

Account Summary Report

Prepared for Robert Johnson

Account: 123456789

Report Date: February 07, 2026

As of: January 31, 2026

Quarterly Commentary

Portfolio Snapshot

- Robert's portfolio ended the quarter at **\$101,100** across equity positions (**91.8%**) and cash reserves (**8.2%**), generating a total return of **+6.15%** (**\$5,855** gain).
- **AMZN** posted the highest return at **+17.20%**, followed by **JPM** at **+11.24%**.
- The portfolio remains positioned with no fixed income allocation after the bond fund position was closed during the quarter.

What Drove Performance This Quarter

Strong Performers

- **AMZN** (Amazon.com Inc) returned **+17.20%** (**\$2,580** gain) as the company benefited from continued cloud infrastructure demand and efficiency gains in its logistics network.
- **JPM** (JPMorgan Chase & Co) returned **+11.24%** (**\$2,810** gain) as regional banking stabilization and net interest margin expansion supported financial sector performance.
- **VXUS** (Vanguard Total International Stock ETF) returned **+7.05%** (**\$1,340** gain) on improved sentiment toward European and emerging market equities following currency stabilization.

Headwinds

- **FXNAX** (Fidelity US Bond Index Fund) declined **-3.12%** (**\$875** loss) before being liquidated, reflecting the inverse relationship between bond prices and the rising rate environment that persisted into early 2026.

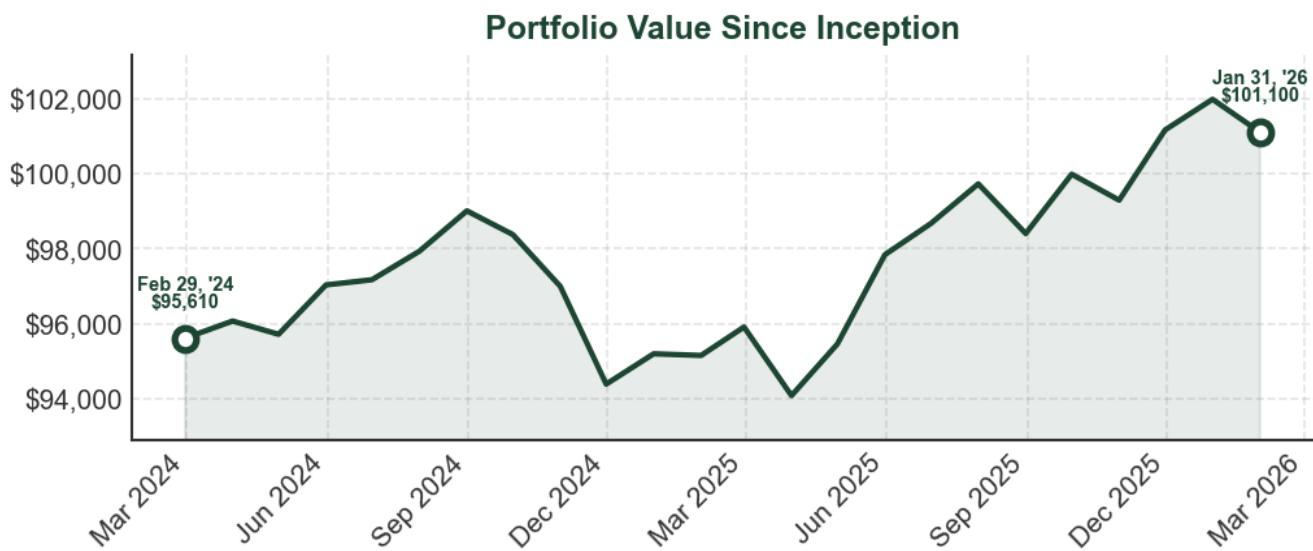
Portfolio Positioning

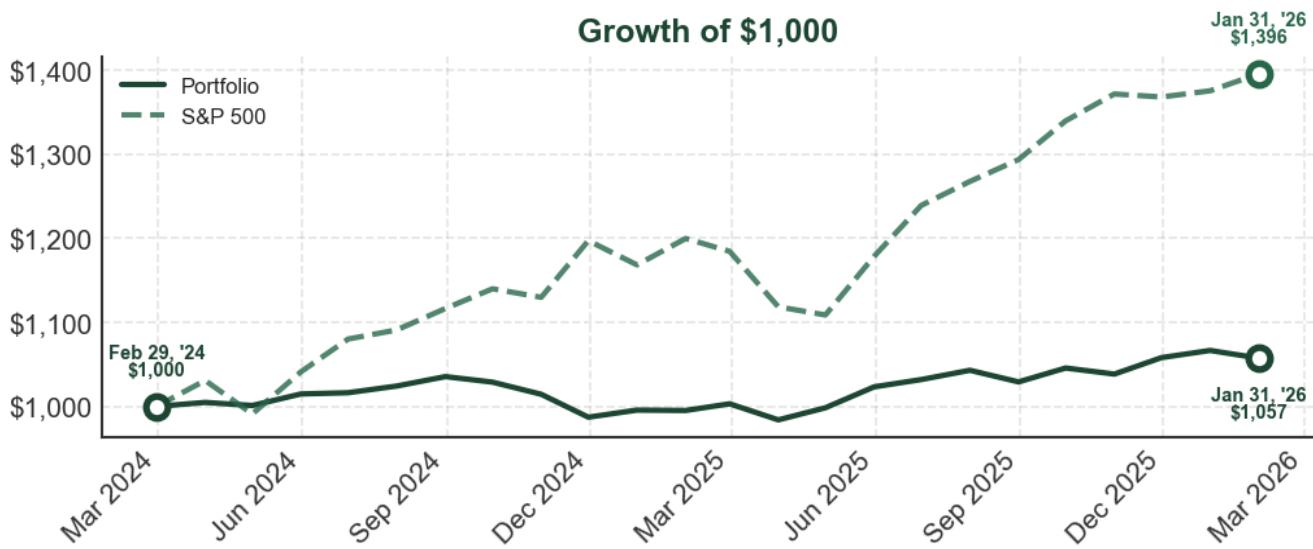
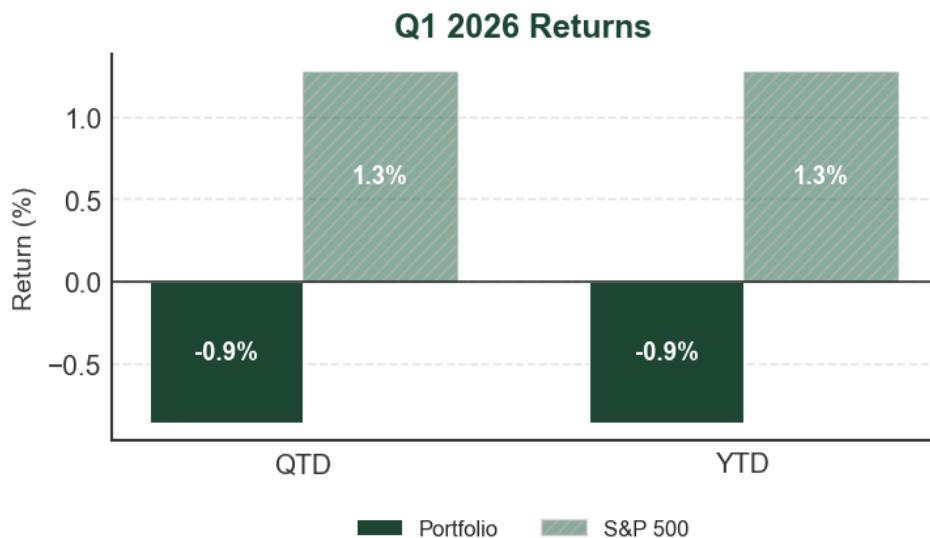
- Asset allocation stands at **91.8%** equity and **8.2%** cash, with zero fixed income exposure following the bond fund exit.
- The portfolio maintains concentration in U.S. large-cap equities (financials and technology sectors) with **20.1%** allocated to international diversification through **VXUS**.
- Current positioning reflects higher beta exposure with limited downside protection given the absence of fixed income holdings.

Portfolio Overview

Total Market Value:	\$101,100.00
Total Cost Basis:	\$95,245.00
Lifetime Gain/Loss:	\$5,855.00
Lifetime Return:	6.15%
QTD Return:	-0.86%
YTD Return:	-0.86%

Performance





Asset Allocation

Equity: \$92,855.00 (91.8% of portfolio)

Type	Value	% Portfolio	% Equity	Positions
Stock	\$45,390.00	44.9%	48.9%	2
Mutual Fund	\$27,125.00	26.8%	29.2%	1
ETF	\$20,340.00	20.1%	21.9%	1

Cash: \$8,245.00 (8.2% of portfolio)

Type	Value	% Portfolio	% Cash	Positions
Cash	\$8,245.00	8.2%	100.0%	1

Positions

Symbol	Description	Custodian	Quantity	Price	Market Value	Gain/Loss	Return
AMZN	Amazon.com Inc	Fidelity	100.00	\$175.80	\$17,580.00	\$2,580.00	17.2%
JPM	JPMorgan Chase & Co	Fidelity	150.00	\$185.40	\$27,810.00	\$2,810.00	11.2%
VXUS	Vanguard Total International Stock ETF	Fidelity	300.00	\$67.80	\$20,340.00	\$1,340.00	7.1%
FXNAX	Fidelity US Bond Index Fund	Fidelity	2,500.00	\$10.85	\$27,125.00	(-\$875.00)	(3.1%)
FCASH	Fidelity Cash Reserves	Fidelity	1.00	\$8,245.00	\$8,245.00	\$0.00	0.0%