2 portfolios, combined $506,997 ▼ $9,543 (1.85%) today

Warren Buffett Picks, Retirement Funds

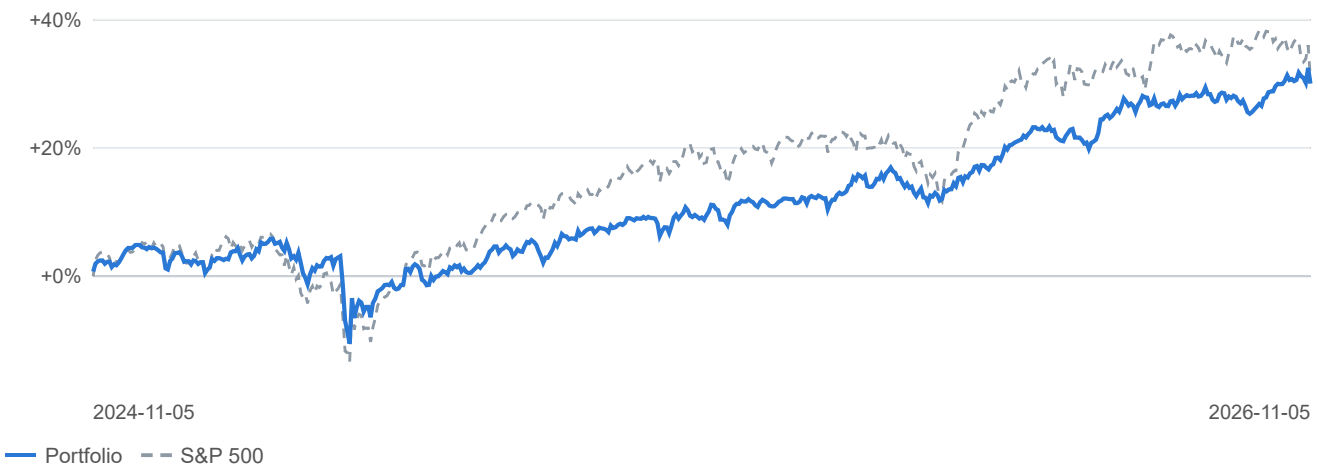
Period: **2 Year** (2024-11-05 to 2026-11-05) · Benchmark: **S&P 500** · default

+31.3%	$16,609	$95,970	5.5%	16
PERIOD RETURN (IRR)	INCOME RECEIVED	NET CONTRIBUTIONS	IN CASH NOW	HOLDINGS

Performance — how has it performed?

Chart and figures are dividend-adjusted actual returns.

Dividend Adjusted Return



Returns by trailing period

Period	Portfolio	S&P 500	vs S&P 500
1 Month	+2.8%	-5.0%	+7.9%
3 Month	+2.7%	-4.2%	+6.9%
YTD	+16.7%	8.7%	+8.0%
1 Year	+19.1%	9.8%	+9.3%
3 Year*	+17.0%	20.7%	-3.7%
5 Year*	+10.4%	10.9%	-0.5%

* annualized. Time-weighted returns.

This period at a glance

+31.3%
Actual return (IRR)
what your dollars earned

+30.0%
Time-weighted return
14.0% a year · timing removed

+30.6%
S&P 500
14.3% a year · dividends reinvested

-0.6%
Return vs S&P 500
time-weighted, same period

Over this period the portfolio returned **+31.3%** on your actual money (**+30.0%** time-weighted), versus **+30.6%** for S&P 500. That is **14.0%** a year, versus **14.3%** a year for S&P 500. Of the gap, the timing of your buys and sells added about 1.3%. Time-weighted returns ranged from **+34.4%** (Warren Buffett Picks) to **+26.2%** (Retirement Funds).

Period Rate of Return (IRR): The money-weighted, or personal, return over the selected period including both price appreciation and dividends. **Time-Weighted Return:** The compounded daily return of the portfolio with every day weighted equally, eliminating the distortion of cash inflows and outflows. Used for benchmark comparison. **… a year:** The time-weighted return restated as a compound annual rate, shown for periods longer than a year so it can be read against a fund or index quote. Omitted below a year: annualizing a partial year states a result the portfolio never produced. **Timing:** IRR minus Time-Weighted Return — the portion of your personal return explained by when money moved in and out. **Return vs Benchmark:** Portfolio time-weighted return minus the total return (dividends reinvested) of the benchmark.

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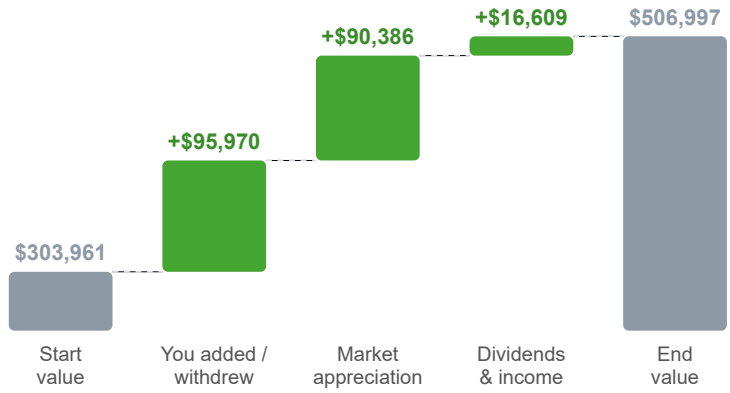
By portfolio

	VALUE		THIS PERIOD			
Portfolio	End value	% of total	Appreciation	Income	Total Gain	TWR %
Warren Buffett Picks †	$277,446	54.7%	+$59,369	+$6,882	+$66,251	+34.4%
Retirement Funds †	$229,552	45.3%	+$31,017	+$9,727	+$40,744	+26.2%
Combined	**$506,997**	**100.0%**	+$90,386	+$16,609	+$106,995	+30.0%

Reading this table: Dollar columns add to Combined; TWR does not — time-weighted returns are chain-linked per portfolio. † Value before a portfolio's first recorded holdings is backcast from a copy of the holdings as first recorded, carried back without trading.

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What changed your balance



The same, in numbers

Start value	$303,961
You added / withdrew	**+$95,970**
Market appreciation	**+$90,386**
of which realized (sales)	-$18,148
of which unrealized	$108,534
Dividends & income	**+$16,609**
Unexplained (usually dividend timing)	**+$71**
End value	**$506,997**

Your balance rose **+$203,036** this period. $95,970 of that was money you added; the rest came from the portfolio itself: **+$90,386** of market gains plus **+$16,609** of dividends.

You added / withdrew: Net cash and securities moved into or out of the portfolio (deposits, withdrawals, transfers, and trades in or out). **Market appreciation:** Change in the value of holdings from prices, split into realized (sold) and unrealized components. **Dividends & income:** Total cash dividends and distributions accrued over the reporting period.

Your return, two ways

Two correct answers to two different questions — what your money earned, and how today's picks performed. Here they are side by side.

Actual History

What you actually earned

+31.3%

Evaluates the holdings you owned **on each day** of the period — every trade, deposit, withdrawal and dividend counts. This is your real result.

Time-weighted: **+30.0%** · Timing effect of your cash flows: **+1.2%**
Where else you see it: Portfolio Performance, Dashboard charting.

Current Holdings

How your current picks did

+30.3%

Assumes the tickers you hold **today** were held for the whole period, with no trades. Useful for judging the picks — **not** a measure of what you earned.

Where else you see it: Table views, Insight panel, screeners.

Why they differ by 1.0% this period: you traded **VTI**, **KO**, **SCHD** during the period, and you added $95,970 — so the portfolio you actually held is not the portfolio you hold today.

Which number should I use? →

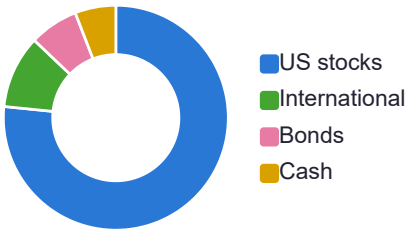
Actual History: Holdings are valued on every day of the period, so buys, sells, deposits, withdrawals and dividends all count. **Current Holdings:** Assumes the positions you hold right now were held for the whole period with no trades. This is how return columns in your holdings tables and screeners are calculated.

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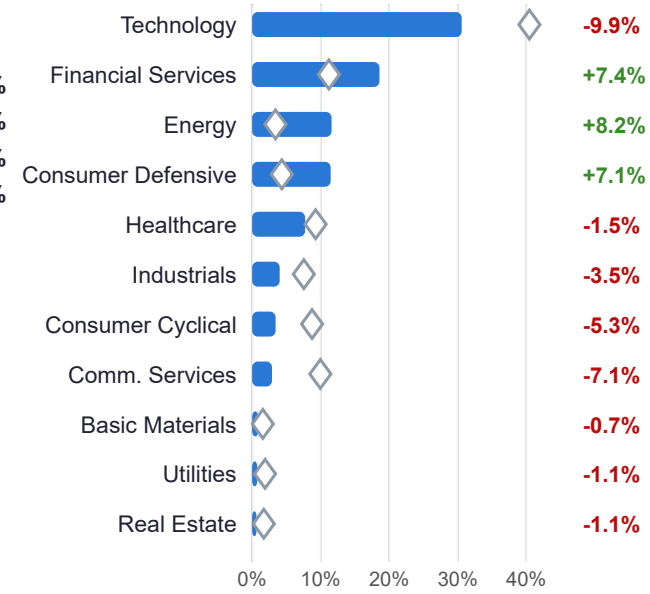
Composition — what do you own?

A snapshot of current holdings as of 2026-11-05. ETFs and funds are expanded into their underlying allocations.

Asset allocation



Sector weights vs S&P 500



7.5% of stock value unclassified

How the mix changed this period

	Start	Now	Change
Stocks	91%	87%	-3.9%
Bonds	9%	7%	-1.5%
Cash	0%	6%	+5.5%
Other	1%	0%	-0.1%

Start includes positions sold during the period.

Style

	Value	Blend	Growth
Large	24%	39%	7%
Mid	10%	12%	2%
Small	1%	5%	1%

% of stock holdings, funds expanded.

World Regions

North America	32.4%
Latin America	0.2%
United Kingdom	0.5%
Europe Developed	1.2%
Europe Emerging	0.7%
Middle East & Africa	0.2%
Australia	0.3%
Asia Developed	2.3%
Asia Emerging	0.9%

61.2% has no country on file

Concentration

17.8%
Largest position (VTI)

52.5%
Top 5 weight

11.4
Effective # of holdings

43.7%
Held via funds

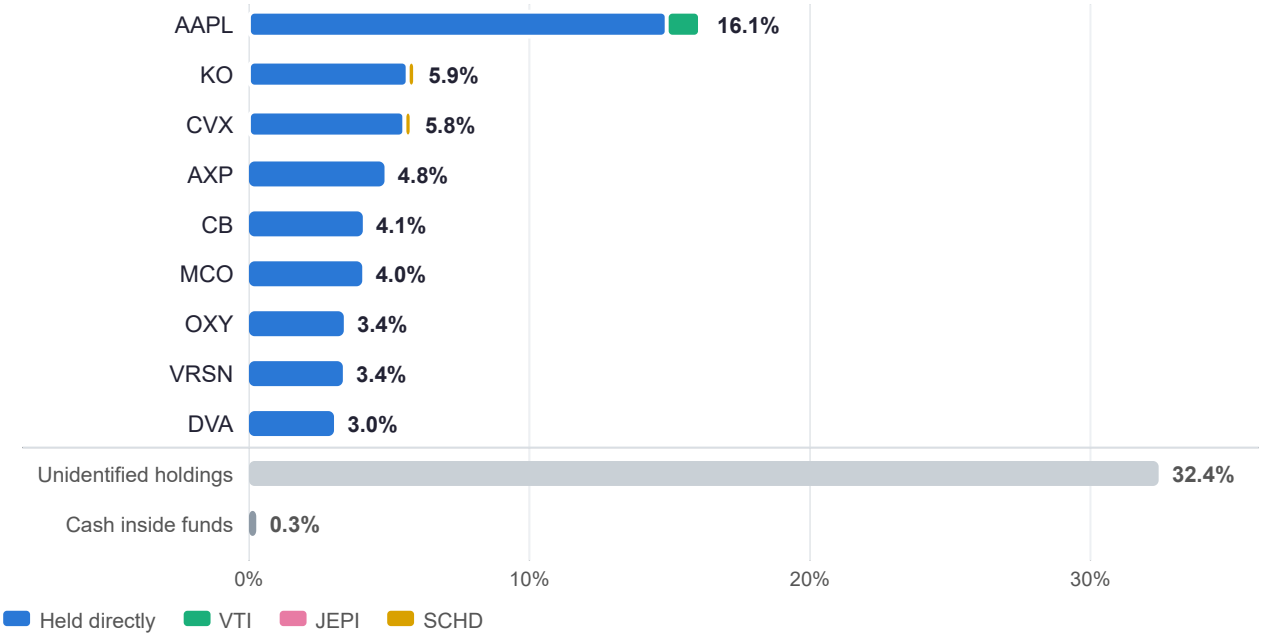
The asset mix shifted this period: cash went from 0% to 6% (**+5.5%**); stocks went from 91% to 87% (**-3.9%**). Energy is **3.4× its S&P 500 weight** (12% vs 3%).

Weight: The holding's share of the portfolio's current USD value. **Effective number of holdings:** One divided by the sum of squared weights — how many equally-sized positions the portfolio behaves like. **Sector weights:** Percent of stock value in each sector, funds expanded; the diamond marks the S&P 500 weight (via SPY). **Percent of Total Return:** This position's approximate share of the portfolio's return for the period, weighted by the capital it had at work. The same metric the Holdings Detail tab shows. Only the ten largest current holdings are listed, so the column does not total 100%.

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True exposure

What you really own once your funds are unpacked — each company you hold directly, plus everything your funds hold on your behalf, added together.



Our fund data carries only each fund's ten largest holdings — this covers 25% of your fund value. Of the $221,552 you hold in funds, $55,855 traces to the companies above, $1,303 is cash the funds themselves hold, and $164,393 is invested in companies our data does not cover. More companies contribute than are listed here.

Company	Total	Direct	Via funds	Value
AAPL Apple Inc	**16.1%**	14.9%	VTI 1.2%, JEPI 0.1%	$81,845
KO Coca-Cola Co	**5.9%**	5.7%	SCHD 0.3%	$30,012
CVX Chevron Corp	**5.8%**	5.5%	SCHD 0.3%	$29,417
AXP	**4.8%**	4.8%	—	$24,470
CB	**4.1%**	4.1%	—	$20,594
MCO	**4.0%**	4.0%	—	$20,463
OXY	**3.4%**	3.4%	—	$17,124
VRSN	**3.4%**	3.3%	—	$16,964
DVA	**3.0%**	3.0%	—	$15,382
Not identified in our fund data	**32.4%**	—	—	$164,393

Percentages are of the whole portfolio. A company can be reached directly and through several funds at once; those are added, not counted twice.

True exposure: Each bar is one company; its segments are where that exposure comes from - held directly, or inside the fund named in the legend.

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What you pay

Every fund you own charges a yearly fee that is taken out inside the fund, so it never shows up as a transaction. This is what those fees cost you.

0.04%
Weighted expense ratio
0.09% across your funds alone

$196
Fund fees this year
charged inside the funds, never on a statement

$3,308
Cost over 10 years
the fees plus the growth those fees never earned, at 6%/yr

Fund	Value	Expense ratio	Cost / yr	Category average
MOAT	$13,777	0.46%	**$63**	0.72%
JEPI	$16,977	0.35%	**$59**	0.88%
VTI	$90,433	0.03%	**$27**	0.72%
SCHD	$32,022	0.06%	**$19**	0.84%
VXUS	$32,508	0.05%	**$16**	0.84%
BND	$35,835	0.03%	**$11**	0.53%

Cost per year applies each fund's expense ratio to its current value. The category average is the typical charge for funds of the same Morningstar category, so it says whether a fee is high for what the fund does.

What you pay: Expense ratios are annual and are deducted inside each fund. Cost per year applies each fund's ratio to its current value.

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Portfolio fundamentals vs S&P 500

	Portfolio	S&P 500	
P/E	**22.6**	23.6	−1.0
P/B	**4.1**	5.2	−1.1
P/S	**3.3**	3.5	−0.1
P/CF	**13.2**	17.4	−4.1
Dividend Yield	**1.50%**	1.35%	+0.15%
Avg Market Cap	**$352B**	$488B	−$136B

Measured across 87% of your stock value — holdings without the underlying data are left out of both the averages and the comparison.

Portfolio fundamentals: Value-weighted averages of your stock holdings, beside the same measures for the S&P 500 universe.

Your bond sleeve

7.0%
Of the portfolio in bonds
$35,487

5.7 yrs
Weighted duration
about −5.7% per +1% rate move

Medium Quality
Average credit quality
Morningstar's own quality label

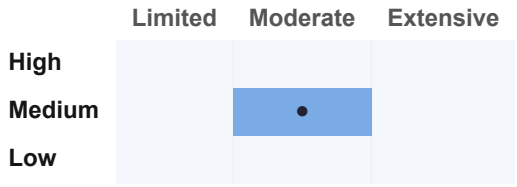
Average effective maturity 8.3 years.

Credit quality of your bonds



100% investment grade

AAA 3.1% AA 72.6% A 12.0% BBB 12.2%



Rows are credit quality, columns are sensitivity to interest rates — Morningstar calls this sleeve **Moderate Sensitivity Medium Quality**.

Your bond sleeve: Duration is the approximate percentage change in the sleeve's value for a one-point move in interest rates.

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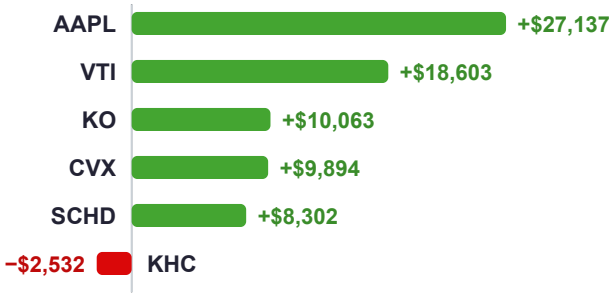
Top 10 holdings

Ticker	Company	Weight	Value	Period return	Percent of Total Return
VTI	Vanguard Morningstar Total Stock Market ETF	17.8%	$90,433	+31.5%	+17.7%
AAPL	Apple	14.9%	$75,522	+55.8%	+25.7%
BND	Vanguard Total Bond Market Index Fund ETF Shares	7.1%	$35,835	+6.5%	+1.5%
VXUS	Vanguard Total International Stock Index Fund ETF Shares	6.4%	$32,508	+38.7%	+7.6%
SCHD	Schwab U.S. Dividend Equity ETF	6.3%	$32,022	+36.0%	+7.4%
KO	Coca-Cola	5.7%	$28,685	+55.3%	+9.5%
CVX	Chevron	5.5%	$28,115	+52.7%	+9.2%
Cash		5.5%	$28,000	+0.0%	—
AXP	American Express	4.8%	$24,470	+23.1%	+1.4%
CB	Chubb	4.1%	$20,594	+39.2%	+5.4%

Period return assumes today's position held for the whole period; percent of total return is each position's share of the portfolio's return over your actual trades, including positions bought or sold mid-period.

What drove it — contributors & detractors

The dollar gain each position produced for you this period, **including positions you sold** (shown hatched).



> **AAPL produced $27,137** of this period's gain. Positions you no longer hold are part of your real result: **BAC** (sold, +$644) — no table of current holdings will show them.

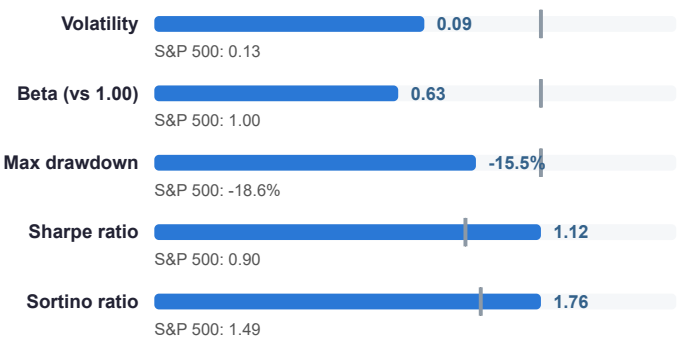
Contribution to your gain: The dollars of gain each position produced for the portfolio this period, including income — computed over all assets held during the period, not just current holdings. **Sold:** Position fully exited before the period ended; its result up to the sale date still counts.

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Risk — how much risk are you taking?

Measured from your portfolio's actual daily values this period.

Portfolio vs S&P 500



Drawdown this period



How far below its previous high the portfolio sat on each day.

+14.2%	0.81
Risk-adjusted return vs benchmark	Benchmark correlation

Worst declines this period

Decline	Peak	Trough	Recovered	Days to recover	S&P 500 same window
-15.5%	2025-02-19	2025-04-08	2025-08-13	127	-18.7%
-4.7%	2026-02-26	2026-03-20	2026-04-17	28	-5.6%
-4.2%	2024-12-02	2025-01-10	2025-02-13	34	-3.3%

Recovery time is the risk a single drawdown number hides.

> This portfolio has been **less volatile than S&P 500** (0.09 vs 0.13) this period. Your worst stretch was **-15.5%** (peak 2025-02-19 to trough 2025-04-08), versus -18.6% for S&P 500. Your holdings move **tightly** together — top pair JEPI/VTI at 0.86.

Volatility: Standard deviation of daily returns over the period, annualized. **Beta:** How much the portfolio moved relative to the market (1.00 = moves with the market). **Max drawdown:** The largest peak-to-trough decline in portfolio value during the period. **Sharpe ratio:** Return earned above the risk-free rate per unit of volatility. **Sortino ratio:** Like Sharpe, but only downside swings count as risk — upside volatility is not penalized. **Recovery:** How long a decline took to regain its previous peak; a dimension of risk a single drawdown number hides.

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Income — what does it pay?

Income received is the dividends your holdings paid over this period. The projection assumes today's positions at announced rates.

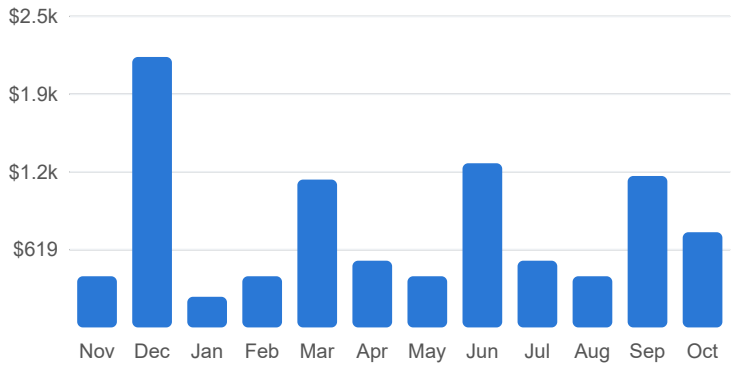
$16,609
Income received this period

2.2%
Annualized yield

$9,542
Projected next 12 mo

+2.7%
vs trailing 12 mo

Projected income, next 12 months



Next payments

Ticker	Pay date	Est.
AXP	2026-11-10	$71
AAPL	2026-11-16	$59
VRSN	2026-11-24	$45
BND	2026-12-03	$257
JEPI	2026-12-03	$104

> Your holdings are on pace to pay about **$9,542** over the next twelve months (**+2.7%** vs the trailing twelve). This period's top income producers: **BND**, **JEPI**, **CVX**. Dec is your biggest projected income month.

Income received: Total cash dividends and distributions accrued over the reporting period. **Annualized yield:** Period income relative to the portfolio's average value, annualized. **Projected income:** The next twelve months of announced dividend payments applied to today's positions.

Monthly returns (%), time-weighted — up to the last five years

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
2026	+1.6	+2.7	-2.5	+4.4	+3.7	-1.2	+4.4	+1.1	-2.1	+4.7	-0.9	·	**+16.7**
2025	+1.0	+1.8	-2.4	-3.9	+1.3	+2.9	+0.2	+4.2	+1.4	+0.5	+2.0	-0.3	**+8.9**
2024	-0.3	+2.2	+2.8	-1.3	+3.7	+1.2	+3.9	+1.9	+0.8	-2.7	+5.0	-2.4	**+15.3**
2023	+4.5	-3.1	+2.2	+1.5	-2.4	+4.3	+3.0	-3.1	-3.8	-3.6	+8.5	+4.3	**+12.0**
2022	+1.6	+0.9	+3.6	-5.0	+1.7	-8.8	+8.3	-1.8	-9.5	+11.1	+3.3	-5.0	**-1.7**
2021*	·	·	·	·	·	·	·	·	·	·	-2.6	+4.8	**+2.1**

* 2021 is a partial year — this history starts in November 2021, so its year figure covers only November onward.

Against S&P 500, month by month

Up capture

74%

In the 36 months it rose you gained **+2.9%** a month against its **+3.9%**.

Down capture

60%

In the 25 months it fell you lost **-2.0%** a month against its **-3.3%**.

You finished ahead in **21 of these 61 months** (34%). A defensive profile: you gave up some of the rallies to fall less in the declines.

Measured over the 61 months above, not the report period. Under 100% means you moved less than S&P 500 that way.

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Checkup — what deserves attention

⚠ **VTI is 17.8% of this portfolio.** A single fund drives a large share of your result. Basis: current holdings. Rebalancing

⚠ **Backcasting is enabled for 2 portfolios.** Returns before each portfolio's first activity are projected from the holdings it started with, not actual history. Basis: portfolio settings. Portfolios

Each flag states the data it is based on. The named Stock Rover tool addresses it.

Concentration: A single position above 15% (25% = serious) of the portfolio. **Sector concentration:** A sector above twice its benchmark weight and above 20% of the portfolio. **Cash drag:** Less than 90% of the portfolio was invested on average, over a period in which the portfolio gained. **Correlation cluster:** Three or more holdings pairwise correlated at 0.85 or higher this period. **Fund fees:** Value-weighted expense ratio of held funds above 0.50%, stated in dollars per year. **History:** Portfolio history shorter than the selected period, or backcasting in effect.

Methodology. Portfolio values are computed daily from your position history, so actual-history figures reflect the holdings you owned on each date — including positions later sold — with dividends assumed reinvested. **IRR** (money-weighted) is the return on your actual dollars, accounting for the size and timing of deposits and withdrawals. **Time-weighted return** removes cash-flow timing and is the correct basis for benchmark comparison. Current-holdings figures assume today's positions were held for the whole period, so they judge your current picks rather than what you actually earned. Data as of 2026-11-05 market close. This report is for information only and is not investment advice.

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