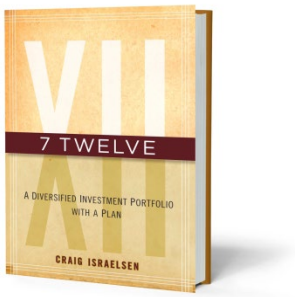
7Twelve®

A Multi-Asset Balanced Portfolio

www.7TwelvePortfolio.com

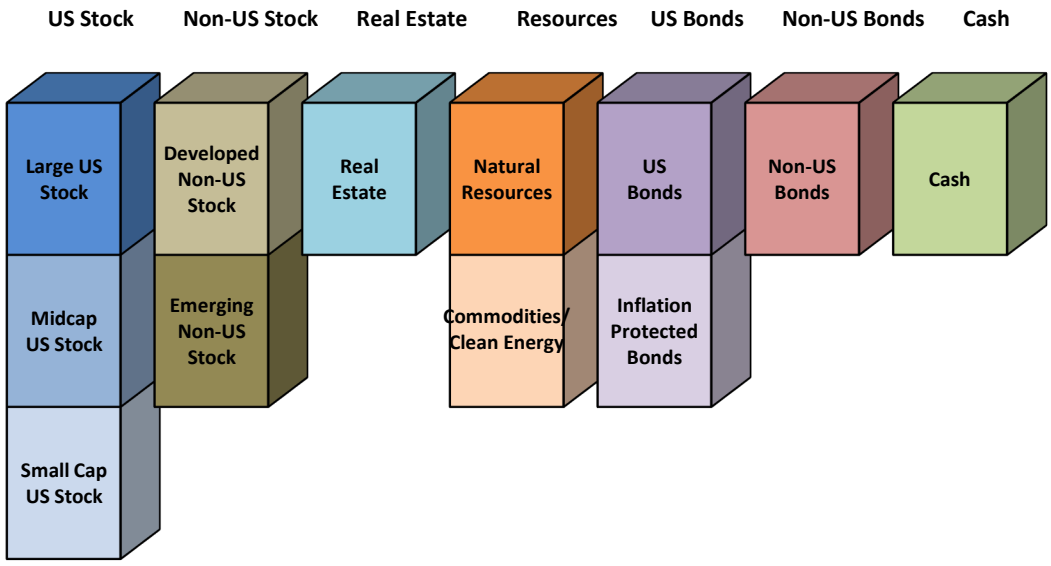
Craig L. Israelsen, Ph.D.



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**



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

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If you are a member of AAII please email me at: craig@aaii.com
AAII stands for American Association of Individual Investors

7Twelve **products are sent via email in pdf format, Excel format, or PowerPoint format.**

7Twelve® 2026 Order Form

Name: _____ **Phone:** _____ **Email:** _____

2026 *7Twelve*® Portfolio Big Research Report *60+ page pdf report with fund selection guidance and in-depth analytics for five 7Twelve models (Active, Passive, Vanguard, Fidelity, Schwab). Designed for financial advisors and intrepid investors.*	**$150**	Big Report ☐ $150
2026 *7Twelve*® Portfolio Short Reports *PDF research reports with specific fund selection guidance for each particular mutual fund family or focus area plus extensive performance reporting.* *All the specific fund or ETF tickers used in the respective 7Twelve model are provided in each report.* The **Passive 7Twelve report** uses passively managed ETFs (exchange traded funds). The **Active 7Twelve report** uses primarily actively managed mutual funds.	**$50 per report**	Vanguard ☐ $50 Fidelity ☐ $50 Schwab ☐ $50 SPDR State Street ☐ $50 T. Rowe Price ☐ $50 **Passive Report** ☐ $50 **Active Report** ☐ $50
2026 *FiveFUNDS* Report This report introduces a model that utilizes 5 ETFs to cover the US equity market—from mega cap to microcap. This is an all-equity model which minimizes the impact of market cap weighting.	**$50**	*FiveFUNDS* ☐ $50
2026 *New Economy* Portfolio Report *Specific guidance for advisors and investors wanting to build an aggressive portfolio using ETFs that focus on Ecommerce, biotech, global technology, etc.* ***This is a 100% equity portfolio.***	**$50**	New Economy ☐ $50
2026 *7Twelve*® Educational Powerpoint *Menu-driven powerpoint with 140+ slides for client or personal investor education.*	**$50**	2026 Powerpoint ☐ $50
2026 Vanguard *7Twelve*® Report for High-Net-Worth Investors *13-page detailed research report outlining the funds to use to build an* ***index-based*** *Vanguard 7Twelve model and an* ***actively managed*** *Vanguard 7Twelve model.*	**$50**	Vanguard High Net Worth 7Twelve Report ☐ $50
2026 *7Twelve*® ACTIVE ETF Portfolio Report *7-page pdf with specific fund selection guidance for advisors and investors wanting to build the 7Twelve model using* ***24 actively managed ETFs.***	**$50**	Active ETF ☐ $50
2026 Retirement Portfolio Analyzer Spreadsheet (RPA) *Powerful Excel template that allows the user to evaluate retirement portfolio accumulation and retirement income distribution (and retirement budgeting) over dozens of rolling "investor lifetimes" between 1926-2025 using 4 asset classes. Asset allocation, portfolio expenses, age of client, and withdraw rate are controllable by the user. RMD analysis available. Retirement portfolio analyzer also includes analysis of 7 asset classes from 1970-2025.* ***Annual cost of the RPA also includes 60 minutes of consultation.***	**$150** **(optional renewal is $100)**	2026 RPA ☐ $150 initial purchase 2026 RPA ☐ $100 for renewal More information on next page.
2026 Health Savings Account (HSA) Analyzer ***This Excel-based tool allows the user to historically evaluate different asset allocations in their investable HSA account and the impact on average withdrawals and average ending balances after 25 years.***	**$75**	2026 HSA Analyzer ☐ $75
2026 7 Funds for Life (Vanguard or Fidelity) *Specific guidance to build a diversified* ***Vanguard-based*** *or a* ***Fidelity-based*** *portfolio suitable for the* ***pre-retirement*** *AND* ***retirement years.*** *This report is an ideal companion to the* ***Retirement Portfolio Analyzer****.*	**$50**	7 Vanguard Funds ☐ $50 7 Fidelity Funds ☐ $50
7Twelve Partners Program *Every product listed above plus 10 hours of annual consultation*	**$800/year**	**7Twelve Partner** ☐ **$800**
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2026 June

Excel-based Retirement Portfolio Analyzer (RPA)

$150 per year (12-month period) Optional renewal is $100

(includes 60 minutes of consultation)

Purchasing the annual update each January is optional. RPA operates best on a PC using Microsoft Excel.

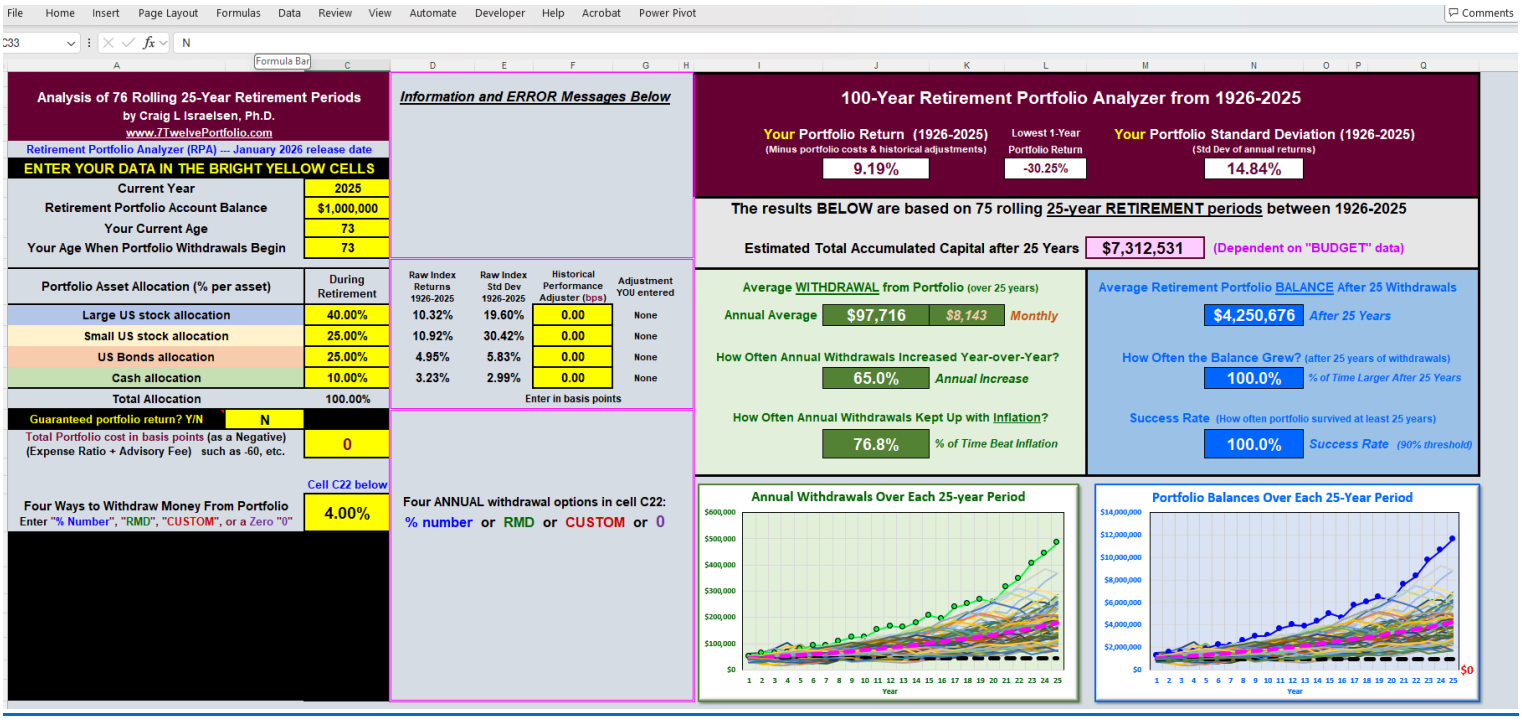
(Updates to the spreadsheet made during each year are automatically sent to those who have purchased the spreadsheet during the last 12 months)

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 1926-2025.

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 1926-2025 and 7 asset classes from 1970-2025.

Screen shot of Main Dashboard



Key Features in January 2026 release of RPA:

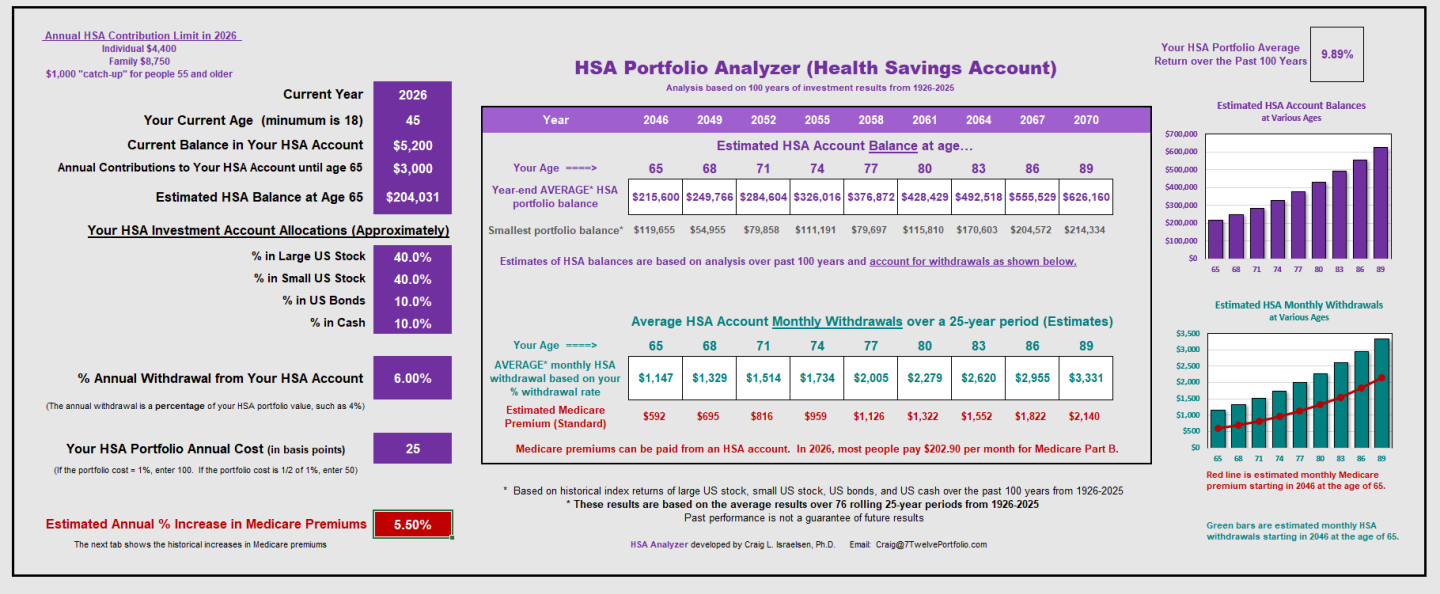
* *Historical analysis over the past 100 years with expanded Print out options*
* *RPA is designed to run on a PC using Excel. It also works correctly using LibreOffice.*

Contact me at: craig@7TwelvePortfolio.com

Excel-based Health Savings Account (HSA) Analyzer

$75 per year (12-month period)

Screen shot of Main Dashboard



An Excel template developed by Craig Israelsen that allows the user to historically evaluate various HSA account asset allocations, withdrawal rates, and contribution rates over the past 100 years (from 1926-2025).

In addition, the user can specify an anticipated annual cost increase in Medicare Part B premiums to determine if their HSA account withdrawals will be adequate to cover the cost of Medicare Part B.