

Introduction to the *7Twelve*[®] Portfolio

This section provides a brief 7-slide overview of the 7Twelve[®] Portfolio.

Based on research by Craig L. Israelsen, Ph.D.

7 Slide Overview of *7Twelve*[®]

Developed by Craig L. Israelsen, Ph.D.

Section 1 - Investment Philosophy

Section 2 - Portfolio Design

Section 3 - Successful Investor Behavior

Section 1

Investment Philosophy

Core Tenet #1: Diversification

Multiple asset classes needed – more than just stocks and bonds

Core Tenet #2: Time

The value of diversification is manifested over longer-time frames

Core Tenet #3: Proper Benchmarking

A diversified portfolio should not be compared against a stock index like the S&P 500

Section 2

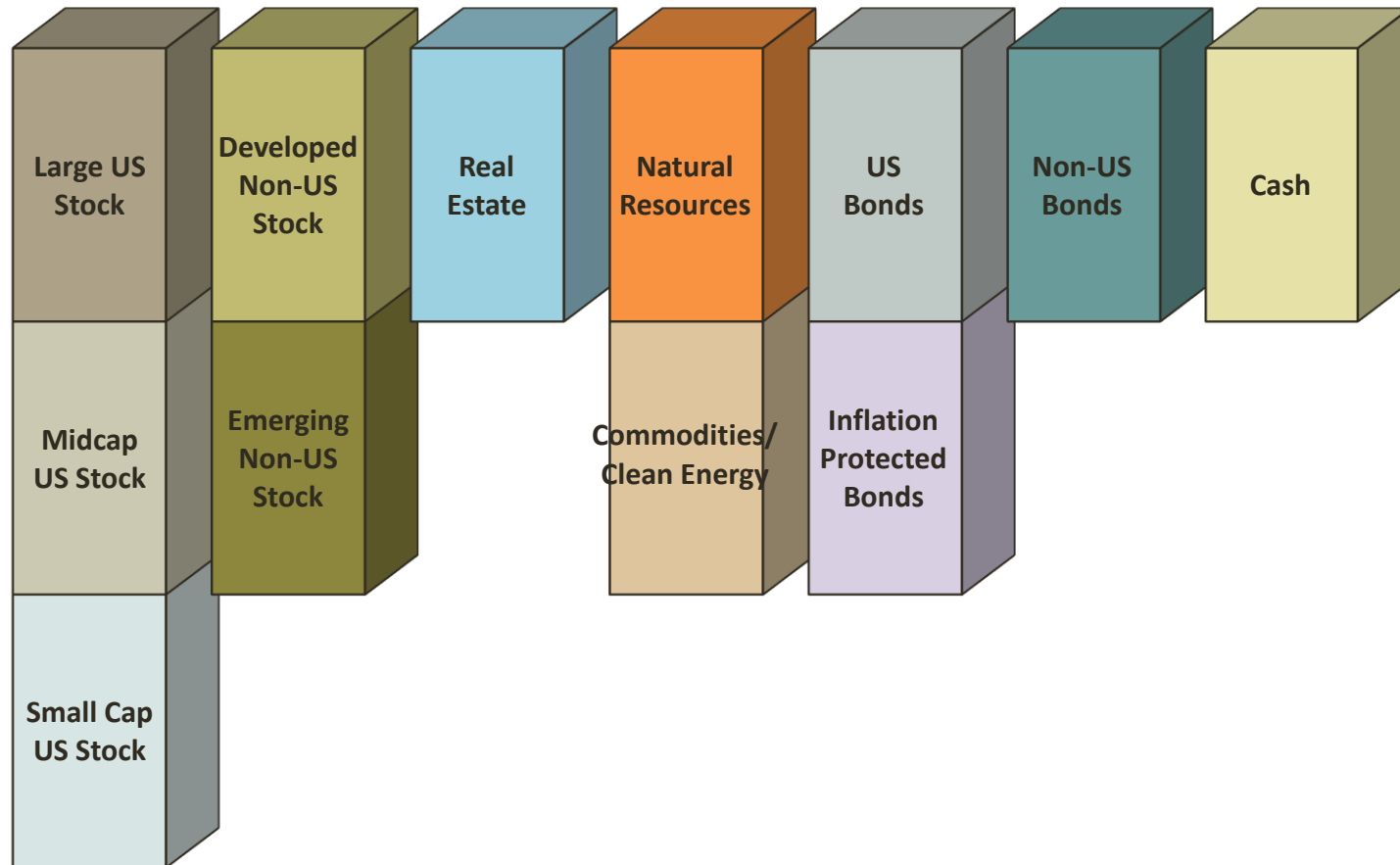
Portfolio Design

Building an investment portfolio is like making **salsa**...we add different ingredients together.



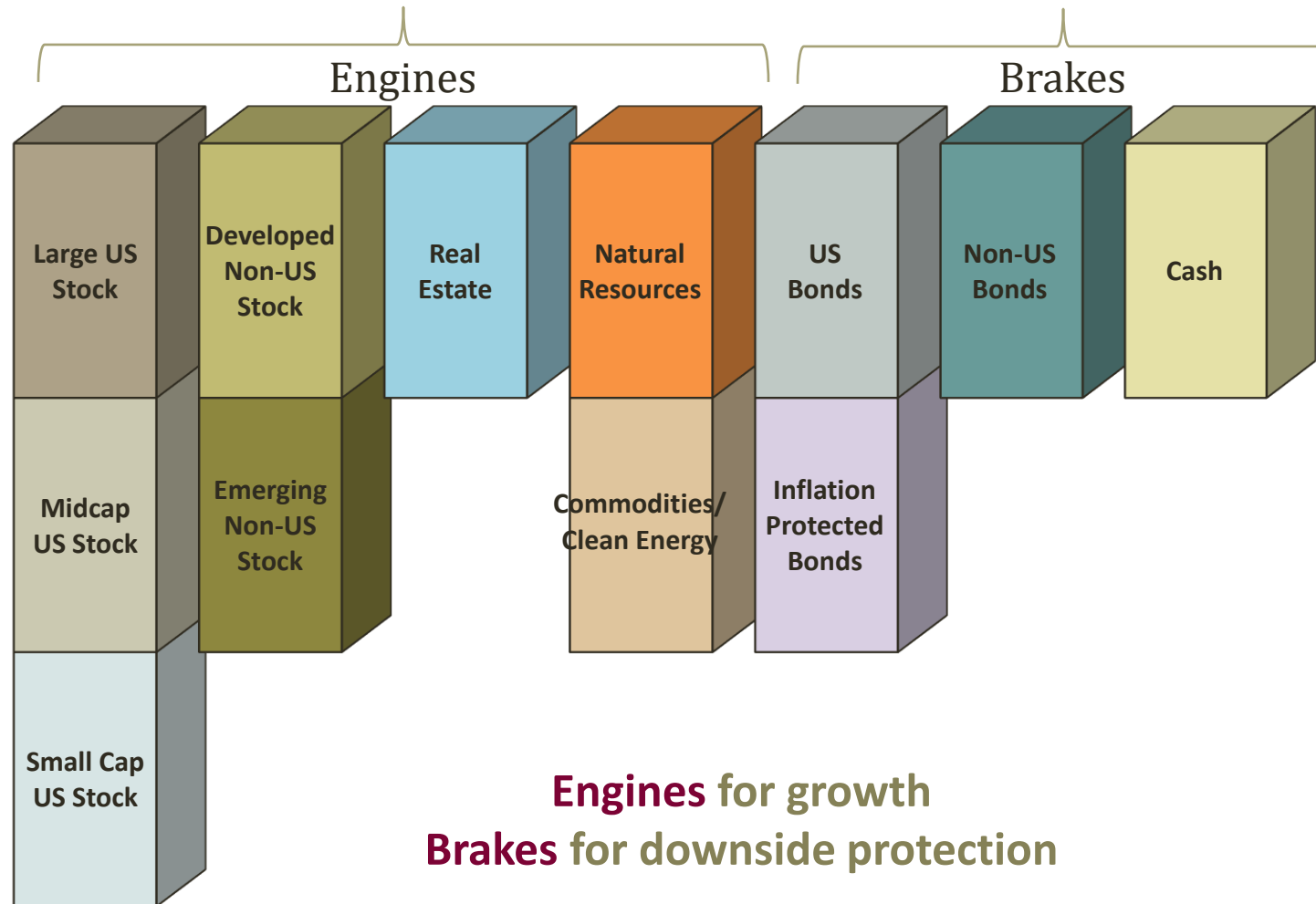
The 7Twelve® Portfolio

7 Core Asset Groups 12 Actual Funds



Superior Diversification

12-Asset Portfolio: **8 Engines, 4 Brakes**



Section 3

Successful Investor Behavior

Successful investors...

- **Contribute (save/invest) 10-15% of their income each year**
- **Rebalance their portfolios on a regular basis**
- **Understand that different asset classes take turns being the star**
- **Have reasonable expectations**
- **Are patient and measure results in YEARS, not weeks or months**
- **Correctly “benchmark” performance relative to their goals**

The **7Twelve**[®] Portfolio

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