

Financial Ratings Series

**Weiss**  
RATINGS

**TheStreet Ratings**

Published by

**GREY HOUSE PUBLISHING**



## Financial Literacy Tools Your Patrons Can Trust

Insurance \_\_\_\_\_

Banks & Credit Unions \_\_\_\_\_

Mutual Funds \_\_\_\_\_

Stocks \_\_\_\_\_

## Unbiased & Accurate Financial Strength Ratings & Financial Planning Tools Your Patrons Can Trust

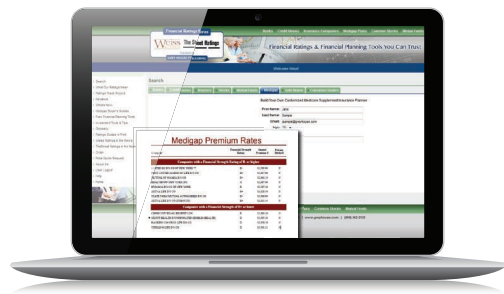
### WELCOME TO OUR 2015 FINANCIAL RATINGS CATALOG

We are pleased to present this year's complete collection of Financial Strength Ratings, Investment Ratings and Financial Planning Tools.

In print and online, these tools are highly-regarded in the library community for their unbiased, accurate and conservative ratings – ratings that your patrons can rely on for sound financial planning advice.

This 2015 catalog is filled with information about this growing product line, all available in both print and online formats.

### HIGHLIGHTED PRODUCTS FOR 2015



#### Medigap Buyers Guide & Premium Calculator

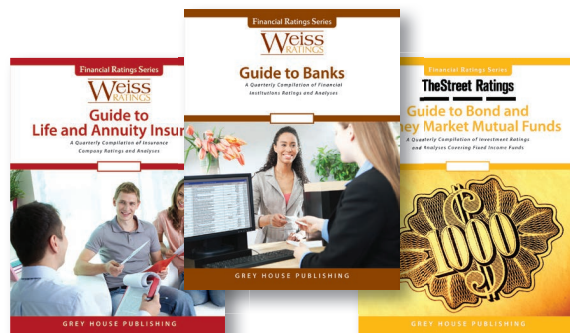
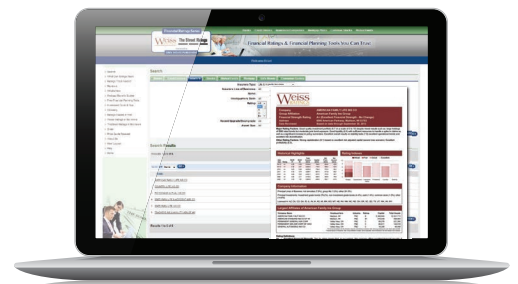
With this easy-to-use guide, patrons can create a Medigap Buyers Guide – individually customized just for them. The Buyers Guide is filled with important need-to-know information, a list of recommended insurers, and the rates they would pay based on their age, gender and zip code. This report has the potential to save your patrons thousands of dollars.

See page 5 for more information.

#### Financial Strength Ratings & Investment Ratings Online

With a subscription to Financial Ratings Online, your patrons will have unlimited access to the unbiased, accurate ratings that Weiss Ratings and TheStreet Ratings has to offer – and it's all just a few clicks away! Subscriptions online include in-library and remote access – for thousands less than any of our competitors!

See page 3 for more information.



#### Ratings Guides in Print

Our Ratings Guides in print still find a happy audience at public libraries across the country. For those users who are more comfortable with print reference, these easy-to-use guides are user-friendly and provide the sound financial planning advice that Weiss Ratings and TheStreet Ratings are known for.

See pages 7–13 for more information.

# ABOUT THE FINANCIAL RATINGS SERIES

The Financial Ratings Series, published by Grey House Publishing, combines the strength of Weiss Ratings and TheStreet Ratings to offer the library community a single source for financial strength ratings and financial planning tools covering Insurance, Medigap Plans, Banks, Credit Unions, Mutual Funds and Stocks.

## HELP YOUR PATRONS TAKE THE GUESSWORK OUT OF THEIR FINANCIAL PLANNING!

The Ratings Guides from Weiss Ratings and TheStreet Ratings provide the accurate, independent information your patrons need to make INFORMED DECISIONS about their financial planning.

- How to Find the Safest Bank or Credit Union in Their Area
- How to Find the Best Deal on Their Medigap Insurance
- How to Avoid the Weakest Insurance Companies... and How to Find the Best Ones
- How to Pick the Best-Performing Stocks... When to Sell and When to Buy
- How to Find the Best Mutual Funds... and Make Sure Their Retirement Funds are Safe

## WEISS RATINGS & THESTREET RATINGS PROVIDE ALL THE ANSWERS – AND PEACE OF MIND!

Published since 1988, **Weiss Ratings** evaluates the financial strength of more than 21,000 institutions:

- Banks
- Property & Casualty Insurers
- Medicare Supplement Insurers
- HMOs & Health Insurers
- Credit Unions
- Auto & Homeowners Insurers
- Life & Annuity Insurers
- Long-Term Care Insurers

## EASY-TO-USE, CONSERVATIVE & BALANCED INVESTMENT RATINGS

In addition, **TheStreet Ratings'** investment ratings offer a conservative, balanced evaluation of the risk-adjusted performance of more than 6,000 stocks and 16,000 mutual funds on the market today:

- Common Stocks
- Stock Mutual Funds
- Bond & Money Market Mutual Funds
- Exchange-Traded Funds

## INDEPENDENT & UNBIASED RATINGS

Weiss Ratings and TheStreet Ratings are totally independent and unbiased, and do not accept compensation from the companies they rate. Companies they rate are not given the opportunity to preview their ratings or suppress negative ratings from publication. A study conducted by the US General Accounting Office (GAO) identified Weiss Ratings' insurance ratings as proven to be more accurate than any other rating agency. With ratings for insurance companies, banks, credit unions, stocks, and mutual funds, no other rating agency brings together this amount of information into one easy-to-use product line.

Grey House Publishing, Weiss Ratings and TheStreet Ratings are proud to offer a complete line of products designed to direct consumers and business professionals toward safe investment, banking and insurance options while helping them avoid unnecessary risk.



# FINANCIAL RATINGS SERIES – ONLINE

**NO NEED FOR EXPENSIVE SUBSCRIPTIONS TO  
MULTIPLE FINANCIAL DATABASES!**

**Get it all in one place with**

**FINANCIAL RATINGS SERIES ONLINE** from Grey House Publishing!

## Instant Access To Ratings

With a subscription to **Financial Ratings Series Online**, you can convert every workstation in your library into an instant online source of wealth-preserving information for your patrons.

## Help Your Patrons Navigate Tough Financial Decisions

A subscription to **Financial Ratings Series Online** makes sure that your patrons have the information they need to be certain they are working with the best and most financially stable organizations. Using our quick and easy navigation screen, your patrons will get immediate access to the Weiss Ratings and TheStreet Ratings for:

- Life & Annuity Insurers
- Property & Casualty Insurers
- HMOs & Health Insurers
- Banks
- Credit Unions
- Common Stocks
- Exchange-Traded Funds
- Stock Mutual Funds
- Bond & Money Market Mutual Funds

## Quick & Easy Login – At The Library Or At Home

With IP access, logging in is fast and easy. There's no need for cumbersome passwords. Your patrons will be able to access ratings simply by logging in at the library or your library's branches. Access to **Financial Ratings Series Online** is also available via Remote Access, so your patrons can log in with their library card from home.

## Customize Your Online Access

You can customize your subscription to **Financial Ratings Series Online** to build a database that's just right for your patrons. You can choose to add access to Banks, Credit Unions, Insurers, Stocks, Mutual Funds or the Medigap Buyers Guide – to build a platform that's just right for your library.

**AVAILABLE ONLINE**

Look for the 'available online' symbol throughout this catalog for titles available in our online database.



**“Delightfully simple and straightforward... The content here is off the scale... yeah, it’s that good... an excellent financial tool that will certainly get an enormous amount of use anywhere it’s available. This rates a strong overall ten.” –Library Journal**

Simple Search Screens Make Finding Information Quick & Easy

Unbiased, Accurate Ratings Your Patrons Can Trust



Easy-to-Use Letter Grade Ratings Perfect for the Beginning Investor or First-Time Researcher

More Detailed Analysis for the Intermediate Investor or Business Professional

**“Financial Ratings Series succeeds in its efforts to provide one-stop shopping in a user-friendly online format for consumers, investors, investment analysts, money managers, and students. A recommended resource for both public and academic libraries.” –Booklist**

**TAKE THE FIRST STEP TODAY!  
THIS AMAZING DATABASE CAN COST THOUSANDS LESS THAN ITS CLOSEST COMPETITORS!  
CALL (800) 562-2139 OR EMAIL RATINGS@GREYHOUSE.COM TO TOUR THE ONLINE DATABASE, SETUP A TRIAL FOR YOUR LIBRARY OR TO GET A PRICE QUOTE.**

**NEW!**

# MEDIGAP BUYERS' GUIDES

**Which Plan to Choose—What it Will Cost—**

**Which Insurance Company to Use—Individually Customized for Each Patron!**

**Insurance companies charge dramatically different premium rates for the exact same benefit plans. Consumers may be able to save thousands by just shopping around.**

## Help Your Patrons Save Thousands On Their Medigap Insurance

Filled with need-to-know information, this customized report is written in an easy-to-follow style and provides all the information users will need to:

- **Learn What Medicare Does and Does Not Cover**
- **Explore Their Options** – to help them decide whether to fill the gaps in coverage with a Medicare Advantage Plan or combine Medicare Supplement Insurance with Medicare Benefits.
- **Pick a Medigap Plan that is right for them** – all Medigap Plans (A-N) are explained in detail, what is covered under each plan, which plans are available in their area, and how to switch policies.
- **See the Premium Rates for each Medigap Plan** - with their personalized Buyer's Guide & Premium Calculator, users can compare plans for their specific circumstances. This unique report lists all companies selling Medigap in their area AND the actual rates they charge. A money-saving tool that is not available in any other resource!

*Part III: Medigap Premium Rates - Plan A*

Company	Financial Strength Rating	Annual Premium \$	Pricing Method
<b>Companies with a Financial Strength Rating of B- or higher</b>			
CDPHP UNIVERSAL BENEFITS INC	B	\$1,346.64	N
UNITED HC INS CO OF NEW YORK **	B-	\$1,509.00	N
EMPIRE HEALTHCHOICE ASSURANCE INC	B+	\$1,682.52	N
MUTUAL OF OMAHA INS CO	B+	\$2,027.50	N
FIRST UNITED AMERICAN LIFE INS CO	B+	\$2,037.00	N
HEALTHNOW NEW YORK INC	A	\$2,185.68	N
HUMANA INS CO OF NEW YORK	B	\$2,430.72	N
AETNA LIFE INS CO	B+	\$2,778.48	N
AETNA LIFE INS CO (TOBACCO)	B+	\$3,056.28	N
STATE FARM MUTUAL AUTOMOBILE INS CO	B+	\$3,306.00	N
<b>Companies with a Financial Strength of C- to C+</b>			
• GROUP HEALTH INCORPORATED (EMBLEMHEALTH)	C-	\$1,955.48	N
<b>Companies with a Financial Strength of D+ or lower</b>			
BANKERS CONSECO LIFE INS CO	D	\$2,819.88	N
STERLING LIFE INS CO	D	\$3,003.84	N

**This patron would save over \$1,600 per year by choosing this plan – plus, the insurer is highly rated!**

**This is information everyone turning 65 or looking to switch policies NEEDS TO KNOW!**

- **Locate the Best Insurers** – find out which insurers are recommended and which companies to avoid – insurers are ranked by their Weiss Financial Strength Rating, so users can be sure they are selecting the best companies.
- **Find an Authorized Agent** – contact information and phone numbers are provided for each insurer in their area, to make selecting an insurer quick and easy.

**This powerful new resource will Inform, Educate and Guide users through this often difficult decision making process – all in one easy-to-understand, individually customized report.**

**Call (800) 562-2139 or email [ratings@greyhouse.com](mailto:ratings@greyhouse.com) to Tour the Online Database, Setup a Trial for your Library or to Get a Price Quote.**



**NEW!**

## CREDIT UNIONS RATINGS ONLINE

Available in Print and **NOW ONLINE**

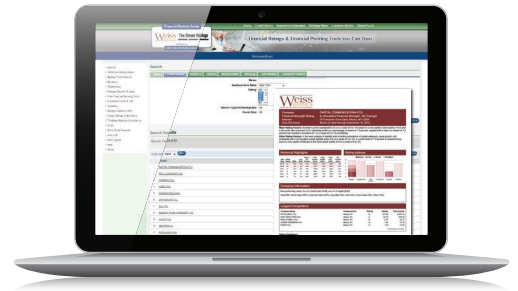
### Give Your Patrons The Information They Need To Select The Best Credit Union In Their Area

With lower loan rates, higher savings rates, more personal service and fewer service fees, credit unions are a viable, and growing, alternative to traditional banking. Rather than make a profit, credit unions give their profits back to their members. Given these features, credit union lending and participation is on the rise.

**Weiss Ratings' Guide to Credit Unions - Online** provides accurate financial Strength ratings of the 7,800 credit unions across the United States.

**Search by Name, State & Letter Grade Rating to Find the Best Credit Union in Your Area!**

**As the banking industry continues to struggle, more and more Americans are searching for a different option to traditional banking. Weiss Ratings' Guide to Credit Unions – in Print and NOW ONLINE – answers this need.**



## SAFE MONEY REPORTS ONLINE

**NEW!**

*Safe Money's* primary mission is to provide readers with the 100% independent research and analysis they need to help preserve—and grow—their wealth in both rising and falling markets.

Written by industry experts **Dr. Martin D. Weiss** and **Mike Larson**, each information-packed report provides sound investing advice and real-world investment tools for both the speculative and conservative investor.

Published monthly, each issue offers readers several helpful sections:

- **Cover Story:** How Real-World Events Can Impact Your Investments
- **Mr. Conservative:** Tips & Recommendations for the Conservative Investor
- **Mr. Speculative:** Tips & Recommendations for the Speculative Investor
- **Gold & Energy:** Investment Advice specific to Gold & Energy Investments
- **Weiss Ratings:** Expanded Data on the Banking, Credit Union and Insurance Industries
- **Professor Investor:** Answers Readers' Important Investing Questions
- Plus, all recommendations are analyzed in a **Sample Portfolio** so you can see how they have performed.

**In this power-packed, straight-shooting monthly publication, readers can count on unbiased information that will cut through the Wall Street spin and give them specific recommendations designed to protect and grow their wealth.**



**Call (800) 562-2139 or Email [Ratings@greyhouse.com](mailto:Ratings@greyhouse.com) To Tour The Online Database, Setup A Trial For Your Library Or To Get A Price Quote.**

# INSURANCE REFERENCE

## WEISS RATINGS GUIDE TO HEALTH INSURERS

450 pages | Softcover | \$249 single | \$499 quarterly  
 Winter 2014/15: 978-1-61925-588-3 | Spring 2015: 978-1-61925-589-0  
 Summer 2015: 978-1-61925-590-6 | Fall 2015: 978-1-61925-591-3

“Offers lucid analyses of nearly 1500 companies, basing qualitative assessments on various factors, including risky investment holdings, premiums paid out, and long-term fiscal responsibility... Highly recommended for public libraries.”

—Library Journal

*Weiss Ratings Guide to Health Insurers* is the first and only source to cover the financial stability of the nation's health care system, rating the financial strength of more than 1,200 health insurance providers, including Medicare supplement and long-term care insurers, 500 health maintenance organizations (HMOs) and all of the Blue Cross/Blue Shield plans.

- **Updated quarterly** in print and monthly online to offer the most current information
- **Index of Companies** – easy-to-use letter-grade rating of every health insurer, their state of

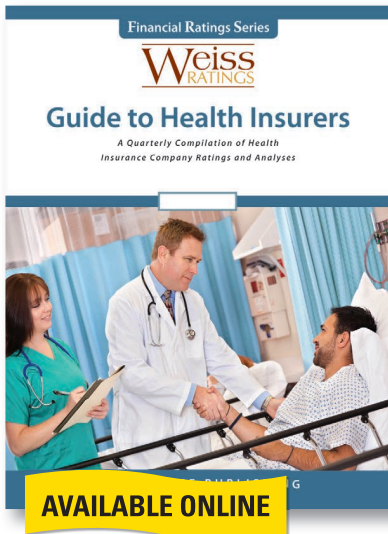
domicile, total assets and premiums, health premiums, capital & surplus, and risk-adjusted capital during a moderate or severe recession

- **Analysis of Largest Companies** – expanded data, graphs and analysis of the largest health insurers, with their letter-grade financial strength rating, major rating factors, and reasons for upgrades or downgrades
- **Weiss Recommended Companies** – a compilation of insurers with a rating of B+ or higher, makes picking the best insurer in your area quick and easy
- Special section on **Long-Term Care Insurers** and **Medicare supplement insurance**
- Available in print and online database formats

The financial strength of an insurer is an important factor to consider when making the decision to purchase a policy or change companies. Using these independent, unbiased ratings, users can make sure that they are working with a company that they can trust. These helpful ratings provide piece of mind when selecting a health insurer. This resource is a must for insurance brokers, and will be a well-used addition to the reference collection of all public libraries.

### Patrons Need More Information on Health Care Insurance Than Ever Before!

Are they worried about having to switch to a new Health Insurer due to the Affordable Care Act? Do they have several options and are not sure how to compare Insurers beyond just monthly premiums? Help them make the best decision and give them the peace of mind by knowing the Financial Strength Rating of their Insurer with *Weiss Ratings Guide to Health Insurers!*



AVAILABLE ONLINE

#### Weiss Ratings Guide to Health Insurers

##### II. Analysis of Largest Companies

###### OPTIMA HEALTH PLAN \*

**Major Rating Factors:** Excellent profitability (I capitalization index (8.2) based on excite (severe loss scenario). High quality investment  
**Other Rating Factors:** Excellent liquidity (6.8 flows and marketable investments) to handle results on stability tests (4.3) in spite of steep 5% over the past five years.  
**Principal Business:** Medicaid (47%), comp m  
**Mem Phys:** 12: 12,278 11: 11,308 12 MLR: Enroll(000): Q3 13: 318 12: 321 11: 298 N  
**Principal Investments:** Long-term bonds nonaffiliated common stock (8%)  
**Provider Compensation (\$000):** Contr fee (\$ bonus arrang (\$34)  
**Total Member Encounters:** Phys (1,719,254),  
**Group Affiliation:** Sentara Healthcare  
**Licensed in:** VA  
**Address:** 4417 Corporation Lane, Virginia Bea  
**Phone:** (757) 552-7401 **Dom State:** VA **Cor**

###### OPTIMUM CHOICE INC

**Major Rating Factors:** Good liquidity (6.9 on resources (cash flows and marketable investm Weak overall results on stability tests (2.2) ba during 2012. Rating is significantly influenced UnitedHealth Group Inc. Excellent profitability ( Other Rating Factors: Strong capitalization current risk-adjusted capital (severe loss sc portfolio (9.5).  
**Principal Business:** Comp med (100%)  
**Mem Phys:** 12: 35,400 11: 34,698 12 MLR: Enroll(000): Q3 13: 47 12: 53 11: 53 **Med**

#### Weiss Ratings Guide to Life & Annuity Insurers

##### I. Index of Companies

INSURANCE COMPANY NAME	DOM STATE	RA
GENWORTH LIFE INS CO	DE	C
GENWORTH LIFE INS CO OF NEW YORK	NY	B
GEORGIA PEOPLES LIFE INS CO	AZ	U
GERBER LIFE INS CO	GU	U
GERMANIA LIFE INS CO	TX	C
GERTRUDE GEDDES WILLIS LIFE INS CO	LA	U
GLOBE LIFE & ACCIDENT INS CO	NE	B
GMPH HEALTH INS LMTD	GU	U
GOLDEN GATE CAPTIVE INS CO	SC	U
GOLDEN GATE II CAPTIVE INS CO	SC	U
GOLDEN RULE INS CO	IN	B
GOLDEN STATE MUTUAL LIFE INS CO	CA	F
GOVERNMENT PERSONNEL MUTUAL LI C	TX	B
GRANGE LIFE INS CO	OH	B
GREAT AMERICAN LIFE INS CO	OH	B
GREAT CENTRAL LIFE INS CO	LA	C
GREAT FIDELITY LIFE INS CO	IN	B
GREAT PLAINS LIFE ASR CO	SD	B
GREAT REPUBLIC LIFE INS CO	WA	F
GREAT SOUTHEASTERN LIFE INS CO	AZ	U

#### Weiss Ratings Guide to Property & Casualty Insurers

##### IV. Weiss Ratings Recommended Companies by Type of Business

###### Auto

INSURANCE COMPANY NAME	DOMICILE STATE	TOTAL PREMIUM (\$)	AUTO PREMIUM (\$)	MAXIMUM BENEFIT (\$)
<b>Rating: A+</b>				
DAIRYLAND INS CO	WI	188,077,867	188,077,867	5,000,000
INTERINS EXCH OF THE AUTOMOBILE CLUB	CA	2,184,799,021	1,757,963,627	50,000,000
UNITED SERVICES AUTOMOBILE ASN	TX	6,371,408,439	3,732,116,246	200,000,000
USAA CASUALTY INS CO	TX	4,290,784,180	2,910,384,780	40,000,000
<b>Rating: A</b>				
AUTO-OWNERS INS CO	MI	2,089,636,893	717,610,150	60,000,000
CHURCH MUTUAL INS CO	WI	591,923,578	40,340,163	4,000,000
CINCINNATI INS CO	OH	2,993,431,243	797,801,596	40,000,000
OWNERS INS CO	OH	1,677,917,275	723,347,330	10,000,000
PIONEER STATE MUTUAL INS CO	MI	187,785,716	115,379,575	2,000,000

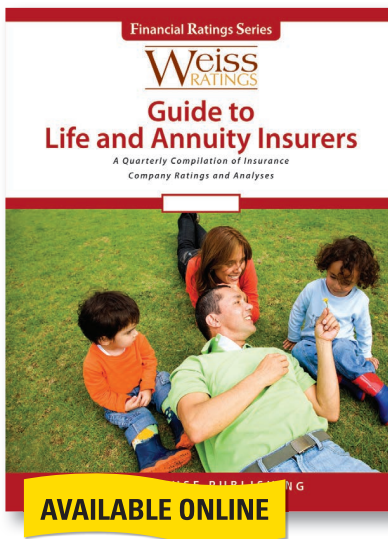
##### GREAT WEST LIFE & ANNUITY INS CO

CO B  
 GREAT WEST LIFE & ANNUITY INS OF NY  
 NY B  
 GREATER GEORGIA LIFE INS CO  
 GA B

##### Rating: A-

BITUMINOUS CASUALTY CORP	IL	261,600,505	66,780,183	3,000,000
BITUMINOUS FIRE & MARINE INS CO	IL	59,933,745	9,111,466	1,000,000





## WEISS RATINGS GUIDE TO LIFE AND ANNUITY INSURERS

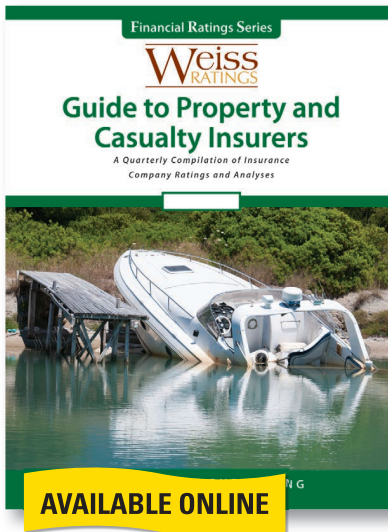
300 pages | Softcover | \$249 single | \$499 quarterly  
 Winter 2014/15: 978-1-61925-592-0 | Spring 2015: 978-1-61925-593-7  
 Summer 2015: 978-1-61925-594-4 | Fall 2015: 978-1-61925-595-1

“The value in this guide is that it interprets the data and develops ratios and indexes that the reader must compare to norms. This resource is highly recommended for insurance collections in special libraries, medium and large public libraries, and medium and large academic libraries.”  
 –ARBA

*Weiss Ratings Guide to Life & Annuity Insurers* provides independent, unbiased ratings on the financial strength of 1,000 life and annuity insurers, including companies providing life insurance, annuities, guaranteed investment contracts (GICs) and other pension products.

- **Updated quarterly** in print and monthly online to provide the latest data
- **Index of Companies** – provides the letter-grade rating of each insurer, total assets, capital & surplus, risk-adjusted capital ratios, 5-year profitability index, stability index and factors, net premiums, mortgage information, and more
- **Analysis of Largest Companies** – provides added detail, graphs and charts, with letter-grade ratings, major rating factors, contact information, historical data and more
- **Recommended Companies** – organized alphabetically and by state, to make it easy to pick the best companies to work with
- **Index of Companies by Rating & Rating Upgrades & Downgrades**
- Four Appendices: State Guaranty Associations, Risk-Adjusted Capital, Recent Industry Failures and Glossary
- Available in print and online database formats

A life insurance policy or annuity is only as secure as the insurance company issuing it. This guide is perfect for those who are considering the purchase of a life insurance policy, placing money in an annuity, or advising clients about insurance and annuities, and will be a valued resource for public libraries of all sizes.



## WEISS RATINGS GUIDE TO PROPERTY AND CASUALTY INSURERS

450 pages | Softcover | \$249 single | \$499 quarterly  
 Winter 2014/15: 978-1-61925-600-2 | Spring 2015: 978-1-61925-601-9  
 Summer 2015: 978-1-61925-602-6 | Fall 2015: 978-1-61925-603-3

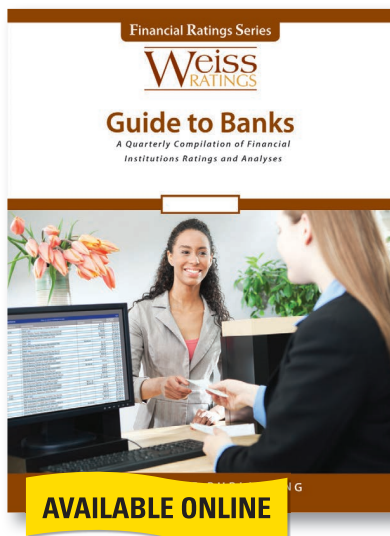
“Weiss Ratings has an excellent reputation and this title is held by hundreds of libraries. This guide is recommended for public and academic libraries.”  
 –ARBA

*Weiss Ratings Guide to Property and Casualty Insurers* is the only resource that provides independent, unbiased ratings and analyses on the 2,400 insurers offering auto & homeowners, business, worker’s compensation, product liability, medical malpractice and other professional liability insurance in the United States.

- **Updated quarterly** in print and monthly online to offer the most current information
- Helpful **Introduction**, with data on how to use the guide and what the ratings mean
- **Index of Companies** – covers all insurers and provides their letter-grade rating, total assets, profitability & liquidity indexes, risk adjusted capital ratios for moderate and severe recessions, and much more
- **Analysis of Largest Companies** – with their letter-grade rating and expanded graphs, charts and analysis, including data on major rating factors, principal business, contact information, historical data, income trends and more
- **Recommended Companies** – with a rating of B+ or higher, arranged alphabetically, by type of business and by state
- **Index of Companies by Rating & Rating Upgrades & Downgrades**
- Available in print and online database formats

Consumers have a lot of options when selecting a property and casualty insurer, by utilizing the financial strength ratings in *Weiss Ratings Guide to Property & Casualty Insurers*, users can make sure that they are choosing a company who will be there when they need them. This important resource will prove useful to insurance brokers along with the reference collections of all public libraries.

# BANKING REFERENCE



## WEISS RATINGS GUIDE TO BANKS

400 pages | Softcover | \$249 single | \$499 quarterly  
Winter 2014/15: 978-1-61925-576-0 | Spring 2015: 978-1-61925-577-7  
Summer 2015: 978-1-61925-578-4 | Fall 2015: 978-1-61925-579-1

“...this reference analyzes institutions based on their financial viability, presenting more than 9,000 U.S. banks and thrifts alphabetically. VERDICT: A truly relevant guide to the post-bailout era.”  
—*Library Journal*

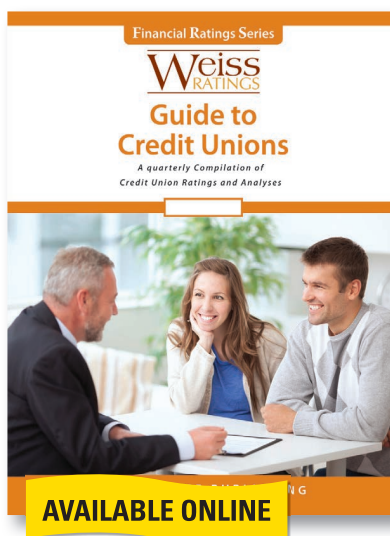
Over 500 banks have failed from January 1, 2008 through March 2015. As the banking industry continues to pull out of these shaky times, it is more important than ever for consumers to make sure that their money is safe. *Weiss Ratings Guide to Banks* provides accurate, unbiased ratings of the financial strength of over 8,500 US commercial banks and savings banks.

- **Updated quarterly** in print and monthly online to provide the most current information
- **Index of Banks** – with user-friendly letter-grade ratings, city & state, letter-grade ratings from the previous three years to identify trends and recent changes, along with data that show's the

institution's strong and weak points

- **Weiss Recommended Companies** – arranged by state for easy location of the best bank in your area
- **Rating Upgrades & Downgrades** – lists banks that have been upgraded or downgraded in the last quarter.
- **Recent Bank Failures**
- **Glossary of Terms**
- Available in print and online database formats

*Weiss Ratings Guide to Banks* will be a must for individuals who are concerned about the safety of their CD or savings account, need to be sure that an existing line of credit will be there when they need it, or simply want to avoid the hassles of dealing with a failing or troubled institution. More than ever, consumers need this important information. This guide is a must for all reference collections.



## WEISS RATINGS GUIDE TO CREDIT UNIONS

500 pages | Softcover | \$249 single | \$499 quarterly  
Winter 2014/15: 978-1-61925-614-9 | Spring 2015: 978-1-61925-615-6  
Summer 2015: 978-1-61925-616-3 | Fall 2015: 978-1-61925-617-0

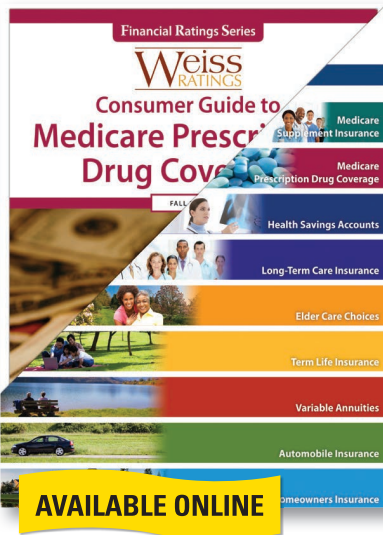
“Large public and academic libraries most definitely need to acquire the work. Likewise, special libraries in large corporations will find this title indispensable.” –*ARBA*

With lower loan rates, higher savings rates, more personal service and fewer service fees, credit unions are a viable, and growing alternative to commercial banks. Rather than make a profit, credit unions give their profits back to their members. Given these features, credit union lending and participation is on the rise. This new reference tool provides accurate financial strength ratings of the 7,800 credit unions in the U.S.

- **Updated quarterly** in print and monthly online to provide the most up-to-date information
- **Index of Credit Unions** – with easy-to-use letter-grade ratings, city & state, membership requirements, along with expanded data to highlight the institutions strong & weak points

- **Weiss Recommended Companies** – arranged by state, makes finding the best credit union in your area quick and easy
- **Rating Upgrades & Downgrades**
- **Glossary of Terms**
- Available in print and online database formats

As the banking industry continues to struggle, more and more Americans are searching for a different option to traditional banking. *Weiss Ratings Guide to Credit Unions* answers this need. With this new reference tool at the ready, users will be able to find the credit unions in their area, determine which are the most financially stable and rest assured that their money is safe. This informative guide will be an important acquisition in any public library reference collection.



## WEISS RATINGS CONSUMER GUIDES

Nine How-To Guides that Help Patrons Plan For & Select the Right Insurance and Financial Products

9 Guides | 500 pages | Softcover | \$359 single | \$499 biannual  
 Spring 2015: 978-1-61925-612-5 | Fall 2015: 978-1-61925-613-2

“The guides are written in a straightforward manner that will be easily understood by an educated public. Step-by-step worksheets and planners are provided in each guide that will provide users with further assistance. As healthcare, Medicare, insurance, and long term life decisions become more confusing and intricate in today’s society, this set will be valuable to those needing guidance. This set is recommended for large public libraries.”  
 –ARBA

Weiss Ratings Consumer Guides offers easy-to-use tools to help patrons navigate through nine important areas. Each easy-to-read, step-by-step guide is packed with accurate, unbiased information and recommendations you’ve come to expect from Weiss Ratings. Each 50-70 page guide offers a narrative about the subject, what consumers should look for when choosing a plan or policy, recommended companies to work with and so much more. Plus, each guide includes several helpful Worksheets & Planners to further aid the user. We explain things so your patrons can easily understand them, removing the guesswork and confusion with straight talk and sound guidance.

- Consumer Guide to Health Savings Accounts
- Consumer Guide to Variable Annuities
- Consumer Guide to Elder Care Choices
- Consumer Guide to Medicare Supplement Insurance
- Consumer Guide to Medicare Prescription Drug Coverage
- Consumer Guide to Homeowners Insurance
- Consumer Guide to Automobile Insurance
- Consumer Guide to Long-Term Care Insurance
- Consumer Guide to Term Life Insurance



The guides in *Weiss Ratings Consumer Guides* focus on patron education, with easy-to-navigate planners and worksheets to use to understand and evaluate investment, health and insurance needs. Weiss Ratings Consumer Guides present helpful, step-by-step information in an easily accessible format, so your patrons can navigate these difficult choices with ease.

**GET FREE ONLINE ACCESS**  
 when you get a biannual subscription to *Weiss Ratings Consumer Guides*! Give your patrons even faster, easier access to these important helpful resources, all for the price of the print!

If you are looking for more detailed, comprehensive coverage with all-important ratings for insurers, banks, credit unions, stocks and mutual funds, we recommend Weiss Ratings’ and TheStreet Ratings’ industry-specific Ratings Guides found on pages 7-9 and 11-12.

Weiss Ratings Guide to Health Insurers

II. Weiss Ratings Recommended Banks by State

City	Name
REYNOLDS	REYNOLDS STATE BK
CHICAGO	FIRST EAGLE BANK
TAYLORVILLE	FIRST NATIONAL BK TAYLORVILLE
PINCKNEYVILLE	FIRST NB IN PINCKNEYVILLE
WATSEKA	FIRST TRUST & SB OF WATSEKA IL
BREESE	GERMANTOWN TRUST & SB
DECATUR	SOY CAPITAL BANK & TRUST CO
ARTHUR	STATE BK OF ARTHUR
QUINCY	TOWN & COUNTRY BANK MIDWEST
PIPER CITY	VERMILION VALLEY BANK
NEW BERLIN	WARREN-BOYNTON STATE BK
PONTIAC	BANK OF PONTIAC
MOUNT STERLING	BROWN COUNTY STATE BK
ALBION	CITIZENS NB OF ALBION

Rating: **A+**

Rating: **A**

Rating: **A-**

Weiss Ratings Guide to Life & Annuity Insurers

Consumer Guide to Homeowners Insurance

Ways to Save Money on Your Premiums

The most effective way to save money is to reduce the number of smaller claims out of your own pocket. The fewer claims you have, the lower their rate quotes will be.

- Reduce your risk of theft and vandalism. Consider installing dead bolts on exterior doors. Also, if you are building or renovating, consider installing burglar alarm systems.

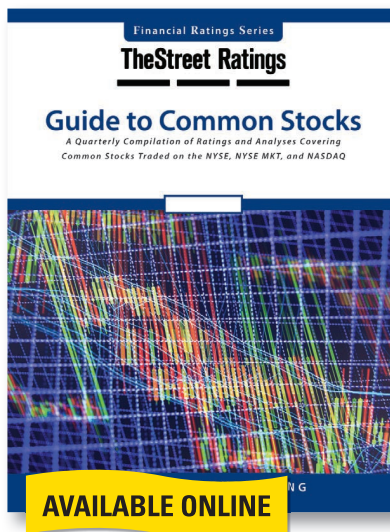
Weiss Ratings Guide to Property & Casualty Insurers

I. Index of Credit Unions

Name	City	State	Rating	2012 Rating	2011 Rating	Total Assets (\$MM)	One Year Growth	Commercial Loans	Consumer Loans	Mortgage Loans	Securitized Loans	Capital Index	Net Worth Ratio
VASCO FCU	Lubbock	TX	C+	B-	B-	22	3.47	0.0	16.1	0.0	9.4	10.0	12.4
VELMA FCU	Velma	OK	D-	D-	D-	2	6.17	0.0	26.8	0.0	0.0	7.7	9.5
VELOCITY COMMUNITY FCU	Palm Beach Gardens	FL	C-	C	C-	281	3.52	0.0	19.9	16.6	50.5	10.0	13.2
VELOCITY CU	Austin	TX	A	A-	A-	662	3.98	0.7	39.6	2.3	23.9	9.6	10.9
VENTURA COUNTY CU	Ventura	CA	B+	B+	B	652	4.38	0.3	22.4	13.3	33.7	6.6	8.6
VERDIAN CU	Waterloo	IA	A-	A-	A-	2,432	8.14	3.4	25.2	28.3	21.9	8.1	9.8
VERITAS FCU	Franklin	TN	C-	C-	C-	36	4.34	0.0	40.4	24.7	5.5	6.8	8.9
VERITY CU	Seattle	WA	B	C+	C+	434	4.03	3.3	20.6	35.2	21.8	6.8	9.1

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# INVESTMENT REFERENCE



## THE STREET RATINGS GUIDE TO COMMON STOCKS

500 pages | Softcover | \$249 single | \$499 quarterly  
Winter 2014/15: 978-1-61925-580-7 | Spring 2015: 978-1-61925-581-4  
Summer 2015: 978-1-61925-582-1 | Fall 2015: 978-1-61925-583-8

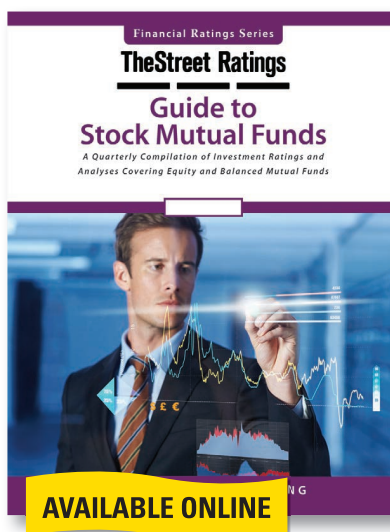
“Users... will find the information succinct and the explanations readable, easy to understand, and helpful to a novice.”  
—*Library Journal*

*TheStreet Ratings Guide to Common Stocks* provides reliable insight into the risk-adjusted performance of over 7,500 common stocks listed on the NYSE, NYSE MKT, and NASDAQ, more than any other publication. This user-friendly guide offers step-by-step guidance for users to find out which type of stocks are best for them, and quickly and easily points the user to the best performing stocks in that category.

- **Updated quarterly** in print and daily online to offer the most current information
- Handy **Investor Profile Quiz** to determine the user's level of risk tolerance, with referrals to the stocks that best match their investment style

- **Index of Common Stocks** – with easy to use Buy-Hold-Sell ratings, along with supporting analysis
- **Top 200 & Bottom 200 Common Stocks** – for easy location of the best and worst performing stocks
- **100 Best & Worst Stocks** based on Performance and Risk
- **Top-Rated Common Stocks** by Risk Category & Industry
- **Top 200 Highest Dividend-Yielding Common Stocks**
- Available in print and online database formats – expanded coverage online, with daily updates

As more and more people take the driver seat when selecting investments, *TheStreet Ratings Guide to Common Stocks* makes it easy to see exactly which stocks are on the rise and which ones should be avoided. Extraordinarily useful for both the beginner investor, as well as the seasoned professional, this guide is recommended for all investment collections and public libraries.



## THE STREET RATINGS GUIDE TO STOCK MUTUAL FUNDS

700 pages | Softcover | \$249 single | \$499 quarterly  
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Summer 2015: 978-1-61925-606-4 | Fall 2015: 978-1-61925-607-1

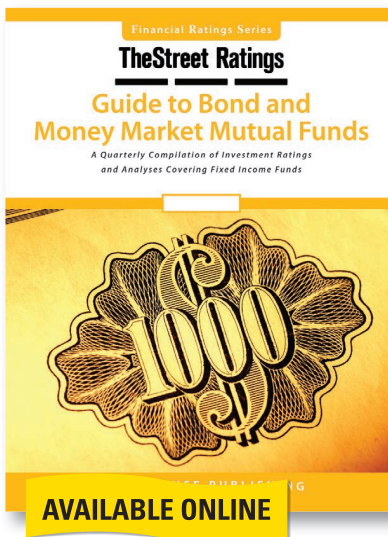
With the growing popularity of mutual fund investing, consumers need a reliable source to help them track and evaluate their performance. To fill this need, *TheStreet Ratings Guide to Stock Mutual Funds* offers ratings and analyses on more than 8,000 equity mutual funds, more than any other publication.

- **Updated quarterly** in print and monthly online to provide the most accurate information
- Handy **Investor Profile Quiz** to identify the user's level of risk tolerance, with easy-to-use direction to the funds that match their risk level
- Three **easy-to-use letter grade ratings** for each fund - overall investment rating, performance rating and risk rating
- **Index of Stock Mutual Funds** – with their letter-grade ratings, fund type, ticker symbol, phone

number, returns over time, dividend yield, expense ratio, net assets, bull and bear market returns, initial purchase minimums and more

- **Analysis of the Largest Stock Mutual Funds**
- **Top 200 Mutual Funds & Bottom 200 Mutual Funds**
- **100 Best & Worst Stock Mutual Funds** based on performance, risk, category and fund type
- Available in print and online database formats

*TheStreet Ratings Guide to Stock Mutual Funds* makes it easy to see exactly which stocks are on the rise and which ones should be avoided. For those investors looking to tailor their mutual fund selections based on age, income, and tolerance for risk, this easy-to-use guide will help them identify those funds that are best suited to their individual needs and goals.



## THESTREET RATINGS GUIDE TO BOND AND MONEY MARKET MUTUAL FUNDS

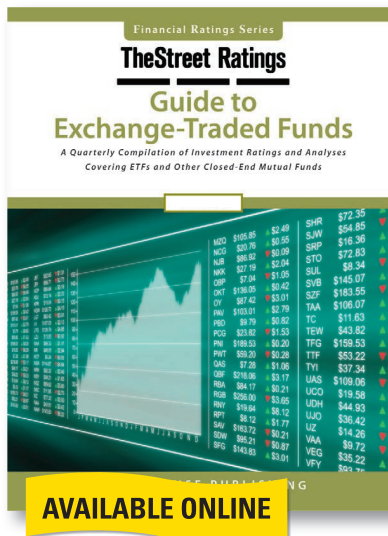
500 pages | Softcover | \$249 single | \$499 quarterly  
 Winter 2014/15: 978-1-61925-596-8 | Spring 2015: 978-1-61925-597-5  
 Summer 2015: 978-1-61925-598-2 | Fall 2015: 978-1-61925-599-9

“There is a plethora of mutual fund information for the investor and for the business researcher. The evaluation of the funds is thorough and current, therefore, this title is recommended as an essential acquisition.”  
 –ARBA

*TheStreet Ratings Guide to Bond and Money Market Mutual Funds* provides ratings and analyses of over 4,200 fixed income funds, more than any other publication, including corporate bond funds, high-yield bond funds, municipal bond funds, mortgage security funds, money market funds, global bond funds and government bond funds.

- **Updated quarterly** in print and monthly online to offer the latest industry information
- Important **Investor Profile Quiz** quickly directs the user to the funds that match their level of risk tolerance
- Three **letter-grade ratings** for each fund illustrate the fund’s overall rating, performance rating and risk rating to provide an overall picture of the fund’s risk-adjusted performance
- **Index of Bond & Money Market Mutual Funds** – charts the fund’s letter-grade ratings, fund type, ticker symbol, return totals and percentages, dividend yields, expense ratios, net assets, portfolio turnover rates, average coupon rates, initial purchase minimums and more
- **Analysis of the Largest Bond & Money Market Mutual Funds & Top & Bottom 200 Bond Mutual Funds**
- **100 Best & Worst Funds** based on Performance and Risk
- Available in print and online database formats

*TheStreet Ratings Guide to Bond and Money Market Mutual Funds* gives user-friendly, objective evaluations that make it easy to compare one fund to another and direct users to the right fund based on their level of risk tolerance. This important resource will be useful to both the investing novice or professional, and will be a must for public libraries of all sizes.



## THESTREET RATINGS GUIDE TO EXCHANGE-TRADED FUNDS

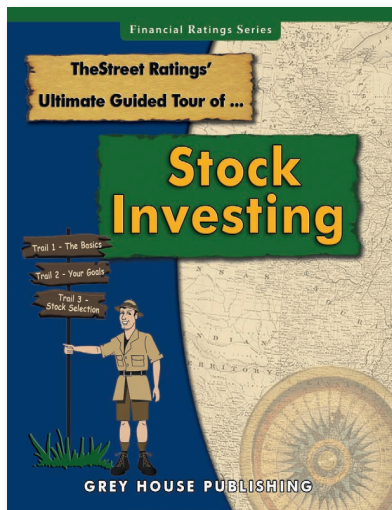
500 pages | Softcover | \$249 single | \$499 quarterly  
 Winter 2014/15: 978-1-61925-584-5 | Spring 2015: 978-1-61925-585-2  
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“Very easy to understand... Recommended for public and academic libraries.”–ARBA

Since the first exchange-traded fund launched in 1993, their popularity has continued to grow and they have gathered assets rapidly. In fact, we have added coverage of over 250 new exchange-traded funds to our guide in the past year alone. *TheStreet Ratings Guide to Exchange-Traded Funds* provides independent, unbiased ratings and analyses of over 800 exchange-traded and closed-end funds, more than any other resource.

- **Updated quarterly** in print and monthly online to provide the most current information
- Useful overview on how open-end, exchange-traded and closed-end funds differ
- **Index of Exchange-Traded and Other Closed-End Funds** – with user-friendly letter-grade ratings, fund type, ticker symbol, price, 52-week highs and lows, returns over time, expense ratio, net asset value, premiums and discounts, average price to earnings, portfolio turnover ratio and more
- **Detailed Analysis** of Exchange-Traded & Closed-End Funds – with expanded data, charts and graphs including fund family, inception date, major rating factors, annualized total return, historical data and more
- **Top & Bottom Exchange-Traded and Closed-End Funds & Best & Worst Funds** based on Performance and Fund Type
- Available in print and online database formats

Designed to meet the needs of aggressive as well as conservative investors, *TheStreet Ratings Guide to Exchange-Traded Funds* gives the user a better handle on an exchange-traded fund’s risk-adjusted performance, with balanced ratings based on both performance and risk factors. This important resource will be useful for investors researching this fast-growing market sector, it is a must for all investment collections and public libraries.



# ULTIMATE GUIDED TOUR OF STOCK INVESTING

350 pages | Softcover | \$249 single | \$499 quarterly  
 Winter 2014/15: 978-1-61925-608-8 | Spring 2015: 978-1-61925-609-5  
 Summer 2015: 978-1-61925-610-1 | Fall 2015: 978-1-61925-611-8

“Provides investors with an alternative to stock broker recommendations, which recently have been tarnished by conflicts of interest. In summary, the guide serves as a welcome addition for all public library collections.”  
 —ARBA

*TheStreet Ratings Ultimate Guided Tour of Stock Investing* is a user-friendly, step-by-step introduction to stock investing designed for the beginning to intermediate investor. This easy-to-navigate guide pulls together all of the information necessary to educate the consumer on how to get the best start in investing.

- **Updated quarterly** with the latest industry information and rating information
- Provides real-world investing information that can be put to use immediately
- Filled with helpful **charts, graphs and easy-to-use worksheets**
- Explores how to make money in the stock market, how to establish financial goals, what is your risk zone, how to save to invest
- **Step-by-step information** on identifying quality stocks, what to look for when selecting a broker, how to monitor your investments
- What to know before you start investing and how to reduce investor risk
- **Helpful Glossary of Terms**
- **Index of Stock Ratings** – provides an easy-to-use letter-grade rating, with Buy-Hold-Sell indicators, takes the guesswork and anxiety out of choosing stocks

No other resource on the marketplace today combines a step-by-step introduction to stock investing with easy-to-use ratings on thousands of different stocks. Libraries of all sizes will want to make sure that their patrons have access to this user-friendly, helpful information.

## Weiss Ratings Guide to Health Insurers

### Commerce Bond (CFNB)

Fund Family: Commerce Funds Phone: (800) 995-6365  
 Address: PO Box 219629, Kansas, MO 64121  
 Fund Type: GFI - General Investment Grade

**Major Rating:** A+ (Excellent) profile coupled with stable earnings characteristics. Commerce Bond Fund receives a TheStreet.com Investment Rating of A+ (Excellent). Volatility, as measured by standard deviation, is considered low for fixed income funds at 2.35. Another below average duration of 4.8 years (i.e. lower interest rate risk) is currently B (Good).

The fund's performance rating is currently C+ (Fair) with an average return of 4.44% over the last three years but it last twelve months. Factored into the performance evaluation is 0.72% (low).

Scott M. Colbert has been running the fund for 20 years and receives a manager quality ranking of 80 (0=worst, 99=best). Services Offered: Automated phone transactions, pay capabilities, an IRA investment plan, a 401k investment plan, wire transfers and a systematic withdrawal plan.

### Credit Suisse Cmdbt Rtn Strat A

Fund Family: Credit Suisse Funds  
 Address: 466 Lexington Avenue, New York, NY 10017  
 Fund Type: GEI - General - Investment Grade

**Major Rating Factors:** Credit Suisse Cmdbt Rtn Strat A receives a manager quality ranking of 80 (0=worst, 99=best). Services Offered: Automated phone transactions, pay capabilities, an IRA investment plan, a 401k investment plan, wire transfers and a systematic withdrawal plan.

The fund's performance rating is currently E- (Very Weak) with an average return of -0.35% over the last three years and a 1.06% (average) over the last twelve months. Factored into the performance evaluation is a 2.0% back-end load (at the time of purchase) and a 2.0% front-end load (at the time of purchase).

Christopher Burton has been running the fund for 8 years and receives a manager quality ranking of 0 (0=worst, 99=best). Services Offered: Automated phone transactions, pay capabilities, an IRA investment plan, a 401k investment plan, wire transfers and a systematic withdrawal plan.

### Delaware Diversified Income A

Fund Family: Delaware Investments  
 Address: P.O. Box 219656, Kansas City, MO 64121  
 Fund Type: GES - General - Short & Inter. Term

**Major Rating Factors:** Delaware Diversified Income A receives a manager quality ranking of 80 (0=worst, 99=best). Services Offered: Automated phone transactions, pay capabilities, an IRA investment plan, a 401k investment plan, wire transfers and a systematic withdrawal plan.

The fund's performance rating is currently C+ (Fair). Volatility, as measured by standard deviation, is considered average for fixed income funds at 1.37% over the last twelve months. Factored into the performance evaluation is an expense ratio of 0.90% (average) and is levied at the time of purchase.

Paul C. Grillo, Jr. has been running the fund for 23 years and receives a manager quality ranking of 80 (0=worst, 99=best). Services Offered: Automated phone transactions, pay capabilities, an IRA investment plan, a 401k investment plan, wire transfers and a systematic withdrawal plan.

## II. Analysis of Largest Bond and Money Market Mutual Funds

Date	Investment Rating	Net Assets (\$M)	NAV	Performance Rating Pts	Total Return Y-T-D	Risk Rating Pts
2013	A	779.20	6.0	-0.56%	B	8.1

## Weiss Ratings Guide to Life & Annuity Insurers

### II. Top 200 Common Stocks

Industry Sector	Company Name	Stock Ticker Symbol	Overall Investment Rating	Stock Price As of 12/31/13	Performance Rating Pts	Annualized Total Return % through 12/31/13**	Dividend Yield	EPS % Change	Risk Rating Pts	Valuation Ratios (P/S) (P/E) Earnings
FS	DIAMOND HILL INVESTMEN	DHIL	A+ / Buy							
CG	LAS VEGAS SANDS CORP	LVS	A+ / Buy							
ID	AAON INC	AAON	A+ / Buy							
ID	STANTEC INC	STN	A+ / Buy							
CG	POLARIS INDUSTRIES INC	PII	A+ / Buy							
ID	US ECOLOGY INC	ECOL	A+ / Buy							
ID	BARRETT BUSINESS SVCS	BBSI	A+ / Buy							
FS	TEXAS PACIFIC LAND TRU	TPL	A+ / Buy							
MT	ECOLAB INC	ECL	A+ / Buy							
MT	PACKAGING CORP OF AMER	PKG	A+ / Buy							
CG	LA-Z-BOY INC	LZB	A+ / Buy							
TC	MASTERCARD INC	MA	A+ / Buy							
FS	INVESTORS TITLE CO	ITIC	A+ / Buy							
FS	CBRE HOLDINGS INC	CBRE	A+ / Buy							
CN	HERSHEY CO	HSY	A+ / Buy							
FS	AMERISAFE INC	AMSF	A+ / Buy							
CG	WINMARK CORP	WINA	A+ / Buy							
CG	VFC CORP	VFC	A+ / Buy							
TC	QUALCOMM INC	QCOM	A+ / Buy							
TC	HEARTLAND PAYMENT SYST	HPY	A+ / Buy							
CN	HORMEL FOODS CORP	HRL	A+ / Buy							
ID	KANSAS CITY SOUTHERN	KSU	A+ / Buy							
MT	FULLER (H.B.) CO	FUL	A+ / Buy							
CN	CVS CAREMARK CORP	CVS	A+ / Buy							
FS	SELECTIVE INS GROUP IN	SIGI	A+ / Buy							
UN	IDACORP INC	IDA	A+ / Buy							
UN	NORTHEAST UTILITIES	NJ	A+ / Buy							
MT	OLN CORP	OLN	A+ / Buy							
HC	ATRIUM CORP	ATRI	A+ / Buy							
ID	CANADIAN PACIFIC RAILW	CP	A+ / Buy							
CN	CHURCH & DWIGHT INC	CHD	A+ / Buy							
FS	FIRST FINL BANKSHARES	FFIN	A+ / Buy							
EY	MAGELLAN MIDSTREAM PRT	MMP	A+ / Buy							
CG	COMCAST CORP	CMCSA	A+ / Buy							
CG	COMCAST CORP	CMCSK	A+ / Buy							
UN	AMERICAN STATES WATER	AWR	A+ / Buy							
ID	HUBBELL INC	HUBA	A+ / Buy							
UN	DUKE ENERGY CORP	DUK	A+ / Buy							

## Weiss Ratings Guide to Property & Casualty Insurers

### V. Performance: Best ETFs

Fund Type	Fund Name	Ticker Symbol	Overall Investment Rating	Price As of 12/31/13	Performance Rating Pts	Annualized Total Return % through 12/31/13**	Dividend Yield	EPS % Change	Risk Rating Pts	Valuation Ratios (P/S) (P/E) Earnings
IN	*SPDR S&P Aerospace & Defense ETF	XAR	A+	99.02	A+ / 9.9	51.49 / 96	--	--	0.78	B+ / 3.3 0.85 -0.03
IN	*PowerShares KBW Capital Markets	KBWC	A+	50.06	A+ / 9.9	54.81 / 97	--	--	1.43	B / 8.0 0.06 -0.09
GL	*ProShares UltraPro Financials	FINU	A+	124.12	A+ / 9.9	100.64 / 99	--	--	0.11	B / 7.9 -0.59 -0.23
GL	*Global X Social Media Index ETF	SOCL	A+	21.22	A+ / 9.9	57.77 / 97	--	--	0.00	B / 7.4 0.00 -0.10
IN	*UBS AG FI Enhanced BC Growth ETN	FBG	B	45.73	A+ / 9.9	52.79 / 96	--	--	0.00	C+ / 5.7 1.49 0.18
IN	*ProShares Ultra Consumer Service	UCC	C+	77.34	A+ / 9.9	84.31 / 99	45.79 / 99	50.06 / 99	0.14	C / 4.6 1.43 0.02
HL	*ProShares Ultra Health Care	RXL	C+	81.10	A+ / 9.9	84.31 / 99	45.12 / 99	36.59 / 99	0.05	C / 4.1 0.38 -0.04
GR	*ProShares UltraPro Dow30	UDOW	C	112.86	A+ / 9.9	88.78 / 99	39.68 / 99	--	0.09	C / 3.1 1.95 -0.08
HL	*ProShares Ultra Nasdaq Biotech	BIB	C	150.49	A+ / 9.9	138.48 / 99	69.27 / 99	--	0.00	D+ / 2.7 1.63 0.06
HL	*Direxion Daily Healthcare Bull 3x	CURE	C	69.11	A+ / 9.9	142.04 / 99	--	--	0.00	D+ / 2.7 1.20 N/A
IN	*Direxion Daily Basic Mat Bull 3x	MATL	C	54.28	A+ / 9.9	66.72 / 98	--	--	0.00	D+ / 2.4 2.86 -0.15
GI	*ProShares Short VIX Sh-Tm Fut ET	SVXY	C	134.94	A+ / 9.9	78.97 / 99	--	--	0.00	D+ / 2.6 0.86 N/A
GR	*Direxion S&P 500 Bull 3x Shares	SPXL	C	63.80	A+ / 9.9	95.24 / 99	36.14 / 99	43.88 / 99	0.00	D / 1.9 2.99 -0.07
IN	*ProShares UltraPro S&P500	UPRO	C	96.33	A+ / 9.9	95.91 / 99	38.51 / 99	--	0.12	D / 1.9 3.03 -0.03
GR	*ProShares UltraPro 300	TOQQ	C	124.10	A+ / 9.9	114.72 / 99	43.87 / 99	--	0.00	D / 1.9 4.54 -0.03
GR	*Direxion Daily Retail Bull 3x	RETL	C	78.62	A+ / 9.9	123.94 / 99	68.25 / 99	--	0.00	D / 1.9 -0.44 -0.17
PM	*Direxion Daily Gold Miners Bear	DUST	C	44.05	A+ / 9.9	199.68 / 99	33.87 / 99	--	0.00	D / 1.9 -7.17 -0.23
GL	*VelocityShares Dly Invs VIX ST E	XIV	C	34.42	A+ / 9.9	80.19 / 99	39.47 / 99	--	0.00	D / 1.9 0.94 0.02
GL	*VelocityShares 3x Inverse Silver	DSLX	C	52.58	A+ / 9.9	93.95 / 99	--	--	0.00	D / 1.9 -3.31 -0.33
GL	*PowerShares KBW BankShares	KBWB	A+	66.18	A+ / 9.9	49.57 / 96	--	--	1.41	B / 8.1 1.63 0.04
FO	*iShares MSCI UK Small-Cap ETF	EVVUS	A+	42.15	A+ / 9.8	37.69 / 92	--	--	1.34	B / 8.5 0.81 0.76
FO	*iShares MSCI Denmark Capped ETF	EDEN	A+	45.00	A+ / 9.8	41.09 / 94	--	--	0.07	B / 8.6 0.18 0.39
UT	*SPDR S&P Transportation ETF	XTRA	A	81.37	A+ / 9.8	45.49 / 95	--	--	0.66	B / 7.2 -0.38 0.02
GR	*ProShares Ultra SmallCap 500	SACA	B	105.96	A+ / 9.8	77.83 / 99	31.11 / 98	38.43 / 99	0.00	C+ / 5.7 1.91 -0.12
IN	*ProShares Ultra SmallCap 200	SXLA	B	104.50	A+ / 9.8	76.88 / 99	29.87 / 98	35.98 / 99	0.00	C+ / 5.9 2.30 -0.13
GL	*RBS Global Big Pharma ETN	DRGS	B	42.65	A+ / 9.8	42.68 / 94	--	--	0.00	C+ / 5.7 3.75 0.06
IN	*Market Vectors Biotech ETF	BBH	B	88.52	A+ / 9.8	58.79 / 98	--	--	0.03	C+ / 5.6 0.63 0.04
IN	*UBS E-TRACS Mnth Pay 2xL DJ SDI	DVYL	B	41.72	A+ / 9.8	51.31 / 96	--	--	11.27	C / 5.4 3.34 -0.17
IN	*UBS E-TRACS Mnth Pay 2xL S&P Div	SDVY	B	45.70	A+ / 9.8	53.85 / 96	--	--	8.63	C / 5.4 1.90 -0.14

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	Guide to Banks	4 Quarterly Editions: \$499.00 + \$19.95 s/h = \$518.95 1 Single Edition: \$249.00 + \$8.95 s/h = \$257.95		
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