

The Grow Bucket

What we own, why we own it, and what to watch for

The Grow bucket are the strategies designed to drive capital appreciation over time and work alongside our Protect and Diversify buckets to form a complete investment framework tailored to your financial plan.

Protect

Diversify

Grow

Core Stock Defense

Growth Medium Risk Daily Liquidity

WHAT IT IS

A quality-tilted, lower-volatility equity portfolio with less reliance on any single company or sector than a standard index.

WHY IT'S IN YOUR PORTFOLIO

When markets get rocky, this tends to hold up better. You stay invested in equities without the full force of a concentrated market selloff.

WHAT TO WATCH FOR

In a strong bull market it may lag. When a small group of big stocks drives all the gains, you may not fully capture that growth.

Holdings: **7** Expense Ratio: **~0.12%** U.S. / Int'l: **70% / 30%**

Core Stock Standard

Growth Medium Risk Daily Liquidity

WHAT IT IS

A broadly diversified portfolio of U.S. stocks across all sizes plus international and emerging markets. Built to grow your wealth over time at low cost.

WHY IT'S IN YOUR PORTFOLIO

This is the foundation of your portfolio. It gives you ownership in thousands of companies around the world so you are always participating in global growth.

WHAT TO WATCH FOR

When the stock market drops, this drops with it. There is no built-in cushion.

Holdings: **5** Expense Ratio: **~0.05%** U.S. / Int'l: **75% / 25%**

Core Stock Offense

Aggressive Growth High Risk Daily Liquidity

WHAT IT IS

A concentrated portfolio leaning into the market's strongest performers including NASDAQ leaders and top momentum stocks worldwide.

WHY IT'S IN YOUR PORTFOLIO

When the market's best companies keep winning, you capture more of that upside than a standard index would give you.

WHAT TO WATCH FOR

More concentrated than a broad index. When market leaders fall out of favor, you feel it more here than anywhere else in the portfolio.

Holdings: **6** Expense Ratio: **~0.15%** U.S. / Int'l: **85% / 15%**

High Conviction Stocks

Aggressive Growth High Risk Daily Liquidity

WHAT IT IS

A research-driven stock selection framework from Zacks Investment Research that identifies high-conviction opportunities based on earnings momentum. We refine the list down to 7 of the highest-conviction names and apply our AI overlay to actively weight positions based on evolving data and risk factors.

WHY IT'S IN YOUR PORTFOLIO

Zacks has a long track record of outperforming the broader market. By concentrating on the strongest 7 names and using our AI overlay to reallocate dynamically, this model aims to enhance returns and capital efficiency beyond what a standard top 10 list would deliver.

WHAT TO WATCH FOR

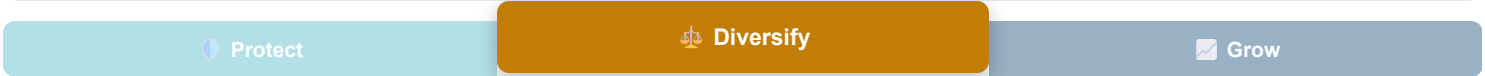
Concentration cuts both ways. A small number of holdings means one bad position has real impact. Best held in a tax-deferred account given active reallocation.

Holdings: **7** Expense Ratio: **~0%**

The Diversify Bucket

What we own, why we own it, and what to watch for

The Diversify bucket are the strategies designed to own assets that move differently than stocks and bonds, and work alongside our Grow and Protect buckets to form a complete investment framework tailored to your financial plan.



Real Estate		Income & Growth	Medium Risk	Daily Liquidity
<p>WHAT IT IS A portfolio of real estate investment trusts (REITs) and infrastructure companies that own and operate income-producing properties.</p> <p>Holdings: 3 Expense Ratio: ~0.38%</p>	<p>WHY IT'S IN YOUR PORTFOLIO Real estate provides income and tends to move differently than traditional stocks. It also offers a natural hedge against inflation over time.</p>	<p>WHAT TO WATCH FOR REITs are sensitive to rising interest rates. When rates climb, real estate values and dividends can come under pressure.</p>		
Private Credit		Income & Growth	Medium Risk	Illiquid
<p>WHAT IT IS You become the lender by providing loans to private companies and collecting interest. Similar to bonds but in the private market where rates are typically higher.</p> <p>Holdings: Custom Expense Ratio: Custom</p>	<p>WHY IT'S IN YOUR PORTFOLIO Provides contractual income through senior positioning in the capital structure. Returns don't move in lockstep with the stock market, adding genuine diversification. May also offer an illiquidity premium over traditional bonds.</p>	<p>WHAT TO WATCH FOR Your money isn't immediately accessible. Some funds can restrict withdrawals under stress. Valuations rely on models and manager assumptions. Manager selection is critical.</p>		
Energy & Natural Resources		Growth	High Risk	Daily Liquidity
<p>WHAT IT IS A portfolio of companies that produce and transport the energy the world runs on including oil, gas, pipelines, and uranium for nuclear power.</p> <p>Holdings: 4 Expense Ratio: ~0.33%</p>	<p>WHY IT'S IN YOUR PORTFOLIO When inflation rises and energy prices climb, this part of your portfolio tends to benefit. It also moves differently from your stock holdings, adding true diversification.</p>	<p>WHAT TO WATCH FOR Energy prices rise and fall with global supply and demand. When oil prices fall or the economy slows, you will feel it here.</p>		
Private Equity		Growth	High Risk	Illiquid
<p>WHAT IT IS The best companies in the world are staying private longer and some may never go public. This model gives you access to ownership stakes in these businesses at a stage the general public typically cannot reach.</p> <p>Holdings: Custom Expense Ratio: Custom</p>	<p>WHY IT'S IN YOUR PORTFOLIO Private managers are free from public market earnings pressure, allowing them to focus on long-term value creation. Returns are driven by execution rather than daily market pricing, offering genuine diversification from your stock portfolio.</p>	<p>WHAT TO WATCH FOR Your money is committed for multiple years. Fees are higher and fund structures are complex. Performance dispersion is wide and choosing the wrong manager can materially impact outcomes. Manager selection is critical.</p>		

Crypto Leaders

Aggressive Growth

Very High Risk

Daily Liquidity

WHAT IT IS

This model holds Bitcoin and Ethereum ETFs, two of the largest and most established digital currencies in the world.

WHY IT'S IN YOUR PORTFOLIO

Digital assets offer asymmetric return potential. A small allocation can have an outsized impact on your portfolio. Owning them through ETFs means you get that exposure without managing a digital wallet or worrying about custody.

WHAT TO WATCH FOR

This portfolio is extremely volatile and speculative. If blockchain technology fails, gets breached, or faces adverse regulation, this investment can go to zero.

Holdings: **2** Expense Ratio: **~0.17%**



The Protect Bucket

What we own, why we own it, and what to watch for

The Protect bucket are the strategies designed to reduce volatility and (or) generate steady income, and work alongside our Grow and Diversify buckets to form a complete investment framework tailored to your financial plan.

 Protect

 Diversify

 Grow

Core Bond

Preservation / Income Low Risk Daily Liquidity

WHAT IT IS

A portfolio of high-quality government, corporate, and inflation-protected bonds. These are loans to governments and companies that pay you interest in return.

WHY IT'S IN YOUR PORTFOLIO

This is your portfolio's shock absorber. It provides stability and income so you don't have to sell stocks at the wrong time when you need money.

WHAT TO WATCH FOR

When interest rates rise, bond values dip. It won't grow as much as stocks over the long run. That's the tradeoff for the stability it provides.

Holdings: 6 Expense Ratio: ~0.12%

Liquid Hedge

Preservation Medium Risk Daily Liquidity

WHAT IT IS

A diversified portfolio of liquid alternative strategies including long/short equity, managed futures, global macro, market neutral, merger arbitrage, and multi-strategy hedge funds. All holdings trade daily on public markets.

WHY IT'S IN YOUR PORTFOLIO

Designed to protect your portfolio when markets fall. By combining strategies that profit in different market environments, it aims to generate positive returns regardless of what stocks and bonds are doing.

WHAT TO WATCH FOR

This is not a growth model. It will likely lag in strong bull markets as protection has a cost. The strategies are complex and returns can be difficult to explain quarter to quarter.

Holdings: 1 Expense Ratio: ~3.06%

Diversified Income

Income & Growth Medium Risk Daily Liquidity

WHAT IT IS

A combination of dividend stocks, income strategies, and buffer funds designed to pay you regularly while limiting damage in down markets.

WHY IT'S IN YOUR PORTFOLIO

You get income from multiple sources at once, each with its own built-in defense. Like a seatbelt, it absorbs some of the market's drops before you feel them.

WHAT TO WATCH FOR

This portfolio won't grow in line with the market. The protection limits some of the upside. Distributions may be taxed as ordinary income.

Holdings: 6 Expense Ratio: ~0.63%

Precious Metals

Preservation Medium Risk Daily Liquidity

WHAT IT IS

Primarily gold with silver. Among the oldest stores of value in the world, they hold their worth when markets come under pressure.

WHY IT'S IN YOUR PORTFOLIO

When stocks fall, inflation surges, or global uncertainty spikes, gold and silver tend to hold up or rise. They act as a financial safety net that doesn't depend on any company's earnings.

WHAT TO WATCH FOR




They pay no dividends or interest. They can sit still for long stretches. Their value comes from what they do in a crisis, not from steady everyday growth.

Holdings: 3 Expense Ratio: ~0.28%

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