

# Executive Summary

Diversified Growth Portfolio  
As of November 01, 2025

## Key Highlights

- Portfolio outperformed benchmark by 2.3%
- Achieved Sharpe ratio of 1.45
- Successfully maintained diversified allocation across asset classes
- Low correlation with market (Beta: 0.95)
- Risk-adjusted returns in top quartile of peer group

## Performance Metrics

The portfolio generated a return of 18.50% year-to-date, with an annualized volatility of 12.30%. The Sharpe ratio of 1.45 indicates strong risk-adjusted returns.

## Recommendations

1. Maintain current strategic allocation given strong performance
2. Consider increasing international equity exposure by 5%
3. Monitor bond duration as interest rate environment evolves
4. Implement tax-loss harvesting in Q4 for optimal tax efficiency
5. Review real estate allocation for potential rebalancing