

# *Go, Portfolio. Go!*



**by C. L. Israelsen**

I Can Build it All By Myself  
Investment Primer

# *Go, Portfolio. Go!*

Big portfolios, little portfolios.

Big investors, little investors.

"Do you like my investment portfolio?"

"I do not. It is not diversified."

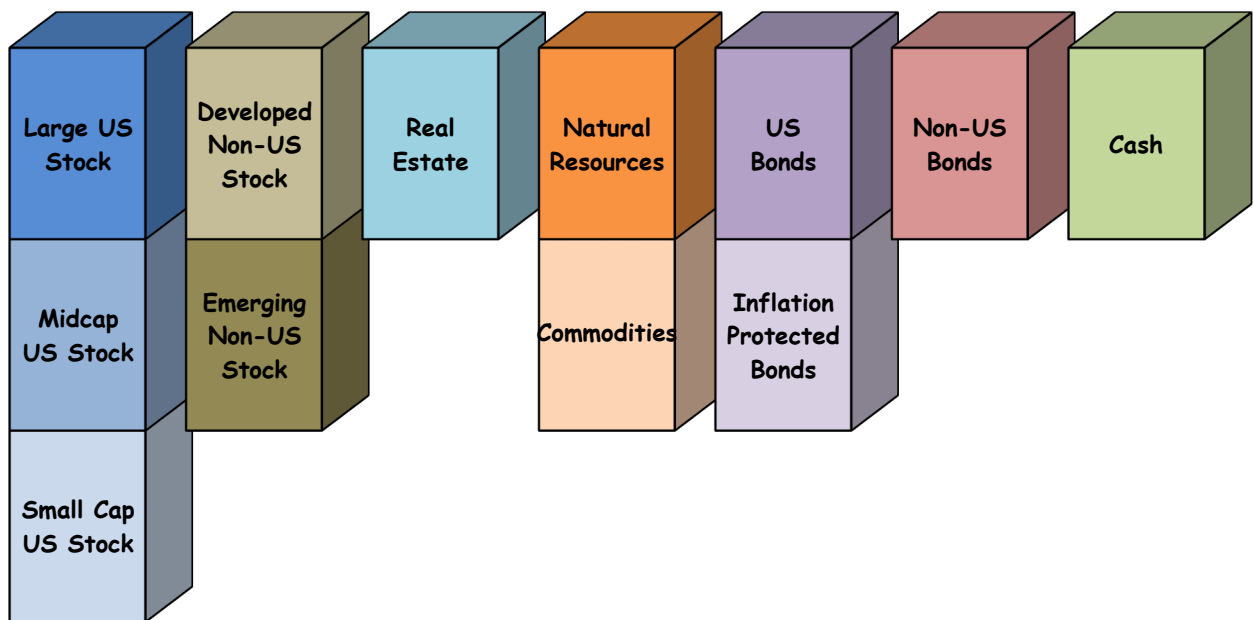
"Good-bye."

"No, don't go. I will teach you about diversification".

"Okay, but please make it short."

"Okay."

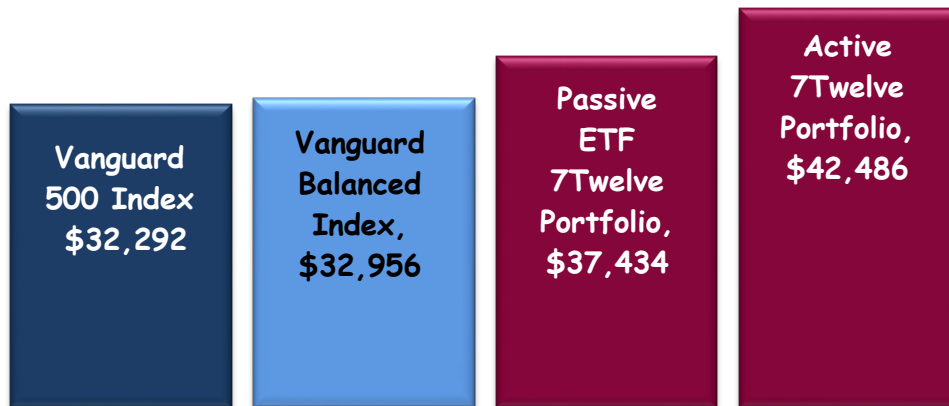
# Diversified 7Twelve® portfolio.



This portfolio uses  
12 different mutual funds.

# Diversified portfolio results.

20-Year Growth of \$10,000  
January 1, 2000 - December 31, 2019



More diversification is better.

And less risky than 100% stock.

Big portfolios, little portfolios.

Big investors, little investors.

"Do you like my investment portfolio?"

"I do like your **7Twelve**<sup>®</sup> portfolio.

It is more diversified."

"Good-bye."

"Good-bye."

There are several 7Twelve models, all built with 12 mutual funds and/or ETFs covering the same 7 core asset classes. There is an Active 7Twelve model, a Passive model, two Vanguard models, a Fidelity model, and a Schwab model. The results are consistently good. To purchase 7Twelve research reports that provide guidance in building one of the 7Twelve models shown in the table below click on this link: <http://www.7twelveportfolio.com/Downloads/Web7TwelveReport.pdf>

Craig L. Israelsen, Ph.D. is the developer of the 7Twelve<sup>®</sup> Portfolio. He teaches in the Personal Financial Planning program at Utah Valley University. He has previously taught at Brigham Young University and the University of Missouri-Columbia. Craig writes monthly for New York-based *Financial Planning Magazine*. He can be reached at [craig@7TwelvePortfolio.com](mailto:craig@7TwelvePortfolio.com)

The name 7Twelve<sup>®</sup> is a registered trademark belonging to Craig L. Israelsen

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Past performance of investment products or indexes does not guarantee future performance.

