

Finding alpha for your investment portfolio

MyAlpha

Retirement Portfolio Performance

For illustrative purposes only

3. Establish 1-2 benchmarks for your portfolio

Benchmark/BM 1 (Moderately Aggressive)- Blended based on Stock/Bonds Allocation (S&P Target Risk Aggressive - 80% stocks, S&P Target Risk Moderate-60% stocks)

Benchmark/BM 2 (Global Allocation) - Morningstar Global Allocation Index (63% equity, 39% US/Domestic)

1. How much did your portfolio change over a specific time period?

2. What is your asset allocation?

YTD Quarter ending	Value		Allocations				Performance						
	\$		Stocks	Bonds	Domestic	Foreign	Return	BM 1	Alpha 1	\$ Value	BM 2	Alpha 2	\$ Value
March-24	\$ 700,000	\$ 46,000	70%	30%	90%	10%	7.0%	4.8%	2.2%	\$ 14,687	4.3%	2.7%	\$ 17,940
June-24													
September-24													
December-24													

Benchmark 1 Alpha*	Change	Alpha
vs. Aggressive Index	6.4%	0.6%
vs. Moderate Index	3.1%	3.9%
Blended	4.8%	2.2%

4. Calculate the returns for your benchmarks over same time frame, e.g., Year-to-Date (YTD)

5. Compare the return from your portfolio to benchmark(s) to find alpha and associated financial impact on your portfolio

*Benchmarks:		YTD Change	As-of	% Equity	% FI	Domestic (US)	Foreign (Non-US)
S&P Target Risk Moderate Index	Total return-ETF Exp	3.1%	03/31/24	60%	40%	100%	
S&P Target Risk Aggressive Index	Total return-ETF Exp	6.4%	03/31/24	80%	20%	100%	
Morningstar Global Allocation	Total return	4.3%	03/31/24	63%	37%	39%	61%
S&P 500 Index	Total net return	10.4%	03/31/24	100%	0%	100%	