

投资组合经理 Portfolio Manager
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成立日期 Inception Date
 09/01/2021

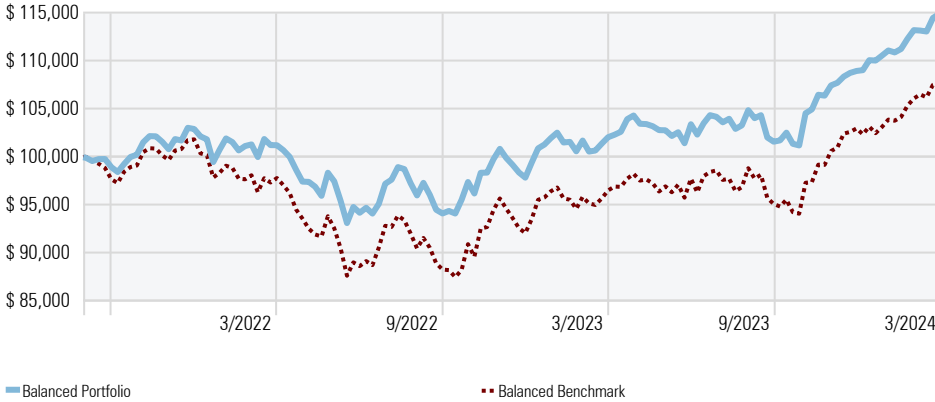
对标基准* 参见脚注
 Benchmark* Please see footnote

主要持仓 Top 10 Holdings

| | Weight |
|---|--------|
| BMO Aggregate Bond ETF | 10.78% |
| iShares Core US Aggregate Bond ETF | 10.63% |
| iShares Core MSCI EAFE IMI ETF | 8.17% |
| Vanguard Short-Term Corporate Bond ETF | 4.89% |
| Centurion Apartment Real Estate Inv F | 4.85% |
| iShares 0-5 Year TIPS Bond ETF | 3.93% |
| iShares Core Canadian Short Term Bd ETF | 3.81% |
| BMO Laddered Preferred Share ETF | 3.65% |
| CASH | 1.95% |
| Royal Bank of Canada | 1.83% |

自成立以来每投资 100,000 美元
Growth of \$100,000 Since Inception

Time Period: 9/1/2021 to 3/31/2024


季度收益率 Quarterly Returns

| | 1st Qtr | 2nd Qtr | 3rd Qtr | 4th Qtr | Year |
|------|---------|---------|---------|---------|-------|
| 2024 | 5.45 | | | | 5.43 |
| 2023 | 4.31 | 1.32 | -1.76 | 7.28 | 11.39 |
| 2022 | -1.85 | -7.29 | 0.50 | 3.96 | -4.93 |

追踪收益率 Trailing Returns

| | 3-Mo % | YTD % | 1-Yr % | 3-Yr % | Since Inception - Annualized |
|--------------------|--------|-------|--------|--------|------------------------------|
| Balanced Portfolio | 5.45 | 5.45 | 12.61 | | 5.56 |
| Balanced Benchmark | 4.64 | 4.64 | 11.65 | 5.28 | 2.95 |

风险/收益分析 Risk/Return Analysis

Time Period: 9/2/2021 to 3/31/2024

| | Portfolio | Benchmark | +/- Benchmark |
|---------------------------|-----------|-----------|---------------|
| Return | 5.56 | 2.95 | 2.60 |
| Alpha | 2.08 | 0.00 | 2.08 |
| Beta | 0.87 | 1.00 | -0.13 |
| Std Dev | 9.40 | 9.41 | -0.01 |
| Information Ratio (arith) | 1.00 | | |
| Best Month % | 4.61 | 5.74 | -1.13 |
| Worst Month % | -4.23 | -5.15 | 0.92 |
| Best Quarter % | 7.28 | 8.29 | -1.01 |
| Worst Quarter % | -7.29 | -9.61 | 2.32 |

投资配置 Asset Allocation

Portfolio Date: 3/31/2024


行业分布 Sector Exposure

| | Balanced Portfolio | Balanced Benchmark |
|--------------------------|--------------------|--------------------|
| Basic Materials % | 6.91 | 6.40 |
| Consumer Cyclical % | 8.13 | 8.42 |
| Financial Services % | 21.25 | 22.14 |
| Real Estate % | 1.80 | 2.37 |
| Consumer Defensive % | 5.70 | 5.23 |
| Healthcare % | 8.04 | 6.97 |
| Utilities % | 3.28 | 2.91 |
| Communication Services % | 7.17 | 5.68 |
| Energy % | 10.61 | 10.28 |
| Industrials % | 12.00 | 12.55 |
| Technology % | 15.10 | 17.07 |

主要参数 - 股票 Portfolio Statistics - Equity

| | Portfolio | Benchmark |
|-----------------------------|-----------|-----------|
| Price/Earnings | 21.06 | 19.03 |
| Price/Book | 2.36 | 2.38 |
| ROA % | 6.68 | 7.93 |
| ROE % | 17.04 | 21.03 |
| Long-Term Earnings Growth % | 10.37 | 13.93 |
| Forward Dividend Yield % | 1.17 | 0.00 |

主要参数- 固定收益 Portfolio Statistics - Fixed Income

| | |
|------------------------|------|
| Average Eff Duration | 5.10 |
| Average Eff Maturity | 6.75 |
| Average Credit Quality | A |
| Average Coupon | 2.88 |
| Total Portfolio Yield | 3.13 |
| Average YTM | 4.65 |