

# Symmetry Panoramic Portfolio Fixed Income Statistics

As of 03/31/2025

Portfolio	Capital Preservation (0/100)		Conservative (10/90-30/70)		Conservative Growth (40/60-50/50)		Moderate (60-40)		Moderate Growth (70/30)		Growth (80/20-90/10)	
		Tax- Managed		Tax- Managed		Tax- Managed		Tax- Managed		Tax- Managed		Tax- Managed
Average Maturity	12.24	8.70	12.11	8.90	11.99	8.78	10.38	8.78	10.26	8.81	10.19	8.85
Average Duration	6.10	5.17	6.12	5.38	6.14	5.40	6.38	5.40	6.40	5.52	6.41	5.63
Credit Quality												
AAA %	4.11	17.88	4.72	17.53	5.34	18.15	13.34	18.15	13.96	18.28	14.32	18.42
AA %	52.18	53.12	51.36	50.36	50.53	49.53	39.84	49.53	39.01	47.74	38.52	45.95
A %	10.29	13.23	10.49	13.37	10.69	13.57	13.28	13.57	13.48	13.74	13.60	13.91
BBB %	24.13	10.62	24.16	12.98	24.20	13.01	24.64	13.01	24.67	14.21	24.69	15.41
Below Investment Grade %	9.18	3.74	9.23	4.79	9.27	4.83	9.83	4.83	9.87	5.37	9.90	5.92
Not Rated %	0.11	0.82	0.04	0.48	-0.03	0.41	-0.93	0.41	-1.00	0.21	-1.04	0.00
12 Month Yield	4.51	3.46	4.48	3.53	4.45	3.50	4.03	3.50	4.00	3.52	3.98	3.54
US Exposure %	87.93	82.48	85.67	83.77	83.40	81.50	53.94	81.50	51.68	76.48	50.32	71.46
Ex-US Exposure %	12.07	17.51	14.33	16.23	16.60	18.49	46.04	18.49	48.31	23.51	49.66	28.53

**The portfolios above are Symmetry Panoramic Portfolios separated by fixed income allocations and are not investable portfolios. The portfolios do not contain cash positions. The portfolio's above and their respective Symmetry Panoramic Portfolios are as follows (equity/fixed income): Capital preservation: 0-100. Conservative: 10-90 – 30-70. Conservative Growth: 40-60 – 50-50. Moderate: 60-40. Moderate Growth: 70-30. Growth: 80-20 – 90-10.**

Data for Average Maturity and Average Duration are manually calculated using the latest available data provided by each fund company. SPUBX and SPGBX data is provided by JP Morgan. The Average Maturity and Average Duration numbers presented above are a weighted average based on the allocations of each model and the latest available data for each fund within that model.

The 12-Month Yield is a weighted average of the underlying securities for each allocation and is not the actual 12-Month Yield of the model portfolio.

Credit Quality and 12 Month Yield categories are generated by Morningstar Direct.

**Please see disclosure on back page for additional information.**

## Disclosure

Symmetry Partners, LLC is an investment advisory firm registered with the Securities and Exchange Commission. Symmetry charges an investment management fee for its services. All Symmetry Partners' fees can be found in the ADV Part 2A located on the Symmetry Partners' website, [www.symmetrypartners.com](http://www.symmetrypartners.com). The firm only transacts business in states where it is properly registered or excluded or exempted from registration requirements. Registration with the SEC or any state securities authority does not imply a certain level of skill or training. All data is from sources believed to be reliable but cannot be guaranteed or warranted. Please remember that past performance may not be indicative of future results. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or product (including the investments and/or investment strategies recommended or undertaken by Symmetry Partners, LLC), or any non-investment related content, made reference to directly or indirectly in this material will be profitable, equal any corresponding indicated historical performance level(s), be suitable for your portfolio or individual situation, or prove successful.

As of 12/29/2023 JP Morgan began managing sub-advised accounts within SPUBX and SPGBX. The two funds' names have changed to Symmetry Panoramic US Systematic Fixed Income and Symmetry Panoramic Global Systematic Fixed Income. The benchmark for SPUBX changed to the Bloomberg US Aggregate Bond Index. The fixed income stats from the underlying holdings within the JP Morgan sub-advised accounts will be reflected starting in Q1 2024 and all subsequent periods.

Higher potential return generally involves greater risk, short term volatility is not uncommon when investing in various types of funds including but not limited to: sector, emerging markets, small and mid-cap funds. International investing involves special risks such as currency fluctuation, lower liquidity, political and economic uncertainties, and differences in accounting standards. Risks of foreign investing are generally intensified for investments in emerging markets. Risks for emerging markets include risks relating to the relatively smaller size and lesser liquidity of these markets, high inflation rates and adverse political developments. Risks for investing in international equity include foreign currency, risk, as well as fluctuation due to economic or political actions of foreign governments and/or less regulated or liquid markets. Risks for smaller companies include business risks, significant stock price fluctuation and illiquidity. Investing in real estate entails certain risks, including changes in: the economy, supply and demand, laws, tenant turnover, interest rates (including periods of high interest rates), availability of mortgage funds, operation expenses and cost of insurance. Some real estate investments offer limited liquidity options. Investing in higher-yielding, lower-rated bonds has a greater risk of price fluctuation and loss of principal income than U.S. government securities, such as U.S. Treasury bond and bills. Treasuries and government securities are guaranteed by the government for repayment of principal and interest if held to maturity. Investors should carefully assess the risks associated with an investment in the fund.

DIFFERENT TYPES OF INVESTMENTS AND/OR INVESTMENT STRATEGIES INVOLVE VARYING LEVELS OF RISK, AND THERE CAN BE NO ASSURANCE THAT ANY SPECIFIC INVESTMENT OR INVESTMENT STRATEGY WILL BE EITHER SUITABLE OR PROFITABLE FOR YOUR PORTFOLIO. Allocation models are not intended to represent investment advice that is appropriate for all investors. Each investor must take into account his/her financial resources, investment goals, risk tolerance, investing time horizon, tax situation and other relevant factors to determine if such portfolio is suitable. Model composition is subject to change. You and your advisor should carefully consider your suitability depending on your financial situation.

The Panoramic funds are distributed by SEI Investment Distribution Company (SIDCO). SIDCO is not affiliated with Symmetry Partners, or any other fund provided mentioned in this material.

There are risks involved in investing, including loss of principal. Asset allocation may not protect against market risk. Investment in the fund(s) is subject to the risks of the underlying funds.

The value of equity securities may decline as a result of general market conditions and may exhibit relatively high volatility of returns over time horizons. Investing in higher-yielding, lower-rated bonds has a greater risk of price fluctuation and loss of principal income than U.S. government securities, such as U.S. Treasury bond and bills. Treasuries and government securities are guaranteed by the government for repayment of principal and interest if held to maturity. Diversification is intended to reduce volatility by spreading the client's investment dollars into various asset classes to add balance to their portfolio. Using this methodology, however, does not guarantee a profit or protection from loss in a declining market.

## Disclosure Continued

*Market Events Risk.* Financial markets are subject to periods of high volatility, depressed valuations, decreased liquidity and heightened uncertainty, such as what was experienced during the financial crisis that occurred in and around 2008 and more recently in connection with the coronavirus disease 2019 (COVID-19) pandemic. Market conditions such as this are an inevitable part of investing in capital markets and may continue, recur, worsen or spread. Markets may be volatile, and values of individual securities and other investments may decline significantly in response to adverse issuer, political, regulatory, market, economic, public health, or other developments that may cause broad changes in market value, public perceptions concerning these developments, and adverse investor sentiment or publicity. Changes in the financial condition of a single issuer may impact a market as a whole. Changes in value may be temporary or may last for extended periods.

CAREFULLY CONSIDER THE PANORAMIC FUNDS' INVESTMENT OBJECTIVE, RISK, AND CHARGES AND EXPENSES. THIS AND OTHER INFORMATION CAN BE FOUND IN THE FUNDS' PROSPECTUS AND SUMMARY PROSPECTUS, WHICH CAN BE OBTAINED BY VISITING [WWW.PANORAMICFUNDS.COM](http://WWW.PANORAMICFUNDS.COM) OR BY CALLING 1-844-SYM-FUND (844-796-3863). PLEASE READ THE PROSPECTUS CAREFULLY BEFORE INVESTING.

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