

Comprehensive Investment Report — Live Portfolio

Automated Summary, Diversification, and Performance vs Benchmarks

Report Run: Thursday, November 20, 2025 — 11:42 AM ET

Executive Summary

Portfolio Snapshot

Horizon	Return %	P/L (\$)
1D	+0.20%	\$89.57
1W	-0.90%	\$-415.82
1M	-2.07%	\$-971.72
3M	+2.78%	\$1,243.08
6M	+9.40%	\$3,953.01
MTD	-1.93%	\$-907.12
YTD	+10.27%	\$4,284.97

Metric	Value
Total Value	\$46,018.92
Target Portfolio Value	\$50,000.00
Number of Holdings	8

Performance Highlights

Metric	Value
Top 1M Performer	DBC (+1.86%, \$32.30)
Bottom 1M Performer	BTCW (-20.24%, \$-134.42)
Best 1D Performer	VNQ (+0.62%, \$31.03)
Bottom 1D Performer	BTCW (-1.13%, \$-6.05)

Risk & Diversification

Metric	Value
Top 3 holdings % of portfolio	64.19%
Largest asset class	US Equity - Large Cap (28.50%)
Largest overweight	Long-Term Treasuries (9.70% vs 3.00%)
Largest underweight	International Equity (12.60% vs 20.00%)

Rebalancing & Benchmark Positioning

Metric	Value
Rebalancing need	\$10,104.26
% tickers on target ($\pm 5\%$ band)	50.0%
Vs S&P 500 MTD	+1.13%
Vs S&P 500 YTD	-3.23%

Portfolio Composition & Strategy

Holdings by Ticker

Ticker	Asset Class	Shares	Price (\$)	Value (\$)	Allocation	Target	To Contrib
SCHX	US LC	500.0000	\$26.22	\$13,110.00	+28.50%	+35.00%	\$4,390.00
IWM	US SC	20.0000	\$234.33	\$4,686.60	+10.18%	+10.00%	\$313.40
IXUS	Intl Eq	70.6758	\$82.07	\$5,800.36	+12.60%	+20.00%	\$4,199.64
AGG	Bonds	106.0137	\$100.21	\$10,624.17	+23.09%	+20.00%	\$0.00
VNQ	REITs	56.5407	\$89.06	\$5,035.51	+10.94%	+5.00%	\$0.00
DBC	Cmdty	77.7434	\$22.75	\$1,769.05	+3.84%	+5.00%	\$730.95
TLT	LT Treas	50.0000	\$89.27	\$4,463.50	+9.70%	+3.00%	\$0.00
BTCW	Digital	5.6541	\$93.69	\$529.73	+1.15%	+2.00%	\$470.27
TOTAL				\$46,018.92			\$10,104.26

Illustrative Monthly Contribution Schedule

Ticker	Asset Class	Gap to Target	Monthly Contrib	Share of Monthly
SCHX	US LC	\$4,390.00	\$108.62	43.4%
IWM	US SC	\$313.40	\$7.75	3.1%
IXUS	Intl Eq	\$4,199.64	\$103.91	41.6%
DBC	Cmdty	\$730.95	\$18.09	7.2%
BTCW	Digital	\$470.27	\$11.64	4.7%

At approximately \$250/month, this schedule allocates contributions proportionally to each holding's gap. It would take about 40.4 months to close all gaps, assuming flat markets.

Asset Class Allocation Overview

Asset Class	Value (\$)	Actual %	Target %	Delta %
Intl Eq	\$5,800.36	+12.60%	+20.00%	-7.40%
LT Treas	\$4,463.50	+9.70%	+3.00%	+6.70%
US LC	\$13,110.00	+28.50%	+35.00%	-6.50%
REITs	\$5,035.51	+10.94%	+5.00%	+5.94%
Bonds	\$10,624.17	+23.09%	+20.00%	+3.09%
Cmdty	\$1,769.05	+3.84%	+5.00%	-1.16%
Digital	\$529.73	+1.15%	+2.00%	-0.85%
US SC	\$4,686.60	+10.18%	+10.00%	+0.18%
TOTAL	\$46,018.92	100.00%	+100.00%	

Visual Report – Allocation & Diversification

Ticker-Level Allocation Breakdown

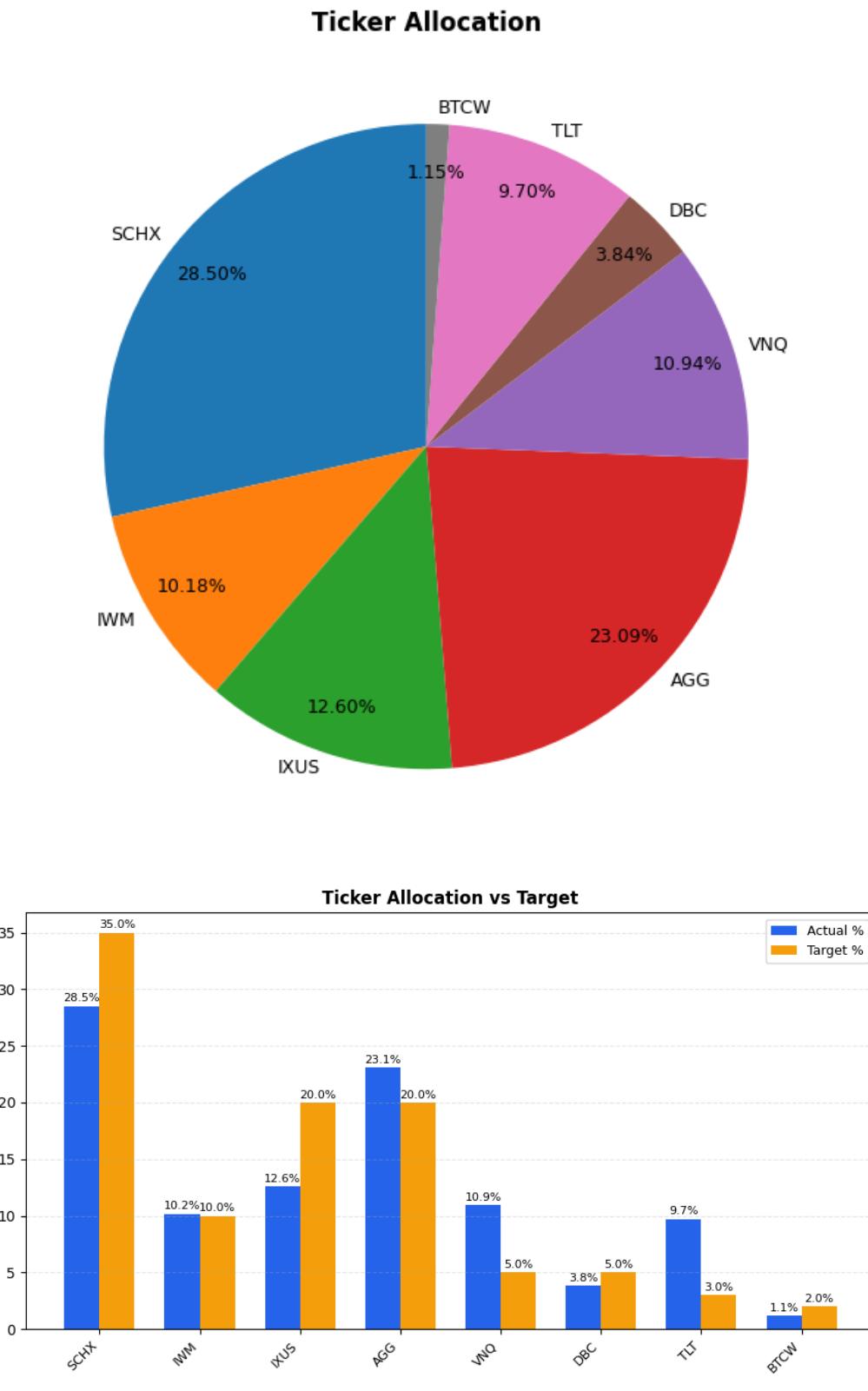
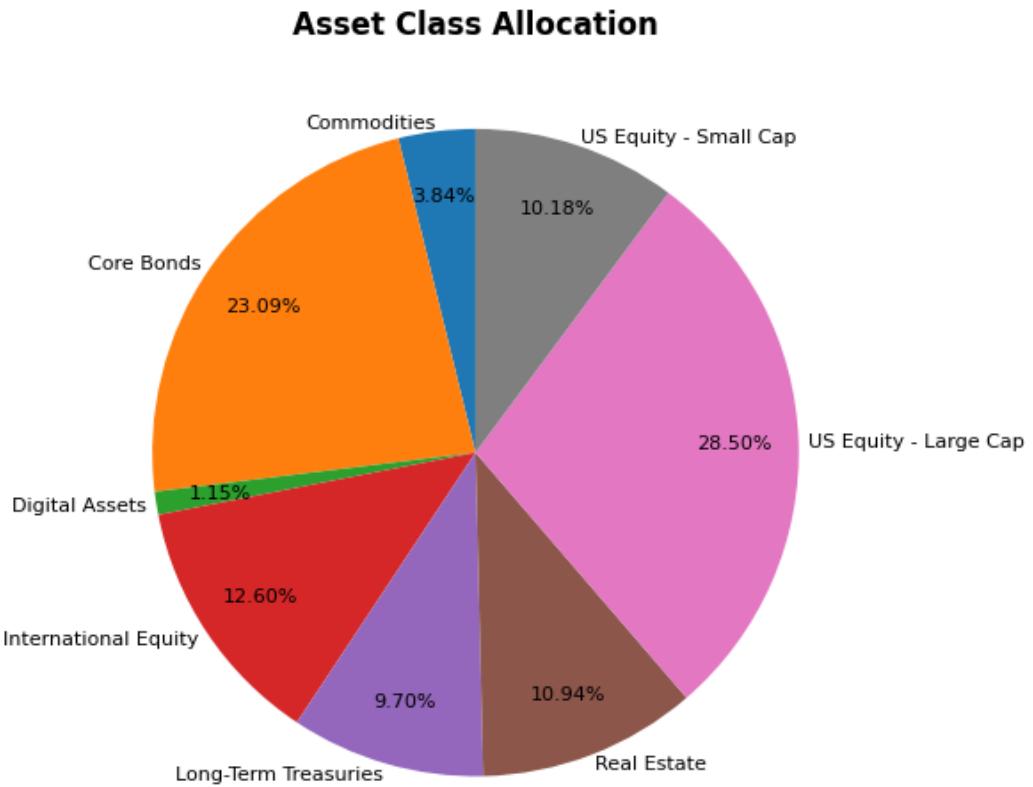


Figure 2: Actual vs target allocation by ticker.

Asset Class Allocation Breakdown



Asset Class Allocation vs Target

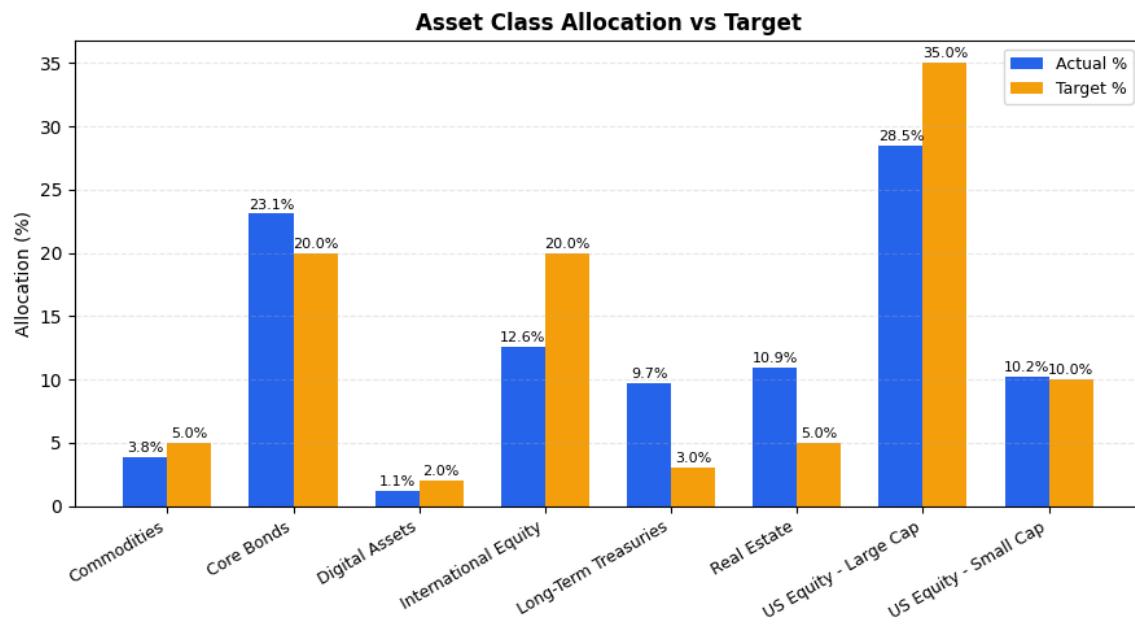
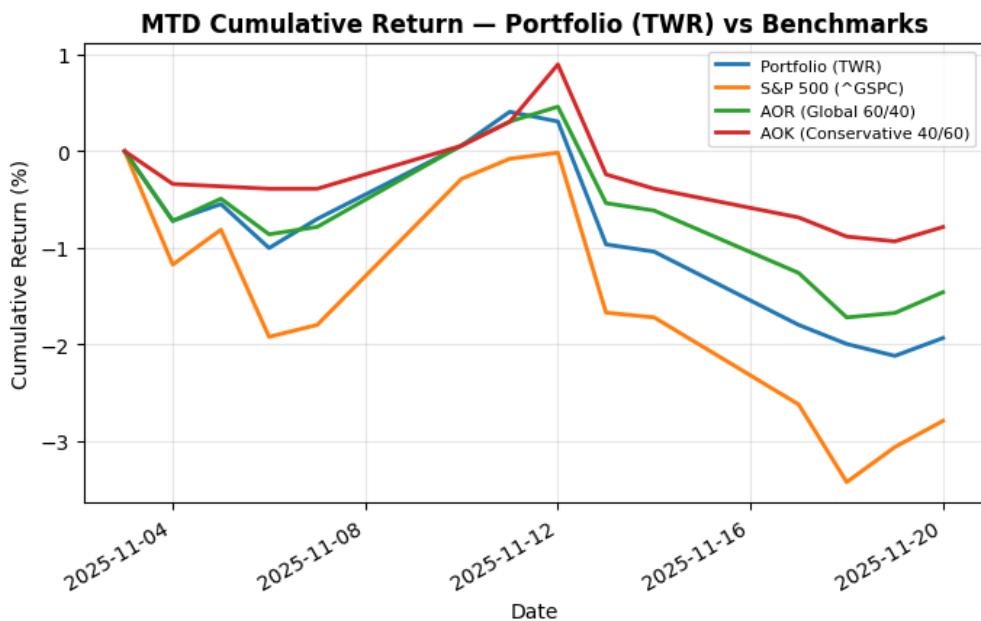


Figure 4: Actual vs target allocation by asset class.

Time-Series Performance Charts

MTD Cumulative Return — Portfolio vs Benchmarks



YTD Cumulative Return — Portfolio vs Benchmarks

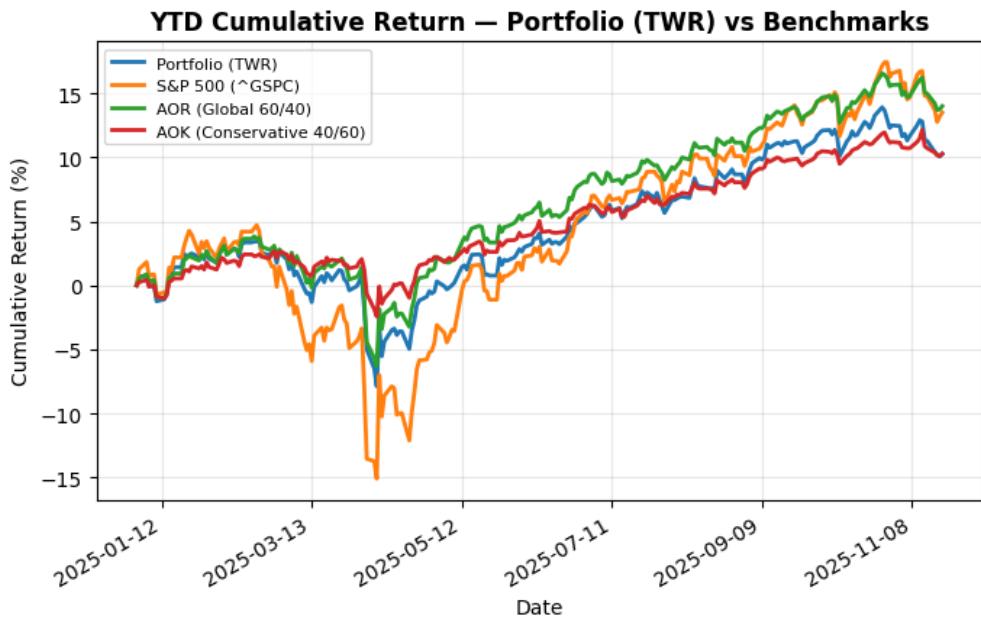


Figure: Month-to-date and year-to-date cumulative performance vs benchmarks.

Performance & Growth

Performance vs Benchmarks (MTD & YTD)

Benchmark	Portfolio MTD %	Benchmark MTD %	Excess MTD %
S&P 500	-1.93%	-3.06%	+1.13%
Global 60/40	-1.93%	-1.46%	-0.47%
Conservative 40/60	-1.93%	-0.78%	-1.15%

Benchmark	Portfolio YTD %	Benchmark YTD %	Excess YTD %
S&P 500	+10.27%	+13.50%	-3.23%
Global 60/40	+10.27%	+13.99%	-3.72%
Conservative 40/60	+10.27%	+10.26%	+0.01%

Holdings Multi-Horizon Returns

Performance of each holding over trailing windows (1D, 1M, 3M, 6M, YTD, 1Y, 3Y Ann, 5Y Ann).

Ticker	1D	1M	3M	6M	YTD	1Y	3Y Ann	5Y Ann
SCHX	+0.27%	-1.34%	+4.07%	+12.34%	+14.23%	+13.38%	+20.70%	+14.36%
IWM	+0.39%	-5.94%	+3.85%	+12.27%	+6.39%	+2.18%	+9.92%	+6.93%
IXUS	-0.19%	-2.60%	+2.66%	+10.52%	+26.36%	+24.66%	+16.05%	+8.07%
TLT	+0.44%	-2.57%	+3.47%	+6.37%	+5.23%	+2.67%	-0.11%	-8.54%
DBC	-0.63%	+1.86%	+4.09%	+6.18%	+5.40%	+7.10%	+0.30%	+13.22%
AGG	+0.13%	-0.72%	+2.00%	+4.73%	+6.69%	+6.41%	+4.71%	-0.45%
VNQ	+0.62%	-3.29%	-0.87%	+1.12%	+3.89%	-2.33%	+5.52%	+5.00%
BTCW	-1.13%	-20.24%	-22.65%	-17.44%	-9.44%	-6.48%	+23.84%	+13.69%

Holdings Multi-Horizon Profit/Loss

Dollar profit/loss over the same trailing windows.

Ticker	1D	1M	3M	6M	YTD	1Y	3Y	5Y
SCHX	\$35.30	\$-178.06	\$512.71	\$1,440.07	\$1,633.15	\$1,547.11	\$5,654.78	\$6,407.55
IWM	\$18.21	\$-295.96	\$173.74	\$512.20	\$281.49	\$99.99	\$1,157.27	\$1,334.48
IXUS	\$-11.04	\$-154.84	\$150.29	\$552.12	\$1,210.02	\$1,147.42	\$2,088.61	\$1,866.31
TLT	\$19.55	\$-117.74	\$149.69	\$267.30	\$221.84	\$116.08	\$-14.33	\$-2,509.63
DBC	\$-11.22	\$32.30	\$69.51	\$102.96	\$90.63	\$117.28	\$16.13	\$818.10
AGG	\$13.79	\$-77.05	\$208.32	\$479.83	\$666.19	\$639.99	\$1,369.67	\$-241.21
VNQ	\$31.03	\$-171.30	\$-44.19	\$55.77	\$188.55	\$-120.13	\$749.24	\$1,089.49
BTCW	\$-6.05	\$-134.42	\$-155.12	\$-111.90	\$-55.22	\$-36.70	\$250.84	\$250.84

Compound Value Breakdown

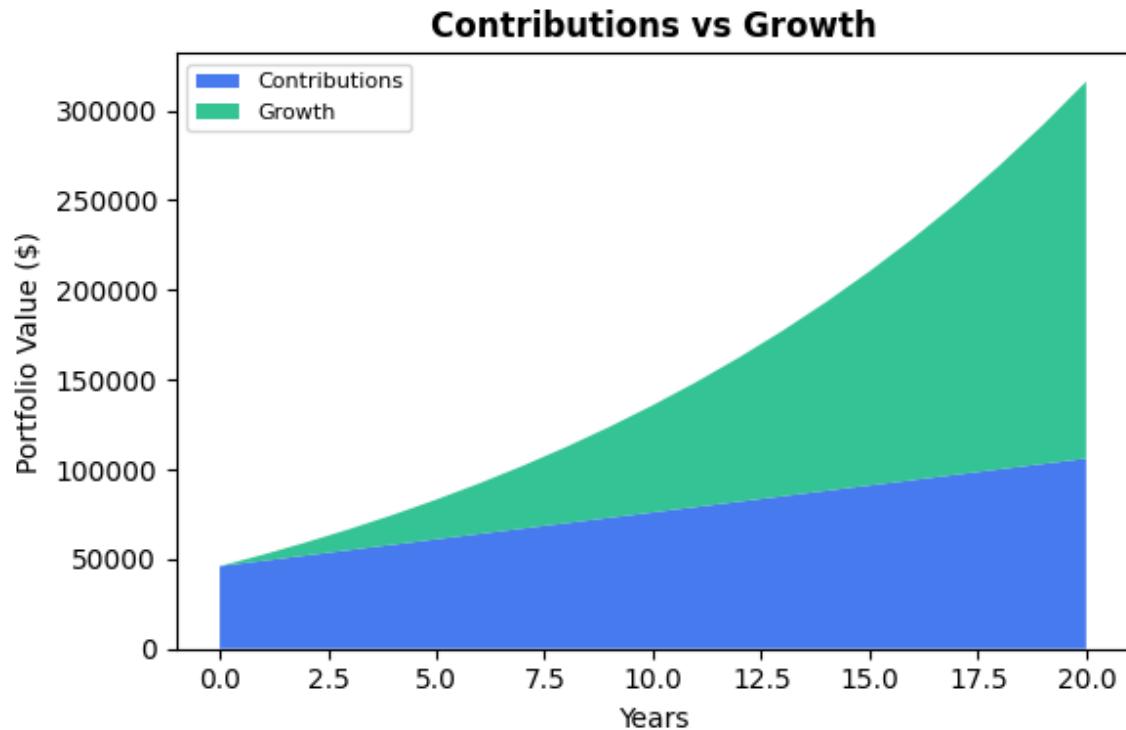


Figure: Illustrates contributions vs growth at a 7% annual return.

20-Year Projection Scenarios

Year	5% (Lump)	7% (Lump)	9% (Lump)	5% (+\$250/mo)	7% (+\$250/mo)	9% (+\$250/mo)
1	48,373	49,346	50,336	51,443	52,444	53,463
5	59,059	65,238	72,051	76,060	83,136	90,907
10	75,794	92,482	112,809	114,614	135,754	161,187
15	97,270	131,105	176,623	164,093	210,346	271,224
20	124,833	185,858	276,535	227,591	316,090	443,506

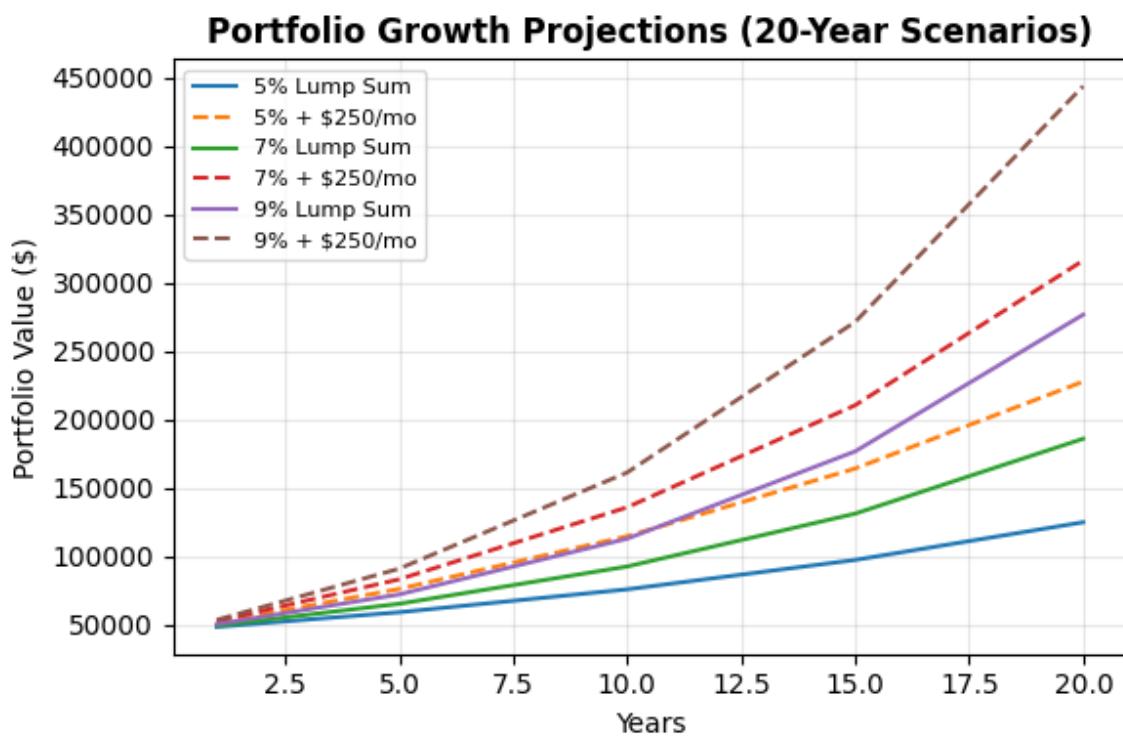


Figure: Long-term projections.

Risk & Volatility Analysis

Expected Volatility by Asset Class

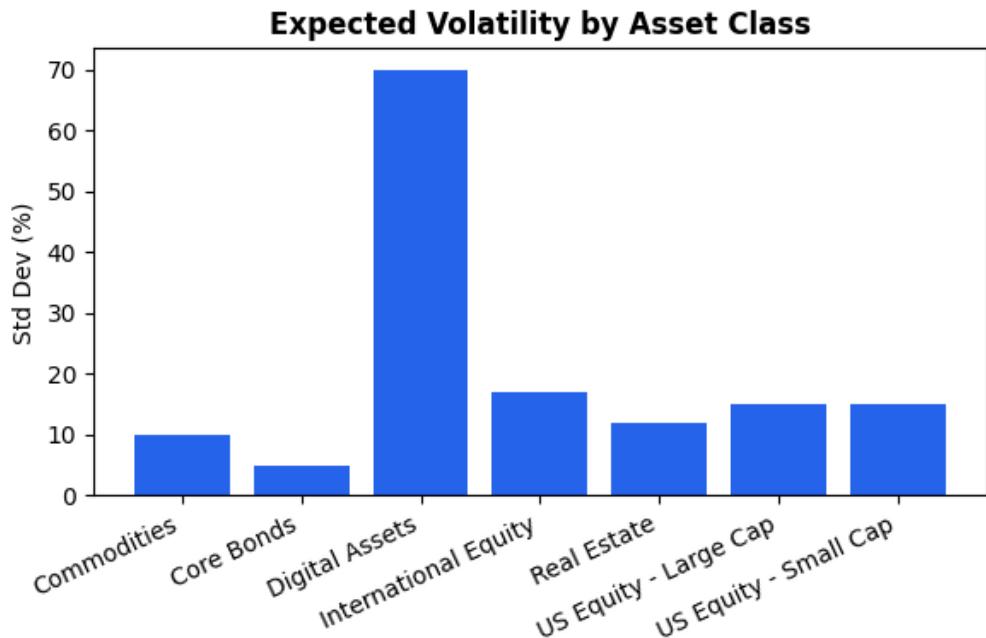


Figure: Approximate volatility estimate.

Risk vs Expected Return



Figure: Trade-off between expected return and volatility.