

Low Risk Stock Portfolio

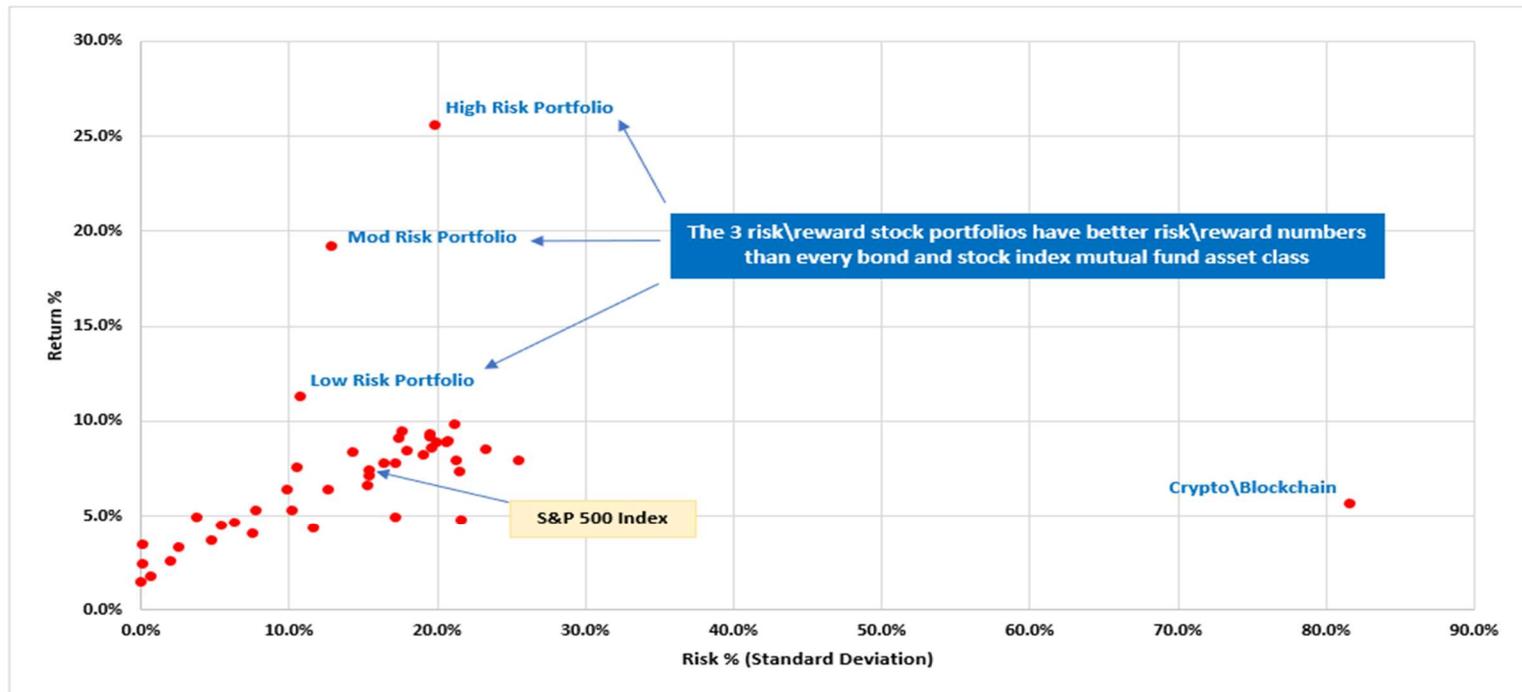
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Data Source: Morningstar as of 12.31.23

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Bond & Stock Index Funds vs. 3 Risk\Reward Stock Portfolios - Last 25 Years



Source: www.morningstar.com
Data as of 12.31.23

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Low-Risk Stock Portfolio - Criteria for Inclusion & Purchase

30 companies that meet very strict criteria for inclusion, with very few exceptions:

- In business a long time (avg 120 years)
- Lower worst drawdown (capital loss) than S&P500
- Low stock market correlation
- Low standard deviation
- Low fund ownership
- Low beta
- Financial health grade A or B
- Must be profitable
- Competitive dividend yield
- Low dividend payout ratio
- Long dividend payment history (avg 43 years)
- Long dividend increase history (avg 31 years)

Very strict requirements for purchase:

- Low PE ratio
- High dividend yield
- High % below 52-week high price

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Low-Risk Stock Portfolio – Sample Buy Report

Ticker\Name	Year Founded	Industry	% Below 52-Week High	P/E Ratio	\$ EPS TTM	25 Year Max Drawdown	Std Dev	Beta	Financial Health Grade	Owned by Funds %	Div Yield %	Div Payout Ratio %	Div Growth Rate %	Consecutive Years of Div Growth	Consecutive Years of Div Payments	25 Year CAGR
Company 1	1888	Utilities - Regulated Electric	13.16	19.50	3.28	(20.4%)	17.32	0.84	B	19.38	2.31	50.30	4.95	46	46	10.3%
Company 2*	1939	Beverages - Non-Alcoholic	8.86	17.39	1.37	(21.2%)	20.83	0.61	A	33.00	2.45	59.49	8.77	2	3	20.5%
Company 3	1965	Insurance - Property & Casualty	11.04	25.51	6.25	(26.7%)	21.62	0.80	B	46.26	0.80	16.96	4.04	10	46	16.0%
Company 4	1806	Household & Personal Products	2.90	23.09	1.91	(26.8%)	18.97	0.41	A	31.47	2.40	99.48	3.91	59	59	7.3%
Company 5	1929	Utilities - Regulated Water	17.94	27.10	3.32	(29.0%)	21.82	0.75	B	27.36	2.06	48.87	8.93	22	67	12.1%
Company 6	1885	Personal Services	3.04	40.49	0.83	(30.8%)	23.58	0.80	A	21.11	1.24	62.65	26.47	2	33	17.8%
Company 7	1886	Drug Manufacturers - General	13.37	14.66	13.27	(32.5%)	17.01	0.40	A	28.82	3.00	87.05	6.21	60	60	8.1%
Company 8	1872	Household & Personal Products	17.83	17.36	5.20	(33.5%)	18.39	0.39	A	41.50	3.88	90.38	1.75	50	50	6.8%
Company 9	1870	Beverages - Wineries & Distilleries	17.98	29.50	1.62	(33.6%)	21.51	0.66	A	1.41	1.40	50.74	7.07	14	33	12.4%
Company 11	1866	Packaged Foods	12.16	19.01	4.30	(34.1%)	18.45	0.70	B	1.52	2.86	82.13	5.81	1	33	11.8%
Company 10	1962	Discount Stores	7.23	22.37	6.01	(34.1%)	19.91	0.72	A	20.22	1.45	37.77	1.82	49	49	7.4%
Company 12	1889	Packaged Foods	28.40	22.88	2.40	(34.6%)	18.71	0.63	B	18.66	2.34	64.17	8.82	36	97	10.9%
Company 13	1965	Beverages - Non-Alcoholic	13.73	20.79	6.00	(35.7%)	16.24	0.51	A	32.45	2.91	80.50	6.53	50	50	8.5%
Company 14	1897	Packaged Foods	22.50	13.19	0.01	(36.0%)	22.26	0.31	C	37.10	3.29	39.02	4.65	22	22	9.7%
Company 15	1888	Medical Devices	4.97	23.75	2.94	(36.8%)	20.13	0.69	A	35.21	1.85	68.03	4.44	9	33	9.1%
Company 16	1886	Beverages - Non-Alcoholic	9.32	21.05	2.47	(38.2%)	18.69	0.54	A	28.76	3.12	73.68	4.76	60	60	5.1%
Company 17	1846	Household & Personal Products	5.93	27.78	1.76	(38.8%)	19.72	0.55	A	44.33	1.15	61.36	3.96	18	33	16.2%
Company 18	1891	Packaged Foods	31.72	20.70	1.45	(39.3%)	19.28	0.39	A	12.96	3.43	75.86	5.77	56	56	10.7%
Company 19	1906	Packaged Foods	18.01	14.33	2.38	(39.6%)	18.54	0.21	A	24.79	4.19	99.58	1.30	18	33	5.5%
Company 20	1897	Medical Instruments & Supplies	15.14	17.83	4.94	(40.1%)	21.68	0.36	A	41.42	1.51	71.37	4.60	50	50	9.0%
Company 21	1928	Packaged Foods	28.33	14.60	4.11	(41.1%)	17.03	0.01	A	37.56	3.47	54.99	5.88	3	33	8.1%
Company 22	1961	Packaged Foods	24.59	42.66	4.27	(43.2%)	23.19	0.42	A	23.31	2.07	79.63	6.35	59	59	9.8%
Company 23	1894	Confectioners	32.66	18.25	9.28	(45.4%)	20.24	0.38	A	36.19	2.39	46.34	13.61	13	33	9.9%
Company 24	1971	Packaged Foods	5.95	34.98	4.08	(46.7%)	26.26	0.47	A	43.57	1.72	69.49	9.08	18	18	12.5%
Company 25	1906	Utilities - Regulated Gas	7.49	17.89	6.10	(47.6%)	17.95	0.80	B	36.08	2.61	48.52	8.82	38	38	9.3%
Company 26	1913	Household & Personal Products	19.99	30.96	0.69	(47.8%)	20.88	0.35	B	41.79	3.34	74.28	1.72	45	45	6.4%
Company 27	1837	Household & Personal Products	7.48	23.04	6.16	(48.1%)	17.93	0.42	A	23.18	2.55	60.19	4.48	66	66	7.5%
Company 28	1980	Drug Manufacturers - General	0.35	22.94	14.06	(48.4%)	27.13	0.64	B	44.61	2.96	59.25	10.23	11	11	11.5%
Company 29	1919	Packaged Foods	22.99	39.43	0.64	(49.4%)	26.86	0.43	B	33.59	4.04	69.09	4.82	9	20	12.8%
Averages	1905		14.66	23.55		(37.2%)	20.42	0.52		29.92	2.51	64.87	6.54	31	43	10.4%

good stat for purchase now

concerned stat

bad stat

*(CAGR since 2009)

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Low-Risk Stock Portfolio - Sample Stock Descriptions for Client Meetings

Beverages - Non-Alcoholic Industry – Do you buy any of these brands?

Coca-Cola (KO) - Founded 1886, is the world's largest nonalcoholic beverage company, brands include: Barq's, Coca-Cola, Dasani, Fairlife, Fanta, Fresca, Fuze Tea, Gold Peak Tea, Minute Maid, Nestea, Powerade, Schweppes, Simply, Smart Water, Sprite, and Vitamin Water.

www.coca-colacompany.com/brands

Keurig Dr Pepper (KDP) - Founded 2018 after merger of Keurig Green Mountain (1981) & Dr Pepper Snapple (2014), is the 3rd largest beverage company, brands include: Green Mountain, Original Donut Shop, Keurig, Caribou, Krispy Kreme, Newman's Own, Barista Brothers, Cinnabon, Coffee People, Donut House, Kahlua, Panera, Dr Pepper, 7UP, A&W, Canada Dry, Schweppes, Sunkist, Crush, Sun Drop, Diet Rite, RC Cola, Bai, Snapple, Straight Up Tea, Evian, Hawaiian Punch, SunnyD, Margaritaville, Mott's, Mr & Mrs T, Mystic Fruit, Nantucket Nectars, Real Lemon, Real Lime, Swiss Miss, Venom, Yoo-Hoo.

www.keurigdrpepper.com/en/our-brands/product-facts-brands

PepsiCo (PEP) - Founded 1965, is a global food and beverage company, brands include: Brisk, Bubbly, Captain Crunch, Cheetos, Cracker Jack, Dole, Doritos, Gatorade, Grandma's, Lays, Life Cereal, Lipton, Maui Style, Miss Vickie's, Mountain Dew, Munchos, Muscle Milk, Naked, Ocean Spray, Pasta Roni, Pearl Milling, Pepsi, Pure Leaf, Quaker Oats, Rice A Roni, Rold Gold, Ruffles, Smartfood, Sobe, Sun Chips, Soda Stream, Tostitos, Tropicana.

www.pepsico.com/our-brands/creating-smiles/our-products

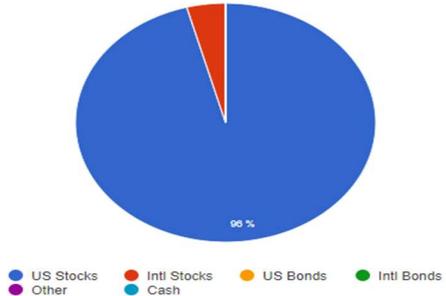
Notes:

- KO\PEP data goes back to 1985 (40 years) which includes 2 big bear markets, KDP track record only goes back to 2009, no big bear market to analyze potential risk of capital loss
- KO and PEP have paid and increased their dividends for over 50 years in a row
- PEP has higher long-term CAGR vs. KO
- Instead of KO, related company Coca-Cola Consolidated (COKE), the largest US independent Coca-Cola bottler founded in 1902, is better than KO
- COKE made the moderate risk stock portfolio screen, see this report for more data on this company

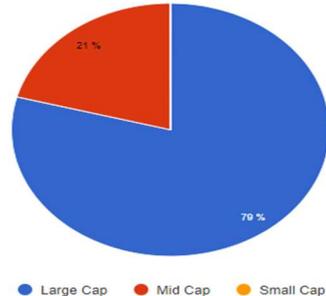
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Low-Risk Stock Portfolio Sectors & Market Cap Breakdown

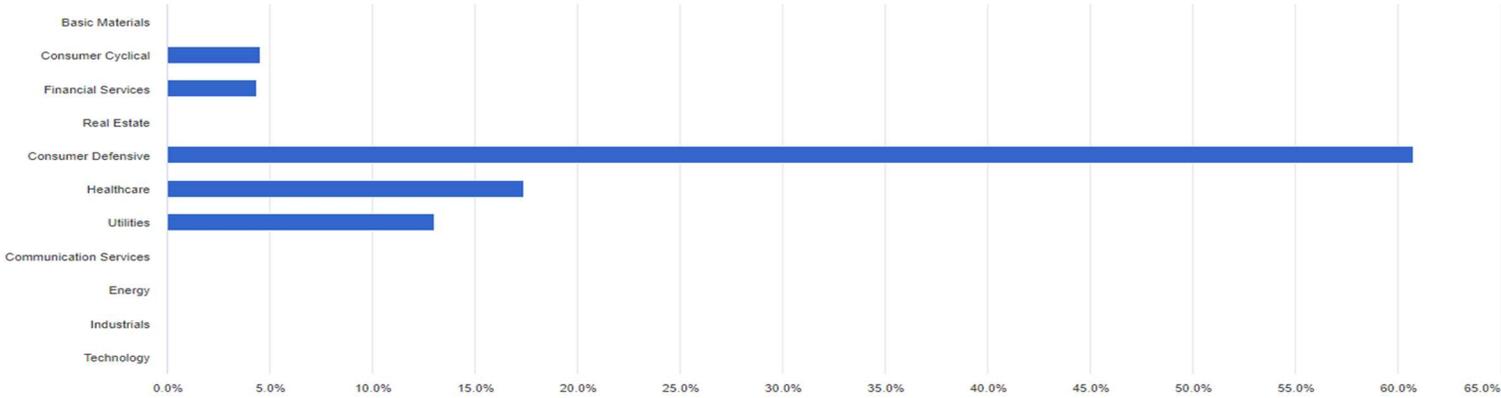
Asset Allocation



Equity Market Capitalization



Equity Sectors

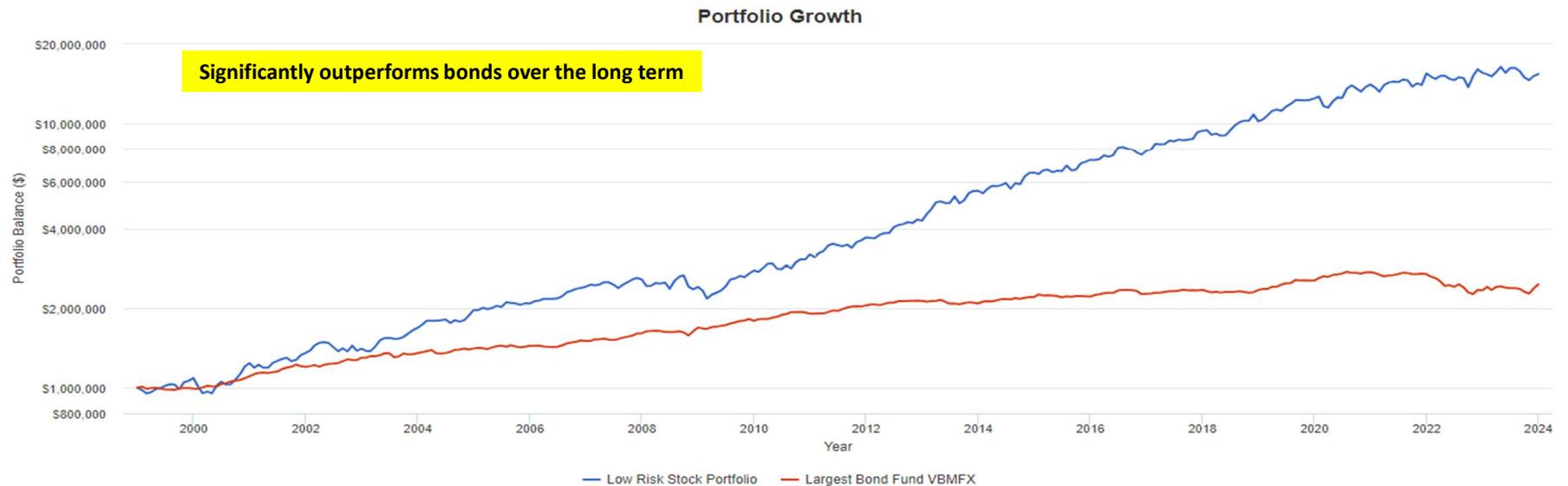


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Low-Risk Portfolio vs. Largest Bond Fund - Last 25 Years

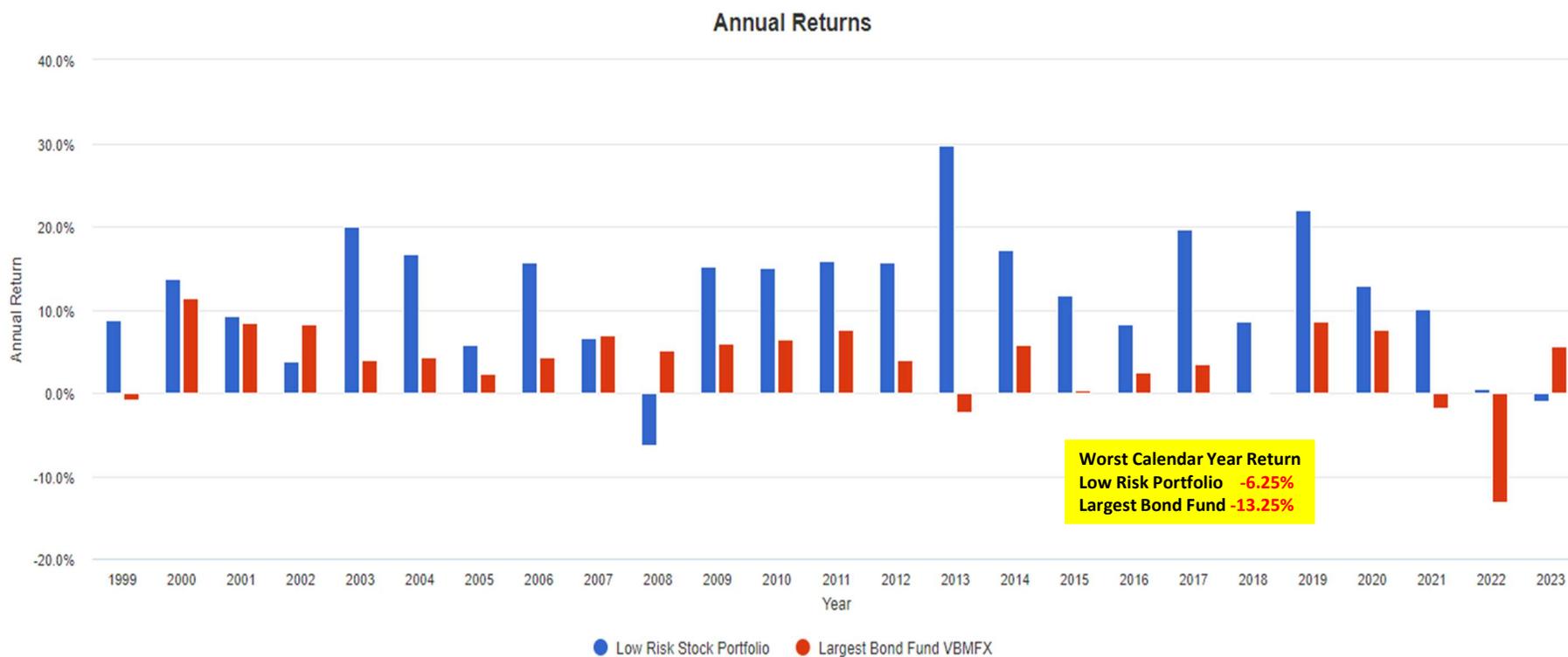
Portfolio	Initial Balance	Final Balance	CAGR	Stdev	Best Year	Worst Year	Max. Drawdown
Low Risk Stock Portfolio	\$1,000,000	\$15,415,728 ⓘ	11.56% ⓘ	10.67%	29.76%	-6.25%	-18.19% ⓘ
Largest Bond Fund VBMFX	\$1,000,000	\$2,457,278 ⓘ	3.66% ⓘ	4.12%	11.39%	-13.25%	-17.57% ⓘ

Portfolio Growth



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Low-Risk Portfolio vs. Largest Bond Fund - Last 25 Years

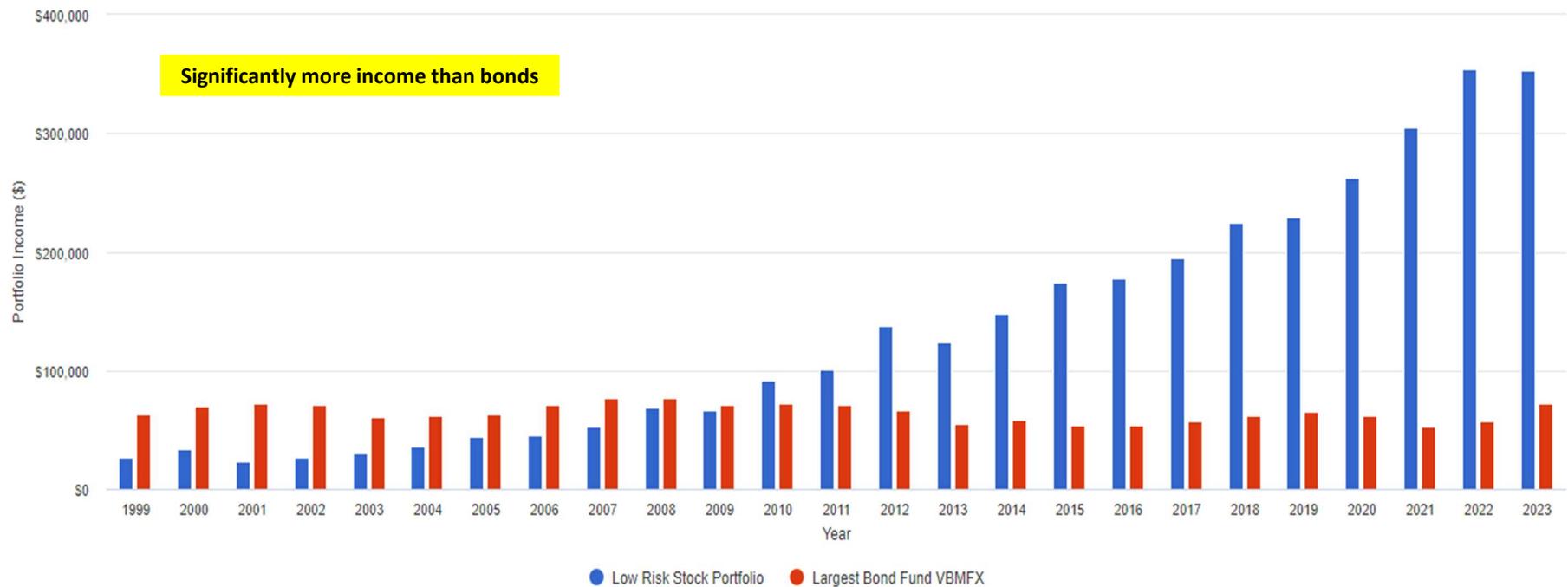


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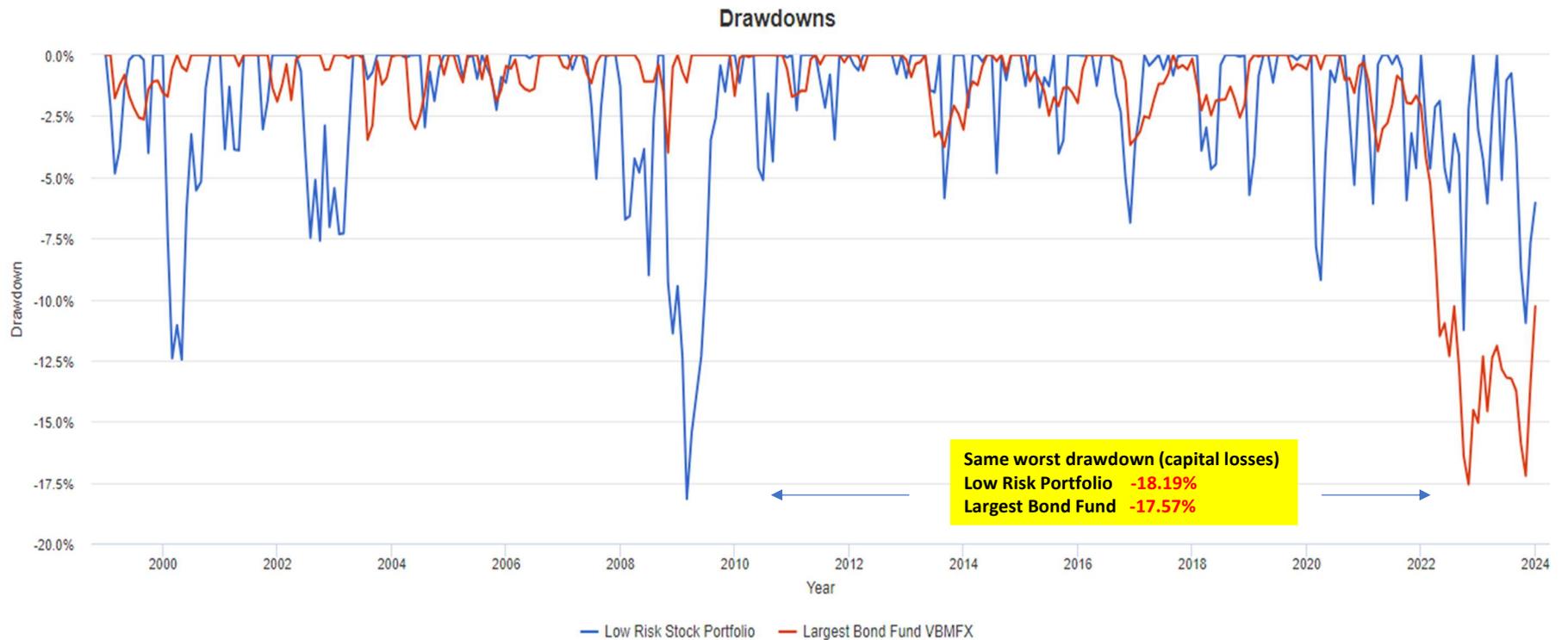
Portfolio Income

All dividends and distributions were reinvested



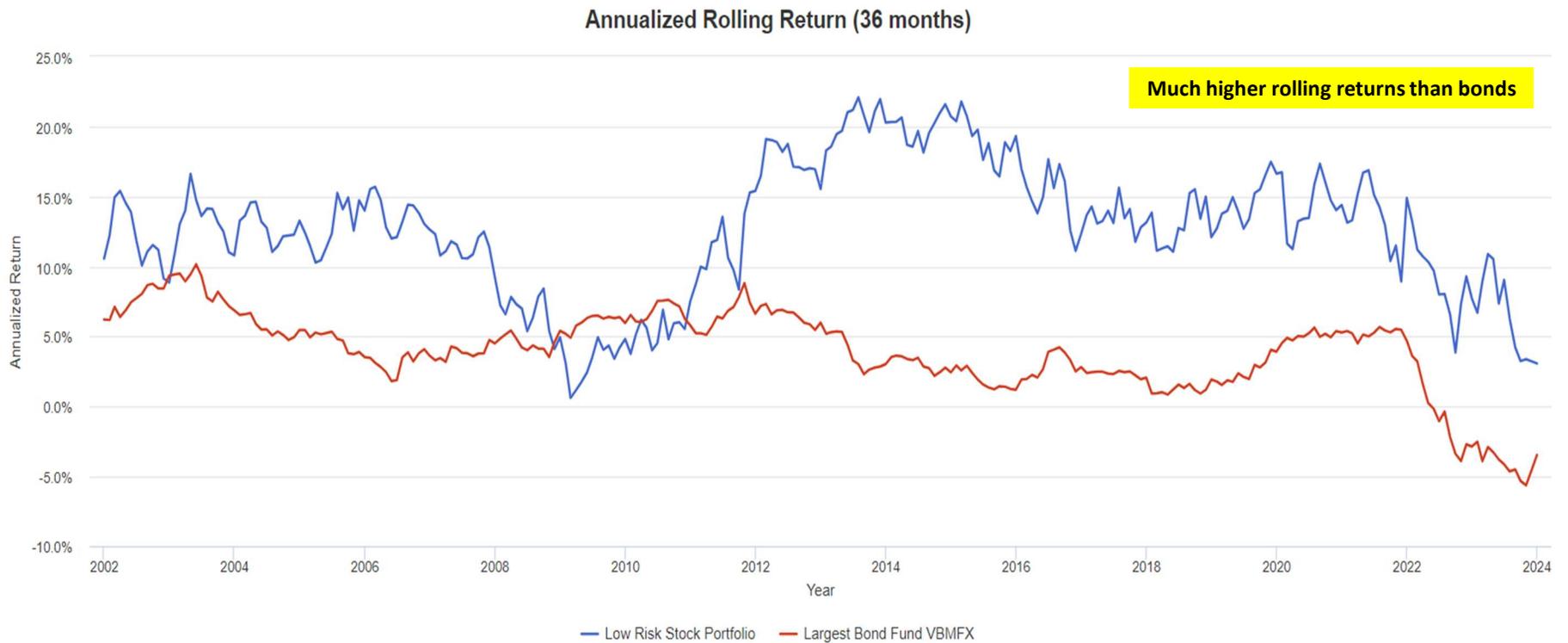
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Low-Risk Portfolio vs. Largest Bond Fund - Last 25 Years



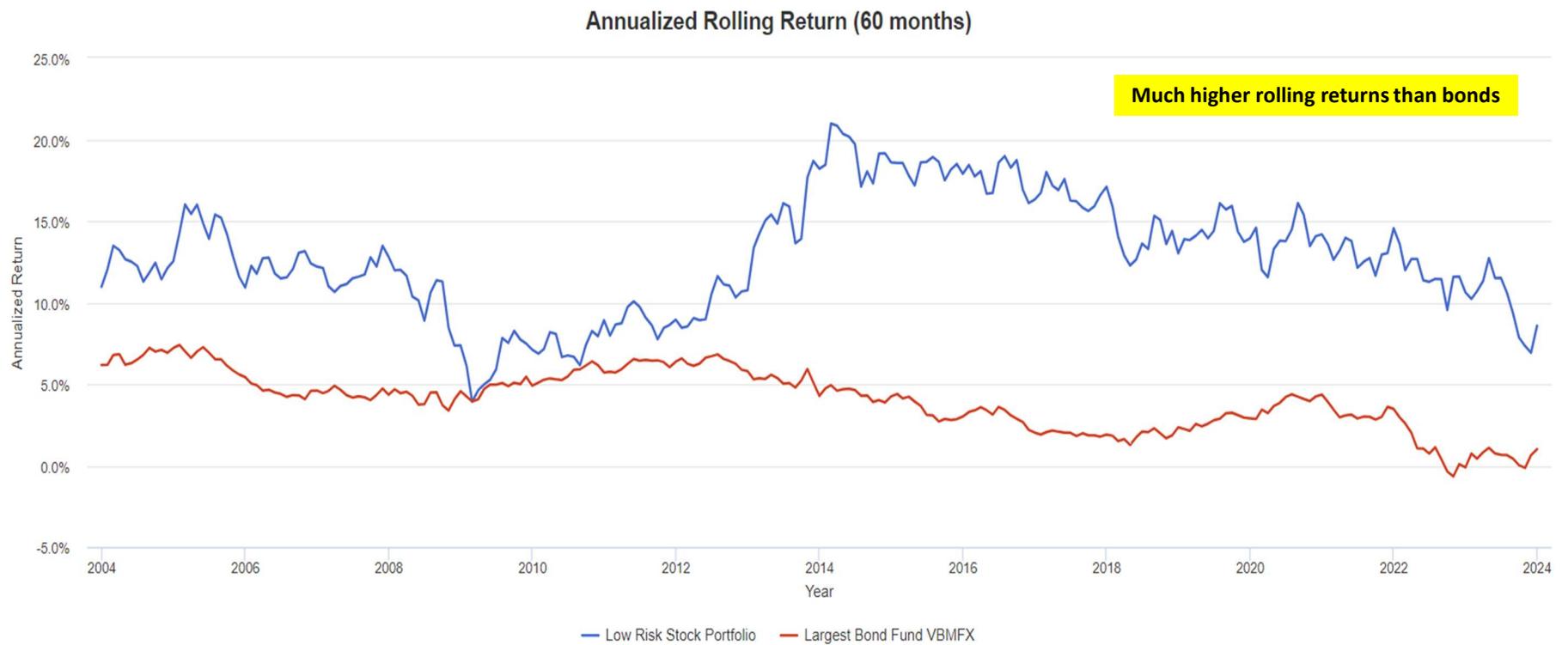
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Low-Risk Portfolio vs. Largest Bond Fund - Last 25 Years



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Low-Risk Portfolio vs. Largest Bond Fund - Last 25 Years

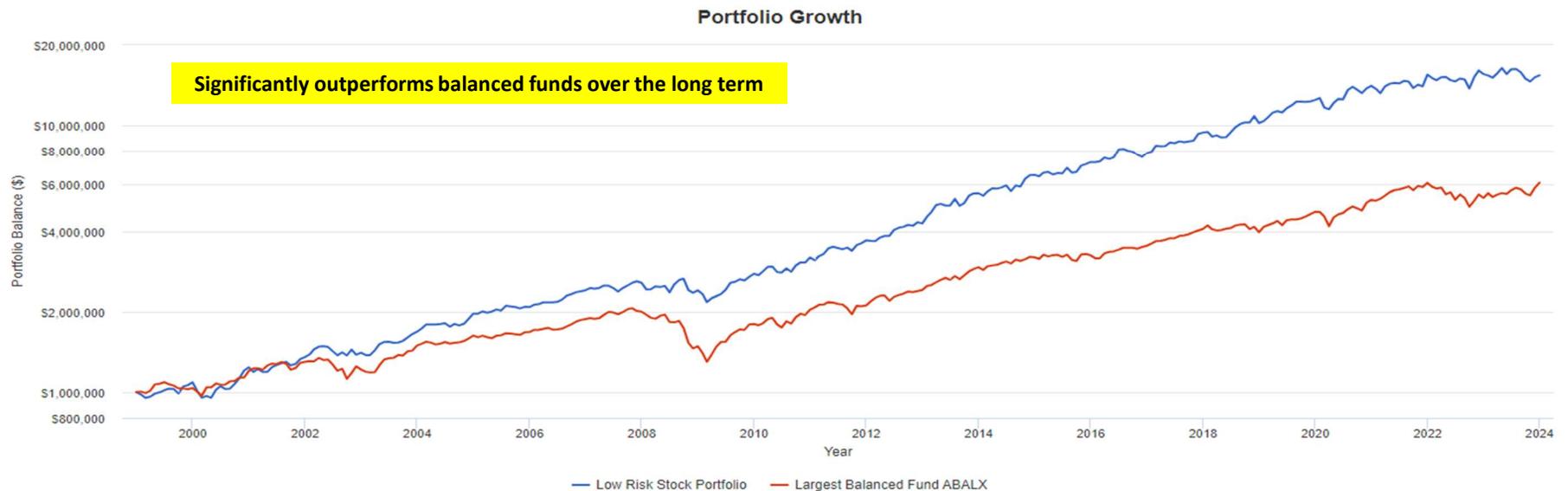


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Low-Risk Portfolio vs. Largest Balanced Fund - Last 25 Years

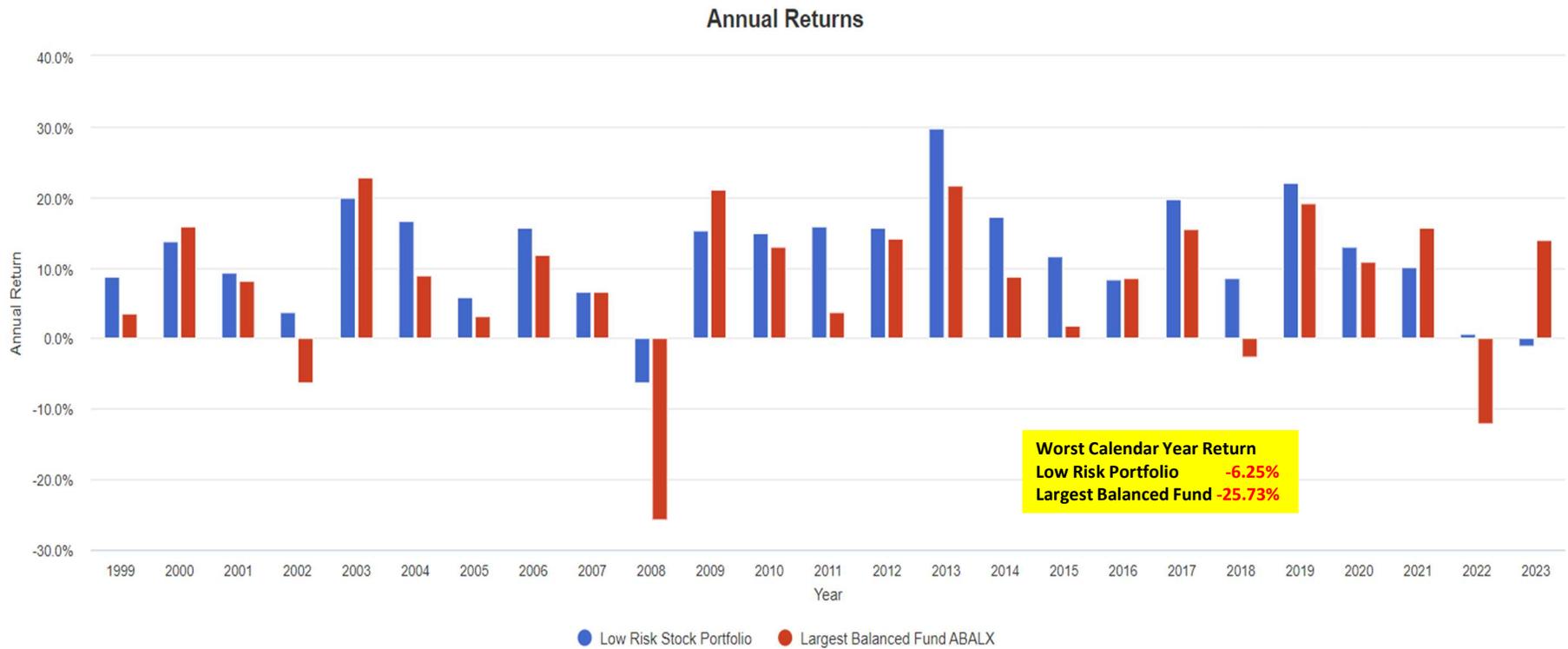
Portfolio	Initial Balance	Final Balance	CAGR	Stdev	Best Year	Worst Year	Max. Drawdown
Low Risk Stock Portfolio	\$1,000,000	\$15,415,728 📈	11.56% 📈	10.67%	29.76%	-6.25%	-18.19% 📉
Largest Balanced Fund ABALX	\$1,000,000	\$6,071,352 📈	7.48% 📈	9.93%	22.82%	-25.73%	-36.97% 📉

Portfolio Growth



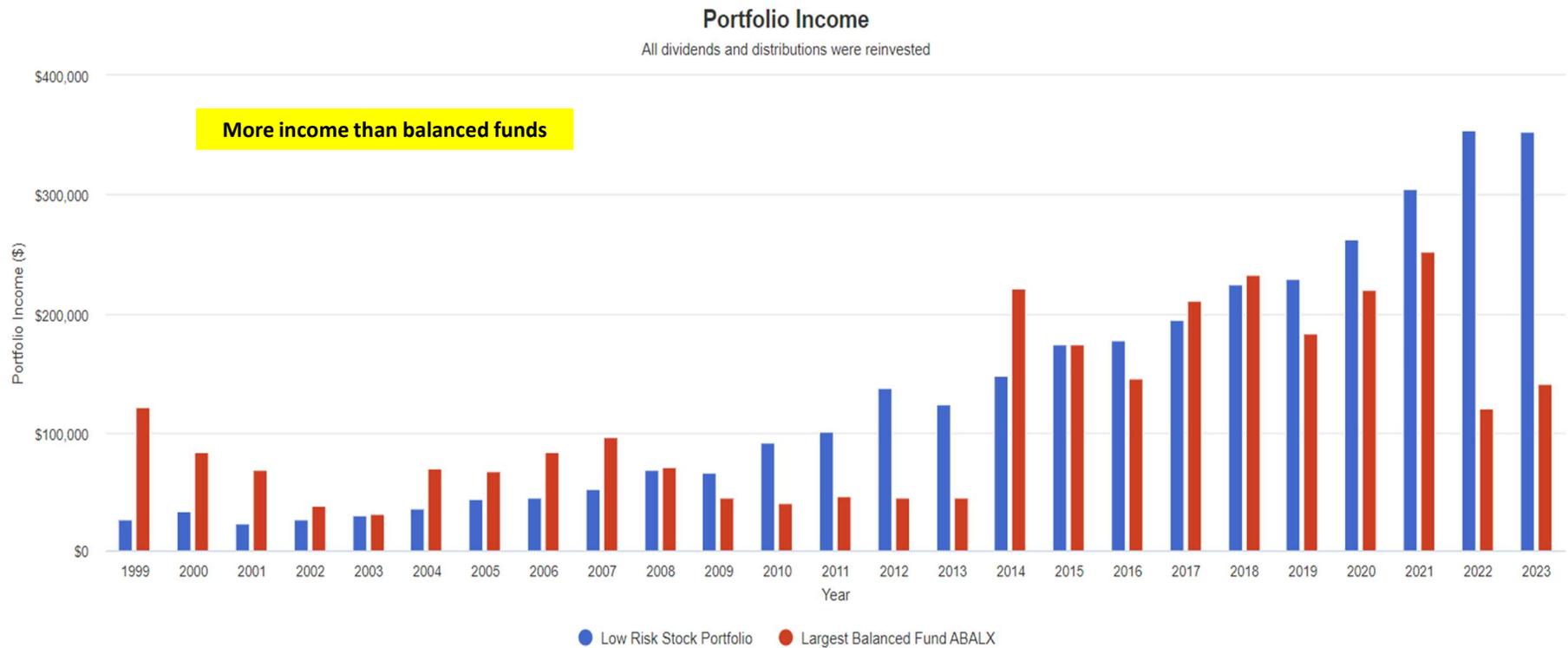
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Low-Risk Portfolio vs. Largest Balanced Fund - Last 25 Years



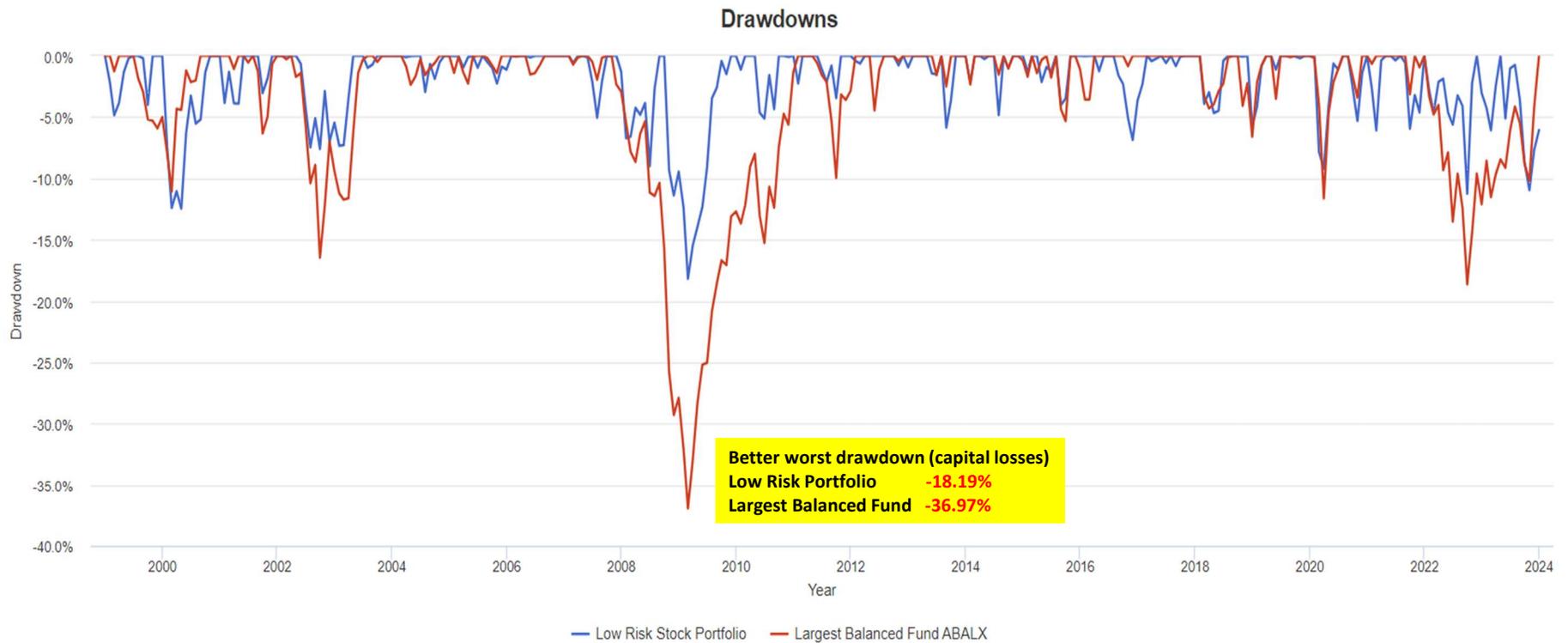
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Low-Risk Portfolio vs. Largest Balanced Fund - Last 25 Years



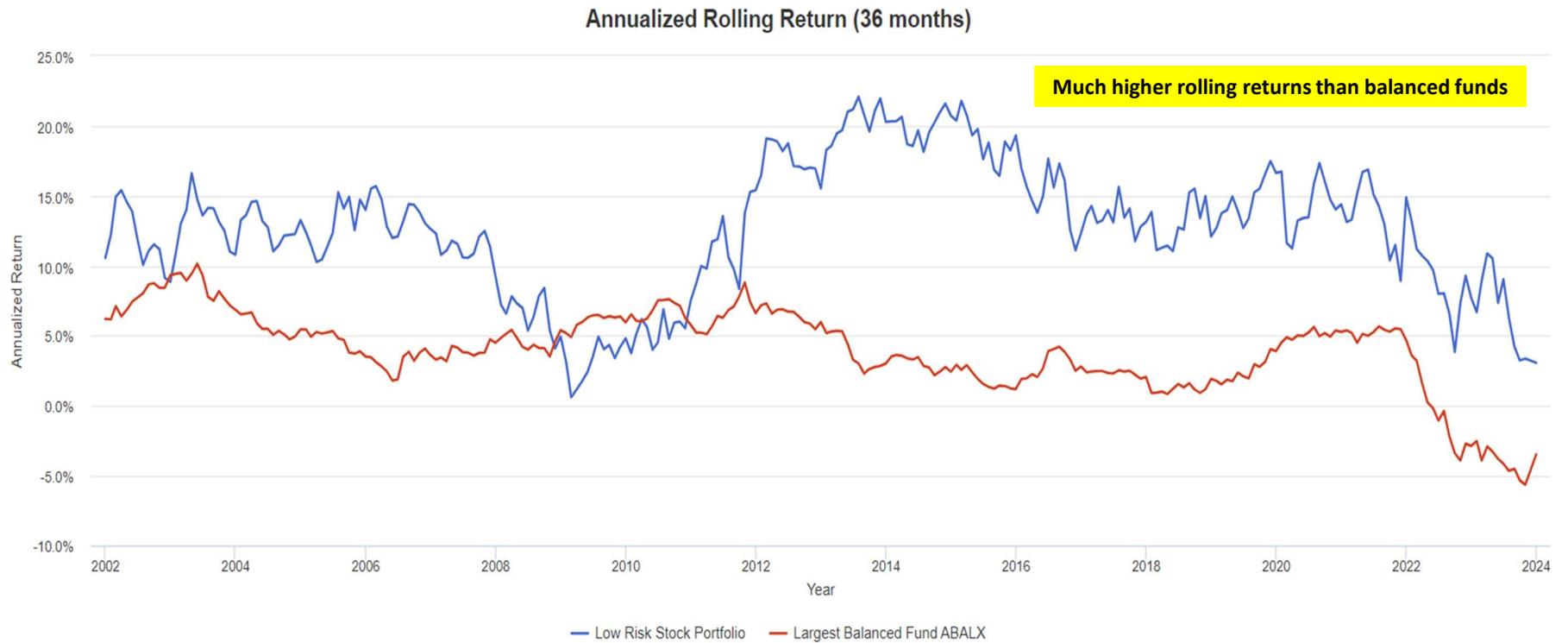
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Low-Risk Portfolio vs. Largest Balanced Fund - Last 25 Years



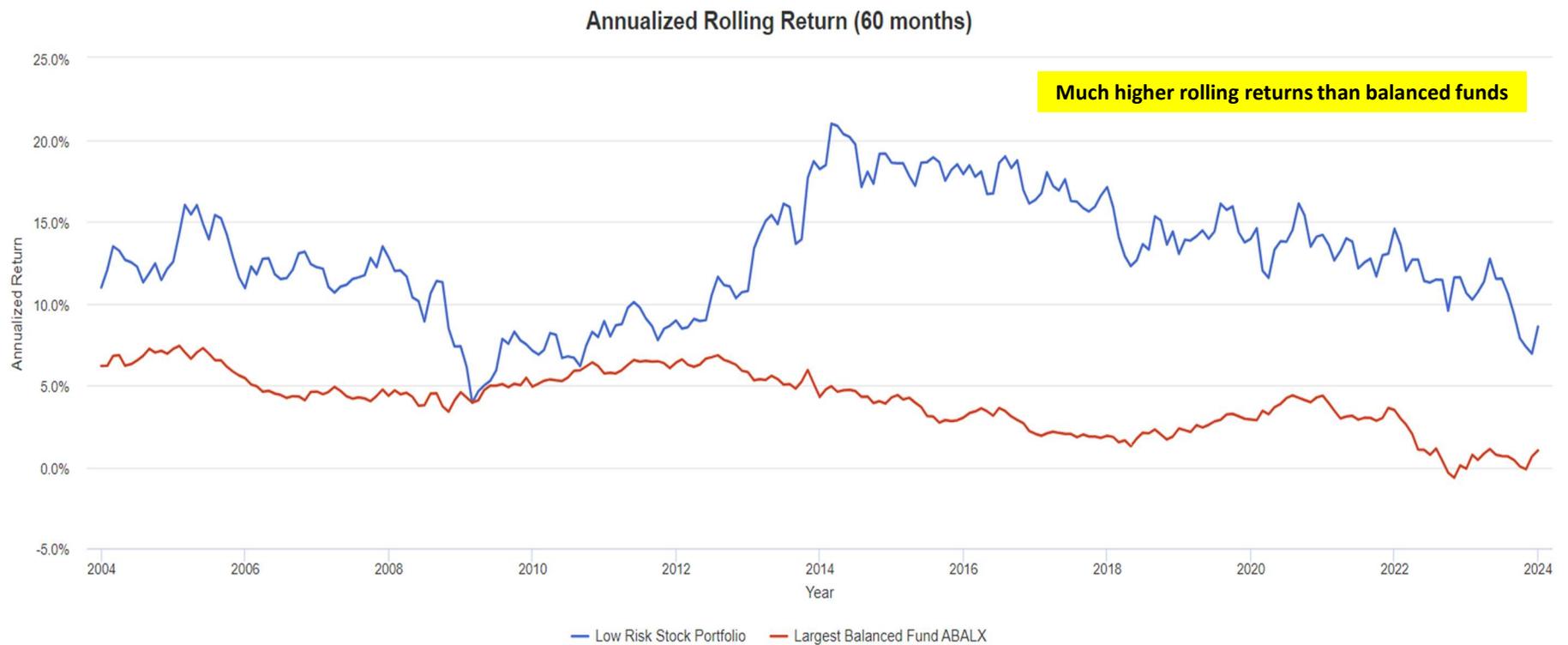
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Low-Risk Portfolio vs. Largest Balanced Fund - Last 25 Years



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Low-Risk Portfolio vs. Largest Balanced Fund - Last 25 Years



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Low-Risk Portfolio vs. Largest Stock Fund - Last 25 Years

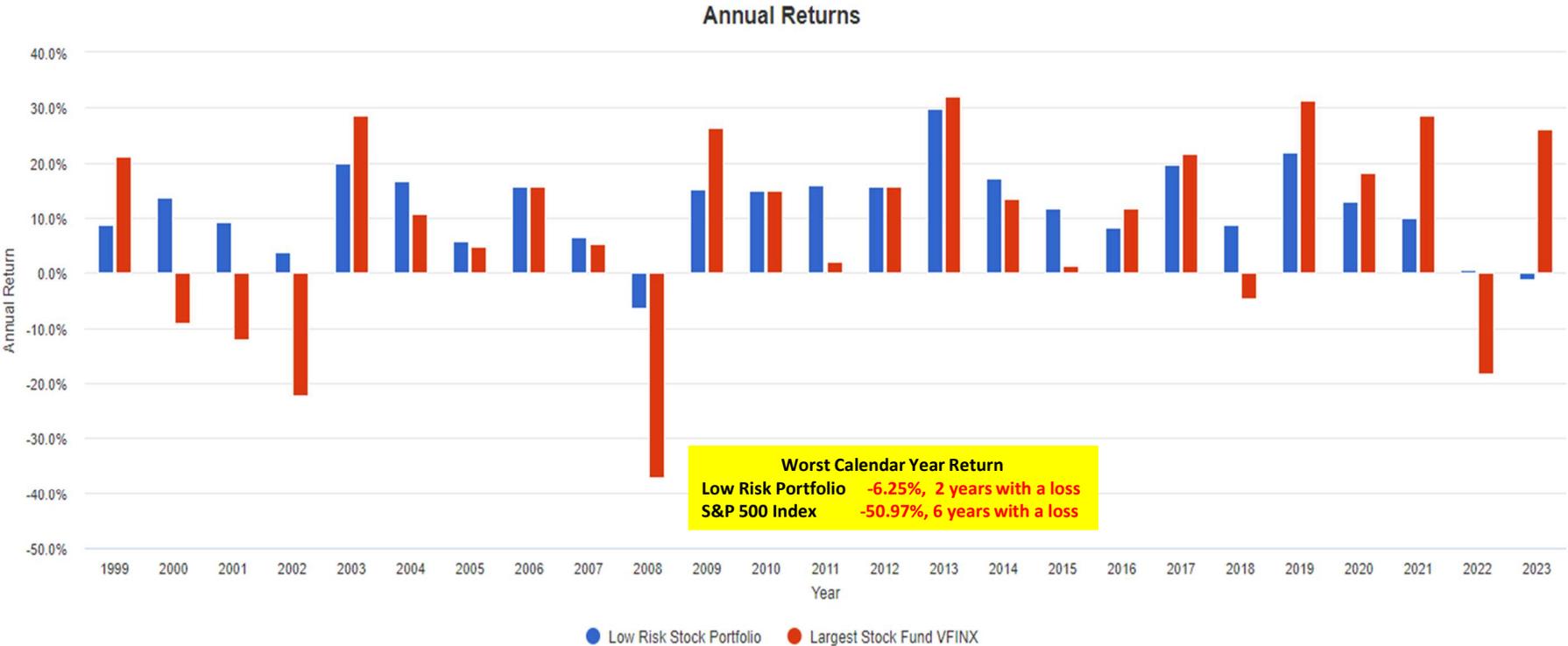
Portfolio	Initial Balance	Final Balance	CAGR	Stdev	Best Year	Worst Year	Max. Drawdown
Low Risk Stock Portfolio	\$1,000,000	\$15,415,728 📈	11.56% 📈	10.67%	29.76%	-6.25%	-18.19% 📈
Largest Stock Fund VFINX	\$1,000,000	\$6,016,665 📈	7.44% 📈	15.38%	32.18%	-37.02%	-50.97% 📈

Portfolio Growth



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Low-Risk Portfolio vs. Largest Stock Fund - Last 25 Years

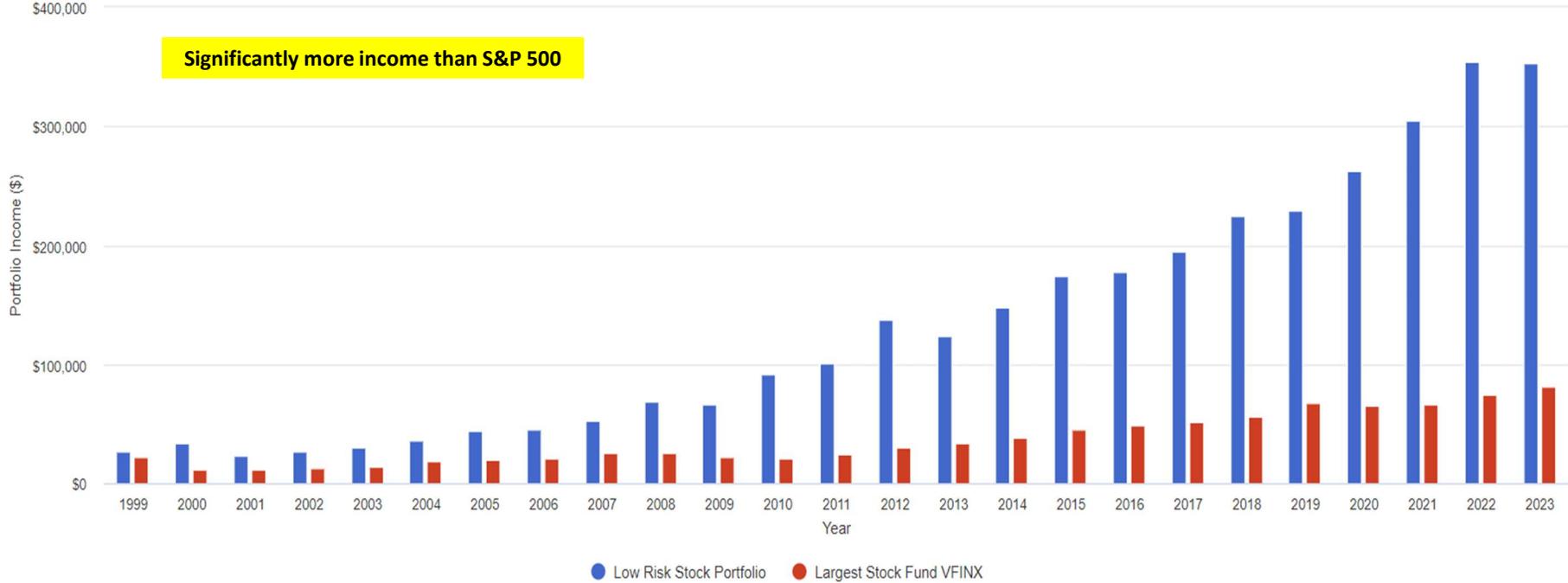


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Low-Risk Portfolio vs. Largest Stock Fund - Last 25 Years

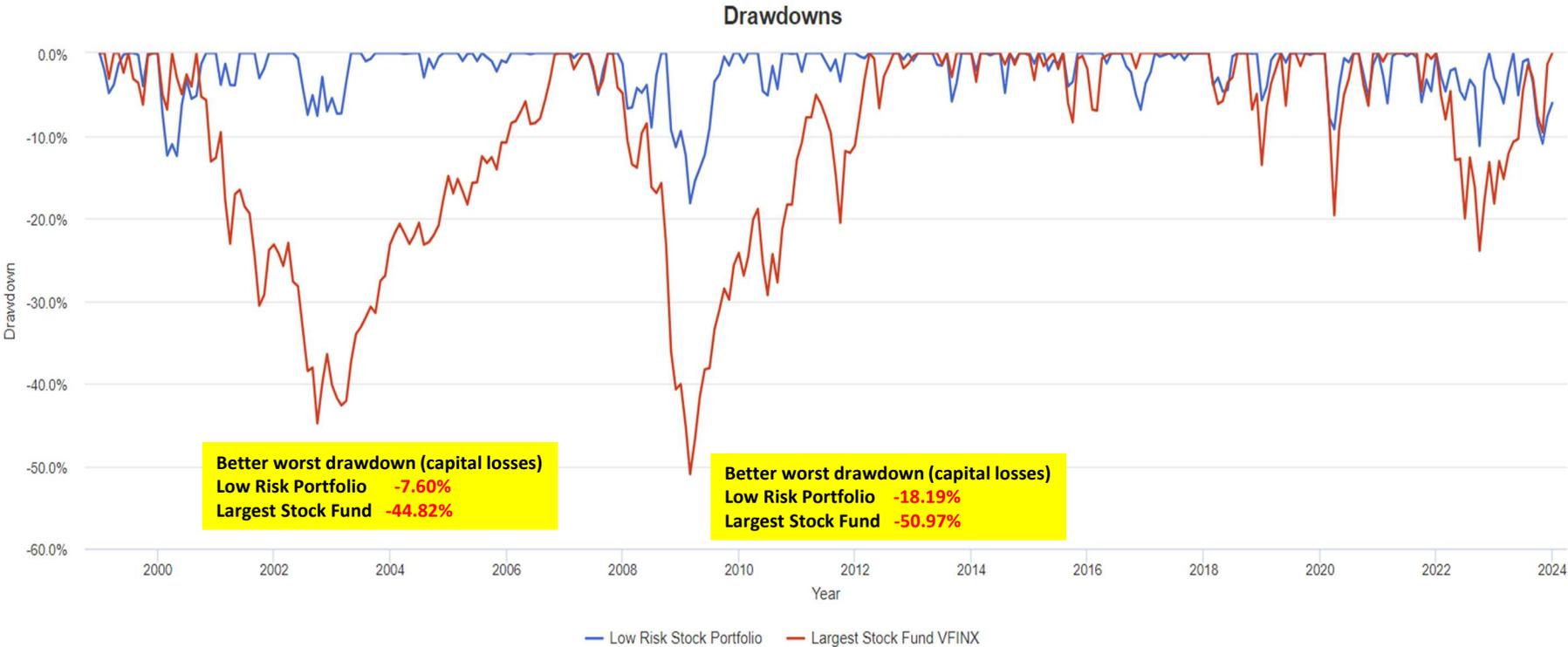
Portfolio Income

All dividends and distributions were reinvested



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Low-Risk Portfolio vs. Largest Stock Fund - Last 25 Years



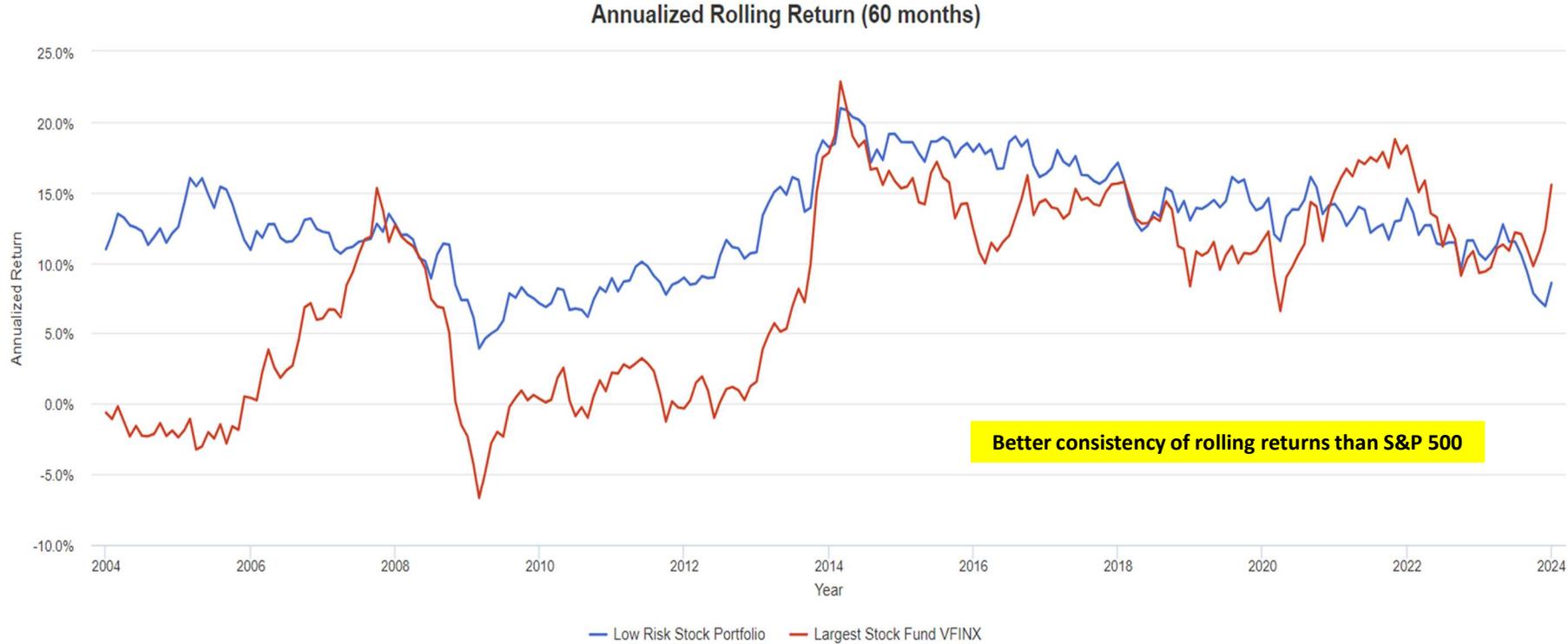
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Low-Risk Portfolio vs. Largest Stock Fund - Last 25 Years



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Low-Risk Portfolio vs. Largest Stock Fund - Last 25 Years



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