



Portfolios Not Designed For Everyone

Invest Smarter

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

Vigilant 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 Accounts

Lock-up

None

Portfolio Minimum

\$125,000

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 and risk management of equities utilizing two key algorithms:

1. Natural Selection™* to pick stocks with the desired characteristics
2. Adaptive Intelligence™** to monitor and manage equity risk

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

Vigilant 17 Moderate Portfolio

The Vigilant 17-stock Moderate portfolio aims for good returns over the long term with low risk by combining a 40% Vigilant 17 Risk Managed Equity allocation with a 60% allocation of safe-haven assets (U.S. Govt Treasuries, Cash and sometimes Gold). This is achieved by using Natural Selection to methodically select an optimized balance of stable and high growth equities and by adjusting equity exposure to match the risk in the markets coupled with a healthy safety exposure.

The majority of the equity holdings are in stocks selected for their stable return characteristics, while a smaller portion of the equity holdings are in stocks selected for their high growth potential. The amount of equity exposure will vary between 40% during good markets and 12% or less during extreme bad markets.

Period	Returns Net of Fees ^{1,2}	
	Vigilant 17 Moderate	Benchmark 40% SPY / 60% AGG
Month	0.79%	1.59%
Quarter	7.24%	5.27%
YTD	23.14%	14.05%
Year	23.14%	14.05%
3 Years	15.29%	9.53%
5 Years	14.62%	9.50%
10 Years	14.21%	8.19%
17.83 Years	11.88%	6.45%
Maximum Loss		
Max Loss	-10.04%	-22.14%
Standard Deviation ³		
1-Year Std Dev	9%	14%
3-Year Std Dev	9%	9%
5-Year Std Dev	8%	8%
10-Year Std Dev	7%	6%
17.83-Year Std Dev	7%	7%

Vigilant 17 Moderate Monthly Returns After All Fees													Annual Returns	
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Vigilant 17 Moderate	Benchmark 40% SPY / 60% AGG
2021													0.00%	0.00%
2020	2.86%	1.57%	-1.46%	2.66%	1.11%	1.48%	4.59%	0.87%	0.37%	-1.39%	7.91%	0.79%	23.14%	14.05%
2019	3.31%	1.24%	5.02%	-0.15%	4.13%	3.56%	0.68%	6.59%	-3.34%	-0.10%	-1.11%	1.75%	23.32%	18.11%
2018	1.16%	-1.14%	1.40%	-1.21%	2.34%	0.93%	-0.81%	3.32%	-0.57%	-5.48%	2.71%	-0.66%	1.70%	-1.80%
2017	1.24%	3.91%	-0.04%	0.67%	2.02%	-0.05%	0.26%	2.88%	-0.77%	1.81%	2.17%	0.54%	15.54%	10.76%
2016	-0.08%	2.01%	2.76%	0.40%	-2.11%	7.30%	5.18%	-3.03%	-0.54%	-3.67%	1.69%	0.20%	9.97%	6.84%
2015	2.73%	-0.04%	1.68%	-1.63%	1.05%	-0.65%	2.00%	-1.16%	0.84%	0.57%	-0.33%	0.11%	5.20%	0.82%
2014	4.90%	4.75%	1.12%	0.88%	1.41%	0.03%	-2.19%	4.78%	-0.71%	3.28%	2.50%	1.67%	24.53%	9.23%
2013	3.29%	2.26%	0.91%	2.70%	-1.12%	0.06%	2.44%	-0.15%	4.62%	2.28%	-0.03%	2.48%	21.45%	11.76%
2012	0.66%	0.54%	-0.06%	0.45%	1.85%	0.41%	3.51%	1.07%	-0.24%	1.19%	1.52%	-1.65%	9.57%	8.74%
2011	1.35%	0.54%	0.42%	3.52%	0.61%	-2.85%	0.06%	2.85%	1.67%	-0.11%	1.12%	0.99%	10.49%	5.25%
2010	0.30%	2.91%	1.52%	2.71%	0.10%	0.66%	1.23%	3.00%	1.82%	1.29%	0.08%	-0.82%	15.75%	9.86%
2009	-5.96%	-2.72%	2.33%	-1.57%	0.78%	2.00%	2.61%	1.61%	0.94%	-1.50%	2.69%	-0.62%	0.21%	12.88%
2008	-2.48%	-0.02%	1.73%	0.79%	-0.91%	-1.41%	1.83%	1.46%	-0.40%	-3.03%	3.73%	0.41%	6.57%	-10.14%
2007	-0.20%	1.54%	-1.14%	1.75%	1.08%	-0.38%	1.66%	2.48%	3.49%	3.56%	2.47%	0.09%	17.54%	6.47%
2006	4.72%	-1.03%	0.02%	-1.33%	-0.42%	0.93%	0.71%	1.59%	1.00%	2.53%	2.20%	-0.70%	10.52%	9.09%
2005	1.44%	-0.33%	-0.88%	0.28%	2.90%	2.30%	0.88%	2.26%	-0.23%	-2.42%	1.88%	1.18%	9.51%	3.36%
2004	4.28%	1.36%	2.75%	-5.16%	2.13%	2.49%	-0.59%	3.66%	1.55%	1.41%	4.05%	3.43%	23.14%	6.64%
2003	4.72%	-1.03%	0.02%	-1.33%	-0.42%	0.93%	0.71%	1.59%	1.00%	2.53%	2.20%	-0.70%	10.52%	9.09%
2002				5.42%	8.34%	0.27%	-0.23%	2.53%	1.65%	1.02%	2.93%	1.47%	25.65%	3.80%

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

** Adaptive Intelligence™ - A set of proprietary risk metrics and logic used to adjust the allocation between risk and safety assets

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