



# 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 <sup>1,2</sup>	
	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 Deviation <sup>3</sup>		
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%

<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

Disclaimer: This information is provided by Clear Capital Management LLC ("Clear Capital" or the Firm"), a Registered Investment Advisor Firm with a principal office in the Commonwealth of Virginia, for informational purposes only. No portion of the commentary included herein is to be construed as a solicitation to effect a transaction in securities or the provision of personalized investment or tax advice. The Firm's market discussion and investment models are based on the Firm's proprietary research and back-tested market data. This back-tested data has been prepared with the benefit of hindsight, and the market trends and economic conditions on which these statistics are based may not endure in the future. Past performance is no guarantee of future results, as there can be no assurance that any particular strategy or investment will prove profitable in the future. Composite account performance reflects the reinvestment of dividends and other related distributions, as well as the deduction of the Firm's wealth management fee. Any reference to a market index is included for comparative purposes only, as an index is not a security in which investment can be made. Indices are unmanaged benchmarks that serve as broad market or sector indicators and do not account for management fees or transaction costs generally associated with investable products. Investing involves risk, including the potential loss of principal, and investors should be guided accordingly.