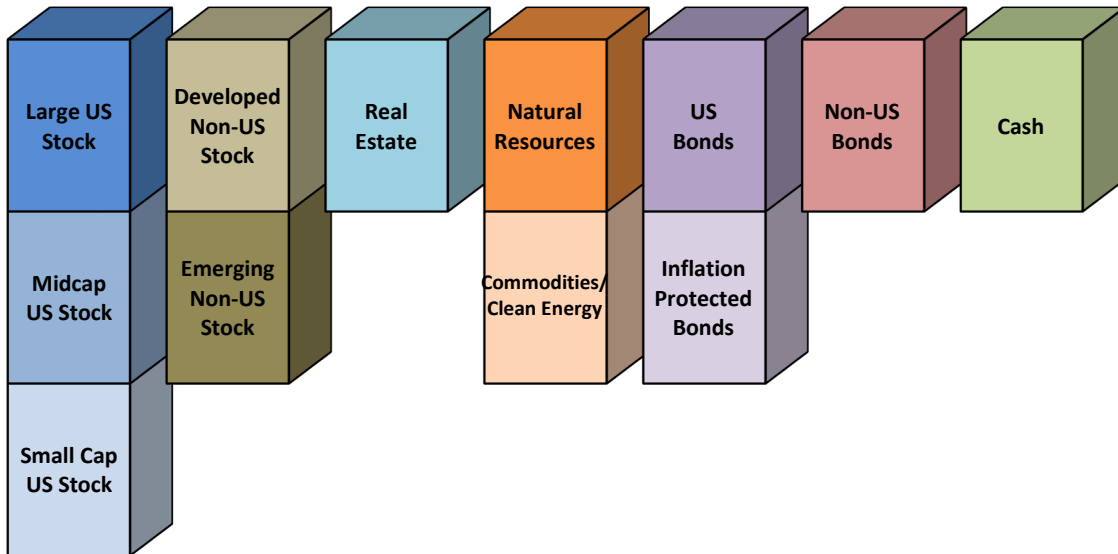


7Twelve®

Designed by Craig L. Israelsen, Ph.D. in 2008

7Twelve® Portfolio Model



7Twelve® Guidelines

7Twelve® model utilizes 12 mutual funds and/or ETFs
Each fund is equally weighted at 8.33% in the core 7Twelve® Portfolio model
Equal-weighting is maintained by periodic rebalancing

7Twelve® Philosophy

Diversification

Multiple asset classes needed – more than just stocks and bonds

Time

The value of diversification is manifested over longer-time frames

Funding

No portfolio will succeed without an adequate savings rate by the investor

Proper Benchmarking

Performance of a diversified portfolio should not be compared against a single index

www.7TwelvePortfolio.com