

October 2026 Livestream

Thursday, October 15, 2026

PRESENTED BY



Money for the Rest of Us Bond Allocations

Yield to maturity, duration, and weight for each model's bond holdings

Moderate Portfolio Bond Allocation		YTM	Duration	Weight
State Street® DoubleLine® Total Return Tactical ETF	TOTL	6.0%	5.8	50.0%
DoubleLine Multi-Sector Income ETF	DMX	7.3%	2.7	25.0%
iShares AAA CLO Active ETF	CLOA	5.5%	0.1	12.5%
iShares Treasury Floating Rate Bond ETF	TFLO	4.4%	0.0	12.5%
Moderate Portfolio Bond Allocation		6.0%	3.6	100.0%
Bloomberg Aggregate Bond Index		5.5%	5.8	

Fixed Income Model Allocation		YTM	Duration	Weight
State Street® DoubleLine® Total Return Tactical ETF	TOTL	6.0%	5.8	50.0%
DoubleLine Multi-Sector Income ETF	DMX	7.3%	2.7	20.0%
iShares AAA CLO Active ETF	CLOA	5.5%	0.1	15.0%
iShares Treasury Floating Rate Bond ETF	TFLO	4.4%	0.0	15.0%
Fixed Income Model Portfolio		5.9%	3.4	100.0%
Bloomberg Aggregate Bond Index		5.5%	5.8	

YTM = yield to maturity. Duration in years. Portfolio figures are weighted averages of the holdings.
Bloomberg Aggregate Bond Index shown for comparison.

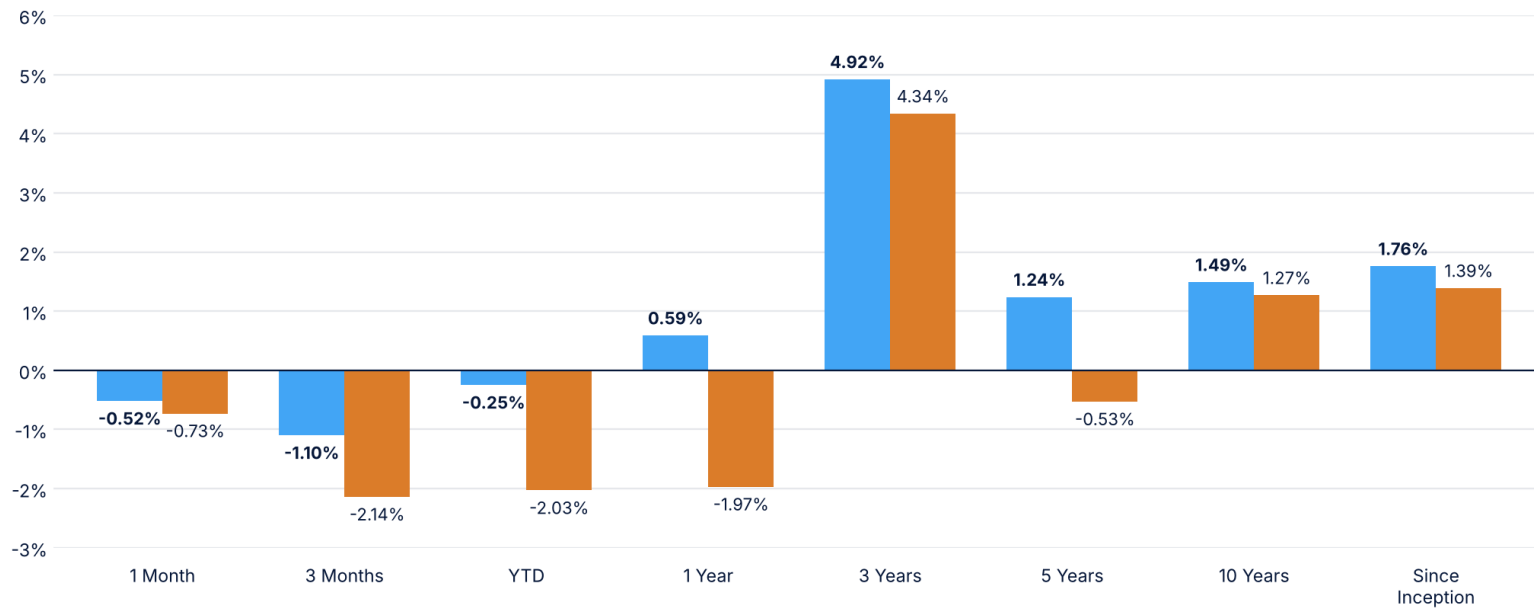


Fixed Income Model Portfolio Performance

Inception Mar 31, 2016

Total return; periods longer than one year are annualized

As of Oct 14, 2026 • 10-year return **1.49%**



Since inception

Maximum drawdown

-11.48%

-18.58%

Annual standard deviation

2.66%

5.14%

● MFTROU Fixed Income Portfolio

● Vanguard Total Bond Market ETF (BND)

Sources: Portfolio returns calculated by Money for the Rest of Us, chained to YCharts history through Sep 25, 2026. BND returns from YCharts.
Model rebalanced monthly to target weights. Past performance does not guarantee future results.



Performance of Holdings Sold by David

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Annualized return while held and since the sale, for holdings sold from 2022 to 2025

Holding	Bought	Sold	Return while held	Return since selling	Why sold
Global X Renewable Energy Producers ETF RNRG	Jan 2017	Jul 25, 2022	+8.5%	-6.3%	Fund changed focus away from yieldcos
Vanguard FTSE Emerging Markets ETF VWO	Dec 2017	Jul 25, 2022	-1.5%	+12.3%	Focused on WisdomTree Emerging Markets High Dividend ETF (DEM): 17.1% annualized since the sale
iShares MSCI India ETF INDA	Jan 2015	Jul 25, 2022	+5.4%	+3.5%	Focused on Wasatch Emerging India Fund (WAINX): 5.4% annualized since the sale
Tweedy, Browne Global Value Fund TBHDX	Dec 2020	Jul 25, 2022	-0.7%	+10.1%	Underperformed. Focused on iShares MSCI International Value Factor ETF (IVLU): 28.9% annualized since the sale
iShares MSCI United Kingdom Small-Cap ETF EWUS	Dec 2020	Jul 25, 2022	-11.0%	+8.1%	Focused on FNDC
Simplify Interest Rate Hedge ETF PFI	Sep 2021	Jul 25, 2022	+34.0%	+13.5%	Took profits as interest rate pressure eased. Sold too early

Returns are annualized. Return since selling runs from the sale date shown; a negative figure means the holding fell after it was sold.
Bought = month of the original purchase. FNDC = Schwab Fundamental International Small Cap Equity ETF.



Performance of Holdings Sold by David

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Annualized return while held and since the sale, for holdings sold from 2022 to 2025

Holding	Bought	Sold	Return while held	Return since selling	Why sold
Simplify Volatility Premium ETF SVOL	Jun 2021	Oct 12, 2022	-7.0%	+13.2%	Bought for positive roll yield as the main return driver; exited when roll yield turned negative. WTP1: 14.8% annualized since the sale
abrdn Global Infrastructure Income Fund ASGI	Dec 2020	Oct 11, 2024	+9.1%	+11.4%	Original investment was MFD (Macquarie/First Trust Global Infrastructure/Utilities Dividend & Income), which merged into ASGI. Discount went from 14% to 4%
Harbor Long-Term Growers ETF WINN	Jul 2023	Dec 10, 2024	+31.0%	+12.5%	Sold for high valuations; reallocated to VSS and AVDV
iShares Future Exponential Technologies ETF XT	Jul 2023	Dec 10, 2024	+5.9%	+22.9%	Sold for high valuations; reallocated to VSS and AVDV
Schwab Fundamental International Small Cap Equity ETF FNDC	Aug 2017	Dec 10, 2024	+3.5%	+23.0%	Reallocated to VSS and AVDV: 17.5% and 33.2% annualized since the sale
Barings Corporate Investors MCI	Mar 2022	Feb 19, 2025	+29.0%	-9.1%	Premium rose to 36%
DoubleLine Income Solutions Fund DSL	Dec 2020	Aug 19, 2025	+5.5%	-8.1%	Went from a 6% discount to trading close to its NAV

Returns are annualized. Return since selling runs from the sale date shown; a negative figure means the holding fell after it was sold.
VSS = Vanguard FTSE All-World ex-US Small Cap ETF. AVDV = Avantis International Small Cap Value ETF.



Family and Friends Loans

Member question

How do you think about the relational side of a “family & friends” loan? I don’t know the future, and I suppose something destabilizing could happen to them or to us to create strife, which would be handled differently with them than with a bank. How much is too much to lend or borrow? How do you determine a fair rate of interest? Do you use Excel to track the balance, principal, interest paid, etc.?

Applicable Federal Rates, October 2026 (monthly compounding)

4.17%

Short-term

Loans of up to 3 years

4.52%

Mid-term

Over 3 years, up to 9 years

5.10%

Long-term

Over 9 years

Source: IRS Revenue Ruling 2026-19, Table 1

Ways to Calculate Investment Returns

Same account, five years, different answers

Example from the return calculation spreadsheet
\$100,000 start, \$500 net added monthly, \$130,000 end, \$0 gain

Method	What it tells you	How it is calculated	When to use it	Example
HOW MONEY MOVING IN AND OUT IS HANDLED				
Return on investment	How much did I make on what I put in?	Gain, including income, divided by the amount invested	A quick check on one account or asset with no money added or withdrawn	0.0%
Time-weighted return What we use	How did the investments perform, regardless of when money came or went?	Monthly return = (ending value – contributions + withdrawals) ÷ beginning value – 1; months linked by multiplying	Comparing funds or portfolios; the standard for mutual funds, ETFs and Morningstar	-0.71%
Money-weighted return (dollar-weighted, IRR)	How did my dollars do, given when I added or withdrew them?	The rate at which cash in, cash out and the ending value net to zero (Excel IRR or XIRR)	Private funds, where the manager controls when capital is called and distributed	0.0%
HOW THE RESULT IS STATED				
Cumulative return	How much did it grow over the whole period?	Linked returns for the full period, not annualized	Total growth over a stated period, such as since inception	-3.5%
Annualized return (CAGR)	What steady yearly rate gets the same result?	$(1 + \text{cumulative return})^{1/\text{years}} - 1$; reflects compounding	Any period longer than one year: 3-, 5- and 10-year returns	-0.71%
Average annual return	What was the typical year?	Simple average of the yearly returns	Describing a typical year; it is not a growth rate and overstates it when returns swing	+0.08%

Discussed in Plus Episode 402 (September 16, 2022). The return calculation spreadsheet and video are on the Money for the Rest of Us site.
Example: \$1,000 added and \$500 withdrawn each month for five years. Money-weighted return assumes cash flows at month-end.



Q&A

Your questions from the livestream
