



PORTFOLIO REVIEW

All Portfolios

February 26, 2026 to August 26, 2026

PORTFOLIOS INCLUDED

Dividends, ETF Core, Growth, Value, IRA Retirement

TOTAL VALUE \$8,039,172.02	TIME-WEIGHTED RETURN 9.13%	INVESTMENT GAIN/LOSS \$658,322.04
NET INFLOWS \$100,000.00	CASH \$731,714.53 9.10% of portfolio	REALIZED GAINS -\$900.00

PERIOD NARRATIVE

What shaped the portfolio

- The portfolio gained 9.13% during the period, behind the benchmark by 2.60%
The portfolio returned +9.13% compared with +11.73% for the S&P 500 benchmark, a difference of -2.60%.
- VOO led gains while PG was the largest detractor
VOO contributed +1.41%, while PG contributed -0.27% based on changes in position value after adjusting for trade flows.
- 95 transactions changed the portfolio during the period
4 trades and 91 cash or income events represented \$304,214.67 of gross activity.

PORTFOLIO VALUE

\$8,039,172.02

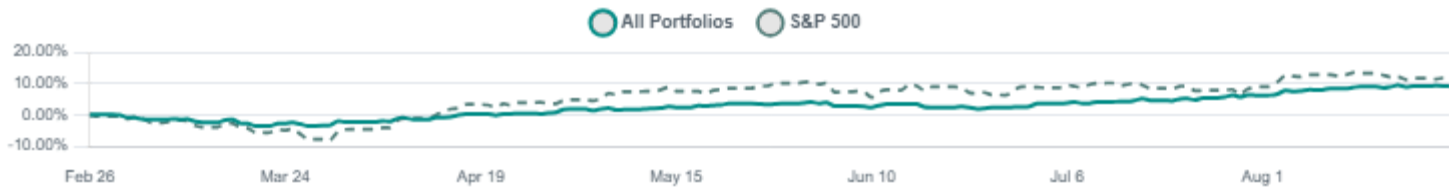
Value over the reporting period



PERFORMANCE

9.13%

Portfolio return compared with S&P 500





PERFORMANCE

Results across the reporting period

Portfolio returns, benchmark comparison, drawdown, and monthly consistency

PORTFOLIO RETURN 9.13%	S&P 500 RETURN 11.73%	RELATIVE RETURN -2.60%
MAXIMUM DRAWDOWN -3.66%	POSITIVE MONTHS 5 of 7	BEAT S&P 500 5 of 7

MONTHLY RESULTS

Return consistency

MONTH	PORTFOLIO	BENCHMARK	RELATIVE
Feb 2026	0.07%	-0.48%	0.55%
Mar 2026	-2.12%	-4.93%	2.81%
Apr 2026	3.83%	10.50%	-6.66%
May 2026	1.81%	5.26%	-3.46%
Jun 2026	-0.99%	-1.03%	0.04%
Jul 2026	3.62%	0.03%	3.59%
Aug 2026	2.69%	2.55%	0.14%

BEST MONTH

Apr 2026

3.83%

WORST MONTH

Mar 2026

-2.12%



RISK AND RESILIENCE

How returns behaved through the period

Drawdown, capture, monthly consistency, and benchmark-relative results

RISK AND BENCHMARK

Annualized risk from monthly returns

7 comparable months

PORTFOLIO VOLATILITY	S&P 500 VOLATILITY	TRACKING ERROR	DOWNSIDE DEVIATION	SHARPE RATIO
7.46%	16.02%	11.43%	3.07%	Limited history
Portfolio volatility was below S&P 500. Annualized volatility was 7.46% versus 16.02%; tracking error was 11.43% and downside deviation was 3.07%. Sharpe ratio is shown once 12 months are available.				

UPSIDE CAPTURE	DOWNSIDE CAPTURE	MAXIMUM DRAWDOWN	RECOVERY
65.12%	47.21%	-3.66%	Recovered
		March 27, 2026	April 17, 2026

DRAWDOWN

Decline from the previous portfolio peak



MONTHLY CONSISTENCY

Return heat map

YEAR												YEAR
2026	—	0.07%	-2.12%	3.83%	1.81%	-0.99%	3.62%	2.69%	—	—	—	9.08%

TIME-WEIGHTED RETURN (TWR)

9.13%

Measures portfolio performance while reducing the effect of external cash-flow timing.

MONEY-WEIGHTED RETURN (MWR)

9.62%

Reflects the investor experience, including the timing and size of external cash flows.

TRAILING RETURNS

3- and 5-year results are annualized

Portfolio compared with S&P 500

PERIOD	PORTFOLIO	BENCHMARK	RELATIVE
1 Month	3.57%	3.67%	-0.10%
3 Months	5.44%	2.33%	3.11%
YTD	14.89%	12.94%	1.95%
1 Year	20.58%	20.06%	0.52%
3 Years annualized	17.92%	21.79%	-3.87%
5 Years annualized	13.34%	12.92%	0.42%



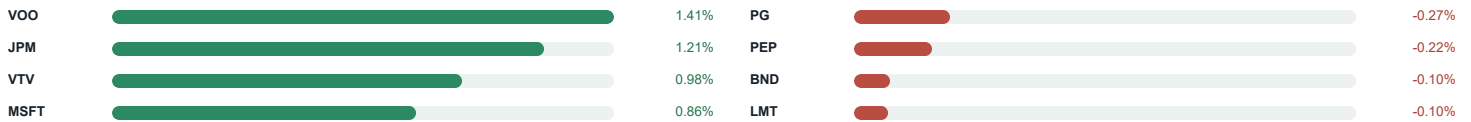
PERFORMANCE DRIVERS

What contributed to results

Position and sector effects after adjusting for trade flows

CONTRIBUTION

Largest position effects



CONTRIBUTORS

Leading positive drivers

SECURITY	EFFECT	CONTRIBUTION
VOO Vanguard S&P 500 ETF	\$93,331.37	1.41%
JPM JPMorgan Chase	\$80,366.00	1.21%
VTV Vanguard Morningstar V...	\$65,097.43	0.98%
MSFT Microsoft	\$56,685.61	0.86%
XOM ExxonMobil Holdings	\$48,499.65	0.73%
AAPL Apple	\$42,125.85	0.64%
QQQM Invesco NASDAQ 10...	\$36,928.08	0.56%
KO Coca-Cola	\$32,052.08	0.48%

DETRACTORS

Leading negative drivers

SECURITY	EFFECT	CONTRIBUTION
PG Procter & Gamble	-\$17,875.88	-0.27%
PEP PepsiCo	-\$14,601.50	-0.22%
BND Vanguard Total Bond M...	-\$6,658.99	-0.10%
LMT Lockheed Martin	-\$6,472.20	-0.10%
HD Home Depot	-\$4,587.00	-0.07%
TROW T. Rowe Price Group	-\$2,700.00	-0.04%
NEE NextEra Energy	-\$2,483.00	-0.04%
AMT American Tower	-\$2,419.50	-0.04%

SECTOR ATTRIBUTION

Contribution by sector

SECTOR	STARTING VALUE	INVESTMENT EFFECT	CONTRIBUTION
Technology	\$2,059,814.71	\$300,074.92	4.53%
Financial Services	\$1,964,541.72	\$201,745.08	3.05%
Energy	\$764,074.60	\$74,861.65	1.13%
Healthcare	\$473,326.01	\$43,074.57	0.65%
Unclassified	\$225,665.03	-\$9,358.99	-0.14%
Industrials	\$63,459.60	-\$8,018.70	-0.12%
Consumer Cyclical	\$38,072.00	-\$4,587.00	-0.07%
Communication Services	\$142,648.30	\$2,641.50	0.04%
Utilities	\$24,380.20	-\$2,483.00	-0.04%
Real Estate	\$28,779.00	-\$2,419.50	-0.04%



CURRENT POSITIONING

Allocation, concentration, and look-through exposure

How the portfolio is positioned at the end of the reporting period

LARGEST HOLDING VOO 12.11% of portfolio	TOP 5 38.81% of portfolio value	CASH ALLOCATION 9.10% \$731,714.53	LARGEST SECTOR Technology 22.51% of portfolio
AAPL appears both directly and through fund holdings. AAPL represents 5.39% of portfolio value, including 1.57% through 7 funds.			

ACTIVE SECTOR WEIGHTS

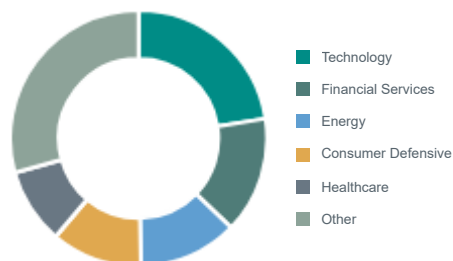
Where the portfolio differs from S&P 500

SECTOR	PORTFOLIO	BENCHMARK	ACTIVE WEIGHT
Technology	22.51%	37.40%	-14.89%
Energy	12.51%	3.36%	9.15%
Cash	9.10%	0.00%	9.10%
Consumer Defensive	11.48%	4.61%	6.87%
Consumer Cyclical	4.01%	9.57%	-5.56%
Communication Services	4.88%	9.91%	-5.03%

Cash and unclassified exposure remain in the calculation and are not redistributed across sectors.

ALLOCATION

Portfolio exposure



X-RAY SUMMARY

Look-through profile

Profile Coverage	99.73%
Look-Through Coverage	14.13%
Weighted Dividend Yield	2.09%
Weighted Market Cap	\$816.38B

SECURITY EXPOSURE

Largest direct and look-through exposures

COMPANY	SOURCES	DIRECT	INDIRECT	INVESTED WEIGHT
JPM JPMorgan Chase & Co	VOO, VTV, Direct, SCHV +1	\$509,795.00	\$49,408.17	7.65%
XOM ExxonMobil Holdings Corp	VTV, Direct, SCHV, VIG	\$432,649.65	\$24,065.29	6.25%
CVX Chevron	Direct, SCHD	\$392,411.60	\$3,570.90	5.42%
AAPL Apple Inc	VOO, Direct, QQQM, VUG +4	\$267,999.75	\$126,078.03	5.39%
MSFT Microsoft Corp	VOO, Direct, QQQM, VUG +4	\$271,514.39	\$95,908.13	5.03%
KO Coca-Cola	Direct, SCHD	\$338,879.25	\$3,957.90	4.69%
ABBV AbbVie Inc	VTV, Direct, SCHV	\$184,030.00	\$14,239.89	2.71%



INCOME AND PORTFOLIO ACTIVITY

Income received and portfolio change

Dividend activity, external flows, and investment results during the reporting period

INCOME RECEIVED	PAYMENTS	TRAILING ANNUAL INCOME	TRAILING INCOME YIELD
\$64,151.67	90	\$149,605.81	1.86%
CVX is the largest projected income source at 9.32%. The 5 largest holdings produce 40.55% of modeled annual income. Financial Services leads sectors at 27.76%.			

INCOME HOLDINGS

Largest projected income sources

SECURITY	SECTOR	VALUE	YIELD	PROJECTED INCOME	PERIOD INCOME
CVX Chevron	Energy	\$392,411.60	3.56%	\$13,955.22	\$6,172.80
VTV Vanguard Morningstar V...	Financial Services	\$754,524.76	1.80%	\$13,606.57	\$6,112.42
XOM ExxonMobil Holdings	Energy	\$432,649.65	2.60%	\$11,268.19	\$4,501.10
VEU Vanguard FTSE All-Worl...	Financial Services	\$449,016.91	2.47%	\$11,085.10	\$4,983.05
MO Altria Group	Consumer Defensive	\$176,256.00	6.13%	\$10,812.00	\$3,630.00
VOO Vanguard S&P 500 ETF	Technology	\$973,625.53	1.04%	\$10,155.99	\$3,874.46
VZ Verizon Communications	Communication Services	\$159,102.30	5.64%	\$8,971.09	\$1,444.00
JPM JPMorgan Chase	Financial Services	\$509,795.00	1.68%	\$8,580.00	\$1,430.00
KO Coca-Cola	Consumer Defensive	\$338,879.25	2.35%	\$7,975.39	\$3,568.70
BND Vanguard Total Bond M...	Unclassified	\$186,606.04	4.02%	\$7,500.31	\$2,828.15
PFE Pfizer	Healthcare	\$110,794.50	6.08%	\$6,733.80	\$2,125.20
ABBV AbbVie	Healthcare	\$184,030.00	2.63%	\$4,844.00	\$1,148.00
VXUS Vanguard Total Interna...	Financial Services	\$177,691.83	2.49%	\$4,427.94	\$1,881.73
PG Procter & Gamble	Consumer Defensive	\$116,756.84	3.00%	\$3,505.93	\$859.82

Trailing estimates use dividend payments from the prior 12 months. Holding-level figures use current profile yields and may differ.



INCOME SCHEDULE

Expected income over the next 12 months

Feed-declared payments and clearly identified recurrence estimates

EXPECTED INCOME	SCHEDULED	ESTIMATED	THROUGH
\$143,579.77	12	126	July 31, 2027

MONTHLY SCHEDULE

Expected income by month

AUG 2026 \$0.00 Unavailable scheduled	SEP 2026 \$16,155.99 11 of 20 scheduled	OCT 2026 \$14,075.21 1 of 10 scheduled	NOV 2026 \$5,389.94 0 of 6 scheduled
DEC 2026 \$30,720.56 0 of 25 scheduled	JAN 2027 \$5,863.59 0 of 4 scheduled	FEB 2027 \$5,712.67 0 of 7 scheduled	MAR 2027 \$20,681.88 0 of 24 scheduled
APR 2027 \$8,029.91 0 of 6 scheduled	MAY 2027 \$5,537.56 0 of 6 scheduled	JUN 2027 \$23,396.81 0 of 24 scheduled	JUL 2027 \$8,015.65 0 of 6 scheduled

UPCOMING PAYMENTS

Payment detail

DATE	SECURITY	STATUS	PER SHARE	QUANTITY	EXPECTED AMOUNT
September 1, 2026	PFE	SCHEDULED	\$0.43	3,915	\$1,683.45
September 3, 2026	UPS	SCHEDULED	\$1.64	150	\$246.00
September 4, 2026	BND	ESTIMATED	\$0.24	2,571	\$624.14
September 8, 2026	JNJ	SCHEDULED	\$1.34	481	\$645.00
September 10, 2026	CVX	SCHEDULED	\$1.78	1,960	\$3,488.80
September 10, 2026	MSFT	SCHEDULED	\$0.91	547	\$497.77
September 10, 2026	XOM	SCHEDULED	\$1.03	2,735	\$2,817.05
September 15, 2026	NEE	SCHEDULED	\$0.62	260	\$162.03
September 17, 2026	HD	SCHEDULED	\$2.33	100	\$233.00
September 19, 2026	IWF	ESTIMATED	\$0.11	447	\$48.17
September 22, 2026	BLK	SCHEDULED	\$5.73	55	\$315.15
September 23, 2026	VEU	ESTIMATED	\$0.35	5,236	\$1,849.26
September 23, 2026	VXUS	ESTIMATED	\$0.36	2,023	\$727.80
September 25, 2026	AVUV	ESTIMATED	\$0.46	1,675	\$765.48
September 25, 2026	LMT	SCHEDULED	\$3.45	70	\$241.50
September 26, 2026	QQQM	ESTIMATED	\$0.30	862	\$260.71
September 26, 2026	VGT	ESTIMATED	\$0.11	304	\$32.63
September 29, 2026	SCHD	ESTIMATED	\$0.26	2,614	\$680.64



PORTFOLIO ACTIVITY

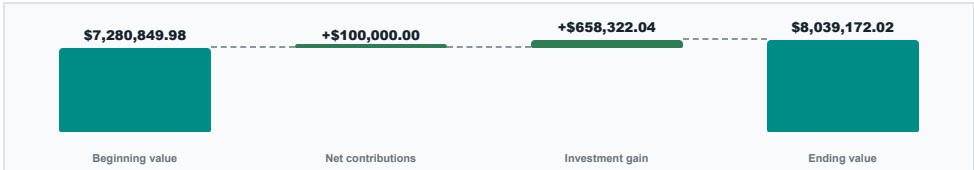
Cash flows and investment results

How portfolio value changed during the reporting period

PERIOD CHANGE

+\$758,322.04

What changed your balance



Beginning value	\$7,280,849.98
Net contributions	+\$100,000.00
Investment gain	+\$658,322.04
Ending value	\$8,039,172.02

Portfolio value rose \$758,322.04, from \$7,280,849.98 to \$8,039,172.02. Net contributions added \$100,000.00; investment gains added \$658,322.04.

MONTHLY DRIVERS

Cash flows and investment results

MONTH	NET INFLOWS	INVESTMENT GAIN/LOSS
Feb 2026	\$0.00	\$5,259.09
Mar 2026	\$0.00	-\$154,374.86
Apr 2026	\$0.00	\$273,036.27
May 2026	\$0.00	\$133,549.40
Jun 2026	\$0.00	-\$74,685.89
Jul 2026	\$100,000.00	\$271,665.69
Aug 2026	\$0.00	\$210,270.29



CAPITAL GAINS

Capital gains summary

Current-year realized results and open-lot context

CAPITAL GAINS SUMMARY

Realized gains and open losses for 2026

SHORT TERM GAINS \$0.00	LONG TERM GAINS -\$900.00	TOTAL REALIZED GAINS -\$900.00	OPEN LOSSES \$375,044.47
2026 net realized: \$900.00 loss. Open losses: \$375,044.47 across 28 lots; largest NOW at \$78,352.20. 6 lots reach long-term status within 90 days.			



POSITION DETAIL

Portfolio holdings

Page 1 of 3

HOLDINGS

38 total

Positions 1-16

SECURITY	SECTOR	QUANTITY	VALUE	WEIGHT	COST	UNREALIZED GAIN/LOSS
VOO Vanguard S&P 50...	Exchange Traded Funds	1,383	\$973,625.53	12.11%	\$534,642.02	\$438,983.51
VTV Vanguard Morning...	Exchange Traded Funds	3,326	\$754,524.76	9.39%	\$376,050.58	\$378,474.18
JPM JPMorgan Chase	Financial Services	1,430	\$509,795.00	6.34%	\$159,525.00	\$350,270.00
VEU Vanguard FTSE AI...	Exchange Traded Funds	5,236	\$449,016.91	5.59%	\$269,365.42	\$179,651.49
XOM ExxonMobil Holdi...	Energy	2,735	\$432,649.65	5.38%	\$124,171.00	\$308,478.65
CVX Chevron	Energy	1,960	\$392,411.60	4.88%	\$175,950.00	\$216,461.60
KO Coca-Cola	Consumer Defensive	3,762	\$338,879.25	4.22%	\$192,115.00	\$146,764.25
MSFT Microsoft	Technology	547	\$271,514.39	3.38%	\$122,843.80	\$148,670.59
AAPL Apple	Technology	855	\$267,999.75	3.33%	\$98,473.00	\$169,526.75
QQQM Invesco NASD...	Exchange Traded Funds	862	\$252,479.80	3.14%	\$134,907.50	\$117,572.30
AVUV Avantis US Smal...	Exchange Traded Funds	1,675	\$210,731.75	2.62%	\$132,365.00	\$78,366.75
BND Vanguard Total Bo...	Exchange Traded Funds	2,571	\$186,606.04	2.32%	\$205,000.00	-\$18,393.96
ABBV AbbVie	Healthcare	700	\$184,030.00	2.29%	\$81,900.00	\$102,130.00
VXUS Vanguard Total I...	Exchange Traded Funds	2,023	\$177,691.83	2.21%	\$120,000.00	\$57,691.83
MO Altria Group	Consumer Defensive	2,550	\$176,256.00	2.19%	\$78,760.00	\$97,496.00
VZ Verizon Communicat...	Communication Services	3,170	\$159,102.30	1.98%	\$115,734.00	\$43,368.30



POSITION DETAIL

Portfolio holdings

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HOLDINGS

38 total

Positions 17-32

SECURITY	SECTOR	QUANTITY	VALUE	WEIGHT	COST	UNREALIZED GAIN/LOSS
VUG Vanguard Morning...	Exchange Traded Funds	1,515	\$132,424.18	1.65%	\$347,066.00	-\$214,641.82
JNJ Johnson & Johnson	Healthcare	481	\$129,962.16	1.62%	\$80,700.00	\$49,262.16
CRM Salesforce	Technology	629	\$129,334.98	1.61%	\$81,704.00	\$47,630.98
SCHV Schwab U.S. Lar...	Exchange Traded Funds	1,820	\$127,400.00	1.58%	\$125,917.50	\$1,482.50
VIG Vanguard Dividend ...	Exchange Traded Funds	503	\$122,822.55	1.53%	\$85,000.00	\$37,822.55
PG Procter & Gamble	Consumer Defensive	805	\$116,756.84	1.45%	\$113,400.00	\$3,356.84
PFE Pfizer	Healthcare	3,915	\$110,794.50	1.38%	\$88,430.00	\$22,364.50
SCHD Schwab U.S. Div...	Exchange Traded Funds	2,614	\$91,613.92	1.14%	\$195,000.00	-\$103,386.08
PEP PepsiCo	Consumer Defensive	530	\$75,360.70	0.94%	\$83,210.00	-\$7,849.30
TXN Texas Instruments	Technology	250	\$65,442.50	0.81%	\$41,250.00	\$24,192.50
BLK BlackRock	Financial Services	55	\$64,526.55	0.80%	\$52,250.00	\$12,276.55
SCHG Schwab U.S. La...	Exchange Traded Funds	1,785	\$63,028.35	0.78%	\$138,583.00	-\$75,554.65
ADBE Adobe	Technology	227	\$62,077.69	0.77%	\$67,853.00	-\$5,775.31
IWF iShares Russell 10...	Exchange Traded Funds	447	\$54,422.25	0.68%	\$99,894.00	-\$45,471.75
LMT Lockheed Martin	Industrials	70	\$39,593.40	0.49%	\$31,850.00	\$7,743.40
VGT Vanguard Informat...	Exchange Traded Funds	304	\$35,868.96	0.45%	\$97,393.00	-\$61,524.04



POSITION DETAIL

Portfolio holdings

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HOLDINGS

38 total

Positions 33-38

SECURITY	SECTOR	QUANTITY	VALUE	WEIGHT	COST	UNREALIZED GAIN/LOSS
HD Home Depot	Consumer Cyclical	100	\$33,485.00	0.42%	\$32,500.00	\$985.00
NOW ServiceNow	Technology	249	\$31,324.20	0.39%	\$75,764.00	-\$44,439.80
AMT American Tower	Real Estate	150	\$26,359.50	0.33%	\$29,250.00	-\$2,890.50
NEE NextEra Energy	Utilities	260	\$21,897.20	0.27%	\$20,540.00	\$1,357.20
TROW T. Rowe Price G...	Financial Services	200	\$19,800.00	0.25%	\$21,600.00	-\$1,800.00
UPS United Parcel Serv...	Industrials	150	\$15,847.50	0.20%	\$31,050.00	-\$15,202.50



ACTIVITY DETAIL

Transactions during the reporting period

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TRANSACTIONS

95 total

Activity 1-13

PURCHASES \$130,163.00 3 transactions	SALES \$9,900.00 1 transaction	NET PURCHASES \$120,263.00 more bought than sold	NET EXTERNAL FLOWS \$100,000.00 net contributions	DIVIDENDS \$64,151.67 90 transactions		
\$120,263.00 was spent on net purchases. 3 purchases totaled \$130,163.00 versus \$9,900.00 from 1 sale. External flows added \$100,000.00. Largest activity: \$102,475.50 purchase in VOO.						
DATE	ACTIVITY	SECURITY	PORTFOLIO	QUANTITY	PRICE	AMOUNT
Jul 17	Buy	VOO	IRA Retirement	150	\$683.17	-\$102,475.50
Jul 17	Deposit	Cash	IRA Retirement			\$100,000.00
Jul 11	Dividend	CRM	Growth			\$135.96
Jul 10	Dividend	AMT	Dividends			\$255.00
Jul 10	Dividend	MO	Value			\$1,815.00
Jul 6	Dividend	BND	IRA Retirement			\$565.63
Jul 2	Dividend	VOO	ETF Core			\$1,127.06
Jul 2	Dividend	VOO	IRA Retirement			\$863.10
Jul 1	Dividend	KO	Dividends			\$612.00
Jul 1	Dividend	KO	Value			\$948.70
Jul 1	Dividend	KO	IRA Retirement			\$223.65
Jun 30	Dividend	PEP	Dividends			\$753.93
Jun 30	Dividend	IWF	Growth			\$282.03



ACTIVITY DETAIL

Transactions during the reporting period

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TRANSACTIONS

95 total

Activity 14-29

DATE	ACTIVITY	SECURITY	PORTFOLIO	QUANTITY	PRICE	AMOUNT
Jun 30	Dividend	QQQM	Growth			\$482.72
Jun 29	Dividend	TROW	Dividends			\$254.00
Jun 29	Dividend	VTV	ETF Core			\$2,071.94
Jun 29	Dividend	VUG	ETF Core			\$507.51
Jun 29	Dividend	VGT	Growth			\$268.40
Jun 29	Dividend	VUG	Growth			\$205.92
Jun 29	Dividend	VTV	Value			\$1,023.00
Jun 29	Dividend	SCHD	IRA Retirement			\$2,352.43
Jun 29	Dividend	VIG	IRA Retirement			\$382.37
Jun 27	Dividend	LMT	Dividends			\$231.00
Jun 27	Dividend	AVUV	Value			\$670.00
Jun 25	Dividend	VEU	ETF Core			\$2,577.44
Jun 25	Dividend	SCHG	Growth			\$267.75
Jun 25	Dividend	SCHV	Value			\$728.00
Jun 25	Dividend	VXUS	IRA Retirement			\$1,315.19
Jun 23	Dividend	BLK	Dividends			\$286.55



ACTIVITY DETAIL

Transactions during the reporting period

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TRANSACTIONS

95 total

Activity 30-45

DATE	ACTIVITY	SECURITY	PORTFOLIO	QUANTITY	PRICE	AMOUNT
Jun 16	Dividend	HD	Dividends			\$230.00
Jun 15	Dividend	NEE	Dividends			\$147.29
Jun 10	Dividend	CVX	Dividends			\$1,368.00
Jun 10	Dividend	XOM	Dividends			\$515.00
Jun 10	Dividend	CVX	Value			\$1,718.40
Jun 10	Dividend	XOM	Value			\$1,735.55
Jun 9	Dividend	MSFT	Growth			\$324.87
Jun 8	Dividend	MSFT	Dividends			\$91.00
Jun 8	Dividend	JNJ	IRA Retirement			\$246.62
Jun 7	Dividend	JNJ	Dividends			\$390.00
Jun 6	Dividend	BND	IRA Retirement			\$565.63
Jun 5	Dividend	PFE	Value			\$1,062.60
Jun 2	Dividend	UPS	Dividends			\$246.00
May 16	Dividend	PG	Dividends			\$634.08
May 15	Sell	TROW	Dividends	100	\$99.00	\$9,900.00
May 15	Dividend	ABBV	Dividends			\$1,148.00



ACTIVITY DETAIL

Transactions during the reporting period

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TRANSACTIONS

95 total

Activity 46-61

DATE	ACTIVITY	SECURITY	PORTFOLIO	QUANTITY	PRICE	AMOUNT
May 15	Dividend	PG	IRA Retirement			\$225.74
May 14	Dividend	TXN	Dividends			\$340.00
May 13	Dividend	AAPL	Growth			\$176.85
May 6	Dividend	BND	IRA Retirement			\$565.63
May 1	Dividend	VZ	Dividends			\$345.00
May 1	Dividend	VZ	Value			\$1,099.00
Apr 30	Dividend	JPM	Dividends			\$728.00
Apr 30	Dividend	JPM	Value			\$702.00
Apr 29	Dividend	AMT	Dividends			\$255.00
Apr 11	Dividend	CRM	Growth			\$135.96
Apr 10	Dividend	MO	Value			\$1,815.00
Apr 6	Dividend	BND	IRA Retirement			\$565.63
Apr 1	Dividend	KO	Dividends			\$612.00
Apr 1	Dividend	KO	Value			\$948.70
Apr 1	Dividend	KO	IRA Retirement			\$223.65
Mar 31	Dividend	PEP	Dividends			\$753.93



ACTIVITY DETAIL

Transactions during the reporting period

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TRANSACTIONS

95 total

Activity 62-77

DATE	ACTIVITY	SECURITY	PORTFOLIO	QUANTITY	PRICE	AMOUNT
Mar 31	Dividend	IWF	Growth			\$282.03
Mar 31	Dividend	QQQM	Growth			\$482.72
Mar 30	Dividend	TROW	Dividends			\$381.00
Mar 29	Dividend	VOO	ETF Core			\$1,067.11
Mar 29	Dividend	VTV	ETF Core			\$1,994.48
Mar 29	Dividend	VUG	ETF Core			\$483.72
Mar 29	Dividend	VGT	Growth			\$268.40
Mar 29	Dividend	VUG	Growth			\$205.92
Mar 29	Dividend	VTV	Value			\$1,023.00
Mar 29	Dividend	SCHD	IRA Retirement			\$1,881.94
Mar 29	Dividend	VIG	IRA Retirement			\$357.22
Mar 29	Dividend	VOO	IRA Retirement			\$817.19
Mar 27	Dividend	AVUV	Value			\$670.00
Mar 25	Dividend	HD	Dividends			\$230.00
Mar 25	Dividend	VEU	ETF Core			\$2,405.61
Mar 25	Dividend	SCHG	Growth			\$267.75



ACTIVITY DETAIL

Transactions during the reporting period

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TRANSACTIONS

95 total

Activity 78-93

DATE	ACTIVITY	SECURITY	PORTFOLIO	QUANTITY	PRICE	AMOUNT
Mar 25	Dividend	SCHV	Value			\$728.00
Mar 25	Dividend	VXUS	IRA Retirement			\$566.54
Mar 24	Dividend	LMT	Dividends			\$231.00
Mar 23	Dividend	BLK	Dividends			\$286.55
Mar 15	Dividend	NEE	Dividends			\$147.29
Mar 11	Dividend	MSFT	Dividends			\$91.00
Mar 10	Dividend	CVX	Dividends			\$1,368.00
Mar 10	Dividend	UPS	Dividends			\$246.00
Mar 10	Dividend	XOM	Dividends			\$515.00
Mar 10	Dividend	MSFT	Growth			\$324.87
Mar 10	Dividend	CVX	Value			\$1,718.40
Mar 10	Dividend	XOM	Value			\$1,735.55
Mar 9	Dividend	JNJ	IRA Retirement			\$235.74
Mar 8	Dividend	JNJ	Dividends			\$390.00
Mar 6	Buy	VZ	Value	325	\$42.50	-\$13,812.50
Mar 6	Buy	XOM	Value	125	\$111.00	\$13,875.00



ACTIVITY DETAIL

Transactions during the reporting period

Page 7 of 7

TRANSACTIONS

95 total

Activity 94-95

DATE	ACTIVITY	SECURITY	PORTFOLIO	QUANTITY	PRICE	AMOUNT
Mar 6	Dividend	BND	IRA Retirement			\$565.63
Mar 5	Dividend	PFE	Value			\$1,062.60



REVIEW AND METHODOLOGY

Items to review

Material observations supported by report data

HIGH ATTENTION

DATA AS OF AUGUST 26, 2026

The portfolio gained 9.13% during the period, behind the benchmark by 2.60%.

The portfolio returned +9.13% compared with +11.73% for the S&P 500 benchmark, a difference of -2.60%.

Portfolio return: 9.13% Benchmark return: 11.73% Relative return: -2.60%

METHODOLOGY

How to read this report

Returns	TWR reduces the effect of external cash-flow timing; MWR reflects the investor’s cash-flow experience. Three- and five-year trailing returns are annualized.
Active weights	Portfolio sector weight minus benchmark sector weight. Positive values are overweights; negative values are underweights. Cash and unclassified exposure are retained.
Income	Scheduled payments use feed-provided payment dates. Estimated payments repeat the most recent annual pattern and are explicitly labeled.
Attribution	Position effects adjust changes in position value for trade flows. Contribution percentages use the report’s beginning invested value.
Checkup	Items are selected deterministically from report facts and thresholds. They are neutral review prompts, not investment advice.

Anchored in Integrity. Focused on Your Future.

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