GUARDFOLIO RESEARCH

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Monthly Portfolio Performance Checklist

A practical 10-15 minute review for self-directed investors

REVIEW DATE	PERIOD REVIEWED	CHOSEN BENCHMARK

PERFORMANCE SNAPSHOT

STARTING VALUE	ENDING VALUE	NET CONTRIBUTIONS	PORTFOLIO RETURN	BENCHMARK RETURN	DIFFERENCE

Eight checks to run each month

Use brokerage statements or your portfolio tracker as the source of record.

- ☐ **1. Combine every account**
  Include taxable brokerage, IRA, 401(k), cash and manually tracked holdings in one household view.
- ☐ **2. Separate cash flows from investment gains**
  Record deposits, withdrawals, transfers and distributions before interpreting the change in balance.
- ☐ **3. Capture the right return numbers**
  Use time-weighted return for investment performance and money-weighted return for your personal outcome.
- ☐ **4. Compare with a suitable benchmark**
  Use an index or blended benchmark that resembles the allocation and risk you intended to hold.
- ☐ **5. Measure allocation drift**
  Compare current stock, bond, sector, country and cash weights with your written target allocation.
- ☐ **6. Inspect concentration and ETF overlap**
  Check the largest positions and repeated underlying holdings across funds, not only fund-level weights.
- ☐ **7. Record drawdown and volatility changes**
  Note the largest decline from a recent peak and whether risk moved materially versus the prior review.
- ☐ **8. Document decisions and alert thresholds**
  Write down any plan-based action, the reason for it and which threshold should trigger the next review.

ACTION RECORD

☐ No change ☐ Review further ☐ Rebalance per written plan ☐ Update alert threshold

Full guide: https://www.guardfolio.ai/how-to-monitor-portfolio-performance

Repeat monthly. Use alerts between reviews.