

**The Passive Club**

										Prices last updated on:									
										11/06/21			100.00			88.50			
Asset Class	Asset IRR	Value	Investment Percentage	Shares Held	Price	Ticker	Actual Percentage	Target Percentage	+ Over / - Under Target	% of Target by Buying	Shares to Buy	Funds Used	% of Target by selling	Shares to Sell	Funds Raised	Weighted Average IRR			
Md Grth	21.3%	\$57,277.00	20.4%	220	\$260.35	VOT	20.82%	20.0%	4.08%	\$0.00	0	\$0.00	(\$8,572.16)	32	\$8,331.20	4.43%			
Large	12.4%	\$28,356.12	8.4%	117	\$242.36	VTI	10.30%	10.0%	3.05%	\$0.00	0	\$0.00	(\$4,003.70)	16	\$3,877.76	1.28%			
Dividends	11.5%	\$28,087.92	7.1%	168	\$167.19	VIG	10.21%	10.0%	2.08%	\$0.00	0	\$0.00	(\$3,735.50)	22	\$3,678.18	1.17%			
Sm Val	8.9%	\$23,388.12	6.1%	126	\$185.62	VBR	8.50%	8.5%	-0.01%	\$1.21	0	\$0.00	(\$2,688.56)	14	\$2,598.68	0.75%			
Sm Grth	14.7%	\$46,238.40	10.5%	152	\$304.20	VBK	16.80%	17.0%	-1.15%	\$540.26	1	\$304.20	(\$4,839.29)	15	\$4,563.00	2.48%			
Md Val	8.9%	\$22,695.12	5.9%	152	\$149.31	VOE	8.25%	8.5%	-2.97%	\$694.21	4	\$597.24	(\$1,995.56)	13	\$1,941.03	0.73%			
Emerg. Mkts.	#NUM!	\$35,673.89	25.5%	701	\$50.89	VWO	12.96%	14.0%	-7.40%	\$2,849.71	55	\$2,798.95	(\$1,580.50)	31	\$1,577.59	#NUM!			
International	4.7%	\$30,553.98	16.2%	482	\$63.39	VEU	11.10%	12.0%	-7.47%	\$2,466.25	38	\$2,408.82	(\$1,331.08)	20	\$1,267.80	0.53%			
Cash		\$2,898.04	2.0%													#NUM!			
Club Value		\$275,168.59	\$144,118.28		\$2,898.04		100.0%	100.0%			(\$4,138.21)	\$6,109.21		\$30,733.28	\$27,835.24				
										still to spend			raised						
										<div style="border: 1px solid black; padding: 5px;">                     Update cells D16, D17, and D20                      Select rows 5-12 and sort by column N, descending order  <b>BUYING:</b> first sell any with N value &gt; K26 and add to Vanguard cash                      modify O3 to make P13 smallest possible black number                      if necessary, buy 1 more K12, then K11, then K10, etc.  <b>SELLING:</b> modify R3 to make S13 &gt;= D20                      if necessary, sell 1 more K5, then K6, then K7, etc.                 </div>									
										<div style="border: 1px solid black; padding: 5px;">                     For a second purchase in a month:                      1) update vanguard cash to current value                      2) in 'needed for something' enter the amount in DFCU cash, D17, minus two lowest assets, D19                      3) modify buying % in O3 for normal process                      4) if P13 is &gt; values in col I, either buy bottom-most one not already buying or buy bottom-most one                      5) buy shares as listed in column P                 </div>									
										<div style="border: 1px solid black; padding: 5px;">                     Target percentages are reset effective October                      If an asset exceeds 8% over target, sell enough to reduce it to 5% over target                      5% over target is: Target % of <span style="background-color: #d9ead3; padding: 2px;">8.00</span>                      \$23,114.16                 </div>									
										<div style="border: 1px solid black; padding: 5px;">                     1 2 ↓                 </div>									
Vanguard cash:		2,798.04		(including electronic deposits)															
DFCU cash:		100.00																	
		\$2,898.04		S															
\$ of 2 assets furthest < target:		(\$114.28)	<--	buy an extra share of each per month															
Needed for something:		30,000.00		\$100 holdback in DFCU															
Investable / (raise)		\$1,971.00																	