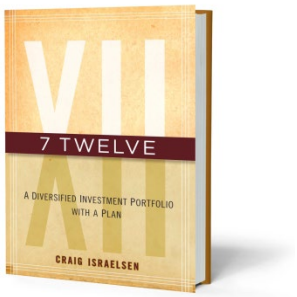
7Twelve®

A Multi-Asset Balanced Portfolio

www.7TwelvePortfolio.com

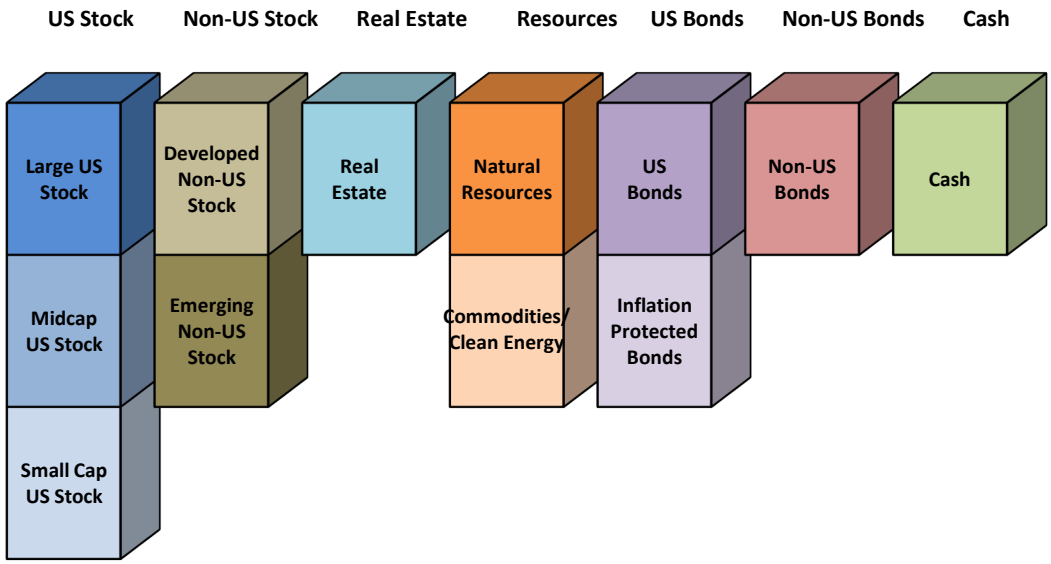
Craig L. Israelsen, Ph.D.



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

7Twelve® 2021 Order Form

The price of every product has been lowered in 2021 to help those affected by COVID-19

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

2021 *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.*	**$225 Initial Purchase ($125 if Renewal)**	Initial Purchase ☐ $225 Annual Renewal ☐ $125
2021 *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.*	**$60 per report**	Vanguard ☐ $60 Fidelity ☐ $60 Schwab ☐ $60 Passive ETF ☐ $60 Actively managed mutual funds ☐ $60 ESG ☐ $60
2021 *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.***	**$60**	New Economy ☐ $60
2021 *7Twelve*® Educational Powerpoint *Menu-driven powerpoint with 140+ slides for client or personal investor education.*	**$125**	Powerpoint ☐ $125
2021 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.*	**$125**	Vanguard High Net Worth 7Twelve Report ☐ $125
2021 *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.***	**$125**	Active ETF ☐ $125
2021 Retirement Portfolio Analyzer Spreadsheet *Powerful Excel template that allows the user to evaluate retirement portfolio accumulation and retirement income distribution over dozens of rolling "investor lifetimes" between 1926-2020 using 4 asset classes. Asset allocation, portfolio expenses, age of client, and withdraw rate are controllable by the user. RMD analysis available in the spreadsheet. Retirement portfolio analysis also available for 7 asset classes from 1970-2020.*	**$200**	2021 Retirement Portfolio Analyzer ☐ $200
2021 *7Twelve*® Retirement Portfolios Report (*New in 2021*) *Specific guidance to build several* ***Vanguard-based*** *models suitable for the* ***retirement years*** *when money is being systematically withdrawn. This report is an ideal companion to the Retirement Portfolio Analyzer spreadsheet.*	**$125**	2021 7Twelve Retirement Portfolios Report ☐ $125
Two Payment Options below	**TOTAL COST →**	

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Mail this order form and check payable to Craig Israelsen to: **Craig Israelsen** **1320 East Hobble Creek Drive** **Springville, Utah 84663**	**(1) Email me at craig@7TwelvePortfolio.com indicating which *7Twelve* products you want.** **(2) I email you a PayPal invoice.** **(3) You make payment using PayPal.** **(4) After receiving your payment, I email you the reports**

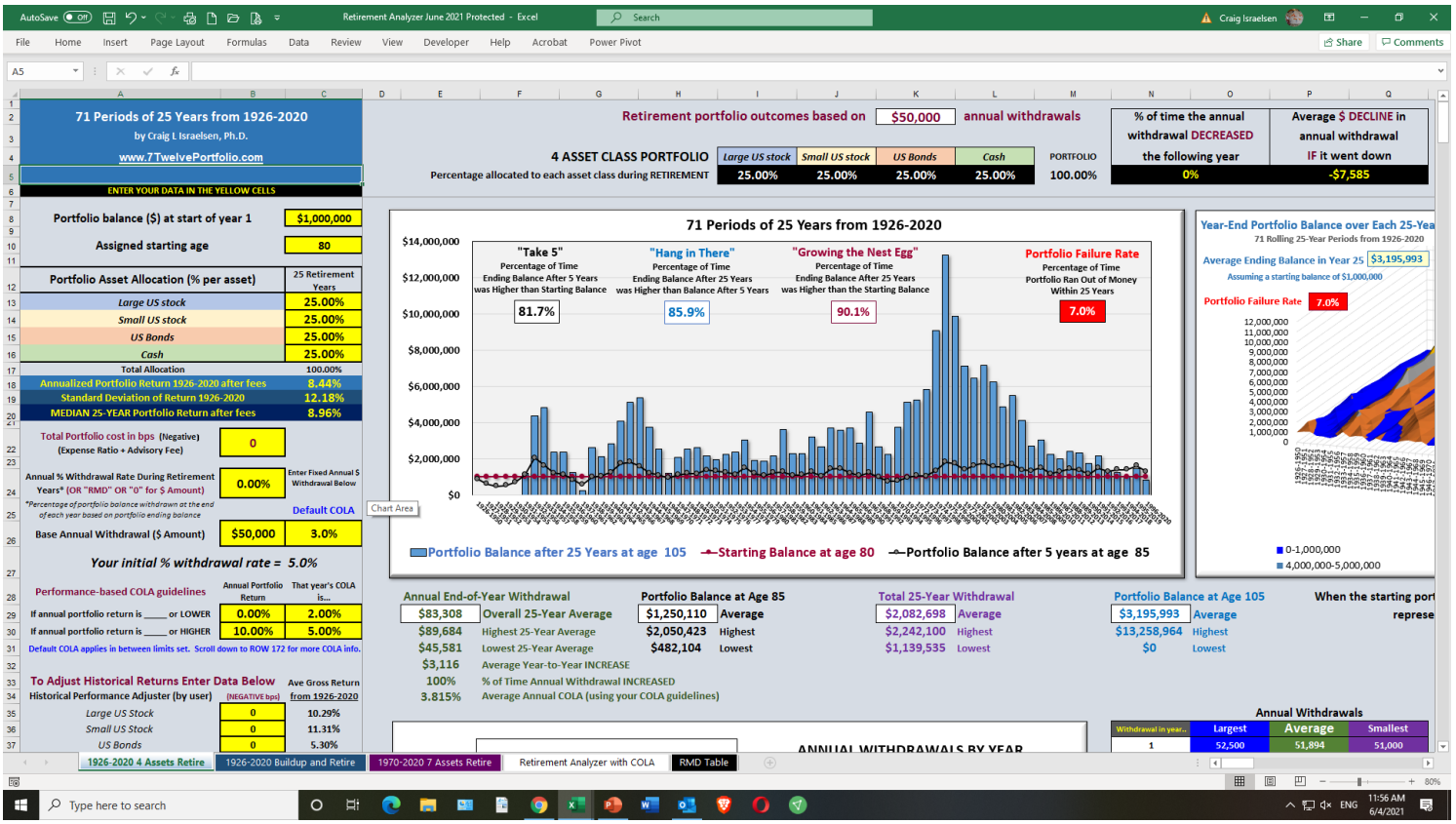
Excel-based
<u>Retirement Portfolio Analyzer</u>

$200

An Excel template developed by Craig L. Israelsen that allows the user to evaluate retirement portfolio retirement income distribution over dozens of rolling "investor lifetimes" between 1926-2020.

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.

<u>Historical performance data for 4 asset classes from 1926-2020 and 7 asset classes from 1970-2020.</u>



<u>Improvements in the June 2021 release:</u>

**** Asset allocations can be different during accumulation and distribution periods***
**** Starting age of the investor is adjustable***
**** Amount of money already in retirement savings can be specified***
**** 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)***
**** Detailed analysis of portfolio survival metrics (balance after 5 years, balance after 25 years, portfolio failure rate, etc.)***
**** Adjustable COLA linked to the portfolio's performance each year (new feature).***

7Twelve® Portfolio

Performance Update as of December 31, 2020

Annual rebalancing assumed

7Twelve® Model	Total % Return in 2020	20-Year Average Annualized % Return 1/1/2001 – 12/31/2020
Active 7Twelve (using actively managed funds)	**13.82%**	**7.64%**
Passive ETF 7Twelve	**5.78%**	**6.84%**
Vanguard mutual fund 7Twelve	**5.14%**	**7.01%**
Vanguard ETF 7Twelve	**3.63%**	**7.22%**
Vanguard High Net Worth 7Twelve	**7.49%**	**7.68%**
Fidelity 7Twelve	**9.65%**	**7.54%**
Schwab 7Twelve	**7.88%**	**7.15%**
ACTIVE ETF 7Twelve (using actively managed ETFs)	**20.39%**	**n/a**
ESG 7Twelve (Environmental, Social, Governance)	**21.62%**	**n/a**
New Economy portfolio (100% equity model)	**91.98%**	**n/a**
Index-based 7Twelve Portfolio (12 indexes shown on next page)	**5.27%**	**6.81%**

Past performance is not a guarantee of future performance.

www.7TwelvePortfolio.com

7Twelve® Partners Overview

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.

7Twelve Partners enjoy many benefits, including:

- Monthly performance analytics for 7Twelve Indices (calculated by S&P Dow Jones) & underlying asset classes
- Client-facing talking points for 7Twelve Indices and component asset classes
- Advisor-focused deep dive webinars hosted by Craig Israelsen and Lunt Capital
- Client/prospect-ready, white-labeled 7Twelve marketing materials
- 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
- Authorized use of 7Twelve-related journal article reprints

For additional details about the many benefits enjoyed by advisors who join 7Twelve Partners, please review the extended descriptions below.

Monthly 7Twelve Analytics & Talking Points for Client Meetings

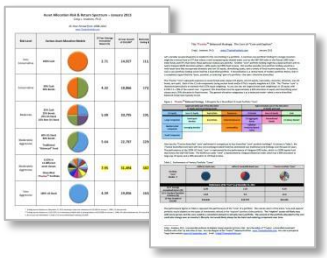
Advisors who join 7Twelve Partners are provided monthly performance summaries and detailed analytics for the 7Twelve index and the twelve underlying asset classes. The summaries and analytics include valuable, timely, client-facing "talking points" to assist advisors as you talk with clients during performance reviews or as other questions about the underlying asset classes emerge. These reports and analytics help you stay current with the performance and unique characteristics of each asset class.

Quarterly, Advisor-Focused Webinars Hosted by Craig Israelsen and Lunt Capital

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.

Client/Prospect-Ready, White-Labeled Marketing Materials

Affiliated members of 7Twelve Partners are able to distribute co-branded 7Twelve research reports, 7Twelve marketing materials, and re-prints of industry publications by Dr. Craig Israelsen and/or Lunt Capital. 7Twelve Partners will white-label selected reports, analytics, presentations, and articles with your name and logo to assist in your branding and marketing efforts. Co-branded materials are subject to the specific compliance requirements of individual financial advisors.

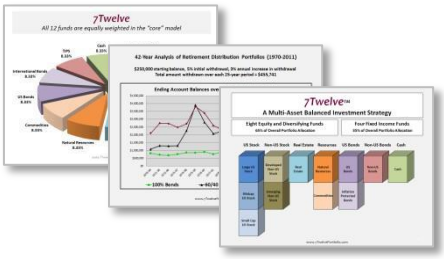


Regularly Updated Mutual Fund & ETF Tickers to Implement 7Twelve

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 Israelsen and Lunt Capital to ensure they're a good way to achieve the desired asset class exposure.

Receive Dr. Israelsen's Regularly Updated 7Twelve Research

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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Help you get, keep, & grow your business.

- Get – Capture new business
- Keep – Deepen existing relationships
- Grow – Increase your profitability

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Start benefiting from this outstanding support package by signing up TODAY! Visit our website to sign up.

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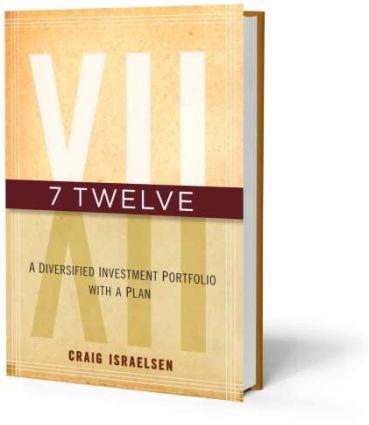
Order form to purchase *7Twelve* book

"7Twelve: A Diversified Investment Portfolio with a Plan"
by Craig L. Israelsen, Ph.D.



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