

- **Backtest Period:** January 2, 2020 to Present.
-
- **Initial Capital & Leverage:** \$100,000 cash base with a floating margin loan maintaining 25% leverage on total portfolio value. Margin cost must be dynamically calculated using historical Interactive Brokers (IBKR) rates.
-
- **Tail-Risk Hedge:** Purchase annual 10% OTM QQQ put options, scaled dynamically at each annual roll date to 100% of total portfolio value to cap portfolio drawdown at ~10%.
-
- **Allocation:** 40% of the total portfolio, split evenly as 20% Amazon (AMZN) and 20% NVIDIA (NVDA).
-
- **Covered Call Overlay:** Sell monthly OTM covered calls (30–45 DTE, ~30 delta) across 100% of AMZN and NVDA shares.
-
- **Assignment Rule:** If assigned, automatically repurchase the shares on the exact same trading day to reset the covered call cycle.
-
- **Allocation:** 60% of the total portfolio managed as a pure buy-and-hold basket mirroring the remaining HHIS holdings scaled to the 60% bucket.
-
- **Growth Sleeve Target Weights (% of Total Portfolio):**
- - Apple (AAPL): 5.63% (Active Jan 2, 2020)
 -
 - Eli Lilly (LLY): 5.35% (Active Jan 2, 2020)
 -
 - Microsoft (MSFT): 5.28% (Active Jan 2, 2020)
 -
 - Broadcom (AVGO): 5.07% (Active Jan 2, 2020)
 -
 - Alphabet (GOOGL): 5.07% (Active Jan 2, 2020)
 -
 - AMD (AMD): 4.72% (Active Jan 2, 2020)
 -
 - Costco (COST): 3.94% (Active Jan 2, 2020)
 -
 - CrowdStrike (CRWD): 3.38% (Active Jan 2, 2020)
 -
 - Meta (META): 3.38% (Active Jan 2, 2020)
 -
 - Tesla (TSLA): 3.24% (Active Jan 2, 2020)
 -
 - Palantir (PLTR): 3.10% (IPO Sep 2020)

-
- Robinhood (HOOD): 2.39% (IPO Jul 2021)
-
- SoFi (SOFI): 2.25% (Public Jun 2021)
-
- Reddit (RDDT): 1.90% (IPO Mar 2024)
-
- Coinbase (COIN): 1.62% (IPO Apr 2021)
-
- SpaceX (SPCX): 1.48% (IPO Jun 2026)
-
- Circle (CRCL): 1.13% (Post-2020)
-
- Strategy Inc (MSTR): 1.06% (Active Jan 2, 2020)
-
- **Day One (Jan 2, 2020):** Temporarily redistribute the weights of all non-public assets pro-rata across the active pre-2020 growth holdings.
-
- **On IPO/Listing Date:** Rebalance to buy into each asset at its target weight by trimming existing growth holdings pro-rata.