Switch, Inc.	NYSE	$33.95	Software & Services	94.00%
SNPS	B	Synopsys, Inc.	NASDAQ	$281.11	Software & Services	223.41%

Ticker Symbol	Overall Rating	Company Name	Exchange	Closing Price	Industry	5-Year Return%
TPL	B	Texas Pacific Land Corporation	NYSE	$2329.04	Energy	511.36%
TITN	B	Titan Machinery Inc.	NASDAQ	$34.09	Capital Goods	135.92%
TSCO	B	Tractor Supply Company	NASDAQ	$211.41	Retailing	284.70%
TRV	B	The Travelers Companies, Inc.	NYSE	$182.31	Insurance	53.73%
TCBK	B	TriCo Bancshares	NASDAQ	$56.68	Banks	54.37%
TRTN	B	Triton International Limited	NYSE	$60.13	Capital Goods	92.47%
UFPT	B	UFP Technologies, Inc.	NASDAQ	$104.63	Health Care Equipment & Services	286.80%
ULTA	B	Ulta Beauty, Inc.	NASDAQ	$406.77	Retailing	101.32%
UTHR	B	United Therapeutics Corporation	NASDAQ	$253.65	Pharma, Biotech & Life Sciences	109.71%
UNH	A+	UnitedHealth Group Incorporated	NYSE	$543.43	Health Care Equipment & Services	174.75%
VRTX	B	Vertex Pharmaceuticals Incorporated	NASDAQ	$310.01	Pharma, Biotech & Life Sciences	106.71%
VOC	B	VOC Energy Trust	NYSE	$7.93	Energy	275.81%
WRB	B	W. R. Berkley Corporation	NYSE	$74.33	Insurance	169.03%
GWW	A-	W.W. Grainger, Inc.	NYSE	$583.98	Capital Goods	218.47%
WCN	B	Waste Connections, Inc.	NYSE	$129.96	Commercial & Professional Services	93.76%
WM	B	Waste Management, Inc.	NYSE	$155.22	Commercial & Professional Services	108.27%
WEC	B	WEC Energy Group, Inc.	NYSE	$90.25	Utilities	53.66%
WMK	A+	Weis Markets, Inc.	NYSE	$83.41	Food & Staples Retailing	132.72%
WCC	B	WESCO International, Inc.	NYSE	$137.28	Capital Goods	119.12%
WMB	B	The Williams Companies, Inc.	NYSE	$33.04	Energy	58.55%

Ticker Symbol	Overall Rating	Company Name	Exchange	Closing Price	Industry	5-Year Return%
WINA	B	Winmark Corporation	NASDAQ	$246.57	Retailing	102.26%
XEL	B	Xcel Energy Inc.	NASDAQ	$65.31	Utilities	51.79%

Recommended Low Volatility Stocks Paying Dividends

The following pages provide information on a number of stocks that have met the following criteria: a Weiss Rating of B or higher, a dividend yield greater than 0%, with a BETA less than zero

Ticker Symbol

An arrangement of characters (usually letters) representing a particular security listed on an exchange or otherwise traded publicly. When a company issues securities to the public marketplace, it selects an available ticker symbol for its securities which investors use to place trade orders. Every listed security has a unique ticker symbol, facilitating the vast array of trade orders that flow through the financial markets every day.

Weiss Overall Rating

The Weiss rating measured on a scale from A to F based on each stock's performance and risk. (See "What Our Ratings Mean" for a definition of each letter grade rating). Unrated stocks are excluded from this list.

Company Name

Legal name of a firm, the title by which a formally organized or incorporated firm is known as a legal entity or artificial-person. Shown on the certificate of incorporation (firm's 'birth certificate'), it must be displayed clearly at the firm's legal or registered office, and disclosed on all formal documents such as agreements, checks, and official stationery. Also known as corporate name.

Exchange

The stock exchange on which the company is listed. The core function of a stock exchange is to ensure fair and orderly trading, as well as efficient dissemination of price information.

Closing Price

The last price at which a stock is traded on a regular trading day. For many U.S. markets, regular trading sessions run from 9:30 a.m. to 4:00 p.m. Eastern Time. The closing price represents the most up-to-date valuation of a stock until trading commences again on the next trading day.

BETA A two year, weekly, measure of volatility, or systematic risk, of a security in comparison to the market as a whole. A beta of less than 1 means that the security will be less volatile than the market, a beta larger than 1 means more volatility. Beta value cannot be calculated if less than 24 months of pricing is available.

Dividend Yield (%) A dividend is defined as a payment made by a corporation to its shareholders. Usually these payouts are made in cash (cash dividends), but sometimes companies will also distribute stock dividends, whereby additional stock shares are distributed to shareholders. The Dividend Yield is the Dividends paid out each year relative to the share price. Expressed as a percentage and measures how much cash flow an investor is getting for each invested dollar.

Industry A classification of companies based on their primary business activities.

The following list of stocks contains data and ratings as of November 3, 2022. Visit https://greyhouse.weissratings.com to check the latest rating of these stocks.

Recommended Low Volatility Stocks Paying Dividends

Ticker Symbol	Overall Rating	Company Name	Exchange	Closing Price	BETA	Dividend Yield (%)	Industry
ATEN	B	A10 Networks, Inc.	NYSE	$17.40	0.94	1.15%	Software & Services
ABBV	B	AbbVie Inc.	NYSE	$144.42	0.51	3.91%	Pharma, Biotech & Life Sciences
ADC	B	Agree Realty Corporation	NYSE	$67.81	0.55	4.10%	Real Estate
ATD.TO	B+	Alimentation Couche-Tard Inc.	TSX	$61.94	0.67	0.71%	Food & Staples Retailing
ARLP	B	Alliance Resource Partners, L.P.	NASDAQ	$23.77	0.42	5.05%	Energy
ALV.V	B	Alvopetro Energy Ltd.	TSX	$6.17	0.44	4.86%	Energy
AMAL	B	Amalgamated Financial Corp.	NASDAQ	$24.03	0.65	1.41%	Banks
DOX	B	Amdocs Limited	NASDAQ	$80.58	0.61	1.92%	Software & Services
AEE	B	Ameren Corporation	NYSE	$81.14	0.55	2.86%	Utilities
AEP	B	American Electric Power Company, Inc.	NASDAQ	$88.68	0.43	3.52%	Utilities
ABC	B	AmerisourceBergen Corporation	NYSE	$157.84	0.69	1.17%	Health Care Equip & Services
AND.TO	B	Andlauer Healthcare Group Inc.	TSX	$51.89	0.76	0.46%	Health Care Equip & Services
AON	B	Aon plc	NYSE	$276.39	0.87	0.79%	Insurance
ARX.TO	B	ARC Resources Ltd.	TSX	$19.76	0.37	2.23%	Energy
ADM	B	Archer-Daniels-Midland Company	NYSE	$96.28	0.65	1.63%	Food, Beverage & Tobacco
ACA	B	Arcosa, Inc.	NYSE	$63.06	0.94	0.32%	Capital Goods
ARTNA	B	Artesian Resources Corporation	NASDAQ	$50.27	0.44	2.15%	Utilities

Ticker Symbol	Overall Rating	Company Name	Exchange	Closing Price	BETA	Dividend Yield (%)	Industry
AJG	B	Arthur J. Gallagher & Co.	NYSE	$187.35	0.69	1.07%	Insurance
ASH	B	Ashland Inc.	NYSE	$99.55	0.95	1.28%	Materials
ADP	B+	Automatic Data Processing, Inc.	NASDAQ	$236.10	0.86	1.76%	Software & Services
BFC	B+	Bank First Corporation	NASDAQ	$87.21	0.25	1.04%	Banks
BSVN	B	Bank7 Corp.	NASDAQ	$25.20	0.75	1.90%	Banks
BCBP	B	BCB Bancorp, Inc.	NASDAQ	$19.25	0.78	3.32%	Banks
BIR.TO	B	Birchcliff Energy Ltd.	TSX	$10.76	0.84	0.56%	Energy
BSM	B	Black Stone Minerals, L.P.	NYSE	$19.46	0.51	6.89%	Energy
BAH	B	Booz Allen Hamilton Holding Corporation	NYSE	$108.70	0.65	1.53%	Commercial & Prof Services
LND	B	Brasilagro - Companhia Brasileira de Propriedades Agrícolas	NYSE	$6.08	0.67	16.28%	Food, Beverage & Tobacco
MNRL	B	Brigham Minerals, Inc.	NYSE	$30.54	1	1.96%	Energy
BMY	B	Bristol-Myers Squibb Company	NYSE	$78.48	0.32	2.75%	Pharma, Biotech & Life Sciences
BRO	B	Brown & Brown, Inc.	NYSE	$56.54	0.94	0.75%	Insurance
CHRW	B	C.H. Robinson Worldwide, Inc.	NASDAQ	$88.47	0.74	2.49%	Transportation
CRC	B	California Resources Corporation	NYSE	$46.57	0.95	1.46%	Energy
CALM	B	Cal-Maine Foods, Inc.	NASDAQ	$57.94	0.25	2.98%	Food, Beverage & Tobacco
CNI	B	Canadian National Railway Company	NYSE	$115.74	0.8	1.90%	Transportation
CP	B	Canadian Pacific Railway Limited	NYSE	$73.79	0.79	0.80%	Transportation
CBNK	B	Capital Bancorp, Inc.	NASDAQ	$23.63	0.49	0.89%	Banks
CSL	B	Carlisle Companies Incorporated	NYSE	$227.85	1	1.04%	Capital Goods

Ticker Symbol	Overall Rating	Company Name	Exchange	Closing Price	BETA	Dividend Yield (%)	Industry
CASY	B+	Casey's General Stores, Inc.	NASDAQ	$227.21	0.85	0.64%	Food & Staples Retailing
CF	B	CF Industries Holdings, Inc.	NYSE	$105.24	0.65	1.33%	Materials
CVX	B	Chevron Corporation	NYSE	$181.13	0.57	3.09%	Energy
CI	B	Cigna Corporation	NYSE	$324.24	0.71	1.34%	Health Care Equip & Services
SIRE	B	Ciner Resources LP	NYSE	$22.80	0.83	8.73%	Materials
CHCO	B	City Holding Company	NASDAQ	$97.98	0.4	2.50%	Banks
CWENA	B	Clearway Energy, Inc.	NYSE	$32.62	1	4.29%	Utilities
KO	B	The Coca-Cola Company	NYSE	$58.78	0.52	2.96%	Food, Beverage & Tobacco
CMC	B	Commercial Metals Company	NYSE	$43.96	0.92	1.32%	Materials
CTBI	B	Community Trust Bancorp, Inc.	NASDAQ	$46.01	0.52	3.56%	Banks
COP	B	ConocoPhillips	NYSE	$133.82	0.6	1.37%	Energy
CLR	B	Continental Resources, Inc.	NYSE	$74.05	0.67	1.34%	Energy
CTVA	B	Corteva, Inc.	NYSE	$66.98	0.78	0.85%	Materials
COST	B	Costco Wholesale Corporation	NASDAQ	$486.29	0.99	0.72%	Food & Staples Retailing
CTRA	B	Coterra Energy Inc.	NYSE	$30.61	0.47	1.88%	Energy
CRT	B	Cross Timbers Royalty Trust	NYSE	$20.87	0.35	8.89%	Energy
CAPL	B	CrossAmerica Partners LP	NYSE	$18.51	0.62	11.35%	Energy
CTS	B	CTS Corporation	NYSE	$40.38	0.71	0.40%	Technology Hardware & Equip
CFR	B	Cullen/Frost Bankers, Inc.	NYSE	$154.75	0.98	2.02%	Banks
CVBF	B	CVB Financial Corp.	NASDAQ	$27.75	0.51	2.70%	Banks

Ticker Symbol	Overall Rating	Company Name	Exchange	Closing Price	BETA	Dividend Yield (%)	Industry
DKL	B	Delek Logistics Partners, LP	NYSE	$54.96	0.32	7.15%	Energy
DG	B+	Dollar General Corporation	NYSE	$249.24	0.88	0.83%	Retailing
DOL.TO	B+	Dollarama Inc.	TSX	$80.32	0.4	0.27%	Retailing
DMLP	B+	Dorchester Minerals, L.P.	NASDAQ	$27.96	0.38	12.51%	Energy
DNG.TO	B	Dynacor Group Inc.	TSX	$2.67	0.73	3.61%	Materials
ENS.TO	B	E Split Corp.	TSX	$15.24	0.6	10.24%	Diversified Financials
EBC	B	Eastern Bankshares, Inc.	NASDAQ	$18.87	0.62	2.01%	Banks
ECTM	B	ECA Marcellus Trust I	OTC PK	$2.65	0.65	18.19%	Energy
ELV	B+	Elevance Health Inc.	NYSE	$533.86	0.74	0.93%	Health Care Equip & Services
LLY	B	Eli Lilly and Company	NYSE	$361.68	0.51	1.05%	Pharma, Biotech & Life Sciences
EBF	B	Ennis, Inc.	NYSE	$22.29	0.52	4.49%	Commercial & Prof Services
ENSG	B	The Ensign Group, Inc.	NASDAQ	$91.25	0.92	0.24%	Health Care Equip & Services
EFSC	B	Enterprise Financial Services Corp	NASDAQ	$52.30	0.76	1.64%	Banks
EOG	B	EOG Resources, Inc.	NYSE	$138.38	0.67	2.17%	Energy
EQNR	B	Equinor ASA	NYSE	$37.20	0.62	1.48%	Energy
ESQ	B	Esquire Financial Holdings, Inc.	NASDAQ	$45.75	0.66	0.39%	Banks
ESSA	B	ESSA Bancorp, Inc.	NASDAQ	$20.42	0.24	2.64%	Banks
EPM	B	Evolution Petroleum Corporation	AMEX	$8.09	0.23	4.88%	Energy
EXR	B	Extra Space Storage Inc.	NYSE	$154.25	0.92	3.73%	Real Estate
XOM	B	Exxon Mobil Corporation	NYSE	$111.10	0.49	3.17%	Energy

Ticker Symbol	Overall Rating	Company Name	Exchange	Closing Price	BETA	Dividend Yield (%)	Industry
FDS	B	FactSet Research Systems Inc.	NYSE	$412.52	0.92	0.83%	Diversified Financials
FRBA	B	First Bank	NASDAQ	$15.19	0.77	1.58%	Banks
FBIZ	B	First Business Financial Services, Inc.	NASDAQ	$37.41	0.69	2.06%	Banks
THFF	B	First Financial Corporation	NASDAQ	$47.46	0.29	2.25%	Banks
FLNG	B	Flex LNG Ltd.	NYSE	$32.93	0.9	9.11%	Energy
FLO	B	Flowers Foods, Inc.	NYSE	$28.50	0.12	3.02%	Food, Beverage & Tobacco
FRU.TO	B	Freehold Royalties Ltd.	TSX	$17.37	0.6	5.24%	Energy
GLPI	B	Gaming and Leisure Properties, Inc.	NASDAQ	$49.82	0.88	5.56%	Real Estate
GD	B	General Dynamics Corporation	NYSE	$248.94	0.73	2.00%	Capital Goods
GIS	A-	General Mills, Inc.	NYSE	$78.91	0.1	2.66%	Food, Beverage & Tobacco
GNE	B	Genie Energy Ltd.	NYSE	$10.55	0.3	2.13%	Utilities
GPC	B	Genuine Parts Company	NYSE	$177.05	0.76	1.98%	Retailing
WN.TO	B	George Weston Limited	TSX	$149.99	0.25	1.68%	Food & Staples Retailing
GLP	B	Global Partners LP	NYSE	$33.50	0.71	7.04%	Energy
SELF	B	Global Self Storage, Inc.	NASDAQ	$4.94	0.46	5.41%	Real Estate
GPK	B+	Graphic Packaging Holding Company	NYSE	$22.41	0.94	1.34%	Materials
GCBC	B+	Greene County Bancorp, Inc.	NASDAQ	$67.29	0.6	0.79%	Banks
GEF	B+	Greif, Inc.	NYSE	$65.75	0.67	2.86%	Materials
GEFB	B+	Greif, Inc.	NYSE	$70.67	0.66	3.98%	Materials
GNTY	B	Guaranty Bancshares, Inc.	NASDAQ	$35.07	0.39	2.45%	Banks

Ticker Symbol	Overall Rating	Company Name	Exchange	Closing Price	BETA	Dividend Yield (%)	Industry
GULTU	B	Gulf Coast Ultra Deep Royalty Trust	OTC PK	$0.04	0.82	18.75%	Energy
HCKT	B	The Hackett Group, Inc.	NASDAQ	$20.84	0.92	2.06%	Software & Services
HONE	B	HarborOne Bancorp, Inc.	NASDAQ	$14.56	0.36	1.79%	Banks
HSY	A	The Hershey Company	NYSE	$232.09	0.36	1.61%	Food, Beverage & Tobacco
DINO	B	HF Sinclair Corporation	NYSE	$63.18	0.54	1.27%	Energy
HUBB	B+	Hubbell Incorporated	NYSE	$235.58	0.83	1.78%	Capital Goods
HUM	B+	Humana Inc.	NYSE	$563.00	0.57	0.54%	Health Care Equip & Services
H.TO	B	Hydro One Limited	TSX	$33.92	0.2	3.22%	Utilities
ICFI	B	ICF International, Inc.	NASDAQ	$117.22	0.74	0.48%	Commercial & Prof Services
IMKTA	B	Ingles Markets, Incorporated	NASDAQ	$91.53	0.61	0.72%	Food & Staples Retailing
IFC.TO	A+	Intact Financial Corporation	TSX	$204.12	0.25	1.92%	Insurance
SJM	B	The J. M. Smucker Company	NYSE	$148.78	0.06	2.68%	Food, Beverage & Tobacco
JKHY	B	Jack Henry & Associates, Inc.	NASDAQ	$179.62	0.72	1.07%	Software & Services
JNJ	B	Johnson & Johnson	NYSE	$170.72	0.4	2.57%	Pharma, Biotech & Life Sciences
K	A-	Kellogg Company	NYSE	$69.51	0.04	3.35%	Food, Beverage & Tobacco
KDP	B+	Keurig Dr Pepper Inc.	NASDAQ	$36.29	0.48	2.10%	Food, Beverage & Tobacco
KR	B	The Kroger Co.	NYSE	$47.22	0.33	1.88%	Food & Staples Retailing
LKFN	B	Lakeland Financial Corporation	NASDAQ	$79.92	0.52	2.00%	Banks
LECO	B	Lincoln Electric Holdings, Inc.	NASDAQ	$140.83	0.83	1.59%	Capital Goods
L.TO	B	Loblaw Companies Limited	TSX	$110.71	0.18	1.39%	Food & Staples Retailing

Ticker Symbol	Overall Rating	Company Name	Exchange	Closing Price	BETA	Dividend Yield (%)	Industry
LMT	B	Lockheed Martin Corporation	NYSE	$484.82	0.45	2.31%	Capital Goods
MPC	B	Marathon Petroleum Corporation	NYSE	$118.20	0.79	1.96%	Energy
MARPS	B	Marine Petroleum Trust	NASDAQ	$10.26	-0.64	6.57%	Energy
MMC	B	Marsh & McLennan Companies, Inc.	NYSE	$159.03	0.77	1.41%	Insurance
MRTN	B	Marten Transport, Ltd.	NASDAQ	$18.65	0.73	1.18%	Transportation
MCD	B	McDonald's Corporation	NYSE	$272.95	0.6	2.02%	Consumer Services
MGRC	B	McGrath Rentcorp	NASDAQ	$96.26	0.53	1.87%	Capital Goods
MCK	B	McKesson Corporation	NYSE	$397.58	0.78	0.49%	Health Care Equip & Services
MRK	B	Merck & Co., Inc.	NYSE	$98.75	0.22	2.79%	Pharma, Biotech & Life Sciences
MTR	B	Mesa Royalty Trust	NYSE	$15.33	0.24	11.17%	Energy
MRU.TO	A-	Metro Inc.	TSX	$71.32	0.21	1.54%	Food & Staples Retailing
MGPI	B	MGP Ingredients, Inc.	NASDAQ	$111.03	0.72	0.43%	Food, Beverage & Tobacco
MPB	B	Mid Penn Bancorp, Inc.	NASDAQ	$33.00	0.55	2.42%	Banks
MPLX	B	MPLX LP	NYSE	$34.00	0.55	8.29%	Energy
MLI	B	Mueller Industries, Inc.	NYSE	$61.66	0.98	1.43%	Capital Goods
MTL.TO	B	Mullen Group Ltd.	TSX	$13.61	0.59	4.70%	Transportation
MUSA	A-	Murphy USA Inc.	NYSE	$310.00	0.54	0.39%	Retailing
MVO	B	MV Oil Trust	NYSE	$13.35	0.67	16.63%	Energy
NFG	B	National Fuel Gas Company	NYSE	$64.83	0.45	2.87%	Utilities
NBTB	B	NBT Bancorp Inc.	NASDAQ	$46.34	0.52	2.46%	Banks

Ticker Symbol	Overall Rating	Company Name	Exchange	Closing Price	BETA	Dividend Yield (%)	Industry
NXST	B	Nexstar Media Group, Inc.	NASDAQ	$164.41	0.97	2.07%	Media & Entertainment
NBN	B	Northeast Bank	NASDAQ	$43.40	0.67	0.09%	Banks
NPI.TO	B	Northland Power Inc.	TSX	$39.31	0.46	3.05%	Utilities
NOC	B	Northrop Grumman Corporation	NYSE	$525.51	0.35	1.26%	Capital Goods
NVO	B	Novo Nordisk A/S	NYSE	$113.87	0.7	1.00%	Pharma, Biotech & Life Sciences
NVT	B	nVent Electric Plc	NYSE	$36.38	0.98	1.92%	Capital Goods
OFG	B	OFG Bancorp	NYSE	$27.20	0.93	2.28%	Banks
ORRF	B	Orrstown Financial Services, Inc.	NASDAQ	$25.32	0.57	3.00%	Banks
OTTR	B	Otter Tail Corporation	NASDAQ	$55.69	0.78	2.92%	Utilities
PCAR	B	PACCAR Inc	NASDAQ	$96.98	0.76	2.95%	Capital Goods
PAYX	B	Paychex, Inc.	NASDAQ	$113.04	0.96	2.57%	Software & Services
PGC	B	Peapack-Gladstone Financial Corporation	NASDAQ	$38.04	1	0.53%	Banks
PEP	A-	Pepsico, Inc.	NASDAQ	$177.78	0.45	2.50%	Food, Beverage & Tobacco
PBT	B	Permian Basin Royalty Trust	NYSE	$21.58	0.33	4.99%	Energy
PFE	B	Pfizer Inc.	NYSE	$46.57	0.57	3.44%	Pharma, Biotech & Life Sciences
PHX.TO	B	PHX Energy Services Corp.	TSX	$8.30	0.71	3.61%	Energy
PZA.TO	B	Pizza Pizza Royalty Corp.	TSX	$12.63	0.41	6.16%	Consumer Services
PSK.TO	B	PrairieSky Royalty Ltd.	TSX	$21.46	0.52	2.10%	Energy
PFBC	B	Preferred Bank	NASDAQ	$74.62	0.64	2.31%	Banks
PRGS	B	Progress Software Corporation	NASDAQ	$48.99	0.88	1.43%	Software & Services

Ticker Symbol	Overall Rating	Company Name	Exchange	Closing Price	BETA	Dividend Yield (%)	Industry
PSA	B	Public Storage	NYSE	$276.67	0.67	2.89%	Real Estate
PWR	B	Quanta Services, Inc.	NYSE	$144.41	0.99	0.19%	Capital Goods
RS	B	Reliance Steel & Aluminum Co.	NYSE	$199.51	0.93	1.66%	Materials
RSG	B	Republic Services, Inc.	NYSE	$131.77	0.74	1.42%	Commercial & Prof Services
RGP	B	Resources Connection, Inc.	NASDAQ	$17.82	0.72	3.14%	Commercial & Prof Services
RELL	B	Richardson Electronics, Ltd.	NASDAQ	$24.12	0.96	1.00%	Technology Hardware & Equip
RLI	B	RLI Corp.	NYSE	$127.97	0.71	0.80%	Insurance
RSI.TO	B	Rogers Sugar Inc.	TSX	$5.86	0.13	6.14%	Food, Beverage & Tobacco
SBR	B+	Sabine Royalty Trust	NYSE	$86.95	0.44	8.85%	Energy
SJT	B	San Juan Basin Royalty Trust	NYSE	$10.52	0.75	15.77%	Energy
SAIC	B	Science Applications International Corporation	NYSE	$109.37	0.64	1.35%	Commercial & Prof Services
SCI	B	Service Corporation International	NYSE	$67.20	0.72	1.46%	Consumer Services
SFBS	B	ServisFirst Bancshares, Inc.	NYSE	$71.89	0.74	1.28%	Banks
SLGN	A-	Silgan Holdings Inc.	NYSE	$46.20	0.64	1.34%	Materials
SAMG	B	Silvercrest Asset Management Group Inc.	NASDAQ	$18.00	0.86	3.83%	Diversified Financials
SNA	B	Snap-on Incorporated	NYSE	$220.68	0.7	2.57%	Capital Goods
SPFI	B	South Plains Financial, Inc.	NASDAQ	$30.33	0.61	1.52%	Banks
SO	B	The Southern Company	NYSE	$64.85	0.58	4.13%	Utilities
SMBC	B	Southern Missouri Bancorp, Inc.	NASDAQ	$49.00	0.6	1.65%	Banks
SYBT	B	Stock Yards Bancorp, Inc.	NASDAQ	$73.52	0.59	1.54%	Banks

Ticker Symbol	Overall Rating	Company Name	Exchange	Closing Price	BETA	Dividend Yield (%)	Industry
SMMF	B	Summit Financial Group, Inc.	NASDAQ	$28.28	0.59	2.62%	Banks
SUN	B	Sunoco LP	NYSE	$42.56	0.51	7.76%	Energy
SXP.TO	B	Supremex Inc.	TSX	$5.04	0.53	2.08%	Materials
SWMAY	B	Swedish Match AB (publ)	OTC PK	$10.14	0.42	0.63%	Food, Beverage & Tobacco
SWCH	B+	Switch, Inc.	NYSE	$33.93	0.68	0.62%	Software & Services
TR	B	Tootsie Roll Industries, Inc.	NYSE	$39.62	-0.1	0.90%	Food, Beverage & Tobacco
TPZ.TO	B	Topaz Energy Corp.	TSX	$23.35	0.38	4.45%	Energy
TRMD	B	Torm Plc	NASDAQ	$29.17	0.79	1.99%	Energy
TOU.TO	B+	Tourmaline Oil Corp.	TSX	$81.55	0.65	1.02%	Energy
TSCO	B	Tractor Supply Company	NASDAQ	$211.31	0.94	1.55%	Retailing
TRV	B	The Travelers Companies, Inc.	NYSE	$181.82	0.6	1.99%	Insurance
TCBK	B	TriCo Bancshares	NASDAQ	$56.18	0.6	1.87%	Banks
UNH	A+	UnitedHealth Group Incorporated	NYSE	$543.61	0.69	1.14%	Health Care Equip & Services
UNM	B	Unum Group	NYSE	$44.52	0.82	2.83%	Insurance
VOC	B	VOC Energy Trust	NYSE	$9.82	0.35	12.98%	Energy
WRB	B	W. R. Berkley Corporation	NYSE	$74.60	0.7	0.50%	Insurance
GWW	A-	W.W. Grainger, Inc.	NYSE	$594.40	0.78	1.12%	Capital Goods
WCN	B	Waste Connections, Inc.	NYSE	$138.50	0.62	0.66%	Commercial & Prof Services
WM	B	Waste Management, Inc.	NYSE	$157.13	0.6	1.61%	Commercial & Prof Services
WSO	B	Watsco, Inc.	NYSE	$261.08	0.88	3.27%	Capital Goods

Ticker Symbol	Overall Rating	Company Name	Exchange	Closing Price	BETA	Dividend Yield (%)	Industry
WEC	B	WEC Energy Group, Inc.	NYSE	$90.39	0.38	3.16%	Utilities
WMK	A+	Weis Markets, Inc.	NYSE	$85.93	0.29	1.49%	Food & Staples Retailing
WMB	B	The Williams Companies, Inc.	NYSE	$33.15	0.52	5.08%	Energy
WINA	B	Winmark Corporation	NASDAQ	$239.73	0.68	0.96%	Retailing
XEL	B	Xcel Energy Inc.	NASDAQ	$65.15	0.5	2.95%	Utilities
ATEN	B	A10 Networks, Inc.	NYSE	$17.40	0.94	1.15%	Software & Services
ABBV	B	AbbVie Inc.	NYSE	$144.42	0.51	3.91%	Pharma, Biotech & Life Sciences
ADC	B	Agree Realty Corporation	NYSE	$67.81	0.55	4.10%	Real Estate
ATD.TO	B+	Alimentation Couche-Tard Inc.	TSX	$61.94	0.67	0.71%	Food & Staples Retailing
ARLP	B	Alliance Resource Partners, L.P.	NASDAQ	$23.77	0.42	5.05%	Energy
ALV.V	B	Alvopetro Energy Ltd.	TSX	$6.17	0.44	4.86%	Energy
AMAL	B	Amalgamated Financial Corp.	NASDAQ	$24.03	0.65	1.41%	Banks
DOX	B	Amdocs Limited	NASDAQ	$80.58	0.61	1.92%	Software & Services
AEE	B	Ameren Corporation	NYSE	$81.14	0.55	2.86%	Utilities
AEP	B	American Electric Power Company, Inc.	NASDAQ	$88.68	0.43	3.52%	Utilities
ABC	B	AmerisourceBergen Corporation	NYSE	$157.84	0.69	1.17%	Health Care Equip & Services
AND.TO	B	Andlauer Healthcare Group Inc.	TSX	$51.89	0.76	0.46%	Health Care Equip & Services
AON	B	Aon plc	NYSE	$276.39	0.87	0.79%	Insurance
ARX.TO	B	ARC Resources Ltd.	TSX	$19.76	0.37	2.23%	Energy
ADM	B	Archer-Daniels-Midland Company	NYSE	$96.28	0.65	1.63%	Food, Beverage & Tobacco

Ticker Symbol	Overall Rating	Company Name	Exchange	Closing Price	BETA	Dividend Yield (%)	Industry
ACA	B	Arcosa, Inc.	NYSE	$63.06	0.94	0.32%	Capital Goods
ARTNA	B	Artesian Resources Corporation	NASDAQ	$50.27	0.44	2.15%	Utilities
AJG	B	Arthur J. Gallagher & Co.	NYSE	$187.35	0.69	1.07%	Insurance
ASH	B	Ashland Inc.	NYSE	$99.55	0.95	1.28%	Materials
ADP	B+	Automatic Data Processing, Inc.	NASDAQ	$236.10	0.86	1.76%	Software & Services
BFC	B+	Bank First Corporation	NASDAQ	$87.21	0.25	1.04%	Banks
BSVN	B	Bank7 Corp.	NASDAQ	$25.20	0.75	1.90%	Banks
BCBP	B	BCB Bancorp, Inc.	NASDAQ	$19.25	0.78	3.32%	Banks
BIR.TO	B	Birchcliff Energy Ltd.	TSX	$10.76	0.84	0.56%	Energy
BSM	B	Black Stone Minerals, L.P.	NYSE	$19.46	0.51	6.89%	Energy
BAH	B	Booz Allen Hamilton Holding Corporation	NYSE	$108.70	0.65	1.53%	Commercial & Prof Services
LND	B	Brasilagro - Companhia Brasileira de Propriedades Agrícolas	NYSE	$6.08	0.67	16.28%	Food, Beverage & Tobacco
MNRL	B	Brigham Minerals, Inc.	NYSE	$30.54	1	1.96%	Energy
BMY	B	Bristol-Myers Squibb Company	NYSE	$78.48	0.32	2.75%	Pharma, Biotech & Life Sciences
BRO	B	Brown & Brown, Inc.	NYSE	$56.54	0.94	0.75%	Insurance
CHRW	B	C.H. Robinson Worldwide, Inc.	NASDAQ	$88.47	0.74	2.49%	Transportation
CRC	B	California Resources Corporation	NYSE	$46.57	0.95	1.46%	Energy

Appendices

Helpful Resources

Annual Credit Report:
https://www.annualcreditreport.com

Association for Financial Counseling and Planning Education (AFCPE):
https://www.afcpe.org/find-an-afcpe-certified-professional/

Federal Deposit Insurance Corporation
https://www.fdic.gov

Financial Industry Regulatory Authority (FINRA):
https://www.finra.org

Financial Ratings Series Online by Grey House Publishing & Weiss Ratings
https://greyhouse.weissratings.com

FINRA BrokerCheck
https://brokercheck.finra.org/

Government Medical Insurance Coverage:
https://www.healthcare.gov

Independent Advisor Learning Center:
https://www.findyourindependentadvisor.com/FindAdvisor

Investor.gov
https://www.investor.gov

IRS
https://www.irs.gov

Let's Make a Plan:
https://www.letsmakeaplan.org

National Association for Personal Financial Advisors (NAPFA):
https://www.napfa.org/find-an-advisor

National Credit Union Administration
https://www.ncua.gov

Securities Investors Protection Corporation
https://www.sipc.org

U.S. Securities & Exchange Commission
https://www.sec.gov

TreasuryDirect
https://treasurydirect.gov

Weiss Cryptocurrency Ratings
https://weisscrypto.com/

Glossary

This glossary contains the most important terms used in this publication.

Certified Financial Planner
An accreditation granted by the Certified Financial Planner Board of Standards (CFP Board). Candidates are required to have a bachelor's degree with a minimum of 18 credit hours in topics such as finance, insurance, investment and securities planning, employee benefits planning, estate, gift, transfer, and state and federal income tax planning, retirement planning, and asset protection.

Chartered Financial Analyst
Issued by the Chartered Financial Analyst (CFA) Institute. Candidates must have a proficient understanding of advanced investment analysis and portfolio management. This program is self-study and is followed by a three-tiered examination to achieve certification. Annual re-certification requirements follow. .

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A Strong Buy
B Buy
C Hold or Avoid
D Sell
E Strong Sell

Our Overall Rating is measured on a scale from A to E based on each investment's risk and performance. The investments are analyzed using the latest daily data available and the quarterly filings with the SEC. Weiss takes thousands of pieces of investment data and, based on its own model, balances reward against the amount of risk to assign a rating. The results provide a simple and understandable opinion as to whether we think the investment is a BUY, SELL, or HOLD.

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In order to help guarantee our objectivity, we reserve the right to publish ratings expressing our opinion of an investment reward and risk based exclusively on publicly available data and our own proprietary standards for safety. But when using our investment ratings, you should always remember that, by definition, all investments involve some element of risk.

Strong Buy

A **Excellent.** The company's stock has an excellent track record for providing strong performance with lower-than-average risk, and it is trading at a price that represents good value relative to the company's earnings prospects. While past performance is no guarantee of future results, our opinion is that this stock is among the most likely to deliver superior performance relative to risk in the future. Of course, even the best stocks can decline in a down market. But our "A" rating can generally be considered the equivalent of a "Strong Buy".

Buy

B **Good.** The company's stock has a good track record for delivering a balance of performance and risk. While the risk-adjusted performance of any stock is subject to change, our opinion is that this stock is a good value, with good prospects for outperforming the market. Although even good investments can decline in a down market, our "B" rating is considered the equivalent of a "Buy".

Hold or Avoid

C **Fair.** In the trade-off between performance and risk, the prospects for the company's stock are about average based on its track record and current valuation. Thus, we feel it is neither a significantly better nor a significantly worse investment than most other common stocks. Although stocks can be driven higher or lower by general market trends, our "C" rating can generally be considered the equivalent of a "Hold" or "Avoid."

Sell

D **Weak.** The company's stock is an underperformer relative to other common stocks with a similar amount of risk. While the risk-adjusted performance of any common stock is subject to change, our opinion is that this stock represents a poor investment based on its current valuation and the company's current financial position. Even weak stocks can rise in an up market. However, our "D" rating can generally be considered equivalent to a "Sell."

Strong Sell

E **Very Weak.** In our opinion, the prospects for the company's stock are not favorable, with significant downside risks outweighing any upside potential. This opinion is based on the company's current financial condition in combination with the stock's historical risk-adjusted performance and current valuation. While the risk-adjusted performance of any stock is subject to change, our opinion is that this stock is a poor investment risk. Even some of the weakest stocks can rise in certain market conditions. However, our "E" rating can generally be considered the equivalent of a "Strong Sell."

\+ The plus sign is an indication that the stock is in the upper third of the letter grade.

\- The minus sign is an indication that the stock is in the lower third of the letter grade.

U **Unrated.** The stock is unrated for one or more of the following reasons: 1) It is too new to make a reliable assessment of its risk-adjusted performance. (Typically, a stock must have traded for at least one year before it is eligible to receive a Weiss Investment Rating.); 2) Quarterly reports filed with the SEC were either late or missing critical items that Weiss Ratings deems necessary for a thorough analysis; 3) Data anomalies exist that call into question either the accuracy or completeness of the information presently available to Weiss Ratings.

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In order to help guarantee our objectivity, we reserve the right to publish ratings expressing our opinion of an investment reward and risk based exclusively on publicly available data and our own proprietary standards for safety. But when using our investment ratings, you should always remember that, by definition, all investments involve some element of risk.

Strong Buy

A **Excellent.** The fund has an excellent track record for maximizing performance while minimizing risk, thus delivering the best possible combination of total return on investment and reduced volatility. It has made the most of the recent economic environment to maximize risk-adjusted returns compared to other exchange-traded funds. Although even the best funds can decline in a down market, our "A" rating can generally be considered the equivalent of a "Strong Buy".

Buy

B **Good.** The fund has a good track record for balancing performance with risk. Compared to other exchange-traded funds, it has achieved above-average returns given the level of risk in its underlying investments. Although even good funds can decline in a down market, our "B" rating is considered the equivalent of a "Buy".

Hold or Avoid

C **Fair.** In the trade-off between performance and risk, the fund has a track record which is about average. It is neither significantly better nor significantly worse than most other funds. With some funds in this category,

the total return may be better than average, but this can be misleading if the higher return was achieved with higher than average risk. With other funds, the risk may be lower than average, but the returns are also lower. Although funds can be driven higher or lower by general market trends, our "C" rating can generally be considered the equivalent of a "Hold" or “Avoid.”

Sell

D **Weak.** The fund has underperformed the universe of other funds given the level of risk in its underlying investments, resulting in a weak risk-adjusted performance. Thus, its investment strategy and/or management has not been attuned to capitalize on the recent economic environment. Even weak funds can rise in an up market. However, our "D" rating can generally be considered equivalent to a "Sell."

Strong Sell

E **Very Weak.** The fund has significantly underperformed most other funds given the level of risk in its underlying investments, resulting in a very weak risk-adjusted performance. Thus, its investment strategy and/or management has done just the opposite of what was needed to maximize returns in the recent economic environment. Even some of the weakest funds can rise in certain market conditions. However, our "E" rating can generally be considered the equivalent of a "Strong Sell."

\+ The plus sign is an indication that the fund is in the upper third of the letter grade.

\- The minus sign is an indication that the fund is in the lower third of the letter grade.

U **Unrated.** The fund is unrated because it is too new to make a reliable assessment of its risk-adjusted performance. Typically, a fund must be established for at least one year before it is eligible to receive a Weiss Investment Rating.

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