

The Sure Analysis Research Database Weekly Update

The [Sure Analysis Research Database](#) Top 10 (from the October 21st, 2025 [spreadsheet](#)) is below, along with the newsletter(s) in which each security was recommended:

1. [H2O America \(HTO\)](#)
 - Expected total return: 19.2%
 - Dividend Risk Score: A
 - Dividend yield: 3.3%
 - [October 2025 Sure Dividend Newsletter](#)
 - [October 2025 Sure Retirement Newsletter](#)
2. [PPG Industries \(PPG\)](#)
 - Expected total return: 17.4%
 - Dividend Risk Score: A
 - Dividend yield: 2.8%
 - [October 2025 Sure Dividend Newsletter](#)
 - [October 2025 Sure Passive Income Newsletter](#)
3. [Cigna \(CI\)](#)
 - Expected total return: 16.4%
 - Dividend Risk Score: A
 - Dividend yield: 2.0%
 - [October 2025 Sure Dividend Newsletter](#)
 - [October 2025 Sure Passive Income Newsletter](#)
4. [Apogee Enterprises \(APOG\)](#)
 - Expected total return: 14.7%
 - Dividend Risk Score: B
 - Dividend yield: 2.7%
 - [October 2025 Sure Retirement Newsletter](#)
5. [Tompkins Financial \(TMP\)](#)
 - Expected total return: 14.7%
 - Dividend Risk Score: A
 - Dividend yield: 3.8%

- [October 2025 Sure Retirement Newsletter](#)
- 6. [Norwood Financial Corp. \(NWFL\)](#)
 - Expected total return: 14.3%
 - Dividend Risk Score: B
 - Dividend yield: 5.0%
 - [October 2025 Sure Dividend Newsletter](#)
 - [October 2025 Sure Retirement Newsletter](#)
- 7. [Primerica, Inc. \(PRI\)](#)
 - Expected total return: 14.1%
 - Dividend Risk Score: A
 - Dividend yield: 1.6%
 - [October 2025 Sure Passive Income Newsletter](#)
- 8. [Oshkosh Corporation \(OSK\)](#)
 - Expected total return: 13.3%
 - Dividend Risk Score: A
 - Dividend yield: 1.5%
 - [October 2025 Sure Passive Income Newsletter](#)
- 9. [Bar Harbor Bankshares \(BHB\)](#)
 - Expected total return: 13.3%
 - Dividend Risk Score: B
 - Dividend yield: 4.3%
 - [October 2025 Sure Retirement Newsletter](#)
- 10. [Automatic Data Processing \(ADP\)](#)
 - Expected total return: 13.2%
 - Dividend Risk Score: A
 - Dividend yield: 2.2%
 - [October 2025 Sure Dividend Newsletter](#)
 - [October 2025 Sure Passive Income Newsletter](#)

Sure Analysis Top 10 Methodology: We rank the securities with A or B Dividend Risk scores from the Top 10's of the most recent *Sure Dividend Newsletter*, *Sure Retirement Newsletter*, and *Sure Passive Income Newsletter* by expected total return to find the weekly Sure Analysis Top 10.

Sure Analysis Security Count Update

Since last week's email update, we:

- Completed 2 new reports
- Stopped coverage on 1 security
- Completed 46 report updates

New Reports

1. [Group 1 Automotive, Inc. \(GPI\)](#)
2. [U.S. Physical Therapy, Inc. \(USPH\)](#)

Stopped Coverage

We stopped coverage on the following security due to acquisition.

1. [Guaranty Bancshares Inc. \(GNTY\)](#)

Update Reports

1. [ABB Ltd. \(ABBNY\)](#)
2. [Abbott Laboratories \(ABT\)](#)
3. [Albertsons Companies Inc \(ACI\)](#)
4. [America Movil S.A.B.DE C.V. \(AMX\)](#)
5. [ASML Holding NV \(ASML\)](#)
6. [Bank Of America Corp. \(BAC\)](#)
7. [Bank Of New York Mellon Corp \(BK\)](#)
8. [Bank OZK \(OZK\)](#)
9. [Blackrock Inc. \(BLK\)](#)
10. [CITBA Financial Corporation \(CBAF\)](#)
11. [Citigroup Inc \(C\)](#)
12. [Citizens Financial Group Inc \(CFG\)](#)
13. [Cohen & Steers Inc. \(CNS\)](#)
14. [Community Trust Bancorp, Inc. \(CTBI\)](#)
15. [CSX Corp. \(CSX\)](#)
16. [Dominos Pizza Inc \(DPZ\)](#)
17. [Farmers & Merchants Bancorp \(FMCB\)](#)
18. [Fastenal Co. \(FAST\)](#)
19. [FB Financial Corporation \(FBK\)](#)
20. [Fifth Third Bancorp \(FITB\)](#)
21. [Goldman Sachs Group, Inc. \(GS\)](#)
22. [Independent Bank Corporation \(IBCP\)](#)

23. [J.B. Hunt Transport Services, Inc. \(JBHT\)](#)
24. [JBT Bancorp, Inc. \(JBTC\)](#)
25. [Johnson & Johnson \(JNJ\)](#)
26. [JPMorgan Chase & Co. \(JPM\)](#)
27. [Levi Strauss & Co. \(LEVI\)](#)
28. [M & T Bank Corp \(MTB\)](#)
29. [Morgan Stanley \(MS\)](#)
30. [Nestle SA \(NSRGY\)](#)
31. [PepsiCo Inc \(PEP\)](#)
32. [Plumas Bancorp \(PLBC\)](#)
33. [PNC Financial Services Group Inc \(PNC\)](#)
34. [Prologis Inc \(PLD\)](#)
35. [Rexford Industrial Realty Inc \(REXR\)](#)
36. [Schlumberger Ltd. \(SLB\)](#)
37. [Snap-on, Inc. \(SNA\)](#)
38. [Taiwan Semiconductor Manufacturing \(TSM\)](#)
39. [Telefonaktiebolaget L M Ericsson \(ERIC\)](#)
40. [Travelers Companies Inc. \(TRV\)](#)
41. [U.S. Bancorp. \(USB\)](#)
42. [Unity Bancorp, Inc. \(UNTY\)](#)
43. [WaFd Inc \(WAFD\)](#)
44. [Wells Fargo & Co. \(WFC\)](#)
45. [Westamerica Bancorporation \(WABC\)](#)
46. [Winmark Corporation \(WINA\) \(WINA\)](#)

Upcoming Newsletters & Reports

We will send the next Sure Analysis email update on Tuesday, October 28th, 2025!

As always, please email us with any questions or feedback at support@suredividend.com.

To your compounding dividend income,

The Sure Dividend Team