SUMGROWTH STRATEGY SUMMARY TABLE

Don Gimpel - December 2013 Ver. 1

TABLE 1: CONCORDANCE TO SELECTED SUMGROWTH STRATEGIES

Primary/Secondary considerations	Strategy	3-Yr Ret.	Score	Safety	Page
Aggressive	Own the Bubble Composite	20.1	77	174	13
Diversified [8]	C.Y.A Compliant Composite	20.1	109	48	8
Draw-down, low	Mosier's Vanguard Income Composite	27.9	58	186	4
	V/f Income/P	27.0	74	166	11
Fidelity Selects only	Fidelity Select	32.7	128	260	5
	Fidelity Select	33.3	130	268	9
High Growth, ETFs only	ETF X-4e	47.2	44	1	6
	Saadio's Balanced ETF Composite	51.4	144	153	7
	ETF Power Mix	25.3	142	19	10
	ETF X-4d	66.7	153	2	9
	ETF Countries	69.3	191	21	9
	ETF-Aggressive	43.9	139	112	12
High Growth, no safety concern	Fidelity Selects	32.7	128	260	3
	Mixed	65.1	196	14	9
	Ultra-Ultra	64.7	308	37	14
High growth, safety	Will's High-growth, Lo-risk Composite	65.1	171	85	9
International, ETFs only	Vanguard World ETFs	15.7	59	9	8
	ETF World Asset Classes	19.1	83	10	8
	ETF Countries	69.3	191	21	9
	ETFs 4: Countries/d	78.2	203	21	11
IRA suitability	Mark Juds' IRA Composite	34.5	128	84	10
Leveraged with High Sharpe's Ratio	Fidelity Select (1.56)	32.7	128	260	3
	ETF X-4e (1.82)	34.7	127	15	6
Overall performance, steady	Fidelity Select	32.7	128	260	3
	ETF X-4e/d	47.2	160	14	3
	Fidelity Composite	25.0	99	204	5
	Glenn's Full-Sail Express Composite	34.1	127	149	6
	Fidelity Retire Early #1	31.0	116	180	11
Safety	Super-Safe Mom's	27.9	116	156	6
Sector, Energy & Transportation	O.T.B. Transportation-Energy	17.5	65	2	13

Sector, general	Fidelity Select	32.7	128	260	5
Sector, Health Care	O.T.B. Heath Care	31.8	65	2	13
Sector, Technology	O.T.B. High Tech	8.0	55	0	13
Securities, inverse	AK 7/id	115.1	381	12	11
Stay within Fund Family	Pure Fidelity	26.2	57	-0	3
	Fidelity Selects	32.7	128	260	3
	Pure Franklin	21.1	68	86	3
	Pure Janus	3.0	69	4	3
	Pure Vanguard	33.7	103	203	3
Strategy of Strategies	Mosiers 4 Component	19.8	58	186	4
	Fidelity Composite	25.0	99	204	5
	Glenn's Full Sail Express	34.1	127	149	6
	Saadio's Balanced ETFs	51.4	144	153	7
	CYA Compliant	27.9	109	48	8
	Will's High Return	60.5	171	85	9
	Mark Juds' IRA	34.5	128	84	10
	ETF Aggressive	43.9	139	112	12
	Own the Bubble	20.1	77	174	13
Vanguard-Income	Vanguard-Income	15.3	50	187	11

TABLE 2: STRATEGY COMPOSITION AND PERFORMANCE

PROPERTIES: Miscellaneous funds … Pure Fidelity, Franklin, Janus, Vanguard

STRATEGY	**S&P 500 + Stormguard (Bogey)**	**Pure Fidelity**	**Fidelity Select**	**Pure Franklin**	**ETFs4: Countries /d**	**Pure Janus**	**ETF X-4e/d**	**Pure Vanguard**
Components	S&P-500	FLCSX FMCSX FSCSX FUSEX FAGIX FDCAX FGMNX FBIDX FINPX	FBMPX FOCPX FSCRX FLVCX FSLBX FSCHX FSRPX FSCGX FAMRX FSAVX FLBIX FSHCX	FGSRX FKDNX FVADX BEGRX FRBFX FRVLX FKCGX FRVLX FKUSX FKGRX	TAII OIL EWJ SPY EWP EWO ITB IYR RSX INDY EWZ SIVR	JGRTX JAAGX JSIVX JAENX JMVCX JGRTX JAENX JACAX JFLEX JAGLX	IWS EWP SPY EWS DBO EWO RSX RTL ITB PSQ- SIVR EWZ	VSEQX VASVX VSIAX VHCOX VIMSX VCVLX VWNFX VASGX VDMAX VBLTX VBIIX VUSUX
Return 3-yr [3]	14.1	26.2	32.7	19.1	78.2	1.1	47.2	33.7
Return 10-yr	11.4	14.0	33.2	13.1	58.6	13.7	51.9	24.0
Return 25-yr	12.5	14.0	35.6	18.2	43.9	19.4	44.0	25.0
Avg. Trades/Yr	0.4	2.9	4.0	3.8	2.4	2	2.5	3.9
Sharpe Ratio/S&P [6]	0.42/0.42	0.64/43	1.56/.42	0.9/0.43	1.15/1.27	0.69/0.34	1.14/0.27	1.02/0.32
MDD 10-Yr %	17	20	15	15	32	20	32	14
Score [1]	42.8	57.4	128	68.1	203	69	168	103
Safety [2]	0.5	-0.2	260	86.0	20.7	3.6	30.9	203
Alpha % [4]	6.8	9.4	31	15	39	13	46	23
Beta [5]	0.59	0.49	0.52	0.37	0.87	0.64	0.35	0.32
Winning Yrs. %		86	100	100				100
Comments	Bogey	Fidelity funds	Best Selects	Franklin funds	Best international	Janus Funds	ETFs	Pure Vanguard

PROPERTIES: Mosiers Vanguard Income moderately aggressive … capital preservation with low risk and moderate returns

STRATEGY	**Vanguard Income #4c (1)**	**Vanguard Income #5i (2)**	**Vanguard Income #6i (3)**	**Vanguard Income #9i (4)**	**Mosiers Vanguard Income [7] =1+2+3+4**			
Components	VGTSX VTMFX VSCGX VBIIX VFIIX	VEVFX VMVAX VWELX VPGFX VSMGX VTMFX VSCGX VFSUX VFITX VFIIX VFIDX VBIIX	VMVAX VEIRX VPGFX VWENX VBINX VWIAX VBTLX VFITX	VWELX VSMGX VTMFX VFICX VBMFX VFITX VFIIX VIPSX	S#1.5 S#2.5 S#3.5 S#4.5			
Return 3-yr	15.6	24.3	25.0	14.4	19.8			
Return 10-yr	13.1	16.4	15.9	11.8	14.3			
Return 25-yr	12.2	14.2	13.5	12.7	13.2			
Avg. Trades/Yr	1.2	1.7	1.2	1.1				
Sharpe Ratio/S&P	1.45/0.8	1.39/0.85	1.31/0.63	1.48/0.93	1.58/0.83			
MDD 10-Yr %	7	9	9	8	6			
Score	49.9	65.4	64.7	49.6	57.7			
Safety	179	160	169	159	186			
Alpha %	7.0	8.1	8.5	6.1	10.0			
Beta	0.64	.69	.64	0.8	0.37			
Comments	Wt. 25%	Wt.25%	Wt.25%	Wt. 5%	Composite fund of 4, 5, 7 and 9.			

PROPERTIES: Fidelity Fund Variations

STRATEGY	S&P 500 + Stormguard (Bogey)	Pure Fidelity	Fidelity Select	Fidelity Sector Rotation (1)	Fidelity Focused Sectors (2)	Fidelity US Diversified (3)	Fidelity High Inc. Bond (4)	Fidelity Composite =1+2+3+4
Components	S&P-500	FBMPX FOCPX FSCRX FLVCX FSLBX FSCHX FSRPX FSCGX FAMRX FSAVX FLBIX FSHEX	FBMPX FOCPX FSCRX FLVCX FSLBX FSCHX FSRPX FSCGX FAMRX FSAVX FLBIX FSHCX	FOCPX FSAVX FBGRX FSRPX FSCGX FSOPX FBMPX FLVCX FSHCX FSVLX FSLBX FLBIX	FBSOX FSPHX FCYIX FSENX FDLSX FSRFX FSPCX FSHOX FSTCX FDFAX FDCPX FLBAX	FBGRX FMCSX FCNTX FSLCX FMAGX FSVSX FLPSX FLCSX FUSEX FBALX FAGIX FLBIX	FMCSX FNMIX FHIGX FTIIX FGMNX FFFAX FAGIX SPHIX FINPX FBNDX FIBIX FSBIX	S#1.3 15% S#2.4 20% S#3.4 20% S#4.9 45%
Return 3-yr [3]	14.1	24.0	32.7	27.0	24.6	19.8	21.4	25.0
Return 10-yr	11.4	13.4	33.2	28.4	18.7	18.5	19.9	23.6
Return 25-yr	12.5	13.8	35.6	31.2	27.5	20.5	19.6	27.0
Avg. Trades/Yr	0.4	2.9	4.0	4.2	5.2	4.4	4.3	
Sharpe Ratio/S&P [6]	0.42/0.42	0.62/0.42	1.56/0.42	1.41/0.42	1.02/0.42	1.25/0.42	1.32/0.83	1.59/0.42
MDD 10-Yr %	17	20	15	17	25	17	16	14
Score [1]	42.8	54.5	128	111	96.3	74.8	75.1	98.5
Safety [2]	0.5	-0.2	260	136	18.8	78.4	107	204
Alpha % [4]	6.8	9.4	31	26	23	16	21	22
Beta [5]	0.59	0.49	0.52	0.59	0.56	0.47	-0.04	0.5
Winning Yrs. %								
Comments	Bogey	Fidelity funds	Best domestic	Wt. 5%	Wt. 60%	Wt. 20%	Wt. 15%	Composite

TEMPLATE: Glenn's Full Sale Express … maximum Sharpe Ratio … MDD<20% … Return>30%

STRATEGY	**S&P 500 + Stormguard (Bogey)**	**ETF X-4e (1)**	**Super Safe Mom's (2)**	**Vanguard Mutual's (3)**	**ETF Sectors (4)**	**Glenn's Full Sail Express =1+2+3+4**		
Components	S&P-500	EWP IWS SPY DBO EWJ EWO RSX RTL ITB PSQ- SIVR EWZ	FOCPX FSAVX FSRPX FSCHX FSCGX FBMFX FLVCX FAMRX FSHCX FSLBX VSIAX FLEBX	VASVX VHCOX VDMAX VCVLX VIMSX VSEQX VASGX VSIAX VWNFX VBIIX VBLTX VUSUX	XRT XLY XLF XLV IYZ MDY IVT SPY XLE XLK ITB GOLD	S#1.6 S#2.6 S#3.4 S#$.4		
Return 3-yr [3]	14.1	34.7	27.9	33.8	22.4	34.1		
Return 10-yr	11.4	33.7	29.3	24.1	23.8	33.7		
Return 25-yr	12.5	33.7	33.8	25.0	22.9	33.7		
Avg. Trades/Yr	0.4	4.0	4.0	3.9	2.6			
Sharpe Ratio/S&P [6]	0.42/0.42	1.82/0.42	1.47/0.42	1.02/0.55	1.26/0.32	1.82/0.42		
MDD 10-Yr %	17	19	17	14	22	19		
Score [1]	42.8	127	116	103	81.8	127		
Safety [2]	0.5	149	156	203	39.0	149		
Alpha % [4]	6.8	29	29	19	19.0	29		
Beta [5]	0.59	0.5	0.61	0.74	0.46	0.5		
Winning Yrs. %		100	100	100	100	100		
Comments	Bogey	Wt. 30% ETF's	Wt. 30% Fidelity Funds	Wt. 20% Vanguard Mutual Funds	Wt. 20% ETF Sectors	Composite		

PROPERTIES: Saadio ETF Strategies … require active management … a few leveraged ETFs … high Safety score

STRATEGY	**S&P 500 + Stormguard (Bogey)**	**Saadio's ETF Strategy (1)**	**Saadio's ETF Strategy (2)**	**Saadio's ETF Strategy #3 (3)**	**Saadio's ETF Strategy #4 (4)**	**Saadio's Balanced ETFs =1+2+3+4**		
Components	S&P-500	IYM DIG QQQ RTH CZA IOO EWM RWZ ITB PSR PSO- IDX	BIB GLD XPH XLE FAD MDY SPY IRY XRT DVY DTN XLP	LTL IVH IYJ IYY RHS IWY IYW XHB IXC IYR UNG UGL	XIV FUE USL XLV IYT IVE XLK IYZ IYK XLF RWK RTL	S#1.4 S#2.4 S#3.4 S#4.4		
Return 3-yr [3]	14.1	46.2	36.1	51.4	58.4	51.4		
Return 10-yr	11.4	32.9	31.9	29.0	35.6	34.1		
Return 25-yr	12.5	44.6	24.0	24.6	31.7	32.0		
Avg. Trades/Yr	0.4	3.0	2.4	2.7	3.0			
Sharpe Ratio/S&P [6]	0.42/0.42	1.19/0.2	1.05/0.32	0.96/0.09	0.59/0.14	1.61/0.32		
MDD 10-Yr %	17	33	41	27	39	17		
Score [1]	42.8	167	97.3	120	151	144		
Safety [2]	0.5	17.9	2.8	21.4	7.1	153		
Alpha % [4]	6.8	41	19	25	30	28		
Beta [5]	0.59	0.72	0.51	0.38	0.64	0.49		
Winning Yrs. %	78	100	93	100	100	100		
Comments	Bogey	Wt. 25%	Wt. 25%	Wt. 25%	Wt. 25%	Composite		

PROPERTIES: C.Y.A. Compliant ETFs … example of tactical diversification by Funds, Strategy and type of Portfolio

STRATEGY	**S&P 500 + Stormguard (Bogey)**	**ETF World Asset Classes (1)**	**Mixed ETFs (2)**	**Vanguard World ETFs (3)**	**IShares Sector (4)**	**ETF Power Mix (5)**	**C.Y.A. Compliant ETFs =1+2+3+4+5**	
Components	S&P-500	IEV QQQ EFA VTI EPP MDY EEM ILF DBC IAU AWP	BBH EEM EFA OIH IYT XHB XLV XLK XLP GLD VHO	VXF VO IVOG VII VOO VT VPL VHOI VWO SH VNQ TLT	IYN IYJ IYT IYZ IYY IYF IVW IYE IYK ITB IYR IAU	OIL QQQ IWM RTH IYE IOO EWM EWZ ITB IYR PSQ- (?) IDX	S#1.5 20% S#2.5 20% S#3.5 20% S#4.5 20% S#5.5 20%	
Return 3-yr [3]	14.1	19.1	44.2	15.7	33.4	25.3	27.9	
Return 10-yr	11.4	28.7	27.4	20.8	26.4	33.7	28.3	
Return 25-yr	12.5	26.3	26.3	18.5	22.3	44.3	30.3	
Avg. Trades/Yr	0.4	3.9	5.3	2.4	3.0	3.1		
Sharpe Ratio/S&P [6]	0.42/0.42	1.01/0.11	1.03/0.14	0.97/0.23	1.16/0.11	1.27/0.20	1.51/0.2	
MDD 10-Yr %	17	28	27	29	22	32	24	
Score [1]	42.8	82.5	107.0	59.4	94.3	142	109	
Safety [2]	0.5	9.9	5.1	8.6	43.3	18.3	48.1	
Alpha % [4]	6.8	26	27	19	21	42	28	
Beta [5]	0.59	0.43	0.39	0.37	0.59	0.56	0.49	
Winning Yrs %		92	92	92	100	100	100	
Comments	Bogey	Wt. 20%	Wt. 20%	Wt. 20%	Wt. 20%	Wt. 20%	Composite	

PROPERTIES: Will's Hi-Return, Lo-Risk … Tactically Diversified

STRATEGY	**S&P 500 + Stormguard (Bogey)**	**Fidelity Selects (1)**	**ETF X-4d (2)**	**ETFs Countries (3)**	**Mixed (4)**	**Will's Hi-Return, Lo-Risk Composite =1+2+3+4**		
Components	S&P-500	FOCPX FSAVX FSRPX FSCHX FSCGX FBMPX FAMRX FLVCX FSHCX FSLBX FCPVX FLBAX	TAN EWP GXC EWO IWS SPY EWJ RSX SIVR ITB RTL PSQ-	TAII EWP SPY DBO EWJ EWO RSX RTL ITB SIVR EWZ INDY	BIB UYM RXL DIG MVV SSO VDC MLPL UBT	S#1.1 25% S#2.1 25% S#3.1 25% S#4.1 25%		
Return 3-yr [3]	14.1	33.34	66.7	69.3	65.1	60.5		
Return 10-yr	11.4	33.33	42.9	55.6	48.4	46.2		
Return 25-yr	12.5	36.0	35.7	43.4	-	38.7		
Avg. Trades/Yr	0.4	3.9		1.9	3.9			
Sharpe Ratio/S&P [6]	0.42/0.42	1.59/0.43	1.00/0.27	1.30/0.27	1.23/0.29	1.64/0.43		
MDD 10-Yr %	17	15	47	32	33	23		
Score [1]	42.8	130	153	191	196	171		
Safety [2]	0.5	268	2.0	20.6	13.9	85.2		
Alpha % [4]	6.8	32	35	39	44	33		
Beta [5]	0.59	0.49	0.47	0.79	1.10	0.57		
Winning Yrs. %		100	94	100	86	100		
Comments	Bogey	Wt. 25%	Wt. 25%	Wt. 25%	Wt. 25%			

PROPERTIES: **Mark Juds' IRA**

STRATEGY	**S&P 500 + Stormguard (Bogey)**	**ETF Power Mix** **(1)**	**Fidelity Trn. ENGY. Tech.Fin** **(2)**	**ETF-On-Wis MAJ** **(3)**	**Fidelity Super Safe MAJ** **(4)**	**ETF KickAss Mix #2** **(5)**	**Mark Juds' IRA** **=1+2+3+4+5**	
Components	S&P-500	OIL QQQ IWM RTH IYE IOO EWZ EWM ITB IYR PSQ- IDX	FSAIX FSAVX FWRLX FSPHX FSHGX FSENX FSDCX FSRFX FDLSX FSHOX FSLBX FDCPX	IBB XRT EWP MDY DBO EWJ EWO RSX ITB SIVR PSQ- EWZ	FOCPX FSAVX FCPGX FSRPX FBGRX FSCGX FBMPX FLSCX FSVLX FSHCX FSLBX FLBIX	IYH XLF RFG IWD EWK EWL XLK EWY RSX EWZ IDX	S#1.3 20% S#2.1 7% S#3.5 33% S#4.5 33% S#5.1 7%	
Return 3-yr [3]	14.1	25.3	14.9	50.1	28.2	23.4	34.5	
Return 10-yr	11.4	33.5	22.6	39.0	28.2	34.3	34.0	
Return 25-yr	12.5	44.3	28.0	32.7	31.1	34.1	34.0	
Avg. Trades/Yr	0.4	3.1	5.8	2.7	4.3	2.1		
Sharpe Ratio/S&P [6]	0.42/0.42	1.27/0.20	0.79/0.43	1.44/0.27	1.40/0.43	1.07/.27	1.78/0.43	
MDD 10-Yr %	17	32	27	31	17	37	23	
Score [1]	42.8	142	81.8	143	112	113	128	
Safety [2]	0.5	18.3	4.7	24.1	131	9.7	83.7	
Alpha % [4]	6.8	42	22	32	26	34	30	
Beta [5]	0.59	0.56	0.81	0.37	0.59	0.41	0.51	
Winning Yrs. %		100	96	100	100	100	100	
Comments	Bogey						-	

PROPERTIES: Assorted objectives

STRATEGY	**S&P 500 + Stormguard (Bogey)**	**ETFs4: Countries /d**	**AK 7/id Ultra Inverse Securities (Stock)**	**V/F Income/P (Lmbrgr)**	**Fidelity Retire Early #1**	**Vanguard-Income**		
Components	S&P-500	TAN OIL EWJ SPY EWP EWO ITB IYR RSX INDY EWZ SIVR	NFLX STX CSCO AKAM DLTR ORLY INTC CERN AMZN MCHP ORCL SH	VEIPX VDIGX FAMRX VTMFX FAGIX SPHIX FRIFX VFIIX VGRLX FINPX PREMX VUSTX	FOCPX FSAVX FSRPX FSCHX FSCGX FBMPX FAMRX FSHCX FSLBX VSIAX FSLSX FLBIX	VBINX VGSTX VTMSX VSMGX VFIIX VBIIX		
Return 3-yr [3]	14.1	78.2	115.1	27.0	31.0	15.3		
Return 10-yr	11.4	58.1	98.1	18.6	28.7	12.0		
Return 25-yr	12.5	43.8	106.6	16.8	31.6	12.0		
Avg. Trades/Yr	0.4	2.4	2.0	2.4	4.1	1.3		
Sharpe Ratio/S&P [6]	0.42/0.42	1.15/0.27	0.66/0.43	1.11/0.83	1.56/0.43	1.57/0.73		
MDD 10-Yr %	17	32	36	8	17	7		
Score [1]	42.8	203	381	74.1	116	49.5		
Safety [2]	0.5	20.7	12.4	166	180	187		
Alpha % [4]	6.8	39	104	16	27	7.3		
Beta [5]	0.59	0.87	2.76	0.25	0.52	0.57		
Winning Yrs. %		100	100	96	100	100		
Comments	Bogey	Best Intl. Strategy	Best stock strategy		Augmented Fidelity Selects	Vanguad-Income is designed for low-risk		

PROPERTIES: ETF Aggressive

STRATEGY	S&P 500 + Stormguard (Bogey)	ETF-Ultra Regions + Sectors 45% S#6.9 (1)	ETF-US Asset Class 15% S#5.3 (2)	ETF Sectors and Gold 30% S#4.6 (3)	ETF World Regions 10% S#3.2 (4)	ETF-Aggressive 1+2+3+4		
Components	S&P-500	BIB UPV EFO UYM UXI SAA EPP DGP FVD UPL UBT UPW	IJR VBK IJK MDY IVW IJJ IWV SPY TLH IEF AGG	XRT XLY XLF XLV IYZ MDY IYT SPY XLE XLK ITB GLD	FEZ IDV IEV EFA EPP ACWI MDY DEM SPY EEM ILF TLH	1 2 3 4		
Return 3-yr [3]	14.1	70.7	18.1	23.1	19.5	43.9		
Return 10-yr	11.4	57.6	14.4	23.9	26.9	38.9		
Return 25-yr	12.5	63.1	16.2	23.0	24.0	33.6		
Avg. Trades/Yr	0.4	4.8	4.4	2.6	2.7	-		
Sharpe Ratio/S&P [6]	0.42/0.42	1.14/0.25	1.04/0.31	1.27/0.32	1.04/0.32	1.32/0.32		
MDD 10-Yr %	17	35	14	22	30	20		
Score [1]	42.8	242	60.8	82.8	79.5	139		
Safety [2]	0.5	24.9	48.0	39.1	13.2	112		
Alpha % [4]	6.8	61	12	19	19	30		
Beta [5]	0.59	1.08	0.5	0.46	0.6	0.53		
Winning Yrs. %		100	100	100	95	100		
Comments	Bogey	Wt. 45%	Wt. 15%	Wt. 30%	Wt. 10%	A popular strategy		

PROPERTIES: Own the Bubble … seeks to avoid irrational exuberance … detect the bubble early enough, own it long enough and not too long.

STRATEGY	**S&P 500 + Stormguard (Bogey)**	**O.T.B. Real Estate 20% (1)**	**O.T.B. High-Tech 20% (2)**	**O.T.B. Health Care 20% (3)**	**O.T.B. Trans-Energy 20% (4)**	**O.T.B. Income-Bond 20% (5)**	**Own the Bubble =1+2+3+4+5**	
Components	S&P-500	MDY FSHOX PURAX FMSFX FRIFX IEF FRESX RWR VHQ REACX VGSIX STMDX	PRGTX DTGRX FWRLX FSDCX FSELX SMH IXN MDY XLK FSTCX FDCPX TLT	FBIOX IBB FSPHX MDY XPH VGHCX FPHAX IXJ IYH FSMEX FSHCX IEF	XOP FSAVX FSAIX FSNGX FSESX OIH FSENX FSRFX IYT MDY IYE TLT	SPHIX VBINX FMSFX VBMFX FBNDX VFITX VWINX VEIPX VHIGX VIPSX VWESX FNMIX	S#1.5 20% S#2.5 20% S#3.5 20% S#4.5 20% A#5.5 20%	
Return 3-yr [3]	14.1	18.3	8.0	31.8	17.5	22.9	20.1	
Return 10-yr	11.4	15.8	14.5	17.7	22.0	14.7	17.8	
Return 25-yr	12.5	15.2	23.3	23.9	21.6	16.3	21.0	
Avg. Trades/Yr	0.4	3.8	3.9	3.6	3.9	3.0	-	
Sharpe Ratio/S&P [6]	0.42/0.42	0.93/0.50	0.61/0.35	0.90/0.65	0.84/0.51	1.13/0.89	1.29/0.43	
MDD 10-Yr %	17	25	25	16	28	12	12	
Score [1]	42.8	55.6	54.5	88.3	65.4	66.5	76.5	
Safety [2]	0.5	4.7	0	5.4	1.7	71.4	174	
Alpha % [4]	6.8	80.1	10	11	16	7.5	16	
Beta [5]	0.59	0.61	0.97	0.91	0.56	1.06	0.52	
Winning Yrs. %		76%	80%	88%	84%	96%	96	
Comments	Bogey	Mixed Funds & ETFs	Mixed Funds & ETFs	Mixed Funds & ETFs	Mixed Funds & ETFs	Funds only		

PROPERTIES: Part of Strategies of Strategies (SOS)

STRATEGY	**S&P 500 + Stormguard (Bogey)**	**ETF Ultra Ultra X3**						
Components	S&P-500	DZK TNA LBJ EDC MIDU SPXL TMF						
Return 3-yr [3]	14.1	64.7						
Return 10-yr	11.4	91.2						
Return 25-yr	12.5	-						
Avg. Trades/Yr	0.4	4.2						
Sharpe Ratio/S&P [6]	0.42/0.42	1.33/1.18						
MDD 10-Yr %	17	38						
Score [1]	42.8	308						
Safety [2]	0.5	37.2						
Alpha % [4]	6.8	56.0						
Beta [5]	0.59	2.73						
Winning Yrs. %								
Comments	Bogey	Offered as part of SOS examplke						

TEMPLATE

STRATEGY	**S&P 500 + Stormguard (Bogey)**							
Components	S&P-500							
Return 3-yr [3]	14.1							
Return 10-yr	11.4							
Return 25-yr	12.5							
Avg. Trades/Yr	0.4							
Sharpe Ratio/S&P [6]	0.42/0.42							
MDD 10-Yr %	17							
Score [1]	42.8							
Safety [2]	0.5							
Alpha % [4]	6.8							
Beta [5]	0.59							
Winning Yrs. %								
Comments	Bogey							

NOTES

[1] The score is measured by the following formula:

(All year return + 0.5*3-year return) / (40% + Risk of Loss)

[2] Safety is defined by:

25*(Average Return – 2*Average Return Negative Dev.)/(1+(MDD/15%)^4 + (Probability of Loss/2%)^4)

[3] The compound annualized return is:

100*((final value/initial value)^(1/period in years) - 1)

[4] Alpha is derived as the excess return over the expected average at the same risk (Beta) . From Prof. Sharpe's CAPM theory.

[5] Beta is the risk as a fraction of that of the S&P 500's and is from Prof. Sharpe's CAPM theory.

[6] The Sharpe's Ratio is the excess return per unit of risk as defined by:

(Expected Return – Risk Free Return) / Standard Deviation

The first number is the Sharpe's Ratio, the second is that of the Bogey in this case the S&P 500 with StormGuard active.

[7] Mosher' strategy is a composite of 4, 5, 6 and 9.

[8] The MPT definition for diversification refers to a special property of portfolios lying on the Efficient Frontier which are specially valuable because the unsystematic risk has been diversified away leaving only market risk (systematic). The word "Diversification" as used by SumGrowth refers to a selection of Investments (more than one), different strategies, and different asset classes and may or may not have the special property of MPT's Efficient Portfolios.

[9] An investment experiencing constant exponential growth is shown as a straight line in a chart of return against time. If the yellow line begins to concave down with time, this means that the strategy has become less effective. If the curve becomes concave up, this means the strategy has become more effective. Deviations from a straight line thus indicate something about the effectiveness of a strategy.