

# Comprehensive Investment Report — Live Portfolio

Automated Summary, Diversification, and Performance vs Benchmarks

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## Executive Summary

### Portfolio Snapshot

Horizon	Return %	P/L (\$)
1D	+0.70%	\$323.42
1W	-0.39%	\$-182.88
1M	-1.59%	\$-747.11
3M	+3.28%	\$1,467.39
6M	+9.93%	\$4,176.99
MTD	-1.43%	\$-670.57
YTD	+10.83%	\$4,521.53

Metric	Value
Total Value	\$46,253.02
Target Portfolio Value	\$50,000.00
Number of Holdings	8

### Performance Highlights

Metric	Value
Top 1M Performer	DBC (+2.48%, \$43.07)
Bottom 1M Performer	BTCW (-20.07%, \$-133.28)
Best 1D Performer	IWM (+1.33%, \$62.09)
Bottom 1D Performer	BTCW (-0.93%, \$-4.98)

### Risk & Diversification

Metric	Value
Top 3 holdings % of portfolio	64.18%
Largest asset class	US Equity - Large Cap (28.59%)
Largest overweight	Long-Term Treasuries (9.66% vs 3.00%)
Largest underweight	International Equity (12.61% vs 20.00%)

### Rebalancing & Benchmark Positioning

Metric	Value
Rebalancing need	\$9,897.93
% tickers on target ( $\pm 5\%$ band)	50.0%
Vs S&P 500 MTD	+1.63%
Vs S&P 500 YTD	-2.35%

## Portfolio Composition & Strategy

### Holdings by Ticker

Ticker	Asset Class	Shares	Price (\$)	Value (\$)	Allocation	Target	To Contrib
SCHX	US LC	500.0000	\$26.45	\$13,227.50	+28.59%	+35.00%	\$4,272.50
IWM	US SC	20.0000	\$236.53	\$4,730.60	+10.23%	+10.00%	\$269.40
IXUS	Intl Eq	70.6758	\$82.54	\$5,833.23	+12.61%	+20.00%	\$4,166.77
AGG	Bonds	106.0137	\$100.25	\$10,628.41	+22.98%	+20.00%	\$0.00
VNQ	REITs	56.5407	\$89.41	\$5,055.30	+10.93%	+5.00%	\$0.00
DBC	Cmdty	77.7434	\$22.90	\$1,779.94	+3.85%	+5.00%	\$720.06
TLT	LT Treas	50.0000	\$89.35	\$4,467.25	+9.66%	+3.00%	\$0.00
BTCW	Digital	5.6541	\$93.88	\$530.80	+1.15%	+2.00%	\$469.20
TOTAL				\$46,253.02			\$9,897.93

### Illustrative Monthly Contribution Schedule

Ticker	Asset Class	Gap to Target	Monthly Contrib	Share of Monthly
SCHX	US LC	\$4,272.50	\$107.91	43.2%
IWM	US SC	\$269.40	\$6.80	2.7%
IXUS	Intl Eq	\$4,166.77	\$105.24	42.1%
DBC	Cmdty	\$720.06	\$18.19	7.3%
BTCW	Digital	\$469.20	\$11.85	4.7%

At approximately \$250/month, this schedule allocates contributions proportionally to each holding's gap. It would take about 39.6 months to close all gaps, assuming flat markets.

### Asset Class Allocation Overview

Asset Class	Value (\$)	Actual %	Target %	Delta %
Intl Eq	\$5,833.23	+12.61%	+20.00%	-7.39%
LT Treas	\$4,467.25	+9.66%	+3.00%	+6.66%
US LC	\$13,227.50	+28.59%	+35.00%	-6.41%
REITs	\$5,055.30	+10.93%	+5.00%	+5.93%
Bonds	\$10,628.41	+22.98%	+20.00%	+2.98%
Cmdty	\$1,779.94	+3.85%	+5.00%	-1.15%
Digital	\$530.80	+1.15%	+2.00%	-0.85%
US SC	\$4,730.60	+10.23%	+10.00%	+0.23%
TOTAL	\$46,253.02	100.00%	+100.00%	

## Visual Report – Allocation & Diversification

### Ticker-Level Allocation Breakdown

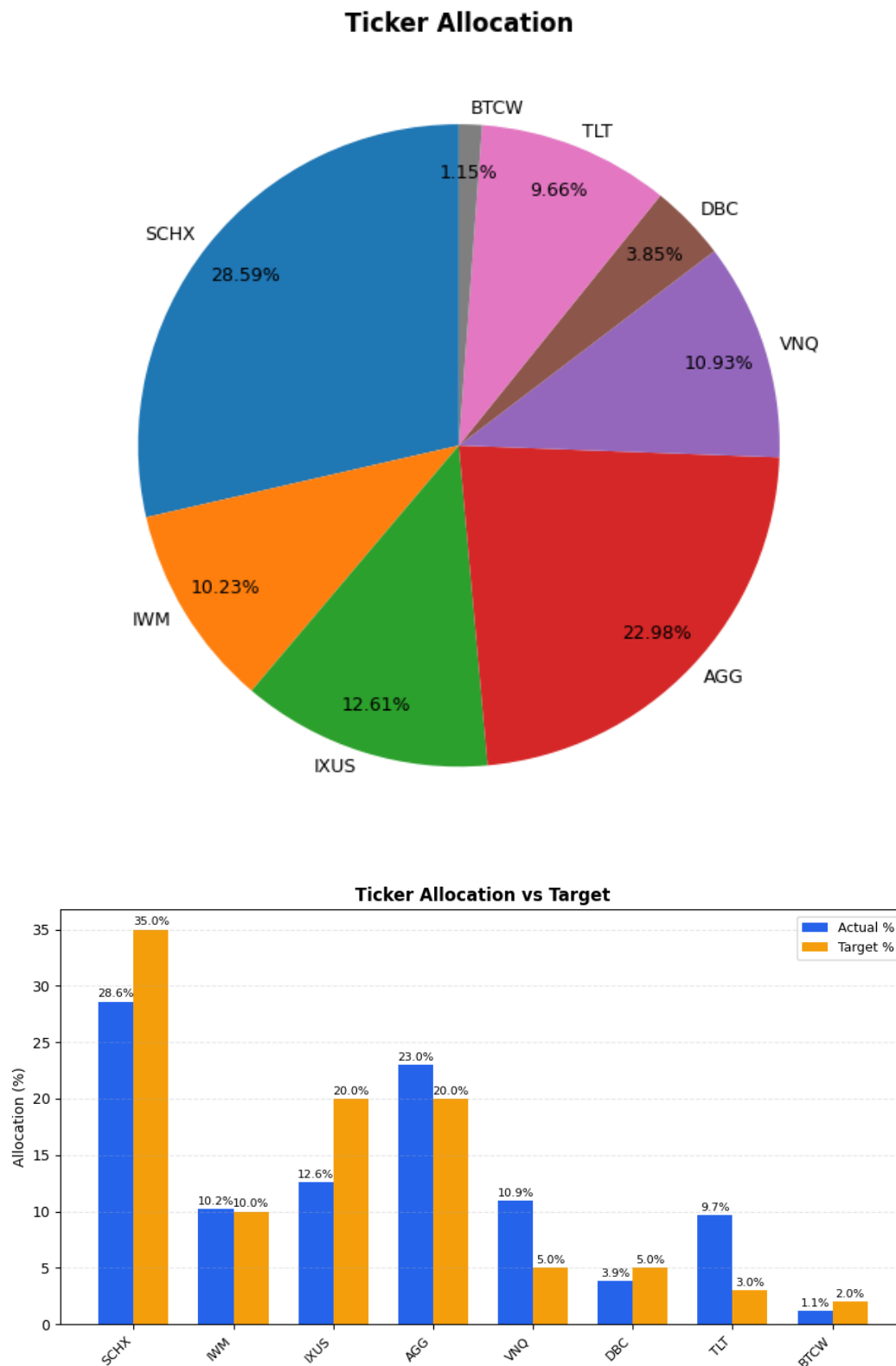
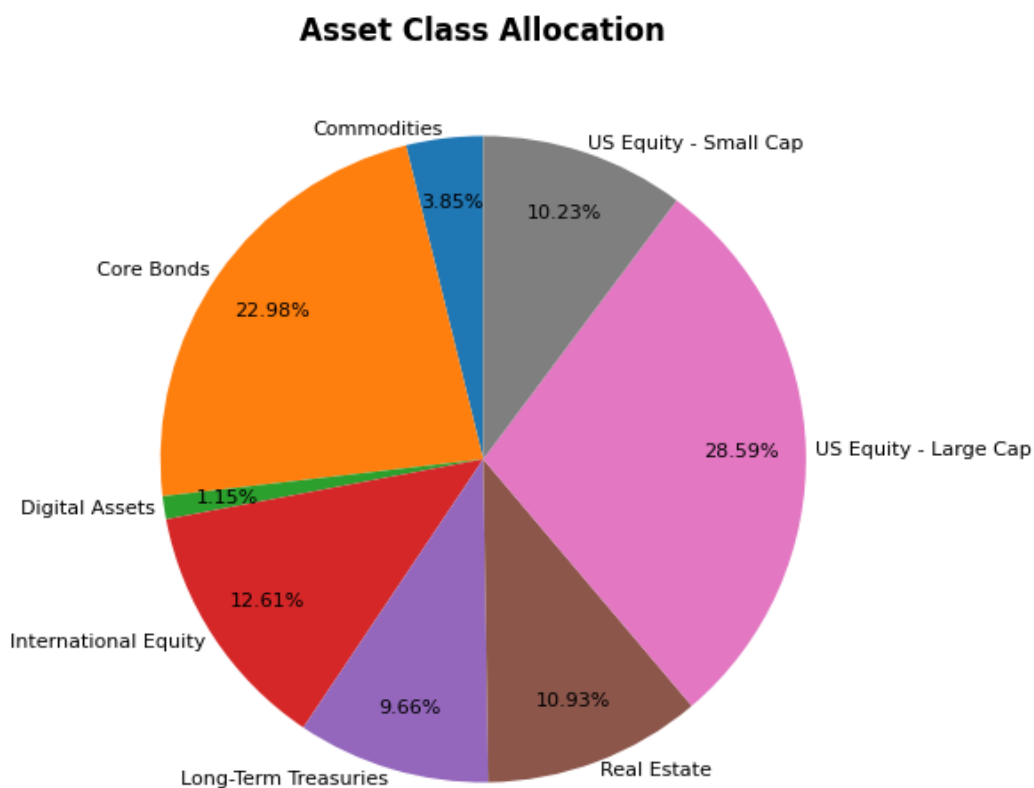


Figure 2: Actual vs target allocation by ticker.

## Asset Class Allocation Breakdown



## Asset Class Allocation vs Target

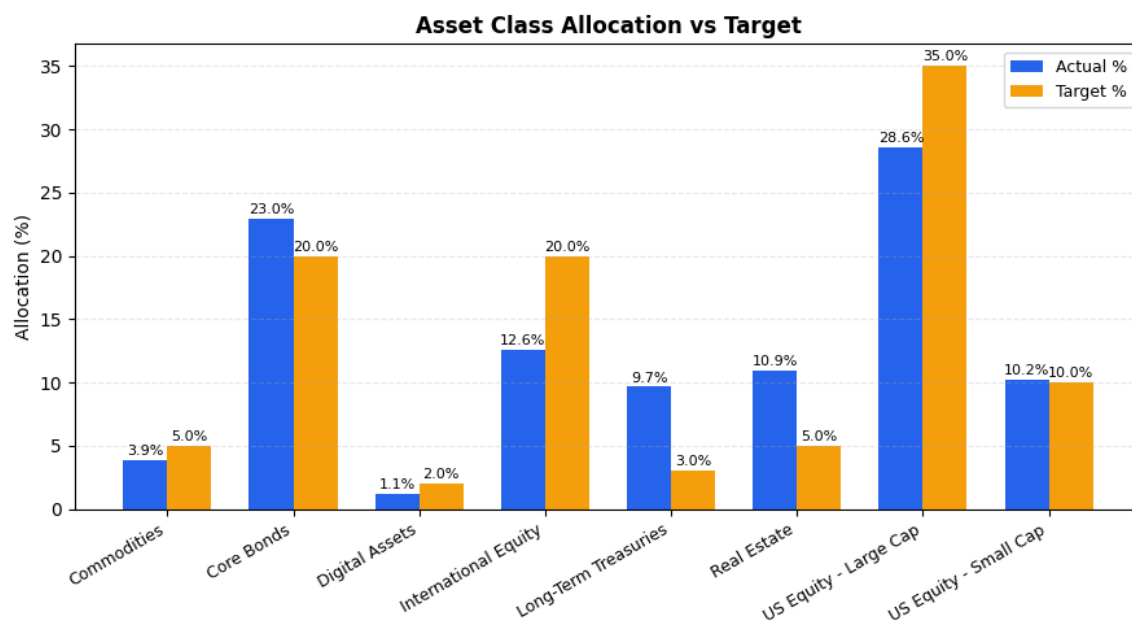
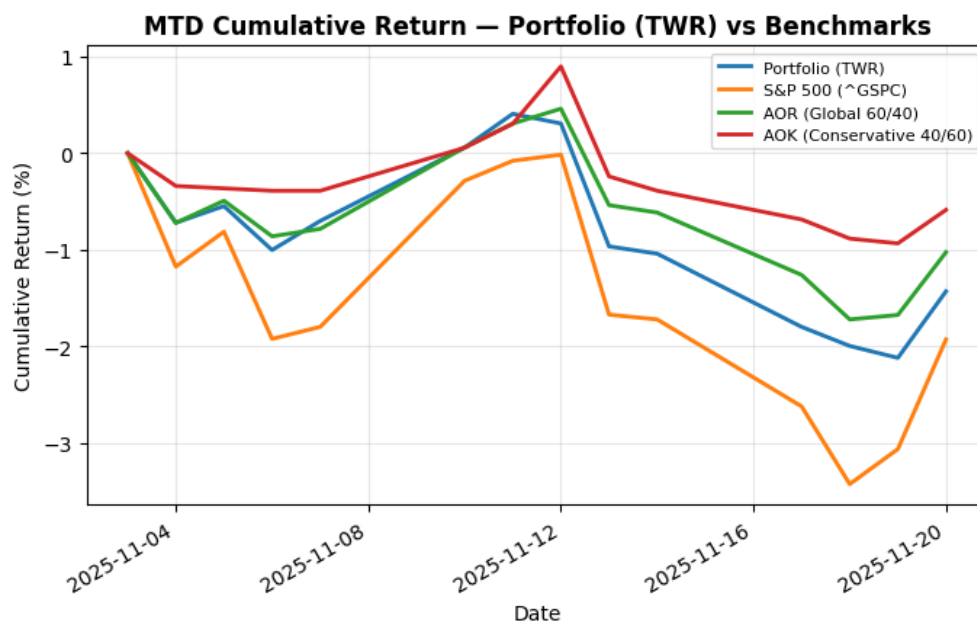


Figure 4: Actual vs target allocation by asset class.

## Time-Series Performance Charts

### MTD Cumulative Return — Portfolio vs Benchmarks



### YTD Cumulative Return — Portfolio vs Benchmarks

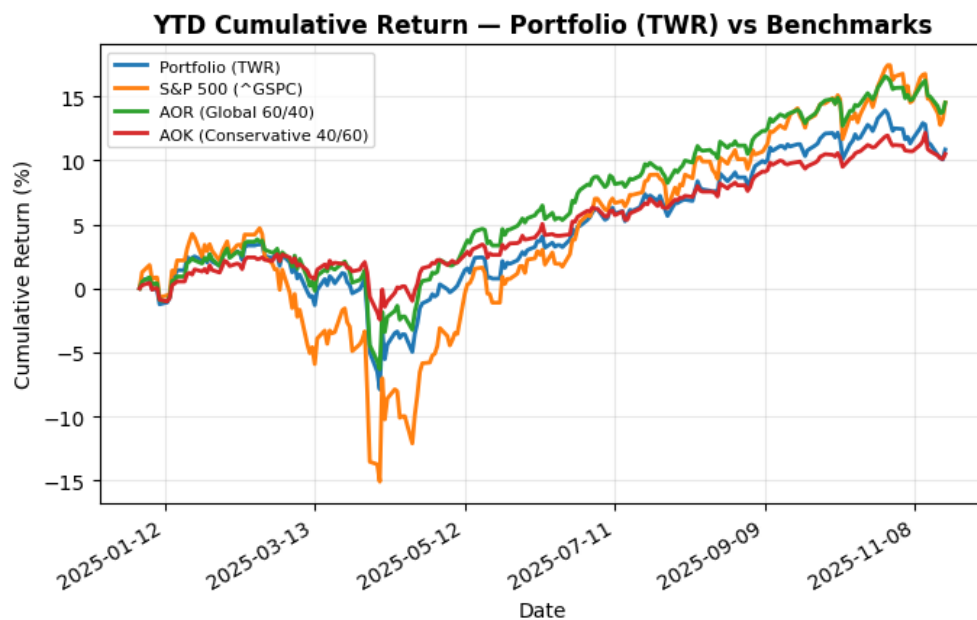


Figure: Month-to-date and year-to-date cumulative performance vs benchmarks.

## Performance & Growth

### Performance vs Benchmarks (MTD & YTD)

Benchmark	Portfolio MTD %	Benchmark MTD %	Excess MTD %
<b>S&amp;P 500</b>	-1.43%	-3.06%	+1.63%
<b>Global 60/40</b>	-1.43%	-1.02%	-0.41%
<b>Conservative 40/60</b>	-1.43%	-0.59%	-0.84%

Benchmark	Portfolio YTD %	Benchmark YTD %	Excess YTD %
<b>S&amp;P 500</b>	+10.83%	+13.18%	-2.35%
<b>Global 60/40</b>	+10.83%	+14.49%	-3.66%
<b>Conservative 40/60</b>	+10.83%	+10.49%	+0.34%

### 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
<b>SCHX</b>	+1.17%	-0.43%	+5.02%	+13.37%	+15.28%	+14.42%	+21.07%	+14.63%
<b>IWM</b>	+1.33%	-5.94%	+3.85%	+12.27%	+6.39%	+2.18%	+9.92%	+6.93%
<b>IXUS</b>	+0.37%	-2.05%	+3.25%	+11.15%	+27.07%	+25.37%	+16.26%	+8.20%
<b>DBC</b>	-0.02%	+2.48%	+4.73%	+6.84%	+6.04%	+7.76%	+0.51%	+13.36%
<b>TLT</b>	+0.52%	-2.57%	+3.47%	+6.37%	+5.23%	+2.67%	-0.11%	-8.54%
<b>AGG</b>	+0.17%	-0.72%	+2.00%	+4.73%	+6.69%	+6.41%	+4.71%	-0.45%
<b>VNQ</b>	+1.02%	-3.89%	-1.48%	+0.49%	+3.25%	-2.93%	+5.30%	+4.87%
<b>BTCW</b>	-0.93%	-20.07%	-22.49%	-17.27%	-9.26%	-6.29%	+23.93%	+13.74%

### Holdings Multi-Horizon Profit/Loss

Dollar profit/loss over the same trailing windows.

Ticker	1D	1M	3M	6M	YTD	1Y	3Y	5Y
<b>SCHX</b>	\$152.97	\$-57.12	\$632.28	\$1,559.95	\$1,753.26	\$1,667.02	\$5,773.71	\$6,542.89
<b>IWM</b>	\$62.09	\$-298.74	\$175.38	\$517.01	\$284.13	\$100.93	\$1,168.13	\$1,347.01
<b>IXUS</b>	\$21.50	\$-122.08	\$183.61	\$585.16	\$1,242.67	\$1,180.42	\$2,121.58	\$1,899.04
<b>DBC</b>	\$-0.36	\$43.07	\$80.39	\$113.95	\$101.38	\$128.18	\$27.00	\$828.96
<b>TLT</b>	\$23.11	\$-117.84	\$149.81	\$267.52	\$222.03	\$116.17	\$-14.34	\$-2,511.74
<b>AGG</b>	\$18.04	\$-77.08	\$208.40	\$480.02	\$666.45	\$640.24	\$1,370.21	\$-241.31
<b>VNQ</b>	\$51.04	\$-204.61	\$-75.94	\$24.65	\$159.13	\$-152.59	\$725.65	\$1,069.10
<b>BTCW</b>	\$-4.98	\$-133.28	\$-154.02	\$-110.81	\$-54.17	\$-35.63	\$251.92	\$251.92

## Compound Value Breakdown

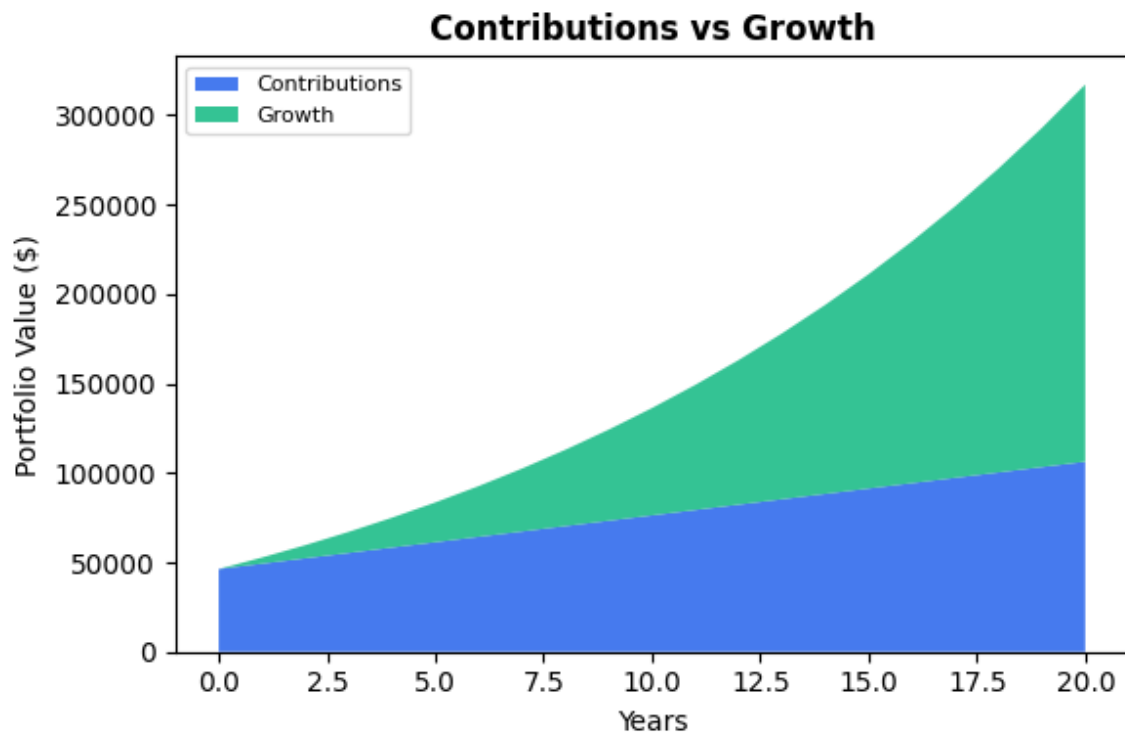


Figure: Illustrates contributions vs growth at a 7% annual return.



## 20-Year Projection Scenarios

Year	5% (Lump)	7% (Lump)	9% (Lump)	5% (+\$250/mo)	7% (+\$250/mo)	9% (+\$250/mo)
1	48,619	49,597	50,592	51,689	52,695	53,719
5	59,359	65,569	72,417	76,361	83,468	91,274
10	76,179	92,953	113,383	115,000	136,224	161,761
15	97,765	131,772	177,521	164,587	211,013	272,123
20	125,468	186,804	277,941	228,226	317,036	444,913

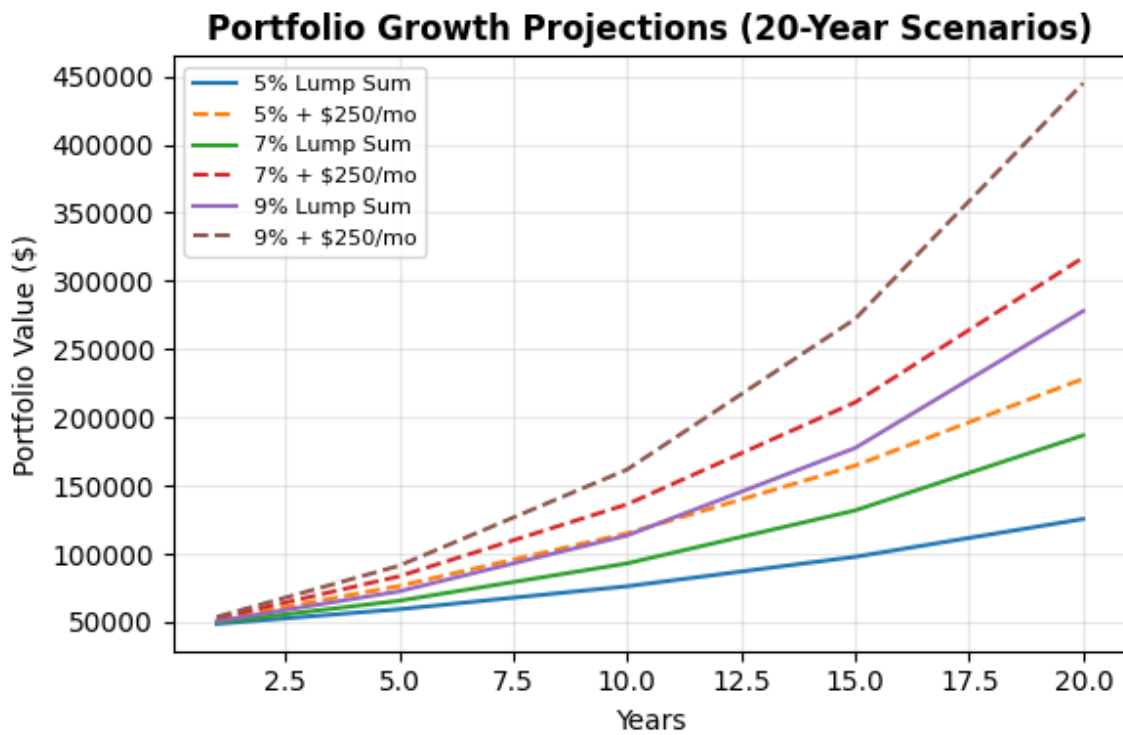


Figure: Long-term projections.

## Risk & Volatility Analysis

### Expected Volatility by Asset Class

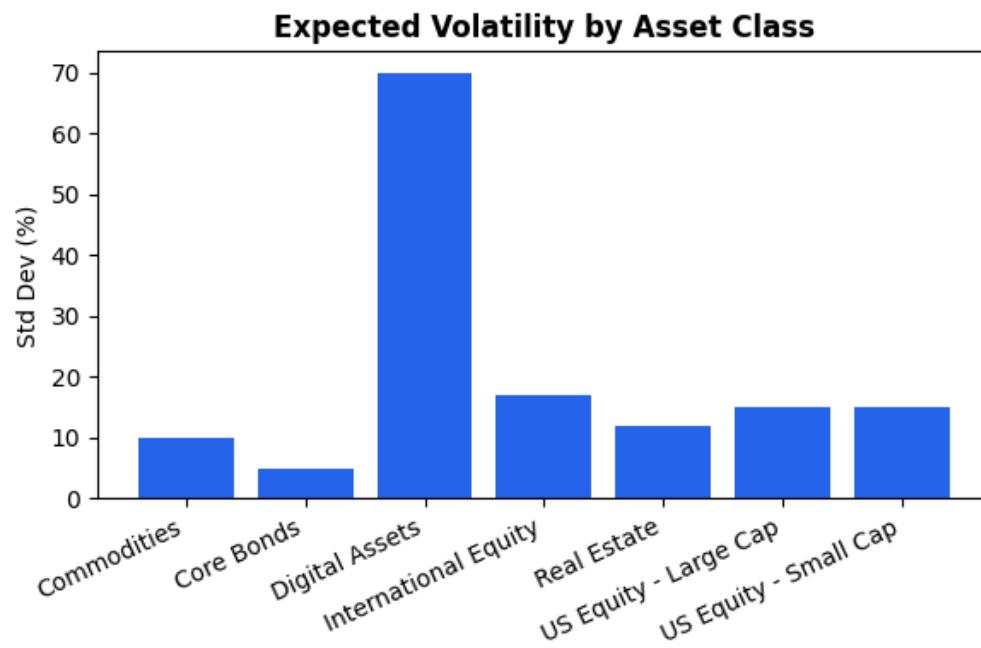


Figure: Approximate volatility estimate.

### Risk vs Expected Return

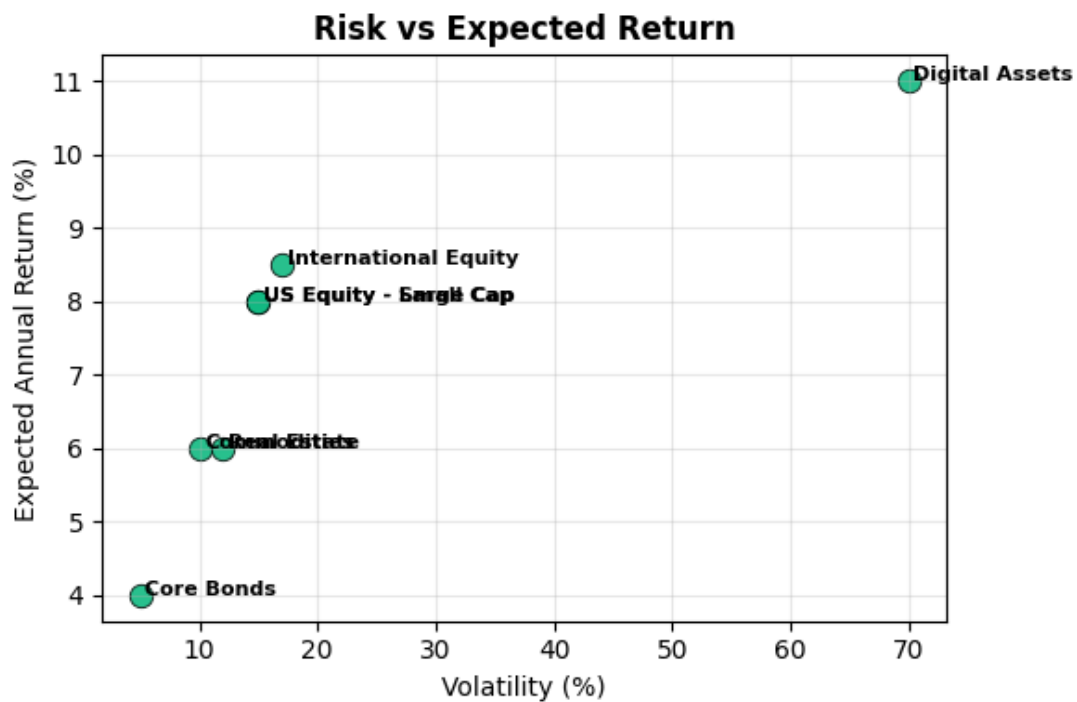


Figure: Trade-off between expected return and volatility.