

Vanguard S&P 500 ETF (VOO) ★★★★★

Large Blend

StockRover

Fund Report *Beta* | July 10, 2026

\$687.08 **\$16.82 (2.51%)**

Net Assets (\$M)	NAV	Price / NAV	Expense Ratio	Yield
\$1,701,513	\$673.33	102.0%	0.03%	1.2%

52-wk Range
 \$565.38  \$699.15

Turnover	Holdings	Top 10 Wt	Fund P/E	Ex-Div Date
2.0%	519	39.2%	27.1	06/26/26

Dividend Adjusted Return Jun 27, 2025 - Jun 29, 2026

VOO 681.01 (+22.5%) **S&P 500 7440.43 (+22.5%)**



VOO has performed nearly in line with the S&P 500 over the past year.

VOO has outperformed its category average by 2.5% over the past year.

MORNINGSTAR RATING

Morningstar Rating: 4 / 5 Rated within Large Blend over 3/5/10Y



Morningstar assigns 1–5 stars based on a fund's historical risk-adjusted return relative to its category cohort. The top 10% of funds receive 5 stars; the bottom 10% receive 1 star. New funds with under 3 years of history are unrated.

RISK & INCOME SCORES

77 Risk Score
 Lower volatility and drawdowns than most category peers.

72 Income Score
 Income generation is mid-pack for the category.

Risk Score: Blends volatility, maximum drawdown, downside deviation, and beta. Higher means LESS risky than peers — a 90 is a calm fund, a 10 is a wild one. **Income Score:** Blends yield, distribution growth, and consistency. Higher means stronger, steadier income than peers. **Warnings Flag:** Appears when our automated checks find structural concerns (leverage, low liquidity, high fees, concentration, and so on). The color reflects the most severe finding; details are on the Investor Warnings page.

BUSINESS SUMMARY

The investment seeks to track the performance of the Standard & Poor's 500 Index that measures the investment return of large-capitalization stocks. The fund manager employs an indexing investment approach designed to track the performance of the Standard & Poor's 500 Index, a widely recognized benchmark of U.S. stock market performance that is dominated by the stocks of large U.S. companies. The advisor attempts to replicate the target index by investing all, or substantially all, of its assets in the stocks that make up the index, holding each stock in approximately the same proportion as its weighting in the index. The fund is non-diversified. The current manager has run the fund for 8.5 years.

TOP HOLDINGS

Ticker	Holding	Weight	Shares
NVDA	NVIDIA Corp	7.89%	636,185,341
AAPL	Apple Inc	7.04%	384,354,163
MSFT	Microsoft Corp	5.14%	194,406,432
AMZN	Amazon.com Inc	4.06%	255,758,249
GOOGL	Alphabet Inc Class A	3.40%	152,420,508
AVGO	Broadcom Inc	3.26%	124,129,370
GOOG	Alphabet Inc Class C	2.71%	122,435,825
META	Meta Platforms Inc Class A	2.13%	57,264,623
TSLA	Tesla Inc	1.88%	73,632,390
MU	Micron Technology Inc	1.68%	29,466,798

SECTOR WEIGHTS

Technology	39.1%
Financial Services	10.9%
Healthcare	8.3%
Consumer Cyclical	9.9%
Industrials	7.8%
Communication Services	10.7%
Consumer Defensive	4.5%
Energy	3.1%
Real Estate	1.8%
Utilities	2.1%
Basic Materials	1.7%

ASSET ALLOCATION

US Stocks	99.2%
Non-US Stocks	0.4%
Cash	0.2%
Other	0.2%

STYLE BOX

	Value	Blend	Growth
Large	20.9%	37.9%	21.9%
Mid	6.0%	8.9%	3.4%
Small	0.4%	0.6%	0.1%

WORLD REGIONS

United States	99.6%
Europe ex-Euro	0.2%

Value / Blend / Growth: Whether the stocks held are cheap relative to fundamentals (value), expensive but fast-growing (growth), or in between (blend). **Credit Quality:** The creditworthiness of the bonds held: high (mostly AAA/AA), medium, or low (junk-rated). **Interest-Rate Sensitivity:** How much bond prices move when rates change, driven by duration: limited, moderate, or extensive.

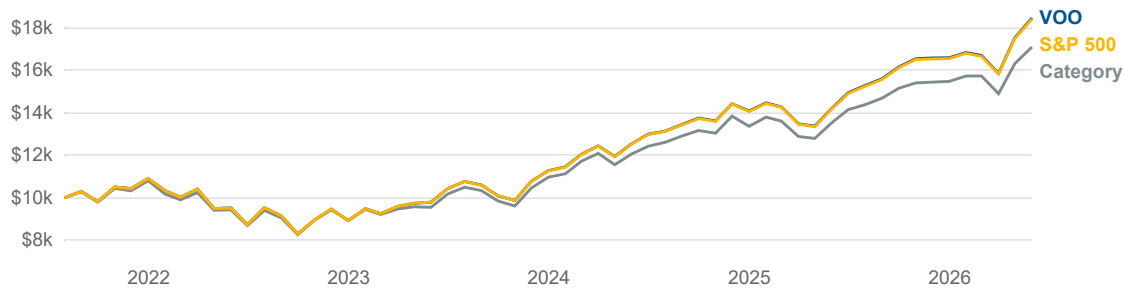
RETURNS SUMMARY

Period	VOO	Category	S&P 500
5 Days	-0.5%	-0.2%	-0.4%
1 Month	-1.8%	-0.9%	-1.6%
YTD	+9.3%	+8.5%	+9.3%
1 Year	+21.9%	+19.4%	+21.9%
3 Year	+76.0%	+67.7%	+75.7%
5 Year	+85.9%	+72.4%	+85.5%
10 Year	+323.6%	+276.8%	+322.1%

Category rank (percentile, 1 = best) — 1 Year: top 28% 3 Year: top 24% 5 Year: top 17%

VOO has beaten its category average over every measured period (1-year, 3-year, 5-year).

GROWTH OF \$10,000



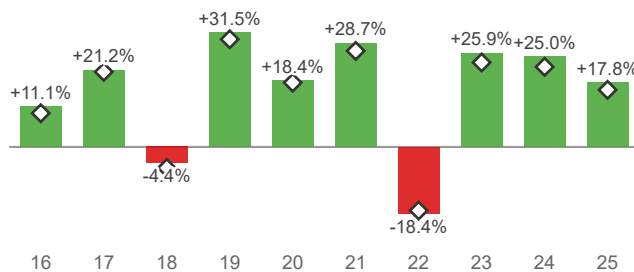
Over the past 5 years, \$10,000 invested in VOO grew to \$18,461 (+84.6%). That is **8.0% ahead of** the category average. It **outperformed** the S&P 500 by 0.3%.

As of May 31, 2026 (month-end); trailing returns elsewhere update daily.

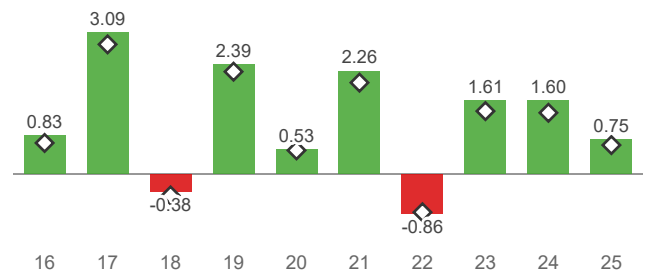
HISTORICAL TRENDS

Calendar-year results from year-end snapshots. Diamonds mark the category average.

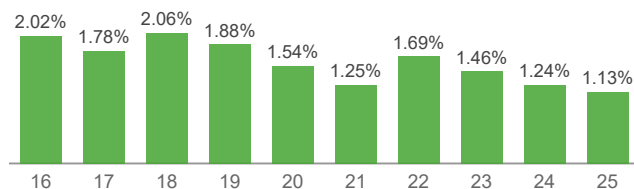
Total Return by Year (%)



Sharpe Ratio by Year



Distribution Yield by Year (%)



Risk-adjusted returns have improved: the last three years average a 1.32 Sharpe ratio vs 0.64 for the prior three. VOO beat its category average in 9 of the last 10 calendar years.

Distribution Yield: Total distributions paid that year as a percent of the year-end price. For funds this includes capital-gains distributions, so it can spike in years with large realized gains.

Sharpe Ratio: Return earned above the risk-free rate per unit of volatility — risk-adjusted performance. Higher is better; a negative year means the fund underperformed Treasury bills.

RISK SUMMARY

Metric	VOO	Category	S&P 500
Volatility (σ)			
1 Year	0.12	0.13	0.12
3 Year	0.15	0.15	0.15
5 Year	0.17	0.17	0.17
Beta (vs S&P 500)			
1 Year	1.00	0.94	—
3 Year	0.97	0.92	—
Sharpe Ratio			
1 Year	1.47	1.20	1.46
3 Year	1.10	0.94	1.09
5 Year	0.57	0.46	0.57
Sortino Ratio			
3 Year	1.58	1.36	1.56
Max Drawdown			
1 Year	-8.9%	-10.0%	-8.8%
3 Year	-18.7%	-19.1%	-18.7%
Capture vs S&P 500			
3 Year Upside	99.4	85.5	—
3 Year Downside	101.7	116.9	—
Downside Deviation			
3 Year	—	—	—

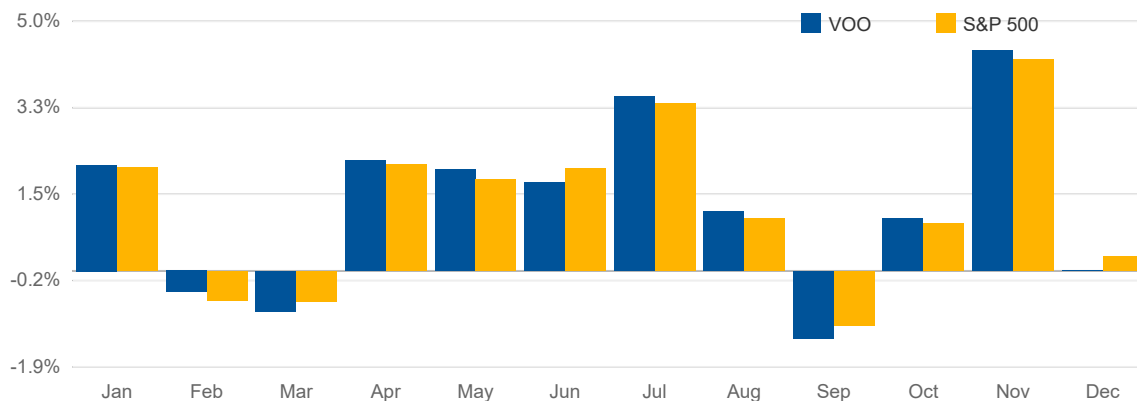
3-year risk-adjusted returns beat the category (Sharpe 1.10 vs 0.94).

Volatility (σ): The standard deviation of returns — how widely results swing around their average. Higher numbers mean a bumpier ride. **Beta:** Sensitivity to S&P 500 moves. A beta of 1.2 tends to move 20% more than the market in both directions; below 1 means more muted moves. **Sharpe Ratio:** Return earned above the risk-free rate per unit of volatility. Higher is better; negative means the fund underperformed Treasury bills. **Sortino Ratio:** Like the Sharpe ratio, but only penalizes downside swings — useful when upside volatility should not count against a fund. **Max Drawdown:** The deepest peak-to-trough loss over the window. Closer to zero is better; it answers "how bad did it get?" **Upside / Downside Capture:** The share of the S&P 500's gains (and losses) the fund participated in. The ideal combination is high upside capture with low downside capture. **Downside Deviation:** Volatility computed from negative returns only — the input to the Sortino ratio.

SEASONALITY

10-Year Seasonality (Average Monthly Return)

Average return by calendar month over the last 10 years (VOO vs S&P 500).



COSTS & EFFICIENCY

Metric	VOO	Cat Avg	Metric	VOO	Cat Avg
Costs			Tax Efficiency		
Expense Ratio	0.03%	0.71%	1 Year Tax-Cost Ratio	0.3%	
Turnover Ratio	2.0%	73.2%	3 Year Tax-Cost Ratio	0.3%	1.5%
Tracking vs S&P 500			5 Year Tax-Cost Ratio		
Tracking error here is vs the S&P 500 (Morningstar's standard index), not the fund's own benchmark, so sector and bond funds read high even when they track their own index closely.			0.3%		
1 Year Tracking Error	0.0%	4.5%	Market Pricing		
3 Year Tracking Error	0.0%	3.8%	Price / NAV	+102.04%	—
Tracking vs Own Index (Best Fit)			NAV	\$673.33	
How closely the fund follows the index it actually tracks. R-squared near 100% and beta near 1.00 indicate tight replication.			1 Month Avg Premium/Discount	+0.02%	
Prospectus Benchmark	S&P 500 (TR) (1970)		1 Year Avg Premium/Discount	+0.00%	-0.08%
Best-Fit Index	S&P 500 (TR) (1970)		1 Year Premium/Discount Range	-0.05% to +0.06%	
3 Year R-Squared	100.0%		Liquidity		
3 Year Beta	1.00		3 Month Avg Dollar Volume	\$4.2B	
3 Year Alpha	-0.03%		3 Month Avg Share Volume	6.4M	
			Today vs Average	77.2%	

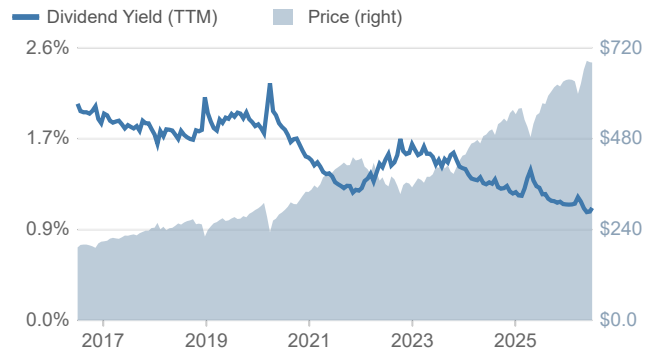
Expense Ratio: The annual management fee as a percentage of your investment, deducted from fund assets automatically. **12b-1 Fee:** A recurring marketing and distribution charge some mutual funds levy — part of the expense ratio that buys you no management. **Turnover Ratio:** How much of the portfolio is replaced each year. High turnover raises trading costs and, in taxable accounts, capital-gain distributions. **Tracking Error:** How far an index fund's returns have strayed from its benchmark. A faithful index fund should be near zero. **Tax-Cost Ratio:** Morningstar's estimate of the annual return lost to taxes on distributions for an investor in the top federal bracket. **Premium / Discount:** The gap between an ETF's market price and the value of its holdings (NAV). Persistent premiums mean you overpay buying; discounts shortchange you selling. **Dollar Volume:** Average daily trading value. Thinly traded ETFs have wider spreads and are harder to exit near fair value.

DISTRIBUTIONS

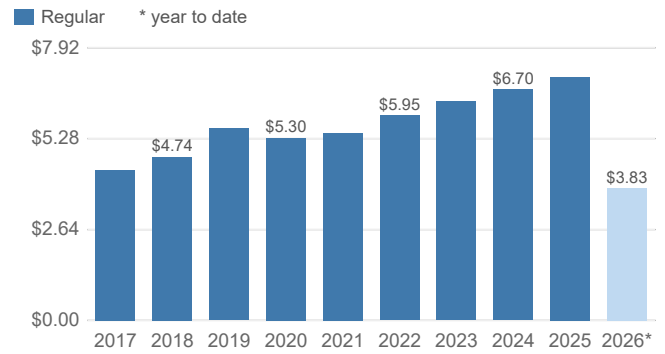
Forward Yield	Forward Rate	TTM Yield	TTM Rate	5-Yr Avg Yield	SEC 30-Day Yield	Frequency
1.14%	\$7.85	1.07%	\$7.35	1.35%	1.00%	Quarterly

The next distribution has not yet been declared.

Distribution Yield & Price — 10 Years



Distributions by Year



Distribution Growth (annualized, regular distributions)

1-Yr	3-Yr	5-Yr	10-Yr	15-Yr
12.5%	7.6%	8.0%	7.5%	8.6%

Most recent increase: +4.8% (2026) · Growth streak: 5 consecutive years.

Five-year dividend growth: 8.0%/yr.

SEC 30-Day Yield: A standardized yield all funds compute the same way: the last 30 days of interest and dividend income, net of expenses, annualized. It reflects current holdings and rates, so it is the best number for comparing funds. An asterisk means fee waivers are propping it up.

PEERS ANALYSIS

The 14 ETFs and mutual funds most similar to VOO by portfolio composition (sectors, regions, style, and size), with VOO highlighted. Click a column header to sort.

Ticker	Name	Type	Net Assets	Expense	1Y Return	3Y Return	Div Yield	MS Rating	Risk Score	Income Score
VOO	Vanguard S&P 500 ETF	ETF	\$2M	0.03%	+21.9%	+76.0%	1.15%	★★★★☆	77	72
VV	Vanguard Large-Cap Index Fun...	ETF	\$74,741	0.03%	+21.6%	+77.0%	1.14%	★★★★☆	72	73
VTCIX	Vanguard Tax-Managed Capital ...	Fund	\$30,012	0.03%	+22.1%	+74.8%	0.93%	★★★★☆	67	71
SNXFX	Schwab 1000 Index	Fund	\$22,441	0.05%	+22.0%	+75.7%	1.01%	★★★★☆	66	66
SWTSX	Schwab Total Stock Market Index	Fund	\$43,451	0.03%	+22.7%	+75.2%	1.00%	★★★★☆	60	68
WFSPX	iShares S&P 500 Index K	Fund	\$59,932	0.03%	+21.9%	+75.9%	1.05%	★★★★☆	76	70
PCUZX	T. Rowe Price U.S. Equity Rese...	Fund	\$18,745	0.00%	+22.5%	+81.3%	0.89%	★★★★☆	76	60
ESGU	iShares ESG Aware MSCI USA ...	ETF	\$17,578	0.15%	+22.2%	+74.8%	0.84%	★★★★☆	54	61
IVV	iShares Core S&P 500 ETF	ETF	\$854,917	0.03%	+22.0%	+76.0%	1.07%	★★★★☆	70	77
CMEUX	Six Circles Mgd Eq Port US Un...	Fund	\$33,885	0.06%	+22.6%	+77.9%	0.88%	★★★★☆	59	66
QUAL	iShares MSCI USA Quality Fact...	ETF	\$47,113	0.15%	+20.8%	+68.1%	0.71%	★★★★☆	65	43
SCHX	Schwab U.S. Large-Cap ETF	ETF	\$72,633	0.03%	+21.4%	+75.7%	1.04%	★★★★☆	69	71
FXAIX	Fidelity 500 Index	Fund	\$832,153	0.01%	+22.0%	+76.1%	1.05%	★★★★☆	70	74
IWB	iShares Russell 1000 ETF	ETF	\$48,871	0.15%	+21.6%	+74.6%	0.83%	★★★★☆	63	69
FNILX	Fidelity ZERO Large Cap Index	Fund	\$18,622	0.00%	+21.6%	+77.3%	0.93%	★★★★☆	69	68

INVESTOR WARNINGS

Automated checks for structural risks: leverage, fund size, liquidity, costs, taxes, concentration, index tracking, and volatility.

We found no investor warnings for this fund.