

Portfolio Performance Evaluation

Presented by:

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Workshop Materials

American Association of Individual Investors
Washington, DC Chapter Workshop
July 18, 2015

INSIGHT

WEALTH

MANAGEMENT



Starting Portfolio Value, December 31, 2009

Cash Account	10,000.00
Fixed Income	30,000.00
Equity	
Stock ABC	20,000.00
Stock XYZ	20,000.00
Stock DEF	20,000.00
Stock GHI	-
	100,000.00

**Monthly
Return**

January 31, 2010

Income (dividends and interest)				
Interest	183.33			
Dividends	-			
		183.33		
Deposits/withdrawals		-		
Fees		208.33		
			Allocations	
Cash Account		9,975.00	10.0%	
Fixed Income		30,015.32	30.2%	
Equity				
Stock ABC		18,000.00		
Stock XYZ		21,500.00		
Stock DEF		20,050.00		
Stock GHI		-	59.8%	
Month End Portfolio Value		99,540.32	100.0%	-0.46%

February 28, 2010

Income (dividends and interest)				
Interest	183.29			
Dividends	-			
		183.29		
Deposits/withdrawals		10,500.00		
Fees		207.38		
			Allocations	
Cash Account		20,450.91	19.2%	
Fixed Income		30,150.22	28.3%	
Equity				
Stock ABC		18,500.00		
Stock XYZ		20,500.00		
Stock DEF		17,000.00		
Stock GHI		-	52.5%	
Month End Portfolio Value		106,601.13	100.0%	-3.46%

March 31, 2010

Income (dividends and interest)				
Interest	231.92			
Dividends	-			
		231.92		
Deposits/withdrawals		-		
Fees		222.09		
			Allocations	
Cash Account	10,460.75		9.6%	
Fixed Income	30,150.22		27.6%	
Equity				
Stock ABC	20,100.00			
Stock XYZ	20,550.00			
Stock DEF	18,000.00			
Stock GHI	10,000.00		62.8%	
Month End Portfolio Value		109,260.97	100.0%	2.50%

April 30, 2010

Income (dividends and interest)				
Interest	186.13			
Dividends	-			
		186.13		
Deposits/withdrawals		-		
Fees		227.63		
			Allocations	
Cash Account	10,419.26		9.5%	
Fixed Income	30,250.22		27.7%	
Equity				
Stock ABC	20,100.00			
Stock XYZ	20,550.00			
Stock DEF	18,000.00			
Stock GHI	10,000.00		62.8%	
Month End Portfolio Value		109,319.48	100.0%	0.05%

May 31, 2010

Income (dividends and interest)				
Interest	186.40			
Dividends	-			
		186.40		
Deposits/withdrawals		-		
Fees		227.75		
			Allocations	
Cash Account	10,377.91		9.5%	
Fixed Income	30,250.22		27.8%	
Equity				
Stock ABC	20,150.00			
Stock XYZ	20,575.00			
Stock DEF	18,150.00			
Stock GHI	9,500.00		62.7%	
Month End Portfolio Value		109,003.13	100.0%	-0.29%

June 30, 2010

Income (dividends and interest)				
Interest	186.21			
Dividends	1,368.61			
		1,554.82		
Deposits/withdrawals		5,000.00		
Fees		227.09		
			Allocations	
Cash Account	16,705.64		14.5%	
Fixed Income	30,300.00		26.2%	
Equity				
Stock ABC	20,125.00			
Stock XYZ	20,575.50			
Stock DEF	18,155.00			
Stock GHI	9,575.00		59.3%	
Month End Portfolio Value		115,436.14	100.0%	1.31%

July 31, 2010

Income (dividends and interest)				
Interest	215.44			
Dividends	-			
		215.44		
Deposits/withdrawals		-		
Fees		240.49		
			Allocations	
Cash Account	16,680.59		14.6%	
Fixed Income	30,300.00		26.6%	
Equity				
Stock ABC	20,050.00			
Stock XYZ	19,750.35			
Stock DEF	18,100.67			
Stock GHI	9,000.00		58.7%	
Month End Portfolio Value		113,881.61	100.0%	-1.35%

August 31, 2010

Income (dividends and interest)				
Interest	215.33			
Dividends	-			
		215.33		
Deposits/withdrawals		-		
Fees		237.25		
			Allocations	
Cash Account	16,658.67		14.6%	
Fixed Income	30,350.00		26.7%	
Equity				
Stock ABC	20,000.00			
Stock XYZ	19,500.00			
Stock DEF	18,500.00			
Stock GHI	8,750.00		58.7%	
Month End Portfolio Value		113,758.67	100.0%	-0.11%

September 30, 2010

Income (dividends and interest)				
Interest	215.46			
Dividends	-			
		215.46		
Deposits/withdrawals		-		
Fees		237.00		
			Allocations	
Cash Account	16,637.13		14.5%	
Fixed Income	30,500.00		26.6%	
Equity				
Stock ABC	20,100.00			
Stock XYZ	19,550.00			
Stock DEF	18,555.00			
Stock GHI	9,250.00		58.9%	
Month End Portfolio Value		114,592.13	100.0%	0.73%

October 31, 2010

Income (dividends and interest)				
Interest	216.05			
Dividends	-			
		216.05		
Deposits/withdrawals		-		
Fees		238.73		
			Allocations	
Cash Account	36,164.44		30.2%	
Fixed Income	30,575.00		25.6%	
Equity				
Stock ABC	22,150.00			
Stock XYZ	-			
Stock DEF	19,678.00			
Stock GHI	11,000.00		44.2%	
Month End Portfolio Value		119,567.44	100.0%	4.34%

November 30, 2010

Income (dividends and interest)				
Interest	305.89			
Dividends	-			
		305.89		
Deposits/withdrawals		-		
Fees		249.10		
			Allocations	
Cash Account	36,221.23		29.1%	
Fixed Income	30,957.00		24.8%	
Equity				
Stock ABC	23,000.00			
Stock XYZ	-			
Stock DEF	21,900.00			
Stock GHI	12,500.00		46.1%	
Month End Portfolio Value		124,578.23	100.0%	4.19%

December 31, 2010

Income (dividends and interest)				
Interest	307.90			
Dividends	-			
		307.90		
Deposits/withdrawals		(15,000.00)		
Fees		259.54		
			Allocations	
Cash Account	21,269.59		18.8%	
Fixed Income	31,025.00		27.4%	
Equity				
Stock ABC	24,500.00			
Stock XYZ	-			
Stock DEF	22,750.00			
Stock GHI	13,890.00		53.9%	
Month End Portfolio Value		113,434.59	100.0%	3.10%

Periodic Return Calculations and Sharpe Ratio

	Monthly Performance		Quarterly Performance	Annual Performance
	r	1 + r		
January	-0.46%	99.54%		
February	-3.46%	96.54%		
March	2.50%	102.50%	-1.50%	
April	0.05%	100.05%		
May	-0.29%	99.71%		
June	1.31%	101.31%	1.08%	
July	-1.35%	98.65%		
August	-0.11%	99.89%		
September	0.73%	100.73%	-0.73%	
October	4.34%	104.34%		
November	4.19%	104.19%		
December	3.10%	103.10%	12.08%	10.77%
Standard Deviation	2.32%			
Sharpe Ratio				
Cash Return	3.00%			
Excess Return	7.77%			
Sharpe	2.05			
Monthly Average Return				
Arithmetic	0.88%			
Geometric	0.86%			

Benchmark Returns

Benchmark Component Returns:		
January to June		
Cash		3.0%
Fixed-Income		7.0%
Equity		8.0%
July to December		
Cash		3.0%
Fixed-Income		8.0%
Equity		13.0%

Date	Asset Allocation	Benchmark Contribution	Benchmark Return	
			r	r + 1
January				
Cash	10.0%	0.025%		
Fixed-Income	30.2%	0.176%		
Equity	59.8%	0.399%	0.60%	1.0060
February				
Cash	19.2%	0.048%		
Fixed-Income	28.3%	0.165%		
Equity	52.5%	0.350%	0.56%	1.0056
March				
Cash	9.6%	0.024%		
Fixed-Income	27.6%	0.161%		
Equity	62.8%	0.419%	0.60%	1.0060
April				
Cash	9.5%	0.024%		
Fixed-Income	27.7%	0.161%		
Equity	62.8%	0.419%	0.60%	1.0060
May				
Cash	9.5%	0.024%		
Fixed-Income	27.8%	0.162%		
Equity	62.7%	0.418%	0.60%	1.0060
June				
Cash	14.5%	0.036%		
Fixed-Income	26.2%	0.153%		
Equity	59.3%	0.395%	0.58%	1.0058
July				
Cash	14.6%	0.037%		
Fixed-Income	26.6%	0.177%		
Equity	58.7%	0.636%	0.85%	1.0085
August				
Cash	14.6%	0.037%		
Fixed-Income	26.7%	0.178%		
Equity	58.7%	0.636%	0.85%	1.0085
September				
Cash	14.5%	0.036%		
Fixed-Income	26.6%	0.177%		
Equity	58.9%	0.638%	0.85%	1.0085
October				
Cash	30.2%	0.076%		
Fixed-Income	25.6%	0.170%		
Equity	44.2%	0.479%	0.72%	1.0072
November				
Cash	29.1%	0.073%		
Fixed-Income	24.8%	0.166%		
Equity	46.1%	0.499%	0.74%	1.0074
December				
Cash	18.8%	0.047%		
Fixed-Income	27.4%	0.182%		
Equity	53.9%	0.584%	0.81%	1.0081
Benchmark Return				8.72%
Benchmark Risk (standard deviation)				0.12%
Benchmark Sharpe Ratio				48.50

Information Ratio

	Monthly Portfolio Performance	Monthly Benchmark Performance	Excess Return
January	-0.46%	0.60%	-1.06%
February	-3.46%	0.56%	-4.02%
March	2.50%	0.60%	1.89%
April	0.05%	0.60%	-0.55%
May	-0.29%	0.60%	-0.89%
June	1.31%	0.58%	0.73%
July	-1.35%	0.85%	-2.20%
August	-0.11%	0.85%	-0.96%
September	0.73%	0.85%	-0.12%
October	4.34%	0.72%	3.62%
November	4.19%	0.74%	3.45%
December	3.10%	0.81%	2.28%

Average Excess Return	0.18%
Standard Deviation of Excess Return (active risk)	2.30%
Information Ratio	0.079