Arroyo Investment Group

Arroyo Global All Cap Growth (80/20 Model)

Data as of September 30, 2026

Arroyo Global All Cap Growth (G) | **Arroyo Global All Cap Growth (N)** | **80% MSCI ACWI - 20% 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

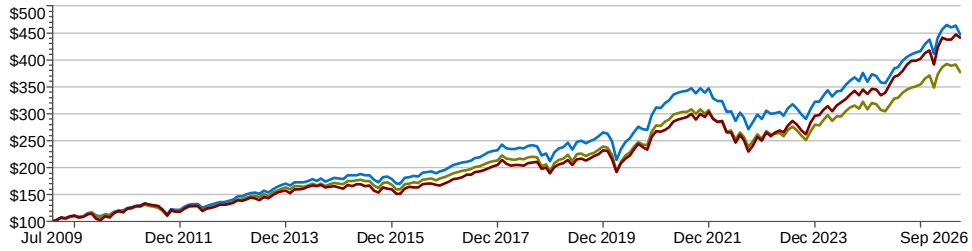
Arroyo Global All Cap Growth model (80%/20% model). Accounts with approximately 80% target allocation to stock funds, and approximately 20% target allocation to bond funds. The benchmark to the fund is a blend of the MSCI ACWI (80%) and the Barclays Global Aggregate Bond Index (20%) indexes, rebalanced monthly. Inception date 08/01/2009.

80% / 20% Portfolio Morningstar Category	09/30/2026
US Fund Multisector Bond	16.00%
US Fund Foreign Large Value	12.00%
US Fund Small Value	8.00%
US Fund Mid-Cap Value	8.00%
US Fund Large Value	8.00%
US Fund Global Large-Stock Growth	8.00%
US Fund Global Large-Stock Growth	8.00%
US Fund Diversified Emerging Mkts	8.00%
US Fund Mid-Cap Growth	8.00%
US Fund Small Growth	8.00%
US Fund Foreign Large Growth	4.00%
US Fund Emerging Markets Bond	3.00%
Cash or Cash Equivalents	1.00%
Total:	100.00%
Capitalization	**% of Composite**
Large Cap	50.81%
Mid Cap	23.84%
Small Cap	25.35%
Total:	100.00%
Style	**% of Composite**
Blend	42.60%
Value	30.25%
Growth	27.15%
Total:	100.00%

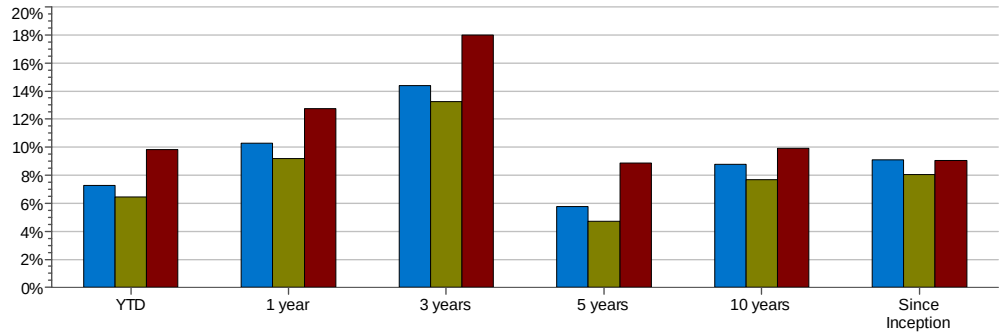
Contact Us:

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Growth of $100,000: Since 08/01/2009



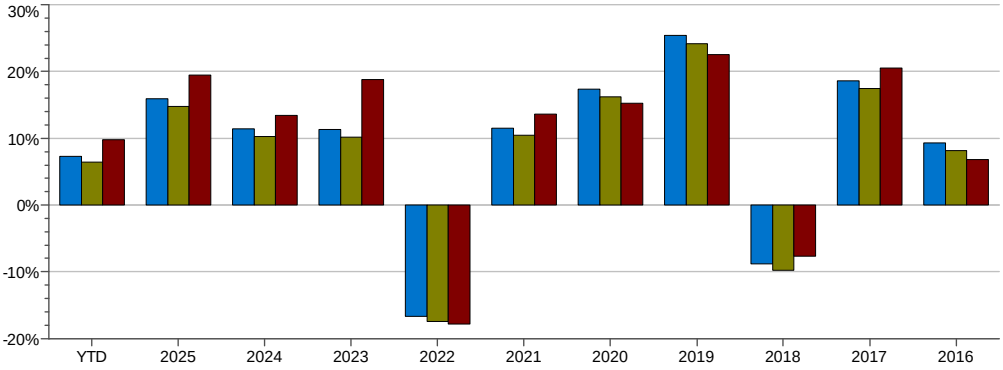
Arroyo vs Benchmark



Arroyo vs Benchmark

	YTD	1 year	3 years	5 years	10 years	Since Inception
Arroyo Global Growth (G)	7.25%	10.26%	14.38%	5.75%	8.77%	9.11%
Arroyo Global Growth (N)	6.46%	9.17%	13.25%	4.70%	7.69%	8.03%
MSCI ACWI (80%) Barclays Global (20%)	9.81%	12.75%	18.01%	8.85%	9.94%	9.03%

Calendar Year Return



Risk / Return Table: Since 08/01/2009

	Return	Std Dev	D'side Risk	Beta	Alpha	R-Sq	Sharpe Ratio	Tracking Error
Arroyo Global Growth (G)	9.11%	11.42%	8.60%	0.90	0.93%	91.86%	0.6682	3.47%
Arroyo Global Growth (N)	8.03%	11.42%	8.60%	0.90	-0.08%	91.86%	0.5737	3.47%
MSCI ACWI (80%) Barclays Global (20%)	9.03%	12.15%	8.98%	1.00	0.00%	100.00%	0.6215	0.00%

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Data as of September 30, 2026

Sector Exposure	% of Composite
Technology	24.59%
Industrials	15.90%
Financial Services	14.94%
Healthcare	14.27%
Consumer Cyclical	8.43%
Communication Services	5.48%
Basic Materials	4.24%
Consumer Defensive	3.46%
Energy	3.39%
Real Estate	2.74%
Utilities	2.56%
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 80/20 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 80/20 blend of the MSCI ACWI - Net (80%) and the Barclays Global Aggregate Bond Index (20%) 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.