

US Dividend Growth and Income Portfolio

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Basket Investment Strategy

The Radia Wealth US Dividend Growth and Income Basket (USDGI) is an investment portfolio that is managed by Radia Wealth on a discretionary basis in your brokerage account. You directly own the underlying securities and receive the dividends.

As the name implies, this basket invests in US companies that 1) have sustainable dividends and 2) will be able to grow their dividends in the future. Sustainable dividends and the ability to grow the dividends are the two main pillars of our investment process. We believe that a superior total return can be obtained through a combination of the dividend yield and capital gains as a result of finding businesses with the two pillars.

We believe that if we invest in companies with sustainable growing dividends, the capital gains will come over the long-term (5 to 10-year time horizon). Thus, we are not focused on short-term price movements of our holdings.

Performance

Portfolio Performance					
	3 months	1 yr	3 yrs	5 yrs	Inception*
Basket Performance	-3.47%	14.38%	4.04%	9.43%	12.87%
Benchmark	2.41%	25.02%	8.94%	14.53%	14.65%

Source: Croesus

Value of Basket** December 31, 2024	\$40,141.74
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***Inception date:** January 1st, 2013 initial value of one basket is \$26,893.32. After the 2 for 1 split, initial cost for one basket is \$13,446.66

** **Value of one basket. The basket split 2 for 1 on October 31, 2019.**

Fees: Returns presented are gross of fees.

Source: Croesus

Indices are shown for comparison purpose only.

Composition of the benchmark: S&P 500 Total Return Index

Total returns are expressed in US Dollars.

Performance Data

How do we know how we are doing? It is industry standard to compare a portfolio of stocks to a benchmark. Our benchmark is the S&P 500 Total Return Index.

We prefer to measure ourselves against our two pillars; 1) have our dividends been sustained and 2) have we increased the dividends (cash received) at a rate greater than inflation.

Year to date, we have had 9 of our 15 companies increase their dividends. Of the 9 companies that raised their dividends, the average increase was 4.48%.

Holdings

Description	Sector (GIS)	Market Value	Weighting
AT & T Inc	Telecommunication Service	1,730.52	4.31%
Qualcomm Inc	Technology	1,843.44	4.59%
Intl Business Machines	Technology	4,396.60	10.95%
General Dynamics Corp	Industrials	3,161.88	7.88%
Amgen Inc	Health Care	3,127.68	7.79%
Principal Financial Group	Financials	2,322.30	5.79%
Purpose US Cash Fund ETF	Cash	2,400.24	5.98%
Blackrock Inc	Financials	2,050.22	5.11%
Caterpillar Inc	Industrials	2,176.56	5.42%
Prudential Financial Inc	Financials	2,607.66	6.50%
Entergy Corp	Utilities	1,819.68	4.53%
Digital Realty Trust Inc	Real Estate	2,482.62	6.19%
Cisco Systems Inc	Technology	2,960.00	7.37%
Netapp Inc	Technology	2,321.60	5.78%
Chevron Corp	Energy	2,027.76	5.05%
Gilead Sciences Inc	Health Care	2,032.14	5.06%

Source: Croesus

Transactions Performed During the Year 2024

Purchase /Sold	Description	Quantity	Price
Sold	Purpose US Cash Fund ETF	12	100.16
Bought	Qualcomm Inc	6	205.494
Sold	Purpose US Cash Fund ETF	10	100.04
Bought	Qualcomm Inc	6	164.094
Sold	Broadcom Inc	20	160.024
Bought	Purpose US Cash Fund ETF	32	100.08
Bought	Blackrock Inc	2	986.50
Sold	Purpose US Cash Fund ETF	20	100.01
Sold	XPLR Infrastructure LP	52	20.425
Bought	Purpose US Cash Fund ETF	10	100.10
Bought	Entergy Corp	12	152.116
Sold	Pfizer Inc	36	26.177
Sold	Purpose US Cash Fund ETF	10	100.335

Source: Croesus

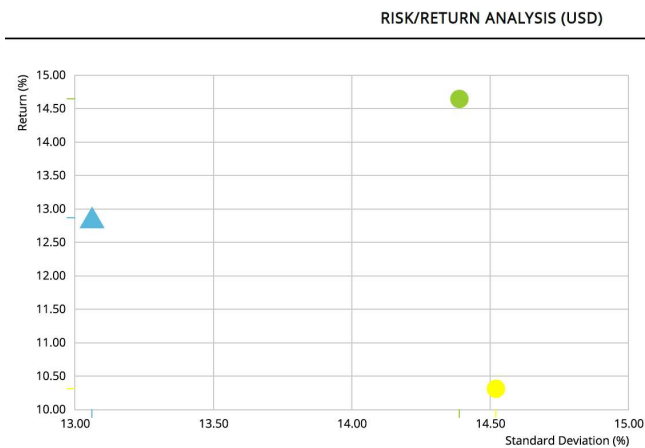
Dividend Growth




Description	Dividend Increases YTD (%)	Dividend Increases Since Purchase
AT & T Inc	0%	13.04%
Amgen Inc	5.63%	70.45%
Chevron Corp	7.95%	14.79%
Cisco Systems Inc	2.56%	53.85%
Gilead Science Inc	2.67%	2.67%
Prudential Financial Inc	4.00%	85.71%
General Dynamics Corp	0%	20.00%
Netapp Inc	4.00%	8.33%
Principal Finl Group Inc	8.96%	14.06%
Intl Business Machines	0.60%	1.83%
Caterpillar Inc	8.46%	8.46%

Source: Croesus

Risk Reward

Below is the 12-year (since inception) Risk/Reward chart below which compares the volatility of our portfolio, as measured by standard deviation with the return comparing it to our index, the S&P 500 Total Return Index. As seen, in the chart below, our portfolio (the blue triangle) is now slightly below that of the S&P 500, with slightly less volatility.



Annualized	Std Dev. (%)	Return (%)
 USDGI (Gross)	13.06	12.87
 DJII	14.52	10.31
 S&P 500 RT/TR	14.39	14.65

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