



Portfolios Not Designed For Everyone Invest Smarter

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

InvestSmart™ 17 Stable

Summary of Terms

Management Fee

0.50% per annum AUM > \$1 MM

Platform Fee

Custodian Dependent

Performance Fee

None

Redemptions

Immediate for Margin Accounts

Lock-up

None

Portfolio Minimum

\$150,000

Performance Characteristics

Aims for superior stable 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 Stable Portfolio

The InvestSmart 17 Stable portfolio aims for stable 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 20% InvestSmart Pure Equity 17 with 80% in managed safe haven assets.

The InvestSmart 17 Stable portfolio is typically more suitable for taxable accounts where less trading activity is desired, and is ideal for a situation where the investor is looking for slightly higher growth than traditional fixed income.

Period	Returns Net of Fees ^{1,2}	
	InvestSmart Stable	Benchmark 20% SPY / 80% AGG
Month	0.64%	0.83%
Quarter	5.15%	2.94%
YTD	25.36%	9.10%
Year	25.36%	9.10%
3 Years	12.30%	7.07%
5 Years	10.67%	6.70%
10 Years	9.60%	5.93%
17.83 Years	8.20%	4.95%
Maximum Loss		
Max Loss	-8.89%	-17.71%
Standard Deviation³		
1-Year Std Dev	6%	9%
3-Year Std Dev	6%	6%
5-Year Std Dev	5%	5%
10-Year Std Dev	5%	4%
17.83-Year Std Dev	5%	5%

	InvestSmart Stable												Annual Returns	
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	InvestSmart Stable	Benchmark 20% SPY / 80% AGG
2021													0.00%	0.00%
2020	2.14%	1.19%	0.55%	2.30%	2.28%	2.59%	4.40%	2.12%	0.24%	1.25%	3.19%	0.64%	25.36%	9.10%
2019	2.24%	1.00%	2.62%	0.32%	2.02%	2.74%	0.35%	2.66%	-1.85%	0.16%	-0.96%	1.03%	12.91%	13.78%
2018	-0.53%	-0.64%	0.78%	-0.90%	1.21%	0.30%	-0.36%	1.61%	-0.36%	-2.05%	1.71%	-0.65%	0.06%	-0.85%
2017	1.10%	3.02%	0.19%	0.53%	1.16%	-0.46%	0.74%	1.65%	-0.40%	1.35%	1.59%	0.11%	11.06%	7.45%
2016	0.83%	1.38%	1.64%	0.13%	-1.42%	4.24%	2.47%	-2.00%	0.11%	-2.20%	0.20%	-0.10%	5.20%	4.33%
2015	1.62%	-0.08%	1.15%	-0.83%	0.63%	-0.83%	1.39%	-0.58%	1.07%	0.08%	-0.28%	-0.11%	3.23%	0.63%
2014	2.34%	2.09%	0.08%	0.41%	1.07%	-0.03%	-1.54%	2.39%	-0.44%	1.98%	1.48%	0.28%	10.50%	8.01%
2013	1.50%	1.77%	0.86%	1.52%	-1.28%	-0.91%	2.07%	-0.41%	4.62%	1.31%	0.62%	1.56%	13.93%	5.12%
2012	0.71%	-0.10%	-0.40%	1.06%	1.38%	0.31%	1.97%	0.71%	0.14%	0.38%	1.20%	-1.07%	6.43%	6.07%
2011	0.49%	-0.29%	0.15%	2.48%	1.21%	-1.31%	0.98%	2.80%	0.79%	-0.47%	0.61%	1.50%	9.22%	6.55%
2010	0.82%	4.06%	1.51%	1.41%	0.95%	1.39%	1.10%	2.20%	1.00%	0.79%	-0.48%	-1.88%	13.55%	7.98%
2009	-4.78%	-3.15%	3.64%	-1.68%	0.40%	1.27%	2.95%	1.59%	0.67%	-1.75%	2.88%	-0.50%	1.17%	6.64%
2008	-2.00%	1.07%	1.42%	0.60%	-0.88%	-1.21%	1.59%	0.70%	-2.31%	-0.85%	2.64%	4.14%	4.82%	-2.87%
2007	-0.01%	0.97%	-0.25%	1.14%	0.91%	-0.03%	1.26%	2.38%	2.49%	2.60%	2.70%	1.04%	16.25%	6.24%
2006	2.02%	-0.76%	0.31%	-0.28%	-0.82%	0.35%	0.57%	0.89%	0.60%	1.66%	1.40%	-0.18%	5.87%	6.57%
2005	0.32%	-0.71%	-0.52%	1.10%	1.68%	0.71%	-0.48%	1.38%	-0.17%	-1.54%	1.02%	0.66%	3.45%	2.83%
2004	2.65%	0.90%	2.58%	-4.45%	1.84%	2.19%	-0.83%	2.74%	1.46%	0.58%	2.49%	1.72%	14.52%	5.23%
2003	2.02%	-0.76%	0.31%	-0.28%	-0.82%	0.35%	0.57%	0.89%	0.60%	1.66%	1.40%	-0.18%	5.87%	6.57%
2002				2.36%	4.94%	0.06%	-1.01%	1.98%	2.56%	0.40%	1.90%	1.67%	15.74%	2.65%

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

² No additional fees deducted from SPY or AGG BOND

³ 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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