

# Savings Report

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## User's Details

Name: Yaro Pesahov

Date: 05/24/2024 22:24:49

Age: 25

Retirement Age: 65

## 1. Your Costs and Savings Summary

NET WORTH: \$70381.91

Annual Portfolio Cost: \$124.13

Cost Until Retirement: \$23838.03

Savings based on the cheapest funds (Annual/Until Retirement): \$96.57/ \$18545.38

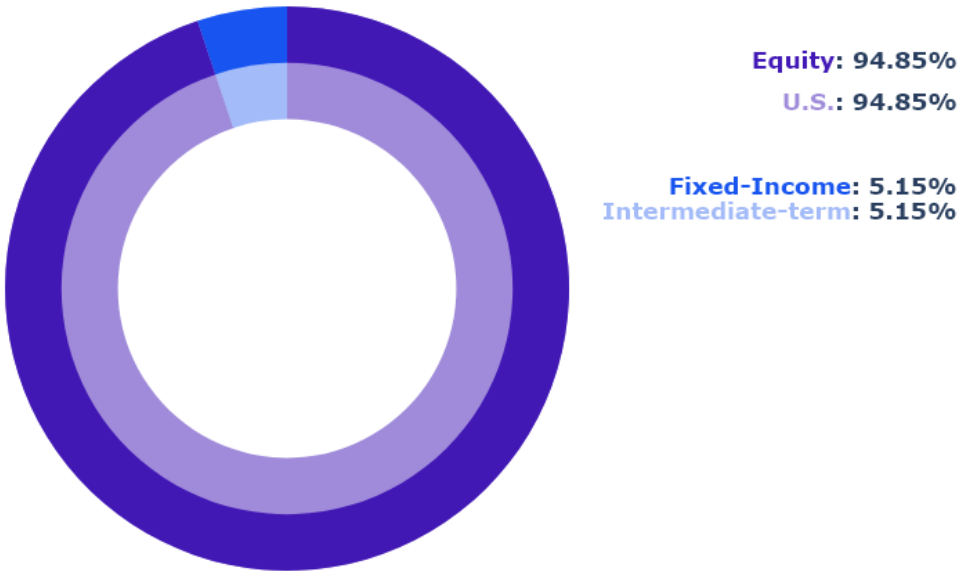
Savings based on the most similar funds (Annual/Until Retirement): \$93.93/ \$18038.39

## 2. Performance Summary



3. Diversification Summary

Asset Allocation



## Your Sector Allocation



**Information Technology:** 32.16%

**Financials:** 11.49%

**Consumer Discretionary:** 10.70%

**Healthcare:** 10.44%

**Industrials:** 10.22%

**Communication Services:** 9.07%

**Consumer Staples:** 5.54%

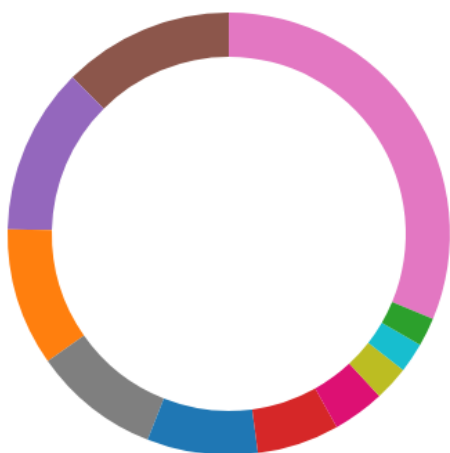
**Energy:** 4.67%

**Materials:** 2.28%

**Utilities:** 1.97%

**Real Estate:** 1.47%

## S&P 500 Sector Allocation



**Information Technology:** 31.29%

**Financials:** 12.49%

**Healthcare:** 12.18%

**Consumer Discretionary:** 10.07%

**Communication Services:** 9.28%

**Industrials:** 8.09%

**Consumer Staples:** 6.01%

**Energy:** 3.80%

**Utilities:** 2.54%

**Real Estate:** 2.17%

**Materials:** 2.08%

## 4. Investment Portfolio

Ticker	Q-ty	Last Price (\$)	Value (\$)	Allocation (%)	Asset Type	Category
SPY	84.00	529.44	44472.96	63.19	ETF	Equity, U.S.
AVLV	110.00	62.92	6921.20	9.83	ETF	Equity, U.S.
TGRW	160.00	35.21	5633.60	8.00	ETF	Equity, U.S.
DFAC	125.00	31.95	3993.75	5.67	ETF	Equity, U.S.
BOND	40.00	90.54	3621.60	5.15	ETF	Fixed-Income, Intermediate-term
BTHM	80.00	30.02	2401.52	3.41	ETF	Equity, U.S.
MSFT	4.00	430.16	1720.64	2.44	Stock	Equity, U.S.
CAT	3.00	348.90	1046.70	1.49	Stock	Equity, U.S.
AAPL	3.00	189.98	569.94	0.81	Stock	Equity, U.S.

### Veritas AI Agent

You have a portfolio with a medium market risk (beta of 1.02) and medium volatility (annualized portfolio standard deviation of 18.96), indicating your investments will generally move in line with the market but with moderate fluctuations. Your strategy focuses heavily on U.S. equity ETFs and individual stocks, with a significant allocation of 63.19% in SPY, an ETF that tracks the S&P 500, providing broad exposure to the U.S. equity market. This is complemented by investments in AVLV, TGRW, DFAC, and BTHM ETFs, and individual stocks like Microsoft (2.44%) and Caterpillar (1.49%), with smaller positions in Apple (0.81%).

Your portfolio shows a strong tilt towards technology and consumer electronics, with top holdings in Microsoft, Apple, NVIDIA, and Amazon, indicating a growth-oriented approach. However, this concentration raises concerns about sector-specific risk, particularly in technology, which could lead to higher volatility. The inclusion of a fixed-income ETF (BOND) with a 5.15% allocation introduces some diversification, potentially mitigating risk and volatility. Yet, the overall fixed-income exposure might be insufficient to fully balance the equity risk, especially considering the long-term goal of retirement at 65.

Diversification across asset classes is limited, with a predominant focus on U.S. equities and minimal fixed-income exposure. There's no significant international diversification, which could be a missed opportunity for spreading risk and capturing global growth. The overweight in technology and related sectors suggests a high confidence in these industries' continued growth but also exposes you to sector-specific downturns. To manage risk and work towards your retirement goal, consider diversifying across more asset classes and geographies, potentially reducing the portfolio's overall volatility and improving resilience against market fluctuations.

## 3. Fees Analysis

Ticker	Fee (%)	Value (\$)	Cost (\$)	Better Fund	Better Fee (%)	Better Cost	Savings
SPY	0.10	44472.96	42.25	IVV	0.03	13.34	28.91

TGRW	0.52	5633.60	29.29	SCHG	0.04	2.25	27.04
BOND	0.58	3621.60	21.01	ADFI	0.02	0.63	20.38
BTHM	0.60	2401.52	14.41	SPYG	0.04	0.96	13.45
AVLV	0.15	6921.20	10.38	SEIV	0.15	10.38	-0.00
DFAC	0.17	3993.75	6.79	BKLC	0.00	0.00	6.79

## Veritas AI Agent

For your SPDR S&P 500 ETF Trust (SPY), here are the alternatives:

1. iShares Core S&P 500 ETF (IVV): Tracks large-cap U.S. equity market performance, investing in securities with economic characteristics similar to its index. Annual savings: \$28.91.
2. Vanguard S&P 500 ETF (VOO): Aims to track the performance of the S&P 500 Index, investing in stocks in the same proportion as the index. Annual savings: \$28.91.
3. Engine No. 1 Transform 500 ETF (VOTE): Invests in S&P 500 component securities or depositary receipts, focusing on companies with potential for transformation. Annual savings: \$20.01.

For your T. Rowe Price Growth Stock ETF (TGRW), consider these options:

1. Schwab U.S. Large-Cap Growth ETF (SCHG): Targets the large-cap growth segment of the U.S. equity market, based on the Dow Jones U.S. Large-Cap Growth Total Stock Market Index. Annual savings: \$27.04.
2. SPDR® Portfolio S&P 500 Growth ETF (SPYG): Invests in the large-capitalization growth segment of the U.S. equity market, mirroring the performance of its index. Annual savings: \$27.04.
3. iShares Core S&P U.S. Growth ETF (IUSG): Focuses on U.S. growth stocks, aiming to replicate the performance of its index with a non-diversified investment approach. Annual savings: \$27.04.

For the PIMCO Active Bond Exchange-Traded Fund (BOND), these are your alternatives:

1. Anfield Dynamic Fixed Income ETF (ADFI): An actively managed fund of funds investing in global debt markets through other ETFs. Annual savings: \$20.38.
2. iShares Yield Optimized Bond ETF (BYLD): Invests in a broad range of fixed-income securities aiming for current income and long-term capital appreciation. Annual savings: \$14.13.
3. iShares U.S. Fixed Income Balanced Risk Factor ETF (FIBR): Targets an equal allocation between interest rate and credit spread risk in the corporate and mortgage sectors. Annual savings: \$11.95.

For BlackRock Future U.S. Themes ETF (BTHM), here are better options:

1. SPDR® Portfolio S&P 500 Growth ETF (SPYG): Focuses on the large-cap growth segment of the U.S. equity market. Annual savings: \$13.45.
2. Vanguard Growth Index Fund ETF Shares (VUG): Tracks a broad index predominantly made up of growth stocks of large U.S. companies. Annual savings: \$13.45.
3. iShares® ESG Advanced MSCI USA ETF (USXF): Reflects the performance of U.S. companies with favorable ESG ratings, excluding fossil fuel exposure. Annual savings: \$12.01.

For American Century ETF Trust - Avantis U.S. Large Cap Value ETF (AVLV), a similar fund is:

1. SEI Exchange Traded Funds - SEI Enhanced U.S. Large Cap Value Factor ETF (SEIV): Invests in large U.S. companies with equity and equity-related securities, aiming for value factor enhancement. Annual savings: \$0.0, but HIGHLIGHTED PERFORMANCE metrics show improvement.

Lastly, for Dimensional U.S. Core Equity 2 ETF (DFAC), consider these alternatives:

1. BNY Mellon US Large Cap Core Equity ETF (BKLC): Invests in the largest 500 U.S. companies, mirroring the index's performance. Annual savings: \$6.79.
2. JPMorgan BetaBuilders U.S. Equity ETF (BBUS): Focuses on large- and mid-cap U.S. companies, aiming to cover 85% of the



market by capitalization. Annual savings: \$5.99.

3. Schwab U.S. Broad Market ETF (SCHB): Targets the largest 2,500 U.S. companies, investing at least 90% of its assets in index stocks. Annual savings: \$5.59.

These alternatives offer the potential for cost savings and improved performance metrics, aligning with your investment goals.

[CLICK HERE](#) to visit ETF Comparison Tools to validate Veritas outputs