

Arroyo Global All Cap Balanced (60/40 Model)

Data as of September 30, 2023

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.

60% / 40% Portfolio Morningstar Category	09/30/2023
US Fund Prime Money Market	22.00%
US Fund Intermediate Core-Plus Bond	21.00%
US Fund Large Value	9.00%
US Fund Mid-Cap Value	7.00%
US Fund Foreign Large Value	6.00%
US Fund Emerging Markets Bond	6.00%
US Fund Foreign Large Growth	6.00%
US Fund Small Value	5.00%
US Fund Mid-Cap Growth	4.00%
US Fund Large Blend	4.00%
US Fund Global Large-Stock Growth	3.00%
US Fund Diversified Emerging Mkts	3.00%
US Fund Small Growth	3.00%
Cash or Cash Equivalents	1.00%
US Fund Corporate Bond	0.00%
Total	100.00%
Capitalization	% of Composite
Large Cap	52.35%
Mid Cap	28.32%
Small Cap	19.41%
Total:	100.00%
Style	% of Composite
Blend	44.56%
Growth	28.60%
Value	26.92%
Total	100.00%

Contact Us:

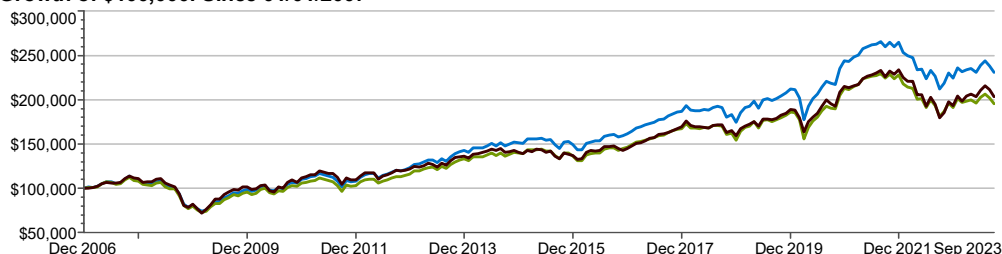
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Arroyo Global All Cap Balanced (G)

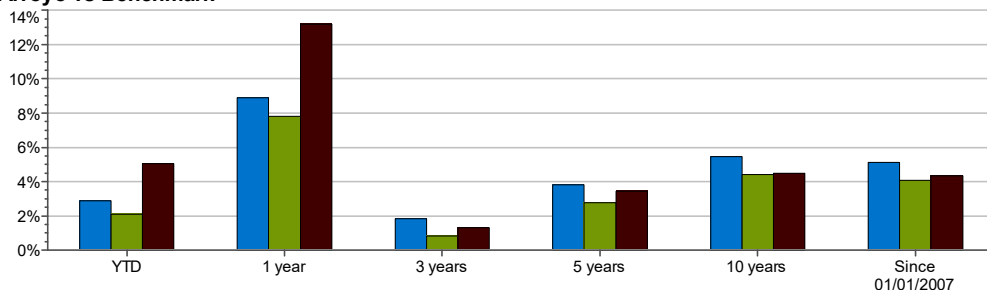
Arroyo Global All Cap Balanced (N)

60% MSCI ACWI - 40% Barclays Global Aggregate Blend

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



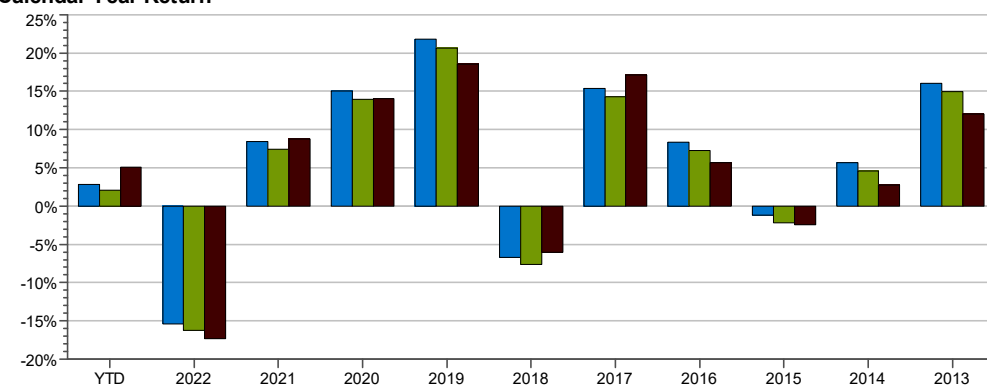
Arroyo vs Benchmark



Arroyo vs Benchmark

	YTD	1 year	3 years	5 years	10 years	Since Inception
Arroyo Global All Cap Balanced (G)	2.87%	8.90%	1.85%	3.80%	5.47%	5.12%
Arroyo Global All Cap Balanced (N)	2.10%	7.82%	0.84%	2.77%	4.42%	4.07%
60% MSCI ACWI - 40% Barclays Global Aggregate Blend	5.05%	13.20%	1.33%	3.44%	4.49%	4.33%

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)	5.12%	10.56%	8.08%	0.90	1.18%	91.97%	0.3820	3.20%
Arroyo Global All Cap Balanced (N)	4.07%	10.56%	8.08%	0.90	0.17%	91.97%	0.2833	3.20%
60% MSCI ACWI - 40% Barclays Global Aggregate Blend	4.33%	11.28%	8.46%	1.00	0.00%	100.00%	0.2880	0.00%



Sector Exposure	% of Composite
Technology	16.25%
Financial Services	15.69%
Healthcare	15.27%
Industrials	14.15%
Consumer Cyclical	10.01%
Consumer Defensive	7.95%
Energy	5.70%
Basic Materials	4.27%
Communication Services	4.36%
Utilities	3.54%
Real Estate	2.81%
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 GIPS Report upon request by contacting us at arroyoinvestmentgroup@arroyoinvestmentgroup.com.

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Past performance is not indicative of future results.