

Portfolio Analysis Report

Diversified Growth & Income Portfolio

December 24, 2025

Total Portfolio Value

\$324,715

Total Return

+25.23%

Number of Holdings

22

Dividend Yield

1.12%

Powered by AI Analysis

This report is for informational purposes only

Portfolio Health at a Glance

Simple overview for quick understanding

EXCELLENT

Return: +25.23%

Win Rate: 73%

YOUR MONEY

\$324,715

Total invested

YOUR PROFIT/LOSS

+\$65,415

Money earned

SUCCESS RATE

73%

Winning positions

What does this mean?

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

You have 22 different investments, giving you excellent diversification.

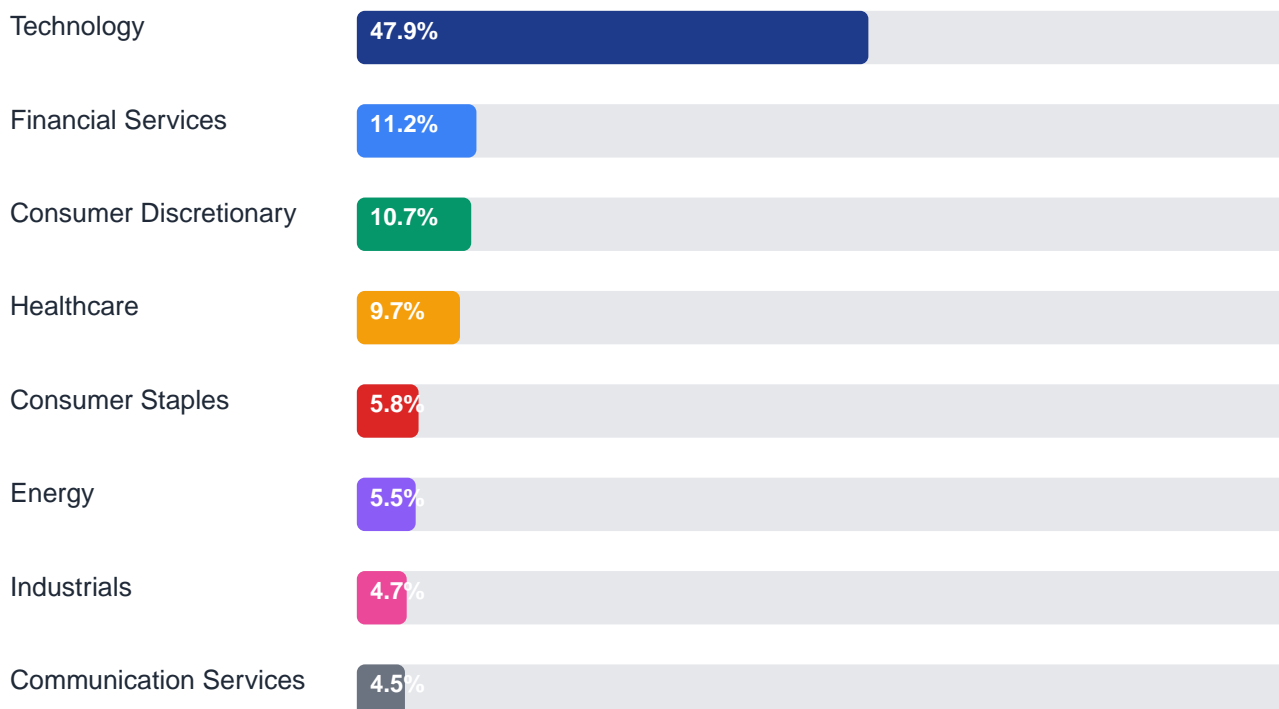
Your biggest sector is Technology at 48% of your portfolio.

Your portfolio generates about \$302 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	\$45,360	14.0%	+35.00%
2	NVDA	\$39,600	12.2%	+98.00%
3	AAPL	\$38,700	11.9%	+33.45%
4	META	\$17,900	5.5%	+98.89%
5	AMZN	\$16,020	4.9%	+36.92%
6	GOOGL	\$14,100	4.3%	+17.50%
7	JPM	\$13,860	4.3%	+41.43%
8	UNH	\$13,200	4.1%	+1.54%
9	JNJ	\$12,480	3.8%	-5.45%
10	V	\$11,790	3.6%	+19.09%

... and 12 more holdings (see detailed section)

How Are Your Investments Performing?

Winners and areas needing attention

Top Winners	
META	+98.89%
NVDA	+98.00%
JPM	+41.43%
NFLX	+38.57%
AMZN	+36.92%

Needs Attention	
PFE	-32.14%
DIS	-16.36%
UPS	-12.22%
TSLA	-10.00%
JNJ	-5.45%

How You Compare to the Market

Your Portfolio	+25.2%
S&P 500	+12.5%
NASDAQ	+15.2%
Dow Jones	+10.8%

You're outperforming the S&P 500 by 12.7%!

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

Is Your Money Safe?

Understanding your investment risk

6/10

Moderate Risk

Risk Factors Explained Simply:

Concentration:

Medium

Moderately spread out (49% in top 5)

Diversification:

High

Excellent variety (22 investments)

Sector Balance:

Low

Too much in one area (48% 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 +25.23% with 73% of positions profitable.

Key Metrics

Metric	Value
Total Portfolio Value	\$324,715
Total Cost Basis	\$259,300
Total Return	+25.23% (\$+65,415)
Win Rate	72.7% (16/22 positions)
Portfolio Yield	1.12%
Annual Dividend Income	\$3,622.967
Number of Holdings	22
Number of Sectors	8

Complete Holdings Detail (22 positions)

#	Symbol	Shares	Avg Cost	Price	Value	Gain/Loss	Weight	Sector
1	MSFT	120.00	\$280.00	\$378.00	\$45,360	+35.00%	14.0%	Technology
2	NVDA	80.00	\$250.00	\$495.00	\$39,600	+98.00%	12.2%	Technology
3	AAPL	200.00	\$145.00	\$193.50	\$38,700	+33.45%	11.9%	Technology
4	META	50.00	\$180.00	\$358.00	\$17,900	+98.89%	5.5%	Technology
5	AMZN	90.00	\$130.00	\$178.00	\$16,020	+36.92%	4.9%	Consumer Dis
6	GOOGL	100.00	\$120.00	\$141.00	\$14,100	+17.50%	4.3%	Technology
7	JPM	70.00	\$140.00	\$198.00	\$13,860	+41.43%	4.3%	Financial Se
8	UNH	25.00	\$520.00	\$528.00	\$13,200	+1.54%	4.1%	Healthcare
9	JNJ	80.00	\$165.00	\$156.00	\$12,480	-5.45%	3.8%	Healthcare
10	V	45.00	\$220.00	\$262.00	\$11,790	+19.09%	3.6%	Financial Se
11	BRK.B	30.00	\$320.00	\$358.00	\$10,740	+11.88%	3.3%	Financial Se
12	XOM	100.00	\$85.00	\$105.00	\$10,500	+23.53%	3.2%	Energy
13	TSLA	40.00	\$280.00	\$252.00	\$10,080	-10.00%	3.1%	Consumer Dis
14	PG	60.00	\$145.00	\$158.00	\$9,480	+8.97%	2.9%	Consumer Sta
15	KO	150.00	\$55.00	\$62.00	\$9,300	+12.73%	2.9%	Consumer Sta
16	CAT	30.00	\$240.00	\$295.00	\$8,850	+22.92%	2.7%	Industrials
17	HD	25.00	\$300.00	\$348.00	\$8,700	+16.00%	2.7%	Consumer Dis
18	CVX	50.00	\$150.00	\$148.00	\$7,400	-1.33%	2.3%	Energy
19	DIS	80.00	\$110.00	\$92.00	\$7,360	-16.36%	2.3%	Communicatio
20	NFLX	15.00	\$350.00	\$485.00	\$7,275	+38.57%	2.2%	Communicatio
21	UPS	40.00	\$180.00	\$158.00	\$6,320	-12.22%	1.9%	Industrials
22	PFE	200.00	\$42.00	\$28.50	\$5,700	-32.14%	1.8%	Healthcare
TOTAL					\$324,715	+25.23%	100%	

Sector Analysis

Sector Allocation vs S&P 500

Sector	Your Weight	S&P 500	Difference	Status
Technology	47.9%	28.5%	+19.4%	Overweight
Financial Services	11.2%	12.8%	-1.6%	Market Weight
Consumer Discretionary	10.7%	10.5%	+0.2%	Market Weight
Healthcare	9.7%	13.2%	-3.5%	Market Weight
Consumer Staples	5.8%	6.2%	-0.4%	Market Weight
Energy	5.5%	4.1%	+1.4%	Market Weight
Industrials	4.7%	8.6%	-3.9%	Market Weight
Communication Services	4.5%	8.8%	-4.3%	Market Weight

Performance Analysis

Total Return vs Benchmarks

Metric	Your Portfolio	S&P 500	Difference
Total Return	+25.23%	+12.5%	+12.73%
Dollar Gain/Loss	+\$65,415	-	-

Top Performers

Symbol	Return	Dollar Gain	Contribution
META	+98.89%	\$+8,900	13.6%
NVDA	+98.00%	\$+19,600	30.0%
JPM	+41.43%	\$+4,060	6.2%
NFLX	+38.57%	\$+2,025	3.1%
AMZN	+36.92%	\$+4,320	6.6%
MSFT	+35.00%	\$+11,760	18.0%
AAPL	+33.45%	\$+9,700	14.8%
XOM	+23.53%	\$+2,000	3.1%
CAT	+22.92%	\$+1,650	2.5%
V	+19.09%	\$+1,890	2.9%

Risk Assessment

Overall Risk Score: 6/10 (Moderate)

Risk Factor	Level	Score	Assessment
Concentration Risk	MEDIUM	49% in top 5	Acceptable
Sector Risk	HIGH	48% in Technology	Overexposed
Diversification	POOR	29/100	Improve diversity
Position Count	GOOD	22 positions	Adequate

Value at Risk (VaR) Analysis

Portfolio Value	\$324,715
95% Monthly VaR	\$29,373.733
Maximum Expected Loss (95%)	9.05%
HHI Index	707

Dividend Analysis

Income Summary

Annual Dividend Income	\$3,622.967
Portfolio Yield	1.12%
Monthly Income Estimate	\$301.914
Quarterly Income Estimate	\$905.742
Dividend-Paying Holdings	15 of 22 (68%)

Top Dividend Payers

Symbol	Yield	Annual Dividend	Contribution
PFE	5.80%	\$330.6	9.1%
CVX	4.10%	\$303.4	8.4%
UPS	4.10%	\$259.12	7.2%
XOM	3.40%	\$357	9.9%
JNJ	3.00%	\$374.4	10.3%
KO	3.00%	\$279	7.7%
HD	2.50%	\$217.5	6.0%
PG	2.40%	\$227.52	6.3%
JPM	2.30%	\$318.78	8.8%
CAT	1.70%	\$150.45	4.2%

Recommendations

Immediate Actions

1. TRIM: META, NVDA

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

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

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- 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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