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



GROW

Core Stock Standard

How Core Stock Standard fits into a diversified portfolio.

Why Core Stock Standard Matters

Standard is the foundation of our three Core Stock strategies. It aims to keep pace with the broad global market by owning all of it: large and small companies, at home and abroad, at a very low cost. No big bets, no guessing.

What This Strategy Includes

Domestic 80%

International 20%

Large	Mid	Small	International	Emerging Markets
America's biggest companies	Established, still growing	More growth, more bumps	Developed markets abroad	Faster-growing economies

Benefits and Tradeoffs

Benefits

- **Less concentration.** Not dependent on a handful of giant companies.
- **Lowest cost.** The least expensive of our three Core Stock strategies.
- **Discipline.** No predictions required. You own the market and stay the course.

Tradeoffs

- **Market-level declines.** When the market falls, Standard falls with it.
- **Can lag hot segments.** When a few large tech names lead, a broad mix can trail them.
- **Not for everyone.** Investors seeking to beat the market, or a smoother ride than it, may prefer Offense or Defense.

Strategy Specifics

ETFs	0.07%	5	Daily
FUND TYPE	EXPENSE RATIO	HOLDINGS	LIQUIDITY

Returns by Decade

No decade looks like the last. Standard is built to own the market through all of them.

The S&P 500 tracks the 500 largest U.S. companies. These are its returns, not results of this strategy or any client account.

Decade	S&P 500	What Was Happening
1970s	+5.9%	High inflation outpaced returns in a hard, choppy decade.
1980s	+17.6%	Falling rates and a long bull market rewarded patient owners.
1990s	+18.2%	The technology and internet boom drove exceptional returns.
2000s	−0.9%	The "lost decade," with the dot-com bust and the 2008 crisis.
2010s	+13.6%	A long recovery and expansion led by large technology companies.
2020s*	+15.1%	A pandemic shock, rapid recovery, and the rise of AI.

Annualized total returns. *2020s partial (through year-end 2025).

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 Standard 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, partial). Figures are annualized total returns by calendar decade.

The S&P 500 refers to the S&P 500® Total Return Index. 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 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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