



DALBAR i-PRT and Coronavirus (as of March 31, 2020)

Advisors using i-PRT during the coronavirus crisis prudently protected their clients' portfolio. Depending on when the advisor decided to use i-PRT, the following are the results to date: This illustration is based on a \$100,000 portfolio that has the asset weighting similar to the S&P 500. [Go to DALBAR i-PRT](#)

In the **41** days between February 18, 2020 and March 31, 2020:

Investors in the S&P 500 **lost 23.31%**

Using DALBAR i-PRT, these investors **gained 3.26%**

Date	S&P 500	Daily % Change	Value on this Date	Value if Held	Value W/ i-PRT*	i-PRT Advantage		# Days of Protection
						Per \$100k	%	
Start	3,370.29		\$100,000					
19-Feb	3,386.15	0.47%	\$100,471	\$76,700	\$103,259	\$26,559	26.43%	41
20-Feb	3,373.23	-0.38%	\$100,087	\$76,700	\$102,780	\$26,080	26.06%	40
21-Feb	3,337.75	-1.05%	\$99,035	\$76,700	\$101,542	\$24,842	25.08%	39
24-Feb	3,225.89	-3.35%	\$95,716	\$76,700	\$97,561	\$20,861	21.79%	36
25-Feb	3,128.21	-3.03%	\$92,817	\$76,700	\$94,151	\$17,451	18.80%	35
26-Feb	3,116.39	-0.38%	\$92,467	\$76,700	\$93,802	\$17,102	18.50%	34
27-Feb	2,978.76	-4.42%	\$88,383	\$76,700	\$88,835	\$12,135	13.73%	33
28-Feb	2,954.22	-0.82%	\$87,655	\$76,700	\$88,064	\$11,364	12.96%	32
2-Mar	3,090.23	4.60%	\$91,690	\$76,700	\$92,975	\$16,275	17.75%	29
3-Mar	3,003.37	-2.81%	\$89,113	\$76,700	\$89,714	\$13,014	14.60%	28
4-Mar	3,130.12	4.22%	\$92,874	\$76,700	\$94,294	\$17,594	18.94%	27
5-Mar	3,023.94	-3.39%	\$89,723	\$76,700	\$90,439	\$13,739	15.31%	26
6-Mar	2,972.37	-1.71%	\$88,193	\$76,700	\$88,648	\$11,948	13.55%	25
9-Mar	2,746.56	-7.60%	\$81,493	\$76,700	\$80,690	\$3,990	4.90%	22
10-Mar	2,882.23	4.94%	\$85,519	\$76,700	\$85,623	\$8,923	10.43%	21

Date	S&P 500	Daily % Change	Value on this Date	Value if Held	Value W/ i-PRT*	i-PRT Advantage		# Days of Protection
						Per \$100k	%	
11-Mar	2,740.77	-4.91%	\$81,321	\$76,700	\$80,535	\$3,835	4.72%	20
12-Mar	2,479.90	-9.52%	\$73,581	\$76,700	\$75,057	(\$1,643)	-2.23%	19
13-Mar	2,711.33	9.33%	\$80,448	\$76,700	\$79,748	\$3,048	3.79%	18
16-Mar	2,385.30	-12.02%	\$70,774	\$76,700	\$75,074	(\$1,626)	-2.30%	15
17-Mar	2,529.19	6.03%	\$75,044	\$76,700	\$75,266	(\$1,434)	-1.91%	14
18-Mar	2,398.10	-5.18%	\$71,154	\$76,700	\$75,181	(\$1,519)	-2.13%	13
19-Mar	2,409.39	0.47%	\$71,489	\$76,700	\$75,259	(\$1,441)	-2.02%	12
20-Mar	2,304.92	-4.34%	\$68,389	\$76,700	\$75,252	(\$1,448)	-2.12%	11
23-Mar	2,237.40	-2.93%	\$66,386	\$76,700	\$75,314	(\$1,386)	-2.09%	8
24-Mar	2,447.33	9.38%	\$72,615	\$76,700	\$75,354	(\$1,346)	-1.85%	7
25-Mar	2,474.79	1.12%	\$73,430	\$76,700	\$75,230	(\$1,470)	-2.00%	6
26-Mar	2,630.07	6.27%	\$78,037	\$76,700	\$76,805	\$105	0.14%	5
27-Mar	2,541.47	-3.37%	\$75,408	\$76,700	\$75,122	(\$1,578)	-2.09%	4
30-Mar	2,626.65	3.35%	\$77,935	\$76,700	\$76,671	(\$29)	-0.04%	1

*(Note: calculations are based on odd lots (fractional lots) to permit direct comparison from one day to the next)