

How **Yodelar** Rates Fund Performance



A 5 Star rating is applied to funds that have excelled within their sector. These funds have consistently outperformed at least 75% of competing same sector funds over 1, 3 & 5 years and have not exceeded levels of volatility greater than $\frac{3}{4}$ of same sector funds.



All 4 Star rated funds will have maintained a level of performance that was greater than at least 75% of same sector funds over 2 of the 3 periods analysed and consistently greater than at least 50% of same sector funds over all 1, 3 & 5 year periods. A 4 Star rating is applied to funds that have a good performance history however, they JULY have exceeded levels of volatility greater than $\frac{3}{4}$ of same sector funds.



A 3 Star rating represents mediocre performance. Funds will be allocated a 3 Star rating if they consistently rank within the 2nd quartile within their sector for performance over 1, 3 & 5 years. A 3 Star rating is also applied to funds that have achieved top performance but have lacked consistency or demonstrated periods of under-performance, or do not have a full 5 years performance history.



A 2 Star rating represents poor performance. 2 Star rated funds have either consistently performed worse than 50%-75% of funds within their sector or have experienced high levels of inconsistency. A fund that has 1 period of top quartile performance but 2 periods of 3rd and 4th quartile sector performance will also be provided with a 2 Star rating.



1 Star rating is reserved for the worst funds within their sectors. These funds have consistently underperformed by ranking worse than at least $\frac{3}{4}$ of competing same sector funds. These funds have also consistently underperformed their chosen benchmark index as well as their sector average.

Fund performance colour definitions

1st Quartile

Funds that rank above 75% of funds in their sector for performance

2nd Quartile

Funds that rank in the top 50% - 75% in their sector for performance

3rd Quartile

Funds that rank in the bottom 50% - 75% in their sector for performance

4th Quartile

Funds that rank in the lowest 25% in their sector for performance