

Portfolio Two Performance as of July 2018

7/24/18		Orig	Adj					Current	Cost		Unrealized	Realized	Plus:		% Annual	Est Ann	Exp						
Date	Mo Held	Yr Held	Shares	Shares	Name / Symbol	Ticker	Orig Price	Adj Price	Price	Basis	Holdings	Gain / (Loss)	Gain / (Loss)	Dividends	Total Return	% Return	Return	Est Yield	Exp	Ratio	Notes	% 52	Momentum
12/1/17	8	0.7	200	200	iShares Gold Trust(ETF)	IAU	\$12.33	\$12.33	\$11.75	\$2,466.00	\$2,350.00	-\$116.00		\$0.00	-\$116.00	-5%	-7.21%	0.00%	\$11.28	0.48%	Gold ETF tracks the price of this commodity	90%	At Risk
9/19/16	22	1.9	8	24	iShares NASDAQ Biotechnology Index (ETF)	IBB	\$292.84	\$97.61	\$118.02	\$2,342.72	\$2,832.48	\$489.76		\$12.94	\$502.70	21%	11.48%	0.60%	\$13.60	0.48%	US biotech index. Low dividend. Up from recent lows	98%	Near High
12/29/15	31	2.6	175	175	ISHARES Tr/iSHARES Cy HEDGED M	HEFA	\$25.68	\$25.68	\$29.74	\$4,494.00	\$5,204.50	\$710.50		\$378.85	\$1,089.35	24%	9.30%	2.60%	\$36.95	0.71%	International ETF non-US hedged	96%	Near High
12/29/15	31	2.6	100	100	Vanguard FTSE All-World ex-US ETF	VEU	\$44.06	\$44.06	\$52.94	\$4,406.00	\$5,294.00	\$888.00		\$353.22	\$1,241.22	28%	10.81%	2.67%	\$6.88	0.13%	International ETF non-US not hedged	90%	At Risk
12/29/15	31	2.6	86	86	Vanguard Total Stock Market ETF	VTI	\$105.69	\$105.69	\$145.39	\$9,089.34	\$12,503.54	\$3,414.20		\$492.55	\$3,906.75	43%	16.50%	1.62%	\$6.25	0.05%	US total stock market ETF	99%	Near High

\$1,237.56 \$63.68

From Beneficiary	\$7,000.00
From Trustee	\$14,200.00
Total Investment	\$21,200.00
Total Returns	\$17,812.92
Percent Return	84.02%
Annual Return (IRR)	7.86%

Total Stocks	\$28,184.52
Less: Fees	\$0.00
Cash	\$10,828.40
Grand Total	\$39,012.92

Exp in ETF's
None

Yield 1.85%

2017 Taxes	
Dividends	\$632.56
Gains / Losses	\$0.00

Note - use amounts from 1099 these are estimates not exact

Dividend Categorization			
	Amount	Percent	
Low	\$16,010.88	41%	
Medium	\$23,002.04	59%	
Grand Total	\$39,012.92	100%	
US / Foreign Categorization			
	Amount	Percent	
Foreign	\$10,498.50	27%	
US	\$28,514.42	73%	
Grand Total	\$39,012.92	100%	
Sector Categorization			
CASH	\$10,828.40	28%	
ETF	\$28,184.52	72%	
Grand Total	\$39,012.92	100%	
Price Momentum Categorization			
		SUM of Amount	SUM of % 52 High
At Risk	IAU	\$2,350.00	90%
	VEU	\$5,294.00	90%
N/A	CASH	\$10,828.40	0
Near High	HEFA	\$5,204.50	96%
	IBB	\$2,832.48	98%
	VTI	\$12,503.54	99%

Symbol	Name/Symbol	Settlement Da	Trade Date	Type	Quantity	Adj Quantity	Price	Adj Price	Amount	Account Type	Commission
IAU	iShares Gold Trust(ETF)	12/1/17	12/1/17	Buy	200	200	\$12.33	\$12.33	\$2,466.00	CASH	\$-
IBB	iShares NASDAQ Biotechnology Index (E	9/19/16	9/19/16	Buy	8	24	\$292.84	\$97.61	\$2,342.72	CASH	\$-
HEFA	ISHARES Tr/ISHARES Cy HEDGED M	12/29/15	12/29/15	Buy	175	175	\$25.68	\$25.68	\$4,494.00	CASH	\$-
VEU	Vanguard FTSE All-World ex-US ETF	12/29/15	12/29/15	Buy	100	100	\$44.06	\$44.06	\$4,406.00	CASH	\$-
VTI	Vanguard Total Stock Market ETF	12/29/15	12/29/15	Buy	86	86	\$105.69	\$105.69	\$9,089.34	CASH	\$-
CD1	Goldman Sachs Bank CD 1.55% due 7-6-	12/29/15	12/29/15	Buy	10000	10000	\$1.00	\$1.00	\$10,000.00	CASH	\$-

Ticker	Name	Settlement Date	Trade Date	Type	Quantity	Adj Price	Amount	Account Type	Commission	Gain / (Loss) no	Gain / (Loss) with Comm
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Date	Amount	Ticker	Name	Year	Note
7/10/18	\$101.57	HEFA	ISHARES Tr/ISHARES Cy HEDGED M	2018	
7/2/18	\$3.75	IBB	iShares NASDAQ Biotechnology Index (ETF)	2018	
6/27/18	\$61.30	VEU	Vanguard FTSE All-World ex-US ETF	2018	
6/27/18	\$51.89	VTI	Vanguard Total Stock Market ETF	2018	
3/29/18	\$15.63	VEU	Vanguard FTSE All-World ex-US ETF	2018	
3/27/18	\$48.68	VTI	Vanguard Total Stock Market ETF	2018	
1/17/18	\$0.00	IAU	iShares Gold Trust(ETF)	2018	
1/16/18	\$78.14	CD1	Goldman Sachs Bank CD 1.55% due 7-6-18	2018	interest not dividend
1/4/18	\$54.26	HEFA	ISHARES Tr/ISHARES Cy HEDGED M	2018	
12/28/17	\$3.01	IBB	iShares NASDAQ Biotechnology Index (ETF)	2017	
12/27/17	\$46.29	VEU	Vanguard FTSE All-World ex-US ETF	2017	
12/27/17	\$57.88	VTI	Vanguard Total Stock Market ETF	2017	
9/29/17	\$0.95	IBB	iShares NASDAQ Biotechnology Index (ETF)	2017	
9/27/17	\$47.56	VTI	Vanguard Total Stock Market ETF	2017	
9/25/17	\$29.80	VEU	Vanguard FTSE All-World ex-US ETF	2017	
7/12/17	\$78.05	HEFA	ISHARES Tr/ISHARES Cy HEDGED M	2017	
7/6/17	\$76.86	CD1	Goldman Sachs Bank CD 1.55% due 7-6-18	2017	interest not dividend
6/30/17	\$1.41	IBB	iShares NASDAQ Biotechnology Index (ETF)	2017	
6/27/17	\$49.45	VTI	Vanguard Total Stock Market ETF	2017	
6/27/17	\$54.10	VEU	Vanguard FTSE All-World ex-US ETF	2017	
3/30/17	\$2.39	IBB	iShares NASDAQ Biotechnology Index (ETF)	2017	
3/30/17	\$46.61	VTI	Vanguard Total Stock Market ETF	2017	
3/28/17	\$15.30	VEU	Vanguard FTSE All-World ex-US ETF	2017	
1/6/17	\$78.14	CD1	Goldman Sachs Bank CD 1.55% due 7-6-18	2017	interest not dividend
1/4/17	\$44.76	HEFA	ISHARES Tr/ISHARES Cy HEDGED M	2017	
12/29/16	\$0.74	IBB	iShares NASDAQ Biotechnology Index (ETF)	2016	
12/27/16	\$37.50	VEU	Vanguard FTSE All-World ex-US ETF	2016	
12/27/16	\$62.52	VTI	Vanguard Total Stock Market ETF	2016	
12/8/16	\$14.10	HEFA	ISHARES Tr/ISHARES Cy HEDGED M	2016	Actually LT capital gain
9/30/16	\$0.69	IBB	iShares NASDAQ Biotechnology Index (ETF)	2016	

9/19/16	\$25.50	VEU	Vanguard FTSE All-World ex-US ETF	2016	
9/19/16	\$46.35	VTI	Vanguard Total Stock Market ETF	2016	
7/12/16	\$86.11	HEFA	ISHARES Tr/ISHARES Cy HEDGED M	2016	
7/6/16	\$77.29	CD1	Goldman Sachs Bank CD 1.55% due 7-6-18	2016	interest not dividend
6/20/16	\$53.00	VEU	Vanguard FTSE All-World ex-US ETF	2016	
6/20/16	\$40.33	VTI	Vanguard Total Stock Market ETF	2016	
3/21/16	\$14.80	VEU	Vanguard FTSE All-World ex-US ETF	2016	
3/21/16	\$41.28	VTI	Vanguard Total Stock Market ETF	2016	

	0
CD1	\$310.43
HEFA	\$378.85
IAU	\$0.00
IBB	\$12.94
VEU	\$353.22
VTI	\$492.55
Grand Total	\$1,547.99

Cash Flows for Rate of Return																
	9/1/04	9/1/05	9/1/06	9/1/07	9/1/08	9/1/09	9/1/10	9/1/11	9/1/12	9/1/13	9/1/14	9/1/15	9/1/16	9/1/17	Value	
Beneficiary	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	7/24/18	
Trustee	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,200		
Total	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,700		
Cash Flows	-\$1,500	-\$1,500	-\$1,500	-\$1,500	-\$1,500	-\$1,500	-\$1,500	-\$1,500	-\$1,500	-\$1,500	-\$1,500	-\$1,500	-\$1,500	-\$1,700	\$39,012.92	
Total Beneficiary	\$7,000														7.86% Rate of Return	
Total Trustee	\$14,200															

Money Market
Amount
10828.4

Ticker	Name	Sector	Industry Group	Industry	Sub- Industry	Type	Dividend	Yield	Description	Price	52 week high	% 52	Price Momentum
ABB	ABB Ltd (ADR)	Industrials	Capital Goods	Industrial Conglo	Industrial Conglo	Foreign	High	3.0%	Large European conglomerate. Well run heavy interests in power. Down a bit on revenues below expectations	\$22.47	\$28.67	78%	On Watch
AEP	American Electric	Utilities	Utilities	Electric Utilities	Electric Utilities	US	High	3.7%	Large US utility. Off all time highs but good. Good dividend.	\$69.06	\$78.07	88%	At Risk
APPN	Appian Corp	Information Tech	Software & Servi	Internet Software	Internet Software	US	Low	0.0%	US software company specializing in low code and workflow. Recent IPO and well run. Hit brief peak but still up a lot from IPO. Will watch if it goes much lower	\$32.34	\$43.61	74%	On Watch
BABA	Alibaba Group H	Information Tech	Software & Servi	Internet Software	Internet Software	Foreign	Low	0.0%	Amazon of China. No dividend. Strong stock performance. One of the "BATs" of China	\$189.00	\$211.70	89%	At Risk
BIDU	Baidu Inc (ADR)	Information Tech	Software & Servi	Internet Software	Internet Software	Foreign	Low	0.0%	Large Chinese internet company. Large momentum stock. One of the "BATs" of China	\$256.48	\$284.22	90%	Doing OK
BOX	Box Inc	Information Tech	Software & Servi	Internet Software	Internet Software	US	Low	0.0%	US internet company. Well run company possible take over candidate.	\$25.92	\$29.79	87%	At Risk
BUD	Anheuser Busch	Consumer Staple	Food, Beverage	Beverages	Brewers	Foreign	High	3.4%	World wide beer company. Well run. Exposure around the world. May be hard to grow at this size. Down from recent highs and flat over 3 years	\$104.97	\$126.50	83%	At Risk
BZUN	Baozun Inc (ADF	Information Tech	Software & Servi	Internet Software	Internet Software	Foreign	Low	0.0%	Chinese e commerce enablement and logistics firm. Operationally doing well. Tripled this year, near all time high	\$61.01	\$67.41	91%	Doing OK
CASH	CASH	CASH	CASH	CASH	CASH	US	Low	0.0%	Cash	N/A	N/A	N/A	N/A
CD1	Goldman Sachs	CD	CD	CD	CD	US	Medium	1.6%	Goldman Sachs Bank CD 1.55% due 7-6-18	N/A	N/A	N/A	N/A
CM	Canadian Imperi	Financials	Banks	Banks	Diversified Banks	Foreign	Very High	4.7%	Large Canadian bank. Well run bought US assets. Big dividend. Tied to Canada real estate market but OK for now	\$88.85	\$100.01	89%	At Risk
CMCSA	Comcast Corpora	Consumer Discr	Media	Media	Cable & Satellite	US	Medium	2.2%	Cable & internet company. Down from all time high with M&A and regulatory activity. May be starting to feel some cord cutting pain	\$33.39	\$44.00	76%	On Watch
COP	ConocoPhillips	Energy	Energy	Oil, Gas & Consl	Oil & Gas Explor	US	Medium	1.9%	Energy company benefiting from higher oil prices. Dividend cut to sustainable level and now growing.	\$70.85	\$72.57	98%	Near High
DWDP	DowDuPont Inc	Materials	Materials	Chemicals	Diversified Chem	US	Medium	2.4%	Combined Dow and Dupont. Large chemicals conglomerate. Will split into 3 companies but not until well into 2019. CEO just resigned	\$66.92	\$77.08	87%	At Risk
EBAY	eBay Inc	Information Tech	Software & Servi	Internet Software	Internet Software	US	Low	0.0%	US internet company. No dividend. Doing well even without Paypal.	\$33.52	\$46.99	71%	On Watch
ESLT	Elbit Systems Lt	Industrials	Capital Goods	Aerospace & Def	Aerospace & Def	Foreign	Low	1.3%	Israeli contractor, some dividend, doing OK. Just bought Uzi maker from state of Israel	\$119.98	\$153.13	78%	On Watch
FB	Facebook, Inc. C	Information Tech	Software & Servi	Internet Software	Internet Software	US	Low	0.0%	US internet company. No dividend. Down around 15% with privacy woes and other gaffes.	\$214.67	\$216.20	99%	Near High
GILD	Gilead Sciences,	Health Care	Pharmaceuticals	Biotechnology	Biotechnology	US	High	3.0%	US drug company, good dividend. Down about 10% recently	\$77.65	\$89.54	87%	At Risk
GM	General Motors (Consumer Discr	Automobiles & C	Automobiles	Automobile Manu	US	Very High	4.2%	US auto manufacturer with heavy China presence. Doing well with pickup trucks and good dividend. Recently hurt with tariff talks	\$39.48	\$46.76	84%	At Risk
HEFA	ISHARES Tr/ISH	ETF	ETF	ETF	ETF	Foreign	Medium	2.6%	International ETF non-US hedged	\$29.74	\$30.88	96%	Near High
IAU	iShares Gold Tru	ETF	ETF	ETF	ETF	US	Low	0.0%	Gold ETF tracks the price of this commodity	\$11.75	\$13.11	90%	At Risk
IBB	iShares NASDAQ	ETF	ETF	ETF	ETF	US	Low	0.6%	US biotech index. Low dividend. Up from recent lows	\$118.02	\$120.06	98%	Near High
INFY	Infosys Ltd ADR	Information Tech	Software & Servi	IT Services	IT Consulting & C	Foreign	Medium	2.1%	Indian outsourcer. Good dividend. Up from recent lows and board turmoil.	\$20.39	\$20.42	100%	Near High
ITW	Illinois Tool Work	Industrials	Capital Goods	Industrial Conglo	Industrial Conglo	US	Medium	1.9%	Diversified industrial company. Well run, decent dividend. Down more than 10% from recent highs	\$138.20	\$179.07	77%	On Watch
JNPR	Juniper Networks	Information Tech	Technology Hard	Technology Hard	Technology Hard	US	High	2.9%	US networking company. May be bought by larger player (M&A rumors). May be good exit point	\$27.95	\$30.29	92%	Doing OK
KO	The Coca-Cola C	Consumer Staple	Food, Beverage	Beverages	Soft Drinks	US	High	3.7%	Beverage company. Well run, cutting costs. May be at peak soda and drinks.	\$45.26	\$48.62	93%	Doing OK
MA	Mastercard Inc	Information Tech	Software & Servi	IT Services	Data Processing	US	Low	0.6%	Credit card processor, low dividend. Price has gone up with increase in mobile payments. Big rise	\$209.58	\$210.40	100%	Near High
NUE	Nucor Corporatic	Materials	Materials	Metal & Mining	Steel	US	Medium	2.5%	US metals company. Heavy foreign competition. May benefit from foreign tariffs. Good dividend. Well run	\$67.82	\$70.48	96%	Near High
NVDA	NVIDIA Corporat	Information Tech	Semiconductors	Semiconductors	Semiconductors	US	Low	0.2%	US Chip maker focused on graphics chips now used for AI and research. Large run up in price but 10% below high	\$248.71	\$269.20	92%	Doing OK
NVS	Novartis AG (AD	Health Care	Pharmaceuticals	Pharmaceuticals	Pharmaceuticals	Foreign	High	3.6%	Foreign drugmaker, Good dividend, has come up from recent lows. Brief peak near \$95.	\$82.51	\$94.19	88%	At Risk
ORCL	Oracle Corporati	Information Tech	Software & Servi	Software	Application Softw	US	Medium	1.7%	US software company. OK dividend. May look to sell due to cloud trends. Well and ruthlessly run	\$48.67	\$53.48	91%	Doing OK
PG	Procter & Gamb	Consumer Staple	Household & Per	Personal Product	Personal Product	US	High	3.5%	Famous consumer products company. Well run, good dividends. Hit recent bump almost on watch	\$78.99	\$94.67	83%	At Risk
PYPL	Paypal Holdings	Information Tech	Software & Servi	Internet Software	Internet Software	US	Low	0.0%	US internet company for payments. No dividend. Strong growth	\$91.41	\$92.35	99%	Near High
RDS.B	Royal Dutch She	Energy	Energy	Oil, Gas & Consl	Integrated Oil & C	Foreign	Very High	5.8%	International oil and gas company. Very high dividend. Keeping dividend for now	\$73.41	\$76.99	95%	Near High
SAP	SAP SE (ADR)	Information Tech	Software & Servi	Software	Application Softw	Foreign	Low	1.3%	German software company, OK dividend. Down a bit from peak	\$117.38	\$122.74	96%	Near High
SIEGY	Siemens AG (AD	Industrials	Capital Goods	Industrial Conglo	Industrial Conglo	Foreign	High	3.6%	European industrial conglomerate. Well run stock, Euro diversification.	\$68.95	\$77.17	89%	At Risk
EQNR	Equinor ASA (AC	Energy	Energy	Oil, Gas & Consl	Integrated Oil & C	Foreign	High	3.8%	Norwegian oil company. Exposure to non US currency. High dividend. Recently rebranded to take oil out of name	\$26.14	\$28.06	93%	Doing OK
TD	Toronto-Dominio	Financials	Banks	Banks	Diversified Banks	Foreign	High	3.6%	Canadian bank with good dividend. Near all time high while others get hit	\$57.91	\$61.06	95%	Near High

TM	Toyota Motor Co	Consumer Discre	Automobiles & C	Automobiles	Automobile Manu	Foreign	High	2.8%	Japanese automaker. Solid dividend	\$132.58	\$140.99	94%	Near High
TSLA	Tesla Inc	Consumer Discre	Automobiles & C	Automobiles	Automobile Manu	US	Low	0.0%	US automaker and partially technology stock. Risky Elon Musk stock. Stock down far from highs due to production woes	\$297.43	\$389.61	76%	On Watch
TSM	Taiwan Semicon	information Tech	Semiconductors	Semiconductors	Semiconductors	Foreign	Medium	2.6%	Taiwan chip maker. Good dividend. Big Asian momentum stock	\$40.39	\$46.57	87%	At Risk
UL	UNILEVER N.V.	Consumer Staple	Household & Per	Personal Product	Personal Product	Foreign	High	3.4%	UK consumer goods company, good dividend.	\$56.36	\$60.13	94%	Doing OK
UNP	Union Pacific Co	Industrials	Transportation	Road & Rail	Railroads	US	Medium	2.10%	US rail company. OK dividend. Doing well near all time high	\$142.39	\$148.33	96%	Near High
VEU	Vanguard FTSE	ETF	ETF	ETF	ETF	Foreign	Medium	2.67%	International ETF non-US not hedged	\$52.94	\$58.90	90%	At Risk
VTI	Vanguard Total	ETF	ETF	ETF	ETF	US	Medium	1.62%	US total stock market ETF	\$145.39	\$146.87	99%	Near High
WBK	Westpac Banking	Financials	Banks	Banks	Diversified Banks	Foreign	Very High	6.30%	Australian bank. Very high dividend. Tied to Australian economy. Down 15%+ this year	\$22.05	\$26.38	84%	At Risk
WIT	Wipro Limited (A)	Information Tech	Software & Servi	IT Services	IT Consulting & C	Foreign	Low	0.6%	Indian outsourcer. Little dividend. On watch may want to sell	\$5.08	\$6.40	79%	On Watch
WMT	Walmart Inc	Consumer Staple	Food & Staples F	Food & Staples F	Hypermarkets & S	US	Medium	2.5%	Massive US retailer. Well run, OK dividend. In fight with AMZN. Buying companies to face AMZN. May sell	\$87.96	\$109.98	80%	On Watch
XOM	Exxon Mobil Cor	Energy	Energy	Oil, Gas & Consu	Integrated Oil & C	US	Very High	4.0%	US oil and gas company. Well run, good dividend. Back up with increase in price of oil	\$83.01	\$89.30	93%	Doing OK

This area is for general comments.	
Periodic Updates	
	Update brokerage account and replace value in money market. Will update main page
	Add dividends (net of foreign withholding) to dividend sheet. Pivot table automatically updates with main page
Adding a Stock	
	Add the stock in the buy page
	Add a line on the Summary page and include all formulas
	Add a dividend with a value of zero to the dividend page (this can be eliminated when an "actual" dividend occurs)
	Add a line in the Analytics page and copy formulas, add sector and types
Selling a Stock	
	Add the stock in the sell page
	Calculate the gain or loss in the sell page
	Add a line in the summary page with realized gain or loss
	Eliminate the line in the summary page for the prior 'active' stock
	Update the analytics page
Adding investment	
	Add a year in the cash flows page
	Add beneficiary and trustee additions
	Check all the formulas and sum
	Should update the main page
Stock split	
	Adjust the buys for the adjusted shares (i.e. 5/1 split). Make sure the price calculates
	Check this on the summary page and ensure that it totals properly
Ticker changes (typically for ADR's that move to the "pink sheets")	
	Change the ticker on the summary page, analytics page, dividends page

Manual Checks	
	The "yield" is something that is not readily available via an API or Google Sheets, Must be checked manually
	The stock price for sold stocks updates in the text box. Will not automatically adjust for splits, takeovers
	The status of the stock itself needs to be adjusted periodically (whether it is on watch, etc...)