

# Q4 2024 Investment Portfolio Summary

Total AUM

**\$2.4B**

*+\$180M*

Q4 Return

**+4.2%**

*vs +3.1% benchmark*

Sharpe Ratio

**1.42**

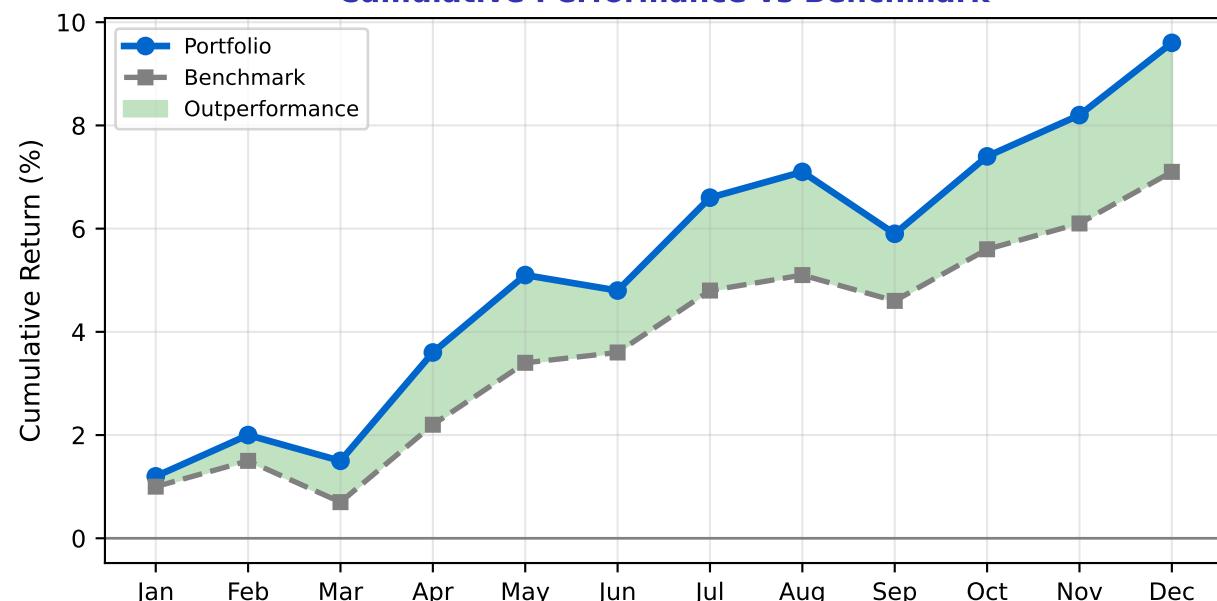
*Above target 1.0*

Max Drawdown

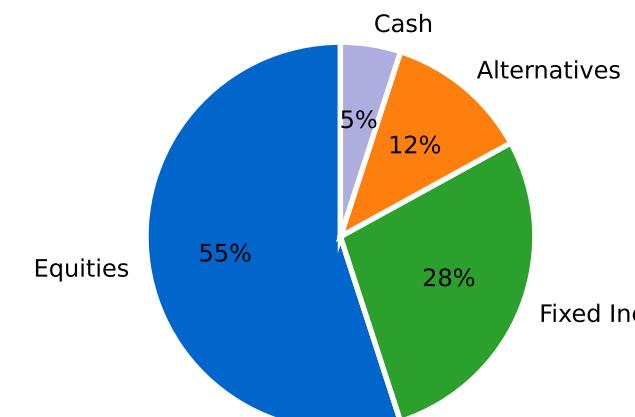
**-8.5%**

*Within -10% limit*

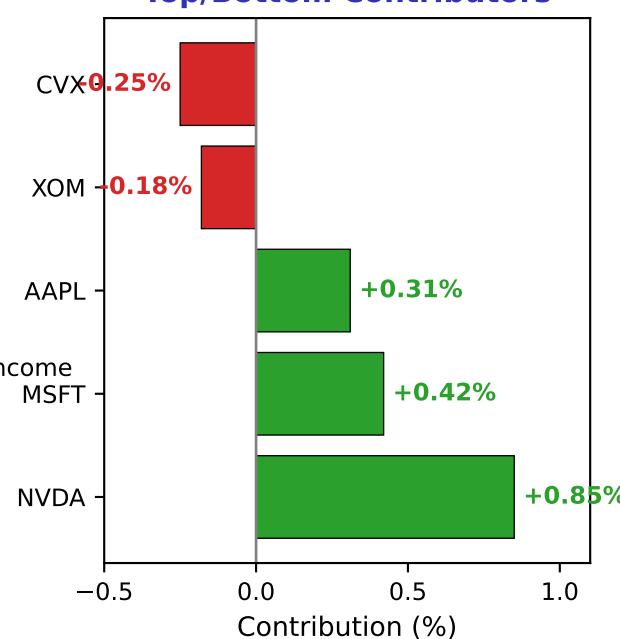
## Cumulative Performance vs Benchmark



## Asset Allocation



## Top/Bottom Contributors



## Key Insights & Recommendations

### KEY INSIGHTS:

- Portfolio outperformed benchmark by 110 bps in Q4
- Tech sector allocation (+5% OW) was primary driver
- Fixed income rebalancing added 25 bps vs benchmark
- Energy underweight cost 15 bps as oil rallied

RECOMMENDATION: Maintain equity overweight into Q1; consider reducing tech exposure if valuations extend.

## Risk Metrics vs Targets

