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


Large US Stock Developed Non-US Stock Real Estate Natural Resources US Bonds Non-US Bonds Cash


Small Cap US Stock

Performance updates for the 7Twelve are available on www.7TwelvePortfolio.com
Past performance does not guarantee future performance

To purchase 7Twelve products:

Please mail in the Order Form on next page or email me at: craig@7TwelvePortfolio.com
7Twelve products are sent via email in pdf format, Excel format, or PowerPoint format.
The price of every product has been lowered in 2021 to help those affected by COVID-19

Name: ___________________________ Phone: ______________ Email: _______________________

<table>
<thead>
<tr>
<th>2021 7Twelve® Portfolio Big Research Report</th>
<th>$225 Initial Purchase ($)125 if Renewal</th>
<th>Initial Purchase</th>
<th>$225</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
<td>Annual Renewal</td>
<td>$125</td>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>2021 7Twelve® Portfolio Short Reports</th>
<th>$60 per report</th>
<th>Vanguard</th>
<th>$60</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
<td>Fidelity</td>
<td>$60</td>
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<td></td>
<td>Schwab</td>
<td>$60</td>
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<td></td>
<td>Passive ETF</td>
<td>$60</td>
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<td></td>
<td>Actively managed mutual funds</td>
<td>$60</td>
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<td>ESG</td>
<td>$60</td>
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<table>
<thead>
<tr>
<th>2021 New Economy Portfolio Report</th>
<th>$60</th>
<th>New Economy</th>
<th>$60</th>
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</thead>
<tbody>
<tr>
<td>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.</td>
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<table>
<thead>
<tr>
<th>2021 7Twelve® Educational Powerpoint</th>
<th>$125</th>
<th>Powerpoint</th>
<th>$125</th>
</tr>
</thead>
<tbody>
<tr>
<td>Menu-driven powerpoint with 140+ slides for client or personal investor education.</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>2021 Vanguard 7Twelve® Report for High Net Worth Investors</th>
<th>$125</th>
<th>Vanguard High Net Worth 7Twelve Report</th>
<th>$125</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
<td></td>
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</tbody>
</table>

<table>
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<tr>
<th>2021 7Twelve® ACTIVE ETF Portfolio Report</th>
<th>$125</th>
<th>Active ETF</th>
<th>$125</th>
</tr>
</thead>
<tbody>
<tr>
<td>7-page pdf with specific fund selection guidance for advisors and investors wanting to build the 7Twelve model using 24 actively managed ETFs.</td>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>2021 Retirement Portfolio Analyzer Spreadsheet</th>
<th>$200</th>
<th>2021 Retirement Portfolio Analyzer</th>
<th>$200</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
<td></td>
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</table>

<table>
<thead>
<tr>
<th>2021 7Twelve® Retirement Portfolios Report (New in 2021)</th>
<th>$125</th>
<th>2021 7Twelve Retirement Portfolios Report</th>
<th>$125</th>
</tr>
</thead>
<tbody>
<tr>
<td>Specific guidance to build several 7Twelve-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.</td>
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</table>

Two Payment Options below TOTAL COST ➔

<table>
<thead>
<tr>
<th>Order by Mail</th>
<th>Order by email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mail this order form and check payable to Craig Israelsen to: Craig Israelsen 1320 East Hobble Creek Drive Springville, Utah 84663</td>
<td>(1) Email me at <a href="mailto:craig@7TwelvePortfolio.com">craig@7TwelvePortfolio.com</a> 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</td>
</tr>
</tbody>
</table>
Excel-based Retirement Portfolio Analyzer

$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.

Historical performance data for 4 asset classes from 1926-2020 and 7 asset classes from 1970-2020.

Improvements in the 2021 release:

* 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.)
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.

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**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.

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**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.

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**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.

Authorized Use of 7Twelve-related Journal Article Reprints
Financial advisors who join 7Twelve Partners are authorized to use the variety of 7Twelve-related journal articles in the marketing and client education efforts. Publishers of these copywrited materials have authorized 7Twelve Partners to utilize the re-prints with their clients and prospective clients. Advisors use the growing number of articles to help reinforce the overarching purpose of the 7Twelve approach.

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The Mission of 7Twelve Partners:
Help you get, keep, & grow your business.
• Get – Capture new business
• Keep – Deepen existing relationships
• Grow – Increase your profitability

Start benefiting from this outstanding support package by signing up TODAY! Visit our website to sign up!
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E-mail      7TwelvePartners@LuntCapital.com
Website     http://www.luntcapital.com/7twelve-partners/

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   Use email shown below.
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(3) You make payment using PayPal.
(4) After receiving your payment, I mail the book(s) to you via US mail.

Questions? Contact me at: craig@7TwelvePortfolio.com
**7Twelve® Portfolio**

**Active and Passive Models**

**Performance Update as of December 31, 2020**

<table>
<thead>
<tr>
<th>Total % Return as of 12/31/2020</th>
<th>7Twelve® Active Model</th>
<th>7Twelve® Passive Model</th>
</tr>
</thead>
<tbody>
<tr>
<td>12-Month (2020)</td>
<td>13.31</td>
<td>6.38</td>
</tr>
<tr>
<td>3-Year Annualized</td>
<td>6.85</td>
<td>5.13</td>
</tr>
<tr>
<td>5-Year Annualized</td>
<td>8.58</td>
<td>7.39</td>
</tr>
<tr>
<td>10-Year Annualized</td>
<td>5.02</td>
<td>5.17</td>
</tr>
<tr>
<td>15-Year Annualized</td>
<td>5.67</td>
<td>5.57</td>
</tr>
<tr>
<td>20-Year Annualized</td>
<td>7.39</td>
<td>6.72</td>
</tr>
</tbody>
</table>

| 20-Year Std Dev of Monthly Returns | 11.38 | 11.03 |
| 20-Year Growth of $10,000         | $41,650 | $36,691 |

The 7Twelve Active model is comprised of 12 actively managed mutual funds. The 7Twelve Passive ETF model is comprised of 12 passively managed ETFs.

*Monthly rebalancing assumed. Annual rebalancing is recommended in actual practice.*

Past performance is not a guarantee of future performance.

[www.7TwelvePortfolio.com](http://www.7TwelvePortfolio.com)
# 7Twelve® Portfolio

## Other Models

**Performance Update as of December 31, 2020**

<table>
<thead>
<tr>
<th>Total % Return as of 12/31/2020</th>
<th>7Twelve® Vanguard Mutual Fund Model</th>
<th>7Twelve® Vanguard ETF Model</th>
<th>7Twelve® Fidelity Model</th>
<th>7Twelve® Schwab Model</th>
<th>New Economy Model*</th>
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</thead>
<tbody>
<tr>
<td>3-Month (Q4 2020)</td>
<td>11.05</td>
<td>12.78</td>
<td>13.58</td>
<td>11.85</td>
<td>24.63</td>
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<tr>
<td>12-Month (2020)</td>
<td>5.53</td>
<td>4.65</td>
<td>10.35</td>
<td>8.59</td>
<td>91.98</td>
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<tr>
<td>3-Year Annualized</td>
<td>3.92</td>
<td>4.24</td>
<td>6.01</td>
<td>5.60</td>
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<tr>
<td>5-Year Annualized</td>
<td>7.17</td>
<td>7.02</td>
<td>8.29</td>
<td>7.59</td>
<td>N/A</td>
</tr>
<tr>
<td>10-Year Annualized</td>
<td>5.27</td>
<td>5.86</td>
<td>5.93</td>
<td>5.65</td>
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<tr>
<td>15-Year Annualized</td>
<td>5.58</td>
<td>6.12</td>
<td>5.98</td>
<td>5.89</td>
<td>N/A</td>
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<tr>
<td>20-Year Annualized</td>
<td>6.89</td>
<td>7.12</td>
<td>7.41</td>
<td>7.01</td>
<td>N/A</td>
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<table>
<thead>
<tr>
<th>20-Year Std Dev of Monthly Returns</th>
<th>11.29</th>
<th>11.90</th>
<th>12.21</th>
<th>10.95</th>
<th>N/A</th>
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<tbody>
<tr>
<td>20-Year Growth of $10,000</td>
<td>$37,891</td>
<td>$39,554</td>
<td>$41,780</td>
<td>$38,758</td>
<td>N/A</td>
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</table>

* The New Economy model is built with ETFs and is 100% equity—which represents a departure from the “classic” 7Twelve model. The New Economy Report was first published in August of 2020. The 3-month performance (Q4 2020) was achieved after the model was published, whereas a large portion of the 12-month performance existed before the report was published.

**Monthly rebalancing assumed. Annual rebalancing is recommended in actual practice.**

Past performance is not a guarantee of future performance.

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