The 7Twelve® Portfolio

7 Broad Asset Categories, 12 Funds

Eight Equity and Diversifying Funds
- 65% of Overall Portfolio Allocation

Four Fixed Income Funds
- 35% of Overall Portfolio Allocation

---|---|---|---|---|---|---
Large US Stock | Developed Non-US Stock | Real Estate | Natural Resources | US Bonds | Non-US Bonds | Cash
Midcap US Stock | Emerging Non-US Stock | Commodities | Inflation Protected Bonds | |
Small Cap US Stock

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

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# 7Twelve® 2020 Order Form

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### 2020 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.*

<table>
<thead>
<tr>
<th>Initial Purchase</th>
<th>Initial Purchase</th>
<th>Annual Renewal</th>
<th>Annual Renewal</th>
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<tbody>
<tr>
<td>$250</td>
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</table>

### 2020 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.

<table>
<thead>
<tr>
<th>Vanguard</th>
<th>Fidelity</th>
<th>Schwab</th>
<th>Passive ETF</th>
<th>Active funds</th>
<th>ESG (Socially Responsible)</th>
<th>High Dividend</th>
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</thead>
<tbody>
<tr>
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</table>

**$75 per report**

### 2020 New Economy Portfolio Report (New in 2020)

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.

<table>
<thead>
<tr>
<th>New Economy</th>
</tr>
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<tbody>
<tr>
<td>$75</td>
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</table>

### 2020 7Twelve® Educational Powerpoint

Menu-driven powerpoint with 200+ slides for client or personal investor education.

<table>
<thead>
<tr>
<th>Powerpoint</th>
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<tbody>
<tr>
<td>$150</td>
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### 2020 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.

*Both models require $120,000 initial investment, for a total of $240,000.*

<table>
<thead>
<tr>
<th>Vanguard High Net Worth 7Twelve Report</th>
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<tbody>
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### 2020 7Twelve® ACTIVE ETF Portfolio Report

14-page pdf with specific fund selection guidance for advisors and investors wanting to build the 7Twelve model using 24 actively managed ETFs.

<table>
<thead>
<tr>
<th>Active ETF</th>
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<tbody>
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### 2020 “35 Lifetimes” Retirement Portfolio Analyzer

Excel template that allows the user to evaluate retirement portfolio accumulation and retirement income distribution over 35 rolling “investor lifetimes” between 1926-2019 using 4 asset classes. Asset allocation, portfolio expenses, age of client, and withdraw rate are controllable by the user. RMD analysis also available in the spreadsheet. Retirement portfolio analysis also available for 7 asset classes from 1970-2019.

<table>
<thead>
<tr>
<th>35 Lifetimes Retirement Portfolio Analyzer</th>
</tr>
</thead>
<tbody>
<tr>
<td>$250</td>
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</table>

### 2020 Almanac of Asset Allocation (New in 2020)

70+ page PDF report with detailed performance analysis of seven core indexes and three multi-asset portfolios over the past 40 years. Performance analysis based on accumulation and distribution phases of investing. Comes with Excel spreadsheet to analyze retirement portfolio survival over the past 40 years.

<table>
<thead>
<tr>
<th>2020 Almanac of Asset Allocation with Excel spreadsheet</th>
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<tbody>
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4. After receiving your payment, I email you the reports.
Screen shot from the

Excel-based

35 Lifetimes Retirement Portfolio Analyzer

$250

An Excel template developed by Craig L. Israelsen that allows the user to evaluate retirement portfolio accumulation and retirement income distribution over 35 rolling “investor lifetimes” between 1926-2019 and “26 retiree lifetimes” between 1970-2019.

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.


Improvements in the 2020 release:

* Asset allocations can be different during accumulation and distribution periods
* Starting age of the investor can be changed (between 35-69)
* Amount of money already in retirement savings can be specified
* All graphs now on one screen
* Historical performance for the 4 asset classes and 7 asset classes can be adjusted (to create a “less optimistic” view of the past...based on a less optimistic view of future performance)
The Almanac of Asset Allocation delves into the measurement of performance based on how money was actually invested: as a lump sum OR via monthly investing.

The Almanac also provides in-depth analysis of retirement portfolio survival analytics over the 40-year period from 1980-2019.

Customized retirement portfolio survival analysis can be performed using the Excel-based spreadsheet that is a companion to the Almanac of Asset Allocation.

Screen shot of the “Analysis Dashboard” below.

### Annual Returns by Year

<table>
<thead>
<tr>
<th>Year</th>
<th>Conservative Portfolio</th>
<th>Moderate Portfolio</th>
<th>Aggressive Portfolio</th>
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<td>MONTHLY INVESTMENT</td>
<td>LUMP SUM</td>
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<td>2018</td>
<td>(3.24)</td>
<td>(6.65)</td>
<td>(5.10)</td>
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<tr>
<td>2019</td>
<td>13.17</td>
<td>10.24</td>
<td>16.98</td>
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</table>

% of Time Producing the Best Performance
- Conservative Portfolio: 52.5%
- Moderate Portfolio: 47.5%
- Aggressive Portfolio: 52.5%

The data table below is one of 46 data tables in the 70+ page Almanac

The Almanac & Spreadsheet package: $150
Become a 7Twelve Partner today and enjoy an outstanding, comprehensive support package built to meet the specific needs of innovative, thoughtful financial advisors. Our mission is to help you get, keep, and grow your advisory business using the widely-regarded 7Twelve methodology as an underlying framework for your investment portfolios.

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- Client-facing talking points for 7Twelve Indices and component asset classes
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- Regularly updated mutual fund and ETF tickers to implement 7Twelve
- Updated investment research from Dr. Craig Israelsen
- Approved, limited use of the 7Twelve registered trademark
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Each quarter, 7Twelve Partners have access to a 60-minute webinar hosted by Dr. Craig Israelsen and Lunt Capital Management, Inc. Each webinar is dedicated to various aspects of asset allocation, macro market outlook, and specific research aspects related to the 7Twelve portfolio. These webinars are designed to provide advisors with the timely analysis and discussion needed to stay current with 7Twelve.

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7Twelve Partners are well-versed in the theory and methodology of 7Twelve... but what about actually implementing the approach and selecting or recommending the “right” investment options for your client portfolios? Affiliated members have access to regularly updated mutual fund and ETF ticker “opportunity sets.” The tickers included are reviewed and analyzed by Craig Isaelsen and Lunt Capital to ensure they’re a good way to achieve the desired asset class exposure.

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7Twelve Partners are provided periodic updates of 7Twelve research reports and 7Twelve powerpoint slide decks. As favorite tools among advisors for years, these materials can be used in your marketing efforts to help illustrate and explain the core concepts of the 7Twelve methodology and approach. These reports include specific information about funds and ETFs that may be utilized in the 7Twelve portfolio.

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