

ETFs – Investing in Stocks in the 21st Century



**BetterInvesting
National
Convention**

Dave Swierenga
Director, North Texas Chapter

Session: 141



BINC 2022 | June, 23 - 26, 2022 | Dallas, Texas

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Your Speaker

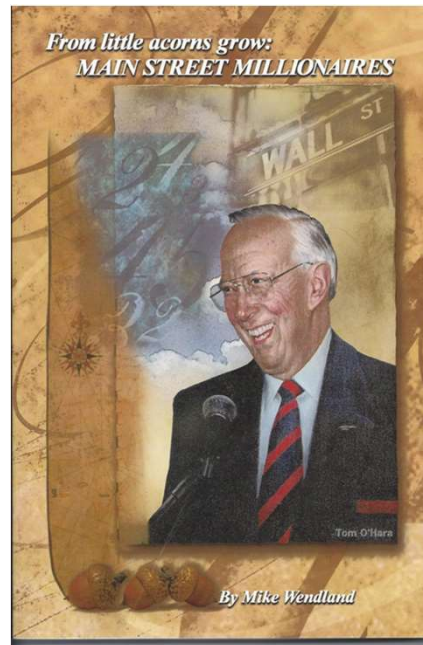
- *BetterInvesting* member since the 70s
- Long time stock investor
- Retired data processing professional
- Member/Founder – chapter model investment club
- Board member North Texas Chapter



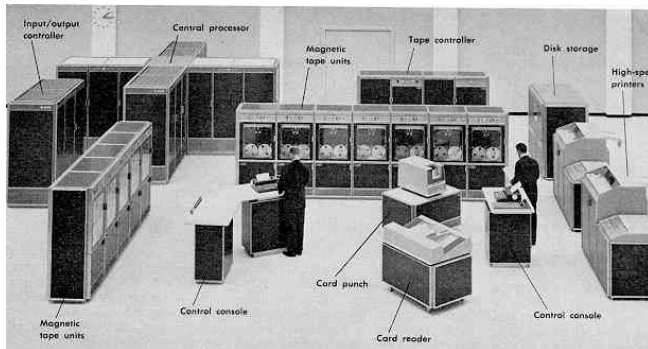
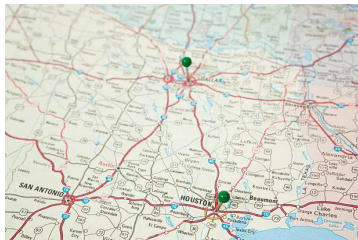
Celebrating 70 Years

From little acorns grow: Main Street Millionaires

By Mike Wendland
Detroit Free Press
2000



Technology Has Changed in 70 Years



Information Availability Has Changed

- Value Line in Library
- S&P Reports (hard copy)
- Stock quotes in newspaper (yesterday's close)

- On Line Resources
- Value Line
- Morningstar
- Search tools
- Real time stock quotes



Making Stock Transactions

- Call your broker
 - Broker enters transaction
 - Verbal confirmation
 - Monthly transaction summary
- Log on to broker site
 - Enter transaction
 - Order completed in seconds
 - Transaction history on line



Observations

Many changes in investing since 1950

- Information Explosion
 - Library – Value Line
 - On-line resources (Morningstar, etc.)
- Computer
 - SSG originally completed by hand
 - ToolKit – on-line SSG
 - Club accounting
- Discount brokers and “day traders”

More Observations

- Investment choices
 - Was large company stocks
 - Now:
 - Mid and Small Cap stocks
 - Mutual Funds
 - ETFs (Exchange Traded Funds)
 - Fourth Principle – diversify
- Portfolio Management
 - Not looking at a stock in isolation
 - Asking how a stock affects portfolio



What Hasn't Changed in 70 Years

- Invest Regularly
- Reinvest earnings, dividends, and profits
- Invest in growth stocks
- Diversify

Today's Proposal

In the 21st Century ETFs can be used to

- Invest in growth stocks
- Diversify



Investing in Stocks in the 21st Century

- What is an ETF?
- Why Invest in ETFs
- ETF Research Example
- Wrap Up and Take Aways



A Little Bit of History

- Early “Investment Trusts” **Unity Creates Strength**
 - 1774 Ketwich (Dutch Merchant) *Eendragt Maakt Magt*
 - 1822 King William I (Dutch king)
closed end investment trusts
 - 1849 Switzerland
 - 1880s Scotland
- 1924 Massachusetts Investors Trust
- 1929 19 open ended funds
competing with nearly 700 closed end funds
- Early 1950s number of open ended funds topped 100

Recent History

- 1971: First index fund, Wells Fargo Bank,
for institutional investors
- 1975 John Bogel, Vanguard founder,
sold first public index fund
- 1993: S&P 500 Depository Receipt SPY began
trading
First publicly traded ETF
- 2021: 1,800 ETFs domiciled in US
over \$9 trillion Assets Under Management AUM



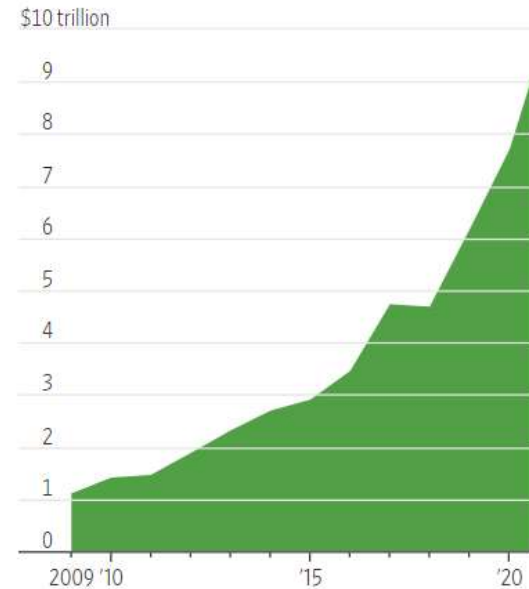
In Summary

In past 70 years:
How we can invest has changed
Index funds
ETFs

Trillions

ETFs world-wide hit more than \$9 trillion in assets last month.

Total net assets for global ETFs, annually



Note: Data for 2021 through July

Source: Morningstar

What is an ETF?

- ETF – Exchange Traded Fund
- An investment fund traded on a stock exchange
- An ETF holds assets like stocks
- Similar to a mutual fund but different



ETFs Compared to Mutual Funds

ETFs	Mutual Funds
Both are “baskets” of stocks	
Traded like stocks Price may be different from the value of the stocks	Purchase at Net Asset Value NAV set at end of day

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Initial investment As low as cost of one share (plus commission, if any)	Initial Investment Often \$1,000 or more

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Investments known	Investments reported quarterly

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Tax Efficient	Capital gains distributed

Capital Gains

- Mutual funds required to pass 95% of gains to shareholders
- All current members get the distribution based on number of shares owned
- Can result in “December surprise” (5% or more distribution).



Vanguard (Mutual Fund and ETF the same)

Ten largest holdings			Equity characteristics		
	VTSAX Vanguard Total Stock Mkt Idx Adm	VTI Vanguard Total Stock Market ETF		Vanguard Total Stock Mkt Idx Adm	Vanguard Total Stock Market ETF
As-of date	02/28/2022	02/28/2022	Number of stocks	4070 As of 02/28/2022	4070 As of 02/28/2022
1	Apple Inc.	Apple Inc.	Median market cap	\$129.6 billion As of 02/28/2022	\$129.6 billion As of 02/28/2022
2	Microsoft Corp.	Microsoft Corp.	Price/earnings ratio	20.5x As of 02/28/2022	20.5x As of 02/28/2022
3	Alphabet Inc.	Alphabet Inc.	Price/book ratio	3.8x As of 02/28/2022	3.8x As of 02/28/2022
4	Amazon.com Inc.	Amazon.com Inc.	Return on equity	19.6% As of 02/28/2022	19.6% As of 02/28/2022
5	Tesla Inc.	Tesla Inc.	Earnings growth rate	19.9% As of 02/28/2022	19.9% As of 02/28/2022
6	NVIDIA Corp.	NVIDIA Corp.	Foreign holdings	0.1% As of 02/28/2022	0.1% As of 02/28/2022
7	Berkshire Hathaway Inc.	Berkshire Hathaway Inc.	Turnover rate	2.8% As of December	2.8% As of December
8	Meta Platforms Inc.	Meta Platforms Inc.			
9	UnitedHealth Group Inc.	UnitedHealth Group Inc.			
10	Johnson & Johnson	Johnson & Johnson			
% of total net assets	24.70%	24.70%			

Minimum investment:

Mutual Fund: \$3,000

ETF: Price of one share – about \$225 in March 2022

One More Definition

Market Cap Weighted

- Stocks in fund based on market cap
- Large market cap stocks dominate performance

Equal Weighted

- All stocks in fund start with same percentage of fund
- Same exposure to large and smaller companies

Market Cap

- Market cap – Market capitalization

- Number of shares x current price

- Examples: (Mar 2022 data)

- WalMart 2.8B shares x \$143 ≈ \$ 400B mkt cap

- Apple 16.3B shares x \$170 ≈ \$2800B mkt cap

Size of company	Market Cap
Large	> \$10B
Medium	Between \$2B and \$10B
Small	< \$2B

The ETF Universe

- Original concept
 - Track a market index
 - Passive management
 - Low expenses
- Now there are ETFs for every index imaginable
- Country specific funds
- Sector funds
- “Active” management



ARK funds – Cathy Wood (thematic investing)



**ETFs focused
on disruptive
innovation**

Actively Managed Innovation ETFs

ARKK	ARK Innovation ETF
ARKQ	Autonomous Technology & Robotics ETF*
ARKW	Next Generation Internet ETF*
ARKG	Genomic Revolution ETF
ARKF	Fintech Innovation ETF
ARKX	Space Exploration & Innovation ETF

Indexed Innovation ETFs

PRNT	The 3D Printing ETF
IZRL	Israel Innovative Technology ETF



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ARKK Holdings (Morningstar.com)

Current Portfolio Date	Equity Holdings	Bond Holdings	Other Holdings	% Assets in Top 10 Holdings	Reported Turnover %
Mar 24, 2022	35	0	2	59	71.00

Holdings	% Portfolio Weight	First Bought	Market Value USD as of Mar 24, 2022	1-Year Return	P/E	Equity Star Rating	Economic Moat
Tesla Inc	10.75	Oct 31, 2014	1,331,307,378	57.82	102.04	★★	 Narrow
Teladoc Health Inc	6.61	Aug 31, 2020	819,272,672	-62.13	-400.00	★★★★★	 None
Roku Inc Class A	6.42	Sep 30, 2019	795,353,730	-61.04	-1,666.67	★★★★	 None
Zoom Video Communications Inc	6.09	Oct 31, 2020	754,722,158	-63.81	32.47	★★★★★	 Narrow
Coinbase Global Inc Ordinary Shares - Class A	5.88	Apr 15, 2021	728,773,275	—	-263.16	★★★★	 None
Block Inc Class A	5.70	Jun 30, 2016	705,511,436	-37.48	96.15	★★★★	 Narrow
Unity Software Inc Ordinary Shares	4.86	Sep 30, 2020	602,421,736	3.41	-555.56	—	—
Exact Sciences Corp	4.71	Oct 31, 2020	583,475,882	-47.11	-15.27	★★★★	 None
Twilio Inc Class A	4.19	Jul 31, 2020	518,635,360	-52.74	-625.00	★★★★★	 Narrow
Spotify Technology SA	3.96	May 31, 2020	490,133,719	-42.65	217.39	★★★★★	 None



Two ETFs Salute Veterans



- InsightShares Patriotic Employers ETF (HONR)

- Tracks Military Veterans Index

Last available
price: Nov. 2019

- Pacer Military Times Best Employers ETF (VETS)

- Tracks Military Times Best for Veterans Index

Ceased trading
7/27/21

- Both indexes track companies
with veteran-friendly hiring practices

Source: Wall Street Journal, 2/5/19

If an ETF Closes

- Three to four weeks before closing, provider notifies investors
- Investors can:
 - Sell at the market
 - Get cash when fund liquidated



Buyer Beware

- Original concept – fund held stocks in an index
- Today, many “flavors” of ETFs
- Not all are suitable for all investors



Leveraged ETFs

designed to amplify return over index

Symbol	Name	Assets ▲
FAS	Daily Financial <u>Bull 3X</u> Shares	\$1,384,794
TQQQ	<u>UltraPro</u> QQQ	\$1,270,899
UPRO	<u>UltraPro</u> S&P 500	\$968,691
NUGT	Daily Gold Miners <u>Bull 3x</u> Shares	\$871,294
TNA	Daily Small Cap Bull 3X Shares	\$646,450
SPXL	Daily S&P 500 Bull 3x Shares	\$613,978
ERX	Daily Energy Bull 3X Shares	\$535,128
CURE	Daily Healthcare Bull 3X Shares	\$395,378
EDC	Daily Emerging Markets Bull 3X Shares	\$265,885
RUSL	Daily Russia Bull 3x Shares	\$200,708

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Symbol	Name	Assets ▲
FAS	Daily Financial Bull 3X Shares	\$1,384,794

The Direxion Daily Financial Bull & Bear 3x Shares seek daily investment results, before fees and expenses, of 300% or 300% of the inverse (or opposite) of the performance of the Russell 1000[®] Financial Services Index. There is no guarantee the funds will meet their stated investment objective.

These leveraged ETFs seek a return that are +300% or -300% of the return of their benchmark index for a single day. **The funds should not be expected to provide three times or negative three times the return of the benchmark's cumulative return for periods greater than a day.**

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Inverse ETFs

Designed to profit from a decline in value of underlying index

Symbol	Name	Assets	Expense Ratio
SH	Short S&P500	\$1,526,389	.89%
RWM	Short Russell 2000	\$347,391	.95%
DOG	Short Dow30	\$220,190	.95%
EUM	Short MSCI Emerging Markets	\$217,587	.95%
PSQ	Short QQQ	\$169,935	.95%
EFZ	Short MSCI EAFE	\$33,755	.95%
MYM	Short MidCap400	\$26,479	.95%
SEF	Short S&P500	\$20,102	.95%
SBB	Short SmallCap600	\$15,917	.95%
DBAP	MSCI AC Asia Pacific ex Japan Hedged Equity Fund	\$11,396	.95%

Agenda

- What is an ETF?
- Why Invest in ETFs
- ETF Research Example
- Wrap Up and Take Aways



Why Invest in an ETF?

- “Invest in Stocks and Diversify”
- In a low balance portfolio, diversification is important
- Use a “market” ETF as basis/core for a stock portfolio



Examples of “Market” Index Trackers

Index Tracked	ETF*
S&P 500	SPY
Russell 3000	IWV
Total Stock Market	VTI
Developed Market	VEA
Emerging Market	IMEG

* Examples only

How Much Diversification Do You Want or Need?

S&P	Russell	Total Market
500 stocks		
	3000 stocks	
		4000 up to 9500 stocks



What to Look For in an ETF

- Assets Under Management (AUM)
- Trading Volume
- Portfolio Holdings
- Returns
- Costs
 - Expense Ratio
 - Spread
 - Commission



Large ETFs by Assets Under Management (AUM)

Symbol	Name	AUM (\$M)	Avg Volume
SPY	SPDR S&P 500	\$416,171.00	113,316,352 
IVV	iShares Core S&P 500 ETF	335,537.00	8,569,230
VTI	Vanguard Total Stock Market ETF	293,166.00	5,188,278
VOO	Vanguard S&P 500 ETF	293,442.00	8,375,681
QQQ	Invesco QQQ (NASDAQ 100)	197,452.00	79,578,695 
VEA	Vanguard FTSE Developed Markets ETF	106,547.00	21,959,004
IEFA	iShares Core MSCI EAFE ETF	100,047.00	7,802,102
AGG	iShares U.S. Aggregate Bond ETF	84,636.30	9,804,927
VWO	Vanguard FTSE Emerging Markets ETF	77,563.30	18,927,801
IEMG	iShares Core MSCI Emerging Markets ETF	73,065.30	18,714,926
BND	Vanguard Total Bond Market ETF	82,313.50	7,689,151

Source: etfdb.com March 2022

ETF Trading Volume

- Be careful of thinly traded ETFs
- Some may not trade at all in a day
- Wide bid/ask spread
- Check the average shares traded per day
 - High- over 100 million a day
 - Low- fewer than 1,000 a day
- Do not be the “market mover”

ETF Portfolio (Holdings)

- Follow every index and cap size
- Sector specific funds
- Country specific funds
- Commodities

ETF Portfolio (Holdings)

- Holdings available on these sites:
 - Morningstar.com
 - etfdb.com
 - etf.com



Returns

Symbol	ETF Name	YTD	Week	Month	Year	Year	Year
SPY	SPDR <u>S&P 500</u> ETF Trust	-4.9%	2.4%	7.1%	17.8%	69.5%	110.1%
IVV	iShares Core <u>S&P 500</u> ETF	-5.2%	2.1%	6.8%	17.5%	69.4%	110.5%
VOO	Vanguard <u>S&P 500</u> ETF	-4.8%	2.5%	7.1%	17.8%	69.7%	110.8%
SPLG	SPDR Portfolio <u>S&P 500</u> ETF	-4.9%	2.4%	7.0%	17.8%	70.0%	111.1%

- Returns for ETFs that track S&P 500 basically the same

Source: etfdb.com March 2022

Returns

Overview		Returns					
Symbol	ETF Name	1 Week	4 Week	YTD	1 Year	3 Year	5 Year
SPY	SPDR <u>S&P 500</u> ETF Trust	3.78%	3.17%	18.73%	39.49%	63.92%	123.35%
IVV	iShares Core <u>S&P 500</u> ETF	3.78%	3.17%	18.74%	39.61%	64.48%	124.53%
VOO	Vanguard <u>S&P 500</u> ETF	3.77%	3.16%	18.77%	39.62%	64.14%	124.06%
QQQ	Invesco <u>QQQ</u> Trust	3.90%	4.18%	17.73%	45.01%	106.13%	237.66%

- Returns for ETFs that track S&P 500 basically the same
- QQQ tracks largest 100 stocks on NASDAQ

Source: etfdb.com July 2021

Costs

- Expense Ratio
- Spread -- Bid/Ask
- Commission
- Many brokers sell ETFs with no commissions



Expense Ratio

- Quoted as percentage: 1.0%
- Annual cost per \$10,000 of investment: \$100.00
- Costs vary by type of fund **NOTE: These are examples only**

Type of Fund	Managed	Index
Large cap	0.5 % to 0.75 %	0.1% or lower
Small cap	≈ 1.1%	≈ 0.5 %
International	≈ 1.25%	≈ 0.6 %
Sector	1.0 % to 1.5%	≈ 0.5 %

Large ETFs Expense Ratio Comparison

Symbol	Name	AUM (\$M)	Exp Ratio	Cost per \$10,000	
SPY	SPDR S&P 500	\$317,471.0	.09%	\$ 9.00	←
IVV	iShares Core S&P 500 ETF	208,145.1	.03%	3.00	
VTI	Vanguard Total Stock Market ETF	144,079.9	.03%	3.00	
VOO	Vanguard S&P 500 ETF	135,419.1	.03%	3.00	
QQQ	Invesco QQQ (NASDAQ 100)	89,889.8	.20%	20.00	←
VEA	Vanguard FTSE Developed Markets ETF	80,636.8	.05%	5.00	
IEFA	iShares Core MSCI EAFE ETF	74,526.5	.07%	7.00	
VWO	Vanguard FTSE Emerging Markets ETF	68,043.6	.08%	8.00	
EFA	iShares MSCI EAFE ETF	65,016.7	.32%	32.00	
IEMG	iShares Core MSCI Emerging Markets ETF	63,514.6	.11%	11.00	

etfdb.com 3/23/22

Bid/Ask Spread

SPDR® S&P 500 ETF Trust SPY

SPDR® S&P 600 Small Cap ETF SLY

NAV	Bid / Ask / Spread	Volume / Avg
322.41	315.80 / 315.82 / 0.01%	97.0 Mil / 63.6 Mil
NAV	Bid / Ask / Spread	Volume / Avg
69.65	67.59 / 67.69 / 0.15%	24.5 k / 65.7 k

- ETFs with high volumes have minimal spread
- Difference due to supply/demand
- Use a “limit order” when spread is large

Screen capture on 2/25/20

Why Invest in an ETF? (review)

- “Invest in Stocks and Diversify”
- In a low balance portfolio,
diversification is important
- Use a “market” ETF as basis/core for a stock portfolio



Agenda

- What is an ETF?
- Why Invest in ETFs
- **ETF Research Example**
- Wrap Up and Take Aways



Where To Start

- AUM Assets Under Management
- Trading volume
- Be cognizant of expense ratio
- Use an ETF screening site

(etfdb.com or etf.com)

etfdb.com

ETF DATABASE

Channels ▾

Database

Tools ▾

Research ▾

Webcasts ▾

Themes ▾

Videos & Podcasts ▾


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ETF Screener

ETFdb.com's proprietary categorization system allows users to identify exchange traded products (ETPs) that match their investment objectives. The universe of ETPs can be filtered by dozens of descriptive criteria, including asset class sector, region, historical performance and expense ratio.



Head-To-Head ETF Comparison

This tool allows investors to compare two ETFs head-to-head, presenting holdings data, performance metrics, technical indicators and Realtime Ratings in a format that makes it easy to evaluate potential ETF investments.



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Demonstrate ETF Screener (etfdb.com)

ETF Screener

Basic Free Screener

Filters
2513 / 2513 ETFs

Reset Filters

- Asset Class >
- Attributes >
- Issuer >
- Brand >
- Structure >
- Expenses & Dividend >
- Liquidity & Inception Date >
- Returns >
- ESG Scores >
- Fund Flows >
- Risk Metrics >
- Holdings >
- Popular Themes >

Screen capture: 8/23/21

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ETF Screener

Basic Free Screener

Filters

2513 / 2513 ETFs

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Overview Returns Fund Flows Expenses ESG Dividends Risk Holdings Taxes Technicals Analysis Realtime Ratings

Symbol	ETF Name	Asset Class	Total Assets (\$MM)	YTD Price Change	Avg. Daily Share Volume (3mo)	Previous Closing Price
SPY	SPDR S&P 500 ETF Trust	Equity	\$389,154.00	19.36%	61,588,539	\$443.36
IVV	iShares Core S&P 500 ETF	Equity	\$296,135.00	19.37%	4,086,849	\$445.31
VTI	Vanguard Total Stock Market ETF	Equity	\$262,413.00	17.95%	3,300,769	\$228.11
VOO	Vanguard S&P 500 ETF	Equity	\$247,429.00	19.42%	3,620,555	\$407.61
QQQ	Invesco QQQ Trust	Equity	\$184,116.00	17.49%	35,426,855	\$367.73
VEA	Vanguard FTSE Developed Markets ETF	Equity	\$102,820.00	10.33%	7,000,645	\$51.43
IEFA	iShares Core MSCI EAFE ETF	Equity	\$99,114.30	10.75%	6,854,119	\$75.45
AGG	iShares Core U.S. Aggregate Bond ETF	Bond	\$88,973.30	-0.68%	5,491,751	\$116.16
VTV	Vanguard Value ETF	Equity	\$84,131.00	19.36%	2,357,275	\$140.45
VUG	Vanguard Growth ETF	Equity	\$82,763.40	18.17%	741,085	\$298.52
BND	Vanguard Total Bond Market ETF	Bond	\$80,775.00	-0.78%	6,007,079	\$86.50
VWO	Vanguard FTSE Emerging Markets ETF	Equity	\$76,999.60	-0.88%	8,723,180	\$49.35
IEMG	iShares Core MSCI Emerging Markets ETF	Equity	\$76,139.90	-1.72%	9,017,037	\$60.55
IWF	iShares Russell 1000 Growth ETF	Equity	\$72,638.00	17.62%	1,344,554	\$282.88



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Filters

2513 / 2513 ETFs

Reset Filters


Asset Class

☐ Alternatives

☐ Bonds

☐ Commodity

☐ Currency



☐ Equity

☐ Multi-Asset

☐ Preferred Stock

☐ Real Estate

☐ Volatility

Attributes

Issuer

Brand

Structure



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Dave Swierenga

Filters

1783 / 2513 ETFs

Reset Filters

Asset Class

Alternatives

Bonds

Commodity

Currency

Equity

Select a Size

Large-Cap

Mega-Cap

Micro-Cap

Mid-Cap

Multi-Cap

Small-Cap

827

14

64

60

604

77

Select an Investment Strategy

Blend

Growth

Value

1162

276

106

Select a Region

Overview

Returns

Fund Flows

Expenses

ESG

Dividends

Risk

Holdings

Taxes

Technicals

Analysis

Realtime Ratings

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IVV	iShares Core S&P 500 ETF	Equity	\$296,135.00	19.37%	4,086,849	\$445.31
VTI	Vanguard Total Stock Market ETF	Equity	\$262,413.00	17.95%	3,300,769	\$228.11
VOO	Vanguard S&P 500 ETF	Equity	\$247,429.00	19.42%	3,620,555	\$407.61
QQQ	Invesco QQQ Trust	Equity	\$184,116.00	17.49%	35,426,855	\$367.73
VEA	Vanguard FTSE Developed Markets ETF	Equity	\$102,820.00	10.33%	7,000,645	\$51.43
IEFA	iShares Core MSCI EAFE ETF	Equity	\$99,114.30	10.75%	6,854,119	\$75.45
VTV	Vanguard Value ETF	Equity	\$84,131.00	19.36%	2,357,275	\$140.45
VUG	Vanguard Growth ETF	Equity	\$82,763.40	18.17%	741,085	\$298.52
VWO	Vanguard FTSE Emerging Markets ETF	Equity	\$76,999.60	-0.88%	8,723,180	\$49.35
IEMG	iShares Core MSCI Emerging Markets ETF	Equity	\$76,139.90	-1.72%	9,017,037	\$60.55
IWF	iShares Russell 1000 Growth ETF	Equity	\$72,638.00	17.62%	1,344,554	\$282.88



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141 – EFTs: Investing in Stocks in the 21st Century

Dave Swierenga

Filters

1264 / 2513 ETFs

Reset Filters

Asset Class

Attributes

Active / Passive

☐ Any 1588
 ☐ Active 324
 ☒ Passive 1264

Currency Hedged

☐ Any 1295
 ☐ Yes 31
 ☒ No 1264

Leveraged

☐ 1.25x 0
 ☐ 1.5x 2
 ☐ 2x 55
 ☐ 3x 35
 ☐ 4x 0
 ☒ No 1264

Inverse

☐ Any 1280
 ☐ Yes 16
 ☒ No 1264

Overview

Returns

Fund Flows

Expenses

ESG

Dividends

Risk

Holdings


Taxes

Technicals

Analysis

Realtime Ratings

Symbol	ETF Name	Asset Class	Total Assets (\$MM)	YTD Price Change	Avg. Daily Share Volume (3mo)	Previous Closing Price	ETFdb Pro
SPY	SPDR S&P 500 ETF Trust	Equity	\$389,154.00	19.36%	61,588,539	\$443.36	
IVV	iShares Core S&P 500 ETF	Equity	\$296,135.00	19.37%	4,086,849	\$445.31	
VTI	Vanguard Total Stock Market ETF	Equity	\$262,413.00	17.95%	3,300,769	\$228.11	
VOO	Vanguard S&P 500 ETF	Equity	\$247,429.00	19.42%	3,620,555	\$407.61	
QQQ	Invesco QQQ Trust	Equity	\$184,116.00	17.49%	35,426,855	\$367.73	
VEA	Vanguard FTSE Developed Markets ETF	Equity	\$102,820.00	10.33%	7,000,645	\$51.43	
IEFA	iShares Core MSCI EAFE ETF	Equity	\$99,114.30	10.75%	6,854,119	\$75.45	
VTV	Vanguard Value ETF	Equity	\$84,131.00	19.36%	2,357,275	\$140.45	
VUG	Vanguard Growth ETF	Equity	\$82,763.40	18.17%	741,085	\$298.52	
VWO	Vanguard FTSE Emerging Markets ETF	Equity	\$76,999.60	-0.88%	8,723,180	\$49.35	
IEMG	iShares Core MSCI Emerging Markets ETF	Equity	\$76,139.90	-1.72%	9,017,037	\$60.55	
IWF	iShares Russell 1000 Growth ETF	Equity	\$72,638.00	17.62%	1,344,554	\$282.88	
IJR	iShares Core S&P Small-Cap ETF	Equity	\$66,370.30	18.78%	3,372,365	\$108.64	
VIG	Vanguard Dividend Appreciation ETF	Equity	\$63,051.50	15.72%	1,168,518	\$162.05	



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Compare Expense Ratios for Largest ETFs

Overview Returns Fund Flows Expenses ESG Dividends Risk Holdings Taxes Technicals Analysis Realtime Ratings				
Symbol	ETF Name	Asset Class	Total Assets (\$MM)	Expense Ratio
SPY	SPDR S&P 500 ETF Trust	Equity	\$389,154.00	0.09%
IVV	iShares Core S&P 500 ETF	Equity	\$296,135.00	0.03%
VTI	Vanguard Total Stock Market ETF	Equity	\$262,413.00	0.03%
VOO	Vanguard S&P 500 ETF	Equity	\$247,429.00	0.03%
QQQ	Invesco QQQ Trust	Equity	\$184,116.00	0.20%
VEA	Vanguard FTSE Developed Markets ETF	Equity	\$102,820.00	0.05%
IEFA	iShares Core MSCI EAFE ETF	Equity	\$99,114.30	0.07%
VTV	Vanguard Value ETF	Equity	\$84,131.00	0.04%
VUG	Vanguard Growth ETF	Equity	\$82,763.40	0.04%
VWO	Vanguard FTSE Emerging Markets ETF	Equity	\$76,999.60	0.10%
IEMG	iShares Core MSCI Emerging Markets ETF	Equity	\$76,139.90	0.11%
IWF	iShares Russell 1000 Growth ETF	Equity	\$72,638.00	0.19%
IJR	iShares Core S&P Small-Cap ETF	Equity	\$66,370.30	0.06%
VIG	Vanguard Dividend Appreciation ETF	Equity	\$63,051.50	0.06%



Compare Number of Holdings in the Largest ETFs

Overview Returns Fund Flows Expenses ESG Dividends Risk Holdings Taxes Technicals Analysis Realtime Ratings						
Symbol	ETF Name	Issuer	# of Holdings	% In Top 10	% In Top 15	% In Top 50
SPY	SPDR S&P 500 ETF Trust	State Street	507	27.79%	33.04%	53.92%
IVV	iShares Core S&P 500 ETF	Blackrock Financial Management	507	27.77%	33.02%	53.90%
VTI	Vanguard Total Stock Market ETF	Vanguard	3,898	22.53%	26.89%	44.25%
VOO	Vanguard S&P 500 ETF	Vanguard	508	27.62%	32.86%	53.59%
QQQ	Invesco QQQ Trust	Invesco	103	52.95%	61.27%	86.90%
VEA	Vanguard FTSE Developed Markets ETF	Vanguard	4,039	10.80%	13.83%	26.74%
IEFA	iShares Core MSCI EAFE ETF	Blackrock Financial Management	2,943	11.00%	14.15%	28.12%
VTV	Vanguard Value ETF	Vanguard	353	20.36%	26.78%	55.33%
VUG	Vanguard Growth ETF	Vanguard	289	45.26%	52.05%	72.07%
VWO	Vanguard FTSE Emerging Markets ETF	Vanguard	4,269	22.14%	25.63%	38.73%
IEMG	iShares Core MSCI Emerging Markets ETF	Blackrock Financial Management	2,561	21.17%	24.04%	37.76%

Compare
Returns
of
Largest
ETFs

Overview Returns Fund Flows Expenses ESG Dividends Risk Holdings Taxes Technicals Analysis							
Symbol	ETF Name	1 Week	1 Month	YTD	1 Year	3 Year	5 Year
SPY	SPDR S&P 500 ETF Trust				18.15%	72.72%	114.04%
IVV	iShares Core S&P 500 ETF				18.27%	73.24%	115.26%
VOO	Vanguard S&P 500 ETF				18.24%	72.99%	114.82%
VTI	Vanguard Total Stock Market ETF				14.88%	70.00%	110.06%
QQQ	Invesco QQQ Trust				18.06%	112.28%	192.54%
VEA	Vanguard FTSE Developed Markets ETF				2.21%	30.86%	43.41%
VTV	Vanguard Value ETF				16.31%	52.86%	79.53%
IEFA	iShares Core MSCI EAFE ETF				1.25%	28.04%	40.95%
VUG	Vanguard Growth ETF				16.72%	94.93%	155.58%
VWO	Vanguard FTSE Emerging Markets ETF				-6.53%	21.37%	33.52%
IEMG	iShares Core MSCI Emerging Markets ETF				-8.75%	20.02%	34.04%

Screen by Index (etfdb.com)

Symbol	ETF Name	Asset Class	Total Assets*	YTD	Avg Volume
SPY	SPDR S&P 500 ETF Trust	Equity	\$390,514,000	20.6%	60,651,87
IVV	iShares Core S&P 500 ETF	Equity	\$298,872,000	20.6%	4,072,608
VOO	Vanguard S&P 500 ETF	Equity	\$249,472,000	20.7%	3,588,580
SPLG	SPDR Portfolio S&P 500 ETF	Equity	\$12,067,600	20.7%	1,713,508

Etfdb.com Aug 2021

S&P 500 returns

Symbol	ETF Name	YTD	1 Week	1 Month	1 Year	3 Year	5 Year
SPY	SPDR S&P 500 ETF Trust				17.8%	69.5%	110.1%
IVV	iShares Core S&P 500 ETF				17.5%	69.4%	110.5%
VOO	Vanguard S&P 500 ETF				17.8%	69.7%	110.8%
SPLG	SPDR Portfolio S&P 500 ETF				17.8%	70.0%	111.1%

Etfdb.com March 2022

141 – EFTs: Investing in Stocks in the 21st Century

Dave Swierenga

IVV 507 Holdings		SPY 507 Holdings		VOO 508 Holdings	
Holding	Weighting	Holding	Weighting	Holding	Weighting
Apple Inc. (AAPL)	6.16%	Apple Inc. (AAPL)	6.16%	Apple Inc. (AAPL)	6.14%
Microsoft Corporation (MSFT)	5.98%	Microsoft Corporation (MSFT)	5.99%	Microsoft Corporation (MSFT)	5.76%
Amazon.com, Inc. (AMZN)	3.66%	Amazon.com, Inc. (AMZN)	3.66%	Amazon.com, Inc. (AMZN)	3.83%
Facebook, Inc. Class A (FB)	2.28%	Facebook, Inc. Class A (FB)	2.28%	Facebook, Inc. Class A (FB)	2.29%
Alphabet Inc. Class A (GOOGL)	2.18%	Alphabet Inc. Class A (GOOGL)	2.19%	Alphabet Inc. Class A (GOOGL)	2.17%
Alphabet Inc. Class C (GOOG)	2.09%	Alphabet Inc. Class C (GOOG)	2.09%	Alphabet Inc. Class C (GOOG)	2.07%
Berkshire Hathaway Inc. Class B (BRK.B)	1.45%	Berkshire Hathaway Inc. Class B (BRK.B)	1.45%	Tesla Inc (TSLA)	1.42%
Tesla Inc (TSLA)	1.39%	Tesla Inc (TSLA)	1.39%	Berkshire Hathaway Inc. Class B (BRK.B)	1.41%
NVIDIA Corporation (NVDA)	1.32%	NVIDIA Corporation (NVDA)	1.32%	NVIDIA Corporation (NVDA)	1.30%
Johnson & Johnson (JNJ)	1.26%	Johnson & Johnson (JNJ)	1.26%	JPMorgan Chase & Co. (JPM)	1.23%
JPMorgan Chase & Co. (JPM)	1.25%	JPMorgan Chase & Co. (JPM)	1.25%	Johnson & Johnson (JNJ)	1.22%
UnitedHealth Group Incorporated (UNH)	1.08%	UnitedHealth Group Incorporated (UNH)	1.08%	Visa Inc. Class A (V)	1.11%
Visa Inc. Class A (V)	1.05%	Visa Inc. Class A (V)	1.05%	UnitedHealth Group Incorporated (UNH)	1.04%
Procter & Gamble Company (PG)	0.95%	Procter & Gamble Company (PG)	0.95%	Home Depot, Inc. (HD)	0.94%
Home Depot, Inc. (HD)	0.92%	Home Depot, Inc. (HD)	0.92%	Procter & Gamble Company (PG)	0.93%



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ETFs that Track S&P 500

- SPY
 - SPDR S&P 500 ETF
 - IVV
 - iShares Core S&P 500 ETF
 - VOO
 - Vanguard S&P 500 ETF
 - SPLG
 - SPDR Portfolio S&P 500 ETF
- Same holdings
 - Same returns
 - AUM – large
 - Daily volume -- high
 - Expense ratios:
 - SPY -- .09%
 - IVV -- .03%
 - VOO -- .03%
 - SPLG - .03%

141 – EFTs: Investing in Stocks in the 21st Century

Dave Swierenga

IVV
507 Holdings

Holding	Weighting ▼
Apple Inc. (AAPL)	6.78%
Microsoft Corporation (MSFT)	5.93%
Amazon.com, Inc. (AMZN)	3.74%
Alphabet Inc. Class A (GOOGL)	2.17%
Tesla Inc (TSLA)	2.04%
Alphabet Inc. Class C (GOOG)	2.01%
NVIDIA Corporation (NVDA)	1.77%
Berkshire Hathaway Inc. Class B (BRK.B)	1.69%
Meta Platforms Inc. Class A (FB)	1.29%
UnitedHealth Group Incorporated (UNH)	1.27%
Johnson & Johnson (JNJ)	1.22%
JPMorgan Chase & Co. (JPM)	1.09%
Procter & Gamble Company (PG)	0.96%
Visa Inc. Class A (V)	0.95%

RSP
507 Holdings

Holding	Weighting ▼
EPAM Systems, Inc. (EPAM)	0.29%
Nielsen Holdings Plc (NLSN)	0.25%
Moderna, Inc. (MRNA)	0.25%
NVIDIA Corporation (NVDA)	0.23%
Etsy, Inc. (ETSY)	0.23%
Tesla Inc (TSLA)	0.23%
United Airlines Holdings, Inc. (UAL)	0.23%
PayPal Holdings, Inc. (PYPL)	0.23%
DexCom, Inc. (DXCM)	0.22%
Fortinet, Inc. (FTNT)	0.22%
American Airlines Group, Inc. (AAL)	0.22%
Delta Air Lines, Inc. (DAL)	0.22%
Illumina, Inc. (ILMN)	0.22%
Match Group, Inc. (MTCH)	0.22%
Paramount Global Class B (PARA)	0.22%

Source:
etfdb.com
3/23/22



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141 – EFTs: Investing in Stocks in the 21st Century

Dave Swierenga

IVV 508 Holdings		RSP 508 Holdings		Source: etfdb.com 8/9/21
Holding	Weighting ▼	Holding	Weighting ▼	
Apple Inc. (AAPL)	6.18%	Chipotle Mexican Grill, Inc. (CMG)	0.27%	
Microsoft Corporation (MSFT)	5.78%	Advanced Micro Devices, Inc. (AMD)	0.27%	
Amazon.com, Inc. (AMZN)	3.85%	Paycom Software, Inc. (PAYC)	0.27%	
Facebook, Inc. Class A (FB)	2.30%	Moderna, Inc. (MRNA)	0.27%	
Alphabet Inc. Class A (GOOGL)	2.18%	Fortinet, Inc. (FTNT)	0.26%	
Alphabet Inc. Class C (GOOG)	2.08%	Albemarle Corporation (ALB)	0.26%	
Tesla Inc (TSLA)	1.47%	MSCI Inc. Class A (MSCI)	0.26%	
Berkshire Hathaway Inc. Class B (BRK.B)	1.42%	NIKE, Inc. Class B (NKE)	0.26%	
NVIDIA Corporation (NVDA)	1.35%	Monolithic Power Systems, Inc. (MPWR)	0.26%	
JPMorgan Chase & Co. (JPM)	1.23%	DexCom, Inc. (DXCM)	0.25%	
Johnson & Johnson (JNJ)	1.22%	Danaher Corporation (DHR)	0.25%	
UnitedHealth Group Incorporated (UNH)	1.07%	ResMed Inc. (RMD)	0.25%	
Visa Inc. Class A (V)	1.07%	PerkinElmer, Inc. (PKI)	0.25%	
Home Depot, Inc. (HD)	0.94%	Gartner, Inc. (IT)	0.25%	
Procter & Gamble Company (PG)	0.93%	Bio-Rad Laboratories, Inc. Class A (BIO)	0.25%	



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141 – EFTs: Investing in Stocks in the 21st Century

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	IVV 508 Holdings	RSP 508 Holdings
1 Year Return	16.14%	13.88%
3 Year Return	66.44%	58.37%
P/E Ratio	33.23	21.97
Annual Dividend Rate	\$5.84	\$2.07
Dividend Date	2021-09-24	2021-09-20
Dividend	\$1.69	\$0.56
Annual Dividend Yield %	1.25%	1.28%

Source:
etfdb.com
3/23/22



Russell 3000 Index Search (etfdb.com)

Symbol ▾	ETF Name ▾	Asset Class ▾	Total Assets* ▾	YTD ▾	Avg Volume ▾
IWV	iShares Russell 3000 ETF	Equity	\$11,939,900	17.7%	104,654.0
VTHR	Vanguard Russell 3000 ETF	Equity	\$1,094,550	17.6%	14,774.0

Holdings

IWV

2694 Holdings

Holding	Weighting ▼
Apple Inc. (AAPL)	5.15%
Microsoft Corporation (MSFT)	5.00%
Amazon.com, Inc. (AMZN)	3.10%
Facebook, Inc. Class A (FB)	1.90%
Alphabet Inc. Class A (GOOGL)	1.82%
Alphabet Inc. Class C (GOOG)	1.74%
Berkshire Hathaway Inc. Class B (BRK.B)	1.20%
Tesla Inc (TSLA)	1.17%
NVIDIA Corporation (NVDA)	1.06%
Johnson & Johnson (JNJ)	1.05%
JPMorgan Chase & Co. (JPM)	1.04%
UnitedHealth Group Incorporated (UNH)	0.90%
Visa Inc. Class A (V)	0.88%

VTHR

3045 Holdings

Holding	Weighting ▼
Apple Inc. (AAPL)	5.08%
Microsoft Corporation (MSFT)	4.77%
Amazon.com, Inc. (AMZN)	3.21%
Facebook, Inc. Class A (FB)	1.89%
Alphabet Inc. Class A (GOOGL)	1.83%
Alphabet Inc. Class C (GOOG)	1.67%
Tesla Inc (TSLA)	1.18%
Berkshire Hathaway Inc. Class B (BRK.B)	1.16%
NVIDIA Corporation (NVDA)	1.04%
Johnson & Johnson (JNJ)	1.01%
JPMorgan Chase & Co. (JPM)	1.01%
Visa Inc. Class A (V)	0.93%
UnitedHealth Group Incorporated (UNH)	0.86%



ETFs Similar to Russell 3000

		Holdings	AUM \$M	Avg Volume (3 mo.)	Expense Ratio
IWV	iShares Russell 3000 ETF	2694	12,206	105,417	.20%
VTHR	Vanguard Russell 3000 ETF	3045	1,115	14,946	.10%
SCHB	Schwab U.S. Broad Market ETF	2596	22,080	412,534	.03%
ITOT	iShares Core S&P Total U.S. Stock Market ETF	3608	42,696	1,599,979	.03%

ETFs Similar to Russell 3000

		1 year	3 year	5 year
IWV	iShares Russell 3000 ETF	13.8%	65.8%	103.8%
VTHR	Vanguard Russell 3000 ETF	13.7%	66.8%	105.1%
SCHB	Schwab U.S. Broad Market ETF	14.2%	66.9%	105.7%
ITOT	iShares Core S&P Total U.S. Stock Market ETF	13.8%	66.0%	104.9%

March 2022



**IWV
Tracks
Russell
3000,

SCHB
same
top
holdings**

IWV 2694 Holdings		SCHB 2596 Holdings	
Holding	Weighting ▼	Holding	Weighting ▼
Apple Inc. (AAPL)	5.14%	Apple Inc. (AAPL)	5.14%
Microsoft Corporation (MSFT)	4.99%	Microsoft Corporation (MSFT)	4.99%
Amazon.com, Inc. (AMZN)	3.14%	Amazon.com, Inc. (AMZN)	3.10%
Facebook, Inc. Class A (FB)	1.91%	Facebook, Inc. Class A (FB)	1.92%
Alphabet Inc. Class A (GOOGL)	1.86%	Alphabet Inc. Class A (GOOGL)	1.86%
Alphabet Inc. Class C (GOOG)	1.77%	Alphabet Inc. Class C (GOOG)	1.78%
Tesla Inc (TSLA)	1.20%	Tesla Inc (TSLA)	1.20%
Berkshire Hathaway Inc. Class B (BRK.B)	1.17%	Berkshire Hathaway Inc. Class B (BRK.B)	1.19%
NVIDIA Corporation (NVDA)	1.14%	NVIDIA Corporation (NVDA)	1.19%
JPMorgan Chase & Co. (JPM)	1.04%	JPMorgan Chase & Co. (JPM)	1.05%
Johnson & Johnson (JNJ)	1.01%	Johnson & Johnson (JNJ)	1.01%
UnitedHealth Group Incorporated (UNH)	0.87%	UnitedHealth Group Incorporated (UNH)	0.88%
Visa Inc. Class A (V)	0.87%	Visa Inc. Class A (V)	0.87%

ETFs similar to the Russell 3000 (benchmark of entire US stock market)

- IWV
iShares Russell 3000 ETF
 - VTHR
Vanguard Russell 3000 ETF
 - SCHB
Schwab Broad Market ETF
 - ITOT
iShares Total US Stock Market ETF
- Similar holdings
 - Similar returns
 - AUM – large
 - Daily volume -- high
 - Expense ratios:
 - IWV -- .20%
 - VTHR -- .10%
 - SCHB -- .03%
 - ITOT -- .03%

Do You Want More Diversification?

- Look at ETFs that track U.S. only stocks
- Look at ETFs that track Global stocks
 - With or without U.S. stocks



141 – EFTs: Investing in Stocks in the 21st Century

Dave Swierenga

US Only ETFs

Equity

Select a Region

☐ Saudi Arabia 2
 ☐ United Arab Emirates 1
 ☐ North America 787
 ☐ North America-Broad 32
 ☐ Canada 4
 ☒ U.S. 765

Symbol	ETF Name	Issuer	# of Holdings	% In Top 10
VTI	Vanguard Total Stock Market ETF	Vanguard	3,898	22.53%
ITOT	iShares Core S&P Total U.S. Stock Market ETF	Blackrock Financial Management	3,608	23.07%
VXF	Vanguard Extended Market ETF	Vanguard	3,502	10.07%
VTHR	Vanguard Russell 3000 ETF	Vanguard	3,045	22.84%
IWV	iShares Russell 3000 ETF	Blackrock Financial Management	2,694	23.19%
SCHB	Schwab U.S. Broad Market ETF	Charles Schwab	2,596	23.22%
TILT	FlexShares Morningstar US Market Factor Tilt Index Fund	Northern Trust	2,151	18.22%
VTWO	Vanguard Russell 2000 ETF	Vanguard	2,063	4.71%
ISCB	iShares Morningstar Small-Cap ETF	Blackrock Financial Management	1,995	2.58%
IWM	iShares Russell 2000 ETF	Blackrock Financial Management	1,983	3.02%



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<div> <h1>Global, including U.S.</h1> </div> <div> <input checked="" type="radio"/> Equity </div> <div> Select a Region <div> <input checked="" type="checkbox"/> Global <div> <input type="checkbox"/> Global-Broad <input type="checkbox"/> Global ex-U.S. <div> <input type="checkbox"/> Global ex-U.S.-Broad <input type="checkbox"/> ABC <input type="checkbox"/> Latin America </div> </div> </div> </div>	Symbol	ETF Name	Total Assets (\$MM)	Expense Ratio
	IEMG	iShares Core MSCI Emerging Markets ETF	\$78,651.50	0.11%
	TLTE	FlexShares Morningstar Emerging Markets Factor Tilt Index	\$324.13	0.59%
	EEMS	iShares MSCI Emerging Markets Small-Cap ETF	\$405.33	0.71%
	EEM	iShares MSCI Emerging Markets ETF	\$30,256.00	0.70%
	QEMM	SPDR MSCI Emerging Markets StrategicFactors ETF	\$81.64	0.30%
	MFEM	PIMCO RAFI Dynamic Multi-Factor Emerging Markets Equity ETF	\$400.46	0.49%
	CSF	VictoryShares US Discovery Enhanced Volatility Wtd ETF	\$66.86	0.35%



<div> <h2>Global, including U.S. (Returns)</h2> <div> <input checked="" type="radio"/> Equity </div> <div> Select a Region <div> <input checked="" type="checkbox"/> Global <div> <input type="checkbox"/> Global-Broad </div> </div> <div> <input type="checkbox"/> Global ex-U.S. <div> <input type="checkbox"/> Global ex-U.S.-Broad </div> </div> <div> <input type="checkbox"/> ABC <div> <input type="checkbox"/> Latin America </div> </div> </div> </div>	Symbol	ETF Name	1 Year	3 Year	5 Year
	IEMG	iShares Core MSCI Emerging Markets ETF	18.57%	29.97%	58.78%
	TLTE	FlexShares Morningstar Emerging Markets Factor Tilt Index	26.55%	24.83%	47.23%
	EEMS	iShares MSCI Emerging Markets Small-Cap ETF	40.01%	38.36%	58.49%
	EEM	iShares MSCI Emerging Markets ETF	15.45%	26.47%	53.71%
	QEMM	SPDR MSCI Emerging Markets StrategicFactors ETF	20.72%	24.03%	45.41%
	MFEM	PIMCO RAFI Dynamic Multi-Factor Emerging Markets Equity ETF	31.08%	33.01%	N/A
	CSF	VictoryShares US Discovery Enhanced Volatility Wtd ETF	48.15%	26.59%	82.54%



141 – EFTs: Investing in Stocks in the 21st Century
Dave Swierenga

<div> <div>Global, non- U.S.</div> <div> <div>Equity</div> <div> <div>Select a Region</div> <div> <input type="checkbox"/> Global <input type="checkbox"/> Global-Broad <input type="checkbox"/> Global ex-U.S. <input checked="" type="checkbox"/> Global ex-U.S.-Broad <input type="checkbox"/> ABC <input type="checkbox"/> Latin America </div> </div> </div> </div>	Symbol	ETF Name	Asset Class	Total Assets (\$MM)	Avg. Daily Share Volume (3mo)	# of Holdings	Expense
	VSGX	Vanguard ESG International Stock ETF	Equity	\$2,513.37	144,094	5,170	0.17%
	IXUS	iShares Core MSCI Total International Stock ETF	Equity	\$30,558.60	1,500,745	4,297	0.09%
	TLTD	FlexShares Morningstar Developed Markets ex-US Factor Tilt	Equity	\$678.22	10,357	2,601	0.39%
	TLTE	FlexShares Morningstar Emerging Markets Factor Tilt Index	Equity	\$324.13	11,251	2,460	0.59%
	ACWX	iShares MSCI ACWI ex U.S. ETF	Equity	\$4,324.19	1,165,377	1,896	0.32%
	PDN	Invesco FTSE RAFI Developed Markets ex-U.S. Small-Mid ETF	Equity	\$433.07	24,986	1,492	0.49%
	EEMS	iShares MSCI Emerging Markets Small-Cap ETF	Equity	\$405.33	39,003	1,451	0.71%
	CWI	SPDR MSCI ACWI ex-US ETF	Equity	\$1,804.43	156,634	1,348	0.30%

Don't Over Analyze

- Market Weighted Indices emphasize large cap stocks
- Consequently, the holdings and returns are very similar
- Decide scope of diversification
- Many brokers do not charge commissions on ETFs
- Expense Ratio may be only decision

Don't put off “invest regularly”



How Much Diversification Do You Want or Need?

S&P	Russell	Total Market
500 stocks	3000 stocks	4000 up to 9500 stocks



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Russell 3000

IWV
2694 Holdings

Holding	Weighting ▼
Apple Inc. (AAPL)	5.15%
Microsoft Corporation (MSFT)	5.00%
Amazon.com, Inc. (AMZN)	3.10%
Facebook, Inc. Class A (FB)	1.90%
Alphabet Inc. Class A (GOOGL)	1.82%
Alphabet Inc. Class C (GOOG)	1.74%
Berkshire Hathaway Inc. Class B (BRK.B)	1.20%
Tesla Inc (TSLA)	1.17%
NVIDIA Corporation (NVDA)	1.06%
Johnson & Johnson (JNJ)	1.05%
JPMorgan Chase & Co. (JPM)	1.04%
UnitedHealth Group Incorporated (UNH)	0.90%

SPY
507 Holdings

S&P 500

Holding	Weighting ▼
Apple Inc. (AAPL)	6.16%
Microsoft Corporation (MSFT)	5.99%
Amazon.com, Inc. (AMZN)	3.66%
Facebook, Inc. Class A (FB)	2.28%
Alphabet Inc. Class A (GOOGL)	2.19%
Alphabet Inc. Class C (GOOG)	2.09%
Berkshire Hathaway Inc. Class B (BRK.B)	1.45%
Tesla Inc (TSLA)	1.39%
NVIDIA Corporation (NVDA)	1.32%
Johnson & Johnson (JNJ)	1.26%
JPMorgan Chase & Co. (JPM)	1.25%
UnitedHealth Group Incorporated (UNH)	1.08%



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S&P 500

SPY
507 Holdings

Holding	Weighting ▼
Apple Inc. (AAPL)	6.16%
Microsoft Corporation (MSFT)	5.99%
Amazon.com, Inc. (AMZN)	3.66%
Facebook, Inc. Class A (FB)	2.28%
Alphabet Inc. Class A (GOOGL)	2.19%
Alphabet Inc. Class C (GOOG)	2.09%
Berkshire Hathaway Inc. Class B (BRK.B)	1.45%
Tesla Inc (TSLA)	1.39%
NVIDIA Corporation (NVDA)	1.32%
Johnson & Johnson (JNJ)	1.26%
JPMorgan Chase & Co. (JPM)	1.25%
UnitedHealth Group Incorporated (UNH)	1.08%
Visa Inc. Class A (V)	1.05%
Procter & Gamble Company (PG)	0.95%
Home Depot, Inc. (HD)	0.92%

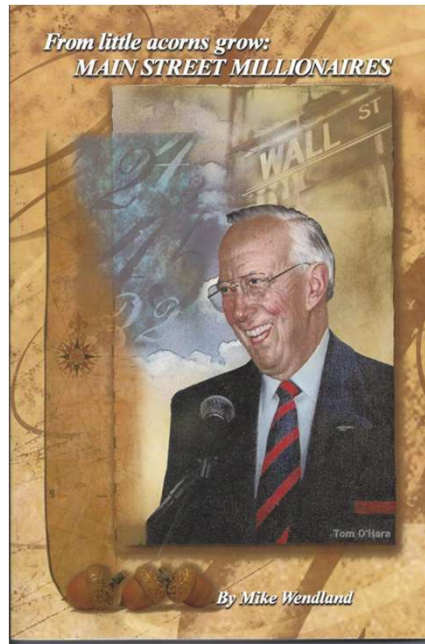
VT
9054 Holdings

Vanguard Total
World Stock ETF

Holding	Weighting ▼
Apple Inc. (AAPL)	3.02%
Microsoft Corporation (MSFT)	2.52%
Amazon.com, Inc. (AMZN)	2.11%
Facebook, Inc. Class A (FB)	1.04%
Alphabet Inc. Class A (GOOGL)	0.83%
Alphabet Inc. Class C (GOOG)	0.82%
Alibaba Group Holding Ltd. Sponsored ADR (BABA)	0.73%
U.S. Dollar ()	0.70%
Tencent Holdings Ltd. (700:HKG)	0.66%
Tesla Inc (TSLA)	0.66%
Johnson & Johnson (JNJ)	0.60%
Visa Inc. Class A (V)	0.56%
JPMorgan Chase & Co. (JPM)	0.56%
Procter & Gamble Company (PG)	0.53%
Berkshire Hathaway Inc. Class B (BRK.B)	0.52%



The World has Changed in 70 Years



Wrap Up

- Use ETFs to:
 - Invest in stocks
 - Diversify
- Use ETFs
 - To build a “core” portfolio with limited funds



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Question or Comments?

Seminar: 141

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Comment cards are available at the back of the room.
Return them to the same location or at the
information desk.



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