Income Model for J. Hancock 401k

	Model	U.S. Credit Index
Sharpe	1.50	0.88
Skew	0.07	-0.53
Kurtosis	2.68	2.25
Max drawdown	-5.92	-19.57
Up Capture	0.48	
Down Capture	-0.20	
Alpha	4.87	
Beta	0.20	
Up Beta	0.25	
Down Beta	0.28	
Correlation	0.29	
Up Correlation	0.23	
Down Correlation	0.29	
Positive months	171	195
Negative months	61	109
Win rate	56.25	64.14
Positive quarters	69	71
Negative quarters	15	30
Win rate	68.32	70.30
Positive years	23	19
Negative years	1	6
Win Rate	92.00	76.00
Positive positions	307	
Average gain	2.93	
Negative positions	78	
Average loss	-1.78	
Trades	627	
... per month	2.07	

Range of Historical Rolling CAGRs:

	Model	U.S. Credit Index
Best 1-year	30.57	22.25
Worst 1-year	-3.35	-18.68
Best 3-year	14.97	12.76
Worst 3-year	0.71	-5.33
Best 5-year	12.95	8.96
Worst 5-year	2.12	-0.27
Best 10-year	8.33	8.45
Worst 10-year	3.49	1.51

Annual Returns	Model	U.S. Credit Index
1999	2.38	8.69
2000	5.40	12.16
2001	9.20	-3.93
2002	13.56	22.25
2003	1.50	3.28
2004	0.00	10.23
2005	2.13	8.57
2006	10.21	-1.96
2007	2.16	9.39
2008	7.83	10.40
2009	23.39	10.52
2010	8.28	7.70
2011	5.95	5.24
2012	15.90	1.96
2013	2.99	4.26
2014	4.49	5.11
2015	-1.45	-2.33
2016	4.56	5.63
2017	6.13	6.18
2018	0.78	-2.11
2019	8.99	13.80
2020	6.95	9.35
2021	3.01	-1.08
2022	1.59	-15.26
2023	7.14	8.18
2024-04	0.23	-2.89

Compound Annual Growth	Model	U.S. Credit Index
Inception	5.92	5.01
25 Year	5.91	5.08
20 Year	5.92	4.30
15 Year	6.20	3.30
10 Year	3.95	1.91
5 Year	4.58	0.78
3 Year	3.96	-3.02

Standard Deviation History

	Model	U.S. Credit Index
Inception	3.95	5.71
25 Year	3.95	5.73
20 Year	4.14	5.80
15 Year	4.26	6.23
10 Year	3.56	6.74
5 Year	4.34	8.98
3 Year	3.54	9.45

Average Monthly Returns

	Model	U.S. Credit Index
January	0.66	0.65
February	0.35	-0.00
March	0.06	-0.28
April	0.84	0.14
May	0.29	0.64
June	0.19	0.59
July	0.85	0.87
August	0.53	0.59
September	0.71	0.21
October	0.27	0.05
November	0.35	0.76
December	0.65	0.70
May-Oct	2.57	2.90
Nov-Apr	3.18	2.02

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Income Model for J. Hancock 401k

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