



# Portfolios Not Designed For Everyone Invest Smarter

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

## Vigilant 17 (Risk Managed 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

\$50,000

#### 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 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 Risk-Managed Equity 17 Portfolio

The Vigilant Risk-Managed Equity 17-stock portfolio aims for equity returns over the long term with lower risk. 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.

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 95% during good markets and 30% or less during extreme bad markets.

The Vigilant 17 portfolio is usually more well suited to tax deferred accounts such as IRAs.

Period	Returns Net of Fees <sup>1,2</sup>	
	Vigilant 17	Benchmark 100% SPY
Month	2.89%	3.70%
Quarter	13.89%	12.12%
YTD	32.08%	17.81%
Year	32.08%	17.81%
3 Years	20.26%	13.17%
5 Years	21.86%	15.28%
10 Years	22.63%	13.59%
17.83 Years	19.46%	8.85%
Maximum Loss		
Max Loss	-17.89%	-55.19%
Standard Deviation <sup>3</sup>		
1-Year Std Dev	18%	30%
3-Year Std Dev	15%	20%
5-Year Std Dev	14%	17%
10-Year Std Dev	13%	15%
17.83-Year Std Dev	13%	16%

Vigilant 17 Monthly Returns After All Fees													Annual Returns	
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Vigilant 17	SPY
2021													0.00%	0.00%
2020	0.88%	-2.64%	-4.97%	4.69%	2.79%	2.22%	7.07%	6.52%	-0.97%	-0.57%	11.32%	2.89%	32.08%	17.81%
2019	5.53%	3.47%	4.07%	2.54%	1.36%	8.62%	1.97%	1.38%	-4.72%	0.43%	-1.54%	4.49%	30.55%	31.22%
2018	4.75%	-0.84%	1.21%	-0.40%	2.72%	0.74%	0.10%	5.52%	1.69%	-8.36%	3.64%	-6.71%	3.12%	-4.57%
2017	1.96%	7.48%	-0.18%	0.34%	2.81%	-0.56%	1.43%	2.38%	0.85%	4.00%	3.85%	-0.22%	26.64%	21.71%
2016	-3.28%	1.86%	6.37%	0.88%	-4.65%	8.65%	7.73%	-4.27%	-0.15%	-3.68%	7.04%	1.01%	17.44%	12.00%
2015	-2.90%	5.85%	2.85%	-1.54%	3.69%	0.65%	2.24%	-2.26%	0.40%	2.63%	-0.30%	0.55%	12.11%	1.23%
2014	4.50%	7.81%	1.58%	0.62%	0.21%	0.37%	-4.93%	5.88%	0.72%	4.90%	2.79%	0.90%	27.74%	13.46%
2013	9.67%	4.27%	2.74%	2.62%	1.62%	1.76%	6.72%	-0.63%	6.81%	3.94%	1.95%	6.04%	58.67%	32.31%
2012	1.04%	3.09%	3.01%	-2.17%	-2.23%	2.61%	6.41%	4.49%	1.80%	5.44%	2.37%	-2.02%	26.05%	15.99%
2011	3.32%	-0.58%	1.16%	6.65%	-1.09%	-3.63%	-3.55%	-1.53%	-1.61%	0.98%	1.01%	1.39%	2.09%	1.89%
2010	-1.26%	7.96%	5.03%	3.47%	-3.95%	-1.90%	3.03%	1.15%	4.21%	4.48%	0.76%	0.49%	25.40%	15.06%
2009	-4.83%	-3.94%	4.64%	-0.50%	2.42%	3.40%	5.63%	2.22%	0.68%	-1.58%	4.93%	2.67%	16.19%	26.35%
2008	-5.81%	0.26%	2.25%	2.15%	-0.47%	-5.04%	4.95%	1.35%	-1.41%	-4.72%	1.90%	3.79%	-1.48%	-36.79%
2007	1.30%	-0.36%	-0.94%	3.30%	6.97%	0.75%	0.27%	3.32%	6.48%	4.31%	0.68%	0.56%	29.67%	5.15%
2006	11.03%	-2.78%	4.38%	0.56%	-2.94%	0.23%	-0.82%	-0.22%	-0.19%	5.40%	2.88%	1.96%	20.38%	15.85%
2005	-0.33%	0.55%	-1.32%	-2.23%	2.88%	2.27%	4.18%	0.99%	3.40%	-2.98%	3.12%	-0.39%	10.28%	4.83%
2004	5.53%	0.68%	5.32%	-5.48%	4.93%	4.29%	-1.88%	3.89%	2.68%	1.05%	12.66%	4.32%	43.86%	10.70%
2003	11.03%	-2.78%	4.38%	0.56%	-2.94%	0.23%	-0.82%	-0.22%	-0.19%	5.40%	2.88%	1.96%	20.38%	15.85%
2002				9.62%	10.46%	1.67%	7.46%	3.96%	0.71%	3.76%	5.18%	1.80%	53.91%	32.92%

<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

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

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