



THE BEGINNER'S PORTFOLIO STARTER PACK

4 ETFs + My Exact Allocation | Following the \$100 → \$1,000,000 Journey in Real Time

WHY I MADE THIS FOR YOU

I started this journey with \$100 and a Roth IRA. No finance degree. No head start. Just a real commitment to document every dollar, every trade, and every lesson publicly — so you can follow along and build alongside me. This guide gives you the exact 4-ETF framework I use as my core foundation. Set it up, contribute consistently, and let compound growth do the heavy lifting.

MY EXACT ALLOCATION

50%
voo

S&P; 500 Core

25%
VXUS

Global Diversification

12.5%
VGT

Tech Sector Growth

12.5%
QQQ

Nasdaq 100 Growth

THE 4 ETFs EXPLAINED

VOO Vanguard S&P; 500 ETF

The core. The foundation. Tracks 500 of the biggest U.S. companies — Apple, Microsoft, Amazon, and more. If America grows, you grow. Warren Buffett literally recommends this for most investors. It's the anchor of this entire portfolio.

EXPENSE RATIO

TYPE

ALLOCATION

RISK

0.03%

U.S. Large Cap

50%

Moderate

VXUS Vanguard Total International ETF

Don't put all your eggs in one country. VXUS covers 7,500+ stocks across Europe, Asia, and emerging markets. Pairs perfectly with VOO to give you true global diversification at a tiny cost. When the U.S. dips, international often holds.

EXPENSE RATIO

TYPE

ALLOCATION

RISK

0.07%

International

25%

Moderate

VGT Vanguard Information Technology ETF

Pure tech sector exposure. Holds the biggest names in technology — Apple, Nvidia, Microsoft — concentrated for maximum growth potential. Tech has driven the most wealth creation over the last 20 years, and VGT gives you targeted exposure at a low cost.

EXPENSE RATIO

TYPE

ALLOCATION

RISK

0.10%

Tech Sector

12.5%

Moderate-High

QQQ Invesco Nasdaq 100 ETF

The top 100 non-financial companies on the Nasdaq — heavily weighted toward high-growth tech giants like Apple, Nvidia, Meta, and Google. Yes, there's some overlap with VGT, but that's intentional. Doubling down on the sector that built the most wealth. Growth-focused and powerful.

EXPENSE RATIO

TYPE

ALLOCATION

RISK

0.20%

Nasdaq 100

12.5%

Moderate-High

READY TO START? USE MY LINK.

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Open your FREE brokerage account through my referral link below. Commission-free trading, fractional shares, and a Roth IRA option — everything you need to start building your portfolio today.

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