David Warshaw, CFP®
FOUNDER & PRIVATE WEALTH ADVISOR
The WealthPlan LLC



PROTECT

Core Cash

How Core Cash fits into a diversified portfolio

Why Core Cash Matters

Cash is not dead money sitting on the sidelines. It is the stable reserve you draw on for near-term goals and retirement income, so you are never forced to sell your investments at the wrong time. Every steady plan keeps one.

What This Strategy Includes

Money Market Fund
Cash that earns interest

A money market fund's holdings may include government repos, commercial paper, and certificates of deposit. These are among the most conservative investments available, chosen to keep your principal stable. Unlike a bank account, however, a money market fund is not FDIC-insured.

Benefits & Tradeoffs

Benefits	Tradeoffs
✓ Your money stays steady, ready the day you need it.	× Little to no long-term growth. This is safety, not horsepower.
✓ Earns interest while it waits, so it is not just parked.	× Inflation can slowly chip away at what your cash will buy.
✓ Lets you spend from cash in down markets instead of selling investments at a loss.	× Best for short-term needs and reserves. Money you will not touch for years usually works harder elsewhere.

Strategy Specifics

FUND TYPE
Mutual Fund
1 holding

EXPENSE RATIO
0.34%
34 bps

CURRENT YIELD
3.47%
7-day, as of July 2026

LIQUIDITY
Daily

How Major Asset Classes Performed by Decade

The job of cash is to roughly track inflation so your reserve holds its value until you need it. In most decades the two land within a point of each other, which is cash doing its job.

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

Decade	Cash (3-Mo. T-Bill)	Inflation (CPI)
1980s	**+8.8%**	**+5.1%**
1990s	**+4.9%**	**+2.9%**
2000s	**+2.0%**	**+2.5%**
2010s	**+0.5%**	**+1.8%**
2020s*	**+3.5%**	**+4.0%**

Highlight marks each decade's stronger performer. *2020s reflects 2020–2025, a partial decade.

How This Fits Your Plan

I typically recommend up to 20% of your portfolio here, depending on your risk tolerance. It is the reserve you draw on for near-term goals and retirement income, so market swings never force your hand.

I'm glad to walk through the numbers with you. Curious whether Core Cash 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 (1/1/2020–12/31/2025, partial). Figures are approximate annualized returns by calendar decade, rounded.

Benchmark data labeled "Cash (3-Mo. T-Bill)" is based on publicly available 3-month U.S. Treasury bill yield data from the Federal Reserve and third-party academic sources (e.g., NYU Stern), combined with standard reinvestment assumptions. This proxy is intended to approximate the behavior of indices such as the FTSE 3-Month U.S. Treasury Bill Index over time, but prior to those indices' launch dates the figures represent modelled, not actual index performance. Inflation is represented by the U.S. Consumer Price Index for All Urban Consumers (CPI-U) as published by the U.S. Bureau of Labor Statistics. Returns are illustrative only and represent unmanaged benchmark 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 July 2026 and is subject to change.

Statistics are drawn from publicly available third-party industry sources 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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