WEALTHPILOT PRO

AI-Powered Portfolio Intelligence

Portfolio Analysis Report

Test Portfolio

December 24, 2025

Total Portfolio Value	Total Return
$125,000	**+25.00%**
Number of Holdings	Dividend Yield
10	**2.50%**

Powered by AI Analysis
This report is for informational purposes only

Portfolio Health at a Glance

Simple overview for quick understanding

EXCELLENT

Return: +25.00%

Win Rate: 90%

YOUR MONEY	YOUR PROFIT/LOSS	SUCCESS RATE
$125,000	**+$25,000**	**90%**
Total invested	Money earned	Winning positions

What does this mean?

Great news! Your portfolio is performing well above average. Your investments are growing nicely.

You have 10 different investments, providing decent diversification.

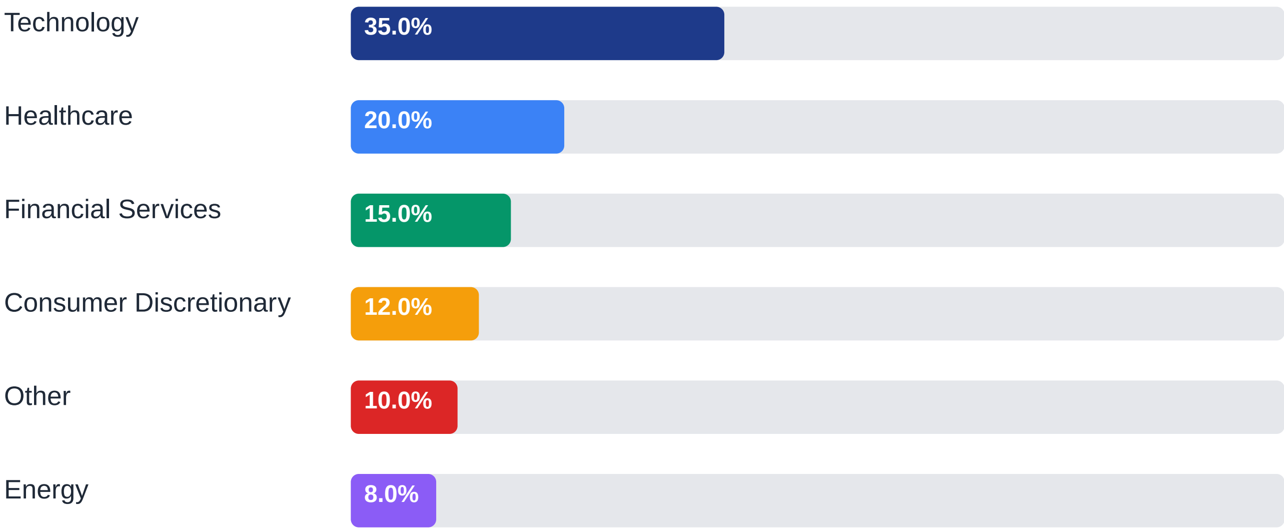
Your biggest sector is Technology at 35% of your portfolio.

Your portfolio generates about $260 per month in dividend income.

Where Is Your Money?

Visual breakdown of your investments

By Industry Sector



Your Largest Investments

Rank	Symbol	Value	Weight	Return
1	MSFT	$11,250	9.0%	+25.00%
2	AAPL	$8,750	7.0%	+16.67%
3	JNJ	$6,400	5.1%	+6.67%
4	XOM	$5,000	4.0%	+25.00%
5	NVDA	$5,000	4.0%	+66.67%
6	AMZN	$4,500	3.6%	+80.00%
7	JPM	$3,750	3.0%	+25.00%
8	V	$3,750	3.0%	+25.00%
9	GOOGL	$2,800	2.2%	+40.00%
10	PFE	$2,800	2.2%	-30.00%

How Are Your Investments Performing?

Winners and areas needing attention

Top Winners

AMZN	+80.00%
NVDA	+66.67%
GOOGL	+40.00%
MSFT	+25.00%
JPM	+25.00%

Needs Attention

PFE	-30.00%

How You Compare to the Market

Your Portfolio	**+25.0%**
S&P 500	**+12.5%**
NASDAQ	**+15.2%**
Dow Jones	**+10.8%**

You're outperforming the S&P 500 by 12.5%!

The S&P 500 is a common benchmark representing the overall US stock market.

Is Your Money Safe?

Understanding your investment risk

5/10

Moderate Risk

Risk Factors Explained Simply:

Concentration:	Low	Well spread out (29% in top 5)
Diversification:	Medium	Good variety (10 investments)
Sector Balance:	Good	Spread across industries (35% in Technology)

What Should You Do?

Your portfolio has moderate risk. Consider if this matches your investment goals and time horizon.

Detailed Analysis

In-depth report for comprehensive understanding

The following pages contain detailed data and analysis

Executive Summary

Portfolio Health: EXCELLENT

Total return of +25.00% with 90% of positions profitable.

Key Metrics

Metric	Value
Total Portfolio Value	$125,000
Total Cost Basis	$100,000
Total Return	+25.00% ($+25,000)
Win Rate	90.0% (9/10 positions)
Portfolio Yield	2.50%
Annual Dividend Income	$3,125
Number of Holdings	10
Number of Sectors	6

Complete Holdings Detail (10 positions)

#	Symbol	Shares	Avg Cost	Price	Value	Gain/Loss	Weight	Sector
1	AAPL	50.00	$150.00	$175.00	$8,750	+16.67%	7.0%	Technology
2	MSFT	30.00	$300.00	$375.00	$11,250	+25.00%	9.0%	Technology
3	GOOGL	20.00	$100.00	$140.00	$2,800	+40.00%	2.2%	Technology
4	JNJ	40.00	$150.00	$160.00	$6,400	+6.67%	5.1%	Healthcare
5	PFE	100.00	$40.00	$28.00	$2,800	-30.00%	2.2%	Healthcare
6	JPM	25.00	$120.00	$150.00	$3,750	+25.00%	3.0%	Financial Se
7	V	15.00	$200.00	$250.00	$3,750	+25.00%	3.0%	Financial Se
8	AMZN	25.00	$100.00	$180.00	$4,500	+80.00%	3.6%	Consumer Dis
9	XOM	50.00	$80.00	$100.00	$5,000	+25.00%	4.0%	Energy
10	NVDA	10.00	$300.00	$500.00	$5,000	+66.67%	4.0%	Technology
	TOTAL				**$125,000**	**+25.00%**	**100%**	

Sector Analysis

Sector Allocation vs S&P 500

Sector	Your Weight	S&P 500	Difference	Status
Technology	35.0%	28.5%	+6.5%	Overweight
Healthcare	20.0%	13.2%	+6.8%	Overweight
Financial Services	15.0%	12.8%	+2.2%	Market Weight
Consumer Discretionary	12.0%	10.5%	+1.5%	Market Weight
Other	10.0%	3.0%	+7.0%	Overweight
Energy	8.0%	4.1%	+3.9%	Market Weight

Performance Analysis

Total Return vs Benchmarks

Metric	Your Portfolio	S&P 500	Difference
Total Return	+25.00%	+12.5%	+12.50%
Dollar Gain/Loss	$+25,000	-	-

Top Performers

Symbol	Return	Dollar Gain	Contribution
AMZN	+80.00%	$+2,000	8.0%
NVDA	+66.67%	$+2,000	8.0%
GOOGL	+40.00%	$+800	3.2%
MSFT	+25.00%	$+2,250	9.0%
JPM	+25.00%	$+750	3.0%
V	+25.00%	$+750	3.0%
XOM	+25.00%	$+1,000	4.0%
AAPL	+16.67%	$+1,250	5.0%
JNJ	+6.67%	$+400	1.6%
PFE	-30.00%	$-1,200	-4.8%

Risk Assessment

Overall Risk Score: 5/10 (Moderate)

Risk Factor	Level	Score	Assessment
Concentration Risk	LOW	29% in top 5	Acceptable
Sector Risk	MEDIUM	35% in Technology	Balanced
Diversification	GOOD	77/100	Well diversified
Position Count	MODERATE	10 positions	Add positions

Value at Risk (VaR) Analysis

Portfolio Value	$125,000
95% Monthly VaR	$11,307.506
Maximum Expected Loss (95%)	9.05%
HHI Index	229

Dividend Analysis

Income Summary

Annual Dividend Income	$3,125
Portfolio Yield	2.50%
Monthly Income Estimate	$260.417
Quarterly Income Estimate	$781.25
Dividend-Paying Holdings	8 of 10 (80%)

Top Dividend Payers

Symbol	Yield	Annual Dividend	Contribution
PFE	5.50%	$154	4.9%
XOM	3.50%	$175	5.6%
JNJ	3.00%	$192	6.1%
JPM	2.50%	$93.75	3.0%
MSFT	0.80%	$90	2.9%
V	0.80%	$30	1.0%
AAPL	0.50%	$43.75	1.4%
NVDA	0.04%	$2	0.1%

Recommendations

Immediate Actions

1. TRIM: AMZN, NVDA

Reason: Positions with >50% gains - consider taking partial profits

2. ADD: New positions

Reason: Portfolio has fewer than 15 positions - diversify more

Strategic Recommendations

- Consider adding consumer staples or utilities for stability
- Technology and healthcare offer long-term growth potential
- REITs or dividend aristocrats can enhance income
- Review portfolio quarterly for rebalancing opportunities

Market Outlook

Macroeconomic Environment

Positive Factors:

- Economic resilience with moderate growth expectations
- AI and technology innovation driving productivity gains
- Strong corporate earnings growth in select sectors

Risk Factors:

- Interest rate uncertainty and Fed policy
- Geopolitical tensions affecting global trade
- Valuation concerns in growth sectors

Portfolio Positioning Scenarios

Scenario	Probability	Strategy
Bull Case	30%	Maintain current allocation; add quality growth
Base Case	50%	Rebalance toward quality; maintain diversification
Bear Case	20%	Increase defensive exposure; raise cash

Important Disclaimer

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BEFORE MAKING INVESTMENT DECISIONS

Before making any investment decisions, you should:
• Consult with a qualified financial advisor
• Consider your own financial situation and investment objectives
• Conduct your own due diligence
• Review the prospectus and other documents for any securities mentioned

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