



Portfolios Not Designed For Everyone

Invest Smarter

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

InvestSmart™ 17 Pure Equity

Summary of Terms

Management Fee

0.50% per annum AUM > \$1 MM

Platform Fee and Commissions

Custodian Dependent

Performance Fee

None

Redemptions

Immediate for Margin Account

Lock-up

None

Portfolio Minimum

\$30,000

Performance Characteristics

Aims for equity long-term returns with lower 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 Pure Equity Portfolio

The InvestSmart 17 Pure Equity 17-stock portfolio (95% equity exposure) aims for better than equity benchmark returns over the long term with lower risk by using Natural Selection™ to select individual equities identified for their likely better performance characteristics.

These growth and risk characteristics are achieved by holding 65% of the portfolio in equities chosen for their stable growth characteristics with a smaller 30% portion held in equities methodically chosen for their potential strong growth. 5% is held in cash.

The InvestSmart 17 portfolio is typically more suitable to taxable accounts where less trading activity is desired, and can be combined with a safety portion to lower overall risk characteristics as described in additional brochures.

Period	Returns Net of Fees ^{1,2}	
	InvestSmart Pure Equity	Benchmark 100% SPY
Month	4.14%	3.70%
Quarter	23.90%	12.12%
YTD	77.32%	17.81%
Year	77.32%	17.81%
3 Years	36.21%	13.17%
5 Years	31.91%	15.28%
10 Years	27.69%	13.59%
17.83 Years	22.07%	8.85%
Maximum Loss		
Max Loss	-32.64%	-55.19%
Standard Deviation ³		
1-Year Std Dev	26%	30%
3-Year Std Dev	21%	20%
5-Year Std Dev	18%	17%
10-Year Std Dev	16%	15%
17.83-Year Std Dev	16%	16%

	InvestSmart Pure Equity												Annual Returns	
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	InvestSmart Pure Equity	SPY
2021													0.00%	0.00%
2020	1.01%	-1.81%	-6.56%	9.62%	8.70%	6.79%	12.32%	7.70%	0.32%	1.39%	17.35%	4.14%	77.32%	17.81%
2019	9.43%	5.85%	4.54%	2.98%	1.14%	8.41%	1.75%	1.48%	-4.74%	0.63%	-2.33%	6.53%	40.80%	31.22%
2018	4.63%	0.53%	0.77%	-0.84%	3.60%	1.31%	0.06%	6.25%	1.50%	-7.61%	4.19%	-9.87%	3.27%	-4.57%
2017	1.89%	7.88%	-0.44%	0.44%	3.08%	-0.56%	1.26%	2.30%	0.76%	3.84%	3.59%	-0.17%	26.30%	21.71%
2016	-3.72%	2.02%	6.60%	1.17%	-5.07%	9.44%	8.45%	-3.12%	-0.34%	-4.12%	7.69%	1.25%	20.47%	12.00%
2015	-3.22%	5.96%	2.61%	-1.48%	3.50%	0.43%	2.36%	-2.37%	0.61%	2.12%	-0.13%	0.57%	11.14%	1.23%
2014	6.27%	8.64%	1.78%	0.27%	0.00%	0.41%	-5.63%	5.66%	0.80%	5.02%	3.01%	0.85%	29.74%	13.46%
2013	10.42%	4.45%	3.15%	2.56%	0.46%	1.87%	7.14%	0.11%	7.91%	3.97%	2.15%	6.65%	63.72%	32.31%
2012	1.78%	3.21%	2.96%	-2.05%	-2.16%	2.71%	6.13%	4.16%	1.73%	3.64%	2.90%	-2.17%	24.92%	15.99%
2011	3.24%	-0.62%	1.16%	6.72%	-1.67%	-4.77%	-3.86%	-0.80%	-3.38%	2.41%	1.34%	0.91%	0.09%	1.89%
2010	-1.36%	9.06%	5.62%	4.16%	-3.84%	-2.50%	3.44%	0.68%	5.37%	4.83%	0.68%	0.70%	29.41%	15.06%
2009	-7.06%	-9.31%	4.91%	0.68%	5.31%	5.47%	7.61%	3.03%	0.43%	-3.10%	5.57%	4.83%	18.07%	26.35%
2008	-8.82%	0.26%	2.56%	5.02%	0.02%	-5.96%	5.11%	0.70%	-2.66%	-5.10%	-5.30%	2.74%	-11.90%	-36.79%
2007	1.02%	-0.76%	-0.47%	3.27%	5.64%	0.46%	0.24%	3.92%	7.85%	5.52%	1.31%	1.52%	33.33%	5.15%
2006	11.00%	-2.41%	3.86%	0.75%	-2.53%	0.81%	-0.86%	-0.25%	-0.18%	5.53%	2.27%	2.06%	21.10%	15.85%
2005	-0.27%	0.60%	-1.36%	-2.07%	3.12%	2.62%	4.98%	1.05%	3.68%	-3.18%	3.83%	-0.41%	12.93%	4.83%
2004	6.59%	1.00%	4.98%	-5.03%	4.95%	4.58%	-2.33%	4.03%	2.05%	1.43%	11.22%	4.52%	44.04%	10.70%
2003	11.00%	-2.41%	3.86%	0.75%	-2.53%	0.81%	-0.86%	-0.25%	-0.18%	5.53%	2.27%	2.06%	21.10%	15.85%
2002				12.03%	10.64%	1.77%	7.26%	5.09%	-0.16%	4.48%	6.11%	1.84%	60.28%	32.92%

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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