

PIMCO Total Return Instl (PTTRX) ★★★★★

Intermediate Core-Plus Bond

StockRover

Fund Report | August 29, 2026

\$8.62 **-\$0.03** **(-0.35%)** as of Friday's close

Net Assets (\$M)
\$46,899

NAV
-

Price / NAV
-

Expense Ratio Yield
0.52% **4.3%**

52-wk Range
\$8.59  \$8.99

Turnover
497.0%

Holdings
6,809

Top 10 Wt
56.4%

Fund P/E
-

Ex-Div Date
07/31/26

Dividend Adjusted Return Aug 28, 2025 - Aug 28, 2026

PTTRX 8.62 (+3.5%) -PIX 206.06 (+2.0%)



PTTRX has performed nearly in line with its category index over the past year.

PTTRX has performed nearly in line with its category average over the past year.

MORNINGSTAR RATING

Morningstar Rating: 3 / 5 Rated within Intermediate Core-Plus Bond over 3/5/10Y



Morningstar assigns 1–5 stars based on a fund's historical risk-adjusted return relative to its category cohort. The top 10% of funds receive 5 stars; the bottom 10% receive 1 star. New funds with under 3 years of history are unrated.

RISK & INCOME SCORES ⓘ

63

Risk Score

Risk profile is roughly in line with the category.

56

Income Score

Income generation is mid-pack for the category.

Risk Score: Blends volatility, maximum drawdown, downside deviation, and beta. Higher means LESS risky than peers — a 90 is a calm fund, a 10 is a wild one. **Income Score:** Blends yield, distribution growth, and consistency. Higher means stronger, steadier income than peers. **Warnings Flag:** Appears when our automated checks find structural concerns (leverage, low liquidity, high fees, concentration, and so on). The color reflects the most severe finding; details are on the Investor Warnings page.

BUSINESS SUMMARY

The investment seeks maximum total return, consistent with preservation of capital and prudent investment management. The fund invests at least 65% of its total assets in a diversified portfolio of Fixed Income Instruments of varying maturities, which may be represented by forwards or derivatives such as options, futures contracts, or swap agreements. It invests primarily in investment-grade debt securities, but may invest up to 20% of its total assets in high yield securities. It may invest up to 30% of its total assets in securities denominated in foreign currencies, and may invest beyond this limit in U.S. dollar-denominated securities of foreign issuers. The current manager has run the fund for 0.7 years.

TOP HOLDINGS

This fund holds 143% bonds and virtually no stocks, so a top-10 list does not apply. Bond funds own hundreds of individual issues and Morningstar does not provide a per-issue list for this fund. See the Fixed Income Statistics for portfolio character.

SECTOR WEIGHTS

This fund holds 143% bonds and virtually no stocks, so stock-sector weights do not apply. See the Fixed Income Statistics and bond style box for portfolio character.

Fixed Income Statistics

Metric	PTTRX	Category Avg
Effective Duration (option-adjusted)	6.87 yrs	5.97 yrs
Modified Duration	6.87 yrs	
Effective Maturity	9.43 yrs	8.50 yrs
Yield to Maturity	6.41%	5.58%
Average Coupon	4.27%	4.67%
Average Bond Price	92.44	
Average Credit Quality	Medium Quality	

Bond Style: **Moderate Sensitivity Medium Quality** (interest-rate sensitivity / credit quality)

ASSET ALLOCATION

US Bonds		113.0%
Non-US Bonds		30.0%
Other		5.2%
Non-US Stocks		0.1%

STYLE BOX

	Limited	Moderate	Extensive
High			
Medium		•	
Low			

Bond style: **Moderate Sensitivity Medium Quality**

Rows: credit quality · Columns: interest-rate sensitivity

WORLD REGIONS

United States		28.2%
Eurozone		71.8%

RETURNS SUMMARY

Period	PTTRX	Category	S&P 500
5 Days	+0.0%	+0.1%	+0.5%
1 Month	+0.1%	-0.0%	+3.8%
YTD	-0.0%	-0.2%	+13.3%
1 Year	+3.3%	+2.0%	+19.9%
3 Year	+18.2%	+15.4%	+80.6%
5 Year	+2.0%	-0.0%	+83.0%
10 Year	+23.6%	+20.2%	+317.7%

Category rank (percentile, 1 = best) — 1 Year: top 2% 3 Year: top 14% 5 Year: top 35%

PTTRX has beaten its category average over every measured period (1-year, 3-year, 5-year).

GROWTH OF \$10,000



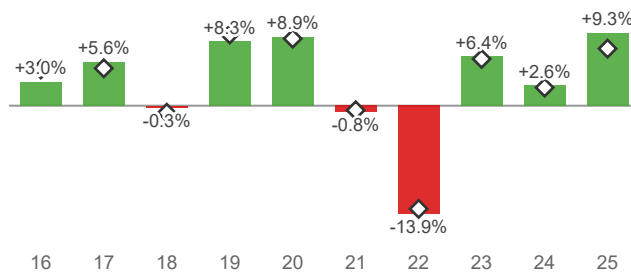
Over the past 5 years, \$10,000 invested in PTTRX grew to \$10,136 (+1.4%). That is **0.2% behind** the category average.

As of Jul 31, 2026 (month-end); trailing returns elsewhere update daily.

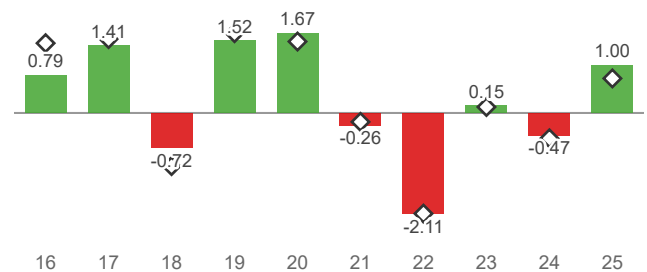
HISTORICAL TRENDS

Calendar-year results from year-end snapshots. Diamonds mark the category average.

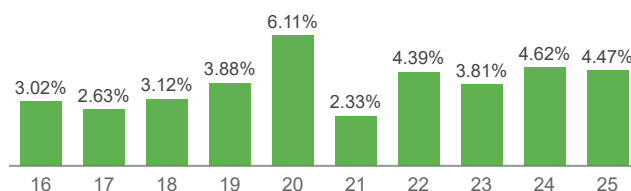
Total Return by Year (%)



Sharpe Ratio by Year



Distribution Yield by Year (%)



Risk-adjusted returns have improved: the last three years average a 0.23 Sharpe ratio vs -0.23 for the prior three. PTTRX beat its category average in 6 of the last 10 calendar years.

Distribution Yield: Total distributions paid that year as a percent of the year-end price. For funds this includes capital-gains distributions, so it can spike in years with large realized gains.

Sharpe Ratio: Return earned above the risk-free rate per unit of volatility — risk-adjusted performance. Higher is better; a negative year means the fund underperformed Treasury bills.

RISK SUMMARY ⓘ

Metric	PTTRX	Category	S&P 500
Volatility (σ)			
1 Year	0.04	0.04	0.13
3 Year	0.06	0.05	0.15
5 Year	0.06	0.06	0.17
Beta (vs S&P 500)			
1 Year	0.16	0.11	—
3 Year	0.08	0.06	—
Sharpe Ratio			
1 Year	-0.12	-0.48	1.28
3 Year	0.21	0.06	1.17
5 Year	-0.56	-0.69	0.54
Sortino Ratio			
3 Year	0.29	0.08	1.69
Max Drawdown			
1 Year	-3.7%	-4.0%	-8.8%
3 Year	-5.2%	-5.1%	-18.7%
Capture vs S&P 500			
3 Year Upside	29.6	26.8	—
3 Year Downside	35.2	34.7	—
Downside Deviation			
3 Year	—	—	—

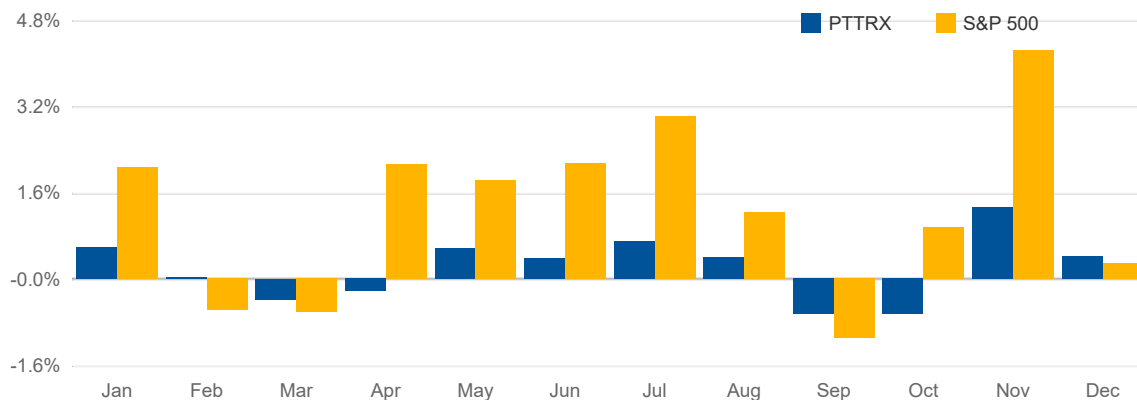
Volatility runs above the category average. 3-year risk-adjusted returns beat the category (Sharpe 0.21 vs 0.06). It has captured more of the market's losses (35) than its gains (30).

Volatility (σ): The standard deviation of returns — how widely results swing around their average. Higher numbers mean a bumpier ride. **Beta:** Sensitivity to S&P 500 moves. A beta of 1.2 tends to move 20% more than the market in both directions; below 1 means more muted moves. **Sharpe Ratio:** Return earned above the risk-free rate per unit of volatility. Higher is better; negative means the fund underperformed Treasury bills. **Sortino Ratio:** Like the Sharpe ratio, but only penalizes downside swings — useful when upside volatility should not count against a fund. **Max Drawdown:** The deepest peak-to-trough loss over the window. Closer to zero is better; it answers "how bad did it get?" **Upside / Downside Capture:** The share of the S&P 500's gains (and losses) the fund participated in. The ideal combination is high upside capture with low downside capture. **Downside Deviation:** Volatility computed from negative returns only — the input to the Sortino ratio.

SEASONALITY

10-Year Seasonality (Average Monthly Return)

Average return by calendar month over the last 10 years (PTTRX vs S&P 500).



COSTS & EFFICIENCY ⓘ

Metric	PTTRX	Cat Avg	Metric	PTTRX	Cat Avg
Costs			Tax Efficiency		
Expense Ratio	0.52%	0.60%	1 Year Tax-Cost Ratio	1.9%	
12b-1 Fee	—		3 Year Tax-Cost Ratio	1.8%	1.8%
Turnover Ratio	497.0%	125.0%	5 Year Tax-Cost Ratio	1.7%	

Tracking vs Own Index (Best Fit)

How closely the fund follows the index it actually tracks. R-squared near 100% and beta near 1.00 indicate tight replication.

Prospectus Benchmark	Bloomberg US Agg Bond TR USD
Best-Fit Index	Morningstar US Core Bd TR USD
3 Year R-Squared	98.5%
3 Year Beta	1.10
3 Year Alpha	+1.38%

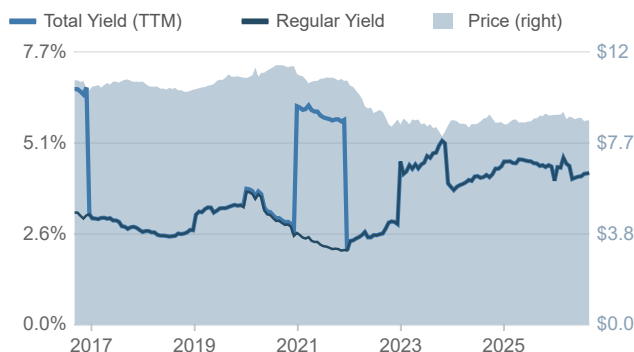
Expense Ratio: The annual management fee as a percentage of your investment, deducted from fund assets automatically. **12b-1 Fee:** A recurring marketing and distribution charge some mutual funds levy — part of the expense ratio that buys you no management. **Turnover Ratio:** How much of the portfolio is replaced each year. High turnover raises trading costs and, in taxable accounts, capital-gain distributions. **Tracking Error:** How far an index fund's returns have strayed from its benchmark. A faithful index fund should be near zero. **Tax-Cost Ratio:** Morningstar's estimate of the annual return lost to taxes on distributions for an investor in the top federal bracket. **Premium / Discount:** The gap between an ETF's market price and the value of its holdings (NAV). Persistent premiums mean you overpay buying; discounts shortchange you selling. **Dollar Volume:** Average daily trading value. Thinly traded ETFs have wider spreads and are harder to exit near fair value.

DISTRIBUTIONS

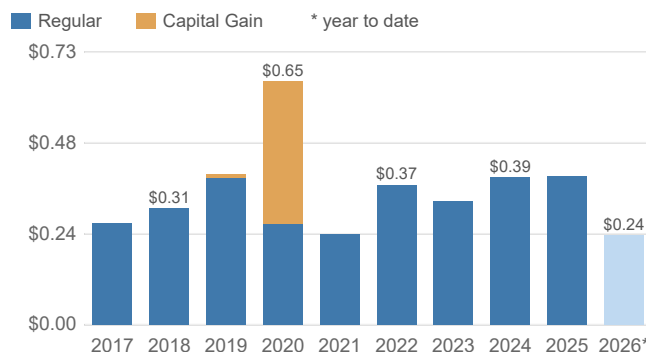
Forward Yield	Forward Rate	TTM Yield	TTM Rate	5-Yr Avg Regular Yield	SEC 30-Day Yield	Frequency
4.29%	\$0.37	4.29%	\$0.37	3.92%	4.98%	Monthly
Regular (TTM)	Special / Cap Gain (TTM)	Yield to Maturity	Average Coupon			
\$0.37 (4.29%)	\$0.00 (—)	6.41%	4.27%			

The next distribution has not yet been declared.

Distribution Yield & Price — 10 Years



Distributions by Year



Capital-gain distributions are taxable in the year received even when reinvested.

Distribution Growth (annualized, regular distributions)

	1-Yr	3-Yr	5-Yr	10-Yr	15-Yr	20-Yr
Regular	—	—	—	—	—	—
Incl. Specials	-14.4%	-4.6%	10.2%	1.1%	0.0%	1.5%

Growth streak: 2 consecutive years.

SEC 30-Day Yield: A standardized yield all funds compute the same way: the last 30 days of interest and dividend income, net of expenses, annualized. It reflects current holdings and rates, so it is the best number for comparing funds. An asterisk means fee waivers are propping it up.

PEERS ANALYSIS

The 14 ETFs and mutual funds most similar to PTTRX by portfolio composition (sectors, regions, style, and size), with PTTRX highlighted. Click a column header to sort.

Ticker	Name	Type	Net Assets	Expense	1Y Return	3Y Return	Div Yield	MS Rating	Risk Score	Income Score
PTTRX	PIMCO Total Return Instl	Fund	\$46,899	0.52%	+3.3%	+18.2%	4.29%	★★★★☆	63	56
DBND	DoubleLine Opportunistic Core ...	ETF	\$744	0.45%	+1.7%	+15.4%	4.85%	★★★★☆	48	72
JCPB	JPMorgan Core Plus Bond ETF	ETF	\$13,955	0.37%	+2.7%	+17.5%	4.95%	★★★★☆	76	69
CTRZX	Multi-Manager Total Return Bd ...	Fund	\$11,729	0.48%	+1.9%	+15.1%	4.52%	★★☆☆☆	41	51
SSIRX	Ocean Park Tactical Core Inco...	Fund	\$1,034	1.45%	+2.5%	+13.9%	4.91%	★★★★★	39	77
ACGYX	AB Income Advisor	Fund	\$2,177	0.54%	+1.7%	+16.3%	4.93%	★★★★☆	41	58
EVTR	Eaton Vance Total Return Bond ...	ETF	\$5,652	0.32%	+2.2%	—	4.40%	★★★★★	92	38
FTRBX	Federated Hermes Total Return...	Fund	\$15,073	0.39%	+2.1%	+14.6%	4.59%	★★★★☆	41	36
DPFFX	Nomura Diversified Income Instl	Fund	\$2,187	0.42%	+2.1%	+15.9%	4.68%	★★★★☆	40	38
OIFIX	Optimum Fixed Income Instl	Fund	\$2,617	0.79%	+1.8%	+14.3%	3.87%	★★☆☆☆	33	35
FPCIX	Strategic Advisers Core Income	Fund	\$41,307	0.25%	+2.7%	+16.6%	—	★★★★☆	57	47
SRBAX	Columbia Total Return Bond S	Fund	\$3,009	0.49%	+1.9%	—	4.94%	★★★★☆	75	80
FKSAX	Franklin Core Plus Bond Fund ...	Fund	\$2,815	0.47%	+2.4%	+17.2%	4.55%	★★★★★	92	29

INVESTOR WARNINGS

Automated checks for structural risks: leverage, fund size, liquidity, costs, taxes, concentration, index tracking, and volatility.

We found no investor warnings for this fund.

METRICS VS PEERS

Each bar shows the range across PTTRX's 14 closest peers (the funds on the Peers Analysis page), lowest to highest, with the marker at PTTRX's value.

Composition vs Peers

Metric	Fund	Peer Range
Giant-cap %	— n/a	
Large-cap %	— n/a	
Mid-cap %	— n/a	
Small-cap %	— n/a	
Micro-cap %	— n/a	

Returns vs Peers

Metric	Fund	Peer Range
1 Year	+3.3%	1.7% 3.3%
3 Year	+18.2%	13.9% 18.2%
5 Year	+2.0%	-2.4% 8.7%

Risk vs Peers

Metric	Fund	Peer Range
3Y Volatility	0.1%	0.0% 0.1%
3Y Beta	0.08	0.0 0.1
3Y Sharpe	0.21	-0.1 0.2
3Y Max Drawdown	-5.2%	-6.5% -3.6%
3Y Upside Capture	29.60	25.1 29.6
3Y Downside Capture	35.20	22.2 39.9

Income vs Peers

Metric	Fund	Peer Range
Forward Yield	4.29%	3.9% 5.0%
TTM Yield	4.29%	3.9% 5.0%
3Y Div Growth	12.2%	-1.0% 26.2%
5Y Div Growth	14.7%	0.8% 22.1%

Costs vs Peers

Metric	Fund	Peer Range
Expense Ratio	0.52%	0.3% 1.4%
Turnover	497.0%	39.0% 497%

Morningstar vs Peers

Metric	Fund	Peer Range
MS Rating (stars)	3.00	2.0 5.0

Report Tips

- Scores (Risk, Income) are percentile ranks within the ETF's subgroup cohort — higher is better for risk-adjusted performance and income.
- Category comparisons use Morningstar's fund category. Peer comparisons on Pages 6-7 use the 14 closest funds by sector, region, style, and expense.
- Tracking error and relative-performance charts are dividend-adjusted. A 5-year growth-of-\$10K curve is used for long-run comparisons.
- For leveraged or inverse ETFs, long-horizon metrics are flagged and should not be interpreted as buy-and-hold returns.

Disclaimer: Fund research reports are provided for informational purposes only and are not a recommendation to buy or sell any security. Data is sourced from Morningstar and exchange feeds, and may be delayed. Past performance does not guarantee future results. Consult the fund's prospectus and your financial advisor before investing.

