

# Arroyo Global All Cap Balanced (60/40 Model)

Data as of December 31, 2022

## Firm Description

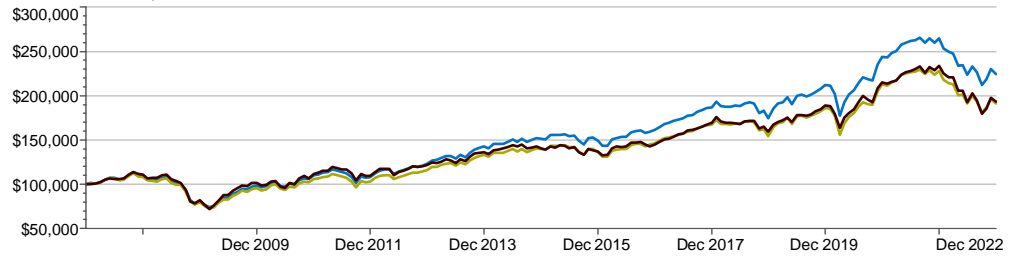
Arroyo Investment Group is a fee-only financial planning and investment management firm based in Pasadena, California. Our full-service, fiduciary advice is offered for a single all-inclusive fee.

## Product Description

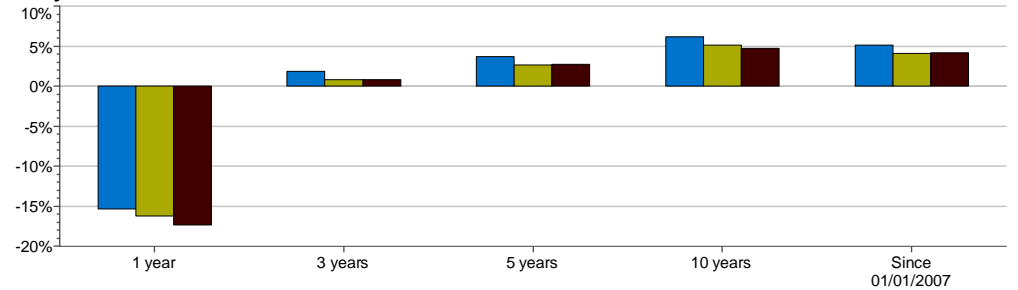
Arroyo Global All Cap Balanced model (60%/40% model). Accounts with approximately 60% target allocation to stock funds, and approximately 40% target allocation to bond funds. The benchmark to the fund is a blend of the MSCI ACWI (60%) and the Barclays Global Aggregate Bond Index (40%) indexes, rebalanced monthly.

Arroyo Global All Cap Balanced (G)    Arroyo Global All Cap Balanced (N)    60% MSCI ACWI 40% Barclays Global Agg

## Growth of \$100,000: Since 01/01/2007



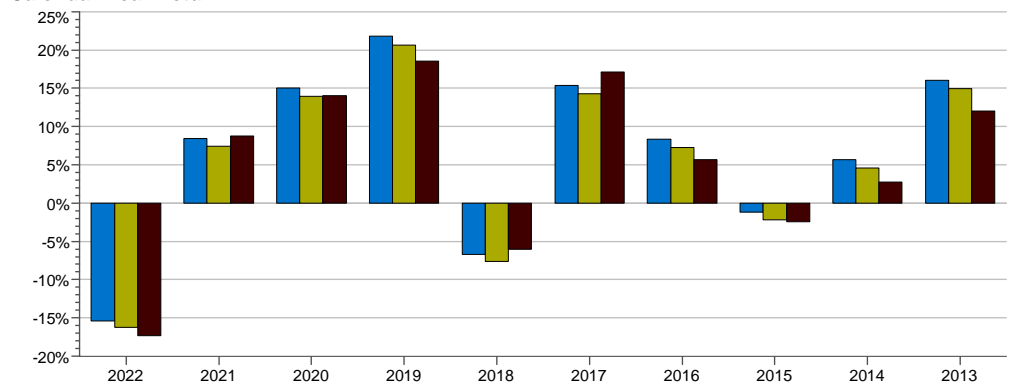
## Arroyo vs Benchmark



## Arroyo vs Benchmark

	1 year	3 years	5 years	10 years	Since 01/01/2007
Arroyo Global All Cap Balanced (G)	-15.37%	1.84%	3.72%	6.17%	5.18%
Arroyo Global All Cap Balanced (N)	-16.22%	0.83%	2.69%	5.11%	4.13%
60% MSCI ACWI - 40% Barclays Global Aggregate Blend	-17.32%	0.85%	2.71%	4.74%	4.21%

## Calendar Year Return



## Risk / Return Table: Since 01/01/2007

	Return	Std Dev	D'side Risk	Beta	Alpha	R-Sq	Sharpe Ratio	Tracking Error
Arroyo Global All Cap Balanced (G)	5.18%	10.62%	8.16%	0.90	1.33%	91.96%	0.4030	3.21%
Arroyo Global All Cap Balanced (N)	4.13%	10.62%	8.16%	0.90	0.32%	91.96%	0.3048	3.21%
60% MSCI ACWI - 40% Barclays Global Aggregate Blend	4.21%	11.30%	8.50%	1.00	0.00%	100.00%	0.2937	0.00%

60% / 40% Portfolio Morningstar Category	12/31/2022
US Fund Intermediate Core-Plus Bond	21.00%
US Fund Corporate Bond	15.00%
US Fund Global Bond-USD Hedged	13.00%
US Fund Global Large Stock	9.50%
US Fund Foreign Large Growth	8.00%
US Fund Large Value	7.50%
US Fund Mid-Cap Value	7.00%
US Fund Small Value	7.00%
US Fund Multisector Bond	5.00%
US Fund Mid-Cap Growth	3.00%
US Fund Diversified Emerging Mkts	3.00%
US Fund High Yield Bond	0.00%
US Fund Large Growth	0.00%
US Fund Small Growth	0.00%
Cash or Cash Equivalents	1.00%
Total	100.00%

Capitalization	% of Composite
Large	48.84%
Mid	28.84%
Small	22.32%
Total:	100.00%

Style	% of Composite
Blend	42.43%
Growth	32.19%
Value	25.38%
Total	100.00%

## Contact Us:

Arroyo Investment Group  
15 South Raymond Avenue, Suite 200  
Pasadena, California 91105  
[www.arroyoinvestmentgroup.com](http://www.arroyoinvestmentgroup.com)



Sector Exposure	% of Composite
Technology	17.43%
Healthcare	15.55%
Financial Services	14.57%
Consumer Cyclical	14.50%
Industrials	13.95%
Consumer Defensive	6.69%
Energy	4.57%
Basic Materials	4.32%
Communication Services	4.16%
Real Estate	2.17%
Utilities	2.10%
Total	100.00%

Arroyo Investment Group, LLC claims compliance with the Global Investment Performance Standards (GIPS®).

Arroyo Investment Group, LLC is an independent registered investment adviser. The firm maintains a list of composite descriptions, which is available upon request. The 60/40 Composite contains portfolios approximately invested 80% in equity mutual fund holdings and approximately 20% in bond mutual fund holdings. The U.S. Dollar is the currency used to express performance.

The custom benchmark uses an 60/40 blend of the MSCI ACWI - Net (60%) and the Barclays Global Aggregate Bond Index (40%) indices rebalanced monthly.

Returns include the reinvestment of income. Performance shown represents total returns that include income, realized and unrealized gains and losses. Gross performance includes any transactions costs and custodial fees, if applicable. Net of fee performance was calculated using the highest management fee of 1%, applied monthly.

Prospective clients can obtain a complaint presentation upon request by contacting us at [arroyoinvestmentgroup@arroyoinvestmentgroup.com](mailto:arroyoinvestmentgroup@arroyoinvestmentgroup.com).

GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein.

Past performance is not indicative of future results.