

# WEALTHPILOT PRO

AI-Powered Portfolio Intelligence

## 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.

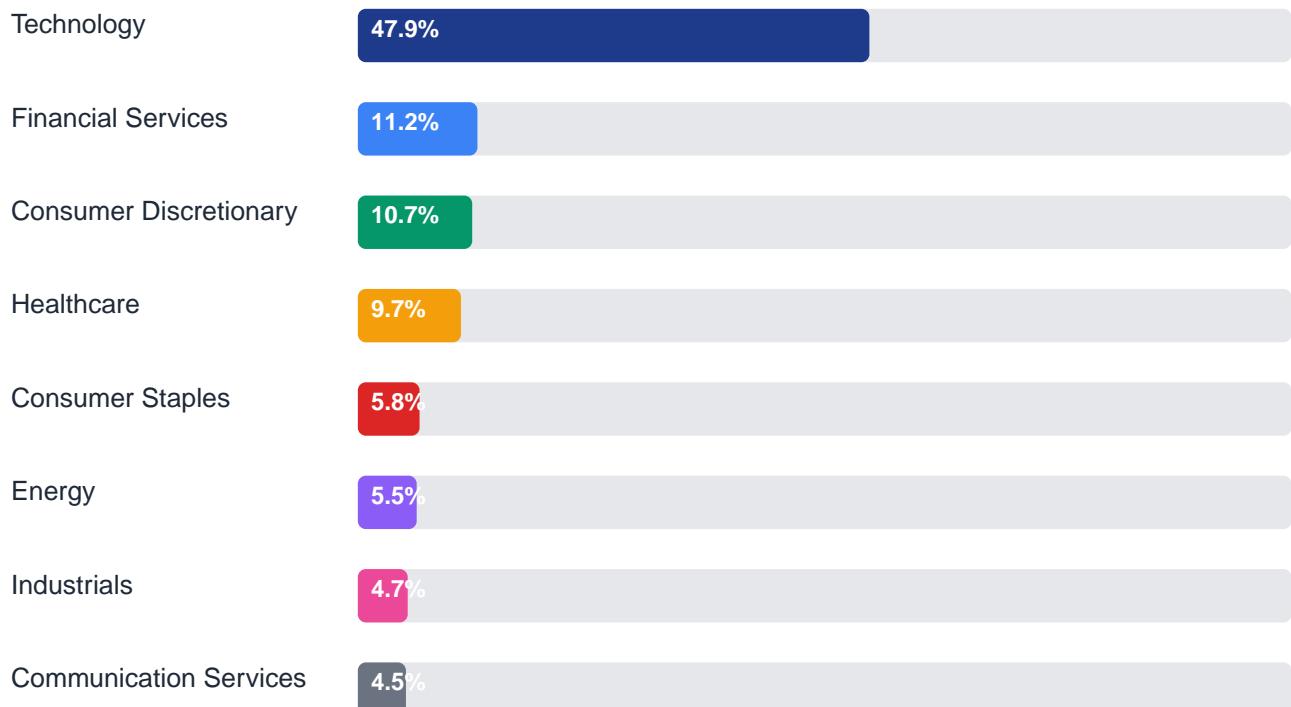
Your biggest sector is Technology at 48% of your portfolio.

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)

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# 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   |
| <b>TOTAL</b> |        |        |          | <b>\$324,715</b> | <b>+25.23%</b> | <b>100%</b> |        |              |

# Sector Analysis

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## 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

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## 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

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**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

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## 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

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## 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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- 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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