The WealthPlan LLC
FOUR SEASONS OF FINANCIAL PLANNING

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The WealthPlan LLC



PROTECT

Core Bond

How Core Bond fits into a diversified portfolio

Why Bonds Matter

A bond is simply a loan you make to a government or company that pays you interest and returns your money at the end. By spreading across many types of bonds with different payback timelines, this strategy is built to stay calm while the stock market swings. Think of it as the ballast of your portfolio: when stocks dive, this is what helps hold the ship steady.

U.S. BOND MARKET
~$58T
total bonds outstanding

CURRENT YIELD
~3.9%
approximate, as of June 2026

THE TEST OF 2008
+5% vs. −37%
bonds vs. stocks that year

What This Strategy Includes

- **U.S. Treasuries** — Backed by the government
- **Mortgage Bonds** — Backed by home loans
- **Corporate Bonds** — Loans to strong companies
- **Inflation-Protected** — Keeps pace with prices
- **Ultra-Short Bonds** — Ready cash, steady value
- **Floating-Rate** — Adjusts as rates move

Benefits & Tradeoffs

Benefits

- ✓ Tends to hold steady, or even rise, when stocks fall hard.
- ✓ Pays steady income you can count on through all kinds of markets.
- ✓ Spread across many bond types and maturities, so nothing single can hurt you much.

Tradeoffs

- ✕ Lower long-run growth than stocks. This is safety, not horsepower.
- ✕ Bond prices can dip when interest rates rise quickly.
- ✕ Inflation can slowly erode your income's buying power.

Strategy Specifics

FUND TYPE
ETFs

EXPENSE RATIO
0.11%
11 bps

HOLDINGS
6

LIQUIDITY
Daily

How Major Asset Classes Performed by Decade

No single asset wins every decade. When stocks struggled, bonds steadied the ship, and that is exactly the benefit of owning both.

These are broad market index returns, shown to illustrate how these asset classes behave over time. They are not the performance of this strategy or of any client account.

Decade	U.S. Bonds (AGG)	U.S. Stocks (S&P 500)
1980s	+12.4%	+17.6%
1990s	+7.7%	+18.2%
2000s	+6.3%	−0.9%
2010s	+3.7%	+13.6%
2020s*	+1.0%	+15.1%

Highlight marks each decade's stronger performer. Annualized total returns by decade. *2020s partial (through year-end 2025). See full disclosure below.

How This Fits Your Plan

I typically recommend allocating up to 20% of your portfolio to this strategy, depending on your risk tolerance. It fits best for those nearing or in retirement, anyone who wants more stability, or money you may need within the next few years. It is held through low-cost ETFs in your existing accounts.

I'm glad to walk through the numbers with you. Curious whether Core Bond belongs in your portfolio? Let's talk!

Book Time With David

Call or Text David at (516) 400-7111

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Time periods are 1980s (1/1/1980–12/31/1989), 1990s (1/1/1990–12/31/1999), 2000s (1/1/2000–12/31/2009), 2010s (1/1/2010–12/31/2019), and 2020s (1/1/2020–12/25/2025, partial). Figures are approximate annualized (geometric) total returns by calendar decade, rounded.

U.S. bond returns are represented by the Bloomberg U.S. Aggregate Bond Index (figures prior to 2016 reflect the index under its former Barclays and Lehman names). U.S. stock returns are represented by the S&P 500® Total Return Index. Returns are illustrative only and represent unmanaged index performance, which does not reflect advisory fees, transaction costs, or taxes and cannot be invested in directly. Diversification does not ensure a profit or protect against loss. Actual client results will differ. All strategy data is as of June 2026 and is subject to change.

Statistics and fund data are drawn from publicly available third-party industry sources, including data accessed via Koyfin, and are believed to be reliable but not guaranteed. The yield shown is current, varies over time, and is not guaranteed; it reflects income and is not a projection of total return. Any allocation guidance shown is general and is not a recommendation for any individual investor. Artificial intelligence tools assisted with research, compilation, and presentation of certain data; AI-generated information may contain errors and was reviewed against third-party sources, which remain the original source of any data shown.

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