



Portfolios Not Designed For Everyone Invest Smarter

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

The Sector Aware Portfolio

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

\$6,000

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 and risk management of equities.

For the Sector Aware portfolio, we use our Natural Selection™* algorithms to select the best performing sectors during any given market condition. This technique aims to keep your portfolio invested in the better performing sectors.

The Sector Aware Portfolio

The Sector Aware portfolio aims for equity returns over the long term with lower risk (worst calendar year return of -18.81% vs. -36.79% for the S&P 500). This is achieved by using Natural Selection to methodically select the best performing investment sector Exchange Traded Funds (ETFs) taken from the table below:

Consumer Discretionary	Consumer Staples	Energy	Financials
Healthcare	Industrials	Materials	Real Estate
Technology	Space	Telecommunications	Utilities
			Bonds

The Sector Aware portfolio is ideal for Attorneys and Accountants who have to avoid conflicts, or for portfolios too small for a basket of individual stocks.

Period	Returns Net of Fees ^{1,2}	
	The Sector Aware Portfolio	Benchmark 100% SPY
Month	6.32%	3.70%
Quarter	25.49%	12.12%
YTD	52.29%	17.81%
Year	52.29%	17.81%
3 Years	19.37%	13.17%
5 Years	19.45%	15.28%
10 Years	14.66%	13.59%
17.83 Years	13.90%	8.85%
Maximum Loss		
Max Loss	-28.65%	-55.19%
Standard Deviation³		
1-Year Std Dev	25%	30%
3-Year Std Dev	18%	20%
5-Year Std Dev	15%	17%
10-Year Std Dev	14%	15%
17.83-Year Std Dev	14%	16%
Months of Underperformance		
Underperform Time	3	4
Actual Time To Recover in Months		
TTR (Months) ⁴	26	58

	The Sector Aware Portfolio Monthly Returns After All Fees												Annual Returns	
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	The Sector Aware Portfolio	SPY
2021													0.00%	0.00%
2020	3.17%	-5.37%	-8.17%	8.47%	3.90%	4.44%	6.76%	9.59%	-1.70%	0.66%	17.25%	6.32%	52.29%	17.81%
2019	3.32%	0.97%	1.77%	0.34%	-0.73%	3.88%	1.18%	5.22%	-0.02%	0.49%	0.39%	1.37%	19.57%	31.22%
2018	7.48%	-2.15%	-2.92%	-0.78%	3.12%	0.59%	2.25%	2.73%	0.80%	-10.10%	3.35%	-7.40%	-4.28%	-4.57%
2017	2.97%	2.55%	-0.02%	0.80%	1.10%	0.95%	2.93%	3.06%	3.26%	2.27%	1.34%	1.61%	25.30%	21.71%
2016	-0.47%	0.44%	3.57%	-0.10%	-0.73%	7.06%	1.08%	-3.19%	1.41%	-3.25%	3.28%	1.42%	10.56%	12.00%
2015	-3.91%	4.33%	0.38%	-2.59%	5.00%	-1.43%	2.53%	-8.19%	-4.74%	3.25%	-0.56%	-0.38%	-6.96%	1.23%
2014	1.65%	1.79%	6.93%	-5.37%	-2.18%	2.01%	3.23%	-0.67%	2.57%	-2.74%	1.79%	4.59%	13.75%	13.46%
2013	0.68%	6.28%	-0.98%	5.83%	5.54%	5.93%	-2.23%	7.59%	-4.31%	6.25%	3.29%	1.25%	40.23%	32.31%
2012	3.18%	5.90%	2.63%	2.74%	-0.81%	-5.77%	1.31%	2.25%	2.13%	2.91%	-4.49%	-0.90%	10.98%	15.99%
2011	3.46%	0.33%	1.33%	1.70%	3.32%	-0.49%	-3.94%	-0.59%	-4.32%	-4.96%	7.42%	-3.12%	-0.60%	1.89%
2010	4.54%	-5.17%	3.29%	5.65%	2.15%	-6.61%	-2.82%	3.06%	-0.63%	6.79%	2.21%	0.73%	12.93%	15.06%
2009	6.19%	-2.34%	-2.51%	1.96%	-0.39%	3.53%	-1.19%	8.37%	4.85%	3.52%	-4.97%	5.73%	24.12%	26.35%
2008	4.88%	-9.50%	1.29%	-4.13%	2.04%	1.37%	-2.75%	-1.51%	-0.71%	-6.99%	-8.94%	5.73%	-18.81%	-36.79%
2007	1.93%	2.59%	1.27%	0.33%	2.75%	3.41%	-2.60%	-0.14%	-2.82%	10.49%	0.94%	-2.00%	16.62%	5.15%
2006	1.07%	5.07%	0.28%	-0.15%	4.44%	-2.75%	-3.15%	5.63%	0.36%	0.42%	3.95%	2.13%	18.22%	15.85%
2005	2.38%	-3.78%	5.43%	-1.91%	-3.03%	4.04%	3.48%	4.43%	-2.03%	2.94%	-4.84%	4.31%	11.20%	4.83%
2004	4.63%	1.92%	1.91%	-1.58%	-3.06%	0.15%	2.20%	-2.43%	-1.03%	3.78%	3.62%	5.78%	16.55%	10.70%
2003	1.07%	5.07%	0.28%	-0.15%	4.44%	-2.75%	-3.15%	5.63%	0.36%	0.42%	3.95%	2.13%	18.22%	15.85%
2002				1.98%	3.51%	6.18%	0.25%	0.14%	4.18%	1.60%	3.21%	2.11%	25.54%	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)

⁴ TTR = Time-To-Recover

* 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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