



# Portfolios Not Designed For Everyone

## Invest Smarter

All data presented on this report are as of December 31, 2020

### InvestSmart™ 17 Moderate

#### Summary of Terms

##### Management Fee

0.50% per annum AUM > \$1 MM

##### Platform Fee

Custodian Dependent

##### Performance Fee

None

##### Redemptions

Immediate for Margin Account

##### Lock-up

None

##### Portfolio Minimum

\$75,000

##### Performance Characteristics

Aims for near equity long-term returns with Aggregate Bond Index risk.

#### Overview

Clear Capital Management LLC ("CCM") is a Virginia based, Registered Investment Advisor co-founded by Calvin Rose, Eric Rosenfeld, and Jeff Wesnofske in 2014. CCM specializes in the selection of equities utilizing its proprietary Natural Selection™\* algorithms to select stocks with pre-determined desired characteristics.

Clear Capital Management seeks to create equity returns, but with lower risk.

#### InvestSmart™ 17 Moderate Portfolio

The InvestSmart 17 Moderate portfolio aims for near equity benchmark returns over the long term with the risk level approaching the Aggregate Bond Index by using Natural Selection™ to select individual equities identified for their likely better performance characteristics; and combining them with a safety portion consisting of interest rate risk managed U.S. Government Treasuries, cash, and sometimes gold exposure.

These growth and risk characteristics are achieved by combining 40% InvestSmart Pure Equity 17 with 60% in managed safe haven assets.

The InvestSmart 17 Moderate portfolio is typically more suitable for taxable accounts where less trading activity is desired.

Period	Returns Net of Fees <sup>1,2</sup>	
	InvestSmart Moderate	Benchmark 40% SPY / 60% AGG
Month	1.09%	1.59%
Quarter	8.00%	5.27%
YTD	30.33%	14.05%
Year	30.33%	14.05%
3 Years	16.61%	9.53%
5 Years	13.86%	9.50%
10 Years	12.63%	8.19%
17.83 Years	10.65%	6.45%
Maximum Loss		
Max Loss	-11.46%	-22.14%
Standard Deviation <sup>3</sup>		
1-Year Std Dev	10%	14%
3-Year Std Dev	9%	9%
5-Year Std Dev	7%	8%
10-Year Std Dev	6%	6%
17.83-Year Std Dev	7%	7%

	InvestSmart Moderate												Annual Returns	
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	InvestSmart Moderate	Benchmark 40% SPY / 60% AGG
2021													0.00%	0.00%
2020	2.02%	0.11%	-0.71%	3.66%	3.06%	2.88%	5.48%	2.25%	0.39%	-1.04%	7.96%	1.09%	30.33%	14.05%
2019	4.48%	2.42%	3.49%	1.10%	2.09%	4.52%	0.38%	2.91%	-1.89%	0.08%	-1.03%	1.65%	21.90%	18.11%
2018	0.60%	-0.59%	0.83%	-0.88%	1.87%	0.52%	-0.26%	2.75%	0.13%	-3.95%	2.65%	-0.20%	0.20%	-1.80%
2017	0.75%	3.97%	-0.27%	0.73%	1.99%	-0.52%	0.66%	1.80%	-0.25%	1.21%	1.04%	0.09%	11.69%	10.76%
2016	0.45%	1.47%	2.81%	-0.06%	-1.86%	4.85%	2.48%	-1.74%	-0.05%	-2.64%	0.82%	0.66%	7.16%	6.84%
2015	0.65%	1.28%	1.56%	-1.05%	1.35%	-0.47%	1.94%	-1.14%	1.10%	0.81%	-0.38%	0.07%	5.81%	0.82%
2014	2.67%	3.74%	0.51%	0.54%	0.96%	0.08%	-2.67%	3.42%	-0.20%	2.98%	2.08%	0.44%	15.33%	9.23%
2013	2.91%	2.62%	1.64%	1.91%	-1.53%	-0.41%	2.65%	-1.42%	3.68%	2.07%	0.50%	2.00%	17.76%	11.76%
2012	0.62%	0.27%	0.05%	0.80%	1.03%	0.85%	2.57%	0.98%	0.35%	0.68%	1.35%	-1.34%	8.50%	8.74%
2011	1.48%	-0.33%	0.27%	3.47%	1.23%	-1.80%	0.26%	2.87%	0.41%	-0.09%	0.70%	1.80%	10.64%	5.25%
2010	0.59%	3.14%	1.53%	2.08%	-0.23%	0.52%	1.90%	2.13%	2.31%	2.09%	-0.13%	-1.51%	15.31%	9.86%
2009	-5.08%	-4.38%	3.71%	-1.27%	1.02%	2.11%	3.70%	1.71%	0.81%	-1.32%	3.63%	-0.28%	3.93%	12.88%
2008	-2.16%	0.82%	1.80%	0.62%	-0.97%	-1.95%	2.45%	1.13%	-1.23%	-2.66%	2.88%	3.78%	4.34%	-10.14%
2007	0.19%	0.63%	-0.25%	1.77%	1.87%	-0.35%	0.98%	2.91%	2.65%	2.44%	2.75%	0.70%	17.48%	6.47%
2006	3.51%	-1.09%	0.94%	-0.01%	-1.16%	0.48%	0.44%	0.84%	0.59%	2.67%	1.67%	0.31%	9.48%	9.09%
2005	0.14%	-0.45%	-0.82%	0.56%	2.19%	1.16%	0.66%	1.44%	0.59%	-2.01%	1.34%	0.48%	5.34%	3.36%
2004	3.53%	1.47%	2.64%	-4.35%	1.53%	2.19%	-0.16%	3.34%	0.74%	1.30%	3.21%	2.85%	19.62%	6.64%
2003	3.51%	-1.09%	0.94%	-0.01%	-1.16%	0.48%	0.44%	0.84%	0.59%	2.67%	1.67%	0.31%	9.48%	9.09%
2002				4.68%	6.73%	0.31%	-0.09%	2.20%	2.79%	1.05%	2.57%	1.87%	24.20%	3.80%

<sup>1</sup> 0.50% Fee \$1 Million+, Annual Returns 1 year or longer otherwise Holding Period

<sup>2</sup> No additional fees deducted from SPY or AGG BOND

<sup>3</sup> STDEV(Daily One-Month Returns)\*SQRT(12)

\* Natural Selection™ - A series of mathematical formulae and logic allowing for inclusion and survival of the more successful stocks in the portfolio

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