

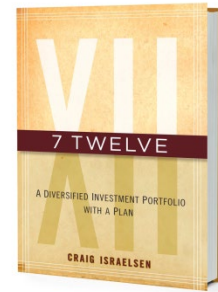


7Twelve®

A Multi-Asset Balanced Portfolio

www.7TwelvePortfolio.com

Craig L. Israelsen, Ph.D.



The 7Twelve® Portfolio

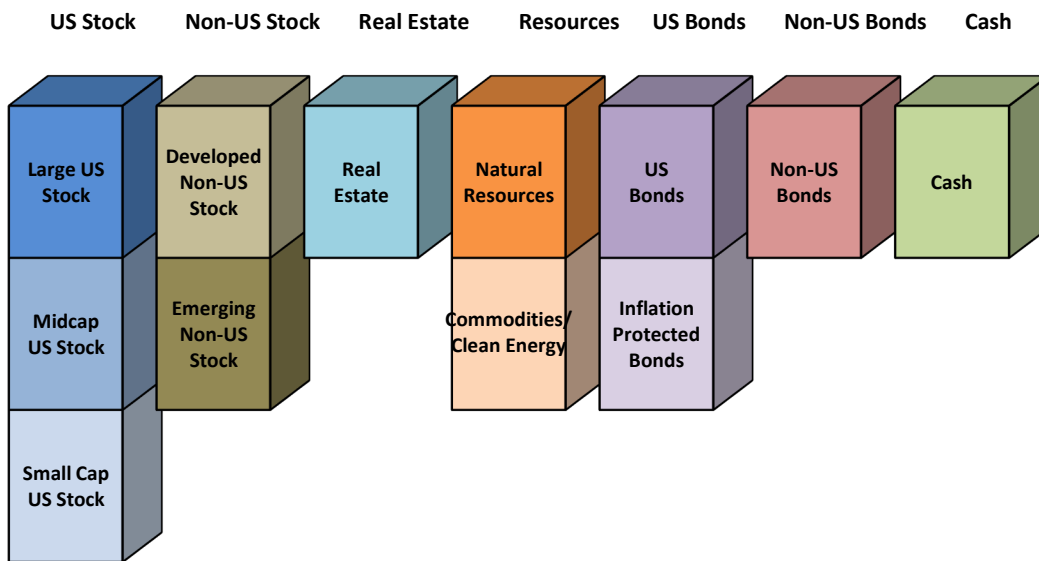
7 Broad Asset Categories, 12 Funds

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 products are sent via email in pdf format, Excel format, or PowerPoint format.

7Twelve® 2024 Order Form

Name: _____ Phone: _____ Email: _____

<p style="text-align: center;">2024 7Twelve® Portfolio Big Research Report</p> <p><i>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.</i></p>	<p>\$250 Initial Purchase \$150 Renewal</p>	<p>Initial Purchase <input type="checkbox"/> \$250</p> <p>Annual Renewal <input type="checkbox"/> \$150</p>
<p style="text-align: center;">2024 7Twelve® Portfolio Short Reports</p> <p><i>PDF research reports with specific fund selection guidance for each particular mutual fund family or focus area plus extensive performance reporting.</i></p> <p><i>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>Actively managed mutual funds <input type="checkbox"/> \$75</p>
<p style="text-align: center;">2024 FiveFUNDS Report</p> <p><i>This report introduces a model that utilizes 5 ETFs to cover the US equity market—from mega cap to microcap. This is an all-equity model. The goal of this model is to minimize the impact of market cap weighting that is dramatically evident in the S&P 500 Index.</i></p>	<p>\$75</p>	<p>FiveFUNDS <input type="checkbox"/> \$75</p>
<p style="text-align: center;">2024 New Economy Portfolio Report</p> <p><i>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.</i></p>	<p>\$75</p>	<p>New Economy <input type="checkbox"/> \$75</p>
<p style="text-align: center;">2024 7Twelve® Educational Powerpoint</p> <p><i>Menu-driven powerpoint with 140+ slides for client or personal investor education.</i></p>	<p>\$150 initial \$75 renewal</p>	<p>2024 Powerpoint <input type="checkbox"/> \$150 initial purchase</p> <p>2024 Powerpoint <input type="checkbox"/> \$75 renewal</p>
<p style="text-align: center;">2024 Vanguard 7Twelve® Report for High-Net-Worth Investors</p> <p><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.</i></p>	<p>\$75</p>	<p>Vanguard High Net Worth 7Twelve Report <input type="checkbox"/> \$75</p>
<p style="text-align: center;">2024 7Twelve® ACTIVE ETF Portfolio Report</p> <p><i>7-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>\$75</p>	<p>Active ETF <input type="checkbox"/> \$75</p>
<p style="text-align: center;">2024 Retirement Portfolio Analyzer Spreadsheet</p> <p><i>Powerful Excel template that allows the user to evaluate retirement portfolio accumulation and retirement income distribution (and retirement budgeting) over dozens of rolling “investor lifetimes” between 1926-2023 using 4 asset classes. Asset allocation, portfolio expenses, age of client, and withdraw rate are controllable by the user. RMD analysis available. Retirement portfolio analysis also available for 7 asset classes from 1970-2023.</i></p>	<p>\$200 initial \$100 renewal</p>	<p>2024 Retirement Portfolio Analyzer <input type="checkbox"/> \$200 Initial Purchase</p> <p>2024 Retirement Portfolio Analyzer <input type="checkbox"/> \$100 Renewal Purchase</p>
<p style="text-align: center;">2024 7 Vanguard Funds for Life</p> <p><i>Specific guidance to build a diversified Vanguard-based portfolio suitable for the pre-retirement AND retirement years. This report is an ideal companion to the Retirement Portfolio Analyzer spreadsheet.</i></p>	<p>\$75</p>	<p>7 Vanguard Funds for Life Report <input type="checkbox"/> \$75</p>
<p>Payment Options below</p>		<p>TOTAL COST →</p>

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Excel-based Retirement Portfolio Analyzer

\$200 for initial purchase
\$100 for annual renewal after initial purchase

(Updates to the spreadsheet made during each year are automatically sent to those who have purchased the spreadsheet during that year)

An Excel template developed by Craig Israelsen that allows the user to evaluate retirement portfolio retirement income distribution over dozens of rolling “investor lifetimes” between 1926-2023.

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 1926-2023 and 7 asset classes from 1970-2023.

Screen shot of Main Dashboard

Analysis of 74 Rolling 25-Year Retirement Periods
by Craig L Israelsen, Ph.D.
www.TwelvePortfolio.com
January 2024 release

ENTER YOUR DATA IN THE YELLOW CELLS

Portfolio balance (\$) at start of retirement: **\$500,000**

Assigned starting age of retirement: **73**

Portfolio Asset Allocation (% per asset)	During Retirement	Raw Index Returns 1926-2023	Raw Index Std Dev 1926-2023	Historical Performance Adjuster (bps)	Adjustment YOU entered
Large US stock allocation	40.00%	10.03%	19.70%	0.00	None
Small US stock allocation	40.00%	10.86%	30.73%	0.00	None
US Bonds allocation	10.00%	4.98%	5.88%	0.00	None
Cash allocation	10.00%	3.27%	3.14%	0.00	None
Total Allocation	100.00%				

Total Portfolio cost in basis points (as a Negative) (Expense Ratio + Advisory Fee): **-30** bps portfolio cost

Four Methods of Annual Withdrawals: **0.00%**

First Annual \$ Withdrawal >> **\$25,000** 3.00% <<- Enter % COLA or CPI

Average Annual COLA over ALL 25-year periods: **2.23%**

Retirement Portfolio Analyzer "Main Dashboard"

98-Year Portfolio Return (1926-2023) (Minus portfolio costs & historical adjustments): **9.59%**

98-Year Portfolio Standard Deviation (1926-2023) (Std Dev of annual returns): **19.34%**

The results BELOW are based on 74 rolling 25-year RETIREMENT periods between 1926-2023

Average WITHDRAWAL from Portfolio (over 25 years)

Annual: **\$33,307** \$2,776 Monthly

How Often Annual Withdrawals Increased Year-over-Year? **73%** Annual Increase

How Often Annual Withdrawals Kept Up with Inflation? **25.2%** % of Time Beat Inflation

Average Retirement Portfolio BALANCE After 25 Withdrawals

\$3,644,475 After 25 Years

How Often the Balance Grew? (after 25 years of withdrawals) **90.5%** % of Time Larger After 25 Years

Success Rate (How often portfolio survived at least 25 years) **97.3%** Success Rate (90% threshold)

Annual Withdrawals Over Each 25-year Period

Portfolio Balances Over Each 25-Year Period

Improvements in January 2024 release:

- * Redesigned “Main Dashboard” data entry page with key summary statistics & graphs
- * Significantly expanded “Retirement Income” page with cash flow analysis
- * Summary tab with retirement cash flow graphs
- * Ability to specify each year’s % withdrawal rate during the 25-year withdrawal period
- * Ability to enter social security benefits for a spouse in the “Retirement Budget” page
- * Ability to compare two portfolios side-by-side in a new 7-assets tab