

HOW TO READ A FUND REPORT

WHAT YOU NEED TO KNOW!



I've always said Exchange Traded Funds (ETFs) are a great way to invest in sectors, and spread your money across many varied assets and reducing the impact of one single investment's performance.

But how do you determine which one to invest in if you have options? How do you read a fund report which gives details on the funds? Let's find out how.

Why does it matter?

You always want to know what you are investing in. The fund report will give you details on what the fund's investing objectives are, the size of the fund, associated fees, holdings, past performance and sector/asset allocation.

Once you verify that the fund's strategy lines up with what your goals are, you move on to the key parameters that you can review.

Size Of The Fund

The size of the fund is shown as Net Assets and is typically listed in thousands. A value of \$4,717,582 is \$4.7 billion in Assets Under Management (AUM).

The larger funds are more established, usually have a long history and have generated a lot of investor confidence. They can also usually leverage their size for lower fees, but not always. The smaller funds are more nimble in they can make changes easier than larger funds but are also more volatile.

Associated Fees

It's important to know how much it will cost to own the fund. The fees are passed on to you, the investor. These fees include management fees, administrative expenses, and operational costs. Don't discount a fund whose expenses are more than a competitors. Just use it as a data point when doing an overall comparison.

Holdings

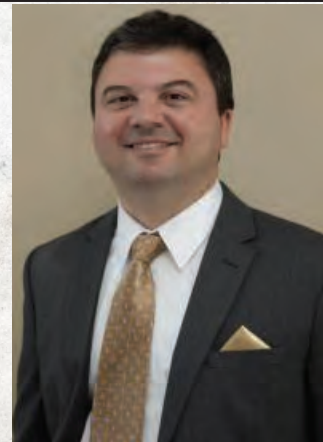
The fund report will usually list the top individual investments within the fund. Typically the top 10 or 20 and what percentage they comprise of the entire portfolio. It gives you an idea of what type of investments the fund holds and what they deem as important to invest in.

Past Performance

The report will list past performance summaries. Typically over 1, 3, 5 and even 10 year histories. Sometimes they show a comparison to an industry benchmark. Focus on long term performance rather than comparing who has the best performance over the last year.

Sector/Asset Allocation

This section outlines the allocation of the fund's assets among different sectors and investment types, such as equities, fixed income, and real estate.



Welcome to June 2025! This is when we officially kick off summer on 6/21. It's also the start of Hurricane Season for those of us in Florida and along the Eastern Seaboard. Here are some interesting facts about hurricanes:

The earliest recorded tropical storm/hurricane in the North Atlantic was the first storm of the 1938 season, forming on January 3. The latest tropical formation is tied between Hurricane **Alice** ('54) and Tropical Storm Zeta (2005), both forming on 12/30. Power is measured by wind speed or pressure. Hurricane **Allen** ('80) holds the record for highest sustained winds at 190 mph in the Caribbean. For low-pressure, Hurricane **Wilma** (2005) set the record at 882 mba. Hurricane **Sandy** (2012) is the largest by gale-force wind diameter, stretching 870 miles across. The 1899 San Ciriaco Hurricane holds the record for longevity, lasting 27 days and 18 hours. The 2005 season saw a record 15 hurricanes, while 1914 was the least active with no hurricanes and 1 storm.



50 THINGS TO DO BEFORE YOU DIE (MY PERSONAL LIST)

1. Have a pet and take care of it.
2. Drive across country.
3. Plant a hardwood tree & watch it grow.
4. Write a book, publish it & have at least 1 person buy it. (Family doesn't count)
5. Watch the sunrise on the east coast and the sunset on the west coast the same day. Ok, I know it is much easier done if you live in Florida.
6. Learn how to SCUBA dive.
7. Rent a Ferrari or Lambo for a day.
8. Learn calligraphy.
9. Fly in a helicopter.
10. Take a flying lesson.
11. Fall in love.
12. Set a personal goal, and achieve it
13. Teach someone a skill they didn't know.
14. Go on a multi-day trip, spur of the moment.
15. Learn how to sail.
16. Volunteer somewhere you care about.
17. Befriend a stranger.
18. Buy someone you don't know a meal.
19. Leave someone you care about a surprise note saying how you feel about them.
20. Go for a run in the rain.
21. Look up your ancestry as far back as you can.
22. Learn a foreign language. Or Try.
23. Visit a volcano. Extra credit if active!
24. Ride a motorcycle.
25. Ride a roller coaster.
26. Bake a cake for someone you care about.
27. Live in a different country for 6 months.
28. Master a new recipe, and serve it to a loved one.
29. Go snow skiing.
30. Go to another religion's service.
31. Visit all 50 states.
32. Visit the 7 Continents.
33. Go on a safari.
34. Go on a solo trip!
35. Hike up a mountain. Must be over 8000'.
36. Find a friend from elementary school and reconnect.
37. Go shark cage diving!
38. Let go of a grudge you have. Find peace.
39. Visit the monuments in Washington DC
40. Visit at least 1 of the 7 World Wonders.
41. Start a small business.
42. Learn a new dance style like salsa/tango.
43. Visit the tallest building on Earth and go to the top. Repeat if there's a new building that is taller.
44. Take a photography trip.
45. Speak in front of 1000 people in person.
46. Attend the Super Bowl
47. Keep a daily journal. You will thank me years down the road.
48. Start a new hobby you've always been interested in.
49. Host a big family gathering.
50. Drive overseas.

I'm up to 34 accomplished. How about you? Let me know.

HOW TO START INVESTING:

After you've set aside 3-6 months of expenses for your emergency fund, you can start thinking about investing for your future, a new house, or any other specific goal. This is also assuming you've paid off credit card debt which can carry hefty interest rates.

Keep it simple at first with a low-cost, diversified portfolio. Options include a target-date retirement fund (e.g., Vanguard has good ones, which invest in thousands of stocks and bonds) or a three-fund portfolio (total US stock, total international stock, total US bond funds). These cover global markets with minimal effort.

Start small, keep it simple, and automate your contributions through paycheck deductions, you'll build a diversified portfolio that grows over time.



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- Federal Employees
- College Planning

Fiduciary Services

- Financial Planning
- Wealth Management
- Hourly Consulting
- Flat Fee Consulting
- Fees as a % of Assets Managed

Investments

- Exchange Traded Funds
- Stocks/Bonds

Account Types

- Brokerage Accounts
- 401k Rollovers, Solo 401Ks
- Roth Conversions
- IRAs, Roth IRAs, SEP IRAs, Simple IRA

Fiduciary, Fee-Only Advisor

I receive NO compensation from anyone besides my clients.

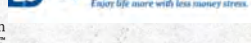
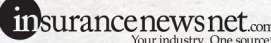
Contact the office



Phone: 407-900-1653
Mobile: 407-900-1653
Email: alexis@totalfinancialplanning.com
Address: 1120 Bella Vida Blvd, Orlando, FL 32828

Evenings and Saturdays available by scheduling at totalfinancialplanning.com/schedule-call

I have been quoted in the following publications:



Flashback 15 Years Ago This Month

MOVIES: June 2010

- **Toy Story 3**....The toys are mistakenly delivered to a day-care center instead of the attic before Andy leaves for college, and it's up to Woody (Tom Hanks) to convince the other toys that they weren't abandoned and to return home.
- **The Karate Kid**.....Work causes a single mother (Taraji P Henson) to move to China with her young son (Jaden Smith, Will Smith's son); in his new home, the 12-year-old embraces Kung Fu, taught to him by a master (Jackie Chan).
- **Grown Ups**.....After their high school basketball coach passes away, five good friends and former teammates reunite for a Fourth of July holiday weekend. Stars Adam Sandler.



MUSIC

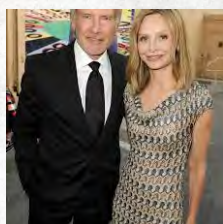
Billboard Hot 100: June 2010!!

- **OMG (Usher)**
- **California Gurls (Katy Perry)**
- **Alejandro (Lady Gaga)**
- **Nothin' On You (B.o.B/Bruno Mars)**
- **Hey, Soul Sister (Train)**
- **Rude Boy (Rihanna)**



NEWS/SPORTS/CELEBRITY

- Rue McClanahan, American actress (The Golden Girls), dies at 76. RIP.
- John Wooden, UCLA basketball coach (10 national championships), dies at 99
- Jimmy Dean, American country singer and sausage maker, dies at 81. RIP.
- Manute Bol, 7'7" Sudanese-American NBA basketball center, dies at 47. RIP.
- Deborah Jo Billingsley, American singer (Lynyrd Skynyrd) dies at 58. RIP.
- Harrison Ford (67) weds actress Calista Flockhart (45) in Santa Fe, NM
- Megan Fox (24) weds "Beverly Hills 90210" actor Brian Austin Green (36) at the Four Seasons Hualalai near Kona, Hawaii; divorce in 2021.
- Sandra Bullock (45) divorces "Monster Garage" host Jesse James (40) due to conflict of personalities after nearly 5 years of marriage.
- The longest match in tennis history, American John Isner defeats Nicolas Mahut of France at Wimbledon after 11 hours, 5 minutes of play over 3 days.



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Questions? Call Alexis' cell 407-729-8516



Q: I have a Roth IRA that I want to leave my adult child. How will that work?

Great question! Make sure they are listed as the beneficiary on the account. This is paramount in order to provide for a seamless transfer to your loved one.

Since it is Roth account, there's no tax due on this IRA; you've already paid it. They'll, however, have ten years to empty the account. That is, transfer the funds to a non-Roth IRA account. My recommendation is to allow the account to grow as much as possible & then transfer the funds on the tenth year.

Q: I have some money to invest. Should I invest it all at once or slowly put it into the market.

Market timing is extremely difficult. There's an old saying that says "time in the market beats timing the market". The market may feel high, but it can always go higher. If it makes you feel better, you can always have a plan to ease your investments in over a period of several weeks. However, if your time horizon is long term, you are usually better off just putting your money to work for you as soon as possible. There are very few instances of the "perfect time to invest".

Q: How can I increase the amount I save?

Automate your saving to make it effortless. Have your employer deduct savings (401k for example) from your paycheck so you don't even realize you are missing the money. Also, whenever you get a raise, devote a portion to an increased savings rate. For example, you get a 5% raise, increase your savings rate by 2%.

Idiom Of The Month

"BIG WIG"



"You should see Samantha! She's a big wig at that new company she joined last year!"

We all know that big wig, as an idiom, means someone very important.

It goes back to the 1700s, in France and Britain, where wigs were worn by aristocrats. It was a symbol of power, status and wealth.

Wearing a wig was fashionable during these times. It bled over to officials of that time also wearing the wig. Judges, politicians and those in nobility liked to wear them to show their position in life. The bigger the wig, the higher the status.

Think of Queen Charlotte's insanely humongous wigs in the recent Netflix hit, Queen Charlotte.

The phrase was first recorded in print around the 1780s. It then spread.

By the 1800s, "big wig" had crossed over into a known expression in English, referring to someone of authority or influence, independent

of whether they were actually wearing the headwear.

It also reminds me of the beehive hairstyle from the 60s and 70s. The higher the hair, the closer you are to heaven????

What do you think? Would you wear one? Maybe for Halloween?? Lol.



FINANCIAL TRIVIA

1. In a monthly budget, you should plan to spend most of your income on things that you can't live without (housing & food) as opposed to the things you simply want (Netflix). What's the shorter word for necessities that also starts with N that you could use to title that section of your budget spreadsheet?
2. About 1/3 of all the U.S. government's revenue came from liquor & alcohol until a 1913 Constitutional amendment allowed for a tax on what?
3. For your credit score, there are 3 agencies you check with. The first 2 are Equifax & Experian. What's the third?
4. Which type of written note is made to someone that you owe money to is a more formal way of saying "IOU"??
5. On 10/29/29, the Dow Jones Industrial Average dropped 11% in 1 day & is known by what dark, 2-word phrase?
6. What last name appears before the popular stock market index measuring that index's 2,000 smallest companies?
7. Your bank card can complete which type of transaction that takes money out of your checking account?
8. Redeemable bonds can be redeemed before their maturity date. What's the other name for them that makes it sound like you could pick up the phone and get in touch?
9. In which century was the New York Stock Exchange founded?
10. Robert T. Kiyosaki is most famous for co-authoring what paternalistic-sounding popular finance book that was published in 1997?
11. "Greed is good," is an iconic quote from what movie character, a fictional financier played by Michael Douglas in the 1987 film "Wall Street?"

Answers:

1. Needs 2. Income 3. TransUnion 4. Promissory 5. Black Tuesday 6. Russell 7. Debit 8. Callable 9. 18th 10. Rich Dad, Poor Dad 11. Gordon Gekko