

Managing Your Portfolio

Risk-adjusted Performance

And discipline is indeed keeping us in a strong position,
thus protecting Retireability.

RIDD & ASSOCIATES WEALTH ADVISORY GROUP MODEL PORTFOLIOS as at December 31, 2019				
Name	YTD 2019	1 Year	3 Year	5 Year
A Large Total Equity Model	12.32%	12.32%	9.77%	8.06%
A Large Growth Model	11.36%	11.36%	8.79%	7.35%
A Large Balanced Model	9.74%	9.74%	7.08%	6.06%
A Large Income Model	7.80%	7.80%	4.90%	4.23%
Total Equity Blended Benchmark 50% Cdn (XIC), 30% US (SPY), 20% Int (EFA)	22.21%	22.21%	9.33%	9.08%

Outperformance with lower risk parameters than the
market

Risk/Reward Analysis	Alphafolio Total Equity Portfolio	S&P/TSX
Annualized Compound ROR from Inception	14.07%	5.99%
Annualized Std. Deviation	9.83%	11.76%
12 Month Return	12.32%	19.13%
Winning Months	67.42%	63.91%
Average Monthly Gain	2.70%	2.28%
Average Monthly Loss	-2.09%	-2.54%
Monthly Std. Deviation	2.84%	3.40%
Sharpe Ratio	1.334	0.508
Alpha	3.051	0.00
Beta	0.426	1.00
R-Squared	26.04	
Trailing Twelve Month Yield	1.02%	