

Portfolio Analysis Report

August 2023 Meeting

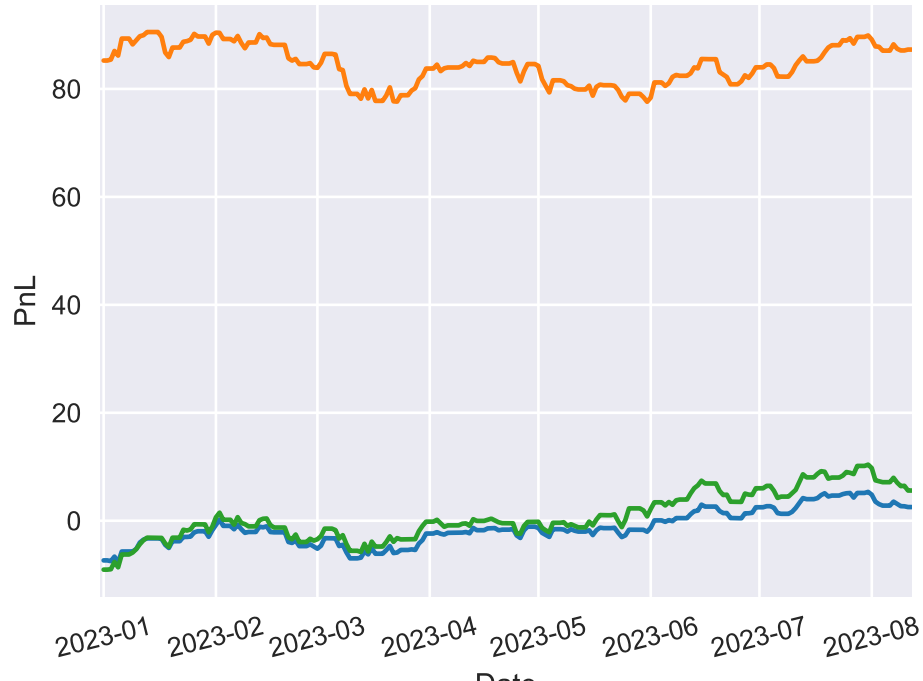
AUM: \$477,674



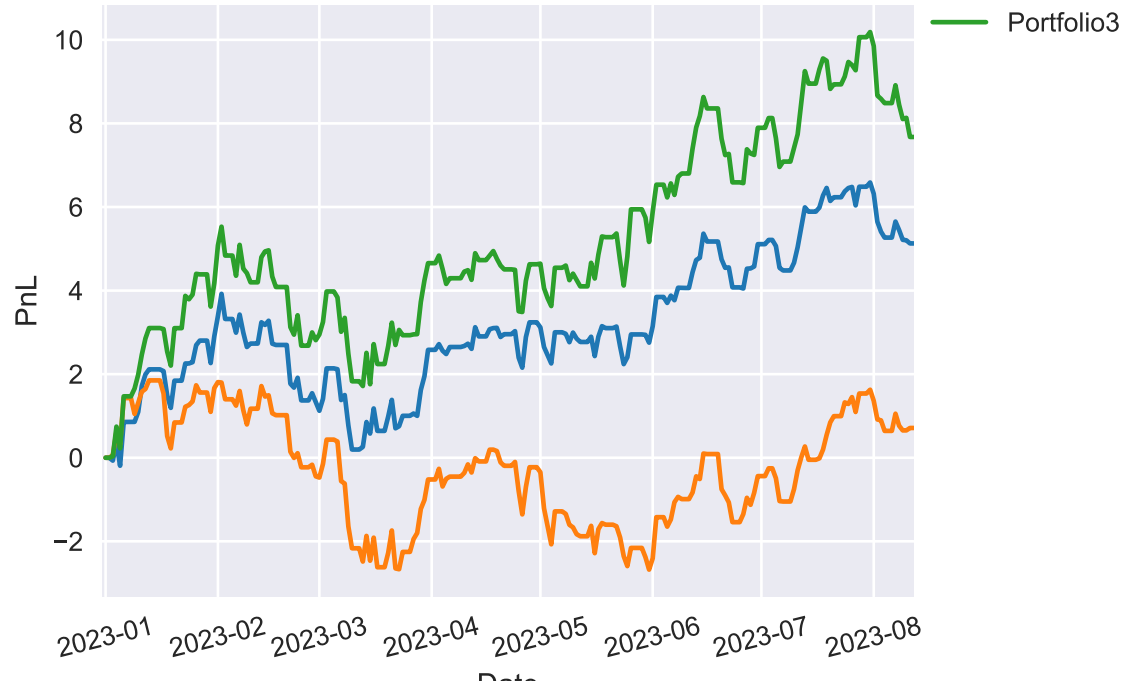
Summary

| Portfolio | YTD | Notes |
|------------|-------|--------------------------|
| Portfolio3 | 7.676 | Best Performer |
| Portfolio1 | 5.128 | |
| Portfolio2 | 0.712 | Worst Performer (review) |

Overall PnL Change



YTD PnL Change



New Trades

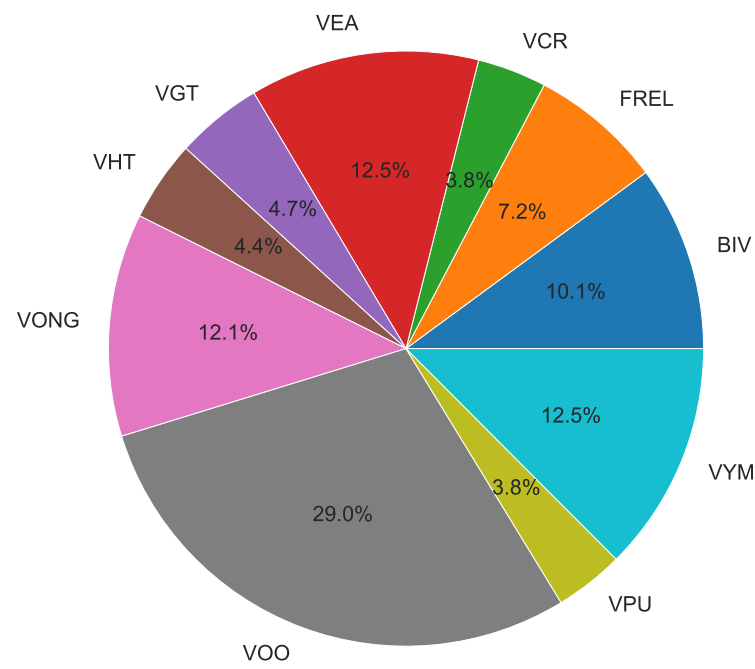
| Portfolio | Trades |
|------------|---|
| Portfolio1 | FREL, VGT, VYM, VHT, VPU, BIV, VEA, VCR, VOO, VONG |
| Portfolio2 | SCHD, VYM, JEPI, BIL, CQQQ, VOO |
| Portfolio3 | SOXX, SPY, JEPI, VYMI, CQQQ, VSGX, VEA, VT, MCHI, VOO, VONG |

Best & Worst Performers

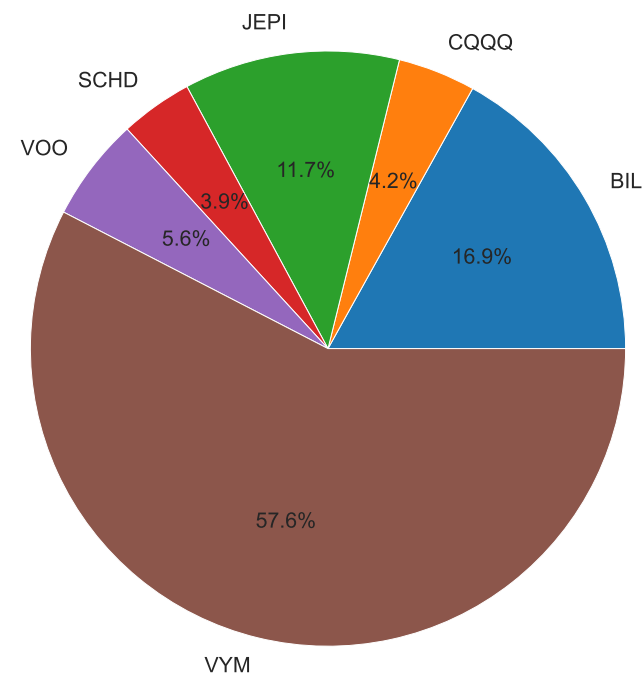
| Portfolio | Best PnL | Worst PnL | Best Pct | Worst Pct |
|------------|----------|-----------|----------|-----------|
| Portfolio1 | VOO | VPU | VONG | VPU |
| Portfolio2 | VOO | CQQQ | JEPI | CQQQ |
| Portfolio3 | VOO | CQQQ | JEPI | CQQQ |

ETF Weightings

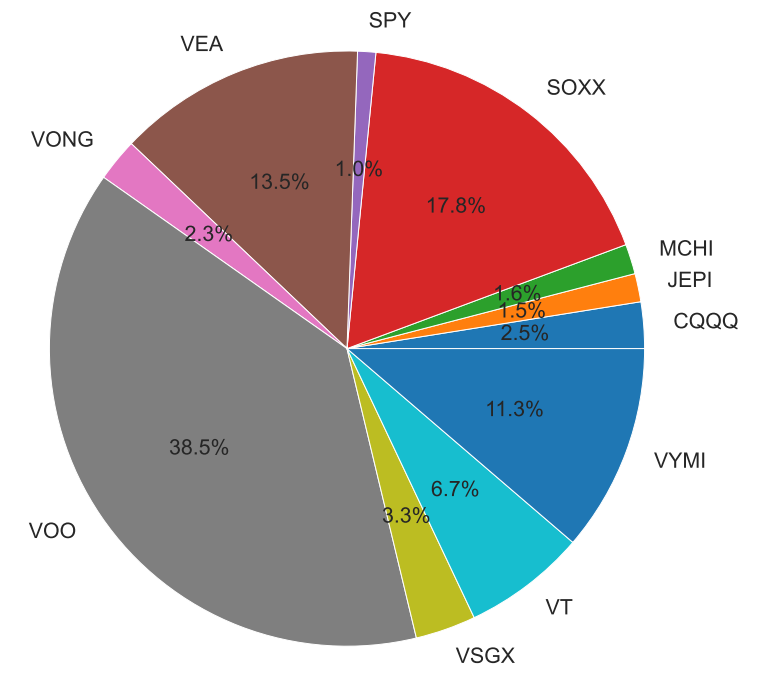
Portfolio1



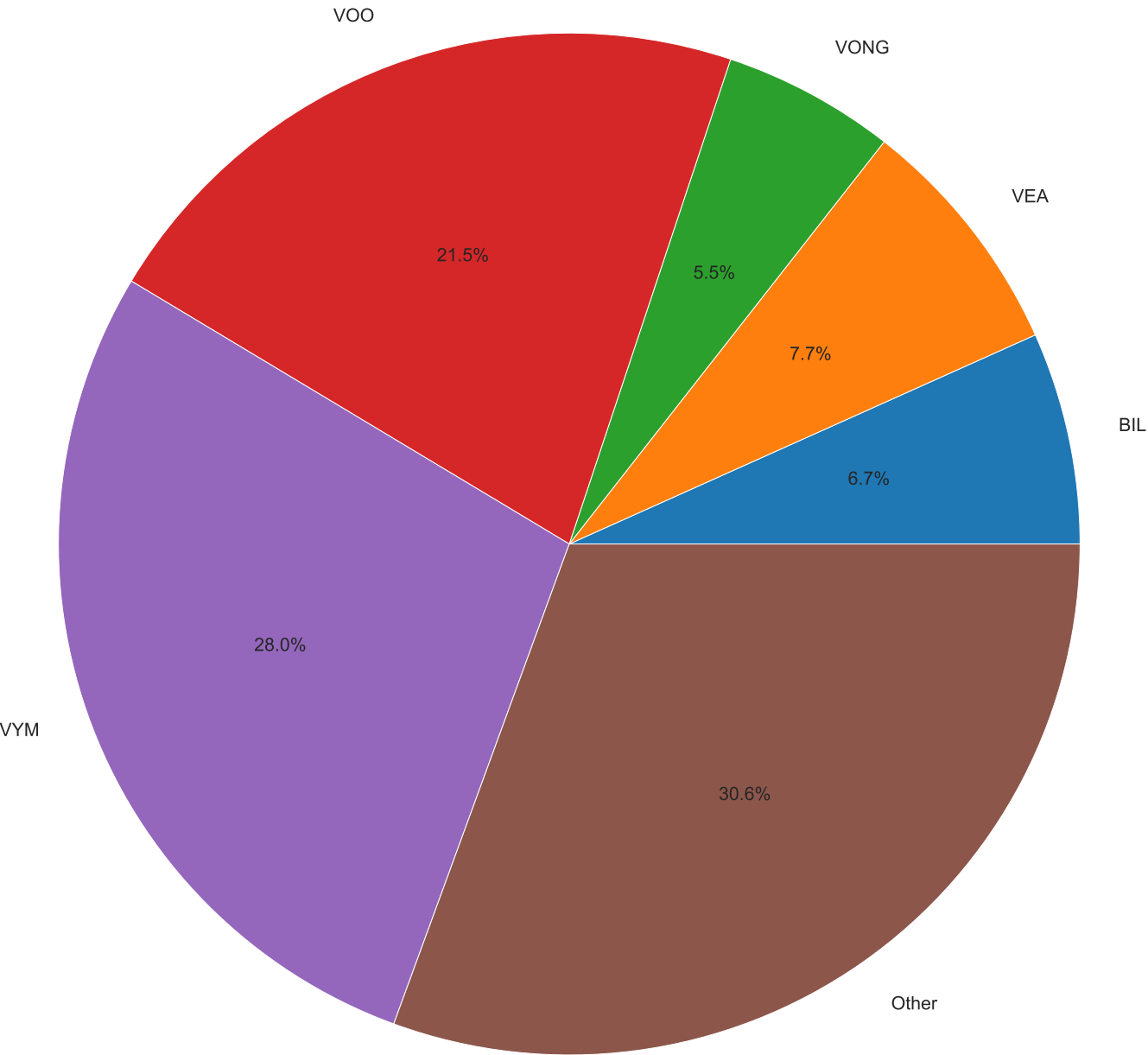
Portfolio2



Portfolio3



Combined ETF Weightings



Metrics

| Portfolio | Ticker | Sharpe Ratio | Beta | Expense Ratio | PE Ratio | Dividend Yield | YTD |
|------------|--------|--------------|------|---------------|----------|----------------|-------|
| Portfolio1 | BIV | -0.22 | 1.09 | 0.04 | nan | 2.71 | 1.59 |
| Portfolio1 | FREL | 0.12 | 1.04 | 0.08 | 26.84 | 3.76 | 3.05 |
| Portfolio1 | VCR | 0.42 | 1.29 | 0.10 | 26.37 | 0.84 | 31.89 |
| Portfolio1 | VEA | 0.15 | 1.10 | 0.05 | 12.70 | 2.52 | 11.95 |
| Portfolio1 | VGT | 0.58 | 1.22 | 0.10 | 31.42 | 0.68 | 34.00 |
| Portfolio1 | VHT | 0.4 | 0.69 | 0.10 | 22.52 | 1.39 | 0.24 |
| Portfolio1 | VONG | 0.51 | 1.13 | 0.08 | 30.54 | 0.76 | 28.52 |
| Portfolio1 | VOO | 0.44 | 1.00 | 0.03 | 22.30 | 1.48 | 17.57 |
| Portfolio1 | VPU | 0.22 | 0.57 | 0.10 | 19.99 | 3.25 | -7.57 |
| Portfolio1 | VYM | 0.28 | 0.79 | 0.06 | 14.94 | 3.02 | 1.94 |
| Portfolio2 | BIL | 0.03 | 0.00 | 0.14 | nan | 3.47 | 2.84 |
| Portfolio2 | CQQQ | 0.04 | 0.96 | 0.70 | 20.77 | 0.08 | -4.12 |
| Portfolio2 | JEPI | 0.29 | 0.60 | 0.35 | 24.21 | 10.35 | 6.95 |
| Portfolio2 | SCHD | 0.39 | 0.81 | 0.06 | 14.14 | 3.44 | 0.19 |

Metrics

| Portfolio | Ticker | Sharpe Ratio | Beta | Expense Ratio | PE Ratio | Dividend Yield | YTD |
|------------|--------|--------------|------|---------------|----------|----------------|-------|
| Portfolio2 | VOO | 0.44 | 1.00 | 0.03 | 22.30 | 1.48 | 17.57 |
| Portfolio2 | VYM | 0.28 | 0.79 | 0.06 | 14.94 | 3.02 | 1.94 |
| Portfolio3 | CQQQ | 0.04 | 0.96 | 0.70 | 20.77 | 0.08 | -4.12 |
| Portfolio3 | JEPI | 0.29 | 0.60 | 0.35 | 24.21 | 10.35 | 6.95 |
| Portfolio3 | MCHI | -0.03 | 0.92 | 0.58 | 10.70 | 2.29 | 0.36 |
| Portfolio3 | SOXX | 0.6 | 1.47 | 0.35 | 23.87 | 0.86 | 43.88 |
| Portfolio3 | SPY | 0.44 | 1.00 | 0.09 | 22.45 | 1.43 | 17.49 |
| Portfolio3 | VEA | 0.15 | 1.10 | 0.05 | 12.70 | 2.52 | 11.95 |
| Portfolio3 | VONG | 0.51 | 1.13 | 0.08 | 30.54 | 0.76 | 28.52 |
| Portfolio3 | VOO | 0.44 | 1.00 | 0.03 | 22.30 | 1.48 | 17.57 |
| Portfolio3 | VSGX | 0.11 | 1.00 | 0.12 | 13.06 | 2.32 | 10.09 |
| Portfolio3 | VT | 0.3 | 1.01 | 0.08 | 16.39 | 1.97 | 14.58 |
| Portfolio3 | VYMI | 0.11 | 1.00 | 0.22 | 8.99 | 4.37 | 10.20 |

Top Holdings

| Portfolio | No. of Stocks | % of Overlap | Stock | Company | Weight |
|------------|---------------|--------------|-------|----------------------|--------|
| Portfolio1 | 5789 | 24.05 | AAPL | Apple Inc. | 4.78 |
| Portfolio1 | 5789 | 24.05 | MSFT | Microsoft Corp. | 4.48 |
| Portfolio1 | 5789 | 24.05 | AMZN | Amazon.com Inc. | 2.41 |
| Portfolio1 | 5789 | 24.05 | NVDA | NVIDIA Corp. | 1.55 |
| Portfolio1 | 5789 | 24.05 | TSLA | Tesla Inc. | 1.27 |
| Portfolio2 | 927 | 31.13 | XOM | Exxon Mobil Corp. | 1.96 |
| Portfolio2 | 927 | 31.13 | JNJ | Johnson & Johnson | 1.9 |
| Portfolio2 | 927 | 31.13 | JPM | JPMorgan Chase & Co. | 1.84 |

Top Holdings

| Portfolio | No. of Stocks | % of Overlap | Stock | Company | Weight |
|------------|---------------|--------------|-------|--------------------------|--------|
| Portfolio2 | 927 | 31.13 | N/A | TREASURY BILL 08/23 0.00 | 1.75 |
| Portfolio2 | 927 | 31.13 | PG | Procter & Gamble Co. | 1.57 |
| Portfolio3 | 9684 | 58.22 | AAPL | Apple Inc. | 3.48 |
| Portfolio3 | 9684 | 58.22 | MSFT | Microsoft Corp. | 3.22 |
| Portfolio3 | 9684 | 58.22 | NVDA | NVIDIA CORP | 1.54 |
| Portfolio3 | 9684 | 58.22 | AVGO | BROADCOM INC | 1.45 |
| Portfolio3 | 9684 | 58.22 | AMZN | Amazon.com Inc. | 1.41 |

ETF Overlaps - Portfolio1



ETF Overlaps - Portfolio2



ETF Overlaps - Portfolio3

