

March 2020

# Risk Number 30-40



## KEY HIGHLIGHTS

- **Portfolio Construction:** The model portfolio is comprised of **CORE** (traditional asset allocation: **88%**) and **EXPLORE** (tactical asset allocation: **12%**) investment themes.
- **Holdings Breakdown:** 51% Fixed Income, 48% Equities, 1% Cash
- **Top 5 Holdings:**
  - iShares Short-Term Corporate Bond ETF (IGSB)
  - Invesco Total Return Bond ETF (GTO)
  - First Trust Low Duration Mortgage Opportunities ETF (LMBS)
  - iShares Core 1-5 Year USD Bond (ISTB)
  - Invesco Ultra Short Duration ETF (GSY)
- **Expense Ratio:** 0.34% of the underlined investments in the model portfolio
- **Average Duration:** 3.17 yrs **Weighted Projected Yield** (As of 2/29/20): 2.48%
- **MRA's Management Fee:** 0.40% - 1.50% (tiered based on household AUM) (Management fees are not included in calculations herein)

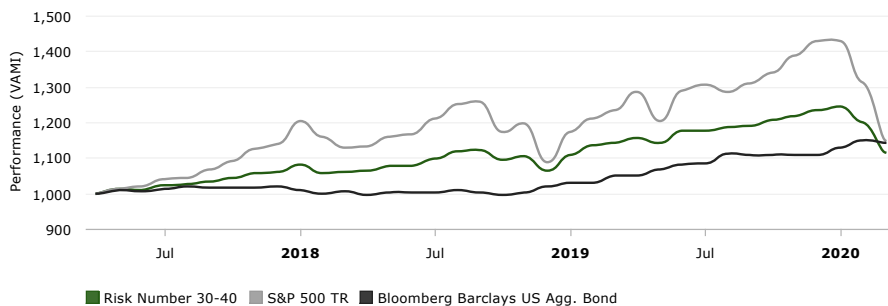
*\*All Performance and Return data is shown for a hypothetical portfolio and does not represent actual portfolio performance. Performance and Return data are net of applicable fund expenses, including management fees, but the performance and return data does not include the deduction of fees charged by MRA. Past performance does not guarantee or indicate future results.*

## INVESTMENT STRATEGY

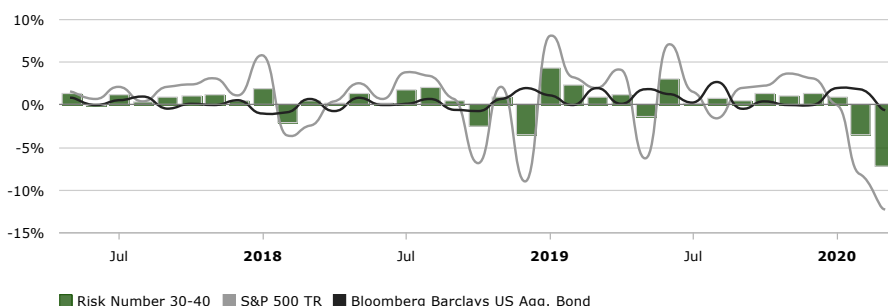
**WealthBuilder Portfolio Risk Number 30-40 (Moderate Conservative)** is a model portfolio created from a pool of hundreds of low-cost Exchange Traded funds (ETFs), providing investment diversification among U.S., International and/or Emerging Market stocks, as well as bonds.

**This model portfolio is suitable for investors with a Risk Number score between 30 and 40 (Moderate Conservative).**

## RELATIVE PERFORMANCE\*



## MONTHLY RETURNS\*



## MRA ADVISORY GROUP

WealthBuilder Portfolios are model portfolios managed by MRA Advisory Group's Investment Committee. The Committee monitors the market and economic trends in order to determine if portfolio changes are needed in order to preserve the Risk Number integrity of each of its portfolios. Most Investment Committee members have over 20 years of investment management experience.

## PERFORMANCE

3M	YTD
-9.75%	-9.75%
Since Inception	1 Yr
11.35%	-2.62%

## GENERAL INFORMATION

Manager	MRA Advisory Group
Minimum Investment	25,000 USD
Liquidity	Daily
Phone	+ 1 (844) 672-7623
Email	support@mraadv.com
Website	mraadvisory.com

## STATISTICS

Sharpe Ratio	0.56
Maximum Drawdown	-10.49%
Corr. vs. S&P 500 TR	0.95
Best Month	4.24%
Worst Month	-7.20%
Annualized Std. Deviation	7.06%

## MONTHLY PERFORMANCE\*

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Year
<b>2020</b>	0.83	-3.55	-7.20										<b>-9.75</b>
<b>2019</b>	4.24	2.30	0.81	1.12	-1.35	3.02	0.18	0.65	0.45	1.34	0.96	1.32	<b>16.00</b>
<b>2018</b>	1.90	-2.07	0.42	0.10	1.28	0.18	1.69	1.98	0.43	-2.49	0.79	-3.62	<b>0.41</b>
<b>2017</b>					1.23	-0.19	1.13	0.31	0.82	0.93	1.19	0.38	<b>5.94</b>

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### Definitions

**12-Month Trailing Yield:** the income collected on an investment over the prior 12 months, such as the interest or dividends. The yield shown in this fact sheet is the weighted average trailing 12 month yield of the portfolio. This is the percentage income the portfolio returned over the past 12 months through distributions and stock dividends.

**Sharpe Ratio:** the Sharpe ratio (also known as the Sharpe index, the Sharpe measure, and the reward-to-variability ratio) is a way to examine the performance of an investment by adjusting for its risk. The ratio measures the excess return (or risk premium) per unit of deviation in an investment asset or a trading strategy, typically referred to as risk, named after William F. Sharpe.

**Maximum Drawdown:** A maximum drawdown (MDD) is the maximum loss from a peak to a trough of a portfolio, before a new peak is attained. Maximum Drawdown (MDD) is an indicator of downside risk over a specified time period. It can be used both as a stand-alone measure or as an input into other metrics such as "Return over Maximum Drawdown" and the Calmar Ratio. Maximum Drawdown is expressed in percentage terms and computed as:  $MDD = (\text{Trough Value} - \text{Peak Value}) \div \text{Peak Value}$

**Annualized Standard Deviation:** The Annualized Standard Deviation is the **standard deviation multiplied by the square root of the number of periods in one year**. Standard deviation of return measures the average deviations of a return series from its mean, and is often used as a measure of risk.