Arroyo Investment Group

Arroyo Global All Cap Balanced (60/40 Model)

Data as of September 30, 2026

Arroyo Global All Cap Balanced (G) | **Arroyo Global All Cap Balanced (N)** | **60% MSCI ACWI - 40% Barclays Global Aggregate Blend**

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	09/30/2026
US Fund Multisector Bond	26.00%
US Fund Foreign Large Value	9.00%
US Fund Intermediate Core-Plus Bond	8.00%
US Fund Large Value	6.00%
US Fund Small Value	6.00%
US Fund Mid-Cap Value	6.00%
US Fund Global Large-Stock Growth	6.00%
US Fund Diversified Emerging Mkts	6.00%
US Fund Mid-Cap Growth	6.00%
US Fund Small Growth	6.00%
US Fund Global Large-Stock Growth	6.00%
US Fund Emerging Markets Bond	5.00%
US Fund Foreign Large Growth	3.00%
Cash or Cash Equivalents	1.00%
Total	100.00%

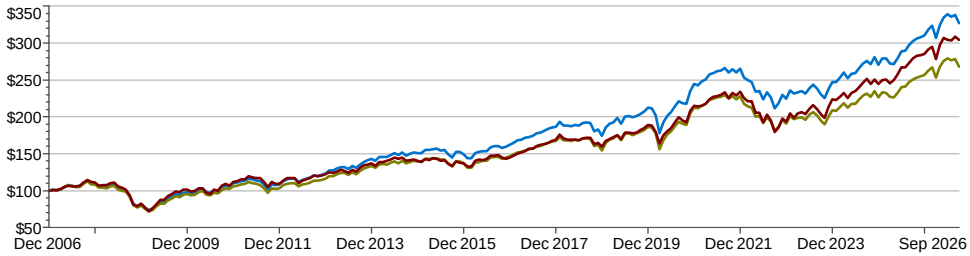
Capitalization	% of Composite
Large Cap	50.88%
Mid Cap	23.82%
Small Cap	25.30%
Total:	100.00%

Style	% of Composite
Blend	42.61%
Value	30.21%
Growth	27.18%
Total	100.00%

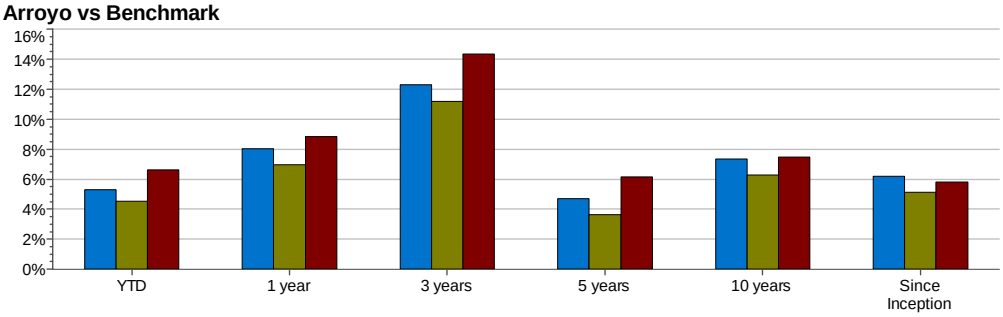
Contact Us:

Arroyo Investment Group
15 South Raymond Avenue, Suite 200
Pasadena, California 91105
www.arroyoinvestmentgroup.com

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



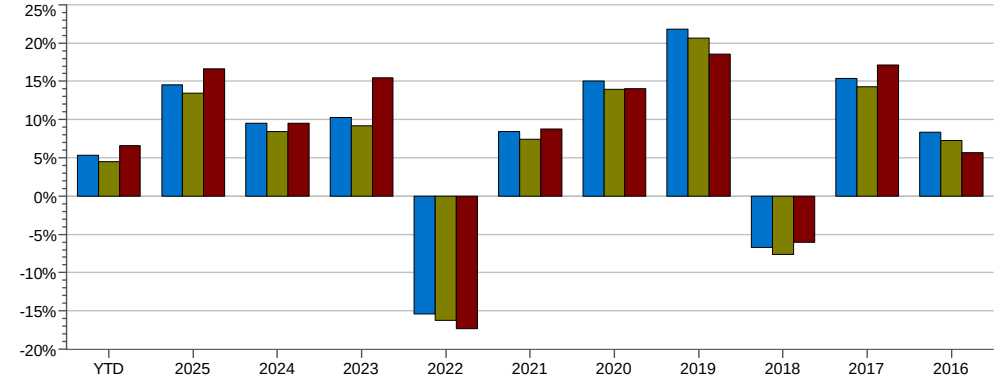
Arroyo vs Benchmark



Arroyo vs Benchmark

	YTD	1 year	3 years	5 years	10 years	Since Inception
Arroyo Global Balanced (G)	5.31%	8.05%	12.30%	4.69%	7.36%	6.18%
Arroyo Global Balanced (N)	4.52%	6.98%	11.20%	3.65%	6.30%	5.13%
MSCI ACWI (60%) Barclays Global (40%)	6.63%	8.83%	14.36%	6.15%	7.48%	5.79%

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 Balanced (G)	6.18%	10.33%	7.91%	0.90	0.93%	91.57%	0.4409	3.20%
Arroyo Global Balanced (N)	5.13%	10.33%	7.91%	0.90	-0.07%	91.57%	0.3390	3.20%
MSCI ACWI (60%) Barclays Global (40%)	5.79%	11.00%	8.25%	1.00	0.00%	100.00%	0.3793	0.00%

Arroyo Investment Group

Arroyo Global All Cap Balanced (60/40 Model)

Data as of September 30, 2026

Sector Exposure	% of Composite
Technology	24.16%
Industrials	16.25%
Healthcare	14.96%
Financial Services	14.35%
Consumer Cyclical	8.72%
Communication Services	5.56%
Basic Materials	3.84%
Consumer Defensive	3.66%
Energy	3.35%
Real Estate	2.68%
Utilities	2.47%
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 60% in equity mutual fund holdings and approximately 40% 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.

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.