

7Twelve Balanced

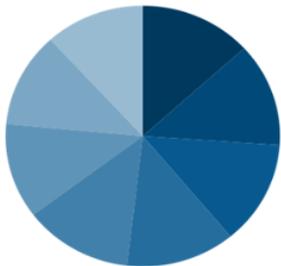
7Twelve™ Balanced, may be the only low cost, fully-diversified, equally-weighted, balanced portfolio that invests in each major asset classes. View recent research [here](#) about the underlying strategy.

Stay fully invested, not fully exposed.™

Balanced in every major asset class.

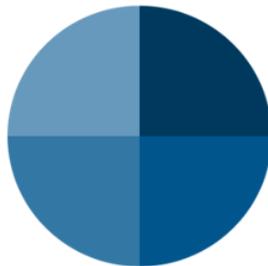
EQUITIES – 65%

- U.S. STOCKS
 - Large Companies
 - Mid-Sized Companies
 - Small Companies
- NON U.S. STOCKS
 - Developed Markets
 - Emerging Markets
- REAL ESTATE REITS
- COMMODITIES
 - Natural Resources
 - Commodities

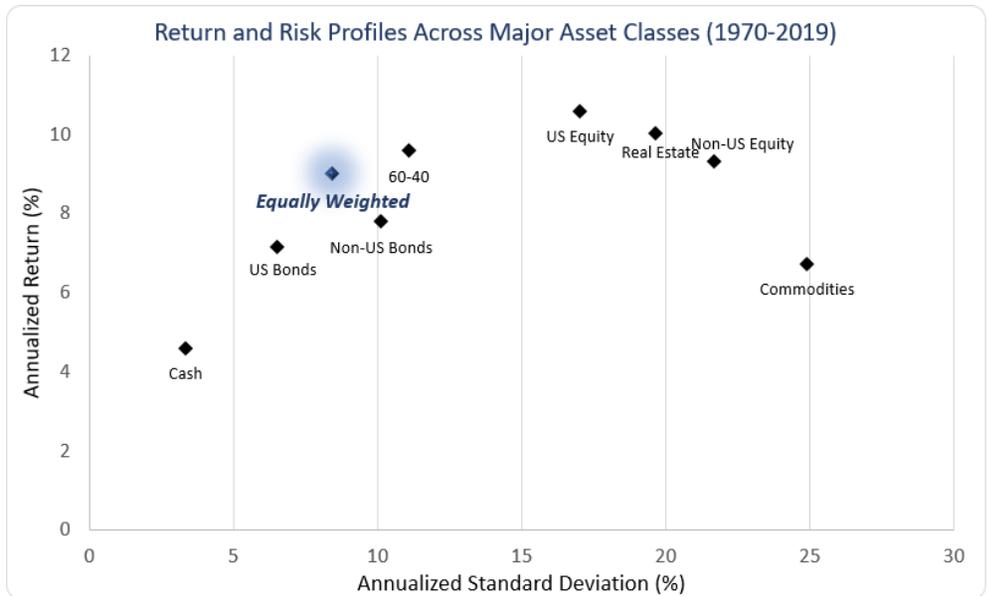


FIXED INCOME AND CASH – 35%

- U.S. BONDS
 - TIPS
 - Aggregate Bonds
- NON U.S. BONDS
 - International Bonds
- CASH
 - U.S. Money Markets



Northwest corner. Where you want to be.



U.S. Equity: S&P 500, **60-40:** 60% U.S. Equity, 40% U.S. Bonds, **Equally-Weighted:** **U.S. Equity:** 1970-2019, S&P 500, **Non-U.S. Equity:** 1970-2019, MSCI EAFE Index GTR, **U.S. Bonds:** 1970-1975, US Treasury 10-year bond, Fedl Res of St. Louis, Aswath Damodaran, PhD; 1976-2019, Bbg Barc US Agg., **Non-U.S. Bonds:** 1970-1980, R. G. Ibbotson, R. C. Carr and A. W. Robinson, Finl Analysts Journal Vol. 38, No. 4 (Jul. - Aug., 1982), 1981-1985, Citigroup World Govt Bond-US, 1986-2019, JPM GBI Global Ex US TR., **Real Estate:** 1970-1971, C. L. Israelsen, Ph.D., 1972-2019, FTSE Nareit U.S. Real Estate Index., **Commodities:** 1970-2019, S&P GSCI TR, **Cash:** 1970-2019, 3-Month Treasury Bill.

Indexes are not investable. Past performance is no guarantee of future returns. Returns do not refer to any investment product.

The information contained above is for illustrative purposes only. All information has been obtained from sources believed to be reliable, but its accuracy is not guaranteed. There is no representation or warranty as to the current accuracy, reliability or completeness of, nor liability for, decisions based on such information and it should not be relied on as such.

The value of small or medium capitalization company stocks may be subject to more abrupt or erratic market movements than those of larger, established companies or the market averages in general. Real estate values rise and fall in response to a variety of factors, including local, regional and national economic conditions, interest rates and tax considerations. The value of the strategy's investments in bonds and other fixed income securities will fluctuate with changes in interest rates. Security issuers might not make payments on debt securities held by the strategy, resulting in losses. Foreign investing involves risks not typically associated with U.S. investments, including adverse fluctuations in foreign currency values, adverse political, social and economic developments, less liquidity, greater volatility, less developed or less efficient trading markets, political instability and differing auditing and legal standards. Countries with emerging markets also may have relatively unstable governments, social and legal systems that do not protect shareholders, economies based on only a few industries, and securities markets that trade a small number of issues. Investing in the commodities markets through commodity-linked ETFs will subject the strategy to potentially greater volatility than traditional securities. Commodity prices are influenced by unfavorable weather, animal and plant disease, geologic and environmental factors as well as changes in government regulation such as tariffs, embargoes or production restrictions. The strategy's exposure to companies primarily engaged in the natural resource markets may subject the strategy to greater volatility than the securities market as a whole.

Increases in real interest rates can cause the price of inflation-protected debt securities to decrease. Interest payments on inflation-protected debt securities can be unpredictable. The cost of investing in the strategy will be higher than the cost of investing directly in ETFs and may be higher than other mutual funds that invest directly in stocks and bonds.

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