The WealthPlan LLC
FOUR SEASONS OF FINANCIAL PLANNING

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The WealthPlan LLC



PROTECT

Precious Metals

How precious metals fit into a diversified portfolio.

Why precious metals matter

Gold has been money for thousands of years. The goal isn't to predict prices, but to own something that behaves differently from everything else. Together, gold, silver, and mining stocks form a diversifier that has often shined when stocks and bonds struggle.

What this strategy includes

Gold
The stable anchor

Silver
Bigger swings, more upside

Mining Stocks
The growth engine

Benefits & tradeoffs

Benefits	Tradeoffs
✓ Shines in inflation, crises, and stock selloffs	× Sentiment-driven, hard to value
✓ Zigs when stocks zag	× Volatile, with sharp drops along the way
✓ No company to fail, no IOU behind it	× Pays no dividends or interest
✓ Easy to own through low-cost ETFs	× Best for patient investors. Prices can sit flat for years, even a decade, before the payoff comes.

Strategy specifics

FUND TYPE
ETFs

EXPENSE RATIO
0.30%
30 bps

HOLDINGS
3

LIQUIDITY
Daily

How Major Asset Classes Performed by Decade

No single asset wins every decade. That's exactly why we diversify.

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	S&P 500	Gold	Silver
1970s	+5.9%	+29.9%	N/A
1980s	+17.6%	-2.5%	N/A
1990s	+18.2%	+2.8%	N/A
2000s	-0.9%	+14.1%	+12.0%
2010s	+13.6%	+3.4%	-1.1%
2020s*	+15.1%	+19.0%	+8.9%

Highlight marks each decade's top 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 around 5% of your portfolio to this strategy, across all risk tolerances. Love precious metals? If you're a bit of a goldbug, I'm happy to dial your allocation up, within a plan that still keeps you diversified.

I'm glad to walk through the performance with you. Curious whether Precious Metals 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 1970s (1/1/1970–12/31/1979), 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 (1/1/2020–12/31/2025). Figures are annualized total returns by calendar decade.

The S&P 500 refers to the S&P 500® Total Return Index. Gold returns are sourced from Aswath Damodaran (NYU Stern) and reflect changes in the price of gold. Silver returns are sourced from the S&P GSCI Silver Total Return Index (SPGSSITR, S&P Dow Jones Indices), which reflects silver futures including contract rolls and collateral yield, and are shown beginning in 2000, with earlier decades marked N/A. The two series use different methodologies and are not directly comparable. 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. 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. 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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