

Wallick Investments welcomes opportunities to assist investors with performance evaluations. Contact us today for a complimentary review.

Investment performance evaluation tool

Are your investment styles working for you?

Did you do better or worse than half of all mutual funds reporting to Morningstar®?

For one year performance:

Stock/Bonds Allocations*	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	20.26	19.42	18.23	17.22	16.21	15.19	14.18	13.17	12.15	11.14	10.13	9.12	8.10	7.09

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 19.42%. We believe a 1-yr. return of less than 15% for this allocation deserves review.*

Global Mutual Fund Categories	Total Return (1-yr.)
US Stock Categories	
Large Growth	27.81%
Large Blend	20.99%
Large Value	16.06%
Mid Growth	24.14%
Mid Blend	16.10%
Mid Value	13.10%
Small Growth	20.96%
Small Blend	12.68%
Small Value	8.80%
International Small-cap & Emerging	32.56%
International Large-cap	25.26%
Weighted average** 50th percentile equity	21.28%
Bonds Index	3.56%
Commodities Index	0.76%

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 at the "Performance" tab at

wallickinvestments.com

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

**5% International and Small and Emerging, 10% International Large, 61% Large, 15% Mid and 9% Small