



# Prospect Household vs. Proposed Portfolio Transition Analysis Proposal

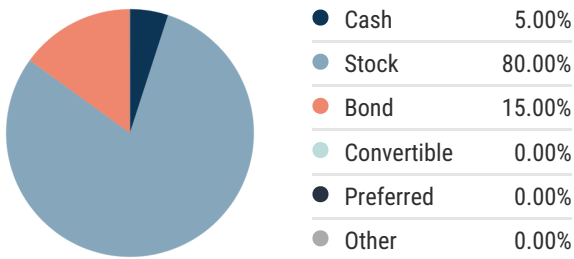
Prepared for Sample by Molly Fernandez at YCharts  
June 10, 2025

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Risk Profile Key Stats

Data as of: June 10, 2025



Growth Profile

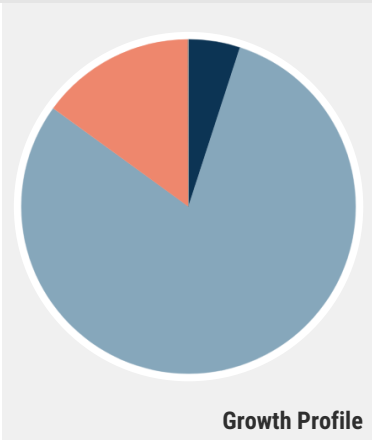
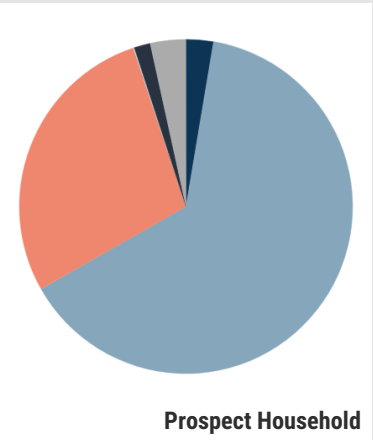
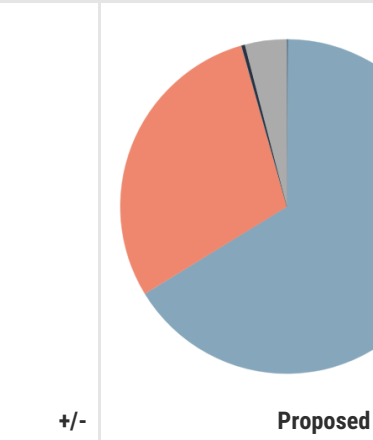
Growth investors have a relatively high tolerance for risk and a longer investment horizon. They prioritize above-average growth and are prepared to accept higher levels of portfolio volatility and the risk of principal loss. A typical growth portfolio is primarily weighted toward equities, with exposure to various asset classes.

Risk Metric  
Risk Level

Target:  
Medium to High

Asset Allocation Comparison

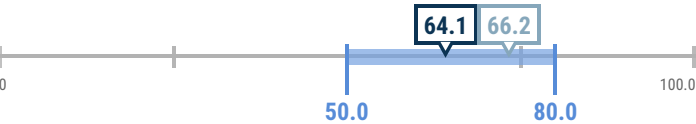
Data as of: June 10, 2025

					
	Growth Profile	Prospect Household	+/-	Proposed Portfolio	+/-
● Cash	5.00%	2.66%	2.34%	0.11%	4.89%
● Stock	80.00%	64.14%	15.86%	66.16%	13.84%
● Bond	15.00%	28.09%	-13.09%	29.33%	-14.33%
● Convertible	0.00%	0.10%	-0.10%	0.00%	0.00%
● Preferred	0.00%	1.57%	-1.57%	0.36%	-0.36%
● Other	0.00%	3.44%	-3.44%	4.05%	-4.05%

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● Prospect Household    ● Proposed Portfolio    ● YCharts Growth Profile

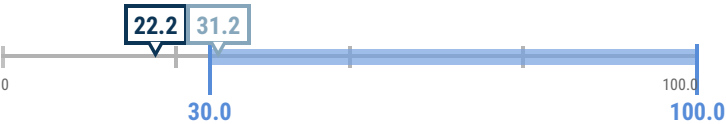
### Target Stock Allocation



Stock allocation is the portion of a portfolio invested in stocks, balancing potential long-term growth with short-term volatility. An appropriate allocation supports long-term financial objectives and typically reflects an investor's Risk Profile:

- Conservative investors keep a lower stock allocation, prioritizing stability over growth.
- Investors with a Moderate or Balanced profile typically seek to strike a balance, holding a mix of stocks and more stable investments.
- Investors with a Growth or Aggressive profile typically favor a higher stock allocation, accepting short-term market swings in pursuit of greater long-term gains.

### Target Large Cap Exposure

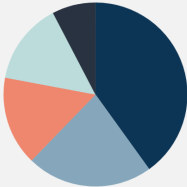
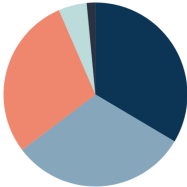


Large-cap stock exposure is the portion of a portfolio invested in well-established companies with high market capitalizations. These stocks offer stability with modest growth potential, and allocation levels typically align with an investor's Risk Profile:

- Conservative investors typically favor higher large-cap exposure for stability and consistent returns.
- Investors with a Moderate or Balanced profile typically balance large-cap stocks with mid- and small-cap stocks to manage risk while seeking growth
- Investors with a Growth or Aggressive profile may have lower large-cap exposure, opting for more small-cap or international stocks in pursuit of higher returns

### Market Capitalization

Data as of: June 10, 2025

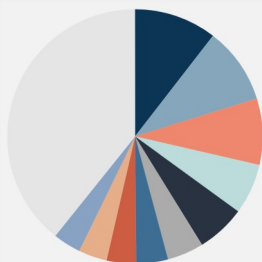
	 Prospect Household	 Proposed Portfolio
● Giant	40.07%	33.54%
● Large	22.18%	31.16%
● Med	15.69%	28.81%
● Small	14.40%	4.97%
● Micro	7.65%	1.53%

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## Top 10 Invested Holdings

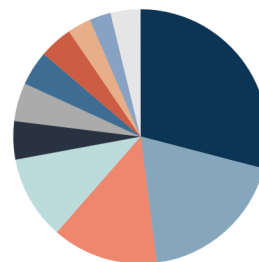
Data as of: June 10, 2025

### Prospect Household



Symbol	Name	% Weight	Close Price (Daily)	Annualized 1 Year Total Returns (Daily)
VIG	Vanguard Dividend Appreciation...	10.47%	200.07	12.39%
VIGI	Vanguard Intl Dividend Appreciation...	9.72%	90.30	12.58%
QQQM	Invesco NASDAQ 100 ETF	8.42%	218.52	15.40%
KOMP	SPDR S&P Kensho New Economies...	6.43%	52.61	14.00%
SPSM	SPDR Portfolio S&P 600 Small Cap ETF	6.18%	42.40	3.85%
BSV	Vanguard Short-Term Bond Index Fund ETF	4.62%	77.90	5.87%
MBB	iShares MBS ETF	4.02%	91.98	5.02%
NVDA	NVIDIA Corp	3.73%	142.63	18.02%
SPY	SPDR S&P 500 ETF Trust	3.63%	599.68	13.72%
QQQJ	Invesco NASDAQ Next Gen 100 ETF	3.52%	31.47	15.11%

### Proposed Portfolio



Symbol	Name	% Weight	Close Price (Daily)	Annualized 1 Year Total Returns (Daily)
VOO	Vanguard 500 Index Fund ETF	29.08%	551.25	13.82%
NUVBX	Nuveen Intermediate Duration...	18.90%	8.68	1.28%
COPX	Global X Copper Miners ETF	13.46%	43.56	-2.51%
IEMG	iShares Core MSCI Emerging Markets ETF	10.65%	58.92	14.79%
RCTIX	River Canyon Total Return Bond Fund Institutional	4.87%	10.02	7.71%
CADUX	CION Ares Diversified Credit I	4.87%	25.20	8.17%
XLI	Industrial Select Sector SPDR Fund	4.42%	144.80	20.12%
XLF	Financial Select Sector SPDR Fund	4.25%	51.00	24.85%
GLD	SPDR Gold Shares	2.99%	306.62	44.91%
XME	SPDR S&P Metals & Mining ETF	2.72%	65.36	8.72%

The performance data quoted presents past performance; past performance does not guarantee future results; the investment return and principal value of an investment will fluctuate; an investor's shares, when redeemed, may be worth more or less than their original cost; current performance may be lower or higher than the performance data quoted. The most recent month end performance data can be accessed at [https://go.ycharts.com/fund\\_contact\\_info](https://go.ycharts.com/fund_contact_info). (See the Standardized Returns section of this report for standardized returns information).

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# Transition Analysis: Prospect IMAS to Proposed Portfolio

Data as of: June 6, 2024

	Current Holding	Current Allocation	Target Allocation	Required Transaction	Resulting Allocation	Alignment to Target	Tax Impact
TAXABLE BOND							
River Canyon Total Re.utional	0.00	0.00%	5.00%	Buy 9953.64 shares	5.00%	0.00%	\$0.00
CION Ares Diversified Credit I	0.00	0.00%	2.50%	Buy 1971.17 shares	2.50%	0.00%	\$0.00
First Trust Preferred Some ETF	4540.52	3.93%	0.00%	Sell 4540.52 shares	0.00%	0.00%	\$1.117K
SPDR Blackstone Sen..oan ETF	1892.31	3.94%	0.00%	Sell 1892.31 shares	0.00%	0.00%	\$1.186K
SPDR Bloomberg Eme.ond ETF	3858.80	3.85%	0.00%	Sell 3858.80 shares	0.00%	0.00%	\$3.450K
Vanguard Intermediat..und ETF	1043.58	3.90%	0.00%	Sell 1043.58 shares	0.00%	0.00%	\$2.181K
Vanguard Long-Term ..und ETF	1094.59	3.90%	0.00%	Sell 1094.59 shares	0.00%	0.00%	\$5.504K
Vanguard Short-Term...und ETF	1025.06	3.91%	0.00%	Sell 1025.06 shares	0.00%	0.00%	\$528.93
iShares MBS ETF	1064.35	4.88%	0.00%	Sell 1064.35 shares	0.00%	0.00%	\$2.238K
Total	14519.21	28.32%	7.50%	\$-417.75K	7.50%	0.00%	\$16.20K
SECTOR EQUITY							
Financial Select Secto.DR Fund	0.00	0.00%	4.25%	Buy 2064.46 shares	4.25%	0.00%	\$0.00
Industrial Select Sect...DR Fund	0.00	0.00%	4.25%	Buy 693.75 shares	4.25%	0.00%	\$0.00
Global X Copper Miners ETF	0.00	0.00%	2.50%	Buy 1078.38 shares	2.50%	0.00%	\$0.00
SPDR S&P Metals & Mining ETF	0.00	0.00%	2.50%	Buy 811.49 shares	2.50%	0.00%	\$0.00
Energy Select Sector SPDR Fund	0.00	0.00%	1.50%	Buy 334.89 shares	1.50%	0.00%	\$0.00
SPDR S&P Kensho Ne..ite ETF	2837.14	6.68%	0.00%	Sell 2837.14 shares	0.00%	0.00%	\$-5.630K
Total	2837.14	6.68%	15.00%	\$167.00K	15.00%	0.00%	\$-5.630K
US EQUITY							
Vanguard 500 Index Fund ETF	0.00	0.00%	30.00%	Buy 1224.69 shares	30.00%	0.00%	\$0.00
SPDR Portfolio S&P 6...Cap ETF	4074.91	8.61%	0.00%	Sell 4074.91 shares	14.53%	-14.53%	\$-4.786K
Invesco NASDAQ 100 ETF	1066.67	10.14%	0.00%	Buy 0.00 shares	10.14%	-10.14%	0.00
Total	10366.32	35.92%	30.00%	\$278.48K	64.32%	-34.32%	\$-7.165K

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## Transition Analysis: Prospect IMAS to Proposed Portfolio (cont.)

Data as of: June 6, 2024

	Current Holding	Current Allocation	Target Allocation	Required Transaction	Resulting Allocation	Alignment to Target	Tax Impact
US EQUITY (CONT.)							
Vanguard Dividend Ap.und ETF	1067.14	9.65%	0.00%	Buy 0.00 shares	9.65%	-9.65%	0.00
Invesco NASDAQ Nex..100 ETF	2696.26	3.74%	0.00%	Sell 2696.26 shares	0.00%	0.00%	\$877.63
SPDR Portfolio S&P 4..Cap ETF	1461.34	3.78%	0.00%	Sell 1461.34 shares	0.00%	0.00%	\$-3.257K
Total	10366.32	35.92%	30.00%	\$278.48K	64.32%	-34.32%	\$-7.165K
INTERNATIONAL EQUITY							
iShares Core MSCI EAFE ETF	0.00	0.00%	17.50%	Buy 4621.80 shares	17.50%	0.00%	\$0.00
Vanguard Intl Dividen...und ETF	2629.18	10.76%	0.00%	Buy 0.00 shares	10.76%	-10.76%	0.00
iShares Core MSCI Emets ETF	0.00	0.00%	5.00%	Buy 1886.31 shares	5.00%	0.00%	\$0.00
Vanguard Emerging M.und ETF	1866.12	4.03%	0.00%	Sell 1866.12 shares	0.00%	0.00%	\$-1.506K
Total	4495.31	14.79%	22.50%	\$370.54K	33.26%	-10.76%	\$-1.506K
COMMODITIES							
Invesco DB Commedi..ng Fund	0.00	0.00%	2.50%	Buy 2201.24 shares	2.50%	0.00%	\$0.00
SPDR Gold Shares	0.00	0.00%	2.50%	Buy 230.31 shares	2.50%	0.00%	\$0.00
Total	0.00	0.00%	5.00%	\$100.33K	5.00%	0.00%	0.00
MONEY MARKET							
Vanguard Federal Mo..nvestor	39334.43	1.96%	0.00%	Sell 39334.43 shares	0.00%	0.00%	0.00
Total	39334.43	1.96%	0.00%	\$-39.33K	0.00%	0.00%	0.00

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	Current Holding	Current Allocation	Target Allocation	Required Transaction	Resulting Allocation	Alignment to Target	Tax Impact
MUNICIPAL BOND							
Nuveen Intermediate ...nd Fd I	0.00	0.00%	20.00%	Buy 45399.42 shares	20.00%	0.00%	\$0.00
Total	0.00	0.00%	20.00%	\$401.33K	20.00%	0.00%	0.00
OTHER							
NVIDIA Corp	129.40	7.90%	0.00%	Buy 0.00 shares	7.90%	-7.90%	0.00
Apple Inc	455.19	4.44%	0.00%	Sell 455.19 shares	0.00%	0.00%	-\$1.903K
Total	584.59	12.34%	0.00%	-\$89.16K	7.90%	-7.90%	-\$1.903K
Portfolio Total	72137.01	100.0%	100.0%	\$771.44K	153.0%	-52.97%	\$0.0000

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