

Portfolio Two Performance as of December 2018

12/16/18		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	13	1.1	200	200	iShares Gold Trust	IAU	\$12.33	\$12.33	\$11.87	\$2,466.00	\$2,374.00	-\$92.00		\$0.00	-\$92.00	-4%	-3.53%	0.00%	\$11.40	0.48%	Gold ETF tracks the price of this commodity. Pretty flat over the last few years	91%	Doing OK							
9/19/16	27	2.3	8	24	iShares NASDAQ Biotechnology Index	IBB	\$292.84	\$97.61	\$101.93	\$2,342.72	\$2,446.32	\$103.60		\$13.72	\$117.32	5%	2.20%	0.30%	\$11.74	0.48%	US biotech index. Low dividend. Far up from lows in 2016	83%	At Risk							
12/29/15	36	3.0	175	175	ISHARES TR/ISHARES CY HEDGED MSCI E	HEFA	\$25.68	\$25.68	\$26.96	\$4,494.00	\$4,718.00	\$224.00		\$433.40	\$657.40	15%	4.86%	3.16%	\$33.50	0.71%	International ETF non-US hedged. Down some from recent highs	87%	At Risk							
12/29/15	36	3.0	100	100	VANGUARD INTL E/VANGUARD FTSE ALL W	VEU	\$44.06	\$44.06	\$46.73	\$4,406.00	\$4,673.00	\$267.00		\$380.60	\$647.60	15%	4.89%	2.95%	\$6.07	0.13%	International ETF non-US not hedged. Good dividend. US currency has risen compared to the world	79%	On Watch							
12/29/15	36	3.0	86	86	Vanguard Total Stock Market ETF	VTI	\$105.69	\$105.69	\$133.12	\$9,089.34	\$11,448.32	\$2,358.98		\$553.97	\$2,912.95	32%	10.65%	1.81%	\$5.72	0.05%	US total stock market ETF. Down from recent highs	88%	At Risk							
														Total	\$1,381.69											\$57.04				
From Beneficiary							\$7,500.00	Total Stocks							\$25,659.64	Exp in ETF's		\$171.12	2017 Taxes											
From Trustee							\$15,200.00	Less: Fees							\$0.00	None		Dividends		\$632.56										
Total Investment							\$22,700.00	Cash							\$12,568.00	Yield 2%		Gains / Losses		\$0.00										
Total Returns							\$15,527.64											Note - use amounts from 1099 these are estimates not exact												
Percent Return							68.40%																							
Annual Return (IRR)							6.31%																							

Dividend Categorization				
	Amount	Percent		
High	\$9,391.00	25%		
Low	\$4,820.32	13%		
Medium	\$24,016.32	63%		
Grand Total	\$38,227.64	100%		
US / Foreign Categorization				
	Amount	Percent		
Foreign	\$9,391.00	25%		
US	\$28,836.64	75%		
Grand Total	\$38,227.64	100%		
Sector Categorization				
CASH	\$12,568.00	33%		
ETF	\$25,659.64	67%		
Grand Total	\$38,227.64	100%		
Price Momentum Categorization				
		SUM of Amount	SUM of % 52 High	
At Risk	HEFA	\$4,718.00	87%	
	IBB	\$2,446.32	83%	
	VTI	\$11,448.32	88%	
Doing OK	IAU	\$2,374.00	91%	
N/A	CASH	\$12,568.00	0	
On Watch	VEU	\$4,673.00	79%	

Symbol	Name/Symbol	Settlement Da	Trade Date	Type	Quantity	Adj Quantity	Price	Adj Price	Amount	Account Type	Commission
IAU	iShares Gold Trust	12/1/17	12/1/17	Buy	200	200	\$12.33	\$12.33	\$2,466.00	CASH	\$-
IBB	iShares NASDAQ Biotechnology Index	9/19/16	9/19/16	Buy	8	24	\$292.84	\$97.61	\$2,342.72	CASH	\$-
HEFA	ISHARES TR/ISHARES CY HEDGED MS	12/29/15	12/29/15	Buy	175	175	\$25.68	\$25.68	\$4,494.00	CASH	\$-
VEU	VANGUARD INTL E/VANGUARD FTSE A	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
12/10/18	\$25.21	HEFA	ISHARES TR/ISHARES CY HEDGED MSCI E	2018	LT Capital Gain
12/10/18	\$29.34	HEFA	ISHARES TR/ISHARES CY HEDGED MSCI E	2018	ST Capital Gain
10/3/18	\$61.42	VTI	Vanguard Total Stock Market ETF	2018	
10/2/18	\$0.78	IBB	iShares NASDAQ Biotechnology Index	2018	
10/1/18	\$27.38	VEU	VANGUARD INTL E/VANGUARD FTSE ALL	2018	
7/10/18	\$101.57	HEFA	ISHARES TR/ISHARES CY HEDGED MSCI E	2018	
7/2/18	\$3.75	IBB	iShares NASDAQ Biotechnology Index	2018	
6/27/18	\$61.30	VEU	VANGUARD INTL E/VANGUARD FTSE ALL	2018	
6/27/18	\$51.89	VTI	Vanguard Total Stock Market ETF	2018	
3/29/18	\$15.63	VEU	VANGUARD INTL E/VANGUARD FTSE ALL	2018	
3/27/18	\$48.68	VTI	Vanguard Total Stock Market ETF	2018	
1/17/18	\$0.00	IAU	iShares Gold Trust	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 MSCI E	2018	
12/28/17	\$3.01	IBB	iShares NASDAQ Biotechnology Index	2017	
12/27/17	\$46.29	VEU	VANGUARD INTL E/VANGUARD FTSE ALL	2017	
12/27/17	\$57.88	VTI	Vanguard Total Stock Market ETF	2017	
9/29/17	\$0.95	IBB	iShares NASDAQ Biotechnology Index	2017	
9/27/17	\$47.56	VTI	Vanguard Total Stock Market ETF	2017	
9/25/17	\$29.80	VEU	VANGUARD INTL E/VANGUARD FTSE ALL	2017	
7/12/17	\$78.05	HEFA	ISHARES TR/ISHARES CY HEDGED MSCI E	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	2017	
6/27/17	\$49.45	VTI	Vanguard Total Stock Market ETF	2017	
6/27/17	\$54.10	VEU	VANGUARD INTL E/VANGUARD FTSE ALL	2017	
3/30/17	\$2.39	IBB	iShares NASDAQ Biotechnology Index	2017	
3/30/17	\$46.61	VTI	Vanguard Total Stock Market ETF	2017	
3/28/17	\$15.30	VEU	VANGUARD INTL E/VANGUARD FTSE ALL	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 MSCI E	2017	

12/29/16	\$0.74	IBB	iShares NASDAQ Biotechnology Index	2016	
12/27/16	\$37.50	VEU	VANGUARD INTL E/VANGUARD FTSE ALL	2016	
12/27/16	\$62.52	VTI	Vanguard Total Stock Market ETF	2016	
12/8/16	\$14.10	HEFA	ISHARES TR/ISHARES CY HEDGED MSCI E	2016	Actually LT capital gain
9/30/16	\$0.69	IBB	iShares NASDAQ Biotechnology Index	2016	
9/19/16	\$25.50	VEU	VANGUARD INTL E/VANGUARD FTSE ALL	2016	
9/19/16	\$46.35	VTI	Vanguard Total Stock Market ETF	2016	
7/12/16	\$86.11	HEFA	ISHARES TR/ISHARES CY HEDGED MSCI E	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 INTL E/VANGUARD FTSE ALL	2016	
6/20/16	\$40.33	VTI	Vanguard Total Stock Market ETF	2016	
3/21/16	\$14.80	VEU	VANGUARD INTL E/VANGUARD FTSE ALL	2016	
3/21/16	\$41.28	VTI	Vanguard Total Stock Market ETF	2016	

	0
CD1	\$310.43
HEFA	\$433.40
IAU	\$0.00
IBB	\$13.72
VEU	\$380.60
VTI	\$553.97
Grand Total	\$1,692.12

Less: CD1 \$1,381.69

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	9/1/18	Value 12/16/18
Beneficiary	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	\$500	
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	\$1,000	
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	\$1,500	
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	-\$1,500	\$38,227.64
Total Beneficiary	\$7,500															6.31% Rate of Return
Total Trustee	\$15,200															

Money Market
Amount
12568

Ticker	Name	Sector	Industry Group	Industry	Sub- Industry	Type	Dividend	Yield	Description	Price	52 week high	% 52	Price Momentum
ABB	ABB Ltd	Industrials	Capital Goods	Industrial Conglo	Industrial Conglo	Foreign	Very High	4.4%	Large European conglomerate. Buying and selling components of their business. Down about 1/3 from high a year ago. Still pays high dividend. On watch.	\$19.40	\$28.67	68%	On Watch
AEP	American Electric	Utilities	Utilities	Electric Utilities	Electric Utilities	US	High	3.3%	Large US utility. At all time highs. Doing well	\$80.01	\$81.05	99%	Near High
APPN	Appian Corp	Information Tech	Software & Servi	Internet Software	Internet Software	US	Low	0.0%	Good smaller tech company. Recently went public. Had brief spike in price then down but still doing OK overall. On watch due to spike	\$26.73	\$43.61	61%	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 historically. One of the "BATs" of China. Down about 25% from peak	\$149.00	\$211.70	70%	On Watch
BIDU	Baidu Inc	Information Tech	Software & Servi	Internet Software	Internet Software	Foreign	Low	0.0%	Large Chinese internet company. One of the "BATs" of China. Big on search, self driving. Down around 30% off peak. On watch	\$177.54	\$284.22	62%	On Watch
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. On watch down with tech market, down about 25%	\$18.18	\$29.79	61%	On Watch
BUD	Anheuser Busch	Consumer Staple	Food, Beverage	Beverages	Brewers	Foreign	Very High	4.6%	World wide beer company. Well run. Exposure around the world. May be hard to grow at this size. Lost almost half its value	\$69.70	\$117.06	60%	On Watch
BZUN	Baozun Inc	Information Tech	Software & Servi	Internet Software	Internet Software	Foreign	Low	0.0%	Chinese e commerce enablement and logistics firm. Operationally doing well. Growth is slowing from very high levels. On watch	\$36.15	\$67.41	54%	On Watch
CASH	CASH	CASH	CASH	CASH	CASH	US	Medium	2.3%	Cash - cash is now returning almost 2.3% with increases in the short term interest rate	N/A	N/A	N/A	N/A
CM	Canadian Imperi	Financials	Banks	Banks	Diversified Banks	Foreign	Very High	5.1%	Large Canadian bank. High dividend. Down around 20% on concerns about real estate market. Canadian \$ also down a bit compared to US \$	\$80.10	\$100.01	80%	At Risk
CME	CME Group Inc	Financials	Banks	Banks	Diversified Banks	US	Medium	2.7%	Large US futures exchange. Well run. Dividend good but stock price increase is larger	\$187.64	\$197.08	95%	Near High
COP	ConocoPhillips	Energy	Energy	Oil, Gas & Consu	Oil & Gas Explor	US	Medium	1.8%	Energy company benefiting from higher oil prices. Dividend cut to sustainable level and now growing. Reasonably well run. Lower oil prices recently hits stock	\$64.55	\$80.24	80%	At Risk
DWDP	DowDuPont Inc	Materials	Materials	Chemicals	Diversified Chem	US	High	2.8%	Combined Dow and Dupont. Large chemicals conglomerate. Will split into 3 companies but not until well into 2019. Will want to sell before that. Has fallen from peak back to more historical pricing	\$52.78	\$77.08	68%	On Watch
EA	Electronic Arts In	Information Tech	Software & Servi	Internet Software	Internet Software	US	Low	0.0%	An American video game developer that has been hit lately but could be a bet on the potential of this sector and streaming. All the video game stocks have been hit hard even with growth in key franchises. On watch	\$80.16	\$151.26	53%	On Watch
ESLT	Elbit Systems Ltd	Industrials	Capital Goods	Aerospace & Def	Aerospace & Def	Foreign	Medium	1.5%	Israeli contractor, some dividend, doing well in current market. Long term play on world instability	\$123.00	\$151.91	81%	At Risk
FB	Facebook, Inc. C	Information Tech	Software & Servi	Internet Software	Internet Software	US	Low	0.0%	US internet company. No dividend. Down around 30% with privacy woes and other gaffes.	\$144.06	\$218.62	66%	On Watch
GILD	Gilead Sciences,	Health Care	Pharmaceuticals	Biotechnology	Biotechnology	US	High	3.4%	US drug company, good dividend. Down to 3 year lows, but hasn't fallen as far as others in the market	\$65.57	\$89.54	73%	On Watch
GM	General Motors (Consumer Discr	Automobiles & C	Automobiles	Automobile Manu	US	Very High	4.3%	US auto manufacturer with heavy China presence. Good dividend. Automakers hit hard. Getting ahead of slowing sales with large layoffs	\$35.10	\$45.52	77%	On Watch
HEFA	ISHARES TR/ISH	ETF	ETF	ETF	ETF	Foreign	High	3.2%	International ETF non-US hedged. Down some from recent highs	\$26.96	\$30.88	87%	At Risk
IDEXY	INDUSTRIA DE I	Consumer Staple	Household & Per	Personal Product	Personal Product	Foreign	High	2.8%	Spanish company is known in the US as "Zara" and is a leader in fast fashion and direct to consumer technology. Currency changes hit recent results	\$13.75	\$18.17	76%	On Watch
IAU	iShares Gold Tru	ETF	ETF	ETF	ETF	US	Low	0.0%	Gold ETF tracks the price of this commodity. Pretty flat over the last few years	\$11.87	\$13.11	91%	Doing OK
IBB	iShares NASDAQ	ETF	ETF	ETF	ETF	US	Low	0.3%	US biotech index. Low dividend. Far up from lows in 2016	\$101.93	\$122.97	83%	At Risk
INFY	Infosys Ltd ADR	Information Tech	Software & Servi	IT Services	IT Consulting & C	Foreign	High	3.4%	Indian outsourcer. Good dividend. Helped by weaker rupee since most revenues in US currency	\$9.89	\$10.65	93%	Doing OK
JNPR	Juniper Networks	Information Tech	Technology Hard	Technology Hard	Technology Hard	US	Medium	2.5%	US networking company. May be bought by larger player (M&A rumors). Stock relatively consistent	\$27.77	\$30.80	90%	Doing OK
KO	The Coca-Cola C	Consumer Staple	Food, Beverage	Beverages	Soft Drinks	US	High	3.2%	Beverage company. Well run, cutting costs. Doing well recently	\$49.34	\$50.84	97%	Near High
MA	Mastercard Inc	Information Tech	Software & Servi	IT Services	Data Processing	US	Low	0.7%	Credit card processor, low dividend. Price has gone up with increase in mobile payments. Big rise	\$195.33	\$225.35	87%	At Risk
NUE	Nucor Corporatic	Materials	Materials	Metal & Mining	Steel	US	High	2.9%	US metals company. May benefit from foreign tariffs. Decent dividend	\$56.39	\$70.48	80%	At Risk
NVDA	NVIDIA Corporat	information Tech	Semiconductors	Semiconductors	Semiconductors	US	Low	0.4%	US Chip maker focused on graphics chips now used for AI and research. Downturn in crypto demand crushed the stock. Still well run	\$146.45	\$292.76	50%	On Watch
NVS	Novartis AG	Health Care	Pharmaceuticals	Pharmaceuticals	Pharmaceuticals	Foreign	High	3.4%	Foreign drugmaker, High dividend, has performed well recently	\$87.39	\$94.19	93%	Doing OK
ORCL	Oracle Corporati	information Tech	Software & Servi	Software	Application Softw	US	Medium	1.6%	US software company. OK dividend. May look to sell due to cloud trends. Well and ruthlessly run	\$46.60	\$53.48	87%	At Risk
PG	Procter & Gamb	Consumer Staple	Household & Per	Personal Product	Personal Product	US	High	3.0%	Famous consumer products company. Well run, good dividends. Good results recently	\$96.64	\$96.90	100%	Near High
PYPL	Paypal Holdings	Information Tech	Software & Servi	Internet Software	Internet Software	US	Low	0.0%	US internet company for payments. No dividend. Strong growth	\$85.92	\$93.70	92%	Doing OK
RDS.B	Royal Dutch She	Energy	Energy	Oil, Gas & Consu	Integrated Oil & C	Foreign	Very High	6.2%	International oil and gas company. Very high dividend. Keeping dividend for now. Investing more in renewable and lower oil prices hurt earnings	\$59.51	\$76.99	77%	On Watch

SAP	SAP SE	information Tech	Software & Servi	Software	Application Softw	Foreign	Medium	1.7%	German software company, OK dividend. Down about 20% with rest of software market	\$100.99	\$127.16	79%	On Watch
SGH	Smart Global Ho	information Tech	Semiconductors	Semiconductors	Semiconductors	Foreign	Low	0.0%	Smart Global Holdings is a smaller chipmaker. Has been down recently. Speculative	\$30.08	\$56.69	53%	On Watch
SIEGY	Siemens AG	Industrials	Capital Goods	Industrial Conglo	Industrial Conglo	Foreign	High	3.9%	European industrial conglomerate. Currently trying to merge with Alstom and this is hanging up with regulators	\$56.34	\$77.17	73%	On Watch
EQNR	Equinor ASA	Energy	Energy	Oil, Gas & Consu	Integrated Oil & C	Foreign	Very High	4.0%	Norwegian oil company. Exposure to non US currency. High dividend. Down with fall in Norwegian Kroner and drop in oil prices	\$22.10	\$28.93	76%	On Watch
TD	Toronto-Dominio	Financials	Banks	Banks	Diversified Banks	Foreign	High	3.8%	Canadian bank with good dividend. Increasingly large share of revenues from USA operations and acquired companies	\$52.00	\$62.00	84%	At Risk
TM	Toyota Motor Co	Consumer Discre	Automobiles & C	Automobiles	Automobile Manu	Foreign	High	2.9%	Japanes automaker bets big on hybrids. Doing OK worldwide	\$120.10	\$140.99	85%	At Risk
TSLA	Tesla Inc	Consumer Discre	Automobiles & C	Automobiles	Automobile Manu	US	Low	0.0%	Highly risky stock	\$365.71	\$387.46	94%	Near High
TSM	Taiwan Semicon	information Tech	Semiconductors	Semiconductors	Semiconductors	Foreign	High	3.7%	Taiwan chip maker. Good dividend. Big Asian momentum stock. Tied to iPhones and other popular devices	\$36.53	\$46.57	78%	On Watch
UL	UNILEVER N.V.	Consumer Staple	Household & Per	Personal Product	Personal Product	Foreign	High	3.3%	UK consumer goods company, good dividend.	\$54.00	\$58.07	93%	Doing OK
UNP	Union Pacific Co	Industrials	Transportation	Road & Rail	Railroads	US	Medium	2.17%	US rail company. OK dividend. Doing well	\$142.57	\$165.63	86%	At Risk
VEU	VANGUARD INT	ETF	ETF	ETF	ETF	Foreign	High	2.95%	International ETF non-US not hedged. Good dividend. US currency has risen compared to the world	\$46.73	\$58.90	79%	On Watch
VTI	Vanguard Total S	ETF	ETF	ETF	ETF	US	Medium	1.81%	US total stock market ETF. Down from recent highs	\$133.12	\$151.84	88%	At Risk
WBK	Westpac Bankin	Financials	Banks	Banks	Diversified Banks	Foreign	Very High	7.35%	Australian bank. Very high dividend. Stock hit 3 year lows. Much discontent in Australian banking	\$17.87	\$25.59	70%	On Watch
WMT	Walmart Inc	Consumer Staple	Food & Staples F	Food & Staples F	Hypermarkets &	US	Medium	2.2%	Massive US retailer. Well run, OK dividend. In fight with AMZN.	\$91.85	\$109.98	84%	At Risk
XOM	Exxon Mobil Cor	Energy	Energy	Oil, Gas & Consu	Integrated Oil & C	US	Very High	4.3%	US oil and gas company. Well run, good dividend. Stock hasn't moved much in 5 years	\$75.58	\$89.30	85%	At Risk

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...)