

Financial Ratings Series

WeissRatings
& Grey House Publishing

Financial Literacy:
How to Become an Investor
Brokerage Firms

2025/26



GREY HOUSE PUBLISHING

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2025/26 Edition
ISBN: 978-1-63700-208-7

Table of Contents

Types of Brokerage Firms	1
Full-Service Brokerage Firm	1
Discount Brokerage Firm.....	1
Online Brokerage Firm	1
Captive Brokerage Firm.....	2
Independent Brokerage Firm	2
Robo-advisors	2
Listing of Brokers by Type.....	2
Due Diligence.....	5
Commission Rates	8
Statements From Your Brokerage Firm.....	9
Check Your Broker's Background	10
Information to Know Before Purchasing Stocks	10
Stock Analysis Methods	14
Fundamental Analysis.....	14
Technical Analysis.....	14
Qualitative Analysis	15
SWOT Analysis	15
Questions You Should Ask About Your Investments	18
Questions About Investments	19
Questions You Should Ask Your Financial Professional.....	19
Questions About the Progress of Your Investments	19
How to Handle Problems	20
Investment Ratings & Financial Strength Ratings.....	23
Weiss Ratings' Recommended Stocks by Industry	25
Appendices	81
Helpful Resources.....	83
Glossary	85
About Weiss Investment Ratings.....	87
What Our Ratings Mean: Stock Investment Ratings.....	88
What Our Ratings Mean: Mutual Fund & ETF Investment Ratings.....	90
Terms & Conditions.....	92
Important Warnings & Cautions	93

Welcome!

Grey House Publishing and Weiss Ratings are proud to announce the third 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 isn'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, determine what types of investments are right for your situation, choose investments based on your income and risk tolerance, and 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 Literacy: How to Become an Investor

Brokerage Firms

When you're ready to start investing, you'll need the help of a **brokerage firm**. A brokerage firm buys stocks, bonds, or other securities on behalf of their clients. They act as a middle-man between individual investors and the securities exchanges.



Types of Brokerage Firms

The five basic types of brokerage firms are:

- **Full-Service Brokerage Firms**
- **Discount Brokerage Firms**
- **Online Brokerage Firms**
- **Captive Brokerage Firms**
- **Independent Brokerage Firms**

As you would expect from the name, the **full-service brokerage firm** does it all, from current stock prices to consultations, and from analytical information and research to planning and tax consequences.

Be mindful of fees and commissions, which vary by firm and service. You'll pay more in commissions and fees with a full-service broker, but their services and advice might be well worth the higher fees.

A **discount brokerage firm** is much like a full-service firm; however, their fee structure can be significantly lower. Bear in mind that the discount broker's offerings, the complexity of the service, and the degree of personalized customer service are likely to be based on the amount of your investment. Many transactions are conducted via automated software solutions, which is how the discount broker can keep costs lower for their business and clients.

If you decide to work with an **online brokerage firm**, you must be comfortable with a computer, because you will not have human interaction. Most transactions originate at a website and communications are conducted via phone or email. You also shouldn't expect any investment advice.

That said, online brokers have a growing fan base because they have lower trade costs. Most also offer online aids that help investors navigate the waters, tech charts and

webinars regarding trades, and information on how to perform research.

A **captive brokerage firm** usually partners with specific mutual fund companies and tends to base their advice on the mutual fund rather than your needs and goals as an investor. There is nothing wrong with a captive broker, just be aware you will be the only one with your best interest at heart.

If you are a new investor, this may not be the best choice because their recommendations are biased and based on the goals of the mutual fund company.

An **independent brokerage firm** is much like the full-service, however, their commissions will reduce your returns.

We recommend that you perform deep due diligence work on a brokerage firm's reputation, fees, benefits, and product offerings before entering into a contract. Make an informed and thoughtful decision on your choice of a brokerage firm.

In addition, **Robo-advisors** attempt to fill the gap between full service and online brokers by offering automated information based on sets of pre-determined criteria built into the software application. You won't get the personal touch, but you may find this will be good resource that is a bit more helpful than going straight to online brokers.



Listing of Brokers by Type

There are a multitude of options when it comes to selecting a broker. Several of the largest ones are listed here for your convenience, in no particular order.

You will note that some of the same broker names show up under different categories. It isn't unusual for full-service brokers to also offer discounts and online opportunities.

In most cases, we listed a few options under each category with a link to the broker's website, as well as a phone number and a brief description of their offerings.

Full-Service

Citi Personal Wealth Management

- investments-citi.netxinvestor.com
- (631) 724-1309
- Live chat is available.
- Pricing information unavailable online.
- Stocks, options, ETFs, mutual funds, managed portfolios, cash management, bonds, and fixed income, annuities, dividend reinvestment.

Merrill Lynch Wealth Management

- www.ml.com
- (866) 706-8321
- Pricing information available online at: www.ml.com/legal.html



- Stocks, options, ETFs, mutual funds, managed portfolios, cash management, bonds, and fixed income, annuities, dividend reinvestment.

Morgan Stanley

- www.morganstanley.com
- (888) 454-3965
- Pricing information available at: www.morganstanley.com/what-we-do/wealth-management/morgan-stanley-access-direct/pricing-details
- Real and multi-assets, global fixed income, stocks, funds, debt instruments, private credit, and equity.

Charles Schwab

- www.schwab.com
- (800) 435-4000
- Pricing information available online at: www.schwab.com/legal/schwab-pricing-guide-for-individual-investors
- Stocks, options, ETFs, mutual funds, futures, Forex, margin trading, Cryptocurrency trading, managed portfolios, cash management, IPOs, bonds and fixed income, annuities, dividend reinvestment.

Edward Jones

- www.edwardjones.com
- (800) 441-5203
- Pricing information available online at: www.edwardjones.com/disclosures/account-fees

- Wealth management, retirement and college savings, stocks, bonds and mutual funds, cash, and credit, insurance and annuities, business owners.

Discount Brokerage Firms

Ally Invest

- www.ally.com
- (855) 880-2559
- Online chat is available.
- Pricing information available online at: www.ally.com/go/invest/commissions-and-fees/
- Self-directed trading, managed portfolios, Forex, stocks, ETFs (some commission-free), options, bonds, mutual funds, margin accounts.

E*TRADE

- us.etrade.com/trade
- (800) 387-2331
- Live chat is available.
- Pricing information available online at: us.etrade.com/what-we-offer/pricing-and-rates
- Stocks, options, futures, bonds, CDs, mutual funds, ETFs.

Fidelity

- www.fidelity.com/trading
- (800) 343-3548
- Pricing information available online at: www.fidelity.com/trading/commissions-margin-rates
- Stocks, bonds, retirement, IRAs, mutual funds, wealth



management, commission fee trades.

options, bonds, mutual funds, margin accounts.

Charles Schwab

- www.schwab.com
- (800) 435-4000
- Online chat is available.
- Pricing information available online at:
www.schwab.com/pricing
- Mutual funds, ETFs, index funds, stocks, bonds, CDs, fixed income, money market funds, annuities, cash solutions, margin lending, options, futures, global investing.

Merrill Edge

- www.merrilledge.com
- (866) 637-3343
- Online chat is available.
- Pricing information available at:
www.merrilledge.com/pricing
- Stocks, options, ETFs, mutual funds, managed portfolios, cash management, bonds, and fixed income, annuities, dividend reinvestment. Self-directed, retirement, guided investing.

Interactive Brokers

- www.interactivebrokers.com
- (877) 442-2757
- Online chat is available.
- Pricing information available online at:
www.interactivebrokers.com
- Stocks, ETFs, bonds, futures, Forex, fixed income, mutual funds.

Robinhood

- www.robinhood.com
- (650) 940-2700
- Pricing information available at:
robinhood.com/us/en/support/articles/trading-fees-on-robinhood/
- Stocks, ETFs, options, crypto.

Vanguard Brokerage

- investor.vanguard.com
- (877) 662-7447
- Pricing information available online at:
investor.vanguard.com/client-benefits/investment-fees
- Mutual funds, ETFs, stocks, bonds, CDs, cash options, retirement, IRAs, college savings, annuities.

Online Brokerage Firms

Ally Invest

- www.ally.com
- (855) 880-2559
- Online chat is available.
- Pricing information available online at:
www.ally.com/go/invest/commissions-and-fees/
- Self-directed trading, managed portfolios, Forex, stocks, ETFs (some commission free),



Captive Brokerage Firms

Charles Schwab

- www.schwab.com
- (800) 435-4000
- Online chat is available.
- Pricing information available online at:
www.schwab.com/pricing
- Mutual funds, ETFs, index funds, stocks, bonds, CDs, fixed income, money market funds, annuities, cash solutions, margin lending, options, futures, global investing.

- Stocks, mutual funds, ETFs, options, CDs, IRAs, annuities, college savings.

Equitable Advisors

- equitable.com
- (866) 444-6001
- Pricing information available online at: equitable.com
- Insurance, IRAs, mutual funds, brokerage accounts, annuities.

In addition, most banks and credit unions also offer varying degrees of investment services.

Independent Brokerage Firms

Ameriprise

- www.ameriprise.com
- (800) 862-7919
- Pricing information available online at:
www.ameriprise.com/financial-planning/financial-advice-services-costs
- Mutual funds, IRAs, stocks, bonds, college savings plans, real estate, managed accounts, options, CDs.



Due Diligence

Due diligence is research about a firm or a type of audit that helps you verify the facts regarding the firm's abilities, history, and reputation.

It's a term that you will hear used in the mergers and acquisitions field as it is performed by buyers and sellers before any merger or purchase is made.

Northwestern Mutual

- www.northwesternmutual.com
- (866) 950-4644
- Pricing information available online at:
www.northwesternmutual.com/assets/pdf/brochures/nmis-account-fee-schedule.pdf

Due diligence should be performed on the investment vehicle you choose and on the brokerage firm or financial advisor you are working with.

When it comes to due diligence and brokerage firms, consider the following facets and remember that any investment comes with a degree of risk; there are no guarantees that



you will not lose some or all your investment.

With a full-service broker, you have a better chance of reducing your vulnerability to loss.

- Personalized customer support services are available at higher expense and commission rates, so the tradeoff is reduced loss risks and higher fees. Most firms have websites and social media links where you are likely to find customer comments and reviews. While most financial advisors are only available during normal business hours, their customer support features can be found 24/7 online.
- Financial advisors provide more personalized service, offer advice, and act as a full-service provider. If this is the type of service you anticipate, be sure to ask about it when you contact potential brokers.
- We'll discuss commissions and fees later in this volume, but during your due diligence process, be sure to request a full fee schedule. Remember that higher fees aren't necessarily an automatic negative if you're getting more services and feel more confident in your investments.
- Value is what you get, and the price is what you pay. The definition of value is up to you

and your unique needs and goals. Having an investment strategy that is managed by an expert can be a very good thing.

- Another area to be aware of is information availability, whether it's in person or online. Know your resource options because you may want to do at least some of your own research.
- Test the firm's online offerings. Do they offer a trading platform? Is it easy to use and easy to understand? Are stock prices in real time or delayed? Do they offer technical support or training on how to use their site?
- Product lines and investment vehicles are other important areas to consider. These will tell you what the firm offers regarding account types, mutual fund options, and the performance history associated with each fund option. Some firms may offer estate planning and wealth management options if those are areas that apply to you and your investing goals.
- Investment performance is another important part of your due diligence process. Check on the firm's performance and look at their annual or quarterly reports.



- Funding options can be automated on a regular basis from your primary household account. You can set an amount that is comfortable and aligns with your lifestyle. Periodic additions to your investment fund can add up quickly. Much like making additional payments to reduce the principal on a personal loan or mortgage, you can also make lump sum contributions to an investment account if you receive a bonus at work or a tax refund.

Ask questions like:

- Are they making a consistent or growing income?
- Are operating costs fluctuating significantly and if so, for what reasons?
- What are their profits and losses?
- Does the firm have a lot of debt? If so, why?
- Does the firm have any pending lawsuits or any adverse information on the Securities Exchange Commission records?
- Is senior and executive leadership experiencing large turnovers or are

advisors coming and going regularly?

- Is the firm involved in pending mergers and acquisitions, which may be good or bad news? For publicly held companies, the market can respond to news about mergers or acquisitions in different ways.

Note that if the firm is privately owned, financial data will likely be difficult to obtain, as they are not required to release that data to the public.

Read the news. Look for both positive and negative information during your research. Perform internet searches and check social media as well.

The Financial Industry Regulatory Authority (FINRA) website at brokercheck.finra.org allows you to look up a particular broker and see any customer complaints as well as regulatory sanctions. See page 10 for more information about BrokerCheck.

You may also consider a firm's arbitration history. Does their errors and omissions (E&O) insurance cover all issues?



A firm currently under a FINRA investigation may result in:

- Painfully long new client forms to be completed.
- Policies and procedures that make investing harder for you as the client.
- Higher fees to help cover costs associated with conforming to regulatory requirements, possibly previously overlooked by the firm.

Alternative investments offer higher degrees of risk. If your broker has a lot of alternative product offerings, be sure they are diverse, particularly if alternatives exceed 25% of their total product portfolio.



Commission Rates

There are lots of things to be aware of regarding fees and other costs associated with investing.

You will hear terms like fee schedule, commission fees, trade costs, annual fees, and management fees. It's important to know what costs will be associated with your investment, so be sure to read their disclosures and ask any questions you may have before you move forward.

Fees can be fixed or based on investment amounts or account

balances, and they usually apply whether you're experiencing good return results or if you're losing money.

There are also minimum balance requirements, in some cases, which will be explained in the firm's disclosure documents. If you fall below their minimum balance, you could incur additional fees.

Fees can be a flat rate based on a percentage of transactions, or a hybrid of both types. Expect the largest fees from full-service brokers because they offer the highest level of service. Generally, 1% to 2% of your total portfolio will represent their fees.

Example: If you buy 10 shares of XYZ stock at \$50 per share, your transaction will be \$50 per share x 10 shares or \$500. Add in a 2% fee ($\$500 \times .02 = \10) and your total transaction cost will be \$510.

Be aware that annual fees from 0.25% to 2% of your total assets can also be assessed.

There is also a fee known as 12b-1, which is associated with selling a mutual fund, and it is a recurring fee that ranges from 0.25% to 0.75% of the trade value. This fee gets its unique name, 12b-1, from the Investment Company Act of 1940 and it is an operational expense that covers the broker's annual marketing and distribution fee on a mutual fund.



By virtue of their reduced product selection and lack of investing advice, discount broker fees are usually lower and can be either a flat fee or a per trade fee between \$5 and \$30. Account maintenance fees are generally about 0.5%.

Online brokers operate in the least expensive manner of the three because they only offer online trades and minimal customer service. Expect flat fees ranging from \$5 to \$20 with account maintenance fees between \$20 and \$50 per account.

Remember to read the fine print and ask questions to better understand how fees may impact your investments and your goals.



Statements From Your Brokerage Firm

When you get a statement from your broker, it should report the following information:

Account Balances

- Beginning and ending balances before and after individual transactions.
- Return information, representing the returns on your investment.

- Possibly a chart showing changes in your balances, which are hopefully going up.
- Interest and taxable versus non-taxable income.

Names of Your Accounts or Investments

- Account numbers may be masked for privacy reasons.
- You may see the term “holdings” defined as:
 - Ticker symbols;
 - Asset class (stocks, equity, cash equivalents, bonds, money markets);
 - Asset mix or allocations (usually shown as percentages).

Recent Transaction Summaries

- Be sure this is accurate and that no unauthorized transactions are shown.
- Report any unauthorized or unknown transaction immediately to your broker.
- You may see contributions, distributions, rollovers, employer contributions, loans, and interest.



Make sure you read your statement every month. This is your most important protection against unauthorized transactions.

If you do not object in writing within ten days of receiving notification of a transaction, you might not be able to contest it later. That's why it's important to read your statement and object right away if something is wrong.



Check Your Broker's Background

The Financial Industry Regulatory Authority (FINRA) provides a free tool called BrokerCheck that will help you check out potential brokers and brokerage firms. BrokerCheck will help you research the background and experience of financial brokers, advisers and firms. Visit <https://brokercheck.finra.org> to start a search.

- BrokerCheck will help you make informed choices about brokers and brokerage firms and provides easy access to investment adviser information.
- BrokerCheck will tell you whether a person or firm is registered, as required by law, to sell securities (stocks, bonds,

mutual funds, and more), offer investment advice, or both.

- BrokerCheck will give you a snapshot of a broker's employment history, information on any regulatory actions, and investment-related licensing information, arbitrations, and complaints.



Information to Know Before Purchasing Stocks

In addition to due diligence in relation to searching for a brokerage firm, there is also a due diligence process when it comes to selecting stocks.

Here are a few key points regarding due diligence and stock purchases:

What are the details about the company in question?

- Company name, address, industry, CEO, and founding date.
- Obtain copies of the company's articles of incorporation, bylaws and amendments, and any pending or in process litigation.
 - The articles of incorporation include the company's name,



address, objectives, their registered agent, number of authorized shares of stock, and number of issued shares and the value of each share. Also, you will find the signatures of all corporate officers and board of directors.

- The bylaws and amendments will disclose the time and location of all shareholder and board of director meetings, names and addresses of all shareholders and directors, plus the procedures in place to safely maintain corporate records.
- The powers given to company officers, directors, and shareholders.
- The number of board members and their terms.

succession planning in the organization.

- Managerial ranking position report will help you understand financial implications for possible separation pay in the event of new management openings.
- Report on current job rotation and upgrading programs can be used as a reference tool should management changes happen.
- Underutilized and redundant workforce reports help with anticipated or planned workforce reductions.
- Productivity and service pay incentives are great reference tools if new management assumes control of the company.
- Current succession plans are of value to an investor in the event of a workforce reduction or new management.

Organization Reports

- Number of employees and average salaries.
- Requested/pending promotions or demotions. This information impacts the adequacy of

Shareholder Reports

- Identifying and communicating with shareholders may offer enlightening information and the possibility of purchasing some or all of a current shareholder's shares.



- Knowing who owns the most shares will tell you who will get primary focus in the event of a merger or acquisition. Negotiations will likely cater to the largest shareholder's wishes.
- By the same token, the most active stockholders in annual meetings play another role in merger or acquisition talks. The squeaky wheel gets the grease.
- Dividend pay-outs influence potential buyers or sellers during both friendly and hostile takeovers.

Property Documents

- Properties can be over or undervalued and play a role in merger or acquisition negotiations.
- Taxes in arrears can be evidence of a forthcoming problem. Know the status of each business property, just in case there is excessive indebtedness or pending foreclosures.
- Reviewing legal documents will help to ensure that you know where all business transactions are conducted. You may or may not see these in the financial reports.

Financial Data

- Be sure you are reviewing audited reports (balance sheets, income statements and stockholder equity reports).
- Reviewing asset valuations will help ensure that you know the fair market values of all holdings.
- Debt-equity securities valuation forms are helpful because they document each dollar of debt paid, by way of the issuance of commercial paper in the market through the financial services community.

Patents, Copyrights, Trademarks

- While these are intangible assets, they can also be a measure of market success going forward. These can be heavily associated with goodwill in the community via the brand name.
- If the organization has trade secrets, they are another indicator of future profits and growth and they add considerable insight for an investor.



Contracts, Licenses, and Environmental Data

- Many management employees have contracts that disclose the aggregate costs of labor-related expenses to an investor.
- Renewable contracts on supply and services will be an indicator of outsourcing, costs of which can be excessive. Contracts can also be indicative of indebtedness to creditors. Is the company managing its debt effectively? Are outsourced providers regularly audited to ensure they are contributing positively to the company's bottom line?
- Is this business heavily regulated and subject to periodic audits that can produce fines if violations are identified? Some industry associations also have regulatory requirements.
- Environmental issues are becoming more significant to investors. Are locations environmentally friendly and compliant? Are there any recent OSHA reports that record violations? Safety issues can have a huge financial impact as well as be a public relations risk.

Insurance and Taxes

- The adequacy of insurance is important for employees, business operations, fire, and accidents. Insurance offers some protection against risks.

Products and Services

- Is the product line and offered services appropriately supported by local vendors?
- Are there back-up vendors in line should a regular provider fail for any reason?
- What would be the impact to the business if raw materials or supplies were not provided in a timely manner?
- Are all vendors reviewed for business continuity?
- Does management know what the plans are and how and when they may be implemented?
- Ensure that the adequacy of the business is an ongoing concern.
- What happens in the event of a disaster, severe weather, etc.?

Certainly, not all investors perform this level of detailed analysis of corporations of interest. As you can see, it can be cumbersome and time-



consuming. However, each of these items tells potential investors something about the organization, how it may perform in the future, and how it could present financial implications, both good and bad.



Stock Analysis Methods

We've discussed how to analyze stocks before making a buy decision and how you can perform some of your own due diligence before you purchase.

There are also a few, more technical methods, to perform analysis using data to create an edge for yourself as you make more informed and thoughtful decisions.

Let's look at a few methods you may want to try.

Fundamental Analysis

Fundamental analysis is an assessment based on economic reports, assets, financial records, and market share data. It's a lot like the due diligence process. You assess the metrics by using cash flow and income statements as well as the company's balance sheet, footnotes, and 10-Q or 10-K reports. These can be obtained via The Securities and Exchange Commission (SEC) database, EDGAR.

You'll be looking at income, expenses, profits, liquidity, leverage, growth potential, efficiency, and solvency.

A high degree of leverage could be an indicator that the company is headed for bad times and possible default.

By reviewing the operating profit margins of competing companies (they should be in the same industry) over several years, you will find trends that will let you know if—as the years progress—profit margins grow.

The operating profit margin tells you how much income is left after operating expenses have been paid. What's left will be used to cover non-operating expenses. Divide operating income by revenue and look for 30% or more as a sign of a successful company.

Technical Analysis

Technical analysis studies the past to predict the future. The major focus is always market prices and volumes alongside supply and demand. Stock analysts determine trends and identify areas of support or resistance.

- Support detects prior lows in the market that dip below the current trading price. Support is an indicator of a bearish market.
- Resistance indicators hit on previous highs above the



current market price.
Resistance points to a bullish market.

Qualitative Analysis

Qualitative analysis is also known as soft metrics and it isn't as specific or quantifiable, as the other two methods. It isn't based on numbers, but on a company's business model, competitive advantages, and management's methods.

Some questions to think about when using this method of analysis:

- How does the company make money?
- What is their mission statement and code of ethics?
- How do they treat their shareholders?
- Who are the decision-makers?
- How do they compare to industry competitors?
- Is their customer satisfaction level high?
- Is employee morale and performance high?
- How does the company treat suppliers?

SWOT Analysis

SWOT analysis includes strengths, weaknesses, opportunities, and threats. It is largely performed internally by the company as a method to identify its strengths and weaknesses and then from an external perspective, the company's opportunities and threats.

While this isn't necessarily an analysis method, we suggest that you be aware of it as you make decisions.

This includes company leadership with other members of the company's team who can offer varied perspectives. Some companies make this a day-long off-site retreat.

Here are some questions to consider:

- **Strengths:**
 - Assess processes to determine which are successful and which need improvement.
 - Consider assets in terms of teams, years of experience, knowledge, skills, reputation, and education.
 - Consider tangible assets, customer base, technology, patents, cash, and equipment.



- What does the company do or offer that the competition does not?
- **Weaknesses:**
 - Is the company competitive enough?
 - What business processes need to be reviewed for improvement?
 - What tangible assets are needed to meet your goals - more money, updated equipment, technology?
 - Is there untapped talent on the company's teams?
 - Is the company in the right location?
- **Opportunities:**
 - Are people buying your products and services?
 - What events are on the calendar to grow the business, like trade shows, etc.?
 - What regulatory impacts are you experiencing? Are changes expected?
 - What do your customers think of you and your business?
- **Threats:**
 - Who are your competitors? Are more planning to invade your markets?
 - Are your suppliers adequate to meet your needs? Are the prices right? If your suppliers go out of business, what are your contingency plans?
 - Technology continues to change and improve so quickly, it's hard to keep current. How does that impact your business?
 - Are you watching customer behavior to determine if and how it is changing?
 - Are you keeping up with market trends? Are you setting the trends?

Remember that strengths and weaknesses can be controlled internally, while opportunities and threats are external factors that may be out of your control.

Performing the SWOT analysis is just the first step; the company must act on findings to improve the business. Analysis without action is worthless, so be sure that an action plan comes of the analysis.

Each of these methods is a valid way to vet stocks. Some investors use one favorite method, others use more



than one to make their determinations and create an investment strategy. There is no wrong method. Find the one that makes you feel the most comfortable and successful.



Questions You Should Ask About Your Investments

The following advice is provided by the Securities and Exchange Commission¹ at <https://sec.gov>.

We see too many investors who might have avoided trouble and losses if they had asked basic questions from the start.

We encourage you to thoroughly evaluate the background of any financial professional with whom you intend to do business—before you hand over your hard-earned cash.

Which financial professional you select is very important for several reasons. You'll want to investigate thoroughly before doing business with a financial professional or firm that has a history of complaints or problems with regulators.

Also, you should know that if your financial professional or his or her firm goes out of business or declares

bankruptcy, you might not be able to recover your money—even if an arbitrator or a court rules in your favor.

It doesn't matter if you are a beginner or have been investing for many years, it's never too early or too late to start asking questions. It's almost impossible to ask a dumb question about how you are investing your money. Don't feel intimidated.

Remember, it's your money at stake. You are paying for the assistance of a financial professional.

A good financial professional will welcome your questions, no matter how basic. Financial professionals know that an educated client is an asset, not a liability. They would rather answer your questions before you invest, than confront your anger and confusion later.

You'll find some questions below that you should ask about investment products, the people who sell those products, and the people who provide investment advice to you. We've also included some tips on how to monitor your investments and how to handle problems.

Be sure to take notes on the answers. They can come in handy if there is a dispute later about what was said during the transaction. Taking notes also sends a signal to your financial professional: I'm a smart and serious investor who wants to know more

¹ <https://www.sec.gov/reportspubs/investor-publications/investorpubsaskquestionshtm.html>



about the risks and rewards of investing.

Questions About Investments:

- Is this investment product registered with the SEC and my state securities agency?
- Does this investment match my investment goals? Why is this investment suitable for me?
- How will this investment make money? (Dividends? Interest? Capital gains?) Specifically, what must happen for this investment to increase in value? (For example, increase in interest rates, real estate values, or market share?)
- What are the total fees to purchase, maintain, and sell this investment? Are there ways that I can reduce or avoid some of the fees that I'll pay, such as purchasing the investment directly? After all the fees are paid, how much does this investment have to increase in value before I break even?
- How liquid is this investment? How easy would it be to sell if I needed my money right away?
- What are the specific risks associated with this

investment? What is the maximum I could lose? (For example, what will be the effect of changing interest rates, economic recession, high competition, or stock market ups and downs?)

- How long has the company been in business? Is its management experienced? Has management been successful in the past? Have they ever made money for investors before?
- Is the company making money? How are they doing compared to their competitors?
- Where can I get more information about this investment? Can I get the latest reports filed by the company with the SEC: a prospectus or offering circular, or the latest annual report and financial statements?

For mutual funds:

- How has this fund performed over the long run? Where can I get an independent evaluation of this fund?
- What specific risks are associated with this fund?



- What type of securities does the fund hold? How often does the portfolio change?
- Does this mutual fund invest in any type of securities that could cause the value to go up or down rapidly in a short period of time? (For example, derivatives?)
- How does the fund perform compared to other funds of the same type or to an index of the same type of investment?
- How much will the fund charge me when I buy shares? What ongoing fees are charged? How much will the fund charge when I sell shares?
- Is the fund portable? If I move my assets to another firm, will I be able to continue holding the fund or will I need to liquidate it?
- Is the return on my investment meeting my expectations and goals? Is this investment performing as I was led to believe?
- How much money will I get back if I sell my investment today?
- How much am I paying in commission or fees?
- Have my goals changed? If so, are my investments still suitable?
- What criteria will I use to decide when to sell?



Questions You Should Ask Your Financial Professional

Questions About the Progress of Your Investments:

- How frequently do I get statements? Is there someone who can help if I don't understand what the statement tells me?
- Are you registered with our state securities regulator? Have you ever been disciplined by the SEC, a state regulator, or other organization (such as NASD or one of the stock exchanges)?
- How long has your firm been in business? How many arbitration



awards have been filed against your firm?

- What training and experience do you have? How long have you been in the business? What other firms have you been registered with? What is the status of those firms today?
- Have you personally been involved in any arbitration cases? What happened?
- What is your investment philosophy?
- Describe your typical client. Can you provide me with some names and telephone numbers of your long-term clients?
- How do you get paid? By commission? Amount of assets you manage? Another method?
- Do I have any choices on how to pay you? Do I pay you by the transaction? Or a flat fee regardless of how many transactions I have?
- Do you make more if I buy this stock (or bond, or mutual fund) rather than another? If you weren't making extra money, would your recommendation be the same?
- Are you participating in a sales contest? Is this purchase really in my best interest, or are you trying to win a prize?
- You've told me what it costs me to buy this stock (or bond, or mutual fund); how much will I receive if I sell it today?
- Where do you send my order to be executed? Can we get a better price if we send it to another market?
- If you changed firms recently, were you paid to change? Do you get anything for bringing me along?

How to Handle Problems:

Act promptly. By law, you only have a limited time to take legal action.

Follow these steps to solve your problem:

- Talk to your financial professional and explain the problem. Where is the fault? Were communications clear? Refer to your notes. What did the financial professional tell you? What do your notes say?
- If your financial professional can't resolve your problem,



then talk to the financial professional's supervisor (which, for brokers, is often the firm's branch manager).

- If the problem is still not resolved, write to the compliance department at the firm's main office. Explain your problem clearly, and how you want it resolved. Ask the compliance office to respond to you within 30 days.

If you're still not satisfied:

Send your complaint to the SEC by using their online complaint form at <https://www.sec.gov/submit-tip-or-complaint> or by mail at the following address: Securities and Exchange Commission, Office of Investor Education and Advocacy, 100 F Street, N.E., Washington, D.C. 20549-0213

The SEC will research your complaint, contact the firm or person you have complained about and ask them to respond to your specific complaint or question. Sometimes their intervention yields a satisfactory result.

If these steps don't work, you may need to take legal action on your

own. The SEC can send you information on mediation and arbitration, and suggest how to locate a lawyer if you need one.





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.

Brokerage Firms

Weiss Ratings' Recommended Stocks by Industry	25
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Additional Guides in the *How to Become an Investor* Series

What is Investing?

The Dow Jones Industrial Average	33
The NASDAQ-100	39

Additional Guides in the *How to Become an Investor* Series

Financial Advisors

Large-Cap Growth Stocks.....	17
Recommended Stocks with a 5-Year Total Return of 50% or Higher	25
Recommended Low Volatility Stocks Paying Dividends	53

All About Investment Fees

Weiss Ratings' Recommended Class A Mutual Funds	21
Weiss Ratings' Recommended Class C Mutual Funds	29
Weiss Ratings' Recommended Class R Mutual Funds	35
Target-Date Mutual Funds	45

What Type of Investor Are You?

Weiss Ratings' Recommended Mega-Cap Stocks.....	23
Weiss Ratings' Recommended Large-Cap Stocks	27
Weiss Ratings' Recommended Mid-Cap Stocks.....	41
Weiss Ratings' Recommended Small-Cap Stocks	51



Weiss Ratings' Recommended Micro-Cap Stocks	59
Weiss Ratings' Recommended Nano-Cap Stocks	63
Alternative Investments	
Weiss Ratings' Recommended Exchange-Traded Funds	29
100 Largest Exchange-Traded Funds	35
Weiss Cryptocurrency Ratings	41
Tax Consequences	
Weiss Ratings' Recommended Insurers Offering Annuities	21
Weiss Ratings' Recommended Life Insurance Providers	31
Weiss Ratings' Highly Recommended Banks	49



Weiss Ratings' Recommended Stocks by Industry

The following pages list Weiss Ratings' Recommended Stocks by Industry (based strictly on Weiss' Investment Rating). These stocks currently receive a Weiss Investment Rating of B- or higher, which means the stock has a good track record for balancing performance with risk. Compared to other stocks, it has achieved above-average returns given the level of risk. Although even good stocks can decline in a down market, our "B" rating is considered the equivalent of a "Buy".

Industry	A classification of companies based on their primary business activities.
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.
Traded On	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. Exchanges such as: NYSE (New York Stock Exchange), AMEX (American Stock Exchange), NASDAQ (Nasdaq Stock Market), TSX (Toronto Stock Exchange), and OTC PK (O-T-C Pink Sheets) give companies, governments and other groups a platform to sell securities to the investing public.
Company Name	The 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.



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).
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.
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.

The following list of stocks contains data and ratings as of April 30, 2025. Visit <https://greyhouse.weissratings.com> to check the latest rating of these stocks.

Stocks are sorted first by their Overall Rating and then alphabetically by Company Name.



Weiss Ratings' Recommended Stocks by Industry



Automobiles & Components

There are no Recommended Stocks in the Automobiles & Components industry as of April 30, 2025. Visit <https://greyhouse.weissratings.com> to check the latest rating of stocks in this sector.



Weiss Ratings' Recommended Stocks by Industry



Banks

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
SRCE	NASDAQ	B	1st Source Corporation	\$60.61	25.22%	100.13%
BFC	NASDAQ	B	Bank First Corporation	\$112.16	47.90%	135.76%
NTB	NYSE	B	The Bank of N.T. Butterfield & Son Limited	\$40.46	24.91%	143.07%
CHCO	NASDAQ	B	City Holding Company	\$117.47	19.46%	101.86%
CCB	NASDAQ	B	Coastal Financial Corporation	\$87.20	125.44%	564.13%
CTBI	NASDAQ	B	Community Trust Bancorp, Inc.	\$49.59	22.67%	79.87%
BAP	NYSE	B	Credicorp Ltd.	\$200.17	29.84%	58.35%
ESQ	NASDAQ	B	Esquire Financial Holdings, Inc.	\$84.37	81.07%	429.94%
FBP	NYSE	B	First BanCorp.	\$19.85	18.96%	300.98%
FBIZ	NASDAQ	B	First Business Financial Services, Inc.	\$48.50	50.18%	224.96%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
THFF	NASDAQ	B	First Financial Corporation	\$50.06	43.71%	66.03%
HBT	NASDAQ	B	HBT Financial, Inc.	\$23.48	32.00%	143.05%
HBCP	NASDAQ	B	Home Bancorp, Inc.	\$50.56	46.86%	127.75%
HOMB	NYSE	B	Home Bancshares, Inc. (Conway, AR)	\$27.96	21.35%	110.59%
IBOC	NASDAQ	B	International Bancshares Corporation	\$61.66	13.27%	143.92%
JPM	NYSE	B	JPMorgan Chase & Co.	\$244.62	30.54%	193.57%
MBWM	NASDAQ	B	Mercantile Bank Corporation	\$42.97	23.08%	121.15%
NA.TO	TSX	B	National Bank of Canada	\$120.23	12.90%	160.21%
NIC	NYSE	B	Nicolet Bankshares, Inc.	\$118.09	56.05%	120.02%
NBN	NASDAQ	B	Northeast Bank	\$90.00	74.11%	440.32%
OVLY	NASDAQ	B	Oak Valley Bancorp	\$25.69	8.52%	114.25%
OFG	NYSE	B	OFG Bancorp	\$39.77	13.01%	256.98%
RBCAA	NASDAQ	B	Republic Bancorp, Inc.	\$68.64	38.99%	139.41%
RYPRM.TO	TSX	B	Royal Bank of Canada	\$24.45	8.23%	98.10%
UNTY	NASDAQ	B	Unity Bancorp, Inc.	\$42.10	58.75%	219.44%
USCB	NASDAQ	B	USCB Financial Holdings, Inc.	\$17.41	58.69%	--
WFC	NYSE	B	Wells Fargo & Company	\$71.10	22.77%	178.00%
ACNB	NASDAQ	B-	ACNB Corporation	\$42.43	34.69%	80.14%
BANF	NASDAQ	B-	BancFirst Corporation	\$119.31	36.16%	243.11%
CIB	NYSE	B-	Bancolombia S.A.	\$40.83	47.27%	138.47%
BAC	NYSE	B-	Bank of America Corporation	\$39.99	10.72%	88.28%
BMO	NYSE	B-	Bank of Montreal	\$95.24	10.53%	131.33%
OZK	NASDAQ	B-	Bank OZK	\$42.94	0.12%	126.99%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
BSVN	NASDAQ	B-	Bank7 Corp.	\$36.73	38.00%	320.81%
BANR	NASDAQ	B-	Banner Corporation	\$61.56	44.44%	89.06%
BHB	AMEX	B-	Bar Harbor Bankshares	\$29.54	22.54%	95.01%
BCML	NASDAQ	B-	BayCom Corp	\$26.16	34.98%	124.45%
BOKF	NASDAQ	B-	BOK Financial Corporation	\$94.00	8.25%	106.03%
BY	NYSE	B-	Byline Bancorp, Inc.	\$25.95	21.47%	125.95%
CM	NYSE	B-	Canadian Imperial Bank of Commerce	\$62.51	40.30%	172.74%
CBNK	NASDAQ	B-	Capital Bancorp, Inc.	\$30.27	58.41%	192.13%
CCBG	NASDAQ	B-	Capital City Bank Group, Inc.	\$36.71	42.24%	88.81%
C	NYSE	B-	Citigroup Inc.	\$68.88	16.19%	71.71%
CBSH	NASDAQ	B-	Commerce Bancshares, Inc.	\$61.18	19.54%	38.94%
EBTC	NASDAQ	B-	Enterprise Bancorp, Inc.	\$37.33	58.38%	77.77%
EFSC	NASDAQ	B-	Enterprise Financial Services Corp	\$51.67	38.98%	86.65%
EQB.TO	TSX	B-	EQB Inc.	\$95.48	17.23%	207.83%
EQBK	NYSE	B-	Equity Bancshares, Inc.	\$38.98	18.74%	118.96%
FNB	NYSE	B-	F.N.B. Corporation	\$13.32	3.14%	101.74%
FCNCA	NASDAQ	B-	First Citizens Bancshares, Inc.	\$1,793.05	6.68%	376.93%
FCF	NYSE	B-	First Commonwealth Financial Corporation	\$15.56	21.79%	96.69%
FCBC	NASDAQ	B-	First Community Bankshares, Inc.	\$38.05	23.99%	104.06%
FCCO	NASDAQ	B-	First Community Corporation	\$23.80	46.77%	76.81%
FFBC	NASDAQ	B-	First Financial Bancorp.	\$23.42	9.85%	88.81%
FHB	NASDAQ	B-	First Hawaiian, Inc.	\$23.22	14.84%	65.63%
FRME	NASDAQ	B-	First Merchants Corporation	\$35.91	11.48%	50.90%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
FNRN	OTC PK	B-	First Northern Community Bancorp	\$9.79	14.98%	48.75%
FUNC	NASDAQ	B-	First United Corporation	\$30.25	37.97%	135.79%
FSUN	NASDAQ	B-	FirstSun Capital Bancorp	\$35.32	0.91%	--
FULT	NASDAQ	B-	Fulton Financial Corporation	\$16.93	6.34%	79.85%
GABC	NASDAQ	B-	German American Bancorp, Inc.	\$37.73	22.39%	45.29%
GNTY	NYSE	B-	Guaranty Bancshares, Inc.	\$39.76	42.37%	86.20%
HWC	NASDAQ	B-	Hancock Whitney Corporation	\$52.87	20.21%	192.53%
HWBK	NASDAQ	B-	Hawthorn Bancshares, Inc.	\$30.95	75.04%	129.99%
HTB	NYSE	B-	HomeTrust Bancshares, Inc.	\$34.18	34.84%	140.00%
HBAN	NASDAQ	B-	Huntington Bancshares Incorporated	\$14.64	13.45%	100.66%
IBCP	NASDAQ	B-	Independent Bank Corporation	\$31.06	29.22%	160.25%
ITUB	NYSE	B-	Itaú Unibanco Holding S.A.	\$6.31	23.37%	147.01%
MCBS	NASDAQ	B-	MetroCity Bankshares, Inc.	\$28.05	23.64%	202.52%
NBTB	NASDAQ	B-	NBT Bancorp Inc.	\$42.80	25.92%	51.26%
NECB	NASDAQ	B-	Northeast Community Bancorp, Inc.	\$23.20	52.06%	319.25%
NRIM	NASDAQ	B-	Northrim BanCorp, Inc.	\$81.41	76.69%	328.27%
OVBC	NASDAQ	B-	Ohio Valley Banc Corp.	\$37.99	67.30%	80.98%
ONB	NASDAQ	B-	Old National Bancorp	\$20.99	30.52%	74.92%
OSBC	NASDAQ	B-	Old Second Bancorp, Inc.	\$16.14	19.42%	109.03%
PRK	AMEX	B-	Park National Corporation	\$151.55	18.38%	127.03%
CASH	NASDAQ	B-	Pathward Financial, Inc.	\$80.14	59.58%	345.31%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
PWOD	NASDAQ	B-	Penns Woods Bancorp, Inc.	\$29.48	77.68%	67.70%
PEBO	NASDAQ	B-	Peoples Bancorp Inc.	\$29.46	6.85%	57.70%
PBFS	NASDAQ	B-	Pioneer Bancorp, Inc.	\$11.30	27.61%	6.81%
PLBC	NASDAQ	B-	Plumas Bancorp	\$42.60	23.53%	164.30%
BPOP	NASDAQ	B-	Popular, Inc.	\$96.80	17.17%	192.22%
PFBC	NASDAQ	B-	Preferred Bank	\$81.00	11.05%	148.38%
PB	NYSE	B-	Prosperity Bancshares, Inc.	\$68.51	14.27%	34.20%
RNST	NYSE	B-	Renasant Corporation	\$32.37	14.41%	41.65%
RY	NYSE	B-	Royal Bank of Canada	\$119.90	28.26%	136.49%
STBA	NASDAQ	B-	S&T Bancorp, Inc.	\$37.17	27.70%	70.46%
SBFG	NASDAQ	B-	SB Financial Group, Inc.	\$19.79	52.86%	66.72%
SMBK	NYSE	B-	SmartFinancial, Inc.	\$30.90	52.03%	126.81%
SPFI	NASDAQ	B-	South Plains Financial, Inc.	\$34.35	34.25%	199.13%
SMBC	NASDAQ	B-	Southern Missouri Bancorp, Inc.	\$53.33	35.24%	146.80%
SSBK	NASDAQ	B-	Southern States Bancshares, Inc.	\$33.76	41.36%	--
SSB	NYSE	B-	SouthState Corporation	\$87.66	18.44%	72.50%
TSBK	NASDAQ	B-	Timberland Bancorp, Inc.	\$30.90	30.97%	90.98%
TRMK	NASDAQ	B-	Trustmark Corporation	\$34.09	18.36%	50.30%
UBFO	NASDAQ	B-	United Security Bancshares	\$9.00	33.91%	82.90%
UVSP	NASDAQ	B-	Univest Financial Corporation	\$29.78	47.33%	99.09%
WTFC	NASDAQ	B-	Wintrust Financial Corporation	\$113.01	18.88%	195.76%
WSFS	NASDAQ	B-	WSFS Financial Corporation	\$52.23	23.64%	91.08%



Weiss Ratings' Recommended Stocks by Industry



Capital Goods

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
ALSN	NYSE	B	Allison Transmission Holdings, Inc.	\$92.49	27.15%	177.49%
AME	NYSE	B	AMETEK, Inc.	\$167.80	-3.30%	106.78%
AIT	NYSE	B	Applied Industrial Technologies, Inc.	\$242.37	33.17%	391.79%
AGX	NYSE	B	Argan, Inc.	\$153.41	157.60%	376.21%
CMI	NYSE	B	Cummins Inc.	\$293.16	6.04%	103.49%
CW	NYSE	B	Curtiss-Wright Corporation	\$340.32	34.65%	236.12%
EPAC	NYSE	B	Enerpac Tool Group Corp.	\$40.47	13.69%	139.20%
ESE	NYSE	B	ESCO Technologies Inc.	\$157.58	55.72%	110.04%
FSS	NYSE	B	Federal Signal Corporation	\$75.66	-6.40%	192.42%
GE	NYSE	B	General Electric Company	\$200.50	24.73%	505.98%
GFF	NYSE	B	Griffon Corporation	\$67.83	4.49%	404.58%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
HEIA	NYSE	B	HEICO Corporation	\$198.94	20.10%	177.09%
HWM	NYSE	B	Howmet Aerospace Inc.	\$137.50	106.61%	964.42%
ITT	NYSE	B	ITT Inc.	\$136.89	6.82%	174.53%
LII	NYSE	B	Lennox International Inc.	\$534.91	15.86%	203.29%
DRS	NASDAQ	B	Leonardo DRS, Inc.	\$37.15	73.13%	--
MLI	NYSE	B	Mueller Industries, Inc.	\$72.83	32.09%	502.86%
MWA	NYSE	B	Mueller Water Products, Inc.	\$26.14	66.98%	199.81%
NPK	NYSE	B	National Presto Industries, Inc.	\$85.35	5.16%	32.75%
PH	NYSE	B	Parker-Hannifin Corporation	\$602.74	11.77%	310.22%
RBC	NYSE	B	RBC Bearings Incorporated	\$329.31	34.66%	159.95%
RTX	NYSE	B	RTX Corporation	\$125.73	26.56%	119.78%
RUSHB	NASDAQ	B	Rush Enterprises, Inc.	\$58.33	44.65%	301.50%
RUSHA	NASDAQ	B	Rush Enterprises, Inc.	\$50.89	17.42%	229.24%
SNA	NYSE	B	Snap-on Incorporated	\$309.69	18.60%	170.88%
STN	NYSE	B	Stantec Inc.	\$87.51	10.76%	212.34%
TDG	NYSE	B	TransDigm Group Incorporated	\$1,407.89	19.10%	336.53%
GWW	NYSE	B	W.W. Grainger, Inc.	\$1,012.71	10.79%	290.88%
WTS	NYSE	B	Watts Water Technologies, Inc.	\$206.84	5.10%	161.21%
WAB	NYSE	B	Westinghouse Air Brake Technologies Corporation	\$184.36	15.00%	236.87%
WWD	NASDAQ	B	Woodward, Inc.	\$184.83	14.51%	214.92%
VLVLY	OTC PK	B-	AB Volvo (publ)	\$27.61	14.61%	198.94%
AYI	NYSE	B-	Acuity Inc.	\$241.70	-2.43%	183.48%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
ACM	NYSE	B-	AECOM	\$98.17	7.35%	179.45%
AWI	NYSE	B-	Armstrong World Industries, Inc.	\$145.32	27.62%	98.96%
ATMU	NYSE	B-	Atmus Filtration Technologies Inc.	\$34.43	14.15%	--
BUKS	OTC PK	B-	Butler National Corporation	\$1.50	79.53%	194.12%
CARR	NYSE	B-	Carrier Global Corporation	\$60.82	0.11%	266.09%
CAT	NYSE	B-	Caterpillar Inc.	\$307.40	-6.63%	192.53%
FIX	NYSE	B-	Comfort Systems USA, Inc.	\$397.54	28.98%	1128.86%
DNOW	NYSE	B-	DNOW Inc.	\$16.33	15.73%	164.67%
DCI	NYSE	B-	Donaldson Company, Inc.	\$65.59	-7.77%	61.74%
DOV	NYSE	B-	Dover Corporation	\$170.22	-4.04%	94.80%
DXPE	NASDAQ	B-	DXP Enterprises, Inc.	\$87.49	79.43%	486.39%
EML	NASDAQ	B-	The Eastern Company	\$19.61	-37.34%	19.97%
EME	NYSE	B-	EMCOR Group, Inc.	\$413.02	15.91%	562.92%
ESAB	NYSE	B-	ESAB Corporation	\$118.50	12.25%	--
ESP	AMEX	B-	Espey Mfg. & Electronics Corp.	\$31.15	27.72%	83.00%
FAST	NASDAQ	B-	Fastenal Company	\$80.28	20.79%	152.42%
FTT.TO	TSX	B-	Finning International Inc.	\$39.54	-5.97%	159.11%
FLS	NYSE	B-	Flowserve Corporation	\$44.88	-3.28%	78.23%
GATX	NYSE	B-	GATX Corporation	\$145.16	20.54%	171.13%
GGG	NYSE	B-	Graco Inc.	\$81.49	2.92%	93.79%
HEI	NYSE	B-	HEICO Corporation	\$249.87	20.59%	186.98%
ITW	NYSE	B-	Illinois Tool Works Inc.	\$241.75	1.40%	66.90%
KRT	NASDAQ	B-	Karat Packaging Inc.	\$26.26	2.91%	--



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
LMB	NASDAQ	B-	Limbach Holdings, Inc.	\$92.53	104.13%	2939.55%
LYTS	NASDAQ	B-	LSI Industries Inc.	\$15.18	5.17%	170.65%
MAL.TO	TSX	B-	Magellan Aerospace Corporation	\$13.78	75.80%	146.20%
MGRC	NASDAQ	B-	McGrath Rentcorp	\$107.56	2.59%	118.76%
OTIS	NYSE	B-	Otis Worldwide Corporation	\$94.90	5.75%	100.21%
PCAR	NASDAQ	B-	PACCAR Inc	\$90.29	-11.44%	134.97%
PSIX	NASDAQ	B-	Power Solutions International, Inc.	\$26.41	1128.14%	585.84%
PWR	NYSE	B-	Quanta Services, Inc.	\$292.38	13.23%	713.18%
REVG	NYSE	B-	REV Group, Inc.	\$32.27	48.75%	653.21%
SPXC	NYSE	B-	SPX Technologies, Inc.	\$133.83	9.87%	250.98%
TGH.V	TSX	B-	Tornado Infrastructure Equipment Ltd.	\$1.39	95.77%	1058.33%
WSO	NYSE	B-	Watsco, Inc.	\$455.61	4.05%	226.01%
WCC	NYSE	B-	WESCO International, Inc.	\$161.67	6.91%	538.79%
WSP.TO	TSX	B-	WSP Global Inc.	\$243.83	17.47%	174.03%
ALSN	NYSE	B	Allison Transmission Holdings, Inc.	\$92.49	27.15%	177.49%
AME	NYSE	B	AMETEK, Inc.	\$167.80	-3.30%	106.78%
AIT	NYSE	B	Applied Industrial Technologies, Inc.	\$242.37	33.17%	391.79%
AGX	NYSE	B	Argan, Inc.	\$153.41	157.60%	376.21%
CMI	NYSE	B	Cummins Inc.	\$293.16	6.04%	103.49%
CW	NYSE	B	Curtiss-Wright Corporation	\$340.32	34.65%	236.12%
EPAC	NYSE	B	Enerpac Tool Group Corp.	\$40.47	13.69%	139.20%
ESE	NYSE	B	ESCO Technologies Inc.	\$157.58	55.72%	110.04%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
FSS	NYSE	B	Federal Signal Corporation	\$75.66	-6.40%	192.42%
GE	NYSE	B	General Electric Company	\$200.50	24.73%	505.98%
GFF	NYSE	B	Griffon Corporation	\$67.83	4.49%	404.58%
HEIA	NYSE	B	HEICO Corporation	\$198.94	20.10%	177.09%
HWM	NYSE	B	Howmet Aerospace Inc.	\$137.50	106.61%	964.42%
ITT	NYSE	B	ITT Inc.	\$136.89	6.82%	174.53%
LII	NYSE	B	Lennox International Inc.	\$534.91	15.86%	203.29%
DRS	NASDAQ	B	Leonardo DRS, Inc.	\$37.15	73.13%	--
MLI	NYSE	B	Mueller Industries, Inc.	\$72.83	32.09%	502.86%
MWA	NYSE	B	Mueller Water Products, Inc.	\$26.14	66.98%	199.81%
NPK	NYSE	B	National Presto Industries, Inc.	\$85.35	5.16%	32.75%
PH	NYSE	B	Parker-Hannifin Corporation	\$602.74	11.77%	310.22%
RBC	NYSE	B	RBC Bearings Incorporated	\$329.31	34.66%	159.95%
RTX	NYSE	B	RTX Corporation	\$125.73	26.56%	119.78%
RUSHB	NASDAQ	B	Rush Enterprises, Inc.	\$58.33	44.65%	301.50%
RUSHA	NASDAQ	B	Rush Enterprises, Inc.	\$50.89	17.42%	229.24%
SNA	NYSE	B	Snap-on Incorporated	\$309.69	18.60%	170.88%
STN	NYSE	B	Stantec Inc.	\$87.51	10.76%	212.34%
TDG	NYSE	B	TransDigm Group Incorporated	\$1,407.89	19.10%	336.53%
GWW	NYSE	B	W.W. Grainger, Inc.	\$1,012.71	10.79%	290.88%
WTS	NYSE	B	Watts Water Technologies, Inc.	\$206.84	5.10%	161.21%
WAB	NYSE	B	Westinghouse Air Brake Technologies Corporation	\$184.36	15.00%	236.87%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
WWD	NASDAQ	B	Woodward, Inc.	\$184.83	14.51%	214.92%
VLVLY	OTC PK	B-	AB Volvo (publ)	\$27.61	14.61%	198.94%
AYI	NYSE	B-	Acuity Inc.	\$241.70	-2.43%	183.48%
ACM	NYSE	B-	AECOM	\$98.17	7.35%	179.45%
AWI	NYSE	B-	Armstrong World Industries, Inc.	\$145.32	27.62%	98.96%
ATMU	NYSE	B-	Atmus Filtration Technologies Inc.	\$34.43	14.15%	--
BUKS	OTC PK	B-	Butler National Corporation	\$1.50	79.53%	194.12%
CARR	NYSE	B-	Carrier Global Corporation	\$60.82	0.11%	266.09%
CAT	NYSE	B-	Caterpillar Inc.	\$307.40	-6.63%	192.53%
FIX	NYSE	B-	Comfort Systems USA, Inc.	\$397.54	28.98%	1128.86%
DNOW	NYSE	B-	DNOW Inc.	\$16.33	15.73%	164.67%
DCI	NYSE	B-	Donaldson Company, Inc.	\$65.59	-7.77%	61.74%
DOV	NYSE	B-	Dover Corporation	\$170.22	-4.04%	94.80%
DXPE	NASDAQ	B-	DXP Enterprises, Inc.	\$87.49	79.43%	486.39%
EML	NASDAQ	B-	The Eastern Company	\$19.61	-37.34%	19.97%
EME	NYSE	B-	EMCOR Group, Inc.	\$413.02	15.91%	562.92%
ESAB	NYSE	B-	ESAB Corporation	\$118.50	12.25%	--
ESP	AMEX	B-	Espey Mfg. & Electronics Corp.	\$31.15	27.72%	83.00%
FAST	NASDAQ	B-	Fastenal Company	\$80.28	20.79%	152.42%
FTT.TO	TSX	B-	Finning International Inc.	\$39.54	-5.97%	159.11%
FLS	NYSE	B-	Flowserve Corporation	\$44.88	-3.28%	78.23%
GATX	NYSE	B-	GATX Corporation	\$145.16	20.54%	171.13%
GGG	NYSE	B-	Graco Inc.	\$81.49	2.92%	93.79%
HEI	NYSE	B-	HEICO Corporation	\$249.87	20.59%	186.98%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
ITW	NYSE	B-	Illinois Tool Works Inc.	\$241.75	1.40%	66.90%
KRT	NASDAQ	B-	Karat Packaging Inc.	\$26.26	2.91%	--
LMB	NASDAQ	B-	Limbach Holdings, Inc.	\$92.53	104.13%	2939.55%
LYTS	NASDAQ	B-	LSI Industries Inc.	\$15.18	5.17%	170.65%
MAL.TO	TSX	B-	Magellan Aerospace Corporation	\$13.78	75.80%	146.20%
MGRC	NASDAQ	B-	McGrath Rentcorp	\$107.56	2.59%	118.76%
OTIS	NYSE	B-	Otis Worldwide Corporation	\$94.90	5.75%	100.21%
PCAR	NASDAQ	B-	PACCAR Inc	\$90.29	-11.44%	134.97%
PSIX	NASDAQ	B-	Power Solutions International, Inc.	\$26.41	1128.14%	585.84%
PWR	NYSE	B-	Quanta Services, Inc.	\$292.38	13.23%	713.18%
REVG	NYSE	B-	REV Group, Inc.	\$32.27	48.75%	653.21%
SPXC	NYSE	B-	SPX Technologies, Inc.	\$133.83	9.87%	250.98%
TGH.V	TSX	B-	Tornado Infrastructure Equipment Ltd.	\$1.39	95.77%	1058.33%
WSO	NYSE	B-	Watsco, Inc.	\$455.61	4.05%	226.01%
WCC	NYSE	B-	WESCO International, Inc.	\$161.67	6.91%	538.79%
WSP.TO	TSX	B-	WSP Global Inc.	\$243.83	17.47%	174.03%



Weiss Ratings' Recommended Stocks by Industry



Commercial & Professional Services

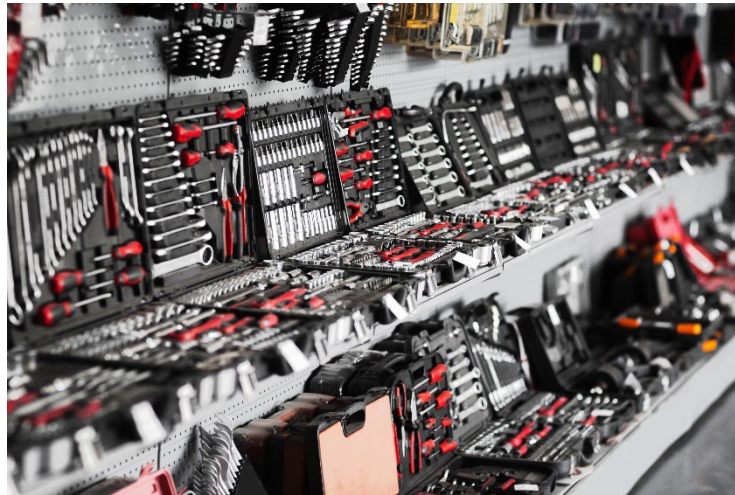
Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
HURN	NASDAQ	A	Huron Consulting Group Inc.	\$135.94	45.80%	142.58%
ADP	NASDAQ	B	Automatic Data Processing, Inc.	\$295.77	24.90%	123.96%
BBSI	NASDAQ	B	Barrett Business Services, Inc.	\$40.51	34.52%	255.74%
BRC	NYSE	B	Brady Corporation	\$70.21	20.66%	75.74%
BR	NYSE	B	Broadridge Financial Solutions, Inc.	\$239.68	25.91%	124.77%
CTAS	NASDAQ	B	Cintas Corporation	\$209.26	28.13%	296.69%
PAYX	NASDAQ	B	Paychex, Inc.	\$146.41	26.89%	146.52%
RBA	NYSE	B	RB Global, Inc.	\$99.15	40.32%	154.22%
RLXXF	OTC PK	B	RELX PLC	\$51.31	22.20%	146.29%
RELX	NYSE	B	RELX PLC	\$53.79	32.99%	160.44%
RSG	NYSE	B	Republic Services, Inc.	\$247.70	30.63%	239.52%
TRI	NASDAQ	B	Thomson Reuters Corporation	\$184.30	23.61%	183.11%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
ULS	NYSE	B	UL Solutions Inc.	\$56.85	63.64%	--
VRSK	NASDAQ	B	Verisk Analytics, Inc.	\$292.37	34.93%	97.38%
WM	NYSE	B	Waste Management, Inc.	\$228.80	11.58%	148.31%
CLH	NYSE	B-	Clean Harbors, Inc.	\$214.09	13.01%	300.69%
CPRT	NASDAQ	B-	Copart, Inc.	\$60.51	11.42%	202.13%
CRAI	NASDAQ	B-	CRA International, Inc.	\$162.69	13.27%	314.56%
CSGS	NASDAQ	B-	CSG Systems International, Inc.	\$60.47	31.22%	38.68%
EFN.TO	TSX	B-	Element Fleet Management Corp.	\$30.26	40.24%	226.22%
EXLS	NASDAQ	B-	Exlservice Holdings, Inc.	\$44.98	55.10%	264.33%
IBEX	NASDAQ	B-	IBEX Limited	\$24.49	86.95%	--
LDOS	NYSE	B-	Leidos Holdings, Inc.	\$147.56	6.37%	59.95%
ROL	NYSE	B-	Rollins, Inc.	\$56.34	28.07%	124.48%
SSNC	NASDAQ	B-	SS&C Technologies Holdings, Inc.	\$74.91	22.65%	44.38%
UNF	NYSE	B-	UniFirst Corporation	\$179.90	13.17%	10.44%



Weiss Ratings' Recommended Stocks by Industry



Consumer Discretionary Distribution & Retail

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
TJX	NYSE	B+	The TJX Companies, Inc.	\$128.03	37.90%	178.49%
ABG	NYSE	B	Asbury Automotive Group, Inc.	\$216.26	2.86%	220.39%
DOL.TO	TSX	B	Dollarama Inc.	\$172.37	50.50%	301.04%
GPI	NYSE	B	Group 1 Automotive, Inc.	\$407.53	39.30%	643.97%
MELI	NASDAQ	B	Mercadolibre, Inc.	\$2,280.86	56.36%	290.89%
MUSA	NYSE	B	Murphy USA Inc.	\$501.26	21.61%	380.80%
OLLI	NASDAQ	B	Ollie's Bargain Outlet Holdings, Inc.	\$105.50	44.24%	55.35%
PAG	NYSE	B	Penske Automotive Group, Inc.	\$157.59	5.93%	383.76%
SAH	NYSE	B	Sonic Automotive, Inc.	\$61.34	8.40%	213.51%
WSM	NYSE	B	Williams-Sonoma, Inc.	\$153.40	8.65%	447.67%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
AZO	NYSE	B-	AutoZone, Inc.	\$3,704.95	25.32%	263.12%
BBW	NYSE	B-	Build-A-Bear Workshop, Inc.	\$34.91	18.72%	1506.47%
DKS	NYSE	B-	Dick's Sporting Goods, Inc.	\$192.01	-2.42%	660.45%
EBAY	NASDAQ	B-	eBay Inc.	\$67.20	32.81%	83.94%
HD	NYSE	B-	The Home Depot, Inc.	\$359.00	10.09%	84.16%
JWN	NYSE	B-	Nordstrom, Inc.	\$24.08	30.91%	45.44%
ORLY	NASDAQ	B-	O'Reilly Automotive, Inc.	\$1,399.23	38.09%	262.18%
ROST	NASDAQ	B-	Ross Stores, Inc.	\$140.78	9.82%	61.67%
TSCO	NASDAQ	B-	Tractor Supply Company	\$49.87	-7.22%	165.74%
URBN	NASDAQ	B-	Urban Outfitters, Inc.	\$53.26	36.70%	207.15%
WEYS	NASDAQ	B-	Weyco Group, Inc.	\$28.94	7.38%	95.08%



Weiss Ratings' Recommended Stocks by Industry



Consumer Durables & Apparel

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
GRMN	NYSE	B	Garmin Ltd.	\$204.10	43.54%	181.79%
LZB	NYSE	B	La-Z-Boy Incorporated	\$39.94	24.09%	87.74%
RL	NYSE	B	Ralph Lauren Corporation	\$223.95	39.08%	232.90%
CVCO	NASDAQ	B-	Cavco Industries, Inc.	\$497.97	36.73%	221.94%
DBO.TO	TSX	B-	D-Box Technologies Inc.	\$0.15	100.00%	328.57%
TMHC	NYSE	B-	Taylor Morrison Home Corporation	\$56.93	1.64%	291.27%



Weiss Ratings' Recommended Stocks by Industry



Consumer Services

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
ATGE	NYSE	B+	Adtalem Global Education Inc.	\$107.71	117.07%	239.03%
GHC	NYSE	B+	Graham Holdings Company	\$927.31	33.30%	150.56%
BKNG	NASDAQ	B	Booking Holdings Inc.	\$4,909.23	43.40%	235.20%
EAT	NYSE	B	Brinker International, Inc.	\$136.89	155.39%	488.02%
DRI	NYSE	B	Darden Restaurants, Inc.	\$198.82	34.04%	211.72%
LOPE	NASDAQ	B	Grand Canyon Education, Inc.	\$177.89	36.82%	106.80%
LAUR	NASDAQ	B	Laureate Education, Inc.	\$20.36	40.41%	362.11%
MCD	NYSE	B	McDonald's Corporation	\$314.50	17.99%	88.17%
NATH	NASDAQ	B	Nathan's Famous, Inc.	\$98.05	55.57%	98.27%
PRDO	NASDAQ	B	Perdoceo Education Corporation	\$25.22	40.67%	101.89%
AGS	NYSE	B	PlayAGS, Inc.	\$12.11	36.99%	175.85%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
LRN	NYSE	B	Stride, Inc.	\$142.59	113.62%	527.87%
TXRH	NASDAQ	B	Texas Roadhouse, Inc.	\$164.67	3.91%	276.53%
UTI	NYSE	B	Universal Technical Institute, Inc.	\$28.22	85.41%	338.88%
YUM	NYSE	B	Yum! Brands, Inc.	\$147.69	6.61%	87.59%
ADT	NYSE	B-	ADT Inc.	\$7.98	26.53%	54.92%
BABB	OTC PK	B-	BAB, Inc.	\$0.82	13.03%	83.51%
CAKE	NASDAQ	B-	The Cheesecake Factory Incorporated	\$49.65	47.54%	143.59%
HRB	NYSE	B-	H&R Block, Inc.	\$60.78	32.02%	341.79%
HLT	NYSE	B-	Hilton Worldwide Holdings Inc.	\$226.41	15.06%	202.28%
LNW	NASDAQ	B-	Light & Wonder, Inc.	\$85.08	-4.68%	574.70%
MAR	NASDAQ	B-	Marriott International, Inc.	\$239.67	2.52%	171.24%
RAVE	NASDAQ	B-	RAVE Restaurant Group, Inc.	\$2.43	18.86%	187.69%
SCI	NYSE	B-	Service Corporation International	\$80.10	13.44%	136.58%



Weiss Ratings' Recommended Stocks by Industry



Consumer Staples Distribution & Retail

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
VLGEA	NASDAQ	A-	Village Super Market, Inc.	\$36.15	33.48%	83.97%
BJ	NYSE	B	BJ's Wholesale Club Holdings, Inc.	\$116.46	55.95%	342.65%
CASY	NASDAQ	B	Casey's General Stores, Inc.	\$463.40	45.55%	215.71%
KR	NYSE	B	The Kroger Co.	\$71.38	31.72%	151.29%
L.TO	TSX	B	Loblaw Companies Limited	\$218.36	46.32%	243.45%
MRU.TO	TSX	B	Metro Inc.	\$103.15	48.91%	95.58%
PSMT	NASDAQ	B	PriceSmart, Inc.	\$101.51	27.73%	71.67%
SFM	NASDAQ	B	Sprouts Farmers Market, Inc.	\$172.30	160.94%	729.16%
WMT	NYSE	B	Walmart Inc.	\$96.04	63.65%	155.06%
CHEF	NASDAQ	B-	The Chefs' Warehouse, Inc.	\$53.28	61.06%	278.41%
COST	NASDAQ	B-	Costco Wholesale Corporation	\$991.70	37.71%	254.96%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
WN.TO	TSX	B-	George Weston Limited	\$262.29	46.95%	190.09%
NWC.TO	TSX	B-	The North West Company Inc.	\$54.55	44.45%	154.10%
PFGC	NYSE	B-	Performance Food Group Company	\$80.43	18.49%	174.04%
USFD	NYSE	B-	US Foods Holding Corp.	\$65.26	29.87%	203.53%



Weiss Ratings' Recommended Stocks by Industry



Diversified Financials

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
FINV	NYSE	B	FinVolution Group	\$7.86	70.54%	400.27%
QFIN	NASDAQ	B	Qifu Technology, Inc.	\$40.54	130.54%	434.35%
XYF	NYSE	B	X Financial	\$13.81	286.09%	448.68%
JFIN	NASDAQ	B-	Jiayin Group Inc.	\$11.46	96.99%	510.79%



Weiss Ratings' Recommended Stocks by Industry



Energy

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
AM	NYSE	A	Antero Midstream Corporation	\$16.92	29.54%	470.72%
ET	NYSE	A-	Energy Transfer LP	\$17.04	16.70%	218.14%
EPD	NYSE	A-	Enterprise Products Partners L.P.	\$30.79	13.48%	149.04%
MPLX	NYSE	A-	MPLX LP	\$52.07	34.96%	381.08%
HESM	NYSE	B+	Hess Midstream LP	\$38.51	21.65%	229.04%
TVK.TO	TSX	B+	TerraVest Industries Inc.	\$144.90	101.90%	922.79%
ARLP	NASDAQ	B	Alliance Resource Partners, L.P.	\$27.07	34.92%	939.33%
AROC	NYSE	B	Archrock, Inc.	\$24.27	30.69%	585.15%
ATH.TO	TSX	B	Athabasca Oil Corporation	\$4.67	-2.71%	3120.69%
CQP	NYSE	B	Cheniere Energy Partners, L.P.	\$60.19	32.19%	154.45%
LNG	NYSE	B	Cheniere Energy, Inc.	\$237.83	52.20%	427.95%
CNX	NYSE	B	CNX Resources Corporation	\$29.54	25.60%	178.68%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
HME.V	TSX	B	Hemisphere Energy Corporation	\$1.74	12.29%	2432.35%
IMO	AMEX	B	Imperial Oil Limited	\$69.42	3.31%	393.92%
KEY.TO	TSX	B	Keyera Corp.	\$43.33	28.98%	187.22%
KMI	NYSE	B	Kinder Morgan, Inc.	\$27.21	52.57%	142.45%
MCB.TO	TSX	B	McCoy Global Inc.	\$3.43	84.85%	887.58%
NRP	NYSE	B	Natural Resource Partners L.P.	\$103.13	19.65%	1090.23%
OKE	NYSE	B	ONEOK, Inc.	\$87.86	14.76%	302.14%
PEY.TO	TSX	B	Peyto Exploration & Development Corp.	\$17.55	22.41%	730.71%
PAA	NASDAQ	B	Plains All American Pipeline, L.P.	\$18.09	10.89%	197.56%
PNRG	NASDAQ	B	PrimeEnergy Resources Corporation	\$176.48	72.24%	182.46%
SUN	NYSE	B	Sunoco LP	\$59.12	12.00%	259.83%
TRGP	NYSE	B	Targa Resources Corp.	\$178.11	57.43%	1399.79%
FTI	NYSE	B	TechnipFMC plc	\$28.80	13.23%	356.68%
ARX.TO	TSX	B-	ARC Resources Ltd.	\$25.93	7.04%	419.63%
BKR	NASDAQ	B-	Baker Hughes Company	\$35.92	12.69%	197.84%
CEU.TO	TSX	B-	CES Energy Solutions Corp.	\$6.18	10.86%	483.32%
DHT	NYSE	B-	DHT Holdings, Inc.	\$10.68	1.89%	126.77%
DMLP	NASDAQ	B-	Dorchester Minerals, L.P.	\$29.08	-2.59%	308.16%
DTM	NYSE	B-	DT Midstream, Inc.	\$98.53	64.28%	--
EOG	NYSE	B-	EOG Resources, Inc.	\$112.93	-11.90%	202.58%
XOM	NYSE	B-	Exxon Mobil Corporation	\$108.36	-5.29%	195.60%
GLP	NYSE	B-	Global Partners LP	\$51.69	17.23%	589.86%
HES	NYSE	B-	Hess Corporation	\$132.54	-14.66%	192.30%
PBA	NYSE	B-	Pembina Pipeline Corporation	\$38.56	15.29%	126.91%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
PSD.TO	TSX	B-	Pulse Seismic Inc.	\$2.55	33.29%	352.62%
SBR	NYSE	B-	Sabine Royalty Trust	\$67.31	18.91%	284.36%
SES.TO	TSX	B-	SECURE Waste Infrastructure Corp.	\$13.28	17.27%	1110.51%
SU	NYSE	B-	Suncor Energy Inc.	\$35.75	-2.38%	147.46%
TRP	NYSE	B-	TC Energy Corporation	\$50.22	62.98%	61.47%
TPL	NYSE	B-	Texas Pacific Land Corporation	\$1,330.29	135.28%	652.37%
TOT.TO	TSX	B-	Total Energy Services Inc.	\$9.13	-2.05%	509.65%
VNOM	NASDAQ	B-	Viper Energy, Inc.	\$41.70	15.65%	--
VIST	NYSE	B-	Vista Energy, S.A.B. de C.V.	\$45.66	5.82%	1496.50%
WMB	NYSE	B-	The Williams Companies, Inc.	\$59.67	61.85%	306.98%



Weiss Ratings' Recommended Stocks by Industry



Equity Real Estate Investment Trusts (REITs)

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
CTRE	NYSE	B	CareTrust REIT, Inc.	\$28.79	21.67%	125.85%
EPRT	NYSE	B	Essential Properties Realty Trust, Inc.	\$31.93	25.88%	171.01%
SKT	NYSE	B	Tanger Inc.	\$31.40	12.61%	396.12%
WELL	NYSE	B	Welltower Inc.	\$151.48	62.41%	246.12%
ADC	NYSE	B-	Agree Realty Corporation	\$77.33	40.07%	45.88%
BRX	NYSE	B-	Brixmor Property Group Inc.	\$24.91	17.70%	166.19%
NHI	NYSE	B-	National Health Investors, Inc.	\$74.86	24.73%	85.13%
OHI	NYSE	B-	Omega Healthcare Investors, Inc.	\$38.23	32.41%	95.03%
PECO	NASDAQ	B-	Phillips Edison & Company, Inc.	\$34.95	10.57%	44.43%
REG	NASDAQ	B-	Regency Centers Corporation	\$71.85	26.17%	102.42%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
SBRA	NASDAQ	B-	Sabra Health Care REIT, Inc.	\$17.51	35.50%	107.47%
SPG	NYSE	B-	Simon Property Group, Inc.	\$156.80	17.24%	211.60%
VICI	NYSE	B-	VICI Properties Inc.	\$32.26	19.42%	139.89%
WSR	NYSE	B-	Whitestone REIT	\$13.09	18.22%	144.16%



Weiss Ratings' Recommended Stocks by Industry



Financial Services

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
BLX	NYSE	A-	Banco Latinoamericano de Comercio Exterior, S. A.	\$39.20	44.72%	363.96%
BRKB	NYSE	B+	Berkshire Hathaway Inc.	\$534.57	34.74%	185.32%
EZPW	NASDAQ	B+	EZCORP, Inc.	\$15.93	45.08%	184.46%
WED.V	TSX	B+	The Westaim Corporation	\$31.30	39.11%	220.04%
AGFB.TO	TSX	B	AGF Management Limited	\$10.20	35.99%	210.05%
ADUN.TO	TSX	B	Alaris Equity Partners Income Trust	\$19.30	33.41%	185.96%
AMP	NYSE	B	Ameriprise Financial, Inc.	\$471.65	16.03%	348.06%
ARCC	NASDAQ	B	Ares Capital Corporation	\$20.67	9.84%	158.86%
BK	NYSE	B	The Bank of New York Mellon Corporation	\$80.04	45.33%	147.98%
CBOE	BATS	B	Cboe Global Markets, Inc.	\$217.05	21.28%	135.23%
ACT	NASDAQ	B	Enact Holdings, Inc.	\$35.50	22.11%	--



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
EQH	NYSE	B	Equitable Holdings, Inc.	\$51.02	41.29%	217.29%
ESNT	NYSE	B	Essent Group Ltd.	\$56.30	8.43%	126.93%
FDUS	NASDAQ	B	Fidus Investment Corporation	\$19.08	5.00%	272.62%
FCFS	NASDAQ	B	FirstCash Holdings, Inc.	\$133.46	19.67%	100.01%
FI	NYSE	B	Fiserv, Inc.	\$185.29	21.37%	79.79%
GLAD	NASDAQ	B	Gladstone Capital Corporation	\$25.40	30.15%	191.25%
MAIN	NYSE	B	Main Street Capital Corporation	\$54.22	18.26%	204.46%
MA	NYSE	B	MasterCard Incorporated	\$539.68	20.31%	101.87%
MTG	NYSE	B	MGIC Investment Corporation	\$24.68	24.35%	280.87%
NDAQ	NASDAQ	B	Nasdaq, Inc.	\$75.94	28.63%	122.97%
RDN	NYSE	B	Radian Group Inc.	\$31.62	9.03%	147.75%
SEIC	NASDAQ	B	SEI Investments Company	\$78.04	19.87%	63.78%
X.TO	TSX	B	TMX Group Limited	\$54.88	53.31%	154.47%
VCTR	NASDAQ	B	Victory Capital Holdings, Inc.	\$57.72	16.80%	339.18%
V	NYSE	B	Visa Inc.	\$341.52	28.09%	98.01%
AMG	NYSE	B-	Affiliated Managers Group, Inc.	\$165.23	5.87%	136.54%
BLK	NYSE	B-	BlackRock, Inc.	\$920.52	24.80%	107.31%
CME	NASDAQ	B-	CME Group Inc.	\$272.36	35.93%	87.38%
CPAY	NYSE	B-	Corpay, Inc.	\$324.25	7.32%	34.40%
DFS	NYSE	B-	Discover Financial Services	\$185.37	48.98%	384.21%
FHI	NYSE	B-	Federated Hermes, Inc.	\$40.41	31.29%	127.05%
HLNE	NASDAQ	B-	Hamilton Lane Incorporated	\$154.51	40.22%	160.75%
HNNA	NASDAQ	B-	Hennessy Advisors, Inc.	\$11.00	69.05%	90.60%
HTGC	NYSE	B-	Hercules Capital, Inc.	\$18.15	4.65%	207.11%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
IGM.TO	TSX	B-	IGM Financial Inc.	\$43.15	32.32%	96.29%
ICE	NYSE	B-	Intercontinental Exchange, Inc.	\$166.33	30.71%	98.37%
LFT	NYSE	B-	Lument Finance Trust, Inc.	\$2.66	32.04%	155.74%
MCO	NYSE	B-	Moody's Corporation	\$447.00	21.62%	91.18%
MS	NYSE	B-	Morgan Stanley	\$116.21	29.92%	240.68%
COOP	NASDAQ	B-	Mr. Cooper Group Inc.	\$119.63	54.96%	1148.75%
MSCI	NYSE	B-	MSCI Inc.	\$540.46	17.42%	73.41%
NMIH	NASDAQ	B-	NMI Holdings, Inc.	\$33.64	9.01%	148.82%
OPY	NYSE	B-	Oppenheimer Holdings Inc.	\$59.50	50.50%	229.16%
PNP.TO	TSX	B-	Pinetree Capital Ltd.	\$17.69	214.21%	758.74%
RJF	NYSE	B-	Raymond James Financial, Inc.	\$138.10	14.81%	238.96%
RITM	NYSE	B-	Rithm Capital Corp.	\$11.14	9.71%	193.04%
SPGI	NYSE	B-	S&P Global Inc.	\$491.76	19.15%	75.11%
TSLX	NYSE	B-	Sixth Street Specialty Lending, Inc.	\$20.88	6.10%	124.94%
SLM	NASDAQ	B-	SLM Corporation	\$28.82	38.73%	282.59%
SLRC	NASDAQ	B-	SLR Investment Corp.	\$15.68	12.92%	71.64%
SII.TO	TSX	B-	Sprott Inc.	\$71.90	36.66%	141.68%
STT	NYSE	B-	State Street Corporation	\$88.53	26.39%	65.22%
SF	NYSE	B-	Stifel Financial Corp.	\$86.21	9.82%	217.31%
SNEX	NASDAQ	B-	StoneX Group Inc.	\$89.73	85.39%	405.24%



Weiss Ratings' Recommended Stocks by Industry



Food, Beverage & Tobacco

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
IMBBF	OTC PK	A-	Imperial Brands PLC	\$40.86	90.80%	102.13%
IMBBY	OTC PK	A-	Imperial Brands PLC	\$40.72	87.40%	181.93%
MO	NYSE	B	Altria Group, Inc.	\$58.77	45.06%	123.38%
CALM	NASDAQ	B	Cal-Maine Foods, Inc.	\$96.84	74.93%	166.70%
COKE	NASDAQ	B	Coca-Cola Consolidated, Inc.	\$1,351.25	64.60%	498.66%
HLF.TO	TSX	B	High Liner Foods Incorporated	\$16.92	32.88%	215.54%
INGR	NYSE	B	Ingredion Incorporated	\$132.15	18.18%	87.81%
PM	NYSE	B	Philip Morris International Inc.	\$170.26	87.39%	196.55%
PPC	NASDAQ	B	Pilgrim's Pride Corporation	\$53.98	69.13%	176.91%
POST	NYSE	B	Post Holdings, Inc.	\$112.61	6.09%	79.77%
KOF	NYSE	B-	Coca-Cola FEMSA, S.A.B. de C.V.	\$93.10	-2.92%	182.27%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
FDP	NYSE	B-	Fresh Del Monte Produce Inc.	\$34.77	41.03%	37.77%
TAP	NYSE	B-	Molson Coors Beverage Company	\$57.06	2.83%	55.30%
SENEA	NASDAQ	B-	Seneca Foods Corporation	\$86.00	48.05%	139.02%
UUV	NYSE	B-	Universal Corporation	\$58.22	20.76%	63.56%



Weiss Ratings' Recommended Stocks by Industry



Health Care Equipment & Services

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
ABT	NYSE	B	Abbott Laboratories	\$130.50	25.62%	54.84%
CAH	NYSE	B	Cardinal Health, Inc.	\$139.84	38.14%	225.36%
COR	NYSE	B	Cencora, Inc.	\$290.17	22.48%	244.73%
EHC	NYSE	B	Encompass Health Corporation	\$115.91	40.00%	133.98%
EXE.TO	TSX	B	Extendicare Inc.	\$13.70	97.54%	208.18%
MCK	NYSE	B	McKesson Corporation	\$707.28	32.27%	418.22%
DR.TO	TSX	B	Medical Facilities Corporation	\$14.81	34.41%	303.32%
BSX	NYSE	B-	Boston Scientific Corporation	\$102.74	42.95%	174.12%
CHE	NYSE	B-	Chemed Corporation	\$574.96	1.57%	40.12%
CRVL	NASDAQ	B-	CorVel Corporation	\$109.00	36.91%	520.61%
ENSG	NASDAQ	B-	The Ensign Group, Inc.	\$128.12	8.45%	246.89%
HSTM	NASDAQ	B-	HealthStream, Inc.	\$33.95	32.26%	50.09%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
IRMD	NASDAQ	B-	IRadimed Corporation	\$53.70	33.92%	166.55%
KEQU	NASDAQ	B-	Kewaunee Scientific Corporation	\$32.13	-10.00%	214.08%
PDEX	NASDAQ	B-	Pro-Dex, Inc.	\$66.40	258.92%	286.05%
DGX	NYSE	B-	Quest Diagnostics Incorporated	\$178.50	31.80%	78.96%
SIA.TO	TSX	B-	Sienna Senior Living Inc.	\$16.80	31.77%	79.46%



Weiss Ratings' Recommended Stocks by Industry



Household & Personal Products

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
BRBR	NYSE	B	BellRing Brands, Inc.	\$76.73	39.08%	337.71%
ODC	NYSE	B	Oil-Dri Corporation of America	\$42.00	23.29%	156.95%
FTLF	NASDAQ	B-	FitLife Brands, Inc.	\$15.56	12.18%	1283.11%



Weiss Ratings' Recommended Stocks by Industry



Insurance

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
PGR	NYSE	A	The Progressive Corporation	\$276.31	35.40%	295.06%
AXS	NYSE	A-	AXIS Capital Holdings Limited	\$96.81	61.23%	208.33%
FFH.TO	TSX	A-	Fairfax Financial Holdings Limited	\$2,134.92	44.20%	519.02%
UNM	NYSE	A-	Unum Group	\$79.24	60.32%	447.39%
HIG	NYSE	B+	The Hartford Insurance Group, Inc.	\$122.22	28.34%	260.74%
IFC.TO	TSX	B+	Intact Financial Corporation	\$303.30	36.69%	154.75%
IGIC	NASDAQ	B+	International General Insurance Holdings Ltd.	\$24.62	97.84%	334.99%
MMC	NYSE	B+	Marsh & McLennan Companies, Inc.	\$222.00	12.94%	145.41%
TRV	NYSE	B+	The Travelers Companies, Inc.	\$264.05	26.66%	190.88%
AFL	NYSE	B	Aflac Incorporated	\$108.60	32.53%	229.54%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
ALL	NYSE	B	The Allstate Corporation	\$198.79	19.24%	121.48%
AJG	NYSE	B	Arthur J. Gallagher & Co.	\$317.14	36.26%	328.57%
AGO	NYSE	B	Assured Guaranty Ltd.	\$88.78	17.54%	228.72%
BRO	NYSE	B	Brown & Brown, Inc.	\$107.99	33.19%	211.39%
CNO	NYSE	B	CNO Financial Group, Inc.	\$38.01	47.12%	203.41%
DFY.TO	TSX	B	Definity Financial Corporation	\$67.72	49.46%	--
DGICA	NASDAQ	B	Donegal Group Inc.	\$19.42	51.57%	68.03%
EIG	NYSE	B	Employers Holdings, Inc.	\$49.23	18.54%	95.10%
ESGR	NASDAQ	B	Enstar Group Limited	\$334.50	15.20%	131.30%
FNF	NYSE	B	Fidelity National Financial, Inc.	\$63.85	33.44%	199.30%
GWO.TO	TSX	B	Great-West Lifeco Inc.	\$53.00	36.65%	203.88%
THG	NYSE	B	The Hanover Insurance Group, Inc.	\$165.99	30.97%	86.48%
HMN	NYSE	B	Horace Mann Educators Corporation	\$42.38	19.28%	43.93%
IAG.TO	TSX	B	iA Financial Corporation Inc.	\$132.86	64.08%	248.74%
L	NYSE	B	Loews Corporation	\$86.64	15.65%	155.47%
MFC	NYSE	B	Manulife Financial Corporation	\$30.71	37.30%	215.16%
MKL	NYSE	B	Markel Group Inc.	\$1,819.93	24.79%	110.19%
MET	NYSE	B	MetLife, Inc.	\$76.42	10.69%	151.13%
ORI	NYSE	B	Old Republic International Corporation	\$37.76	38.07%	254.33%
PLMR	NASDAQ	B	Palomar Holdings, Inc.	\$147.91	88.01%	152.84%
POW.TO	TSX	B	Power Corporation of Canada	\$50.99	46.48%	203.88%
PRI	NYSE	B	Primerica, Inc.	\$264.81	26.70%	172.99%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
RGA	NYSE	B	Reinsurance Group of America, Incorporated	\$191.86	4.35%	105.56%
RLI	NYSE	B	RLI Corp.	\$74.07	7.99%	139.68%
SKWD	NASDAQ	B	Skyward Specialty Insurance Group, Inc.	\$53.54	53.32%	--
TIPT	NASDAQ	B	Tiptree Inc.	\$22.40	43.97%	283.27%
WRB	NYSE	B	W. R. Berkley Corporation	\$71.28	42.34%	228.22%
ACGL	NASDAQ	B-	Arch Capital Group Ltd.	\$92.39	3.87%	304.33%
AIZ	NYSE	B-	Assurant, Inc.	\$194.15	13.02%	100.23%
BHF	NASDAQ	B-	Brighthouse Financial, Inc.	\$56.64	17.39%	120.30%
ERIE	NASDAQ	B-	Erie Indemnity Company	\$355.82	-5.83%	120.75%
FG	NYSE	B-	F&G Annuities & Life, Inc.	\$35.69	-3.66%	--
GL	NYSE	B-	Globe Life Inc.	\$123.97	64.29%	57.12%
GLRE	NASDAQ	B-	Greenlight Capital Re, Ltd.	\$13.23	9.16%	102.91%
KNSL	NYSE	B-	Kinsale Capital Group, Inc.	\$434.60	19.81%	303.85%
PFG	NASDAQ	B-	Principal Financial Group, Inc.	\$74.59	-2.38%	147.57%
RNR	NYSE	B-	RenaissanceRe Holdings Ltd.	\$242.01	11.09%	72.68%
UVE	NYSE	B-	Universal Insurance Holdings, Inc.	\$24.68	31.14%	73.14%
WTM	NYSE	B-	White Mountains Insurance Group, Ltd.	\$1,780.76	0.20%	83.68%



Weiss Ratings' Recommended Stocks by Industry



Materials

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
AEM	NYSE	B	Agnico Eagle Mines Limited	\$116.37	87.36%	125.43%
AGI	NYSE	B	Alamos Gold Inc.	\$28.13	92.23%	264.96%
CAF.V	TSX	B	Canaf Investments Inc.	\$0.31	29.79%	577.78%
CRS	NYSE	B	Carpenter Technology Corporation	\$197.44	131.51%	886.25%
DPM.TO	TSX	B	Dundee Precious Metals Inc.	\$18.15	77.07%	211.83%
DNG.TO	TSX	B	Dynacor Group Inc.	\$4.84	-4.71%	246.31%
ECL	NYSE	B	Ecolab Inc.	\$246.91	10.26%	34.65%
KNT.TO	TSX	B	K92 Mining Inc.	\$12.59	71.99%	289.78%
KGC	NYSE	B	Kinross Gold Corporation	\$14.59	129.09%	143.65%
LUG.TO	TSX	B	Lundin Gold Inc.	\$56.15	211.17%	503.08%
ARG.TO	TSX	B-	Amerigo Resources Ltd.	\$1.75	10.85%	773.49%
ATR	NYSE	B-	AptarGroup, Inc.	\$150.30	5.01%	48.90%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
ATI	NYSE	B-	ATI Inc.	\$53.77	-9.93%	615.98%
ASM	AMEX	B-	Avino Silver & Gold Mines Ltd.	\$2.15	194.04%	431.13%
AXTA	NYSE	B-	Axalta Coating Systems Ltd.	\$31.77	1.05%	60.94%
CHEUN.TO	TSX	B-	Chemtrade Logistics Income Fund	\$9.54	14.59%	168.15%
DRD	NYSE	B-	DRDGOLD Limited	\$14.69	91.98%	93.92%
GPK	NYSE	B-	Graphic Packaging Holding Company	\$25.64	0.65%	108.43%
HMY	NYSE	B-	Harmony Gold Mining Company Limited	\$15.39	81.42%	347.22%
HWKN	NASDAQ	B-	Hawkins, Inc.	\$123.68	64.28%	603.94%
IDR	AMEX	B-	Idaho Strategic Resources, Inc.	\$16.01	88.10%	572.69%
KNF	NYSE	B-	Knife River Corporation	\$92.35	18.11%	--
LOMA	NYSE	B-	Loma Negra Compañía Industrial Argentina Sociedad Anónima	\$11.56	61.90%	375.04%
MND.TO	TSX	B-	Mandalay Resources Corporation	\$5.60	145.61%	286.21%
MSB	NYSE	B-	Mesabi Trust	\$28.99	121.78%	229.61%
NEU	NYSE	B-	NewMarket Corporation	\$598.81	15.83%	62.39%
OGC.TO	TSX	B-	OceanaGold Corporation	\$4.93	66.72%	137.97%
RGLD	NASDAQ	B-	Royal Gold, Inc.	\$180.38	51.97%	56.33%
SHW	NYSE	B-	The Sherwin-Williams Company	\$348.13	17.16%	103.48%
THX.V	TSX	B-	Thor Explorations Ltd.	\$0.64	156.00%	265.71%
TCLA.TO	TSX	B-	Transcontinental Inc.	\$18.37	49.72%	102.51%



Weiss Ratings' Recommended Stocks by Industry

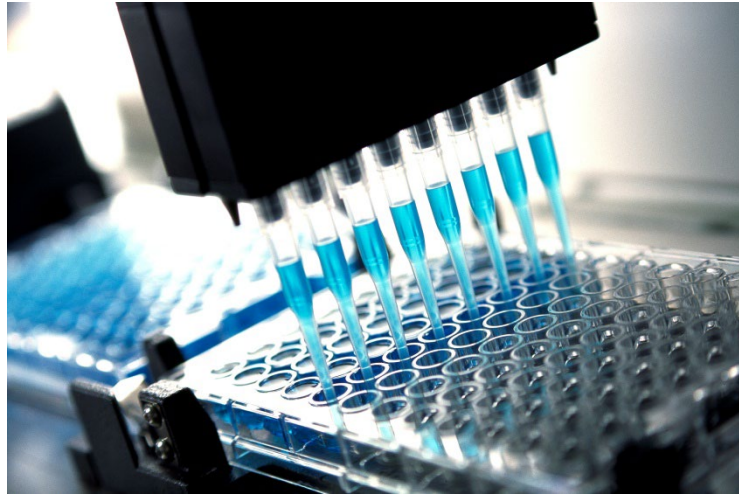


Media & Entertainment

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
NFLX	NASDAQ	B	Netflix, Inc.	\$1,125.64	104.42%	168.11%
GOOGL	NASDAQ	B-	Alphabet Inc.	\$160.16	-1.14%	138.99%
GOOG	NASDAQ	B-	Alphabet Inc.	\$162.06	-1.10%	141.47%
FOX	NASDAQ	B-	Fox Corporation	\$46.03	62.48%	93.84%
FOXA	NASDAQ	B-	Fox Corporation	\$49.63	61.88%	105.49%
GAMB	NASDAQ	B-	Gambling.com Group Limited	\$12.88	48.90%	--
META	NASDAQ	B-	Meta Platforms, Inc.	\$554.44	29.36%	172.12%
NYT	NYSE	B-	The New York Times Company	\$51.62	21.29%	66.05%
NWS	NASDAQ	B-	News Corporation	\$31.32	28.51%	221.25%
NWSA	NASDAQ	B-	News Corporation	\$27.12	14.81%	187.09%



Weiss Ratings' Recommended Stocks by Industry



Pharma, BioTech & Life Sciences

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
CPRX	NASDAQ	B	Catalyst Pharmaceuticals, Inc.	\$24.28	61.33%	412.24%
EXEL	NASDAQ	B	Exelixis, Inc.	\$38.55	64.32%	56.10%
PBH	NYSE	B	Prestige Consumer Healthcare Inc.	\$81.93	14.17%	101.35%
ADMA	NASDAQ	B-	ADMA Biologics, Inc.	\$24.11	269.79%	717.29%
LLY	NYSE	B-	Eli Lilly and Company	\$885.20	14.06%	508.64%
HALO	NASDAQ	B-	Halozyme Therapeutics, Inc.	\$60.82	59.63%	168.46%
UTHR	NASDAQ	B-	United Therapeutics Corporation	\$300.76	28.35%	174.52%
WAT	NYSE	B-	Waters Corporation	\$340.82	10.28%	82.26%



Weiss Ratings' Recommended Stocks by Industry

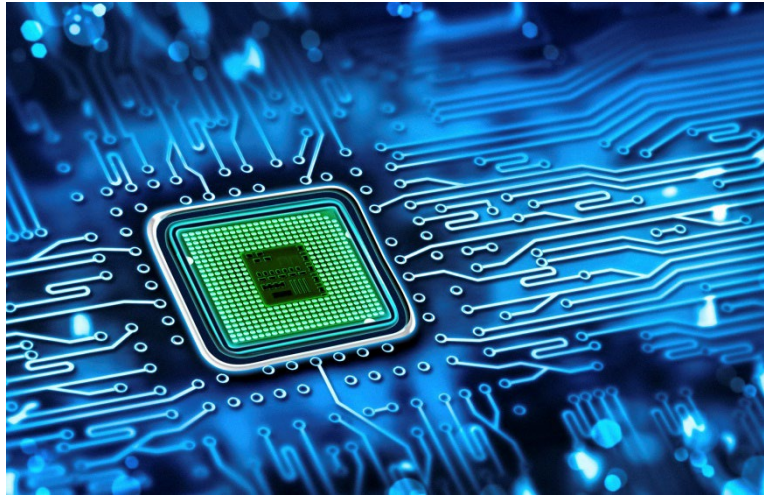


Real Estate Management & Development

There are no Recommended Stocks in the Real Estate Management & Development industry as of April 30, 2025. Visit <https://greyhouse.weissratings.com> to check the latest rating of stocks in this sector.



Weiss Ratings' Recommended Stocks by Industry



Semiconductors & Equipment

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
KLAC	NASDAQ	B-	KLA Corporation	\$687.95	0.70%	345.45%



Weiss Ratings' Recommended Stocks by Industry



Software & Services

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
IDCC	NASDAQ	B	InterDigital, Inc.	\$200.53	105.55%	281.88%
CTZ.V	TSX	B	NamSys Inc.	\$1.49	75.18%	110.22%
ROP	NASDAQ	B	Roper Technologies, Inc.	\$556.17	9.37%	67.73%
ATEN	NYSE	B-	A10 Networks, Inc.	\$16.67	29.56%	157.51%
APP	NASDAQ	B-	AppLovin Corporation	\$288.88	309.35%	--
BOX	NYSE	B-	Box, Inc.	\$31.46	20.91%	94.92%
GIB	NYSE	B-	CGI Inc.	\$107.05	5.95%	67.65%
CVLT	NASDAQ	B-	CommVault Systems, Inc.	\$168.73	64.66%	295.24%
CSU.TO	TSX	B-	Constellation Software Inc.	\$4,982.00	40.75%	312.81%
DBX	NASDAQ	B-	Dropbox, Inc.	\$28.67	23.79%	36.39%
IT	NYSE	B-	Gartner, Inc.	\$420.59	1.94%	254.00%
GDDY	NYSE	B-	GoDaddy Inc.	\$188.46	54.00%	171.44%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
IBM	NYSE	B-	International Business Machines Corporation	\$239.39	48.88%	150.94%
NCI.V	TSX	B-	NTG Clarity Networks Inc.	\$1.64	281.40%	1212.00%
ORCL	NYSE	B-	Oracle Corporation	\$140.79	25.15%	186.21%
VRSN	NASDAQ	B-	VeriSign, Inc.	\$278.36	64.24%	32.88%



Weiss Ratings' Recommended Stocks by Industry



Technology Hardware & Equipment

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
APH	NYSE	B	Amphenol Corporation	\$76.68	28.13%	264.71%
CLS	NYSE	B	Celestica Inc.	\$87.05	100.90%	1297.27%
FTG.TO	TSX	B	Firan Technology Group Corporation	\$9.10	81.27%	327.23%
OSIS	NASDAQ	B	OSI Systems, Inc.	\$203.12	54.53%	180.63%
AAPL	NASDAQ	B-	Apple Inc.	\$211.21	24.59%	196.23%
AVT	NASDAQ	B-	Avnet, Inc.	\$51.24	7.53%	93.95%
BMI	NYSE	B-	Badger Meter, Inc.	\$217.29	19.53%	282.68%
CLMB	NASDAQ	B-	Climb Global Solutions, Inc.	\$107.40	67.96%	669.80%
FFIV	NASDAQ	B-	F5, Inc.	\$262.72	58.93%	88.65%
FLEX	NASDAQ	B-	Flex Ltd.	\$34.88	21.75%	391.31%
FEIM	NASDAQ	B-	Frequency Electronics, Inc.	\$18.81	112.24%	136.43%
ITRI	NASDAQ	B-	Itron, Inc.	\$110.88	20.36%	58.81%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
MSI	NYSE	B-	Motorola Solutions, Inc.	\$435.76	29.75%	223.59%
CNXN	NASDAQ	B-	PC Connection, Inc.	\$62.50	1.54%	42.65%
SANM	NASDAQ	B-	Sanmina Corporation	\$79.01	30.23%	184.93%
SNX	NYSE	B-	TD SYNEX Corporation	\$111.07	-4.39%	167.87%
TDY	NYSE	B-	Teledyne Technologies Incorporated	\$462.62	21.27%	42.05%
WSTL	OTC PK	B-	Westell Technologies, Inc.	\$1.93	31.29%	139.22%



Weiss Ratings' Recommended Stocks by Industry



Telecommunication Services

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
TMUS	NASDAQ	B+	T-Mobile US, Inc.	\$241.59	49.23%	181.90%
QBRB.TO	TSX	B	Quebecor Inc.	\$37.08	35.55%	47.25%
T	NYSE	B-	AT&T Inc.	\$27.30	70.05%	63.47%
IDT	NYSE	B-	IDT Corporation	\$49.80	40.82%	828.02%
SPOK	NASDAQ	B-	Spok Holdings, Inc.	\$14.42	1.05%	117.89%



Weiss Ratings' Recommended Stocks by Industry



Transportation

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
R	NYSE	B	Ryder System, Inc.	\$137.82	15.56%	356.03%
CCEC	NASDAQ	B-	Capital Clean Energy Carriers Corp.	\$17.50	8.30%	126.97%
YMM	NYSE	B-	Full Truck Alliance Co. Ltd.	\$11.47	34.20%	--
KEX	NYSE	B-	Kirby Corporation	\$95.97	-12.06%	79.65%



Weiss Ratings' Recommended Stocks by Industry



Utilities

Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
ATO	NYSE	B+	Atmos Energy Corporation	\$159.69	38.86%	77.87%
ALA.TO	TSX	B	AltaGas Ltd.	\$40.69	39.71%	201.39%
SBS	NYSE	B	Companhia de Saneamento Básico do Estado de São Paulo - SABESP	\$20.29	29.81%	189.16%
H.TO	TSX	B	Hydro One Limited	\$51.87	38.34%	141.18%
NI	NYSE	B	NiSource Inc.	\$39.72	44.94%	85.61%
NRG	NYSE	B	NRG Energy, Inc.	\$109.53	52.89%	281.64%
PPL	NYSE	B	PPL Corporation	\$36.39	36.95%	76.85%
SO	NYSE	B	The Southern Company	\$91.45	28.73%	96.55%
SGU	NYSE	B	Star Group, L.P.	\$12.32	12.03%	106.85%
ALE	NYSE	B-	ALLETE, Inc.	\$65.26	15.19%	40.91%
AEP	NASDAQ	B-	American Electric Power Company, Inc.	\$108.50	30.98%	56.84%



Ticker Symbol	Traded On	Overall Rating	Company Name	Closing Price	1-Year Return %	5-Year Return%
CNP	NYSE	B-	CenterPoint Energy, Inc.	\$38.24	34.91%	156.78%
CMS	NYSE	B-	CMS Energy Corporation	\$73.63	25.36%	50.04%
CIG	NYSE	B-	Companhia Energética de Minas Gerais - CEMIG	\$1.89	14.77%	228.86%
CEG	NASDAQ	B-	Constellation Energy Corporation	\$226.45	22.62%	--
DTE	NYSE	B-	DTE Energy Company	\$136.76	28.30%	83.04%
DUK	NYSE	B-	Duke Energy Corporation	\$121.70	28.65%	76.06%
EVERG	NASDAQ	B-	Evergy, Inc.	\$68.91	37.18%	43.96%
EXC	NASDAQ	B-	Exelon Corporation	\$46.85	29.68%	112.18%
FTS.TO	TSX	B-	Fortis Inc.	\$67.54	30.05%	52.00%
NJR	NYSE	B-	New Jersey Resources Corporation	\$49.07	16.67%	74.42%
OGE	NYSE	B-	OGE Energy Corp.	\$45.71	37.60%	82.39%
SR	NYSE	B-	Spire Inc.	\$77.06	30.54%	30.45%
SPH	NYSE	B-	Suburban Propane Partners, L.P.	\$20.27	11.20%	98.03%
TXNM	NYSE	B-	TXNM Energy, Inc.	\$53.69	49.94%	55.21%
UTL	NYSE	B-	Unitil Corporation	\$58.96	19.32%	37.58%
VST	NYSE	B-	Vistra Corp.	\$129.33	71.95%	649.03%
WEC	NYSE	B-	WEC Energy Group, Inc.	\$109.15	36.98%	41.85%





Appendices

Helpful Resources.....	83
Glossary.....	85
About Weiss Investment Ratings	87
What Our Ratings Mean	88
Terms & Conditions.....	92
Important Warnings & Cautions	93





Helpful Resources

Annual Credit Report:

<https://www.annualcreditreport.com>

Association for Financial Counseling and Planning Education (AFCPE):

<https://findanafc.org/>

Federal Deposit Insurance Corporation:

<https://www.fdic.gov>

Financial Industry Regulatory Authority (FINRA):

<https://www.finra.org>

Weiss Financial Ratings Series Online:

<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/>

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://weissratings.com/en/crypto>



Glossary

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

Captive Brokerage Firm

Usually partners with specific mutual fund companies and tends to base their advice on the mutual fund, rather than your needs and goals as an investor.

Discount Brokerage Firm

Similar to a full-service brokerage firm, however, usually have a significantly lower fee structure.

Full-Service Brokerage Firm

This type of firm does everything from current stock prices to consultations, to analytical information and research to planning and even tax consequences.

Fundamental Analysis

An assessment based on economic reports, assets, financial records, and market share data.

Independent Brokerage Firm

Much like the full-service; however, their commissions will reduce your returns.

Online Brokerage Firm

A brokerage firm in which most transactions will originate at a web site and communications will be via phone or email

Technical Analysis

Analysis of past market prices and volumes/supply and demand to predict future market data.

Qualitative Analysis

Analysis using non-quantitative data, but instead based on a business model, competitive advantages, and management's methods, to predict future data and opportunities.



SWOT Analysis

A method to identify a company's strengths and weaknesses and then from an external perspective, the company's opportunities and threats.



About Weiss Investment Ratings

Weiss Investment Ratings of stocks, ETFs and mutual funds are in the same realm as "buy," "sell" and "hold" ratings. They are designed to help investors make more informed decisions with the goal of maximizing gains and minimizing risk. Safety is also an important consideration. The higher the rating, the more likely the investment will be profitable. But when using our investment ratings, you should always remember that, by definition, all investments involve some element of risk.

- 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.

Our Reward Rating is based on the total return over a period of up to five years, including net asset value and price growth. The total return figure is stated net of the expenses and fees charged by the investment. Based on proprietary modeling the individual components of the risk and reward ratings are calculated and weighted and the final rating is generated.

Our Risk Rating includes the risk ratings of component investments where applicable and also includes the financial stability of the investment, turnover where applicable, together with the level of volatility as measured by the investment's daily returns over a period of up to five years. Investments with greater stability are considered less risky and receive a higher risk rating. Investments with greater volatility are considered riskier, and will receive a lower risk rating. In addition to considering the investment's volatility, the risk rating also considers an assessment of the valuation and quality of an investment's holdings.

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.



Weiss Ratings: What Our Ratings Mean

Stock Investment Ratings

Weiss Stock Ratings represent a completely independent, unbiased opinion of stocks — now, and in the future. The stocks are analyzed using the latest daily data available and the quarterly filings with the SEC. Weiss takes thousands of pieces of stock 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 stock is a BUY, SELL, or HOLD.

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.



Weiss Ratings: What Our Ratings Mean

Mutual Fund & ETF Investment Ratings

Weiss Mutual Funds, Closed-End Funds, and Exchange Traded Funds Ratings represent a completely independent, unbiased opinion of funds—now, and in the future. The funds are analyzed using the latest daily data available and the quarterly filings with the SEC. Weiss takes thousands of pieces of fund 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 fund is a BUY, SELL, or HOLD.

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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Box Set: 978-1-63700-208-7



Grey House
Publishing

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