

7Twelve® Portfolio Model

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

7Twelve®

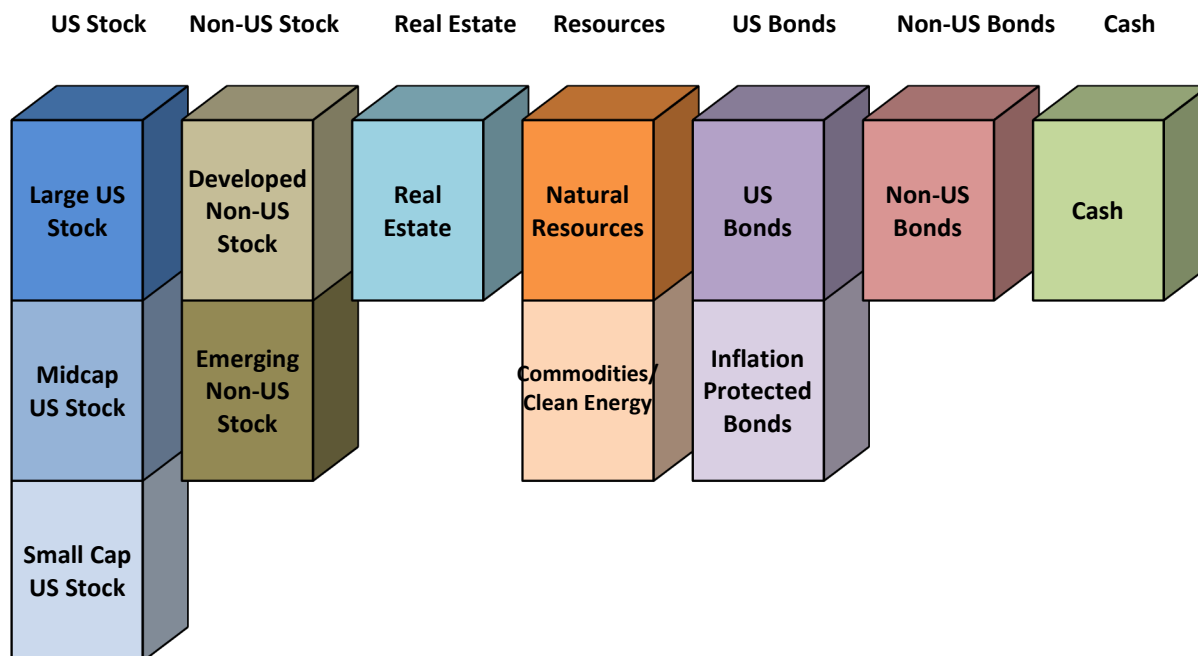
7 Broad Asset Categories, 12 Funds Equally-Weighted

Eight Equity and Diversifying Funds

65% of Overall Portfolio Allocation

Four Fixed Income Funds

35% of Overall Portfolio Allocation



Over the long-term, the **7Twelve®** Portfolio is designed to produce a return in the range of 7% with a standard deviation in the range of 12% (as you will see on the next page).

www.7TwelvePortfolio.com

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Performance Update as of August 31, 2024

7Twelve® Portfolio Models

7Twelve “Core” Model 12 funds equally weighted with Monthly Rebalancing	1-Month % Performance August 2024	12-Month % Performance Sept 1, 2023 – Aug 31, 2024	25-Year Performance Sept 1, 1999 – Aug 31, 2024	25-Year Std Deviation Sept 1, 1999 – Aug 31, 2024 Std Dev of Monthly Returns
Index-based 7Twelve (Indexes shown below)	1.18	12.01	6.76	10.98
Active 7Twelve	1.19	14.17	6.61	11.39
Passive ETF 7Twelve	1.34	13.64	6.12	10.97
Vanguard Mutual Fund 7Twelve	1.50	15.19	6.67	11.15
Vanguard ETF 7Twelve	1.87	15.35	6.59	11.69
Fidelity 7Twelve	1.25	16.05	7.43	12.09
Schwab 7Twelve	1.31	13.77	6.41	11.08
Vanguard High Net Worth Active 7Twelve	1.23	13.95	7.49	11.25
Vanguard High Net Worth Index 7Twelve	1.72	15.83	6.81	11.66
Other Funds for Comparison				
Vanguard 500 Index (VFIAX)	2.42	27.06	7.96	15.36
Vanguard Total Bond Index (VBTX)	1.34	7.21	3.95	4.17
Vanguard Balanced (VBIAX)	1.88	18.54	6.87	9.79
Vanguard STAR (VGSTX) Most appropriate benchmark for the 7Twelve Portfolio	1.99	16.28	7.15	10.60

Past performance is not indicative of future performance.

7Twelve Portfolio Asset Class	Representative Index
Large US Stock	S&P 500 Index TR USD
Mid Cap US Stock	S&P Midcap 400 Index TR
Small Cap US Stock	S&P Small cap 600 Index TR USD
Non-US Developed Stock	MSCI EAFE Index NR USD
Non-US Emerging Stock	MSCI EM Index GR USD
Real Estate	S&P Global REIT Index TR USD
Natural Resources	S&P North American Natural Resources Index TR
Commodities	DBIQ Optimum Yield Diversified Commodity Index Excess Return
US Bonds	Bloomberg US Aggregate Bond Index TR USD
Inflation Protected Bonds	Bloomberg US Treasury US TIPS Index TR USD
Non-US Bonds	Bloomberg Global Treasury Index TR USD
Cash	US TREASURY T-Bill 90 Day TR

7Twelve® Portfolio and Other Portfolio Models

Performance Update as of December 31, 2023

[Annual rebalancing](#) assumed in the returns below

7Twelve® Model	One-Year Total % Return in 2023	5-Year Average Annualized % Return (1/1/2019-12/31/2023)	25-Year Average Annualized % Return 1/1/1999 – 12/31/2023	25-Year Standard Deviation of Annual Returns 1/1/1999 – 12/31/2023
Active 7Twelve (using actively managed funds)	11.86%	4.85%	6.99%	13.56%
Passive ETF 7Twelve	8.10%	3.94%	6.27%	11.68%
Vanguard Mutual Fund 7Twelve	10.77%	5.61%	6.79%	11.59%
Vanguard ETF 7Twelve	8.99%	4.50%	6.64%	12.17%
Vanguard High Net Worth ACTIVE 7Twelve	10.59%	8.21%	7.92%	12.61%
Vanguard High Net Worth INDEX 7Twelve	10.07%	5.36%	6.87%	12.06%
Fidelity 7Twelve	13.88%	7.64%	7.71%	13.70%
Schwab 7Twelve	9.46%	4.81%	6.51%	12.19%
ACTIVE ETF 7Twelve (using actively managed ETFs)	8.48%	4.85%	n/a	n/a
Vanguard 7 Funds for Life Model (Pre-Retirement)	19.72%	12.55%	9.39% 19 years	15.59% 19 years
Vanguard 7 Funds for Life Model (Retirement)	15.40%	9.62%	7.73% 19 years	12.44% 19 years
New Economy portfolio (100% equity model)	20.84%	6.03% 4 years	n/a	n/a
Index-based 7Twelve Portfolio (12 indexes shown on previous page)	9.26%	7.65%	6.99%	11.72%

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