



### **What is Dr. Rajan’s Concierge Membership service?**

A members-only program to have Dr. Rajan as your own personal integrative holistic concierge physician. Offered to members of Houston Patient Advocacy (HPA), Dr. Rajan provides holistic health and life coaching, integrative medicine and adult primary care services through Concierge Integrative Medicine of Houston (CIM of Houston). He also provides private patient advocacy and care navigation services through Houston Patient Advocacy to help patients get the best care from the conventional medicine system when they need it. Included in the membership is free wealth coaching from Dr. Rajan, including access to his Megacaps Mini-Index Growth stock list based off of a customized screening algorithm of the S&P 500, NASDAQ 100, and NYSE stocks that was developed by Dr. Rajan in July 2017 and has produced up to 25% average annual growth since then (see next 2 pages for details).

### **What are the benefits of Dr. Rajan’s concierge services and how much does it cost?**

1. An integrative holistic approach to health, providing primary care with nutritional medicine and lifestyle health coaching to teach you how to cure your own chronic disease(s) and decrease the need for prescription drugs and medical procedures.
2. Longer, comprehensive appointments and direct accessibility to Dr. Rajan by phone or email
3. Ability to see Dr Rajan for ER visits on days he is on call (through Rapid Care ER, which accepts most private insurance and has significantly shorter wait times than hospital ERs)
4. Access to enhanced testing (micronutrient, cardiometabolic, hormonal, autoimmune, allergy, mold/candida, toxic metals, full body MRI) and discounted optional cash pay pricing
5. Access to higher quality/potency vitamin, nutraceutical, and herbal supplements with medical guidance
6. For all members: Free access to Dr. Rajan’s Megacaps Mini-Index Growth stock list (updated annually) to generate up to 25% average annual returns on your stock portfolio
7. For premium members: Additional free stock investing lists and strategies to potentially generate up to 30% average annual returns (combined with the Megacaps Mini-Index Growth stock list) AND free access to Dr. Rajan’s high yield banks/credit cards list to generate 3-4% average annual cash back from your credit cards and up to 3-4% annual percentage yield from your bank accounts

**Concierge Premium Membership**  
 \$6000/year or \$500/month for 12 months  
 12 hours/year  
 Time > 12 hours billed at \$500/hour  
 Can be shared by multiple people  
**FAMILY PLAN ELIGIBLE**

Free access to ALL investing strategies  
 AND high yield banks/credit cards list

**Concierge Access Pass**  
 \$1500/year or \$125/month for 12 months  
 90 minutes/year  
 Time > 90 minutes billed at \$1000/hour  
 Initial health review option \$1000 for 2 more hours  
 For 1 person only

Free access to Megacaps Mini-Index Growth list  
 with Bear Market Watch and Sell Indicator

Concierge Premium Membership and Concierge Access Pass are for a minimum 12-month term and auto-renew unless cancelled in writing. Any laboratory/radiology testing, nutraceutical supplements, and medical billing advocacy services are billed separately. Stock lists, investing strategies, and wealth coaching are free benefits that do not represent financial advice and provide no guarantee of future financial returns. For questions, you can email [dr.rajan@houstonpatientadvocacy.com](mailto:dr.rajan@houstonpatientadvocacy.com) or call 281-888-2406 to reach Dr. Rajan directly. To learn more about CIM of Houston and HPA, please visit the following websites: [www.conciergeintegrativemedicine.com](http://www.conciergeintegrativemedicine.com) and [www.houstonpatientadvocacy.com](http://www.houstonpatientadvocacy.com)

## Dr. Rajan's Megacaps Mini-Index Growth Stock List

Besides being a doctor for over 20 years, I have personal experience with stock investing for over 25 years. Over that time, I have tested various strategies of investing and ultimately found that a long-term index strategy is the most reliable method of securing long term market gains compared to short term stock picking with market timing. The difference is akin to trying to beat the casino at blackjack (short-term timing) with potential short-term big gains or losses but with an overall net loss over a long period of time vs *being the casino* at blackjack with short term small gains or losses but with an overall net gain over a long period of time. To put this into financial perspective, investing in the S&P 500 and doing nothing else would have resulted in the following gains over various the following periods of time:

	S&P 500 total yield	S&P 500 annual yield
Over 10 years (Jan 1, 2016 - Dec 31, 2025)	+298.27%	+14.82%
Over 20 years (Jan 1, 2006 – Dec 31, 2025)	+706.19%	+11.00%
Over 30 years (Jan 1, 1996 – Dec 31, 2025)	+1821.68%	+10.35%

Overall, if your previous investment strategies have not produced an average annualized gain that beats the S&P for the time periods listed, whatever you've been doing has not been working well enough for you, and you would be better off using an index strategy.

While the S&P 500 is considered the benchmark for index strategies, the majority of gains in the S&P 500 are produced by a small minority of stocks. In 2017, for example, out of 500 stocks in the S&P, just 75 stocks beat the S&P index by at least double; 20 stocks beat the S&P index by at least triple; and 5 stocks beat the S&P index by at least quadruple. The remaining 400 stocks either matched the S&P or underperformed. However, the S&P 500 index is designed to reflect the broader US economy, not just growth stocks.

However, if an index were created that could select for growth stocks, that index would significantly outperform the S&P. In the summer of 2017, I decided to create and test a stock screening algorithm designed to do just that. It involves screening megacaps stocks ( $\geq$  \$100 billion in market capitalization) that are primarily US based companies (with few exceptions), all trading on the US stock exchanges, and holding a select number of stocks (based on the list generated) for at least 1 year (in tax sheltered accounts) or at least 1 year and 1 day (for optimized capital gains taxation in taxable accounts) and making annual modifications to the portfolio based on the results generated from running the stock screener every year.

My screener generates 20 – 60 potential growth stocks to choose from annually. From I those stocks, I created the Megacaps Mini-Index Growth stock list, which consists of 12-20 stocks annually. I started testing them informally in a theoretical portfolio model from the beginning of July 2017, and I have been tracking their performances compared to the S&P 500, as well as the NASDAQ-100, on an annual basis since then, with the results being as follows:

	<b>Megacaps Mini-Index Growth</b>	<b>S&amp;P 500 Total Returns</b>	<b>NASDAQ 100 Total Returns</b>
2 <sup>nd</sup> half of 2017	+20.67%	+11.42%	+13.88%
2018	+6.52%	-4.38%	+0.04%
2019	+35.08%	+31.49%	+39.46%
2020	+54.05%	+18.40%	+48.88%
2021	+26.67%	+28.71%	+27.51%
2022	-20.31%	-18.11%	-32.38%
2023	+48.09%	+26.29%	+55.13%
2024	+33.49%	+25.02%	+25.88%
2025	+26.23%	+17.88%	+21.24%
Jan 1 – Jun 30, 2026	+46.65%	+10.21%	+20.31%
<b>Jul 1, 2017 – Jun 30, 2026</b>	<b>+888.05%</b>	<b>+258.60%</b>	<b>+480.93%</b>
<b>Jan 1, 2021 – Dec 31, 2025</b>	<b>+151.89%</b>	<b>+96.17%</b>	<b>+104.14%</b>
<b>5-yrs annualized 2021-2025</b>	<b>+20.29%</b>	<b>+14.43%</b>	<b>+15.34%</b>
<b>Annualized since Jul 1, 2017</b>	<b>+28.98%</b>	<b>+15.25%</b>	<b>+21.59%</b>

**Megacaps Mini-Index Growth risk analysis (from Jan 2023) - Sharpe 1.66, Sortino 3.88**

**max drawdown 10.26%, standard deviation 6.12%, alpha +13% (vs S&P 500 TR),**

**beta 1.32 (vs S&P 500 TR), alpha +7% (vs NASDAQ 100), beta 1.04 (vs NASDAQ 100)**

Megacaps Mini-Index Growth calculations include total gains from stock positions plus dividend yields, with theoretical portfolio calculations from 2017-2022 (using [www.portfoliovisualizer.com](http://www.portfoliovisualizer.com)) and actualized portfolio data from Jan 2023 onwards (using IBKR). Stocks are updated annually on the 1<sup>st</sup> trading day of July with the portfolio divided between the number of stocks in the list with variable weighting. Rebalancing, if warranted, is done on the 1<sup>st</sup> trading day of January.

Currently the Megacaps Mini-Index Growth stock list is available for free for qualified individuals for educational purposes only. It is also being formally tracked in an incubator fund (Maharaj Capital Fund) since the January 2023 to officially document live performance until the fund becomes open in the future to investors as an ETF someday. **Past performance is not a guarantee of future returns.** No financial advice is being provided here. Due diligence should be done before assuming personal risk of following any third-party financial information.

Stocks that have been in the Megacaps Mini-Index Growth stock list at various times since inception include the following: Aapl, Abbv, Acn, Adbe, Amat, Amgn, Amd, Amzn, Aph, Asml, Avgo, Axp, Ba, Bac, Bkng, Bx, Chtr, Cop, Cost, Crm, De, Dhr, El, Elv, Eqnr, Etn, Ge, Goog, Gs, Hd, Ibm, Intu, Isrg, Jpm, Kkr, Lmt, Lly, Lrex, Ma, Mdt, Meli, Meta, Mmm, Ms, Msft, Mu, Nflx, Nke, Now, Nvda, Nvo, Orcl, Panw, Pgr, Pm, Qcom, Regn, Schw, Sony, Spot, Tgt, Tmo, Tmus, Tsla, Tsm, Uber, Unh, V