

Portfolio – Volatility Measures

 EDITION 01 **DECEMBER 2019**

Guardian Portfolio

Portfolio	Defensive	Cautious	Balanced	Strategic	Adventurous
Morningstar Risk title	Cautious	Moderately Cautious	Moderate	Moderately Adventurous	Adventurous
ARC Risk Range	Cautious	Balanced	Growth	Growth	Equity risk
IA Mixed Asset Benchmark	0-35% Equity	20-60% Equity	40-85% Equity	40-85% Equity	40-85% Equity
Equity Content Range	0-25%	0-40%	0-55%	0-70%	0-85%
Default Equity Content	25%	40%	55%	70%	85%
Volatility Measure					
Morningstar Broad Volatility Bands	4%-8%	6%-10%	8%-12%	10%-15%	12%-18%
Morningstar Tighter Volatility Bands	4%-6.5%	6.5%-8.5%	8.5%-10.5%	10.5%-13%	13%-18%
Defaqto Broad Volatility Bands	2.2%- 6.46%	4.47%-10.04%	8.25%- 13.62%	11.83%- 17.20%	15.41%- 20.79%
Portfolio Volatility	3.54	3.86	4.53	5.47	6.55
Benchmark Volatility	3.15	4.77	6.8	6.8	6.8
Portfolio MDD	-2.48	-2.85	-3.35	-4.14	-4.94
Benchmark MDD	-3.37	-5.76	-8.27	-8.27	-8.27
Portfolio Sharpe Ratio	0.03	0.26	0.45	0.55	0.61
Benchmark Sharpe Ratio	0	0.16	0.4	0.4	0.4
Beta to Benchmark	0.84	0.58	0.54	0.69	0.84
Portfolio FE Risk score	37	40	46	55	64
Benchmark FE Risk Score	26	41	59	59	59

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Portfolio – Volatility Measures

Heritage Portfolio

Portfolio	Cautious	Balanced	Strategic	Adventurous
Morningstar Risk title	Moderately Cautious	Moderate	Moderately Adventurous	Adventurous
ARC Risk Range	Balanced	Growth	Growth	Equity risk
IA Mixed Asset Benchmark	20-60% Equity	40-85% Equity	40-85% Equity	40-85% Equity
Equity Content Range	40%	55%	70%	85%
Default Equity Content	40%	55%	70%	85%
Volatility Measure				
Morningstar Broad Volatility Bands	6%-10%	8%-12%	10%-15%	12%-18%
Morningstar Tighter Volatility Bands	6.5%-8.5%	8.5%-10.5%	10.5%-13%	13%-18%
Defaqto Broad Volatility Bands	4.47%-10.04%	8.25%- 13.62%	11.83%- 17.20%	15.41%- 20.79%
Portfolio Volatility	5.76	7.08	5.47	9.91
Benchmark Volatility	4.77	6.8	6.8	6.8
Portfolio MDD	-7.67	-9.8	-4.14	-14
Benchmark MDD	-5.76	-8.27	-8.27	-8.27
Portfolio Sharpe Ratio	0.86	0.96	0.55	1.01
Benchmark Sharpe Ratio	0.16	0.4	0.4	0.4
Beta to Benchmark	1.06	0.97	0.69	1.39
Portfolio FE Risk score	43	55	55	83
Benchmark FE Risk Score	41	59	59	59

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