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2026 MODEL OVERVIEW

The Model Portfolios

Six distinct strategies, from concentrated growth to steady income, each built for a specific role in a portfolio.

Every model is managed with a clear mandate and a defined level of risk, so you can see what each strategy is designed to do and who it may suit.

Holdings and weights reflect the latest target allocations. The lineup spans the full risk spectrum. Monarchs and Mighty Micros pursue growth through individual companies in the themes we believe will lead the market. Dividend All Star and Income Monsters focus on dependable cash flow. The two KISS models deliver the same discipline through a handful of low-cost ETFs. Subscribers receive every holding, every change as it happens and our monthly commentary on each model.

Not investment advice. These are hypothetical model portfolios shown for general information and education. They are not recommendations to buy or sell any security and do not consider your personal financial situation, goals or risk tolerance. Do your own research and consider speaking with a licensed financial professional before investing.

	MODEL	MANDATE	POSITIONS	LARGEST POSITION		RELATIVE RISK
I	Monarchs	<i>Large-cap leaders of the AI and digital economy</i>	30	Equal weight 3.3%		High
II	Mighty Micros	<i>Emerging companies in tomorrow's growth themes</i>	33	Equal weight 3.0%		Highest
III	Dividend All Star	<i>Blue-chip dividend payers built to compound</i>	40	Equal weight 2.5%		Moderate
IV	Income Monsters	<i>High current income from diversified sources</i>	17	CSQ / EVT / MCI 10.0%		Moderate-High
V	KISS Growth	<i>Keep it simple: four ETFs, long-term growth</i>	4	VOO 55.0%		Moderate-High
VI	KISS Growth & Income	<i>Keep it simple: balanced growth and income</i>	6	VOO 25.0%		Moderate

I Monarchs

Large-cap leaders of the AI and digital economy

POSITIONS	LARGEST POSITION	CASH & OTHER	PORTFOLIO ROLE
30	3.3% each	0.0%	Core growth

RELATIVE RISK  High

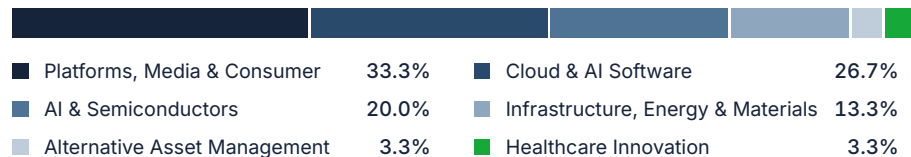
THE STRATEGY

A concentrated, equal-weighted portfolio of thirty dominant large-cap companies shaping technology, AI infrastructure and the digital economy. Platforms and consumer franchises form the largest sleeve, alongside cloud and AI software and the semiconductors behind them, complemented by the energy, industrial and materials businesses that power and build that infrastructure.

WHO IT IS FOR

- Investors building a core growth holding around market-leading companies
- Those with long time horizons who can accept technology concentration and bigger swings
- Investors who prefer owning individual large-cap companies rather than an index fund

ALLOCATION



REPRESENTATIVE HOLDINGS

NVDA	AVGO	MSFT	PLTR	AAPL	AMZN	META	GOOGL	TSM
CEG	CMI	BX	ISRG					

II Mighty Micros

Emerging companies in tomorrow's growth themes

POSITIONS	LARGEST POSITION	CASH & OTHER	PORTFOLIO ROLE
33	3.0% each	0.0%	Satellite growth

RELATIVE RISK  Highest

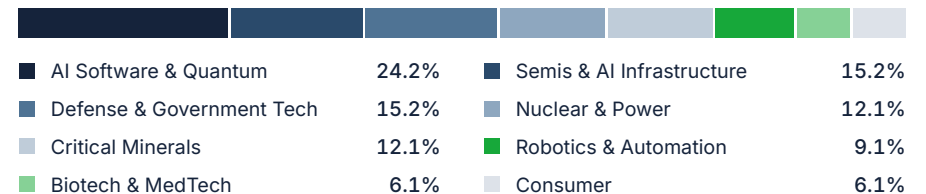
THE STRATEGY

A high-conviction, fully invested, equal-weighted basket of smaller and emerging companies positioned in the themes we believe will define the next decade: AI software and quantum computing, AI infrastructure, defense technology, nuclear energy, critical minerals and robotics.

WHO IT IS FOR

- A smaller, higher-risk portion of a portfolio held alongside a diversified core
- Investors with high risk tolerance and a multi-year horizon who can handle sharp declines
- Those seeking exposure to small, emerging companies that broad index funds underweight

ALLOCATION



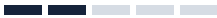
REPRESENTATIVE HOLDINGS

PATH	ZETA	IONQ	ANET	ALAB	HII	KTOS	DFTX	OKLO
SMR	SYM	TLN	UEC	NB	PPTA	ONON		

III Dividend All Star

Blue-chip dividend payers built to compound

POSITIONS	LARGEST POSITION	CASH & OTHER	PORTFOLIO ROLE
40	2.5% each	0.0%	Core equity income

RELATIVE RISK  Moderate

THE STRATEGY

Forty established, dividend-paying companies spread across consumer staples, industrials, insurance, healthcare, defense and utilities, each held at an equal 2.5% target weight. The focus is durable cash flow, balance-sheet strength and a long record of returning capital to shareholders.

WHO IT IS FOR

- Investors who want a stock portfolio built around rising dividend income
- Retirees and pre-retirees balancing income with long-term growth
- Those seeking broad diversification across more defensive sectors

ALLOCATION

	Consumer Staples	30.0%		Industrials	17.5%
	Technology & Consumer	15.0%		Insurance	10.0%
	Utilities, Telecom & REIT	7.5%		Healthcare	7.5%
	Defense	7.5%		Energy & Materials	5.0%

REPRESENTATIVE HOLDINGS

KO	PEP	PG	MCD	ITW	EMR	ABBV	BMJ	AFL	CB
LMT	NOC	ED	VZ	CVX	MSFT	ADP			

IV Income Monsters

High current income from diversified sources

POSITIONS	LARGEST POSITION	CASH & OTHER	PORTFOLIO ROLE
17	10.0% x3	0.0%	Income sleeve

RELATIVE RISK  Moderate-High

THE STRATEGY

A portfolio designed to maximize current cash flow. It draws income from closed-end funds, business development companies, midstream energy partnerships, REITs, preferred securities and high-yielding blue chips, so that no single source of income dominates.

Energy Transfer, Enterprise Products and MPLX are partnerships that issue Schedule K-1s.

WHO IT IS FOR

- Investors who prioritize current cash income, such as retirees
- Those looking for income sources beyond traditional bonds and savings
- Investors comfortable with sensitivity to interest rates and credit conditions

ALLOCATION

	Closed-End Funds	30.0%		High-Yield Blue Chips	20.0%
	Midstream Energy	15.0%		Real Estate	15.0%
	Business Development Cos.	10.0%		Preferred Securities	5.0%
	Utilities	5.0%			

REPRESENTATIVE HOLDINGS

MCI	CSQ	EVT	ET	EPD	MPLX	O	WPC	PSA	ARCC
BXSL	MO	PM	VZ	UPS	BKH	PFF			

V KISS Growth

Keep it simple: four ETFs, long-term growth

POSITIONS	LARGEST POSITION	CASH & OTHER	PORTFOLIO ROLE
4	VOO 55.0%	0.0%	Core growth

RELATIVE RISK  Moderate-High

THE STRATEGY

A low-cost, low-maintenance growth portfolio built from four Vanguard ETFs. The S&P 500 forms the foundation, with dividend growers for quality, technology for growth and small-cap growth for added upside.

WHO IT IS FOR

- Investors who want market-based growth without single-stock risk
- Long-term savers who value low cost and simplicity
- Those who want a transparent model that is easy to follow with four funds

ALLOCATION



S&P 500 ETF (VOO)	55.0%
Dividend Appreciation ETF (VIG)	20.0%
Information Technology ETF (VGT)	15.0%
Small-Cap Growth ETF (VBK)	10.0%

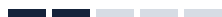
HOLDINGS

VOO	VIG	VGT	VBK
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VI KISS Growth & Income

Keep it simple: balanced growth and income

POSITIONS	LARGEST POSITION	CASH & OTHER	PORTFOLIO ROLE
6	VOO 25.0%	0.0%	Balanced core

RELATIVE RISK  Moderate

THE STRATEGY

A six-ETF balanced portfolio that pairs broad U.S. equity exposure with bonds, dividend payers and real estate. It is designed to deliver growth and income with less volatility than an all-equity portfolio.

WHO IT IS FOR

- Investors seeking a simple balanced mix that includes bonds
- Those approaching or in retirement who want growth with steadier returns
- Investors who want a transparent, low-cost, moderate-risk model

ALLOCATION



S&P 500 ETF (VOO)	25.0%
Core U.S. Aggregate Bond ETF (AGG)	20.0%
Dividend Appreciation ETF (VIG)	15.0%
High Dividend Yield ETF (VYM)	15.0%
Information Technology ETF (VGT)	15.0%
Real Estate ETF (VNQ)	10.0%

HOLDINGS

VOO	AGG	VIG	VYM	VGT	VNQ
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Important Disclosures

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Reading This Report

ABOUT THE RELATIVE RISK SCALE

The five-bar relative risk rating compares the models with one another, from Moderate to Highest. It is our judgment, not a guarantee, and even a Moderate model can lose value. A model rated High or Highest can fall sharply and may not suit investors with short time horizons or low risk tolerance.

ABOUT ALLOCATIONS AND CATEGORIES

Allocation percentages are target weights set by us. Actual weights drift as prices move. Sector and theme categories reflect our own classification and may differ from those used by index providers or other sources. Representative holdings are a selection, not the full list.