

Top Mistake With ETFs

Understanding what is an ETF Fund Overlay

WHAT IS FUND OVERLAY?

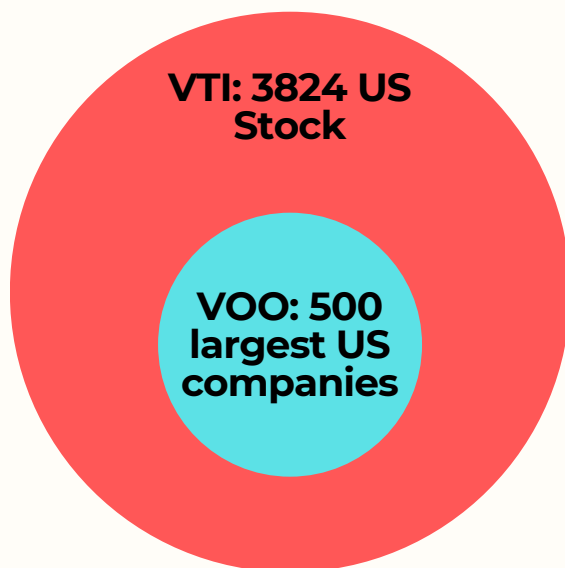
Fund overlay refers to the holdings that a portfolio of equities have **in common**.



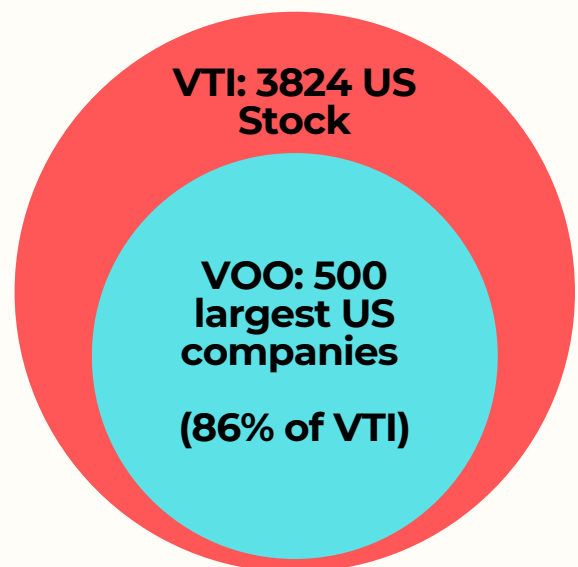
It is important to know **what stocks your ETFs hold and allocation percentage** it has to at least the top holdings.

EG 1: How are VOO & VTI related?

- 500+ Total Holdings overlap
- 86% overlap by weight
 - Remaining 14% is left in the remaining 3300 stocks in VTI



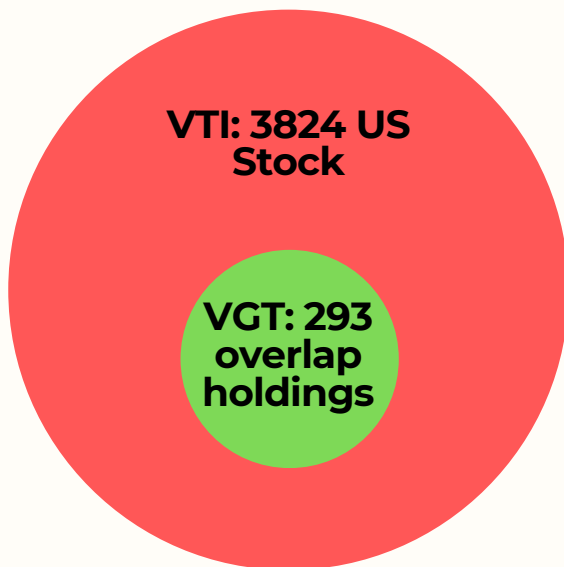
Overlap by Total # of Holdings



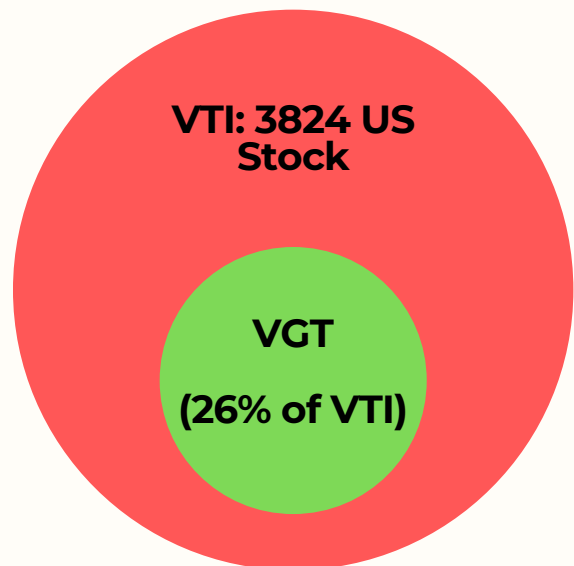
Overlap by Weight

EG 2: How are VTI & VGT related?

- 293 Total Holdings overlap
- 26% overlap by weight



Overlap by Total # of Holdings



Overlap by Weight

Overlapping holdings doesn't tell us what allocation % each ETF is using for each stock

ETF COMPARISON TABLE

VTI	VOO	VTG
Total US Stock Market	Top 500 companies in US Stock Market	Focuses on companies in the information technology sector
3824 Holdings	505 Holdings	317 Holdings
<ul style="list-style-type: none"> Includes small & Mid-cap stocks Lower weighting to top 500 stocks 	<ul style="list-style-type: none"> Focused on top 500 companies only Mega-caps tend to drive overall market 	<ul style="list-style-type: none"> 45% concentrated in AAPL, MSFT & NVDA Google, Amazon & Meta are not included in as their primary business is not information technology

CONCLUSION

With the everchanging market conditions, it is important to know how much of your ETFs **overlap with each other** as well as other stocks you may have in your portfolio.



Building up our own knowledge allows us to take information from others and process it through our **own perspective and goals!**

About Me



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Court of the Table (2024)

Million Dollar Round Table (2023, 2024, 2025)

International Dragon Award (2023, 2024)

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DISCLAIMER

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Adapted from:

<https://www.youtube.com/watch?v=cvDy32GuNU0>