

# Value Averaging Market Sectors Strategy

Build a financially secure future with a solid investment portfolio

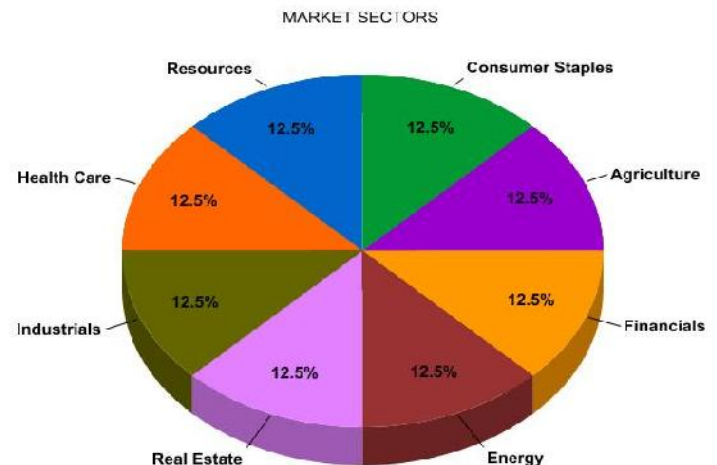
## PORTFOLIO STRATEGY AND OBJECTIVE

**TARGET RETURN: 10%**

The **Value Averaging Market Sectors Strategy** seeks to invest across numerous market sectors such as energy, financials, technology, health care etc. Sector investing offers a way to invest in industries that may have prospects for above average long term growth. Certain sectors can even provide a hedge during market downturns. Securities that have been back tested using the *Value Averaging* investment strategy for long term performance. This **model portfolio** is intended for investors with long term growth objectives.

## MODEL PORTFOLIO HOLDINGS

1. FXO - First Trust Financials
2. XLP - SPDR Consumer Staples
3. IYR - iShares DJ US Real Estate
4. XLK - SPDR Select Technology Sector
5. XLE - SPDR Energy Select
6. MOO - Market Vectors Agri Business
7. IYH - iShares US Health Care Select
8. XLI - SPDR Select Industrials



## 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
- 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

## PORTFOLIO FRAMEWORK

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

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