The WealthPlan LLC
FOUR SEASONS OF FINANCIAL PLANNING

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The WealthPlan LLC



GROW

Core Stock Defense

How Core Stock Defense fits into a diversified portfolio.

Why Core Stock Defense Matters

Defense is one of our three Core Stock strategies, built for a smoother ride. It favors steady, financially strong companies. It's still 100% stocks, so it aims to cushion declines, not avoid them.

> Today the 10 largest companies make up roughly **40% of the S&P 500**. Defense spreads that risk more evenly.

What This Strategy Includes

Domestic 75%

Minimum Volatility
Built for smaller price swings

Dividend Growth
Raise dividends year after year

Free Cash Flow
Bring in more cash than they spend

High-Quality
Little debt, steady profits

Equal Weighting
No giant dominates

Tactical
Shifts holdings as markets change

International 25%

International & Emerging Markets
Companies outside the U.S.

Benefits and Tradeoffs

Benefits

- **Smoother ride.** Aims to fall less than the market in downturns.
- **Diversified approach.** Numerous defensive styles, so no single one has to work.
- **Income.** Dividend-focused holdings provide steady cash flow.

Tradeoffs

- **Can lag rallies.** In strong, tech-led markets, Defense may trail the S&P 500.
- **Highest cost.** The most expensive of our three Core Stock strategies.
- **Not for everyone.** Investors seeking maximum growth, or market-matching results, may prefer Offense or Standard.

Strategy Specifics

ETFs	0.48%	8	Daily
FUND TYPE	EXPENSE RATIO	HOLDINGS	LIQUIDITY

Returns by Decade

Defense blends many different strategies, so no single index is suitable to use to gauge historical performance.

How This Fits Your Plan

Depending on your risk tolerance, I typically put up to roughly 75% of a portfolio into our Core Stock strategies. Our framework starts with 60% Standard, 20% Defense, and 20% Offense.

Curious whether Core Stock Defense belongs in your portfolio? Let's talk!

Book Time With David

Call or Text David at (516) 400-7111

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All strategy data is as of September 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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