

New England Professional Planning Group Inc.

Data from 13F Quarter Ending Q3, 2025

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13F AUM: \$218,222,079
of 13F Holdings: 48
% in Top 10: 93%

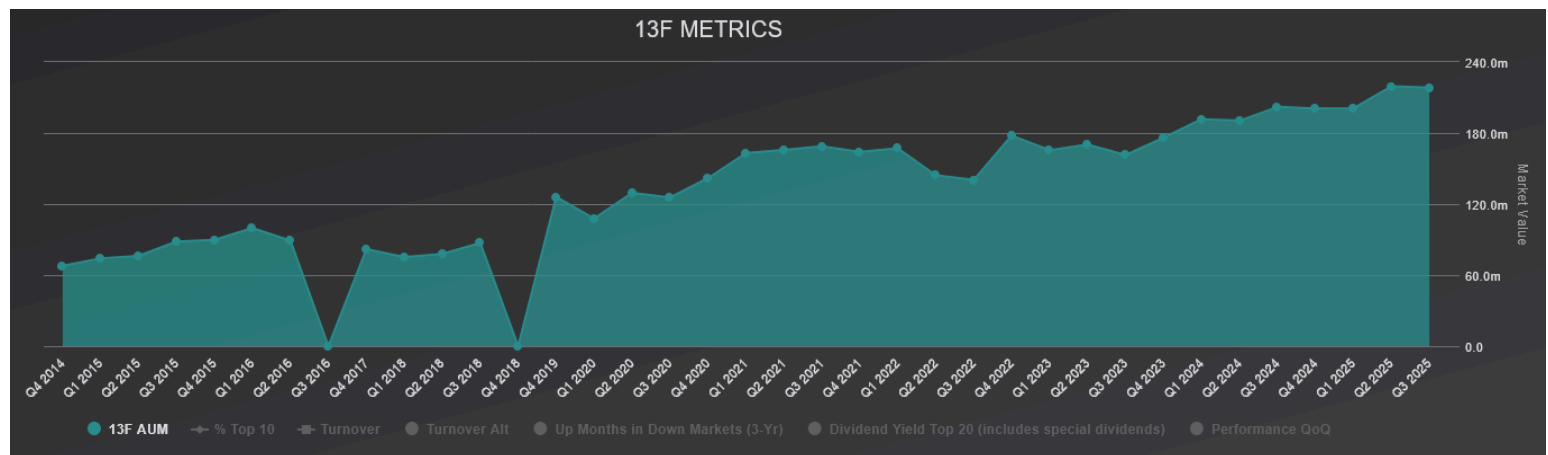
Address: 9 Granite Street
Westerly, RI 02891

Portfolio Profile - Weighted Averages

(This report only covers your stock positions - it does not include ETFs, bonds or mutual funds.)

Metric	Price to Sales	Price to Earnings	Price to Tan. Equity	Price to FCF	Debt to Revenue	Debt to Tan. Equity	Current Ratio	Dividend Yield	Annual. 5-Yr Rev. Growth
Your Portfolio	5.1	25.0	10.0	37.4	3.1	8.6	1.8	1.6%	13.4%
S&P 500	3.1	24.9	5.5	23.3	1.1	2.8	1.2	1.9%	8.3%
"Safe" Portfolio	0.9	11.6	3.3	15.0	0.4	1.9	2.8	1.7%	7.1%

10 Year History Chart (AUM)



The above chart illustrates the amount of equity and stock assets this company is managing for clients.

Top 10 Holdings

Stock	Sector	Shares Held or Principal Amt	Market Value	% of Portfolio	Rank ↑	Change in Shares	Qtr 1st Owned	Est. Avg Price	Qtr End Price
AAPL	INFORMATION TECHNOLOGY	4,966	1,264,511	0.58%	6	↓ -114	Q4 2019	103.3963	254.63
XOM	ENERGY	10,155	1,125,585	0.52%	7	No Change	Q4 2019	71.3229	112.75
UNP	TRANSPORTS	4,116	972,899	0.45%	10	↓ -205	Q4 2019	205.6509	236.37
TSLA	CONSUMER DISCRETIONARY	2,000	889,440	0.41%	13	↓ -400	Q4 2024	301.1277	444.72
NVDA	INFORMATION TECHNOLOGY	3,719	693,891	0.32%	15	↓ -301	Q1 2024	74.0061	186.58
PFE	HEALTH CARE	25,887	659,610	0.30%	17	↓ -2,260	Q4 2019	35.8349	25.48
AVGO	INFORMATION TECHNOLOGY	1,890	623,530	0.29%	18	↓ -200	Q1 2024	121.9601	329.91
BRKB	FINANCE	1,092	548,993	0.25%	20	↓ -41	Q4 2019	332.5084	502.74
JPM	FINANCE	1,427	450,118	0.21%	21	No Change	Q4 2022	141.5104	315.43
BAC	FINANCE	9,139	448,576	0.21%	22	No Change	Q4 2019	32.3025	51.59

New England Professional Planning - 13F Holdings - Q3 2025

Largest 30 Stock Holdings

Symbol	Company	Shares	Price	Value	% of Portfolio	Market Cap	P/S	P/E	P/TE	P/FCF	D/R	D/TE	Current Ratio	Div. Yield	5-Yr Rev Growth	Economic Sensitivity
ABBV	AbbVie, Inc	1.25k	\$230	\$287k	1.4%	\$406B	7.0	108.7	—	22.2	2.4	—	0.7	2.9%	7.5%	Low
ADI	Analog Devi	1.46k	\$239	\$350k	1.8%	\$118B	11.3	60.1	—	32.0	1.4	—	2.3	1.6%	13.5%	Medium
AAPL	Apple, Inc.	4.97k	\$276	\$1.37M	6.9%	\$4.08T	10.0	41.1	61.9	42.4	0.7	4.0	0.9	0.4%	8.3%	Medium
AZN	AstraZeneca	3.14k	\$92	\$287k	1.5%	\$284B	5.0	34.1	—	33.4	1.2	—	0.9	1.7%	16.9%	Low
BAC	Bank of Ame	9.14k	\$52	\$474k	2.4%	\$379B	1.9	13.5	1.7	16.9	15.8	13.7	1.0	2.0%	17.7%	High
BRK.B	Berkshire H	1.09k	\$508	\$555k	2.8%	\$1.1T	3.0	17.3	2.0	133.2	1.3	0.9	7.7	0.0%	5.8%	High
AVGO	Broadcom In	1.89k	\$378	\$714k	3.6%	\$1.78T	29.8	94.8	—	71.6	1.5	—	1.5	0.6%	20.9%	Medium
BN	Brookfield	6.75k	\$45	\$305k	1.5%	\$101B	1.3	35.1	—	—	4.4	—	0.7	0.5%	4.1%	High
CB	Chubb Ltd.	906	\$296	\$268k	1.4%	\$116B	2.0	12.3	2.7	7.5	2.8	3.8	0.5	1.3%	10.5%	High
CSCO	Cisco Syste	6.5k	\$76	\$495k	2.5%	\$301B	5.3	28.8	—	22.7	1.3	—	1.0	2.1%	2.8%	Medium
CMI	Cummins, In	500	\$485	\$243k	1.2%	\$67B	2.0	21.9	9.6	40.6	0.6	3.1	1.6	1.6%	11.5%	High
DE	Deere & Co.	593	\$487	\$289k	1.5%	\$132B	3.0	25.4	6.6	32.1	1.9	4.1	0.7	1.3%	4.7%	High
XOM	Exxon Mobil	10.2k	\$116	\$1.18M	6.0%	\$490B	1.5	15.2	1.9	16.8	0.5	0.7	1.2	3.4%	10.9%	High
GE	GE Aerospac	927	\$294	\$273k	1.4%	\$310B	7.5	41.1	53.5	56.5	2.5	18.3	1.0	0.5%	-13.1%	High
GD	General Dyn	0	\$338	\$0	0.0%	\$91.3B	1.8	22.4	72.1	22.1	0.7	26.7	1.4	1.8%	5.6%	High
IBM	Internation	871	\$304	\$265k	1.3%	\$284B	4.4	48.5	—	24.4	1.9	—	0.9	2.2%	-3.1%	Medium
JPM	JPMorgan Ch	1.43k	\$298	\$426k	2.2%	\$813B	2.9	14.4	2.7	20.3	15.0	13.9	1.2	1.9%	18.6%	High
LFVN	LifeVantage	11.4k	\$7	\$74.7k	0.4%	\$83M	0.4	8.5	2.4	7.9	0.2	1.1	1.9	2.6%	-0.3%	Low
MMC	Marsh & McL	1.26k	\$180	\$226k	1.1%	\$88B	3.4	21.0	—	18.9	1.7	—	1.2	1.9%	8.6%	High
MCD	McDonald's	824	\$305	\$251k	1.3%	\$217B	8.3	25.9	—	31.5	2.4	—	1.3	2.3%	6.5%	High
MSFT	Microsoft C	456	\$474	\$216k	1.1%	\$3.52T	12.5	34.6	17.5	49.2	1.0	1.4	1.4	0.7%	13.9%	Medium
NVDA	NVIDIA Corp	3.72k	\$183	\$679k	3.4%	\$4.44T	26.9	51.3	47.4	61.7	0.2	0.4	4.2	0.0%	66.1%	Medium
PFE	Pfizer Inc.	25.9k	\$25	\$653k	3.3%	\$143B	2.2	13.3	—	11.5	1.8	—	1.2	6.8%	5.6%	Low
RJF	Raymond Jam	45.1k	\$153	\$6.9M	35.0%	\$30.3B	1.9	14.2	2.9	12.3	4.6	7.0	2.0	1.3%	14.8%	High
RTX	RTX Corp.	2.19k	\$173	\$379k	1.9%	\$232B	2.8	36.0	—	94.9	1.2	—	1.0	1.5%	-1.6%	High
TSLA	Tesla, Inc.	2k	\$418	\$836k	4.2%	\$1.39T	15.0	227.0	18.4	248.8	0.5	0.7	2.0	0.0%	26.9%	High
TTEK	Tetra Tech,	7.42k	\$33	\$243k	1.2%	\$8.53B	1.6	39.4	—	19.3	0.5	—	1.2	0.8%	12.9%	High
TXN	Texas Instr	1.93k	\$161	\$310k	1.6%	\$146B	8.8	29.2	12.4	97.5	1.1	1.6	5.8	3.4%	4.0%	Medium
UNP	Union Pacif	4.12k	\$225	\$924k	4.7%	\$133B	5.5	19.2	8.6	21.3	2.1	3.4	0.6	2.4%	4.5%	High
WMT	Walmart, In	2.51k	\$104	\$261k	1.3%	\$831B	1.2	37.9	13.6	60.4	0.3	2.8	0.8	0.9%	5.0%	Low
Weighted Avg.				\$19,731,675			5.3	25.4	10.2	37.6	3.1	8.6	1.8	1.6%	13.4%	Medium-High

Price to Earnings (P/E)

Weighted Avg P/E: 25.37
S&P 500 Median P/E: 24.89

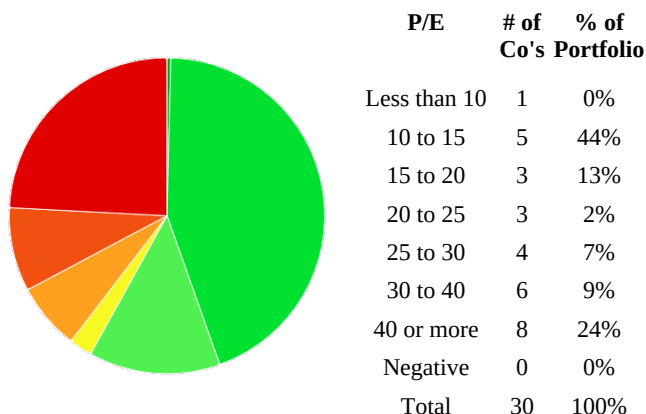


Chart Overview: Distributes holdings by P/E.

Importance: Gauges growth expectations and valuation.

Key Insight: Avg. 25.4 vs S&P 24.89;

Valuation risk is about average.

Risk Considerations: 24% of portfolio with P/E 40 or more.

Investor Value: Balances upside with earnings volatility.

Price to Free Cash Flow (P/FCF)

Weighted Avg P/FCF: 37.55
S&P 500 Median P/FCF: 23.27

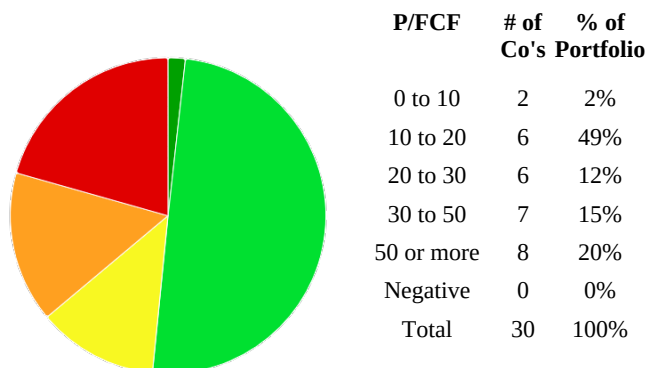


Chart Overview: Distributes holdings by P/FCF.

Importance: Measures efficiency and cash capacity.

Key Insight: Avg. 37.6 vs S&P 23.27;

Valuation risk is very high.

Risk Considerations: 35% of portfolio with P/FCF over 30.

Investor Value: Evaluates growth sustainability and quality.

Price to Sales (P/S)

Weighted Avg P/S: 5.32
S&P 500 Median P/S: 3.06

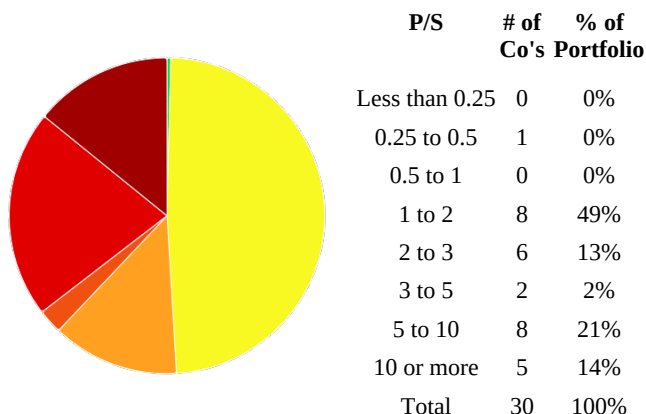


Chart Overview: Shows holdings distribution by P/S ratio.

Importance: Spots over/undervaluation based on sales.

Key Insight: Avg. 5.3 vs S&P 3.06; valuation is very high.

Risk Considerations: 37% over P/S 3; 14% over P/S 10.

Investor Value: Measures price paid per revenue dollar.

Price to Tangible Equity (P/TE)

Weighted Avg P/TE: 10.16
S&P 500 Median P/TE: 5.54

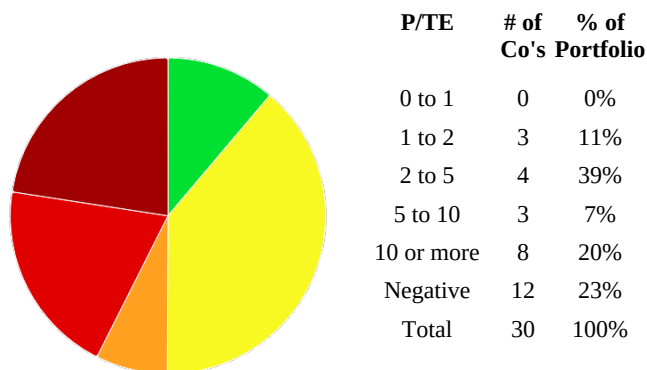


Chart Overview: Analyzes P/TE (price vs. tangible equity).

Importance: Reveals asset-backed value vs. intangible value.

Key Insight: Avg. 10.2 vs S&P 5.54; valuation is very high.

Risk Considerations: 43% of portfolio with P/TE over 10.

Investor Value: Checks resilience and IP reliance.

Debt to Revenue (D/R)

Weighted Avg D/R: 3.10

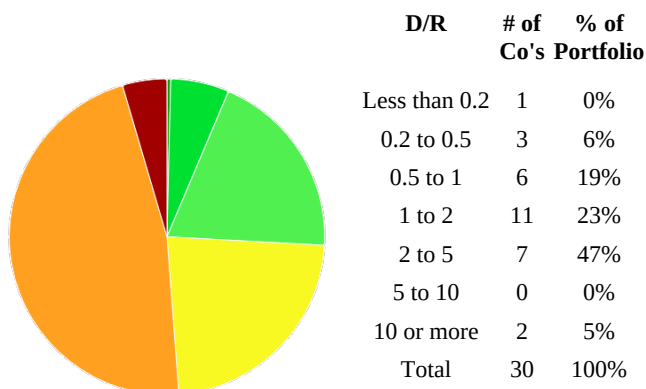


Chart Overview: Categorizes D/R, debt burden on revenue.

Importance: Assesses leverage amid sales changes.

Key Insight: Average D/R 3.1, 25% with D/R below 1.

Risk Considerations: 52% of portfolio with D/R above 2.

Investor Value: Reviews resilience to rates/economy.

Debt to Tangible Equity (D/TE)

Weighted Avg D/TE: 8.62

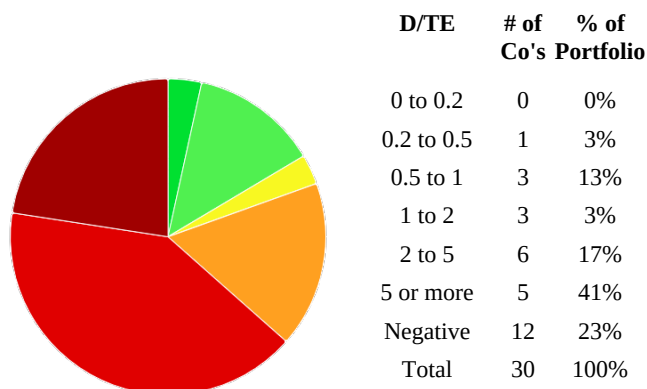


Chart Overview: Examines D/TE, leverage vs. hard assets.

Importance: Shows solvency in distress scenarios.

Key Insight: Average D/TE 8.6, 16% with D/TE below 1.

Risk Considerations: 81% of portfolio with D/TE above 2.

Investor Value: Reviews resilience to rates/economy.

Portfolio Analysis by Market Cap

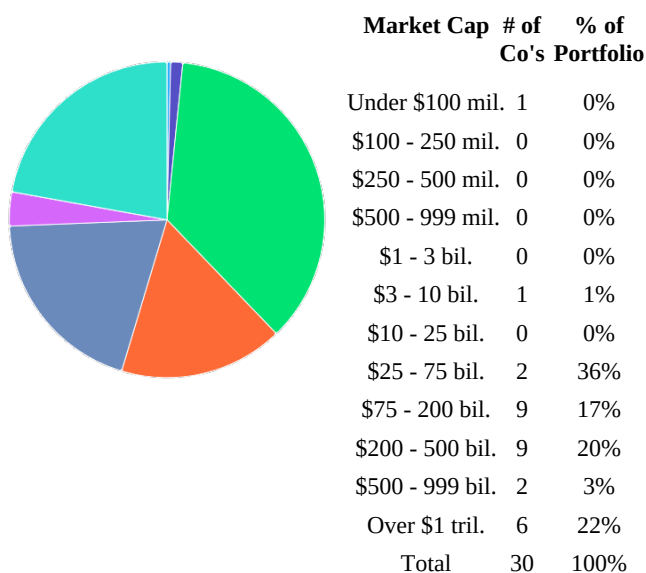


Chart Overview: Allocates by market cap size.

Importance: Links to stability and growth.

Key Insight: 98% of portfolio in >\$25-bil. large-cap stocks.

Risk Considerations: Ties to index leaders' volatility.

Investor Value: Gauges scale diversification.

Portfolio Analysis by Sector

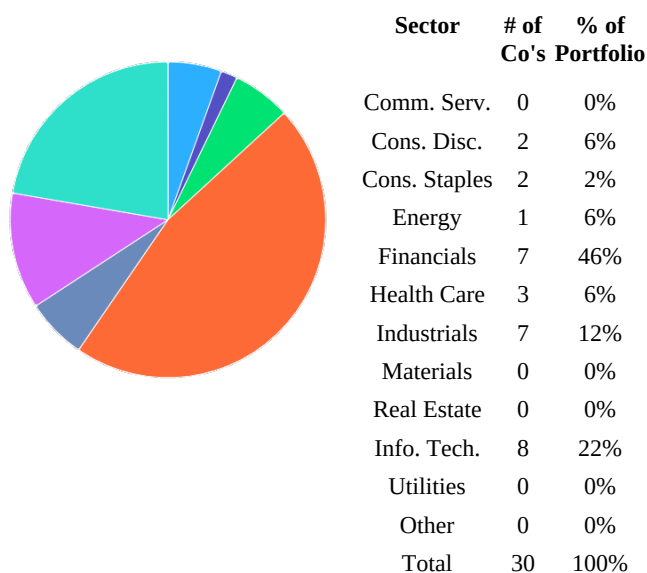


Chart Overview: Maps sector weights.

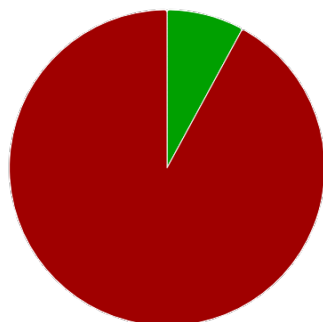
Importance: Shows cycle exposure/diversification.

Key Insight: 100% concentrated in Total sector.

Risk Considerations: 168% concentrated in 3 most-held sectors.

Investor Value: Aligns with market dynamics.

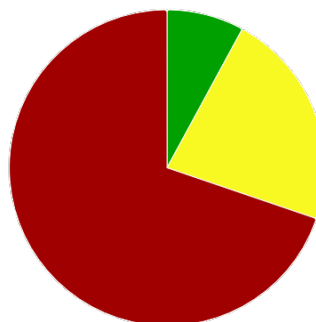
Portfolio Analysis by Economic Cycle Sensitivity



Sensitivity	# of Co's	% of Portfolio
Low	5	8%
Med. / High	25	92%
Total	30	100%

Chart Overview: Simplifies cycle sensitivity grouping.
Importance: Predicts economic phase performance.
Key Insight: 92% of holdings medium or high sensitivity.
Risk Considerations: Correlates with recession vulnerability.
Investor Value: Aids positioning strategies.

Sincerely,
 Raymond Mullaney
 CEO & President



Sensitivity	# of Co's	% of Portfolio
Low	5	8%
Medium	8	22%
High	17	70%
Total	30	100%

Chart Overview: Details cycle sensitivity levels.
Importance: Identifies volatility nuances.
Key Insight: 22% medium, 70% high sensitivity.
Risk Considerations: Correlates with recession vulnerability.
Investor Value: Improves macro risk management.

Press Release Dated July 29, 2025 — [Click to Read](#)

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Historic Portfolio Screener A tool to select stocks on a specific past date which meet your selected financial criteria, including ERS's proprietary ratings.	Price and Risk Chart 5-Color Stock Chart View interactive charts of a selected stock's price and ERS's risk ratings over a specified date range.	Change in Shareholder "Value" Chart View interactive charts of a selected stock's tangible equity and paid to capital over a date range.	Price Protector™ Compare the historic probabilities of two stocks producing a gain or loss within a specified time period.
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Multi-Portfolio Screener A tool to select stocks in a range of dates which meet your selected financial criteria, including ERS's proprietary ratings, and calculate their performance.	Multi High/Low Search Insert a group of stock symbols to search for the dates on which they reached their highest or lowest price or rating levels.	Stock Prognosis™ Search for all companies with financial metrics similar to those of a specified company on a specified date.	Income-to-Equity Congruency Model ...and many more
Value-Creation Model Select a set of criteria to screen for stocks and their greatest price drawdowns during the specified date range.	Drawdown Screener Select a set of criteria to screen for stocks and their greatest price drawdowns during the specified date range.	What Must Happen™ What Must Happen™ allows you to determine if a company is likely to produce a profit for you based upon its historic financial condition and growth, or based on your expectations and your estimates of future changes in a company's financial condition.	Exceptional Investing.com FiduciaryRisk Ratings.com GrowMyRIA.com KeepMoneySafe.com IncomeDuring Retirement.com Institutional Capital.ai InvestingFor CPAs.com InvestingFor Lawyers.com PrepareToRetire.com StockPrognosis.com StockRisk Reports.com TheBestMetrics.com ThePerfectTrade.com ValueRatings.com WhatMustHappen.com ...and dozens more

