

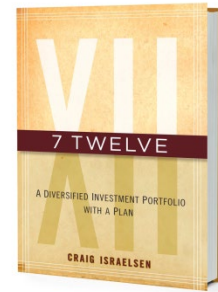


7Twelve®

A Multi-Asset Balanced Portfolio

www.7TwelvePortfolio.com

Craig L. Israelsen, Ph.D.



The 7Twelve® Portfolio

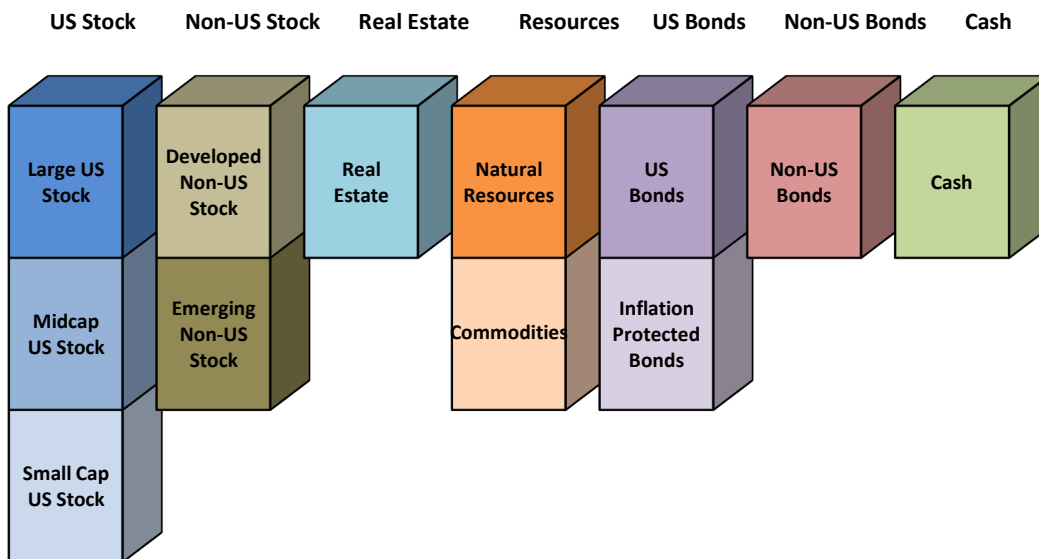
7 Broad Asset Categories, 12 Funds

Eight Equity and Diversifying Funds

65% of Overall Portfolio Allocation

Four Fixed Income Funds

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® 2020 Order Form

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<p style="text-align: center;">2020 7Twelve® Portfolio Big Research Report</p> <p style="text-align: center;"><i>60+ page pdf report with fund selection guidance and in-depth analytics for a variety of 7Twelve models (Active, Passive, Vanguard, Fidelity, Schwab). Designed for financial advisors and intrepid investors.</i></p>	<p>\$250 Initial Purchase (\$150 if Renewal)</p>	<p>Initial Purchase <input type="checkbox"/> \$250</p> <p>Annual Renewal <input type="checkbox"/> \$150</p>
<p style="text-align: center;">2020 7Twelve® Portfolio Short Reports (12-17 pages)</p> <p style="text-align: center;"><i>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.</i></p>	<p>\$75 per report</p>	<p>Vanguard <input type="checkbox"/> \$75</p> <p>Fidelity <input type="checkbox"/> \$75</p> <p>Schwab <input type="checkbox"/> \$75</p> <p>Passive ETF <input type="checkbox"/> \$75</p> <p>Active mgt funds <input type="checkbox"/> \$75</p>
<p style="text-align: center;">2020 7Twelve® Educational Powerpoint</p> <p style="text-align: center;"><i>Menu-driven powerpoint with 200+ slides for client or personal investor education.</i></p>	<p>\$150</p>	<p>Powerpoint <input type="checkbox"/> \$150</p>
<p style="text-align: center;">2020 Vanguard 7Twelve® Report for High Net Worth Investors</p> <p style="text-align: center;"><i>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.</i></p>	<p>\$150</p>	<p>Vanguard High Net Worth 7Twelve Report <input type="checkbox"/> \$150</p>
<p style="text-align: center;">2020 7Twelve® ACTIVE ETF Portfolio Report</p> <p style="text-align: center;"><i>14-page pdf with specific fund selection guidance for advisors and investors wanting to build the 7Twelve model using 24 actively managed ETFs.</i></p>	<p>\$150</p>	<p>Active ETF <input type="checkbox"/> \$150</p>
<p style="text-align: center;">2020 “35 Lifetimes” Retirement Portfolio Analyzer</p> <p style="text-align: center;"><i>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 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.</i></p>	<p>\$250</p>	<p>35 Lifetimes Retirement Portfolio Analyzer <input type="checkbox"/> \$250</p>
<p style="text-align: center;">2020 Almanac of Asset Allocation (New in 2020)</p> <p style="text-align: center;"><i>70+ pages of 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.</i></p>	<p>\$150</p>	<p>2020 Almanac of Asset Allocation <input type="checkbox"/> \$150</p>
TOTAL COST →		

Two Payment Options

<p style="text-align: center; color: red;">Order by Mail</p> <p style="text-align: center;">Mail this order form and check payable to Craig Israelsen to: Craig Israelsen 1320 East Hobbie Creek Drive Springville, Utah 84663</p>	<p style="text-align: center; color: red;">Order by email</p> <p>(1) Email me at craig@7TwelvePortfolio.com indicating which 7Twelve products you want.</p> <p>(2) I email you a PayPal invoice.</p> <p>(3) You make payment using PayPal.</p> <p>(4) After receiving your payment, I email you the reports</p>
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Screen shot from the

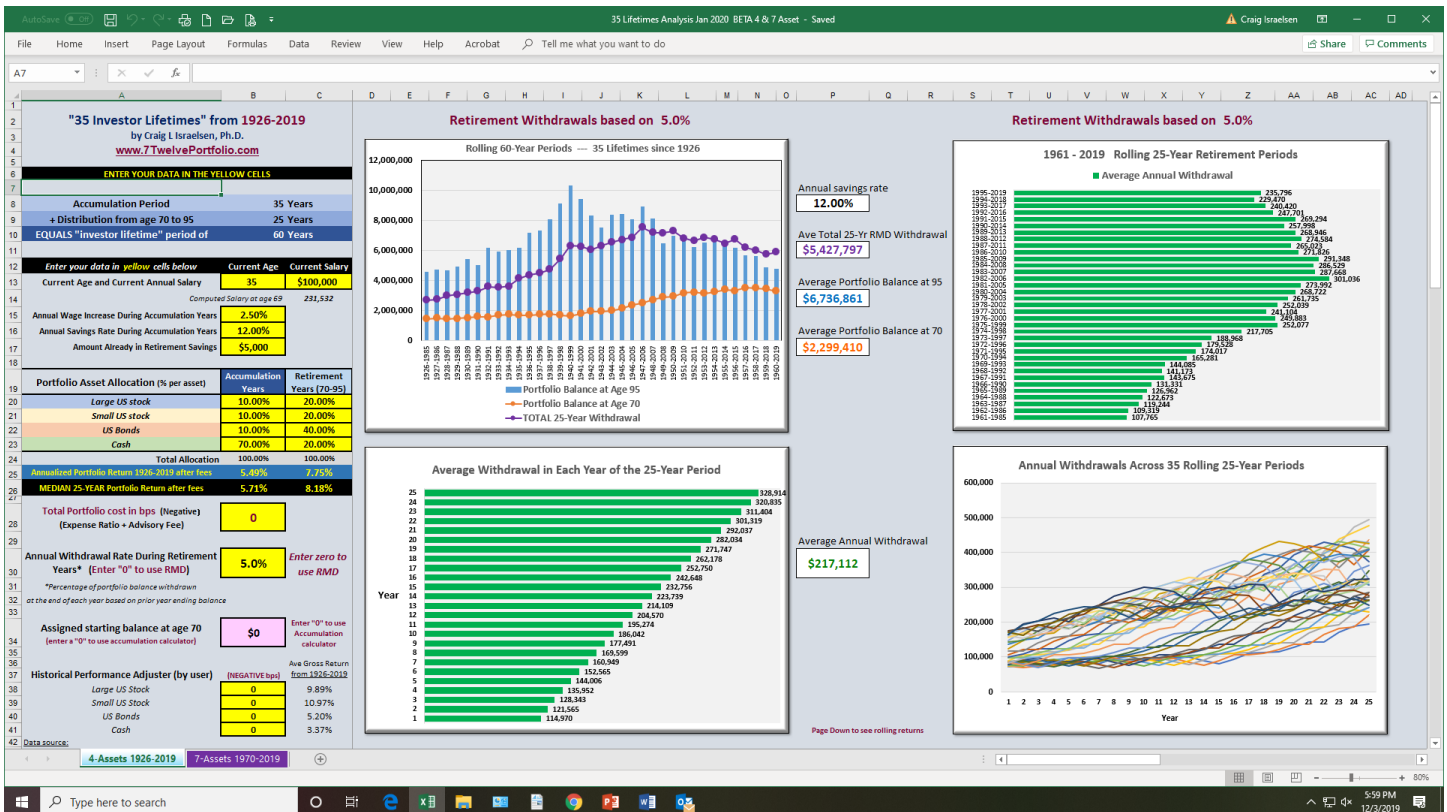
Excel-based 35 Lifetimes Retirement Portfolio Analyzer

\$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.

Historical performance data for 4 asset classes from 1926-2019 and 7 asset classes from 1970-2019.



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)

2020 Almanac of Asset Allocation

40-Year Analysis from 1980-2019

\$150

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

Annual Returns by Year	Conservative Portfolio		Moderate Portfolio		Aggressive Portfolio	
	LUMP SUM INVESTMENT	MONTHLY INVESTMENT	LUMP SUM INVESTMENT	MONTHLY INVESTMENT	LUMP SUM INVESTMENT	MONTHLY INVESTMENT
1980	16.00	18.40	20.29	23.50	23.78	27.36
1981	5.59	7.10	3.07	3.59	0.33	0.45
1982	19.20	28.43	18.77	31.22	17.01	32.09
1983	15.15	11.72	18.43	13.25	21.43	15.60
1984	9.30	12.83	7.89	11.44	7.21	10.37
1985	21.67	22.30	22.65	22.85	24.89	25.12
1986	16.89	11.93	17.06	11.58	20.41	14.04
1987	5.58	(1.62)	5.39	(5.57)	6.87	(7.88)
1988	13.69	11.36	16.57	13.41	19.60	16.36
1989	14.78	13.63	16.93	14.85	18.80	16.67
1990	0.69	3.74	(1.83)	1.52	(4.54)	(0.42)
1991	16.21	13.78	18.77	14.24	19.63	13.73
1992	5.64	7.42	6.83	8.75	6.48	8.51
1993	10.14	7.03	10.44	6.41	11.43	5.90
1994	1.56	1.33	1.79	1.07	2.49	0.81
1995	16.59	16.95	19.11	20.58	20.76	23.58
1996	10.73	12.61	15.38	17.74	19.50	22.37
1997	10.49	10.46	12.07	11.68	12.62	11.52
1998	6.04	6.26	3.35	3.38	1.78	1.21
1999	10.03	12.95	13.67	17.41	17.59	22.18
2000	6.69	6.19	8.36	6.72	9.48	6.82
2001	(0.53)	0.43	(3.16)	(1.63)	(6.98)	(4.96)
2002	(0.50)	(0.73)	(2.04)	(2.73)	(3.35)	(4.49)
2003	15.84	18.52	21.97	26.17	27.66	34.24
2004	9.20	11.48	12.61	15.44	16.11	19.67
2005	5.97	7.57	7.85	9.69	10.17	12.34
2006	9.85	9.50	11.68	10.27	13.92	11.52
2007	5.69	4.28	5.50	3.09	5.95	2.51
2008	(13.71)	(20.64)	(22.20)	(32.30)	(31.16)	(43.19)
2009	12.46	20.40	16.63	30.10	21.04	40.29
2010	8.83	12.94	12.11	18.86	14.44	24.03
2011	1.36	(0.33)	0.88	(1.74)	(0.01)	(3.99)
2012	7.12	5.76	9.16	7.04	11.26	8.60
2013	8.81	7.76	12.57	10.92	15.52	13.57
2014	3.11	0.97	3.39	(0.27)	3.18	(2.51)
2015	(1.62)	(3.52)	(3.25)	(5.86)	(4.70)	(8.12)
2016	5.22	6.20	7.49	10.01	8.74	12.49
2017	7.97	8.29	9.82	11.12	12.20	14.22
2018	(3.24)	(6.65)	(5.10)	(10.93)	(7.11)	(14.92)
2019	13.17	10.24	16.98	12.88	20.62	15.53
% of Time Producing the Best Performance	52.5%	47.5%	52.5%	47.5%	55.0%	45.0%

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.