

# 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	8.08%	24.72%	13.98%	12.15%	13.74%
Benchmark	2.65%	17.88%	23.01%	14.42%	14.89%

Source: Croesus

Value of Basket** December 31, 2025	\$23,828.85
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**\*Inception date:** January 1<sup>st</sup>, 2013 initial value of one basket is \$26,893.32. After the 2 for 1 split on October 31, 2019, initial cost for one basket is \$13,446.66. After the 2 for 1 split on November 4, 2025, initial cost for one basket is \$6,723.33

**\*\* Value of one basket.** The basket split 2 for 1 on October 31, 2019 and on November 4, 2025.

**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 11 of our 14 companies increase their dividends. Of the 11 companies that raised their dividends, the average increase was 3.88%.

## Holdings

Description	Sector (GIS)	Market Value	Weighting
AMGEN INC	Health care	1,963.86	8.28%
AURA MINERALS INC	Materials	2,621.58	11.05%
BLACKROCK INC-NEW	Financials	2,140.68	9.02%
CATERPILLAR INC	Industrials	1,145.74	4.83%
CHEVRON CORP	Energy	1,219.28	5.14%
CISCO SYSTEMS INC	Technology	2,002.78	8.44%
DIGITAL REALTY TRUST INC	Real estate	1,237.68	5.22%
ENTERGY CORP	Utilities	1,109.16	4.67%
GENERAL DYNAMICS CORP	Industrials	2,019.96	8.51%
GILEAD SCIENCES INC	Health care	1,472.88	6.21%
INTL BUSINESS MACHINES	Technology	2,369.68	9.99%
NETAPP INC	Technology	1,070.90	4.51%
PRUDENTIAL FINANCIAL INC	Financials	1,128.80	4.76%
PURPOSE US CASH FUND ETF		1,200.60	5.06%
QUALCOMM INC	Technology	1,026.30	4.32%

Source: Croesus

## Transactions Performed During the Year 2025

Purchase /Sold	Description	Quantity	Price
Purchase	PURPOSE US CASH FUND ETF	10	100.009
Sold	INTL BUSINESS MACHINES	4	249.167
Sold	PURPOSE US CASH FUND ETF	8	100.365
Sold	PRINCIPAL FINANCIAL GROUP	30	81.702
Purchase	AURA MINERALS INC	104	30.093
Sold	PURPOSE US CASH FUND ETF	18	100.04
Sold	PRUDENTIAL FINANCIAL INC	2	103.504
Purchase	GILEAD SCIENCES INC	2	119.25
Purchase	DIGITAL REALTY TRUST INC	2	170.329
Purchase	CISCO SYSTEMS INC	2	72.828
Purchase	CHEVRON CORP	2	157.091
Sold	CATERPILLAR INC	2	577.26
Purchase	BLACKROCK INC-NEW	2	1,080.28
Purchase	PURPOSE US CASH FUND ETF	8	100.075
Sold	AT & T INC	38	24.6

Source: Croesus

## Dividend Growth

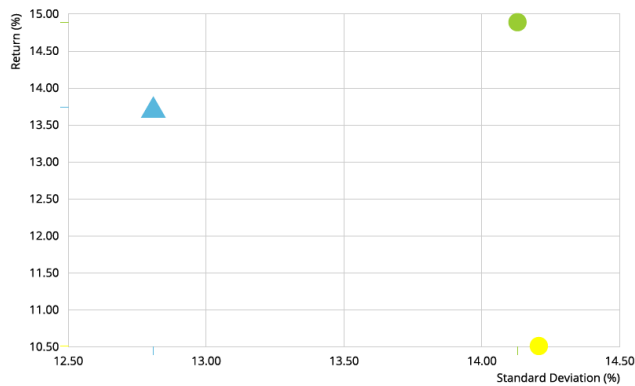
Description	Dividend Increases YTD (%)	Dividend Increases Since Purchase
BLACKROCK INC	2.16%	2.16%
CISCO SYSTEMS INC	2.50%	57.69%
PRUDENTIAL FINANCIAL INC	3.85%	92.86%
ENTERGY CORP	6.67%	6.67%
AMGEN INC	5.78%	80.30%
GENERAL DYNAMICS CORP	5.63%	36.36%
NETAPP INC	0.00%	8.33%
QUALCOMM INC	4.71%	4.71%
INTL BUSINESS MACHINES	0.60%	2.44%
CHEVRON CORP	4.91%	20.42%
GILEAD SCIENCE INC	2.60%	5.33%
CATERPILLAR INC	7.09%	16.15%




Source: Croesus

## Risk Reward

Below is the 13-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.

RISK/RETURN ANALYSIS (USD)



Annualized	Std Dev. (%)	Return (%)
 USDGI (Gross)	12.81	13.74
 DJII	14.21	10.51
 S&P 500 RT/TR	14.13	14.89

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