The WealthPlan LLC
FOUR SEASONS OF FINANCIAL PLANNING

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The WealthPlan LLC



DIVERSIFY

Real Asset Opportunities

How real assets fit into a diversified portfolio

Why Real Assets Matter

Real assets are a stake in tangible things: buildings that collect rent, toll roads and utilities, and commodities like oil, metals, and grain, all owned through low-cost funds. When the cost of living climbs, the price of real things tends to climb with it, and these assets often move on their own schedule, not in step with stocks and bonds. Held as a small slice, they give a portfolio a different engine that can help when other assets stall.

What This Strategy Includes

40%
Real Estate (REITs)
Apartments, warehouses, data centers, offices, retail

20%
Infrastructure
Toll roads, utilities, pipelines

25%
Broad Commodities
Oil, gas, metals, agriculture

7.5%
Energy
Producers, refiners, pipelines

7.5%
Natural Resources
Timber, water, mining, farmland

Benefits & Tradeoffs

Benefits	Tradeoffs
✓ Tends to rise with the cost of living, since returns are tied to the price of real things like oil, metals, and buildings.	✗ Highly cyclical. These trade like stocks and can sit through long flat or negative stretches.
✓ Income plus growth: steady dividends from rents and usage fees, with room to appreciate.	✗ Rate sensitive and tied to geopolitics, OPEC, regulation, and weather.
✓ Often moves differently from core stocks and bonds.	✗ Not for short-term money. This rewards investors who can ride out the swings, so it suits dollars you will not need for years.

Strategy Specifics

FUND TYPE	EXPENSE RATIO	HOLDINGS	LIQUIDITY
ETFs	**0.35%**	**6**	**Daily**
	35 bps		

How Major Asset Classes Performed by Decade

No single real asset leads every decade, which is why we hold a mix.

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

Decade	Real Estate	Commodities	Energy	Natural Resources
1980s	**+13.1%**	N/A	N/A	N/A
1990s	+11.8%	+4.0%	**+12.0%**	N/A
2000s	+10.4%	+5.0%	+9.0%	**+12.1%**
2010s	**+13.1%**	−5.0%	+3.0%	−0.6%
2020s*	+5.4%	+9.0%	+13.0%	**+16.2%**

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 up to 15% of your portfolio be invested in this strategy based on your risk tolerance.

I'm glad to walk through the numbers with you. Curious whether real assets belong 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 annualized total returns by calendar decade.

Index proxies used for each column: Real Estate, FTSE Nareit All Equity REITs Index; Commodities, S&P GSCI Total Return Index; Energy, S&P 500 Energy (Sector) Index; Natural Resources, S&P North American Natural Resources Sector Index. Periods a proxy does not cover are marked N/A, including the 1980s for Commodities and Energy and the 1980s and 1990s for Natural Resources, whose index begins in 1994. Decade figures are approximate and rounded. 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. 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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