

# How **Yodelar** Rates Fund Performance

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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 may 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