

Comprehensive Investment Report —

Live Portfolio

Automated Summary, Diversification, and Performance vs Benchmarks

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Executive Summary

This executive summary provides a high-level snapshot of your portfolio using live market data, including valuation, recent performance, diversification, rebalancing needs, and positioning versus key benchmarks.

Portfolio Snapshot

Metric	Value
Total Value	\$23,650.65
Target Portfolio Value	\$25,000.00
MTD Return	-2.71%
YTD Return	+17.84%
Total 1M P/L	\$-609.38
Number of Holdings	8

Performance Highlights

Metric	Value
Top 1M Performer	AAPL (+9.58%, \$299.80)
Bottom 1M Performer	BTC-USD (-13.24%, \$-733.37)
Best 1D Performer	XLE (+1.58%, \$28.59)

Risk & Diversification

Metric	Value
Top 3 holdings % of portfolio	+55.19%
Largest asset class	US Equities (38.46%)
Largest overweight	Digital Assets (20.32% vs 5.00%)
Largest underweight	International Equities (10.37% vs 20.00%)

Rebalancing & Benchmark Positioning

Metric	Value
Rebalancing need	\$5,619.99
% of tickers on target ($\pm 5\%$ band)	75.0%
Vs S&P 500 MTD	-1.33%
Vs S&P 500 YTD	+3.14%

Portfolio Composition & Strategy

Holdings by Ticker

Ticker	Asset Class	Shares	Price (\$)	Value (\$)	Allocation %	Target %	Contribute to Target (\$)
AAPL	US Equities	12.5000	274.34	3429.21	14.50%	16.96%	\$810.79
MSFT	US Equities	8.2000	508.03	4165.85	17.61%	20.61%	\$986.65
TSLA	US Equities	3.7000	405.75	1501.28	6.35%	7.43%	\$356.22
VEA	International Equities	40.0000	61.31	2452.40	10.37%	20.00%	\$2,547.60
BND	Fixed Income	55.0000	74.21	4081.28	17.26%	20.00%	\$918.72
GDX	Precious Metals	18.0000	76.48	1376.64	5.82%	5.00%	\$0.00
BTC-USD	Digital Assets	0.0500	96113.96	4805.70	20.32%	5.00%	\$0.00
XLE	Energy	20.0000	91.92	1838.30	7.77%	5.00%	\$0.00
TOTAL				23,650.65			\$5,619.99

Illustrative Monthly Contribution Schedule

Ticker	Asset Class	Gap to Target (\$)	Suggested Monthly (\$)	Share of Monthly %
AAPL	US Equities	\$810.79	\$36.07	14.4%
MSFT	US Equities	\$986.65	\$43.89	17.6%
TSLA	US Equities	\$356.22	\$15.85	6.3%
VEA	International Equities	\$2,547.60	\$113.33	45.3%
BND	Fixed Income	\$918.72	\$40.87	16.3%

At approximately \$250/month, this schedule would allocate contributions proportionally to each holding's shortfall. In total, it would take about 22.5 months of contributions to fully close the current gaps, assuming markets are flat and this allocation is followed.

Asset Class Allocation Overview

Asset Class	Value (\$)	Actual %	Target %	Delta %
Digital Assets	4805.70	20.32%	5.00%	+15.32%
International Equities	2452.40	10.37%	20.00%	-9.63%
US Equities	9096.33	38.46%	45.00%	-6.54%
Energy	1838.30	7.77%	5.00%	+2.77%
Fixed Income	4081.28	17.26%	20.00%	-2.74%
Precious Metals	1376.64	5.82%	5.00%	+0.82%
TOTAL	23,650.65	100.00%	100.00%	

Next Steps & Ongoing Strategy

Focus Area	Guidance
Rebalancing	Review annually; adjust if allocations drift ±5%.
Contributions	Automate around \$250/mo into your target allocation.
Risk Management	Stay within your risk tolerance; increase bonds as you approach major goals.
Monitoring	Avoid overreacting to short-term volatility; review quarterly or annually.

Visual Report – Allocation & Diversification

Ticker-Level Allocation Breakdown

Portfolio Allocation by Ticker

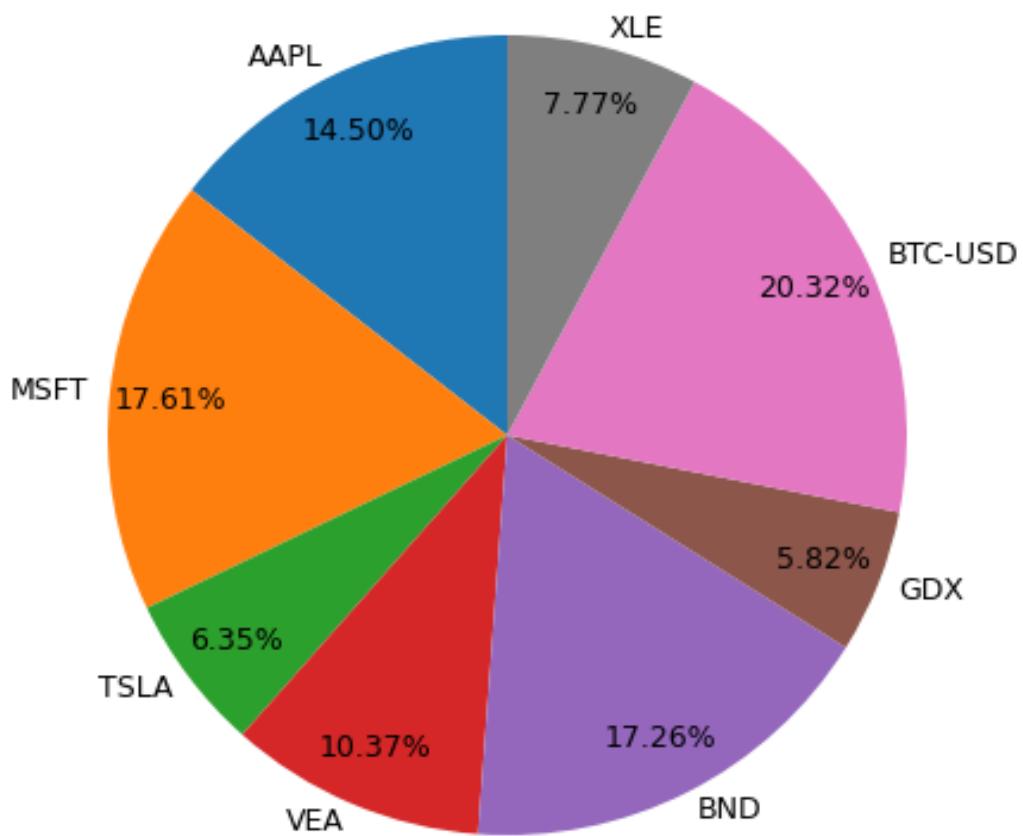


Figure 1: Allocation by ticker.

Asset Class Allocation Breakdown

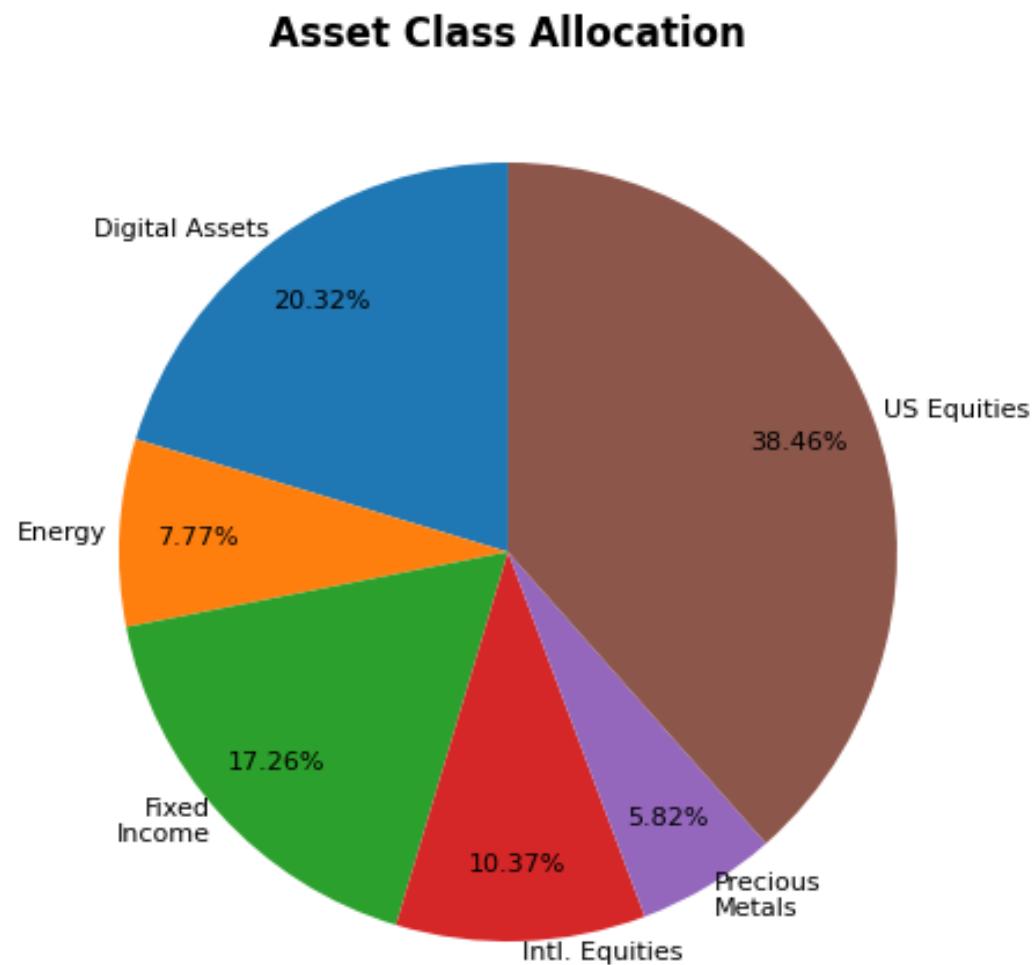


Figure 2: Allocation by asset class.

Sector Allocation Heatmap

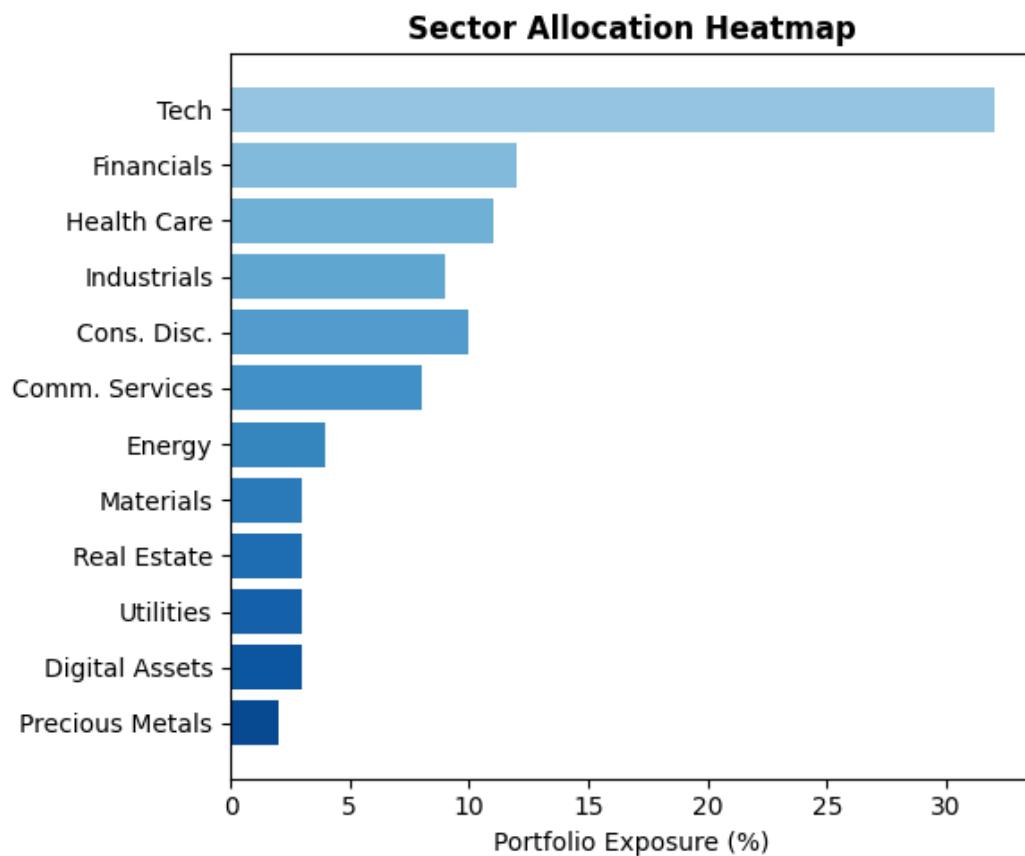


Figure 3: Approximate sector exposure based on underlying holdings.

Performance & Growth

Performance vs Benchmarks (MTD & YTD)

Month-to-date (MTD) comparison:

Benchmark	Portfolio MTD %	Benchmark MTD %	Excess MTD %
S&P 500	-2.71%	-1.38%	-1.33%
Global 60/40	-2.71%	-0.52%	-2.19%
Conservative 40/60	-2.71%	-0.39%	-2.32%

Year-to-date (YTD) comparison:

Benchmark	Portfolio YTD %	Benchmark YTD %	Excess YTD %
S&P 500	+17.84%	+14.70%	+3.14%
Global 60/40	+17.84%	+14.80%	+3.04%
Conservative 40/60	+17.84%	+10.58%	+7.26%

Holdings Multi-Horizon Returns

Performance of each holding over multiple lookback periods, ranked by 6-month return:

Ticker	1D %	1W %	1M %	3M %	6M %
GDX	-0.71%	+6.20%	-5.43%	+32.62%	+62.76%
AAPL	+0.52%	+1.77%	+9.58%	+18.33%	+31.01%
TSLA	+0.92%	-6.41%	-7.62%	+19.94%	+17.51%
VEA	-0.15%	+1.16%	+1.51%	+4.75%	+13.02%
MSFT	+0.94%	+1.30%	-1.97%	-2.51%	+9.86%
XLE	+1.58%	+1.05%	+4.82%	+7.29%	+9.04%
BND	-0.09%	-0.08%	-0.25%	+2.23%	+4.52%
BTC-USD	-3.59%	-7.02%	-13.24%	-18.19%	-9.71%

Holdings Multi-Horizon Profit/Loss (\$)

Approximate dollar profit/loss for each holding over the same lookback windows, using the same return calculations as the percentage table above.

Ticker	1D \$	1W \$	1M \$	3M \$	6M \$
GDX	\$-9.84	\$80.37	\$-79.04	\$338.61	\$530.83
AAPL	\$17.74	\$59.64	\$299.80	\$531.20	\$811.69
TSLA	\$13.69	\$-102.82	\$-123.83	\$249.59	\$223.70
VEA	\$-3.68	\$28.12	\$36.48	\$111.21	\$282.52
MSFT	\$38.79	\$53.46	\$-83.72	\$-107.25	\$373.89
XLE	\$28.59	\$19.10	\$84.53	\$124.91	\$152.40
BND	\$-3.68	\$-3.27	\$-10.23	\$89.03	\$176.50
BTC-USD	\$-178.95	\$-362.83	\$-733.37	\$-1,068.52	\$-516.82

Compound Value Breakdown

Contributions vs Growth

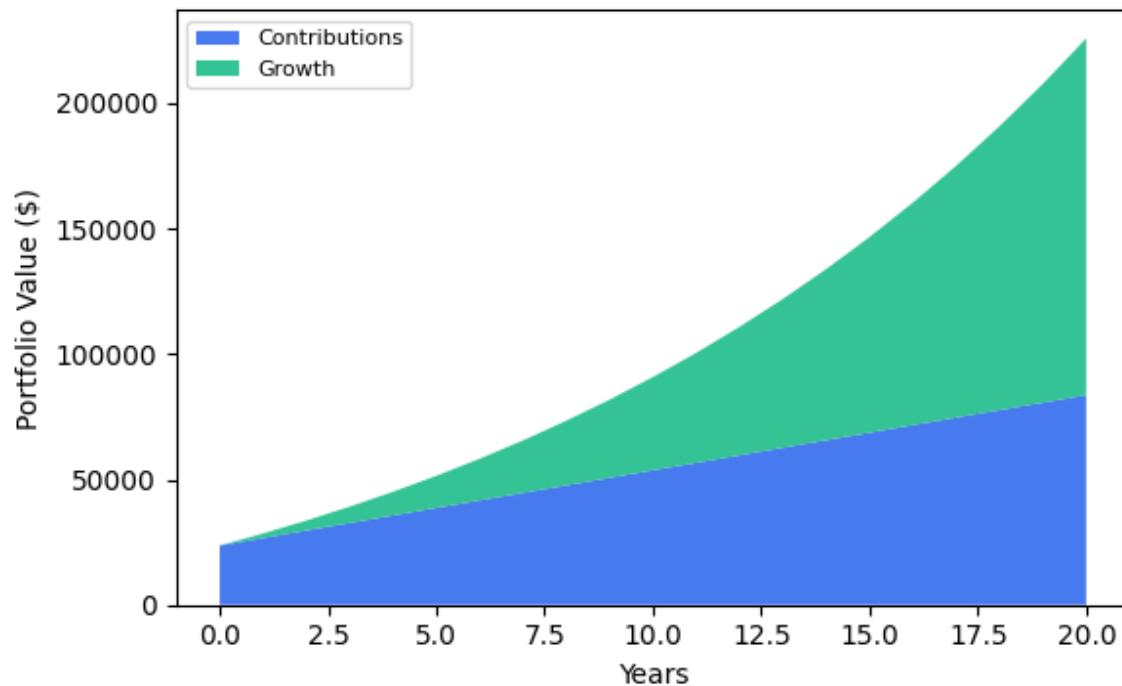


Figure 4: Illustrates how monthly contributions and compound market growth each drive total portfolio value over 20 years at a 7% annual return.

20-Year Projection Scenarios

Year	5% (Lump)	7% (Lump)	9% (Lump)	5% (+\$250/mo)	7% (+\$250/mo)	9% (+\$250/mo)
1	24,861	25,360	25,869	27,930	28,459	28,996
5	30,352	33,528	37,029	47,354	51,426	55,885
10	38,953	47,530	57,976	77,773	90,801	106,355
15	49,990	67,379	90,772	116,813	146,620	185,374
20	64,156	95,519	142,120	166,914	225,750	309,092

Portfolio Growth Projections (20-Year Scenarios)

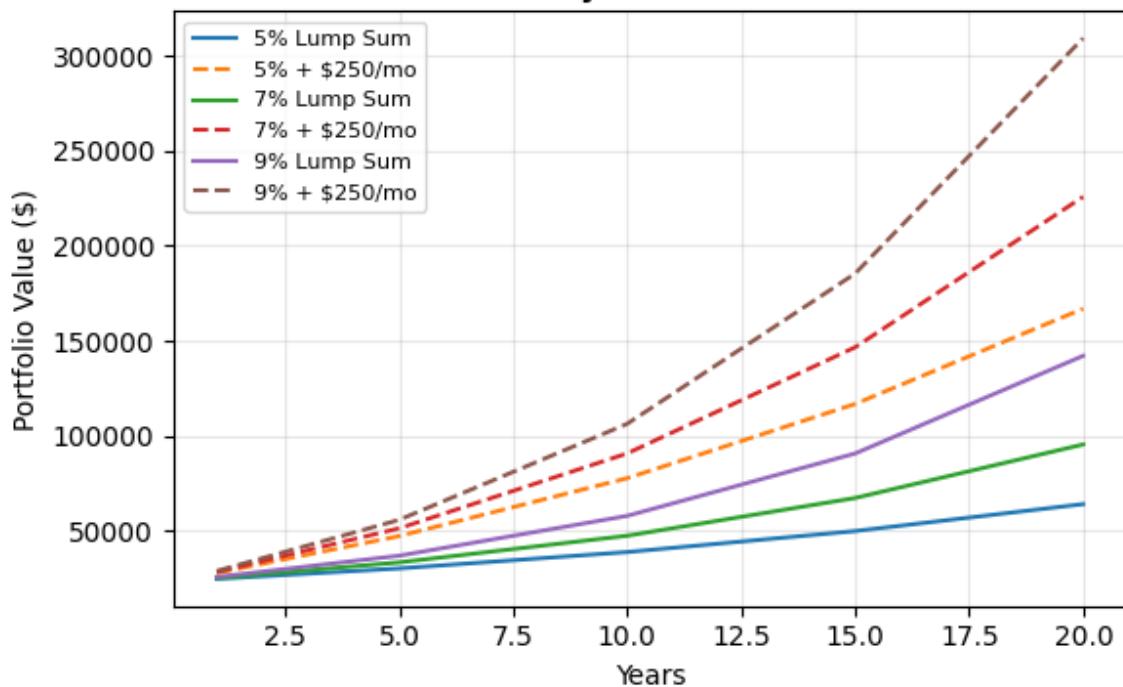


Figure 5: Variable long-term projections.

Risk & Volatility Analysis

Expected Volatility by Asset Class

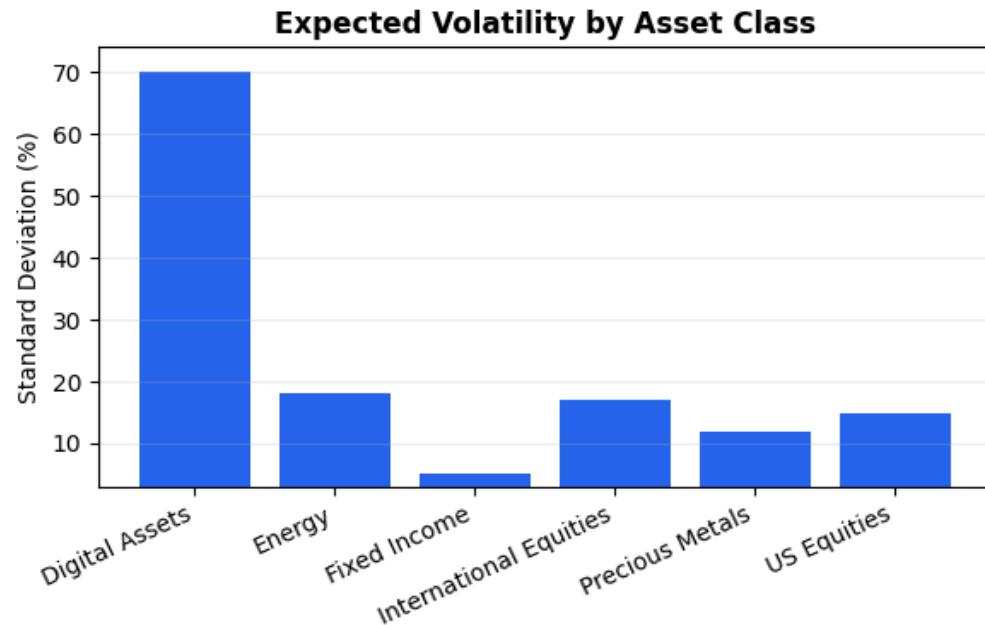


Figure 6: Approximate volatility (standard deviation) by asset class.

Risk vs Expected Return

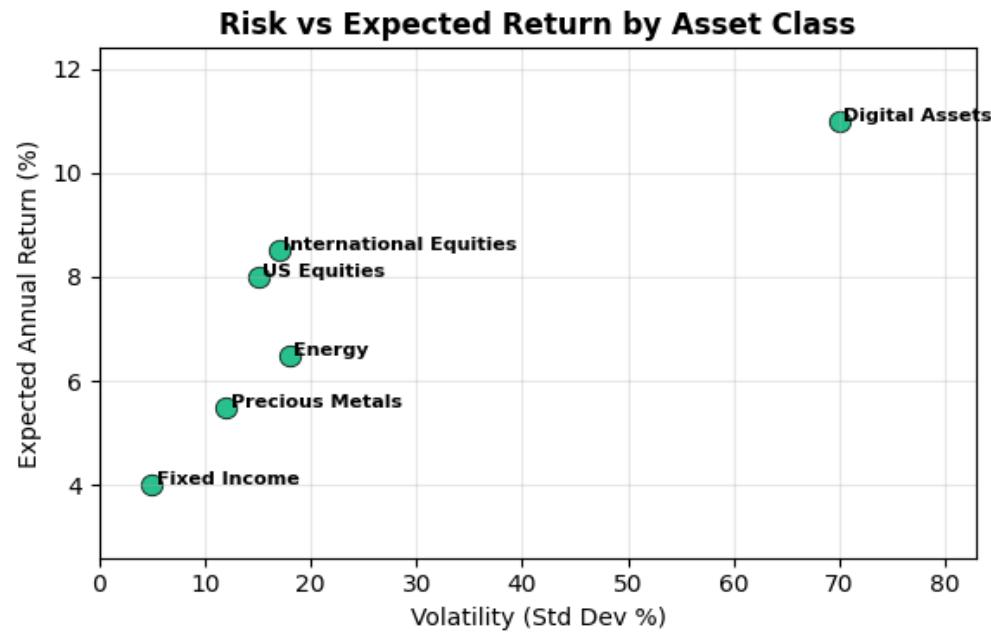


Figure 7: Trade-off between expected return and volatility by asset class.