VTI + BND Portfolio - Portfolio X-Ray Report

Portfolio X-Ray · 12 Month Monthly Analysis · Data as of 2026-08-13

PORTFOLIO HEALTH

84/100

Good

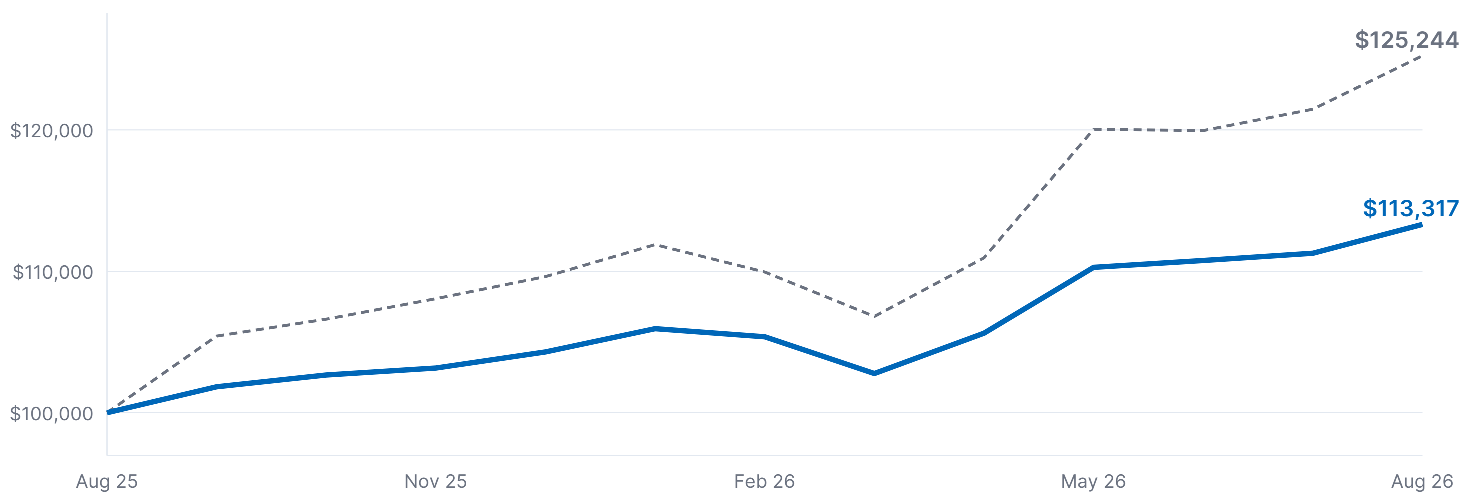
Strongest on diversification and downside protection. Alpha vs Benchmark is the weak link.

KEY METRICS

RETURN	VOLATILITY	SHARPE	MAX DRAWDOWN	BETA	ALPHA
+13.6%	**5.9%**	**1.50**	**-3.0%**	**0.62**	**-2.4%**
FAIR	GOOD	GOOD	GOOD	GOOD	POOR
Solid gains at 13.6%. Your investments are working for you.	Low volatility at 5.9%. Your portfolio is relatively stable.	Excellent at 1.50. Strong risk-adjusted performance.	Minimal drawdown at -3.0%. Very stable performance.	Defensive at 0.62. Less volatile than the market.	Negative alpha at -2.4%. Underperforming risk-adjusted expectations.

SORTINO	CALMAR	VAR 95%	WIN RATE	VS SPY	INFO RATIO
2.99	**4.45**	**2.5%**	**83%**	**-9.5%**	**-2.22**
GOOD	GOOD	GOOD	GOOD	POOR	POOR
Very good at 2.99. Strong protection against losses.	Excellent at 4.45. Strong returns relative to worst drawdown.	Low risk at -2.5%. Small potential monthly losses.	Excellent at 83%. Very consistent positive months.	Significantly behind by 9.5%. Consider index funds.	Negative at -2.22. Consider reducing active bets.

GROWTH OF $100,000



Solid line: this portfolio. Dashed line: S&P 500 (SPY). Both start at exactly $100,000. The portfolio finished $11,927 behind the index.

TRAILING RETURNS

	1M	3M	6M	1Y
Portfolio	+1.8%	+2.8%	+7.5%	+13.6%
S&P 500	+3.1%	+4.3%	+13.9%	+23.1%
Excess	-1.3%	-1.6%	-6.4%	-9.5%

VTI + BND Portfolio - Portfolio X-Ray Report

Portfolio X-Ray · 12 Month Monthly Analysis · Data as of 2026-08-13

HOLDINGS P&L

Cost basis, market value and unrealized profit per position. Positions without a live price are held at cost.

Symbol	Shares	Cost/Sh	Current	Total Cost	Mkt Value	P/L	P/L %
VTI Sep 02, 25	120	$251.30	$305.42	$30,156.00	$36,650.40	+$6,494.40	+21.5%
BND Sep 02, 25	300	$72.10	n/a	$21,630.00	n/a	n/a	n/a
Priced positions (1)				**$30,156.00**	**$36,650.40**	**+$6,494.40**	**+21.5%**
Un-priced, at cost (1)				**$21,630.00**	**$21,630.00**		
Total portfolio				**$51,786.00**	**$58,280.40**	**+$6,494.40**	

1 position had no live price at export time and is carried at cost in the totals, so the priced rows alone cannot reproduce the Total portfolio line.

REALIZED TRADES

1 trade. Total realized: +$732.00

Ticker	Shares	Buy Date	Sell Date	Buy Price	Sell Price	P/L	P/L %
VTI	20	Sep 02, 25	Feb 10, 26	$251.30	$287.90	+$732.00	+14.6%

HEALTH SCORE BREAKDOWN

Factor	Points	Reading
Risk-Adjusted Returns	20/25	Sharpe 1.50.
Diversification	20/20	Avg correlation 0.08.
Downside Protection	20/20	Down capture 55%.
Alpha vs Benchmark	9/20	Alpha -2.4%.
Consistency	15/15	

The Health Score grades the portfolio across five factors: Sharpe Ratio (25 pts max), Diversification (20), Downside Protection (20), Risk-Adjusted CAPM Alpha (20) and Consistency (15). Factors without enough data are excluded and the score is renormalized over the rest. Score and rating are printed exactly as graded.

THINGS WORTH FIXING

2 opportunities to improve your portfolio.

HIGH Concentration Risk Detected

Top 3 holdings contribute 100% of portfolio risk. This creates significant concentration risk.

If you fix it: Rebalance to spread risk more evenly across holdings

HIGH Underperforming Market

Portfolio is underperforming SPY by 9.5%. Consider index funds or re-evaluate stock selection.

If you fix it: If you can't beat the market consistently, match it with lower fees

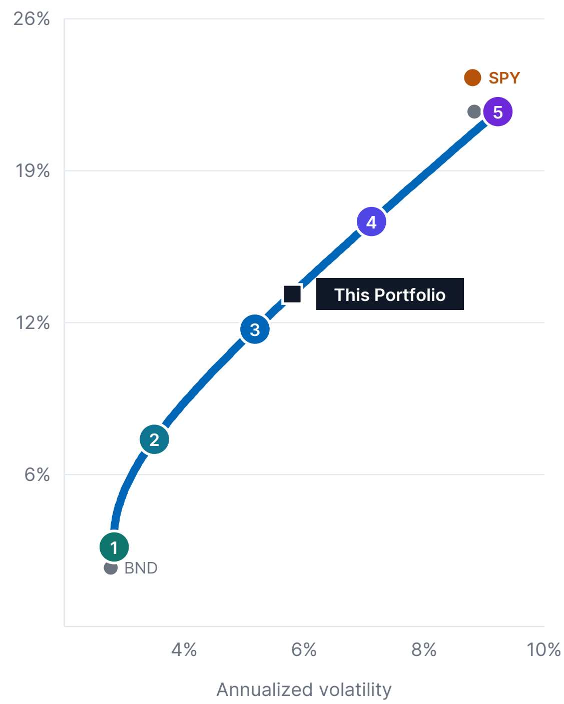
YOUR RISK-REWARD SWEET SPOT

Aug 14, 2025 through Aug 13, 2026

Where you sit against every optimal mix of these holdings.

VTI + BND Portfolio - Portfolio X-Ray Report

Portfolio X-Ray · 12 Month Monthly Analysis · Data as of 2026-08-13



Numbered dots 1-5 = risk grades of your own holdings; grey = individual holdings; amber = benchmark. The dark square is your portfolio today.

RISK PROFILES OF YOUR OWN HOLDINGS

RISK PROFILE	RETURN	VOL	RET / VOL
This Portfolio	13.6%	5.9%	2.31
S: Max Sharpe	14.2%	6.1%	2.31
1 Conservative	2.5%	2.8%	0.90
2 Moderate	7.2%	3.5%	2.07
3 Balanced	12.1%	5.2%	2.30
4 Growth	16.8%	7.3%	2.31
5 Aggressive	21.6%	9.5%	2.28

Return/Vol carries no risk-free adjustment, so these rows are comparable with each other and with the chart.

HOLDINGS BY RETURN

Ranked by return. Contrib is each holding's contribution to a $100,000 portfolio over the window (weight x return x $100,000); the column sums to the portfolio's gain on that basis.

Ticker	Weight	Return	Vol	Contrib
VTI	60.0%	+21.6%	9.1%	+$12,960
BND	40.0%	+1.6%	2.7%	+$640
Total				**+$13,600**

LOOK-THROUGH: WHAT YOU ACTUALLY OWN

You entered 2 funds. You actually own 3,507 securities.

YOUR LARGEST TRUE POSITIONS

Symbol	Name	% of portfolio	Held via
NVDA	NVIDIA Corporation	3.79%	VTI
AAPL	Apple Inc.	3.50%	VTI
MSFT	Microsoft Corporation	2.29%	VTI
AMZN	Amazon.com, Inc.	1.90%	VTI
GOOGL	Alphabet Inc.	1.73%	VTI
AVGO	Broadcom Inc.	1.48%	VTI
GOOG	Alphabet Inc.	1.36%	VTI
MU	Micron Technology, Inc.	1.07%	VTI

VTI + BND Portfolio - Portfolio X-Ray Report

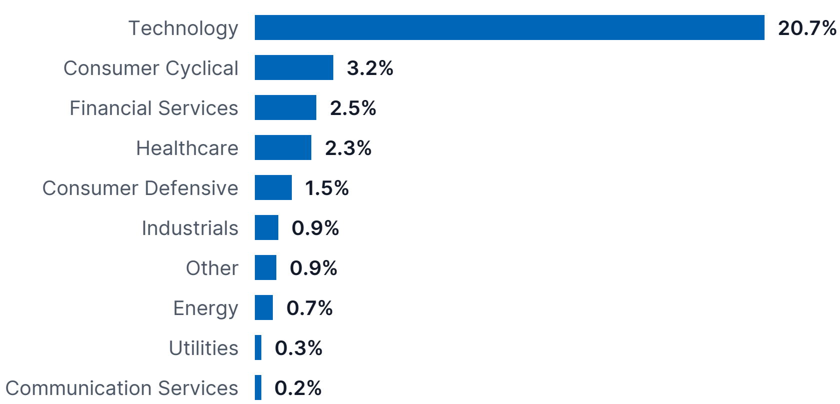
Portfolio X-Ray · 12 Month Monthly Analysis · Data as of 2026-08-13

YOUR LARGEST TRUE POSITIONS

Symbol	Name	% of portfolio	Held via
META	Meta Platforms, Inc.	1.02%	VTI
TSLA	Tesla, Inc.	0.98%	VTI
LLY	Eli Lilly and Company	0.84%	VTI
AMD	Advanced Micro Devices, Inc.	0.78%	VTI
BRK.B	Berkshire Hathaway Inc.	0.74%	VTI
JPM:US		0.67%	VTI
JNJ	Johnson & Johnson	0.50%	VTI
AMAT	Applied Materials, Inc.	0.47%	VTI
XOM	Exxon Mobil Corporation	0.47%	VTI
INTC	Intel Corporation	0.46%	VTI
V	Visa Inc.	0.46%	VTI
LRCX	Lam Research Corporation	0.44%	VTI
WMT	Walmart Inc.	0.41%	VTI
CAT	Caterpillar Inc.	0.40%	VTI
ABBV	AbbVie Inc.	0.37%	VTI
CSCO	Cisco Systems, Inc.	0.34%	VTI
COST	Costco Wholesale Corporation	0.34%	VTI

SECTOR MIX

Technology is 21% of your money, the biggest sector among your top holdings.



These cover 33.1% of the portfolio. The other 66.9% sits outside the 50 largest true positions and is not sector-classified.

WHAT YOU PAY

Annual fund fees, weighted by your allocation.

BLENDED EXPENSE RATIO	COST PER $100,000 PER YEAR	COST PER $100,000 OVER 10 YEARS
0.03%	**$30**	**$300**
Across the funds with a published ratio	Deducted from returns, not billed	Simple sum of the annual fee

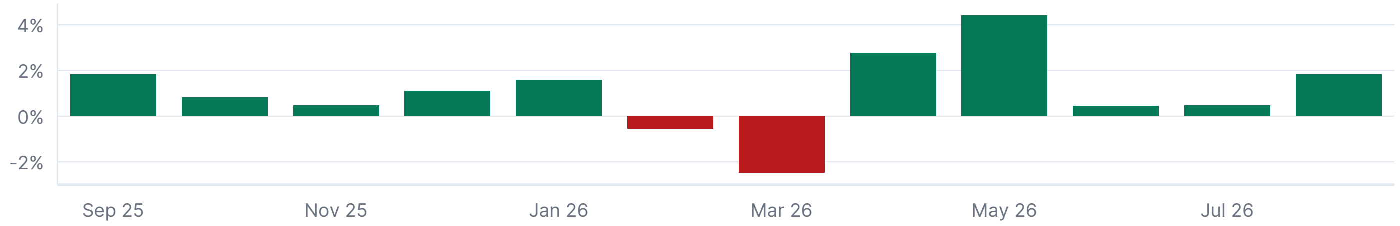
VTI + BND Portfolio - Portfolio X-Ray Report

Portfolio X-Ray · 12 Month Monthly Analysis · Data as of 2026-08-13

Fund	Name	Weight	Expense ratio	$/yr per $100,000
VTI	Vanguard Total Stock Market	60.0%	0.03%	$18
BND	Vanguard Total Bond Market	40.0%	0.03%	$12

Ten-year cost is the simple sum of the annual fee. It ignores compounding on the money the fee removes, so the real drag is larger. Measured across the 100% of the portfolio held in funds with a published expense ratio. Trading costs and advisory fees are not included.

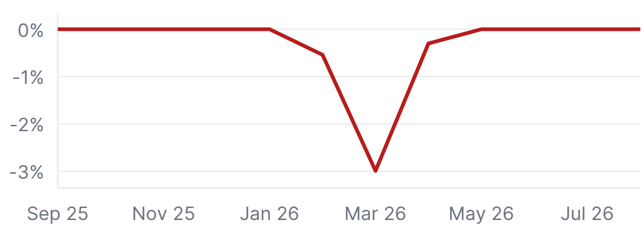
TRACK RECORD



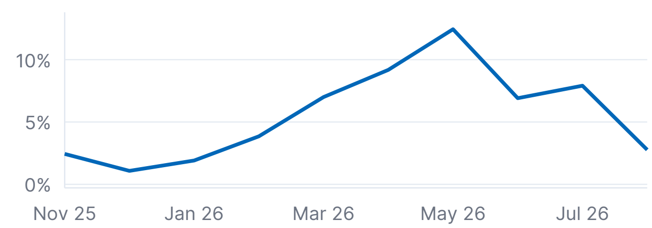
UP MONTHS	AVERAGE MONTH	BEST MONTH	WORST MONTH	WIN STREAK	LOSS STREAK
83%	**+1.1%**	**+4.4%**	**-2.5%**	**5**	**2**
10 of 12 months positive	Across 12 months	May 2026	Mar 2026	Consecutive months	Consecutive months

RISK

WORST DRAWDOWN (worst -3.0%)



ROLLING VOLATILITY, annualized (latest 2.8%)



TAIL RISK

Fat tails and black swans. What the average return hides.

Skewness	Which way the spread of returns leans	-0.11	SYMMETRIC
Kurtosis	How often extreme moves show up	1.58	FAT TAILS
CVaR (95%)	Average loss across the worst 5% of months	-2.5%	LOW RISK
Treynor Ratio	Excess return per unit of beta	0.14	FAIR

Extreme months show up more often here than a normal curve predicts, but they have been shallow: the worst 5% of months averaged a 2.5% loss.

RISK CONTRIBUTION

Where your risk lives. Share of total risk per holding.

Your top 3 holdings carry 100.0% of total portfolio risk.

Holding	Share of risk		Weight	
VTI		94.7%	60.0%	OUTSIZED
BND		5.3%	40.0%	

Portfolio volatility 5.9%.

STRESS TESTS

Fixed market shocks carried through to this portfolio, in percent and in dollars on $100,000. Green only when the portfolio beats the market of its own scenario.

VTI + BND Portfolio - Portfolio X-Ray Report

Portfolio X-Ray · 12 Month Monthly Analysis · Data as of 2026-08-13

MARKET CRASH (-20%)	RECESSION SCENARIO	RISING INTEREST RATES	BULL MARKET (+30%)
-12.4%	**-10.2%**	**-0.9%**	**+18.6%**
-12.4% vs a -20.0% market. -$12,400 on $100,000.	-10.2% vs a -15.0% market. -$10,230 on $100,000.	-$860 on $100,000. Based on your worst 3-month performance in lookback period	+18.6% vs a +30.0% market. +$18,600 on $100,000.

ARE YOU BEATING THE MARKET?

You are behind the index by 9.5%.

	Return	Volatility
This portfolio	+13.6%	5.9%
S&P 500	+23.1%	9.0%
Gap	-9.5%	

HOW CLOSELY YOU TRACK THE INDEX

CORRELATION	TRACKING ERROR	UP CAPTURE
0.96	**4.3%**	**61.1%**
DOWN CAPTURE	**CAPTURE RATIO**	
55.0%	**1.11**	

DIVERSIFICATION REALITY CHECK

Your 2 holdings behave like 1.8.

N / (1 + (N - 1) x average pair correlation): with N = 2 and an average pair correlation of 0.08, that is 1.8.

No pair of holdings is correlated at 0.90 or higher. The holdings genuinely diversify each other.

CORRELATION MATRIX

	VTI	BND
VTI	1.00	0.08
BND	0.08	1.00

1.00 = lockstep over the trailing 12 months; negative = opposite.

OPTIMIZE

Five mixes of your own funds, ranked from least to most risk.

Mix	Sharpe	Return	Volatility	vs your return	vs your risk	Funds	Allocations
Conservative	0.90	+2.5%	2.8%	-11.1%	-3.1%	2	BND 95%, VTI 5%
Moderate	2.07	+7.2%	3.5%	-6.4%	-2.4%	2	BND 72%, VTI 28%
Balanced	2.30	+12.1%	5.2%	-1.5%	-0.6%	2	VTI 52%, BND 48%
Growth (best risk-adjusted)	2.31	+16.8%	7.3%	+3.2%	+1.4%	2	VTI 76%, BND 24%
Aggressive	2.28	+21.6%	9.5%	+8.0%	+3.6%	1	VTI 100%
Your portfolio (baseline)	1.50	+13.6%	5.9%	+0.0%	+0.0%	2	

Four largest allocations shown.

YOUR ACTION PLAN

The exact trades from your portfolio to the best risk-adjusted mix, on a $100,000 position. Sells first.

Action	Security	Amount	Weight change
SELL	BND	$15,880	40% to 24%

VTI + BND Portfolio - Portfolio X-Ray Report

Portfolio X-Ray · 12 Month Monthly Analysis · Data as of 2026-08-13

Action	Security	Amount	Weight change
BUY	VTI	$15,880	60% to 76%

Illustrative, based on historical analysis. Not investment advice or a forecast.

METHODOLOGY

Analysis window 12 months of monthly prices to 2026-08-13. Return and volatility annualized; Sharpe, Sortino and alpha at a 4.3% risk-free rate.

Stress tests Fixed market shocks carried through at the portfolio beta (the recession case adds a defensive adjustment), not simulations. Green only when the portfolio beats the market it is measured against.

Health score Sharpe 25, Diversification 20, Downside Protection 20, CAPM Alpha 20, Consistency 15. Ungradeable factors are excluded and the score renormalized.

Look-through Funds decomposed to the securities underneath, weighted by fund weight. Sector mix covers the 50 largest positions.

ASSUMPTIONS & NOTES

Computed from the portfolio's trailing 12-month monthly price history -- the same analysis shown on the live report page. Return and volatility are annualized; Sharpe, Sortino and alpha use a 4.3% annual risk-free rate. Every dollar figure is stated on a $100,000 basis; positions without a live price are carried at cost. See full terms and disclosures below.

GENERATED WITH

FundXLS

The Portfolio X-Ray by MarketXLS

https://marketxls.com/portfolio/PF-SAZSBG