Sample Portfolio - Portfolio X-Ray Report

Portfolio X-Ray · 12 Month Monthly Analysis · Data as of 2026-08-17

PORTFOLIO HEALTH

69/100

Fair

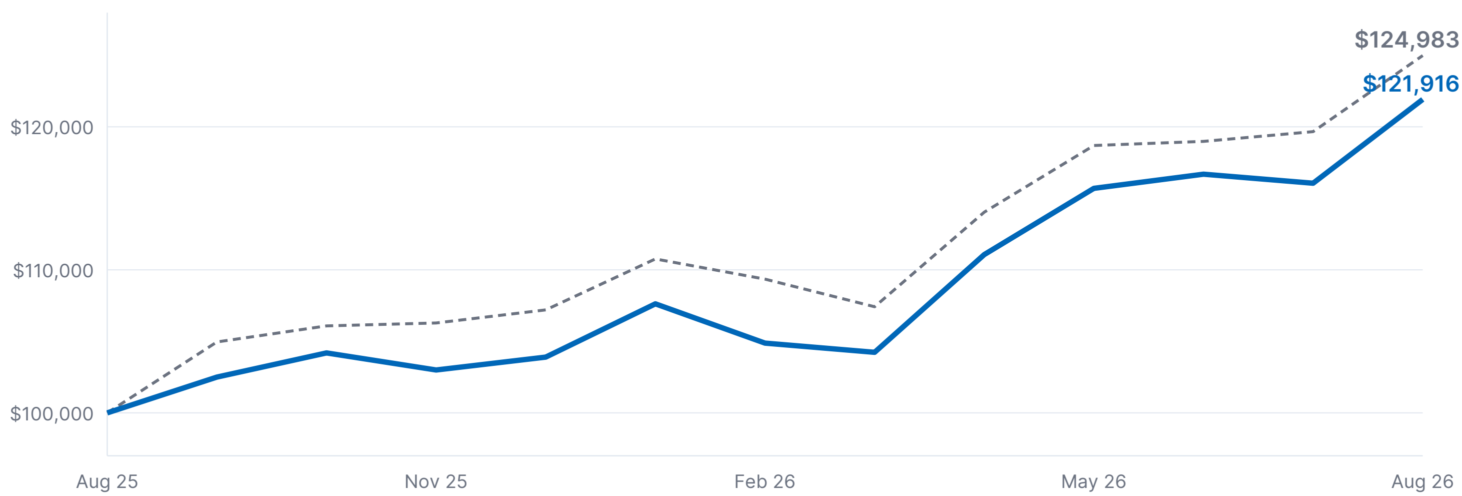
Strongest on consistency and risk-adjusted returns. Alpha vs Benchmark is the weak link.

KEY METRICS

RETURN	VOLATILITY	SHARPE	MAX DRAWDOWN	BETA	ALPHA
+21.6%	**8.8%**	**1.83**	**-3.1%**	**1.18**	**-4.6%**
GOOD	GOOD	GOOD	GOOD	GOOD	POOR
Strong performance at 21.6%. Your portfolio has grown significantly.	Low volatility at 8.8%. Your portfolio is relatively stable.	Excellent at 1.83. Strong risk-adjusted performance.	Minimal drawdown at -3.1%. Very stable performance.	Balanced at 1.18. Moves roughly with the market.	Negative alpha at -4.6%. Underperforming risk-adjusted expectations.

SORTINO	CALMAR	VAR 95%	WIN RATE	VS SPY	INFO RATIO
4.95	**6.96**	**2.5%**	**67%**	**-1.2%**	**-0.44**
GOOD	GOOD	GOOD	GOOD	FAIR	POOR
Exceptional at 4.95. Excellent downside risk management.	Excellent at 6.96. Strong returns relative to worst drawdown.	Low risk at -2.5%. Small potential monthly losses.	Good at 67%. More winning months than losing.	Tracking the market within 1.3%. Essentially matching.	Slightly negative at -0.44. Active bets not paying off.

GROWTH OF $100,000



Solid line: this portfolio. Dashed line: S&P 500 (SPY). Both start at exactly $100,000. The portfolio finished $3,067 behind the index.

TRAILING RETURNS

	1M	3M	6M	1Y
Portfolio	+5.0%	+5.4%	+16.2%	+21.6%
S&P 500	+4.4%	+5.3%	+14.3%	+22.9%
Excess	+0.6%	+0.1%	+2.0%	-1.2%

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HEALTH SCORE BREAKDOWN

Factor	Points	Reading
Risk-Adjusted Returns	23/25	Sharpe 1.83.
Diversification	17/20	Avg correlation 0.42.
Downside Protection	9/20	Down capture 104%.
Alpha vs Benchmark	6/20	Alpha -4.6%.
Consistency	14/15	

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.

WHAT STANDS OUT

2 observations from the analysis.

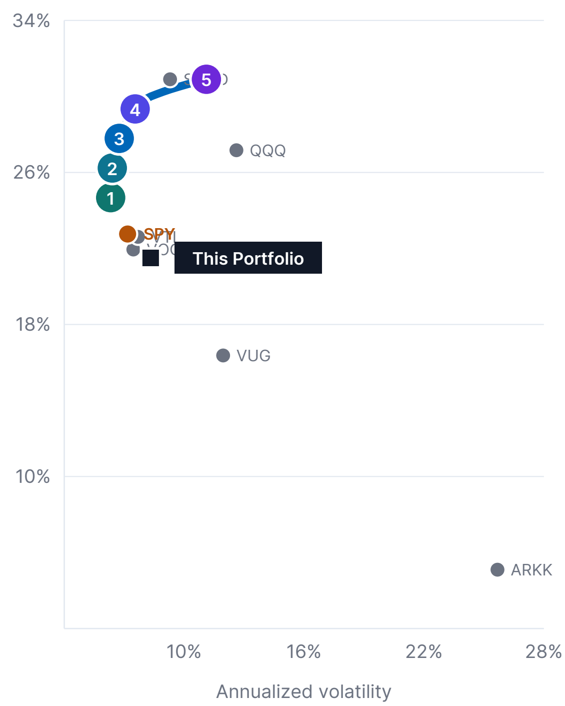
HIGH **High Correlation Detected**
VUG and VOO are 91.9% correlated.

MEDIUM **Weak Downside Protection**
Your portfolio captures 104% of market losses.

YOUR RISK-REWARD SWEET SPOT

Aug 18, 2025 through Aug 17, 2026

Where you sit against every optimal mix of these holdings.



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	21.6%	8.8%	2.44
S: Max Sharpe	27.3%	7.2%	3.83
1 Conservative	24.8%	6.9%	3.60
2 Moderate	26.3%	7.0%	3.78
3 Balanced	27.9%	7.3%	3.82
4 Growth	29.4%	8.1%	3.64
5 Aggressive	30.9%	11.6%	2.68

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
SCHD	10.0%	+30.9%	9.8%	+$3,095

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Ticker	Weight	Return	Vol	Contrib
QQQ	20.0%	+27.2%	13.0%	+$5,448
VTI	20.0%	+22.7%	8.2%	+$4,542
VOO	25.0%	+22.1%	8.0%	+$5,513
VUG	15.0%	+16.5%	12.4%	+$2,477
ARKK	10.0%	+5.3%	25.8%	+$531
Total				**+$21,605**

LOOK-THROUGH: WHAT YOU ACTUALLY OWN

You entered 6 funds. You actually own 824 securities.

YOUR LARGEST TRUE POSITIONS

Symbol	Name	% of portfolio	Held via
NVDA	NVIDIA Corporation	6.90%	VUG, VOO, QQQ +2
AAPL	Apple Inc.	6.02%	VUG, VOO, QQQ +1
MSFT	Microsoft Corporation	4.13%	QQQ, VUG, VOO +1
AMZN	Amazon.com, Inc.	3.39%	QQQ, VOO, VUG +2
GOOGL	Alphabet Inc.	2.97%	VUG, VOO, QQQ +2
TSLA	Tesla, Inc.	2.73%	ARKK, QQQ, VUG +2
GOOG	Alphabet Inc.	2.59%	VUG, VOO, QQQ +2
AVGO	Broadcom Inc.	2.58%	VOO, VUG, QQQ +2
AMD	Advanced Micro Devices, Inc.	2.14%	QQQ, ARKK, VUG +2
META	Meta Platforms, Inc.	2.03%	QQQ, VUG, VOO +2
MU	Micron Technology, Inc.	1.75%	QQQ, VOO, VTI
LLY	Eli Lilly and Company	1.13%	VUG, VOO, VTI +1
AMAT	Applied Materials, Inc.	0.99%	QQQ, VUG, VOO +1
INTC	Intel Corporation	0.97%	QQQ, VOO, VTI +1
LRCX	Lam Research Corporation	0.92%	QQQ, VUG, VOO +1
PLTR	Palantir Technologies Inc.	0.90%	QQQ, ARKK, VUG +2
COST	Costco Wholesale Corporation	0.81%	QQQ, VUG, VOO +1
TXN	Texas Instruments Incorporated	0.81%	SCHD, QQQ, VOO +2
WMT	Walmart Inc.	0.81%	QQQ, VOO, VTI
AMGN	Amgen Inc.	0.79%	SCHD, QQQ, VOO +1
CSCO	Cisco Systems, Inc.	0.71%	QQQ, VOO, VTI

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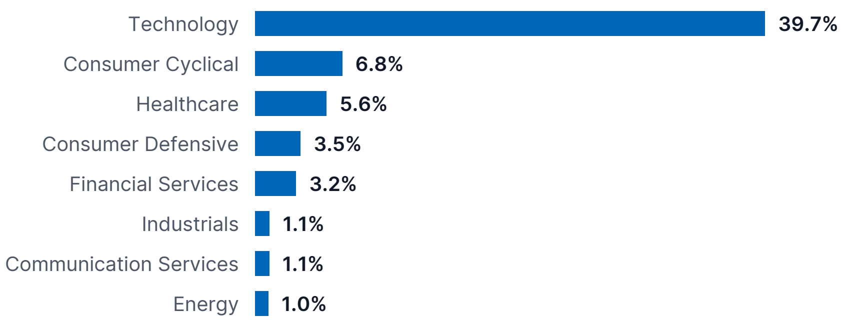
YOUR LARGEST TRUE POSITIONS

Symbol	Name	% of portfolio	Held via
SPCX	Space Exploration Technologies Corp.	0.69%	ARKK, QQQ, VUG
HD	The Home Depot, Inc.	0.66%	SCHD, VOO, VTI
UNH	UnitedHealth Group Incorporated	0.66%	SCHD, VOO, VTI
PEP	PepsiCo, Inc.	0.66%	SCHD, QQQ, VOO +1

SECTOR MIX

Technology is 40% of your money, the biggest sector among your top holdings.



These cover 62.0% of the portfolio. The other 38.0% 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
0.14%	**$135**	**$1,350**
Across the funds with a published ratio	Deducted from returns, not billed	Simple sum of the annual fee

Fund	Name	Weight	Expense ratio	$/yr per $100,000
ARKK	ARK Innovation ETF	10.0%	0.75%	$75
QQQ	Invesco QQQ Trust, Series	20.0%	0.18%	$36
VOO	Vanguard S&P 500 ETF	25.0%	0.03%	$7
VTI	Vanguard Morningstar Total Stock	20.0%	0.03%	$6
SCHD	Schwab US Dividend Equity	10.0%	0.06%	$6
VUG	Vanguard Morningstar Growth ETF	15.0%	0.03%	$5

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

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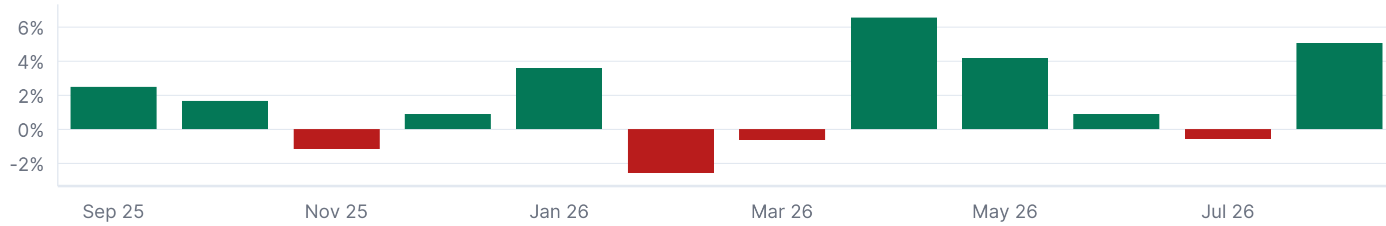
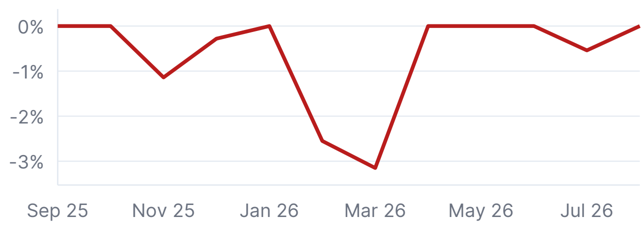


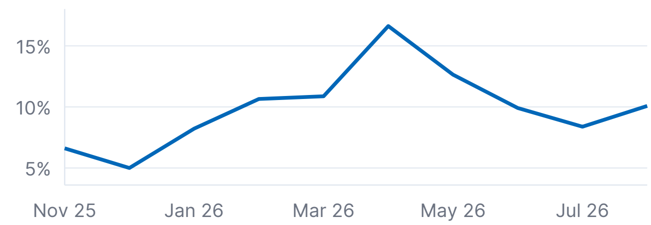
UP MONTHS	AVERAGE MONTH	BEST MONTH	WORST MONTH	WIN STREAK	LOSS STREAK
67%	**+1.7%**	**+6.5%**	**-2.5%**	**3**	**2**
8 of 12 months positive	Across 12 months	Apr 2026	Feb 2026	Consecutive months	Consecutive months

RISK

WORST DRAWDOWN (worst -3.1%)



ROLLING VOLATILITY, annualized (latest 10.1%)



TAIL RISK

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

Skewness	Which way the spread of returns leans	0.26	SYMMETRIC
Kurtosis	How often extreme moves show up	-0.77	THIN TAILS
CVaR (95%)	Average loss across the worst 5% of months	-2.5%	LOW RISK
Treynor Ratio	Excess return per unit of beta	0.15	FAIR

Extreme months are rarer here than a normal curve predicts, and 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.

Holding	Share of risk		Weight	
QQQ		25.0%	20.0%	OUTSIZED
VOO		22.7%	25.0%	
VUG		17.9%	15.0%	
VTI		17.9%	20.0%	
ARKK		17.0%	10.0%	OUTSIZED
SCHD		-0.5%	10.0%	

Portfolio volatility 8.8%.

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.

MARKET CRASH (-20%)	RECESSION SCENARIO	RISING INTEREST RATES	BULL MARKET (+30%)
-23.6%	**-19.5%**	**-1.4%**	**+35.5%**
-23.6% vs a -20.0% market. -$23,640 on $100,000.	-19.5% vs a -15.0% market. -$19,500 on $100,000.	-$1,440 on $100,000. Based on your worst 3-month performance in lookback period	+35.5% vs a +30.0% market. +$35,460 on $100,000.

ARE YOU BEATING THE MARKET?

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You are behind the index by 1.2%.

	Return	Volatility
This portfolio	+21.6%	8.8%
S&P 500	+22.9%	7.7%
Gap	-1.2%	

HOW CLOSELY YOU TRACK THE INDEX

CORRELATION	TRACKING ERROR	UP CAPTURE
0.96	**2.8%**	**100.2%**
DOWN CAPTURE	CAPTURE RATIO	
104.1%	**0.96**	

DIVERSIFICATION REALITY CHECK

Your 6 holdings behave like 1.9.

N / (1 + (N - 1) x average pair correlation): with N = 6 and an average pair correlation of 0.42, that is 1.9.

PAIRS THAT MOVE AS ONE (CORRELATION 0.90 OR HIGHER)

Holding	Holding	Correlation
VTI	VOO	0.99
VUG	VOO	0.92

Owning both of a pair this correlated adds little diversification.

CORRELATION MATRIX

	VUG	ARKK	VTI	VOO	SCHD	QQQ
VUG	1.00	0.47	0.88	0.92	-0.26	0.88
ARKK	0.47	1.00	0.54	0.46	-0.43	0.45
VTI	0.88	0.54	1.00	0.99	0.05	0.79
VOO	0.92	0.46	0.99	1.00	0.04	0.83
SCHD	-0.26	-0.43	0.05	0.04	1.00	-0.26
QQQ	0.88	0.45	0.79	0.83	-0.26	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	3.60	+24.8%	6.9%	+3.2%	-2.0%	6	SCHD 41%, VOO 20%, VTI 17%, VUG 9%
Moderate	3.78	+26.3%	7.0%	+4.7%	-1.9%	6	SCHD 44%, VOO 19%, VTI 17%, QQQ 16%
Balanced (best risk-adjusted)	3.82	+27.9%	7.3%	+6.2%	-1.5%	4	SCHD 50%, QQQ 24%, VTI 14%, VOO 12%
Growth	3.64	+29.4%	8.1%	+7.8%	-0.8%	3	SCHD 62%, QQQ 34%, VTI 3%
Aggressive	2.68	+30.9%	11.6%	+9.3%	+2.7%	1	SCHD 100%
Your portfolio (baseline)	1.83	+21.6%	8.8%	+0.0%	+0.0%	6	

Four largest allocations shown.

Moving from your current weights to any mix above would mean buying and selling the differences. The report does not recommend any mix over another; they are reference points at different risk levels.

METHODOLOGY

Analysis window	12 months of monthly prices to 2026-08-17. Return and volatility annualized; Sharpe, Sortino and alpha at a 4.3% risk-free rate. Performance and risk metrics are a backtest of your current weights held over the window, not the realized return of your account; the cost-basis and realized-trade tables reflect your entered positions.	**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**	Equity funds decomposed to the securities underneath, weighted by fund weight. Holdings with no constituent data (many bond funds and funds of funds) are carried as single positions, not decomposed. 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/sample