

Investment performance evaluation tool

Are your investments working for you?
Did you do better or worse than half of all mutual funds reporting to Morningstar®?

For one-year performance through March 31, 2021:

Stock/Bonds Allocations*	Aggressive				Growth			Moderate			Conservative		Defensive	
	100	95/5	90/10	85/15	80/20	75/25	70/30	65/35	60/40	55/45	50/50	45/55	40/60	35/65
Performance of 50th Percentile	58.29	55.41	52.53	49.65	46.77	43.89	41.01	38.13	35.25	32.37	29.49	26.61	23.73	20.85

Example: The second column (95/5) denotes 95% of investments in stocks, with the remaining 5% in bonds. The 50th percentile return for that allocation was 55.41%. We believe a 1-yr. return of less than 55.41% for this allocation deserves review.*

Global Mutual Fund Categories	Total Return (1-yr.)
US Stock Categories	
Large Growth	55.78%
Large Blend	57.06%
Large Value	46.12%
Mid Growth	73.26%
Mid Blend	68.33%
Mid Value	74.94%
Small Growth	81.92%
Small Blend	82.20%
Small Value	103.31%
International Small-Cap & Emerging	62.60%
International Large-Cap	47.82%
Weighted average** 50th percentile equity	59.08%
Bonds Index	
Commodities Index	0.70%
	43.13%

*All stock allocations include 5% to the commodities index.

**5% International Small-Cap & Emerging, 10% International Large-Cap, 61% Large-Cap, 15% Mid-Cap and 9% Small-Cap.

Wallick Investments, LLC is proud to provide this evaluation reference tool to help investors assess their 1-yr. relative performance.

The data above and to the left has been obtained through Morningstar® and illustrates 50th percentile performance returns for different investment styles and asset allocations. In other words, half of similar funds had higher returns than these numbers and half had lower returns.

When considering changing investment managers, investors should remember that long-term consistent performance matters far more than one-year returns. However, performance worse than the 50th percentile should always be questioned.

If performance based on a simple stock/bond allocation is below, or significantly above the 50th percentile, an investor should review their portfolio to ensure the performance anomaly was not due to significant bets (over concentration in individual securities, sectors or investment styles). If unusual performance is not due to bets, investor should dig deeper to determine what area or areas of their portfolio caused the anomaly. Potential areas which could cause a material deviation in performance are listed to the left.

Wallick Investments, LLC nationally-ranked composite portfolio performance can be found starting on page 9 or at

www.wallickinvestments.com