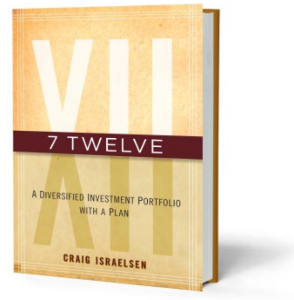


7Twelve®

A Multi-Asset Balanced Portfolio

www.7TwelvePortfolio.com

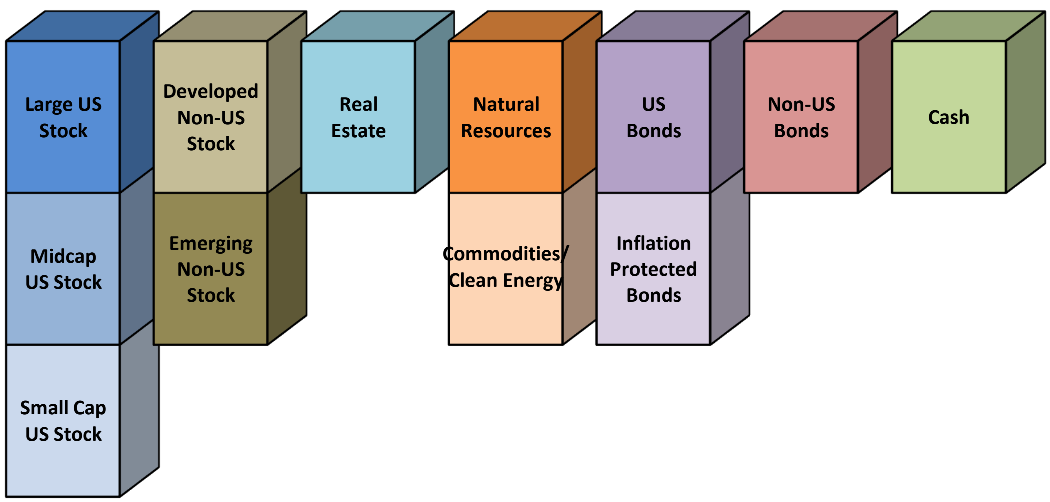
Craig L. Israelsen, Ph.D.

The 7Twelve® Portfolio

7 Broad Asset Categories, **12** Funds

Eight Equity and Diversifying Funds	Four Fixed Income Funds
65% of Overall Portfolio Allocation	**35% of Overall Portfolio Allocation**

US Stock **Non-US Stock** **Real Estate** **Resources** **US Bonds** **Non-US Bonds** **Cash**



Performance updates for the ***7Twelve*** are available on www.7TwelvePortfolio.com
Past performance does not guarantee future performance

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2024 January

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2024 January

Excel-based
Retirement Portfolio Analyzer

$200 for initial purchase
$100 for annual renewal after initial purchase

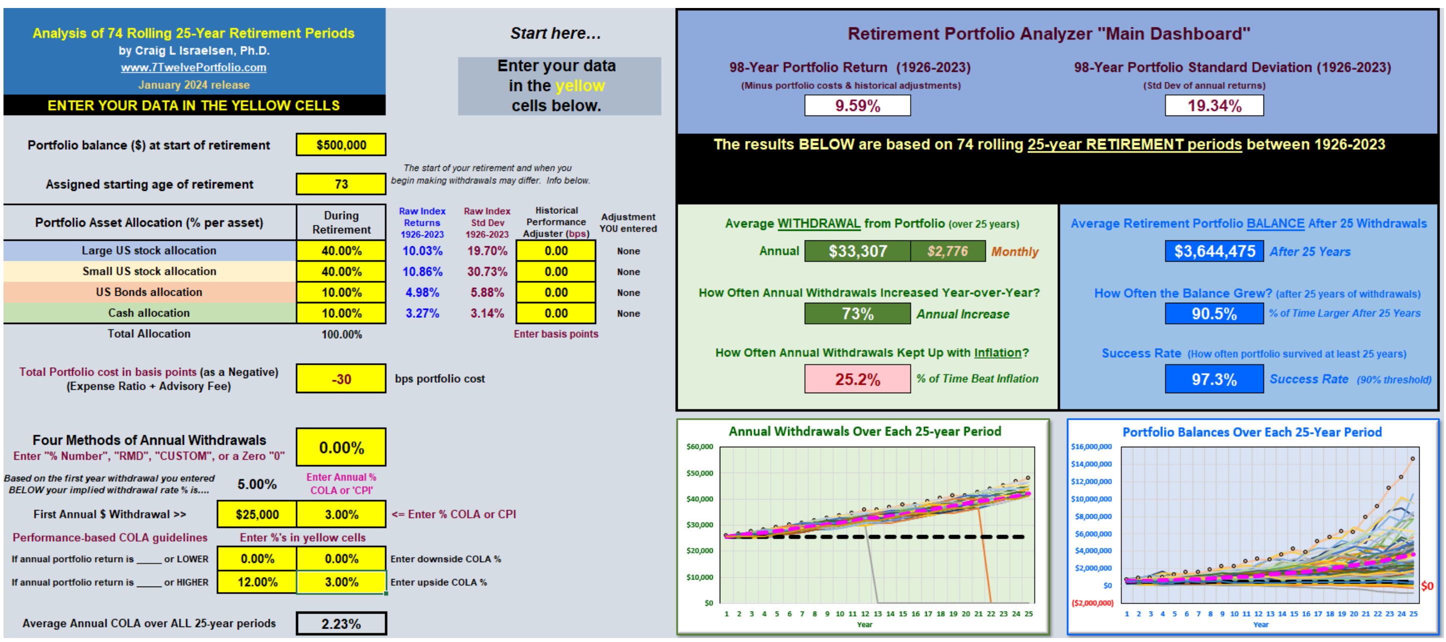
(Updates to the spreadsheet made during each year are automatically sent to those who have purchased the spreadsheet during that year)

An Excel template developed by Craig Israelsen that allows the user to evaluate retirement portfolio retirement income distribution over dozens of rolling "investor lifetimes" between 1926-2023.

Asset allocation percentages, portfolio expenses, age of the investor, historical performance of asset classes, and withdraw rate are controllable by the user. RMD analysis also available in the spreadsheet.

Historical performance data for 4 asset classes from 1926-2023 and 7 asset classes from 1970-2023.

Screen shot of Main Dashboard



Improvements in January 2024 release:

* *Redesigned "Main Dashboard" data entry page with key summary statistics & graphs*
* *Significantly expanded "Retirement Income" page with cash flow analysis*
* *Summary tab with retirement cash flow graphs*
* *Ability to specify each year's % withdrawal rate during the 25-year withdrawal period*
* *Ability to enter social security benefits for a spouse in the "Retirement Budget" page*
* *Ability to compare two portfolios side-by-side in a new 7-assets tab*