

Value Averaging Technology Strategy

Build a financially secure future with a solid investment portfolio

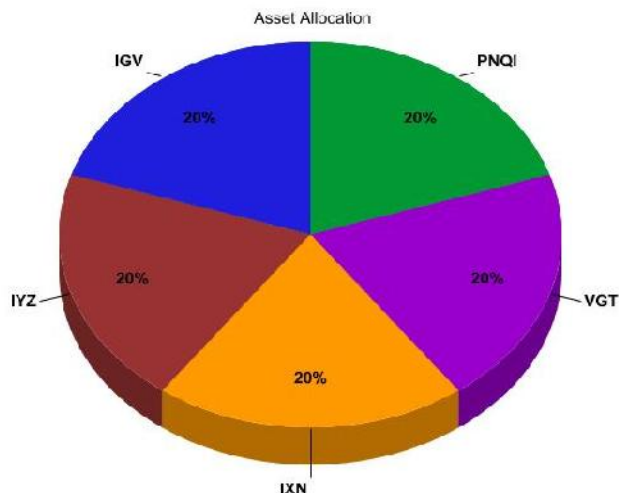
PORTFOLIO STRATEGY AND OBJECTIVE

TARGET RETURN: 15%

The **Value Averaging Technology Growth Strategy** seeks to enhance investment returns by capitalizing on the volatility of securities in the technology sector. 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. PNQI - Nasdaq Internet Portfolio ETF
2. VGT - Vanguard Information Technology ETF
3. IXN - iShares Global Technology ETF
4. IYZ - iShares US Dow Jones US Telecom ETF
5. IGV - iShares S&P North American Tech Software



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

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

Manager: Bruce Ramsey

Website: www.vainvestmentsoftware.com

Telephone: 905-901-3063

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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