



GROW

Three Core Stock Strategies

How Core Stocks fit into a diversified portfolio

Why Stocks Matter

A stock is a small piece of ownership in a real company. Own a share and you own a slice of everything that business builds, sells, and earns, so as it grows, your slice tends to grow with it. Stocks can pay you two ways: the share price can rise (a capital gain), and many companies send a portion of profits back to owners in cash (a dividend). Over long periods, both have mattered.

When people say "the market," they usually mean the **S&P 500**, an index of the 500 largest U.S. companies, and the benchmark we'll refer to throughout this piece.

You'll also see the **Nasdaq 100**, an index of the 100 largest non-financial companies on the Nasdaq exchange. It leans heavily toward technology, so it tends to grow faster in good years and fall harder in bad ones.

Our Three Core Stock Strategies

Every investor relates to the market differently. Some want to outpace it, some to mirror it, some want more protection. And today the 10 largest companies make up roughly 40% of the entire S&P 500, so "the market" leans heavily on a handful of names. The Nasdaq 100 is even more concentrated, with its 10 largest companies making up nearly half the index. That's why we built three versions of our stock strategy, each around one of those goals, so your ownership reflects how you actually feel about risk.

OFFENSE

To outcompete the S&P 500

Domestic	90%
International	10%

OFFENSE STRATEGIES

- › Disruption
- › Exponential Technology
- › International
- › Mid-Small Inclusion
- › Momentum
- › NASDAQ
- › Option Income

STANDARD

To rival the S&P 500

Domestic	80%
International	20%

STANDARD STRATEGIES

- › Emerging Markets
- › International
- › Large
- › Mid
- › Small

DEFENSE

Protect against the S&P 500

Domestic	75%
International	25%

DEFENSE STRATEGIES

- › Dividend Growth
- › Equal Weighting
- › Free Cash Flow
- › High-Quality
- › International & Emerging Markets
- › Minimum Volatility

Strategy Specifics

All three strategies are built with ETFs and are daily liquid. Expense ratios and holdings vary by strategy.

Strategy	Expense Ratio	Holdings
Standard	0.09%	5
Offense	0.18%	8
Defense	0.31%	7

Annual Returns by Decade

No single decade looks like the last, and a more growth-oriented index like the Nasdaq 100 tends to swing further in both directions.

Decade	S&P 500	Nasdaq 100	What Was Happening
1970s	+5.9%	n/a	High inflation and an oil shock made for a hard, choppy decade.
1980s	+17.6%	n/a	Falling rates and a long bull market rewarded patient owners.
1990s	+18.2%	+32.4%	The technology and internet boom drove exceptional returns.
2000s	-0.9%	-6.7%	The "lost decade," with the dot-com bust and the 2008 crisis.
2010s	+13.6%	+16.7%	A long recovery and expansion led by large technology companies.
2020s (so far)	+15.1%	+19.3%	A pandemic shock, rapid recovery, and the rise of AI.

Highlight marks each decade's stronger performer. Approximate annualized returns by decade, rounded. See full disclosure below.

Benefits and Drawbacks of Owning Stocks

✓ Benefits

- ✓ **Long-term growth.** Stocks have historically outpaced inflation and most other assets over long periods.
- ✓ **Real ownership.** You own pieces of productive companies, not just a number on a screen.
- ✓ **Income potential.** Many companies pay dividends, providing cash flow on top of price growth.
- ✓ **Liquidity.** Publicly traded stocks can generally be bought or sold on any business day.

⚠ Drawbacks

- ✗ **Volatility.** Prices move up and down, sometimes sharply and without warning.
- ✗ **Loss of principal.** You can lose money, including some or all of what you invested.
- ✗ **Flat stretches.** Returns can go nowhere for years at a time.
- ✗ **Emotional pressure.** Fear and excitement can tempt investors into poorly timed moves.

How This Fits Your Plan

Depending on your risk tolerance, we typically put up to roughly 75% of a portfolio into these strategies. Within that Core Stock allocation, our framework starts at 60% Standard, with 20% each in Offense and Defense. This can of course be adjusted if you have a strong preference.

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



 **Book Time With David**

 **Call or Text David at (516) 400-7111**

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Performance disclosure. All strategy data is as of June 2026. Returns shown are the annualized total returns of the indices indicated for each full calendar decade: 1970s (January 1, 1970–December 31, 1979), 1980s (January 1, 1980–December 31, 1989), 1990s (January 1, 1990–December 31, 1999), 2000s (January 1, 2000–December 31, 2009), 2010s (January 1, 2010–December 31, 2019), and 2020s (January 1, 2020–December 31, 2025, a partial and ongoing decade). The "S&P 500" refers to the S&P 500® Index and is presented on a total-return basis (dividends reinvested). "Nasdaq 100" refers to the Nasdaq-100® Index and is presented on a price-return basis (excluding dividends); on a total-return basis its figures would be modestly higher. The Nasdaq-100 Index launched in 1985, so no figures are shown for the 1970s or 1980s. Figures are approximate and rounded. The returns shown are for illustrative purposes only and represent benchmark index performance for the periods indicated. Performance is shown gross of advisory fees and includes the reinvestment of dividends and other earnings. Returns for periods longer than one year are annualized. Any benchmark or index referenced is unmanaged, does not reflect the deduction of fees or expenses, and cannot be invested in directly. The performance of an individual client's account will vary based on timing of investment, contributions and withdrawals, fees, and market conditions, and may differ materially from the results shown. Past performance is not a guarantee of future results. Investing involves risk, including the potential loss of principal.

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. All strategy data is as of June 2026 and is subject to change.

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GROW

High Conviction Stocks

How High Conviction Stocks fit into a diversified portfolio

Why High Conviction Stocks Matter

Most portfolios spread money across hundreds, even thousands of companies, which smooths the ride but waters down your best ideas. High Conviction Stocks does the opposite: a short, research-driven list of names worth owning with real weight. Held as a small, aggressive slice alongside a diversified core, it gives your strongest ideas room to move the needle.

What This Strategy Includes

This strategy holds seven individual U.S. stocks, each earning its place through a disciplined screen.

7

High-conviction names

My strongest single-stock ideas, each held with real weight

Mixed across the market

Spread across industries, company sizes, and growth profiles

Each name clears a disciplined, five-step screen before it earns a spot:

1

Zacks Rank

2

Industry Strength

3

Valuation

4

Fundamentals

5

Broker Sentiment

Benefits & Tradeoffs

Benefits	Tradeoffs
✓ Concentrates capital in a handful of high-conviction ideas, so winners carry real weight	✗ Far fewer stocks means bigger swings, both up and down
✓ Built from a disciplined screen, then narrowed by my own added research	✗ Built for growth, not income, so do not expect steady dividends or yield
✓ Rebalanced every January, so the list stays current without you watching it	✗ Best for patient, aggressive investors. The payoff comes from holding this strategy long-term since it's boom or bust

Strategy Specifics



FUND TYPE

Individual Stocks



EXPENSE RATIO

None



HOLDINGS

~7



LIQUIDITY

Daily

How This Fits Your Plan

I typically recommend around 5 to 10 percent, and only for aggressive, risk-tolerant investors. Because the companies turn over each year, it fits best in a tax-advantaged account like an IRA or Roth IRA, where that turnover will not trigger taxable gains along the way.

I'm glad to walk through the numbers with you. Curious whether our High Conviction Stocks strategy belongs in your portfolio? Let's talk!

Book Time With David

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