

Signet Investment Advisory Group, Inc

Data from 13F Quarter Ending Q3, 2025

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13F AUM: \$208,183,000
of 13F Holdings: 70
% in Top 10: 39.28%

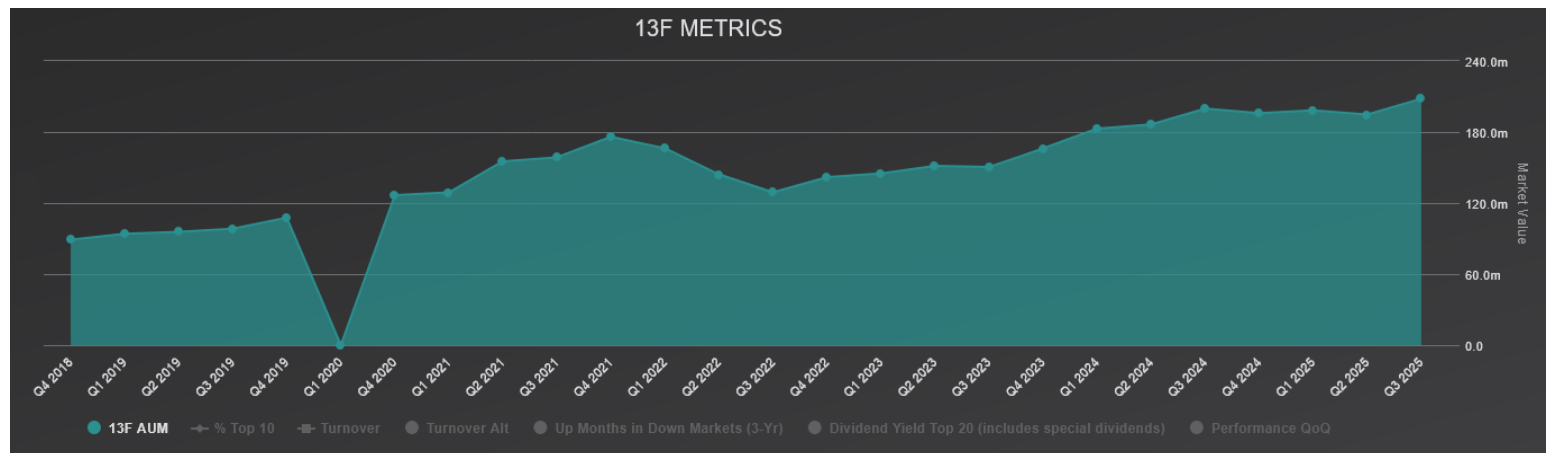
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Providence, RI 02903

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	5.7	27.3	14.7	26.1	2.4	11.6	1.5	1.9%	9.3%
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
MSFT	INFORMATION TECHNOLOGY	15,236	7,891,518	3.79%	4	↓ -2,396	Q4 2020	217.2789	517.95
AAPL	INFORMATION TECHNOLOGY	29,814	7,591,573	3.65%	5	↓ -1,755	Q4 2020	123.0506	254.63
JPM	FINANCE	22,632	7,138,942	3.43%	6	↓ -695	Q4 2020	119.6686	315.43
WMT	CONSUMER STAPLES	65,988	6,800,750	3.27%	7	↓ -1,622	Q4 2020	48.0492	103.06
BRK.B	FINANCE	13,353	6,713,088	3.22%	8	↑ 394	Q4 2020	275.5714	502.74
V	FINANCE	16,507	5,635,160	2.71%	9	↓ -8	Q4 2020	223.9675	341.38
CSCO	INFORMATION TECHNOLOGY	82,009	5,611,084	2.70%	10	↑ 1,345	Q4 2020	45.6793	68.42
JNJ	HEALTH CARE	29,289	5,430,767	2.61%	11	↑ 367	Q4 2020	151.5984	185.42
CSX	TRANSPORTS	148,656	5,278,792	2.54%	12	↑ 1,869	Q4 2020	30.1368	35.51
HON	INDUSTRIALS	26,438	5,245,269	2.52%	13	↑ 25	Q4 2020	188.1606	198.4

Signet Investment Advisory Group - 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
ACN	Accenture P	17.3k	\$244	\$4.21M	2.6%	\$151B	2.2	19.3	24.2	13.9	0.5	5.3	1.4	2.5%	9.5%	Medium
ADBE	Adobe, Inc.	9.81k	\$319	\$3.13M	1.9%	\$133B	5.8	19.2	—	14.2	0.7	—	1.0	0.0%	13.3%	Medium
GOOG	Alphabet, I	19.6k	\$318	\$6.24M	3.8%	\$3.84T	10.3	33.2	11.6	57.6	0.4	0.4	1.9	0.3%	16.7%	Medium
AMZN	Amazon.com,	13.3k	\$226	\$3M	1.8%	\$2.42T	3.6	34.3	7.8	179.4	0.5	1.1	1.0	0.0%	14.0%	High
AXP	American Ex	8.26k	\$356	\$2.94M	1.8%	\$245B	3.2	24.3	8.8	22.1	3.4	9.4	7.5	0.9%	22.2%	High
AAPL	Apple, Inc.	31.6k	\$276	\$8.71M	5.3%	\$4.08T	10.0	41.1	61.9	42.4	0.7	4.0	0.9	0.4%	8.3%	Medium
BRK.B	Berkshire H	13k	\$508	\$6.58M	4.0%	\$1.1T	3.0	17.3	2.0	133.2	1.3	0.9	7.7	0.0%	5.8%	High
CSCO	Cisco Syste	80.7k	\$76	\$6.15M	3.8%	\$301B	5.3	28.8	—	22.7	1.3	—	1.0	2.1%	2.8%	Medium
CSX	CSX Corp.	147k	\$34	\$5.05M	3.1%	\$64B	4.5	20.6	5.4	31.9	2.2	2.6	0.8	1.5%	5.9%	High
CVS	CVS Health	31.7k	\$78	\$2.47M	1.5%	\$98.9B	0.3	22.0	—	20.7	0.5	—	0.8	3.4%	7.8%	Low
DLR	Digital Rea	21.4k	\$159	\$3.41M	2.1%	\$54.6B	9.5	39.6	4.8	—	4.1	2.1	3.5	3.1%	9.7%	Medium
LLY	Eli Lilly &	4.05k	\$1.07k	\$4.34M	2.7%	\$958B	18.0	69.4	145.3	—	1.6	12.5	1.3	0.6%	18.1%	Low
HON	Honeywell I	26.4k	\$189	\$4.98M	3.1%	\$120B	3.0	20.9	—	24.1	1.5	—	1.3	2.3%	3.8%	High
JNJ	Johnson & J	28.9k	\$206	\$5.96M	3.7%	\$497B	5.5	21.9	—	27.3	1.3	—	1.0	2.5%	2.3%	Low
JPM	JPMorgan Ch	23.3k	\$298	\$6.96M	4.3%	\$813B	2.9	14.4	2.7	20.3	15.0	13.9	1.2	1.9%	18.6%	High
MCD	McDonald's	10.2k	\$305	\$3.12M	1.9%	\$217B	8.3	25.9	—	31.5	2.4	—	1.3	2.3%	6.5%	High
MDT	Medtronic P	24.8k	\$103	\$2.56M	1.6%	\$132B	3.9	28.2	—	25.0	1.3	—	2.0	2.7%	4.1%	Low
MSFT	Microsoft C	17.6k	\$474	\$8.36M	5.1%	\$3.52T	12.5	34.6	17.5	49.2	1.0	1.4	1.4	0.7%	13.9%	Medium
NEE	NextEra Ene	65.6k	\$84	\$5.53M	3.4%	\$175B	7.0	38.4	3.8	47.0	5.5	3.0	0.5	2.7%	6.7%	Low
NOC	Northrop Gr	5.36k	\$566	\$3.03M	1.9%	\$80.7B	2.0	20.5	—	61.7	0.8	—	1.0	1.5%	2.8%	High
ORCL	Oracle Corp	20.8k	\$200	\$4.16M	2.5%	\$571B	9.7	45.2	—	—	2.6	—	0.6	0.9%	8.5%	Medium
PEP	PepsiCo, In	21.9k	\$146	\$3.18M	1.9%	\$199B	2.2	27.4	—	29.3	0.9	—	0.9	3.8%	6.1%	Low
PFE	Pfizer Inc.	135k	\$25	\$3.42M	2.1%	\$143B	2.2	13.3	—	11.5	1.8	—	1.2	6.8%	5.6%	Low
PG	Procter & G	24.3k	\$147	\$3.56M	2.2%	\$343B	4.1	21.4	—	24.5	0.9	—	0.7	2.8%	3.1%	Low
KO	The Coca-Co	43.1k	\$73	\$3.12M	1.9%	\$312B	6.6	25.6	—	—	1.6	—	1.2	2.8%	7.1%	Low
HD	The Home De	8.84k	\$337	\$2.98M	1.8%	\$335B	2.0	22.9	—	23.5	0.5	—	1.1	2.7%	6.7%	High
USB	U.S. Bancor	93.1k	\$48	\$4.44M	2.7%	\$74.2B	1.8	10.8	1.6	9.9	14.8	13.3	0.7	4.2%	12.7%	High
V	Visa, Inc.	16.5k	\$330	\$5.45M	3.4%	\$637B	16.4	31.7	—	28.8	1.6	—	1.1	0.7%	12.2%	High
WMT	Walmart, In	67.6k	\$104	\$7.04M	4.3%	\$831B	1.2	37.9	13.6	60.4	0.3	2.8	0.8	0.9%	5.0%	Low
WM	Waste Manag	20k	\$213	\$4.25M	2.6%	\$85.6B	3.6	31.5	—	39.6	1.5	—	0.9	1.5%	9.8%	High
	Weighted Avg.			\$162,819,108			5.8	27.5	14.7	26.3	2.4	11.6	1.5	1.9%	9.3%	Medium

Price to Earnings (P/E)

Weighted Avg P/E: 27.45
S&P 500 Median P/E: 24.89

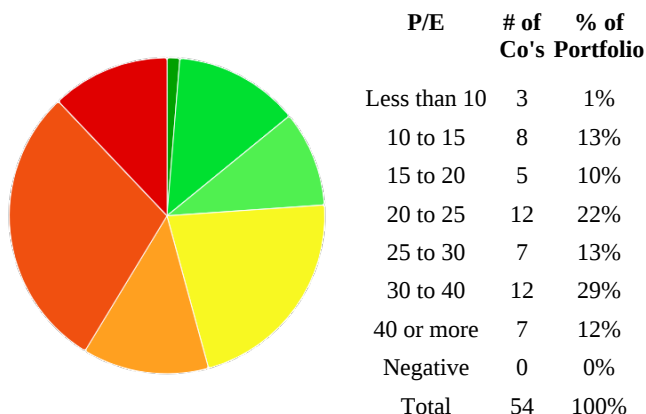


Chart Overview: Distributes holdings by P/E.

Importance: Gauges growth expectations and valuation.

Key Insight: Avg. 27.5 vs S&P 24.89;

Valuation risk is somewhat high.

Risk Considerations: 12% 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: 26.31
S&P 500 Median P/FCF: 23.27

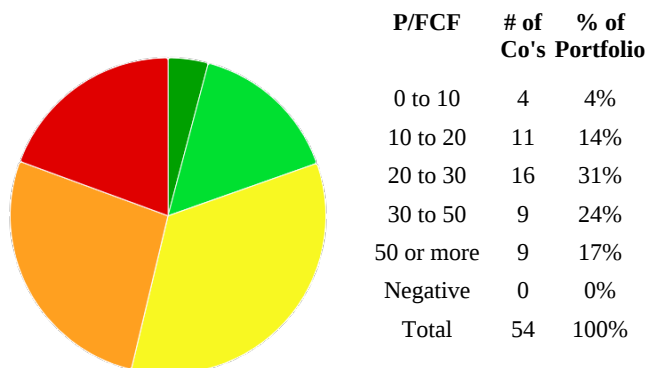


Chart Overview: Distributes holdings by P/FCF.

Importance: Measures efficiency and cash capacity.

Key Insight: Avg. 26.3 vs S&P 23.27;

Valuation risk is somewhat high.

Risk Considerations: 41% of portfolio with P/FCF over 30.

Investor Value: Evaluates growth sustainability and quality.

Price to Sales (P/S)

Weighted Avg P/S: 5.76
S&P 500 Median P/S: 3.06

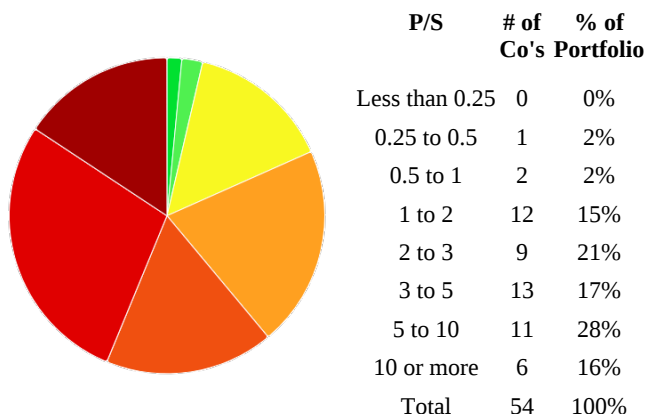


Chart Overview: Shows holdings distribution by P/S ratio.

Importance: Spots over/undervaluation based on sales.

Key Insight: Avg. 5.8 vs S&P 3.06; valuation is very high.

Risk Considerations: 61% over P/S 3; 16% over P/S 10.

Investor Value: Measures price paid per revenue dollar.

Price to Tangible Equity (P/TE)

Weighted Avg P/TE: 14.74
S&P 500 Median P/TE: 5.54

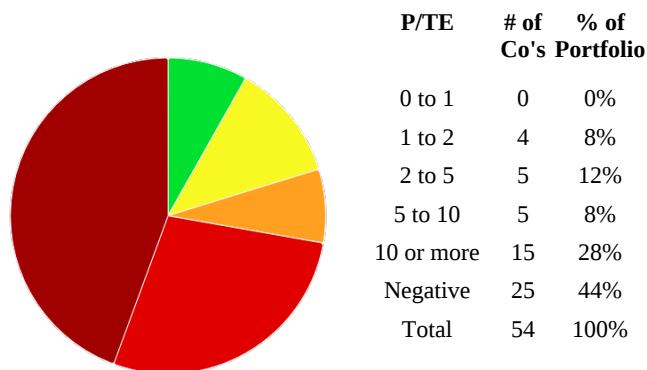


Chart Overview: Analyzes P/TE (price vs. tangible equity).

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

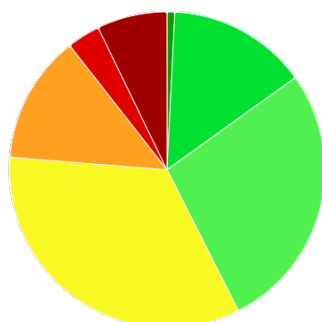
Key Insight: Avg. 14.7 vs S&P 5.54; valuation is very high.

Risk Considerations: 72% of portfolio with P/TE over 10.

Investor Value: Checks resilience and IP reliance.

Debt to Revenue (D/R)

Weighted Avg D/R: 2.39



D/R	# of Co's	% of Portfolio
Less than 0.2	1	1%
0.2 to 0.5	7	14%
0.5 to 1	14	27%
1 to 2	19	34%
2 to 5	9	13%
5 to 10	1	3%
10 or more	3	7%
Total	54	100%

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

Importance: Assesses leverage amid sales changes.

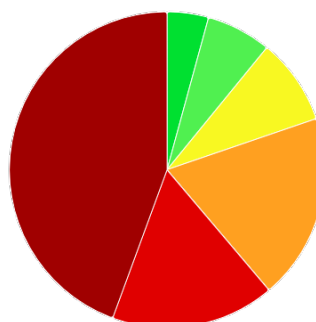
Key Insight: Average D/R 2.4, 42% with D/R below 1.

Risk Considerations: 23% of portfolio with D/R above 2.

Investor Value: Reviews resilience to rates/economy.

Debt to Tangible Equity (D/TE)

Weighted Avg D/TE: 11.55



D/TE	# of Co's	% of Portfolio
0 to 0.2	0	0%
0.2 to 0.5	2	4%
0.5 to 1	3	7%
1 to 2	5	9%
2 to 5	7	19%
5 or more	12	17%
Negative	25	44%
Total	54	100%

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

Importance: Shows solvency in distress scenarios.

Key Insight: Average D/TE 11.6, 11% with D/TE below 1.

Risk Considerations: 80% of portfolio with D/TE above 2.

Investor Value: Reviews resilience to rates/economy.

Portfolio Analysis by Market Cap



Market Cap	# of Co's	% of Portfolio
Under \$100 mil.	0	0%
\$100 - 250 mil.	0	0%
\$250 - 500 mil.	0	0%
\$500 - 999 mil.	0	0%
\$1 - 3 bil.	0	0%
\$3 - 10 bil.	1	0%
\$10 - 25 bil.	0	0%
\$25 - 75 bil.	5	9%
\$75 - 200 bil.	24	31%
\$200 - 500 bil.	13	22%
\$500 - 999 bil.	5	17%
Over \$1 tril.	6	21%
Total	54	100%

Chart Overview: Allocates by market cap size.

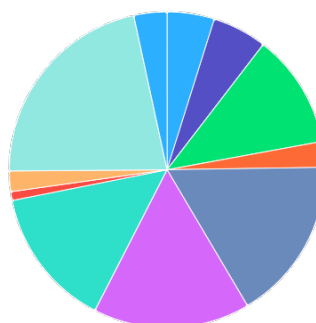
Importance: Links to stability and growth.

Key Insight: 100% of portfolio in >\$25-bil. large-cap stocks.

Risk Considerations: Ties to index leaders' volatility.

Investor Value: Gauges scale diversification.

Portfolio Analysis by Sector



Sector	# of Co's	% of Portfolio
Comm. Serv.	4	5%
Cons. Disc.	3	6%
Cons. Staples	6	12%
Energy	2	3%
Financials	7	17%
Health Care	10	16%
Industrials	12	14%
Materials	1	1%
Real Estate	1	2%
Info. Tech.	7	22%
Utilities	1	3%
Other	0	0%
Total	54	100%

Chart Overview: Maps sector weights.

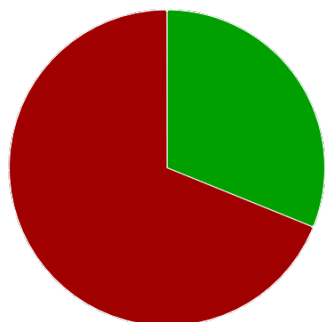
Importance: Shows cycle exposure/diversification.

Key Insight: 100% concentrated in Total sector.

Risk Considerations: 139% concentrated in 3 most-held sectors.

Investor Value: Aligns with market dynamics.

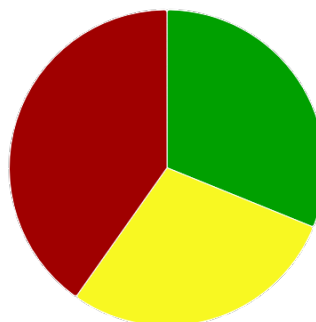
Portfolio Analysis by Economic Cycle Sensitivity



Sensitivity	# of Co's	% of Portfolio
Low	17	31%
Med. / High	37	69%
Total	54	100%

Chart Overview: Simplifies cycle sensitivity grouping.
Importance: Predicts economic phase performance.
Key Insight: 69% 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	17	31%
Medium	12	29%
High	25	40%
Total	54	100%

Chart Overview: Details cycle sensitivity levels.
Importance: Identifies volatility nuances.
Key Insight: 29% medium, 40% high sensitivity.
Risk Considerations: Correlates with recession vulnerability.
Investor Value: Improves macro risk management.

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

Equity Risk Sciences Announces \$20 Million Capital Raise and National Expansion Plan

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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.
Two-Portfolio Comparison This tool allows you to select a date and two sets of criteria to determine which set of criteria performed better.	Alpha Search™ (One-Portfolio) Search for all companies that meet selected parameters and calculate their average X-year, Y-month performance from the first day they met those criteria.	Alpha Search (Two-Portfolio) Search for all companies that meet two sets of selected parameters and calculate and compare their average X-month performance from the first day they met those criteria.	Superior Sector Screen™ Calculate the performance of all stocks which match your specified parameters within each sector on a certain date.
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

