

7Twelve™

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7Twelve is a 40+ page pdf document that provides research and analysis on multi-asset investment portfolios. The **7Twelve** portfolio design covers **7** asset classes and utilizes **12** mutual funds/ETNs. The primary emphasis of the **7Twelve** design is optimal diversification.

The research report provides extremely detailed analysis and outlines several alternative versions of **7Twelve**. The master version of the portfolio uses a variety of funds from various fund families (a “best of breed” approach). Another version utilizes only Vanguard funds. A separate version uses only T. Rowe Price funds, while another version uses only exchange traded funds/notes.

The report provides back-tested results from 1970-2007. In addition, there are 17 tables and 5 figures with supporting and explanatory data. (See example table below).

The cost of the **7Twelve** research report is \$250. Consultation is separately negotiated.

To purchase the research document send a check to Craig Israelsen (address below). Please include your email address. I will then email you the **7Twelve** pdf. Site licensing is available.

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Calendar Year Total % Return	7Twelve	American Funds Capital Income Builder A (CAIBX)	Fidelity Global Balanced (FGBLX)	T. Rowe Price Personal Strategy Balanced (TRPBX)	Vanguard Balanced Fund (VBINX)	Vanguard 500 Index (VFINX)
1998	0.05	11.75	17.75	13.90	17.85	28.62
1999	15.50	(2.78)	23.03	7.96	13.61	21.07
2000	12.23	12.52	(5.97)	5.60	(2.03)	(9.06)
2001	2.17	4.75	(8.15)	(2.49)	(2.98)	(12.02)
2002	2.31	0.65	(6.15)	(7.74)	(9.45)	(22.15)
2003	28.61	21.57	29.90	24.38	20.02	28.50
2004	17.46	17.40	13.67	12.55	9.37	10.74
2005	12.31	4.94	9.00	6.44	4.80	4.77
2006	15.13	22.04	13.70	11.92	11.06	15.64
2007	12.46	10.68	13.77	7.70	6.31	5.39
10-Year Average Annualized % Return	11.53	10.06	9.35	7.69	6.47	5.83
10-Year Standard Deviation (%)	8.57	8.47	12.97	8.85	9.49	17.30
Worst One-Year % Loss	0.05	(2.78)	(8.15)	(7.74)	(9.45)	(22.15)

PAST PERFORMANCE IS NO GUARANTEE OF FUTURE PERFORMANCE.

The **7Twelve** research report does not contain investment advice, neither is it an investment solicitation. Implementation of the **7Twelve** Portfolio is no guarantee of performance.

Products mentioned by name in the **7Twelve** research report (mutual funds, exchange traded funds, exchange traded notes) does not represent an endorsement or guarantee of future performance. Determining investment suitability of individual products, portfolio design, and asset allocation models is the sole responsibility of each investor and his/her financial advisor.

Craig L. Israelsen, Ph.D. is not an investment advisor. He is a researcher and consultant. He writes monthly for *Financial Planning Magazine* and *Horesmouth.com*. He is also a frequent contributor to the *Journal of Indexes*.