



# Carpe Diem Global USD basket

## Portfolio manager commentary

The Carpe Diem Global basket offers investors a blue-chip, global equity portfolio. The Carpe Diem basket delivered solid year-end performance, with the basket increasing 13.32% in 2025; and up 8.13% annualized since inception (May 2021).

The Carpe Diem Global basket's strong performance came primarily from the financial, technology and stock selections.

Despite higher tariffs and geopolitical tensions, the global stock markets had an impressive year. Looking ahead, given elevated equity market valuations and Magnificent 7 concentration risk, investors should focus on corporate earnings growth and broadening stock leadership.

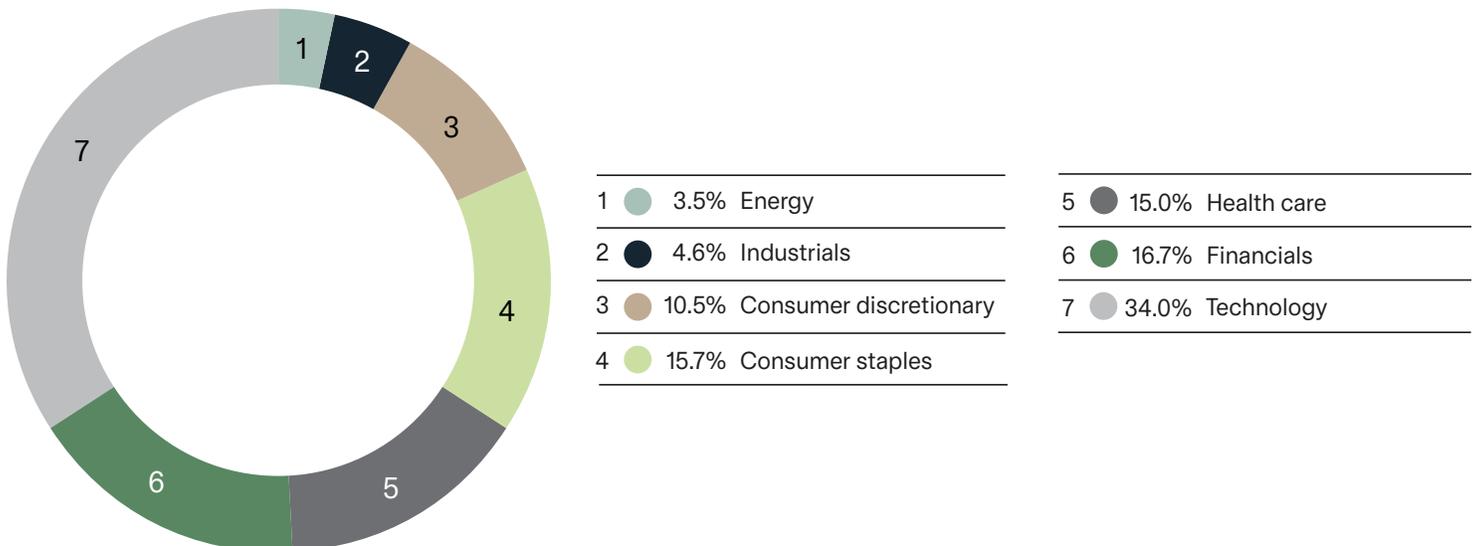
The Carpe Diem Global basket's diversified allocation across 24 blue-chip equities provides a robust foundation for navigating these uncertainties. By maintaining exposure to both growth and income sectors, the portfolio is well-positioned to capture upside while mitigating risk. In this environment, investors are encouraged to stay diversified, utilize dollar cost averaging, and remain patient for opportunities to emerge.

## Carpe Diem basket details as of December 31, 2025

- Asset allocation 71.48% United States 26.70% Foreign 1.82% Cash
- 24 blue-chip global companies
- Dividend yield 1.97%
- Inception date & value, May 1, 2021      \$50,340 USD
- December 31, 2025 value                      \$72,296 USD

Source: Crœsus

## Stock allocation



Source: Crœsus

# Carpe Diem Global USD basket



American holdings		Foreign holdings
3.8% HOME DEPOT INC	3.2% THERMO FISHER	2.4% DIAGEO PLC
3.4% MCDONALDS CORP	2.7% UNITED HEALTH GROUP	3.5% SHELL PLC ADR
4.8% COSTCO WHOLESALE	2.6% UNION PACIFIC CORP	2.1% NOVO NORDISK
2.4% PEPSICO INC	1.9% UNITED PARCEL SERV	4.5% ACCENTURE PLC
3.2% PROCTER & GAMBLE	7.5% APPLE INC	8.4% TAIWAN SEMICONDUCT
5.3% BANK OF AMERICA	4.9% IBM CORP	3.2% APTIV PLC
6.2% JP MORGAN CHASE	8.0% MICORSOFT CORP	2.7% UNILEVER PLC ADR
4.9% VISA INC	1.8% CASH	
4.0% JOHNSON & JOHNSON		
2.6% MERCK & CO INC		

Source: Crœsus

## Quarterly transaction summary

Bought: DIAGEO PLC

Source: Crœsus

Time-weighted gross portfolio performance	1 year	2 years	3 years	4 years	Since inception (May 1, 2021)
Carpe Diem Global	13.32%	13.44%	13.90%	6.50%	8.13%

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