

Aggressive ETF Model Portfolio Holdings - Rationale

1. QQQ – Invesco QQQ Trust

- **Rationale:** QQQ offers concentrated exposure to the Nasdaq-100, providing access to innovative, growth-oriented companies in technology, healthcare, and consumer sectors. It adds a high-growth engine to the portfolio, enhancing long-term return potential.

2. VOO – Vanguard S&P 500 ETF

- **Rationale:** VOO serves as the portfolio's large-cap U.S. equity core, offering broad, low-cost exposure to the 500 largest U.S. companies. It balances QQQ's growth tilt with diversified sector exposure, anchoring the portfolio in market leaders.

3. VO – Vanguard Mid-Cap ETF

- **Rationale:** VO provides exposure to mid-cap equities, a segment that often combines the growth potential of smaller firms with the stability of larger ones. Mid-caps can enhance returns and diversify the equity allocation across company sizes.

4. VB – Vanguard Small-Cap ETF

- **Rationale:** VB introduces small-cap equities, which historically have delivered higher long-term growth due to their innovation and expansion potential. While more volatile, small caps add diversification and complement large- and mid-cap holdings.
-

5. VEA – Vanguard FTSE Developed Markets ETF

- **Rationale:** VEA expands the portfolio internationally by including developed markets such as Europe, Japan, and Canada. This reduces home-country concentration and provides exposure to global economic cycles, enhancing diversification.

6. VWO – Vanguard FTSE Emerging Markets ETF

- **Rationale:** VWO adds exposure to emerging markets, which offer higher growth potential due to favorable demographics, rising consumer demand, and economic development. While more volatile, emerging markets can enhance long-term returns and broaden global diversification.

7. IAU – iShares Gold Trust

- **Rationale:** IAU provides a hedge against inflation, currency risk, and systemic shocks. A modest allocation to gold improves diversification and offers downside protection, helping the portfolio remain resilient during periods of market stress.

✓ Overall Portfolio Positioning:

- **Growth Engine (Core & Tilt):** QQQ, VOO, VO, VB
- **Global Diversification:** VEA (developed markets), VWO (emerging markets)
- **Risk Management & Hedge:** IAU

This structure creates a **growth-focused allocation** that emphasizes equities across size and geography while incorporating a small allocation to gold for diversification and resilience.