

Value Averaging Growth Strategy

Build a financially secure future with a solid investment portfolio

PORTFOLIO STRATEGY AND OBJECTIVE

TARGET RETURN: 10%

The **Value Averaging Growth Portfolio** seeks to enhance investment returns by capitalizing on the volatility of securities in the target sectors. Securities are carefully selected and back-tested for long term performance using the *Value Averaging* investment methodology. This **model portfolio** is intended to demonstrate that Value Averaging works across broad market sectors and is particularly valuable during times of high volatility. Investment trades are done on a monthly basis.

MODEL PORTFOLIO HOLDINGS

1. VNQ - Vanguard REIT ETF
2. RWX - SPDR International Real Estate ETF
3. VEU - Vanguard FTSE All World x US ETF
4. IJT - S&P Small Cap 600 ETF
5. XLF - SPDR Select Financials ETF
6. IXC - iShares Global Energy ETF
7. DBA - Powershare Agriculture ETF
8. MOO - Market Vector Agri Business ETF
9. BK F - iShares MSCI BRIC ETF
10. DEM - Wisdom Tree Emerging Mkts ETF
11. PNQI - Powershares Nasdaq ETF

WHY FOLLOW THIS MODEL?

1. Easy to Understand
2. Easy to Monitor
3. Simple to implement and change
4. Enables superior returns without excessive risk
5. Responsive to changing market conditions
6. Customizable to individual investing styles
7. Target sectors enhance portfolio returns and reduce portfolio risk

HOW THIS FUND WORKS

Portfolio restricted to maximum of 9 sectors and 16 securities

Each security must have at least 3 years of history

Each security back tested using Value Averaging investment strategy

Target sectors provide high return potential and provide portfolio diversification

VALUE AVERAGING AGGRESSIVE GROWTH - ASSET ALLOCATION MODEL

CORE					EXPLORE			
CASH	BONDS	U.S. STOCKS	INT'L STOCKS	REAL ESTATE	NATURAL RESOURCES	COMMODITIES	EMERGING MARKETS	TECHNOLOGY
Money Market	Long Bonds	Large Cap	Europe	Global Real Estate	Metals	Agriculture	BRIC	Internet
		Small Cap	Asia	Construction and Materials	Energy		Emerging Markets	Telecom
			Far East					

PORTFOLIO FRAMEWORK

1. Determine Portfolio Objective and Model
2. Identify the Market Sectors to invest in
3. Identify Securities for Portfolio
4. Determine Asset Allocation and Weight Portfolio to Maximize Returns and Yield
5. Back-test using the Value Averaging Methodology
6. Use Value Averaging to implement the trading plan
7. Monitor and adjust to meet Portfolio Objective

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