



Rock Solid Long-Term ETFs to Buy and Hold

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There are literally thousands of different methods to make money on the stock market. While I do invest in [Individual Dividend paying stocks](#), [Mutual Funds](#), [Business Development Companies](#), [REITs](#), [Closed End Funds](#), [Preferred Stocks](#), and [Bonds](#), I have found that one of the safest and most consistent ways to make money is to use Exchange Traded Funds (ETFs), especially those are over a broad range of the market.

There are many advantages in [investing in broad market indexes](#). You can put your money in these funds and most of time it will return handsome returns on a yearly basis. It saves time as you do not have to analyze each company that you are investing in as these contain a broad range of companies.

Today I want us to review a few that I consider rock solid long-term ETFs to hold. Many of these have been foundational in my success as an investor. Every ETF mentioned here is

one that my wife or I have in either our Fidelity Roth IRAs or my Schwab Roth IRA which is heavily weighted to Dividend Stocks.

Long-term investments in “rock solid” ETFs offer diversification, stability, and consistent returns, making them ideal foundations for wealth building and retirement portfolios. The following list highlights top-performing, widely trusted ETFs, including their ticker, name, a brief description, and their 2025 year-to-date (YTD) return.

Key Advantages of Long-Term “Rock Solid” ETFs

Long-term ETFs are favored for their structural simplicity, low expense ratios, disciplined passively managed strategies, and broad market exposure—qualities that underpin their resilience and “rock solid” reputation.

Historically, these funds ride out market volatility, provide reliable annual returns, and are preferred by both individual and institutional investors seeking hands-off portfolio growth. Their transparent rules and consistent focus—tracking significant indexes or targeting stable, dividend-paying firms—help mitigate risk, reduce costs, and deliver compounding capital for retirement or generational investing.

Featured ETFs: Ticker, Name, Description, and 2025 YTD Return

Ticker	Name	Description	2025 YTD Return
VOO	Vanguard S&P 500 ETF	Tracks S&P 500, large-cap US stocks.	15.25%
VTI	Vanguard Total Stock Market ETF	Broad US market exposure, holds small-to-large caps.	14.3%
QQQ	Invesco QQQ Trust	Follows Nasdaq-100, focuses on tech-heavy growth stocks.	27.72%
VXUS	Vanguard Total International Stock ETF	Invests in global stocks outside the US.	26.5%

Ticker	Name	Description	2025 YTD Return
VGT	Vanguard Info Tech ETF	Tracks Nasdaq US IT index, tech sector focus .	33.73%
SCHD	Schwab US Dividend Equity ETF	Screens for high-quality dividend growers in US equities.	0.61%
VT	Vanguard Total World Stock ETF	Covers global stock market—US and international.	21.70%
FDVV	Fidelity High Dividend ETF	Targets large-cap US stocks with strong, consistent dividends.	13.7%
SPY	SPDR S&P 500 ETF Trust	S&P 500's most liquid ETF, highly diversified US equities.	15.21%
SDY	SPDR S&P Dividend ETF	Focuses on firms raising dividends for 20+ years.	3.22%
ITOT	iShares Core S&P Total US Stock Market	Tracks entire US stock market, all market caps.	15.19%

Why Select These ETFs for Long-Term Investing?

- **Diversified Market Exposure:** Each ETF represents either an entire market segment (large caps, tech, international, dividend growers) or a broad market index, minimizing single-stock or sector risk.
- **Consistent Performance:** Despite different focuses, many have delivered double-digit returns YTD (as of late 2025), confirming their historical reliability and growth potential.

- **Low Costs and Tax Efficiency:** Most featured ETFs have very low expense ratios and favor qualified dividends, boosting net returns over time.
- **Suitability for Any Portfolio:** These “core” ETFs complement each other—combining growth, value, and reliable income for diversified, resilient portfolios, ideal for passive long-term wealth accumulation.

Final Thoughts

Long-term ETFs have earned their “rock solid” reputation by compounding investor wealth and providing stability through varied market cycles. Their simple, transparent construction and broad diversification make them indispensable building blocks for anyone focused on steady growth and low-risk wealth preservation over market decades.

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