



DIVIDEND DETECTIVE HIGHLIGHTS

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December 2021 Edition of Dividend Detective Highlights

Highlights includes the most popular features of Dividend Detective: the Monthly Commentary, Model Portfolios, Dividend Monsters, Seven Best Aristocrats, D.D.'s Best Stock Screens, and "D.D. At a Glance," which lists all followed stocks and funds, including current yields and our buy/sell recommendations.

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Thanks for subscribing.


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December 2021 Commentary

Review of November's Results & This Month's Changes

MIXED BUT MOSTLY DOWN MONTH

The S&P 500, declined around 1% in November. Interest rate sensitive stocks such as fixed-income funds or REITs, or anything related to crude oil prices took big hits. One puzzling exception was our muni bond portfolio, which gained around 2%, its best return in months.

Looking at our Model portfolios, Growth & Income, up 3%, and High Yield/Speculative, up 1%, were the only winners. Conservative, down 3%, failed to live up to its name. A similar story for our supposedly conservative Monthly Paying Retirement portfolio, which lost 2%.

Here's the complete list showing last month's and year-to-date total returns (capital appreciation plus dividends).

| <u>Portfolio</u> | <u>Avg. Returns</u> | |
|-------------------------------------|---------------------|------------|
| | <u>Nov</u> | <u>YTD</u> |
| High Tech - High Dividends | 8% | 37% |
| Dividend Speculators | 2% | 59% |
| Best Tax Free Funds | 2% | 7% |
| Preferred Stocks | -1% | 11% |
| Business Development Co. | -2% | 56% |
| Manufacturing & Services | -2% | 19% |
| ETF Growth | -2% | 14% |
| Utilities | -2% | 7% |
| ETF Monthly Income | -2% | 3% |
| Private Equity | -3% | 42% |
| U.S. Banks | -3% | 33% |
| CEF Growth Opportunities | -3% | 9% |
| Canada Stocks | -4% | 15% |
| Closed-End Fund Monthly Income | -4% | 13% |
| Energy Industry | -5% | 51% |
| Insurance Industry | -5% | 34% |
| Real Estate Invest Trusts: Property | -5% | 11% |
| Real Estate Invest Trusts: Finance | -10% | -6% |
| Seven Best Aristocrats (1/4-11/30) | | 12% |
| Model #1: Monthly Paying Retirement | -2% | 14% |
| Model #2: Conservative | -3% | 7% |
| Model #3: Growth & Income | 3% | 31% |
| Model #4: High Yield/Spec | 1% | 37% |
| S&P 500 | -1% | 22% |

November's Biggest Movers

| Best | Worst |
|-------------------------------|------------------------------|
| Qualcomm (QCOM) +35% | Falcon Minerals (FLMN) -18% |
| Franchise Group (FRG) +30% | PennyMac Mortgage (PMT) -14% |
| Seagate Technology (STX) +15% | Valero Energy (VLO) -12% |

What Happened?

Concerns that COVID wasn't going away anytime soon combined with inflation concerns and Jerome Powell's slightly hawkish comments sent the markets into a tailspin.

The fact that crude oil prices dropped 20% and Black Friday sales came in below both last year and 2019 didn't help.

Looking at market sectors, Technology and Consumer Discretionary were the only sectors in the black. Energy and Communications Services were the biggest losers. See the chart on page 6 for details.

What's Next?

The market typically ends the year on a high note. I'm guessing that happens this year as well. But given recent market action, there's a lot of risk here. Repeating what I said last month, be cautious and don't add cash to the market that you're going to need back anytime soon.

What's New?

We're making fewer portfolio changes than usual this month.

We are adding a new contrarian pick to our Insurance Industry portfolio. Surveys show that our new pick is considered one of the best insurance companies in the U.S. But, it's unloved, to say the least, by stock analysts. Although its fundamentals look strong to us, only one analyst follows the company and he's rating it at "strong sell." So, it won't take much for it to beat expectations. Plus, it's paying a 5.0% dividend yield.

We're also adding a new pick to our preferred stocks portfolio paying a 6.6% dividend yield based on its current trading price (market yield). That sort of return is hard to come by for preferred stocks these days. Its dividends are cumulative meaning that the issuer remains on the hook for any missed dividends. These preferreds are not credit-rated, but keep in mind that issuers must pay to have their preferreds credit rated and Moody's has rated other notes issued by the same borrower at investment quality.

In our Monthly Paying Closed-End Funds portfolio, we're replacing one underperforming fund with a new pick paying a 7.7% dividend yield that has returned 17% over the past 12-months and averaged 27% annually (not a typo) over the past three years.

In our Model Portfolios, we're replacing one Conservative portfolio pick. Here are the details.

Breaking News

affecting DD Stocks

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NEW BUYS, SELLS, ETC.

PREFERRED STOCKS: **NEW PICK** Ready Capital 6.50% (RC-E).

INSURANCE: **NEW PICK** Mercury General (MCY).

MONTHLY CEFS: **NEW PICK** Calamos Dynamic Convert & Income (CCD). **SELL** Tekla Healthcare Opportunities (THQ).

MODEL PORT CONSERVATIVE: **NEW PICK** Impact YWCA Women's (WOMN). **SELL** Tekla Healthcare Opportunities (THQ).

MODEL PORTFOLIOS

We offer four Model Portfolios, each containing seven securities. Pick one or more portfolios and invest equal dollar amounts in each of the seven.

Don't "cherry pick." Every portfolio has its stars and clunkers, but you can't know which is which in advance. Every few months, check the dollar value of your holdings and rebalance if necessary.

When we replace an existing pick, we suggest that you do the same. However, we have **different "buy" criteria** for our Model Ports than for our Industry & Specialty portfolios. If the security being replaced is still "buy" rated in its home portfolio, it's your option whether or not to sell it, assuming that you have available funds. Please see page 7 for current Model Portfolio holdings.

Monthly Paying Retirement Portfolio (-1.8% return)

Calamos Strategic Total Return (CSQ) and Hoya Capital Housing (HOMZ), both at breakeven, did the best. Calamos Convertible Opportunities (CHI), down 4%, and Cohen & Steers Quality Income (RQI), down 3%, did the worst.

Conservative Portfolio (-3.0% return)

Liberty All-Star Equity (USA) and Liberty All-Star Growth (ASG), both at breakeven, led the pack. AllianzGI Diversified Income (ACV), down 6%, and SPDR Barclays Convertible Securities (CWB) and Tekla Healthcare Opportunities (THQ), both down 5%, were the biggest losers.

We're replacing Tekla Healthcare with Impact Shares YWCA Women's Empowerment (WOMN) from our ETF Growth Opportunities portfolio. Tekla Healthcare is also sell-rated in its home Closed-End Fund Monthly Income portfolio.

Growth & Income (+3.2% return)

Four of our seven picks ended the month in the positive column. Seagate Technology (STX), up 15%, and KLA Corp. (KLAC), up 10%, were the biggest winners. Emerson Electric (EMR), down 9%, was the only loser.

High Yield/Speculators (+1.2% return)

Once again, this portfolio lived up to its "speculative" name. Franchise Group (FRG), up 30%, and Chemours (CC), up 7%, were our biggest winners. Falcon Minerals (FLMN), down 18%, and Valero Energy (VLO), down 12%, were the biggest losers.

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PREFERRED STOCKS

PORTFOLIO RETURNS: LAST MONTH -1.2%, YEAR-TO-DATE +10.5%

BEST: Global Ptn. (GLP-B) +1.5%, Franchise Grp (FRGAP) +1.2%

WORST: Fortress (FTAI-A) -5.1%, Aspen Insur (AHL-D) -4.1%

Our preferreds, averaging -1.2% loss, underperformed the S&P 500, which was down 0.8%. Year-to-date, our preferreds have returned (dividends plus capital appreciation) 10.5%.

Looking at year-to-date numbers for preferreds that have been in the portfolio all year, Fortress Transportation, up 20%, and Chimera Investment, up 18%, are still the champs. Brighthouse Financial and First Horizon, both up 2% are the laggards.

Terminology Refresher

Market yield: return based on the dividend and current trading price. For instance, the market yield for a preferred trading at \$10 per share and paying \$1.00 annually would be 10%.

Yield-to-call: average annual return assuming that your preferreds were called at their call price (\$25) on their call date (a worst-case scenario).

Baby bonds: a.k.a. debentures or notes, represent unsecured debt, that in the event of default, ranks junior to secured debt, but senior to preferred and common stocks.

New Pick

Ready Capital 6.50% Series E Cumulative (RC-E): Ready Capital originates, manages and finances commercial real estate loans and related securities. Ready is not credit-rated, but its dividends are cumulative meaning that Ready remains on the hook for any missed payouts. Ready recently traded at \$24.78 per share, and its market yield was 6.6%. It's yield to call to its 6/10/26 call date is 6.7%.

Don't Add

Heartland Financial (HTLFP) is currently trading at a price too high to qualify for a "buy" rating.

Highest Payers

Our highest paying preferreds based on **market yields** include Global Partners (GLP-B) at 8.8%, Fortress Transportation (FTAI-A), at 8.2%, and Cherry Hill Mortgage (CHMI-A) at 8.0%.

Looking at **yield-to-calls**, Fortress Transportation at 8.2%, Atlanticus (ATLCP) at 8.0%, and Global Partners (GLP-B) at 7.5%, are the highest payers.

ETF MONTHLY INCOME (EXCHANGE-TRADED FUNDS)

PORTFOLIO RETURNS: LAST MONTH -1.9%, YEAR-TO-DATE +3.3%

BEST: Hoya Capital (HOMZ) -0.3%, GlobalX NAS (QYLD) -0.4%

WORST: SPDR Barclay (CWB) -4.7%, Virtus Infra (PFFA) -2.4%

Actively managed Amplify CWP Enhanced Dividend Income, up 16% year-to-date, remains this year's top performer.

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ETF GROWTH OPPORTUNITIES

PORTFOLIO RETURNS: LAST MONTH -1.7%, YEAR-TO-DATE +14.3%

BEST: Impact Sh (WOMN) +0.2%, Victory Sh (CSB) -1.1%

WORST: Invesco Global (PSP) -4.2%, Schwab US Div (SCHD) -2.1%

Schwab US Dividend Equity, up 21% year-to-date, is still the portfolio's fastest grower by that measure. However, iShares Core Dividend Growth, up 19%, is gaining ground on Schwab.

CEF MONTHLY INCOME

PORTFOLIO RETURNS: LAST MONTH -3.5%, YEAR-TO-DATE +12.7%

BEST: Calamos Strategic (CSQ) -0.3%, C&S Quality Inc. (RQI) -2.6%

WORST: AllianzGI (ACV) -5.7%, Tekla Health (THQ) -4.6%

Calamos Strategic Total Return, up 26% year-to-date, still leads the portfolio by that measure. Calamos Convertible Opportunities, up 19%, is second.

The overall portfolio ended the month trading around 1% below its net asset value.

New Pick

We're selling Tekla Healthcare Opportunities, which has consistently underperformed since we added it to the portfolio only four months ago. We're replacing Tekla with Calamos Dynamic Convertible & Income (CCD).

Calamos holds mostly U.S.-based convertible stocks and high-yield fixed-income securities selected to generate both capital appreciation and income. Calamos is currently paying a 7.7% dividend yield. It has returned 17% over the past 12-months and averaged 27% annually (not a typo) over the past three years.

CEF GROWTH OPPORTUNITIES

PORTFOLIO RETURNS: LAST MONTH -2.9%, YEAR-TO-DATE +8.8%

BEST: Liberty AS Equ (USA) 0.0%, Liberty AS Gro (ASG) -0.1%

WORST: Clough Glob (GLO) -7.4%, Royce Micro (RMT) -4.9%

Liberty All-Star Growth raised its regular quarterly dividend by \$0.01 per share to \$0.18 per share and also declared a \$0.34 per share special year-end payout required to meet federal excise tax requirements. The combined \$0.52 per share will be paid on January 3 with a 11/18/21 ex-dividend date.

Royce Micro-Cap Trust (RMT) increased its quarterly payout by 33% to \$0.28 per share.

Our CEF Growth portfolio ended the month trading even with its net asset value.

BEST TAX-FREE FUNDS

PORTFOLIO RETURNS: LAST MONTH +1.7%, YEAR-TO-DATE +6.5%

BEST: Nuv Muni Credit (NMCO) +3.7%, Nuv AMT Free (NVG) +2.5%

WORST: Nuv Enhanced (NEV) 0.0%, BlackRock LT (BTA) +1.1%

All things considered, November was an okay month for tax-free dividend payers. Nuveen AMT-Free Muni Credit Income, up 10% year-to-date, leads the pack by that measure.

At month end, the portfolio was trading at 1% discount to its net asset value.

BUSINESS DEVELOPMENT COMPANIES (BDCs)

PORTFOLIO RETURNS: LAST MONTH -1.5%, YEAR-TO-DATE +55.5%

BEST: Hercules Tech (HTGC) +4%, TriplePoint Vnt (TPVG) +2%

WORST: Trinity Cap (TRIN) -7%, Ares Capital (ARCC) -6%

TriplePoint Venture Growth, up 44% year-to-date, leads the portfolio, at least by that measure.

ENERGY INDUSTRY

PORTFOLIO RETURNS: LAST MONTH -4.8%, YEAR-TO-DATE +50.7%

BEST: Diamondback (FANG) 0%, Chevron (CVX) -0%

WORST: Valero (VLO) -12%, ONEOK (OKE) -6%

In November, WTI crude prices dropped 20% to \$65.88 per barrel.

Baker Hughes acquired a 20% equity interest in green hydrogen producer Ekona for an undisclosed amount. Baker Hughes said the investment would advance development of a technology platform for producing cleaner and lower cost "turquoise" hydrogen. Baker Hughes and Ekona will work together to accelerate adoption of Ekona's technology.

HIGH TECH - HIGH DIVIDENDS

PORTFOLIO RETURNS: LAST MONTH +8.4%, YEAR-TO-DATE +36.6%

BEST: Qualcomm (QCOM) +35%, Seagate (STX) +15%

WORST: Raytheon (RTX) -8%, Microsoft (MSFT) -0%

Raytheon was selected by the U.S. Missile Defense Agency to be one of the companies to develop and test the first interceptor specifically designed to defeat hypersonic threats.

Broadcom reports October quarter results after the bell on December 9. Analysts expect earnings of \$7.67 per share, up 21% vs. year-ago.

INSURANCE INDUSTRY

PORTFOLIO RETURNS: LAST MONTH -4.5%, YEAR-TO-DATE +33.8%

BEST: Arthur J. Gallagher (AJG) -3%

WORST: Cincinnati Financial (CINF) -6%

During November, Gallagher acquired a Canada-based retail property/casualty broker, and a U.S.-based real estate errors & omissions insurance broker based in Park City Utah.

New Pick

This month we're adding a true "contrarian" pick to the portfolio. Mercury General (MCY) is a multiple-line insurance carrier predominantly offering personal auto, homeowners and renters insurance. It markets through a network of 8,000 independent agents in Arizona, California, Illinois, Nevada, New Jersey, New York, Oklahoma, Texas and Virginia. Forbes Magazine recently ranked Mercury as one of the best U.S.-based insurance companies based on interviews of 16,000 plus U.S. consumers.

Yet, Mercury is unloved by analysts, to say the least. Only one follows the company and he is currently rating it as "strong sell." Yet, Mercury General has a lot going for in terms of fundamentals like economic earnings, return on invested capital, free cash flow yield, etc. What's more, Mercury General is paying a 5.0% yield.

MANUFACTURING & SERVICES

PORTFOLIO RETURNS: LAST MONTH -2.2%, YEAR-TO-DATE +19.0

BEST: Chemours (CC) +7%, McDonalds (MCD) +0%

WORST: Emerson (EMR) -9%, Penske Auto (PAG) -6%

Penske Automotive acquired Oregon based medium and heavy-duty truck retailer McCoy Freightliner for an undisclosed sum. Penske expects the deal to add around \$200 million to annual revenues.

CVS Health plans to reconfigure its retail operations to offer three different formats: 1) primary healthcare services, 2) enhanced version of its HealthHUB locations with products and services designed for everyday health and wellness, and 3) traditional CVS Pharmacy stores that provide prescription services and health, personal care and retail offerings.

Chemours announced the launch of Glyclean D, a broad spectrum disinfectant and cleaner, registered with the EPA, to deactivate the SARS-CoV-2 virus, as well as other viruses and bacteria.

McDonald's CEO is facing calls for his resignation following text messages he sent to Chicago Mayor Lori Lightfoot where he seemed to blame the deaths of two Black and Latino children killed in gun violence on their parents.

PRIVATE EQUITY

PORTFOLIO RETURNS: LAST MONTH -2.6%, YEAR-TO-DATE +42.1%

BEST: Blackstone (BX) +2%

WORST: Artisan Ptn (APAM) -8%, America First (ATAX) -3

Year-to-date, Blackstone Group is up 125% (not a typo) and America First Family is up 57%. Artisan Partners is down 1% year-to-date, but up 30% since added to the portfolio in October 2020.

REAL ESTATE INVESTMENT TRUSTS (FINANCE)

PORTFOLIO RETURNS: LAST MONTH -9.6%, YEAR-TO-DATE -5.6%

BEST: Redwood Trust (RWT) -6%

WORST: PennyMac (PMT) -14%

Despite last month's big loss, PennyMac Mortgage is still up 7% year-to-date. Redwood Trust, which was only added to the portfolio in October, is down 1% since added.

REAL ESTATE INVESTMENT TRUSTS (PROPERTY)

PORTFOLIO RETURNS: LAST MONTH -4.9%, YEAR-TO-DATE +10.5%

BEST: Global Medical (GMRE) -1%, Highwoods (HIW) -3%

WORST: Community Hlth (CHCT) -9%, VICI Prop (VICI) -7%

Looking at year-to-date numbers, Global Medical, up 30%, Getty Realty, up 15%, and VICI Properties, up 11%, have scored significant gains. Highwoods Properties and STORE Capital are at breakeven, more or less. Our only loser is Community Healthcare, down 5% so far this year.

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U.S. BANKS

PORTFOLIO RETURNS: LAST MONTH -3.0%, YEAR-TO-DATE +33.0%

BEST: Citizens Fin (CFG) -0%

WORST: Huntington (HBAN) -6%, First Republic (FRC) -3%

So far this year, First Republic has gained 44% and Citizens Financial is up 39%. Huntington Bancshares, added to the portfolio in March, is only at breakeven since then.

UTILITIES

PORTFOLIO RETURNS: LAST MONTH -2.0%, YEAR-TO-DATE +6.5%

BEST: NextEra (NEE) +2%

WORST: Dominion (D) -6%

Dominion Energy reported September quarter earnings (operating) of \$1.11 per share, \$0.09 above analyst forecasts, but up only 3% vs. year-ago. In October, NextEra reported 12% year-over-year September quarter EPS growth.

DIVIDEND SPECULATORS

PORTFOLIO RETURNS: LAST MONTH +2.0%, YEAR-TO-DATE +58.6%

BEST: Franchise Grp (FRG) +30%, SuRo Capital (SSSS) +0%

WORST: Falcon Minerals (FLMN) -18%, Sun Comun (SUI) -4%

Falcon Minerals owns oil and gas properties, so last month's big share price hit probably reflects concerns about sinking crude oil prices.

Franchise Group paid \$580 million to acquire W.S. Badcock Corp., which operates 383 home furnishing stores in eight southeastern states. Franchise expects the deal to add around \$900 million to annual revenues and at least \$0.50 per share to adjusted annual earnings.

Sun Communities paid \$1.3 billion to acquire Park Holiday's UK, which owns and operates 40 holiday communities in the U.K. To help finance the deal, Sun is selling 4.1 million new shares at \$185 per share.

CANADA STOCKS

PORTFOLIO RETURNS: LAST MONTH -3.7%, YEAR-TO-DATE +15.0%

BEST: Telus (TU) -0%

WORST: Magna (MGA) -7%

TELUS reported 13% year-over-year September quarter EPS growth, propelled by 30% higher revenues.

However, Magna reported below year-ago September quarter numbers in both categories. Magna said production cuts triggered by semiconductor shortages caused the shortfalls.

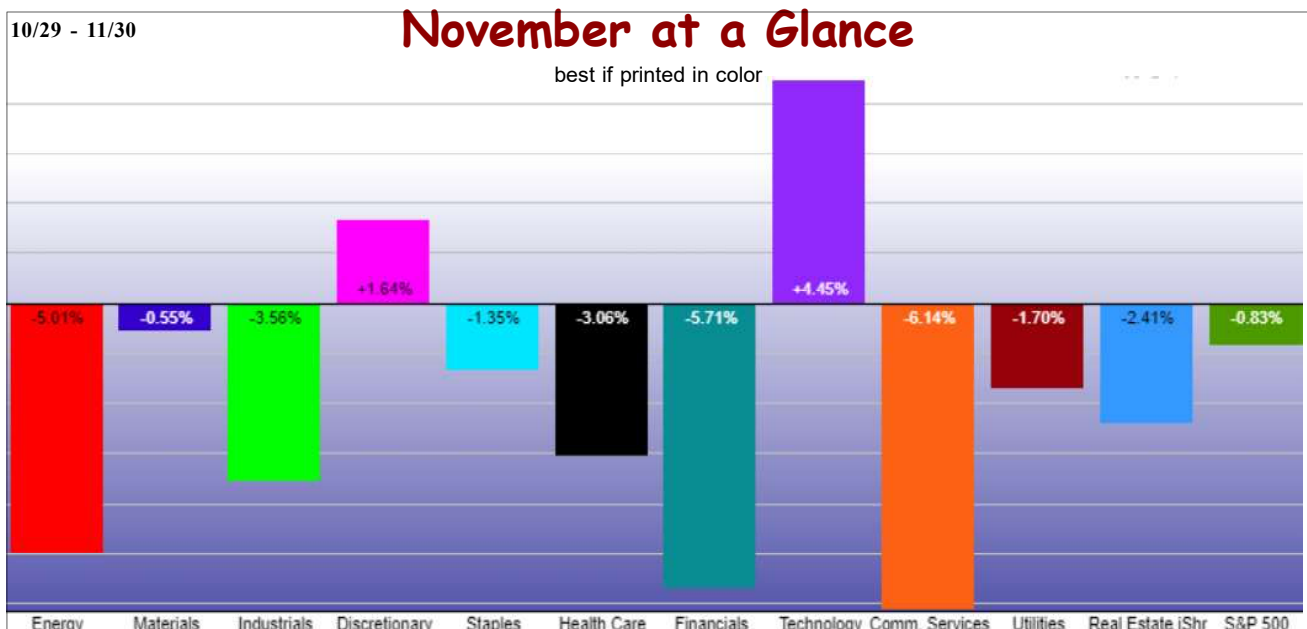
On the other side of the coin, Mercedes-Benz contracted with Magna to provide "hybrid dual-clutch" transmissions for its "next generation" electric compact and mid-sized vehicles.

Harry Romash

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Thanks for subscribing.

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DD's Best Stock Screens

DD'S Seven Best Aristocrats

Buy Now - Hold 6 to 12 months

| Ticker | Name | Price | Yield | Beta |
|--------|------------------|--------|-------|------|
| ALB | Albemarle | 251.47 | 0.6% | 1.3 |
| ECL | Ecolab | 220.83 | 0.9% | 1.1 |
| CLX | Clorox | 168.16 | 2.8% | 0.3 |
| PPG | PPG Industries | 160.39 | 1.5% | 0.9 |
| SYY | Sysco | 69.98 | 2.7% | 1.2 |
| SHW | Sherwin-Williams | 342.40 | 0.6% | 0.9 |
| GWW | W.W. Grainger | 491.44 | 1.3% | 1.0 |

Growth Screen # 1a

Buy Now - Hold 3 to 4 months

| Ticker | Name | Yield | Fcst EPS Gro |
|--------|----------------------|-------|--------------|
| CIVI | Civitas Resources | 3.7% | 74% |
| KRG | Kite Realty Gr Trust | 3.7% | 39% |
| ALSN | Allison Transmission | 2.1% | 28% |
| MRK | Merck & Co | 3.8% | 24% |
| KRO | Kronos Worldwide | 5.1% | 24% |
| PFE | Pfizer | 2.9% | 24% |
| VRTS | Virtus Investment | 2.1% | 20% |

Free Cash Flow Screen # 1

Buy Now - Hold 3 to 4 months

| Ticker | Name | Yield | FCFYield |
|--------|--------------------|-------|----------|
| HESM | Hess Midstream | 8.3% | 105% |
| PAGP | Plains GP Holdings | 7.1% | 48% |
| SBGI | Sinclair Broadcast | 3.2% | 46% |
| RTL | Rattler Midstream | 9.2% | 45% |
| BRDG | Bridge Investment | 4.8% | 40% |
| ET | Energy Transfer | 7.4% | 37% |
| USDP | USD Partners | 9.1% | 35% |
| OGN | Organon | 3.9% | 32% |
| LPG | Dorian LPG | 32.9% | 32% |

Sentiment Screen # 1b

Buy Now - Hold 2 to 4 months

| Ticker | Name | Yield | Analy Rec |
|--------|-----------------------|-------|-----------|
| SCU | Sculptor Capital | 18.6% | 3.0 |
| RWAY | Runway Growth Finance | 7.5% | 1.0 |
| WU | The Western Union | 5.5% | 2.6 |
| XRX | Xerox Holdings | 5.0% | 5.0 |
| EVA | Enviva Partners | 4.8% | 1.5 |
| EIX | Edison | 4.0% | 2.3 |
| ED | Consolidated Edison | 3.9% | 4.4 |
| UTL | Unitil | 3.6% | 2.5 |

DIVIDEND DETECTIVE MODEL PORTFOLIOS

Four Portfolios, each with seven stocks/funds, tailored to your investing goals

Port #1 Monthly Paying Retirement: diversified portfolio providing monthly income

Port #2 Conservative: minimizing risk is priority #1

Port #3 Growth & Income: dividend paying growth stocks

Port #4 High-Yield/Speculative: Higher risk, higher potential returns

See Premium Members Site for historical returns

How to Use these Portfolios

- Pick one or more portfolios consistent with your investing needs
- Invest equal dollar amounts in each of the seven picks
- Don't cherry pick

Key

New Addition to portfolio

Do Not Add: Do not add to positions (not a sell)

#1: Monthly Paying Retirement

| | | <u>Industry Portfolio</u> | <u>Recent Price</u> | <u>Div. Yield</u> |
|------|-----------------------------|--|---------------------|-------------------|
| DIVO | Amplify CWP Enhanced | ETF Monthly (Large-Cap Growth) | 38.3 | 4.9% |
| CHI | Calamos Convertible Opps | Closed-End Monthly (U.S. Stocks & Bonds) | 15.0 | 7.6% |
| CSQ | Calamos Total Return | Closed-End Monthly (U.S. Stocks & Bonds) | 18.8 | 6.5% |
| RQI | C&S Quality Income Realty | Closed-End Monthly (REITs) | 16.1 | 6.0% |
| HOMZ | Hoya Capital Housing | ETF Monthly (Housing Industry) | 42.3 | 2.6% |
| CSB | VictoryShares US Small Cap | ETF Growth (Small-Cap Growth) | 58.2 | 3.3% |
| PFFA | Virtus Infra U.S. Preferred | ETF Monthly (Preferred Stocs) | 24.3 | 7.8% |

#2: Conservative

| | | <u>Industry Portfolio</u> | <u>Recent Price</u> | <u>Div. Yield</u> |
|----------------|--|-----------------------------------|---------------------|-------------------|
| ACV | AllianzGI Diversified Income | Closed-End: Monthly (Equity/Bond) | 34.0 | 5.9% |
| BSTZ | BlackRock Science & Tech II | Closed-End Growth (Technology) | 40.0 | 5.8% |
| | WOMN Impact YWCA Women's NEW | ETF Growth (Tech & Comm Svcs)) | 35.1 | 5.0% |
| PSP | Invesco Global Private Equity | ETF Growth (Private Equity) | 16.7 | 8.0% |
| USA | Liberty All-Star Equity | Closed-End Growth (Growth/Value) | 8.2 | 9.7% |
| ASG | Liberty All-Star Growth | Closed-End Growth (Growth) | 8.9 | 8.1% |
| CWB | SPDR Barclays Convert | ETF Monthly (Convert Securities) | 83.8 | 2.2% |
| THQ | Tekla Healthcare Opportunities SELL | Closed-End: Monthly (Healthcare) | 23.5 | 15.7% |

#3: Growth & Income

| | | <u>Industry Portfolio</u> | <u>Recent Price</u> | <u>Div. Yield</u> |
|------|---------------------|---------------------------------|---------------------|-------------------|
| BX | Blackstone Group | Private Equity | 141.5 | 2.1% |
| AVGO | Broadcom | High Tech (Semiconductors) | 553.7 | 2.6% |
| CFG | Citizen's Financial | U.S. Banks | 47.3 | 3.3% |
| EMR | Emerson Electric | Mfg & Svcs (Electronic Devices) | 87.8 | 2.3% |
| KLAC | KLA Corp. | High Tech (Semi Equip) | 488.1 | 1.0% |
| MSFT | Microsoft | High Tech (Software, etc) | 330.1 | 0.8% |
| STX | Seagate Technology | High Tech (Data Storage) | 102.7 | 2.7% |

#4: High Yield/Speculative

| | | <u>Industry Portfolio</u> | <u>Recent Price</u> | <u>Div. Yield</u> |
|------|----------------------------|-----------------------------------|---------------------|-------------------|
| CC | Chemours | Mfg & Svcs (Chemicals) | 29.7 | 3.4% |
| FANG | Diamondback Energy | Energy (Explore & Prod) | 106.7 | 1.9% |
| FLMN | Falcon Minerals | Div. Speculators (Personal Loans) | 4.6 | 12.9% |
| FRG | Franchise Group | Div. Speculators (Franchisor) | 47.8 | 3.1% |
| SSSS | SuRo Capital | Div. Speculators (Private Equity) | 12.4 | 50.3% |
| TPVG | TriplePoint Venture Growth | Business Development Cos | 17.7 | 8.1% |
| VLO | Valero Energy | Energy Industry (Refining) | 66.9 | 5.9% |

Information believed correct, but accuracy not guaranteed. Investing in stocks or funds **involves risk**. Don't assume that recommendations will be profitable or will equal performance of past recommendations. Before investing, consult with a financial advisor to determine if the stocks and funds described here are suitable investments for you.

DIVIDEND MONSTERS

The 50 highest dividend yielding of the 800 stocks on the Big List

Do Your Due Diligence - The estimated yields may be based on special dividends that will not be repeated. Verify all data before taking action. Unless appearing in our industry portfolios (shown in **bold**), we have **no buy/sell recommendation** on these stocks or funds.

Our research has found that portfolios comprised of stocks with Beta values below 1.0 outperform portfolios made up of stocks with Beta values above 1.0.

| Ticker | | Estimated Annual Dividend \$ | Estimated Annual Yield | Div Freq | Ex-Date | Beta |
|--------|---------------------------|------------------------------------|------------------------------|-------------|----------|------|
| SNT | Senstar Technologies | 1.08 | 33.4% | 1 | 9/23/21 | 0.5 |
| LPG | Dorian LPG | 4.00 | 32.9% | 4 | 8/6/21 | 1.2 |
| FSUMF | Fortescue Metals Group | 3.03 | 25.5% | 2 | 9/7/21 | 0.8 |
| ELP | Cia Paranaense De Energia | 1.32 | 24.9% | 2 | 10/1/21 | 1.2 |
| HMLP | Hoegh LNG Partners | 0.90 | 22.9% | 4 | 10/28/21 | 1.0 |
| GRIN | Grindrod Shipping Hldgs | 2.88 | 21.0% | 4 | 12/2/21 | 0.9 |
| PBR.A | Petrobras Brasileiro | 2.09 | 20.6% | 2 | 12/2/21 | 1.6 |
| CUBA | Herzfeld Caribbean Basin | 1.06 | 20.1% | 4 | 11/18/21 | 1.0 |
| PBR | Petrobras Brasileiro | 2.09 | 19.6% | 2 | 12/2/21 | 1.7 |
| SCU | Sculptor Capital | 3.47 | 18.6% | 4 | 11/12/21 | 1.2 |
| ZIM | ZIM Integrated Shipping | 10.00 | 18.4% | 4 | 12/15/21 | 1.6 |
| ORC | Orchid Island Capital | 0.78 | 18.0% | 12 | 11/29/21 | 1.1 |
| GOGL | Golden Ocean Group | 1.60 | 17.4% | 4 | 12/8/21 | 1.3 |
| SSSS | SuRo Capital | 2.00 | 16.6% | 4 | 11/16/21 | 0.7 |
| QWI | QWI | 1.20 | 15.1% | 4 | 12/3/21 | 1.0 |
| FLNG | Flex LNG | 3.00 | 14.4% | 4 | 12/1/21 | 0.8 |
| USAC | USA Compression Partners | 2.10 | 14.0% | 4 | 10/22/21 | 1.3 |
| FLMN | Falcon Minerals | 0.62 | 13.8% | 4 | 11/22/21 | 0.9 |
| SBSW | Sibanye Stillwater | 1.67 | 13.1% | 2 | 9/16/21 | 1.3 |
| GPP | Green Plains Partners | 1.74 | 12.7% | 4 | 11/4/21 | 1.1 |
| CHMI | Cherry Hill Mortgage | 1.08 | 12.7% | 4 | 9/29/21 | 1.3 |
| MSB | Mesabi Trust | 2.86 | 12.5% | 4 | 10/28/21 | 1.2 |
| SRLP | Sprague Resources | 1.74 | 12.3% | 4 | 11/4/21 | 0.4 |
| ARR | ARMOUR Residential REIT | 1.20 | 12.2% | 12 | 12/14/21 | 1.2 |
| SJT | San Juan Basin Royalty | 0.69 | 12.2% | 12 | 11/29/21 | 0.7 |
| NHTC | Natural Health Trends | 0.80 | 11.9% | 4 | 11/15/21 | 0.6 |
| GECC | Great Elm Capital | 0.40 | 11.8% | 4 | 12/14/21 | 0.9 |
| FSK | FS KKR Capital | 2.48 | 11.8% | 4 | 12/14/21 | 1.0 |
| EARN | Ellington Residential | 1.20 | 11.4% | 12 | 11/29/21 | 1.2 |
| SQFT | Presidio Property Trust | 0.42 | 11.3% | 4 | 12/3/21 | 0.3 |
| NS | NuStar Energy | 1.60 | 11.2% | 4 | 11/5/21 | 1.2 |
| PCF | High Income Securities | 0.94 | 11.1% | 12 | 12/20/21 | 0.6 |
| GGB | Gerdau | 0.54 | 11.1% | 4 | 11/8/21 | 1.5 |
| WMC | Western Asset Mortgage | 0.24 | 10.6% | 4 | 10/1/21 | 1.1 |
| SHLX | Shell Midstream Partners | 1.20 | 10.6% | 4 | 11/1/21 | 1.1 |
| EFC | Ellington Financial | 1.80 | 10.5% | 12 | 11/29/21 | 1.0 |
| PBFX | PBF Logistics | 1.20 | 10.5% | 4 | 11/10/21 | 1.0 |
| PMT | PennyMac Mortgage | 1.88 | 10.5% | 4 | 10/14/21 | 1.2 |
| CRT | Cross Timbers Royalty | 1.04 | 10.4% | 12 | 11/29/21 | 1.0 |
| AFIN | American Finance Trust | 0.85 | 10.3% | 4 | 10/8/21 | 1.1 |
| OXSQ | Oxford Square Capital | 0.42 | 10.2% | 12 | 12/16/21 | 1.0 |
| PTMN | Portman Ridge Finance | 2.48 | 10.1% | 4 | 11/12/21 | 0.9 |
| PSXP | Phillips 66 Partners | 3.50 | 10.1% | 4 | 10/28/21 | 1.0 |
| OMP | Oasis Midstream Partners | 2.24 | 10.1% | 4 | 11/12/21 | 1.1 |
| CCU | United Breweries Co | 1.59 | 10.0% | 2 | 11/24/21 | 0.6 |
| LFT | Lument Finance Trust | 0.36 | 9.6% | 4 | 9/29/21 | 0.6 |
| BKCC | BlackRock Capital Inv | 0.40 | 9.5% | 4 | 12/15/21 | 1.1 |
| AGNC | AGNC Investment | 1.44 | 9.4% | 12 | 11/29/21 | 0.7 |
| DX | Dynex Cap | 1.56 | 9.3% | 12 | 11/19/21 | 0.8 |
| BRMK | Broadmark Realty Capital | 0.84 | 9.3% | 12 | 11/29/21 | 1.1 |
| WHF | WhiteHorse Finance | 1.42 | 9.3% | 4 | 12/17/21 | 1.0 |

DIVIDEND DETECTIVE AT A GLANCE

See the portfolio write-ups on the Premium Members site for ratings backup, returns since added, etc.

| Name | Ticker | Yld. | Rec. | Name | Ticker | Yld. | Rec. |
|---------------------------------------|-------------|--------|------|---|------------|-------|------|
| PREFERRED STOCKS | | | | HIGH TECH - HIGH DIVIDENDS | | | |
| AGNC Investment 6.875% D | AGNCM | 6.8% | BUY | Broadcom | AVGO | 2.6% | BUY |
| American Finance 7.50% S | AFINP | 7.2% | BUY | KLA | KLAC | 1.0% | BUY |
| Annaly Capital 6.50% G | NLY-G | 6.5% | BUY | Microsoft | MSFT | 0.8% | BUY |
| Arbor Realty 6.25% E | ABR-E | 6.3% | BUY | Qualcomm | QCOM | 1.5% | BUY |
| Arbor Realty 6.25% F | ABR-F | 6.2% | BUY | Raytheon Technologies | RTX | 2.5% | BUY |
| ARMOUR Residential 7.00% C | ARR-C | 6.8% | BUY | Seagate Technology | STX | 2.7% | BUY |
| Aspen Insurance 5.625% D | AHL-D | 5.3% | BUY | Texas Instruments | TXN | 2.4% | BUY |
| Atlanticus Holdings 7.625% B | ATLCP | 7.7% | BUY | MANUFACTURING & SERVICES | | | |
| Atlas (Seaspan) 8.00% | ATCO-I | 7.5% | BUY | Caterpillar | CAT | 2.3% | BUY |
| B. Riley Financial 7.375% B | RILYL | 6.6% | BUY | Chemours Company | CC | 3.4% | BUY |
| Brighthouse Financial 6.75% B | BHFAO | 6.2% | BUY | CVS Health | CVS | 2.2% | BUY |
| Brookfield Infrastructure 5.00% 14 | BIP-B | 5.0% | BUY | Emerson Electric | EMR | 2.3% | BUY |
| Carlyle Financial 4.625% | CGABL | 4.6% | BUY | McDonald's | MCD | 2.3% | BUY |
| Cherry Hill Mortgage 8.20% A | CHMI-A | 8.0% | BUY | Penske Automotive | PAG | 1.8% | BUY |
| Chimera 8.00% B | CIM-B | 7.9% | BUY | U.S. Banks | | | |
| Compass Diversified 7.875% C | CODI-C | 7.4% | BUY | Citizens Financial | CFG | 3.3% | BUY |
| First Horizon 6.60% Series C (IBKCO) | FHN-C | 6.0% | BUY | First Republic Bank | FRC | 0.4% | BUY |
| Ford Motor 6.20% Notes | F-B | 5.8% | BUY | Huntington Bancshares | HBAN | 4.2% | BUY |
| Fortress Transportation 8.25% A | FTAI-A | 8.2% | BUY | REAL ESTATE INVESTMENT TRUSTS (FINANCE) | | | |
| Franchise Group 7.50% A | FRGAP | 6.9% | BUY | PennyMac Mortgage | PMT | 10.8% | BUY |
| Global Partners 9.50% B | GLP-B | 8.8% | BUY | Redwood Trust | RWT | 6.6% | BUY |
| Healthcare Trust 7.375% A | HTIA | 7.2% | BUY | REAL ESTATE INVESTMENT TRUSTS (PROPERTY) | | | |
| Heartland Fin. Services E | HTLFP | 6.2% | DNA | Community Healthcare | CHCT | 4.0% | BUY |
| New Residential Invest 7.125% B | NRZ-B | 7.2% | BUY | Getty Realty | GTY | 5.4% | BUY |
| PennyMac 8.125% A | PMT-A | 7.9% | BUY | Global Medical REIT | GMRE | 5.0% | BUY |
| Ready Capital 6.50% E | RC-E | 6.6% | BUY | Highwood Properties | HIW | 4.6% | BUY |
| SCE Trust IV 5.375% | SCE-J | 5.4% | BUY | Store Capital | STOR | 4.7% | BUY |
| Textainer 6.25% B | TGH-B | 6.0% | BUY | VICI Properties | VICI | 4.9% | BUY |
| United States Cellular 5.50% Notes | UZF | 5.4% | BUY | PRIVATE EQUITY | | | |
| ETF MONTHLY INCOME | | | | America First Multifamily (Fed Tax Exempt) | ATAX | 6.9% | BUY |
| Amplify CWP Enhanced Div. | DIVO | 4.9% | BUY | Artisan Partners Asset Mgmt | APAM | 7.6% | BUY |
| Global X NASDAQ | QYLD | 11.5% | BUY | Blackstone Group | BX | 2.1% | BUY |
| Hoya Capital Housing | HOMZ | 2.6% | BUY | UTILITIES | | | |
| SPDR Blm. Barclays Convertible | CWB | 2.2% | BUY | Dominion Energy | D | 3.5% | BUY |
| Virtus InfraCap U.S. Preferred | PFFA | 7.8% | BUY | NextEra Energy | NEE | 1.8% | BUY |
| ETF GROWTH OPPORTUNITIES | | | | BUSINESS DEVELOPMENT CORPS | | | |
| Impact YWCA | WOMN | 5.0% | BUY | Ares Capital | ARCC | 8.1% | BUY |
| Invesco Global | PSP | 8.0% | BUY | Hercules Capital | HTGC | 9.5% | BUY |
| iS Core Dividend Growth | DGRO | 2.0% | BUY | Trinity Capital | TRIN | 8.0% | BUY |
| Schwab US Dividend Equity | SCHD | 2.9% | BUY | TriplePoint Venture Growth | TPVG | 8.1% | BUY |
| VictoryShares US Small Cap | CSB | 3.3% | BUY | INSURANCE | | | |
| CLOSED-END FUND MONTHLY INCOME | | | | Arthur J. Gallagher | AJG | 1.2% | BUY |
| AllianzGI Diversified Income | ACV | 5.9% | BUY | Cincinnati Financial | CINF | 2.2% | BUY |
| Calamos Convertible | CHI | 7.6% | BUY | Mercury General | MCY | 5.0% | BUY |
| Calamos Dynamic Convertible | CCD | 7.7% | BUY | ENERGY INDUSTRY | | | |
| Calamos Strategic Total Return | CSQ | 6.5% | BUY | Baker Hughes | BKR | 3.1% | BUY |
| C&S Quality Income Realty | RQI | 6.0% | BUY | Chevron | CVX | 4.7% | BUY |
| Tekla Healthcare Opportunities | THQ | 5.7% | SELL | Diamondback Energy | FANG | 1.9% | BUY |
| CEF GROWTH OPPORTUNITIES | | | | ONEOK | OKE | 6.3% | BUY |
| BlackRock Science & TechnologyII | BSTZ | 5.8% | BUY | Valero Energy | VLO | 5.9% | BUY |
| Clough Global Opportunities | GLO | 11.0% | BUY | DIVIDEND SPECULATORS | | | |
| Liberty All Star Equity | USA | 9.7% | BUY | Falcon Minerals | FLMN | 12.9% | BUY |
| Liberty All Star Growth | ASG | +8.1% | BUY | Franchise Group | FRG | 3.1% | BUY |
| Royce Micro Cap Trust | RMT | +10.0% | BUY | SuRo Capital | SSSS | 50.3% | BUY |
| BEST TAX-FREE FUNDS | | | | Sun Communities | SUI | 1.8% | BUY |
| BlackRock Long-Term Muni | BTA | 4.9% | BUY | CANADA STOCKS | | | |
| Nuveen AMT-Free Muni Credit | NVG | 4.6% | BUY | Magna International | MGA | 2.3% | BUY |
| Nuveen Enhanced Muni | NEV | 4.4% | BUY | TELUS | TU | 4.2% | BUY |
| Nuveen Muni Credit Opp | NMCO | 4.8% | BUY | | | | |
| Nuveen Muni High Income Opp | NMZ | 5.3% | BUY | | | | |

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+x.x% = dividend hike, -x.x% = dividend cut

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