

# Value Averaging Market Indexes Strategy

Build a financially secure future with a solid investment portfolio

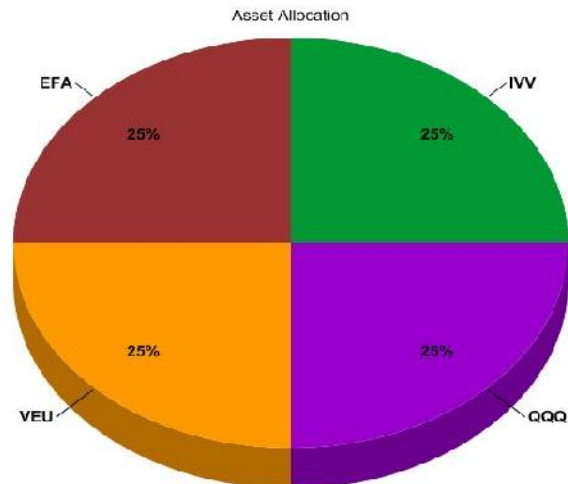
## PORTFOLIO STRATEGY AND OBJECTIVE

**TARGET RETURN: 8%**

The **Value Averaging Market Indexes Strategy** seeks to enhance investment returns by offering investors broad exposure to different major equity market indices in order to capture broad market movement. 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 is particularly valuable during times of high volatility. Investment trades are done on a monthly basis.

### MODEL PORTFOLIO HOLDINGS

1. IVV - iShares S&P 500 ETF
2. QQQ - Powershares Nasdaq Index
3. VEU - Vanguard FTSE All World x US ETF
4. EFA - iShares MCSI EAFE Index



### 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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### 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

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