



MAYBE THEY WEREN'T WRONG AFTER ALL

AAII LOS ANGELES SECTORSURFER SIG, AUGUST , 2015

Gary Noreen, Beach Bum



DISCLOSURES

Gary Noreen has had or currently holds positions in some of the securities discussed herein.

The information provided herein is for general information only and should not be considered an individualized recommendation or personalized investment advice. The investment strategies mentioned here may not be suitable for everyone. Each investor needs to review an investment strategy for his or her own particular situation before making any investment decision.

Gary Noreen cannot guarantee the accuracy, timeliness, or completeness of the information herein. The views, opinions and estimates herein are subject to change without notice at any time in reaction to shifting market conditions. Past performance is no guarantee of future results and the opinions presented cannot be viewed as an indicator of future performance.

Gary Noreen has received compensation (under \$200) for referring people to SectorSurfer.

Examples provided are for illustrative purposes only and are not intended to be reflective of results you should expect to attain.



AGENDA

- YODA Performance
- StormWatch
- Reconsidering Conventional Portfolios
- Celeste Portfolio Performance Update
- YODA Current Strategies & Allocation

YODA SINCE LAST MEETING

Your Portfolio ▼ compared to the S&P 500 ▼ from June 27 till Today

— Your Portfolio: -6.20% ↓ — S&P 500: -6.21% ↓



From SigFig.com

YODA YTD

Your Portfolio ▼ compared to the S&P 500 ▼ from January 1 till Today

— Your Portfolio: -1.58% ↓ — S&P 500: -4.24% ↓



YODA 1 YEAR

Your Portfolio ▾ compared to the S&P 500 ▾ from August 21, 2014 till Today

— Your Portfolio: -6.73% ↓ — S&P 500: -0.88% ↓





STORMWATCH

- New regular assessment
- Liz Ann Sonders
- SectorSurfer StormGuard
- Gimpel Crossover



LIZ ANN SONDERS

- Senior Vice President, Chief Investment Strategist, Charles Schwab & Co., Inc.
- Schwab Market Insights – free
- <https://client.schwab.com/secure/cc/nn/articles/Market-Perspective>
- Highly analytical – lots of charts; revisits familiar metrics
- Latest Schwab Market Perspective: *The Tortoise Wins Again?*, August 14

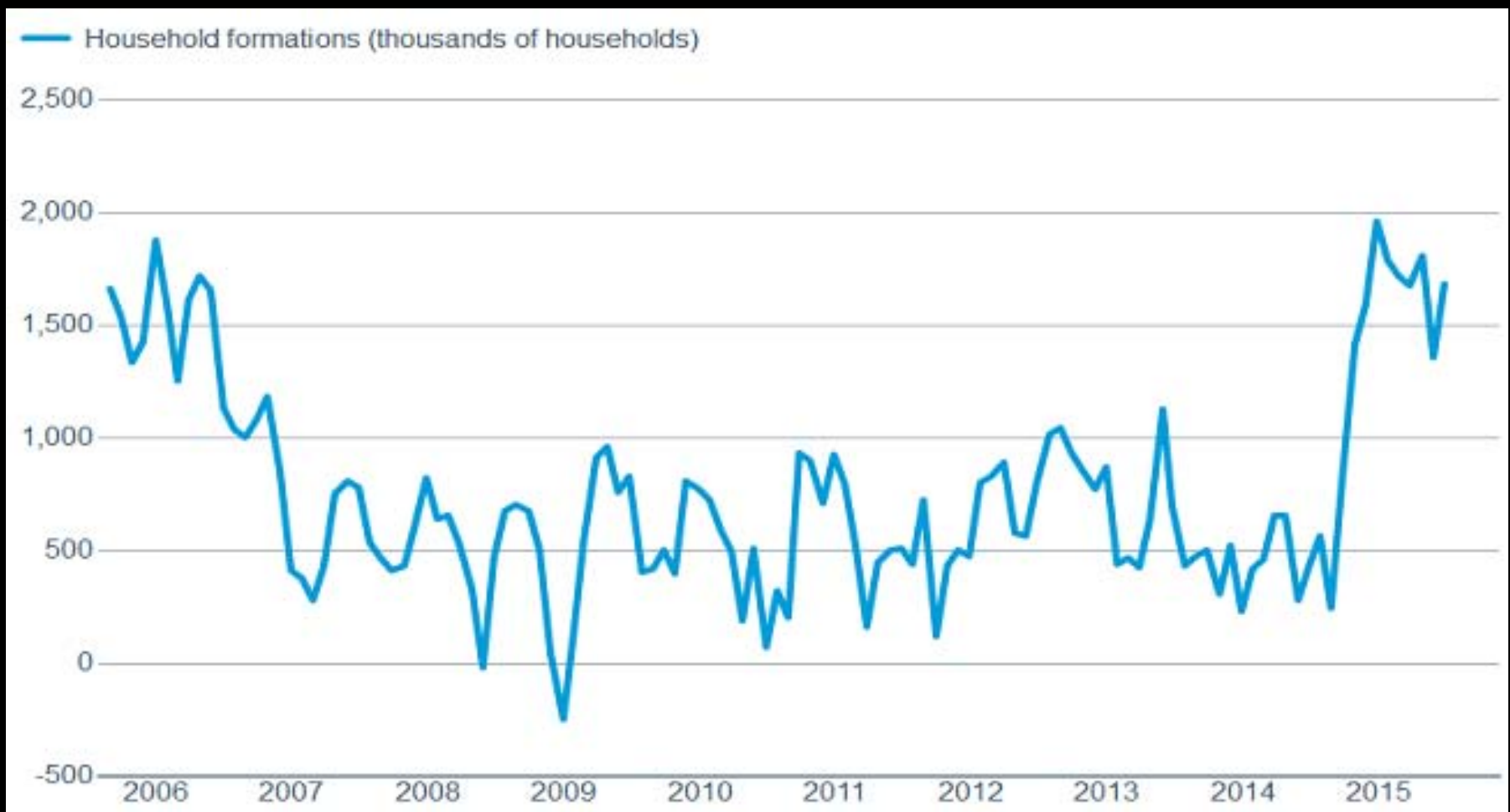
AUTO SALES RISING



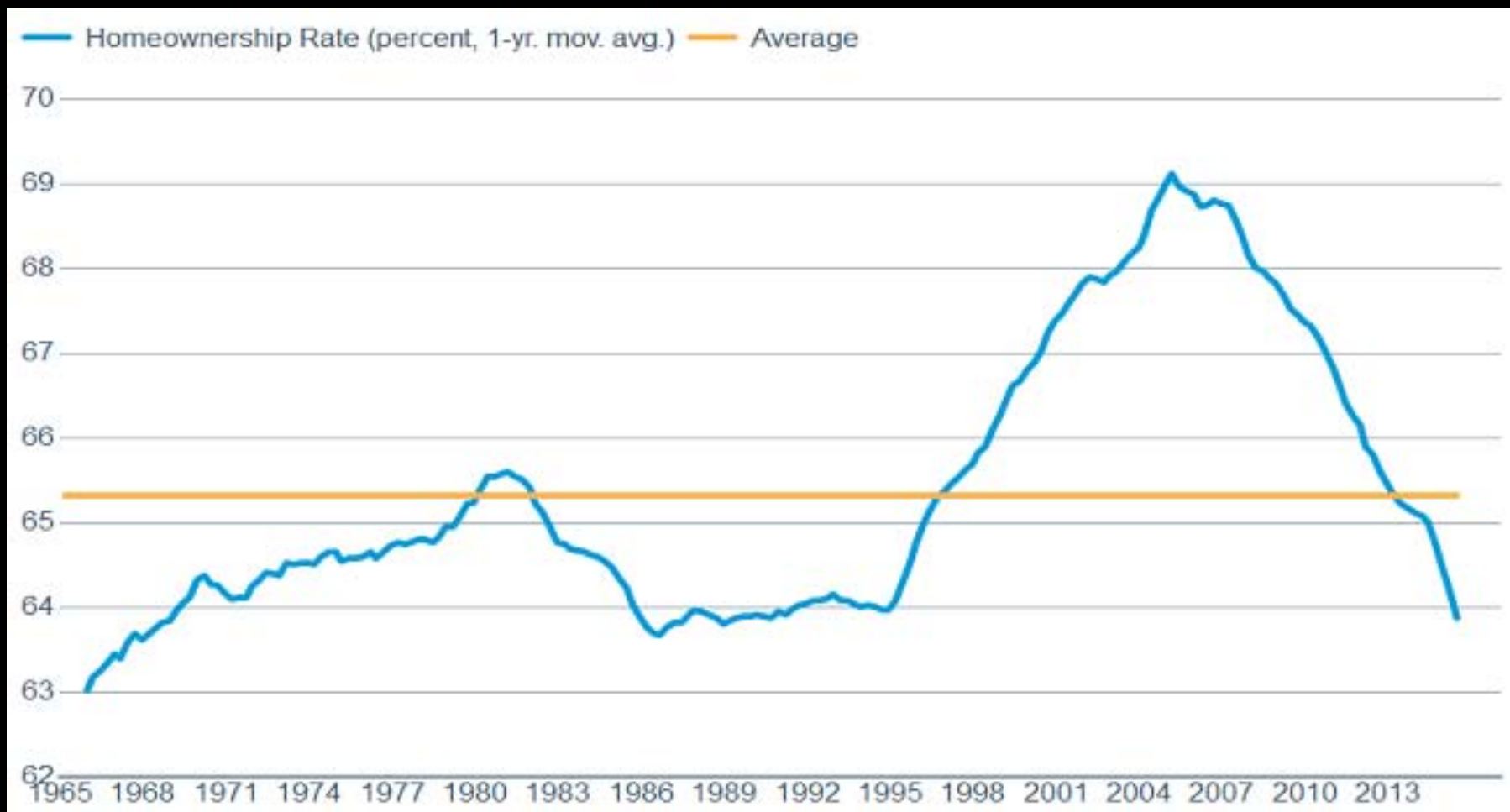
LOWER OIL PRICES



HOUSEHOLD FORMATION INCREASING



HOME OWNERSHIP RATE OVERCORRECTED



CHINA'S CURRENCY ROSE TOO HIGH TOO FAST





LIZ'S CONCLUSION

The narrow trading range for US stocks continues, but there are some concerning signs such as seasonality and technical issues that make us a bit more cautious in the near term. We don't think the bull market is in danger of ending, but there could certainly be a pullback and we don't believe investors need to be in a great hurry to put money to work. In the immediate aftermath, China's move on its currency rattled markets, but we don't think it's the start of a currency war, and hope that this is part of a herky-jerky path to freer markets.

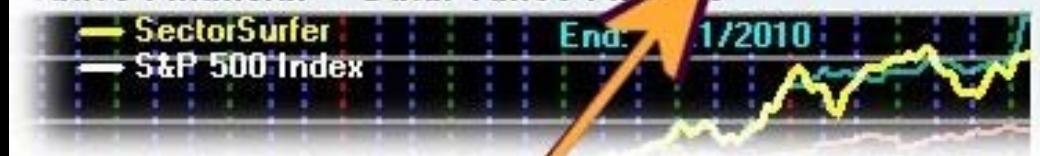
STORMGUARD

Income, Bond

Storm Guard
Status: .89%



Relative Financial - Data: Yahoo Finance




Heavy Storm
< -2%


Full Storm
-2% to -1%


Mild Storm
-1% to -0.1%


Storm Edge
-0.1% to 0.1%


Partly Cloudy
0.1% to 1%


Sunny Day
1% to 2%


Scorcher
> 2%

StormGuard Indicator History

20-Aug-2015



SUNNY DAY

SectorSurfer Strategy: SPY

StormGuard
Status: 1.0%

Made: 21-Aug-2015 10:03 PM

My-Strategy #47

Options: FWPT, SG-Std, ST

Last Edit: 20-Aug-2015

Investors FastTrack

FUND NAME	SYMBOL	TREND
ETF SP 500 Unit Series 1(SPDR)	SPY	Unsubscribed Strategy: 120-day old trend data.

0% 1% 2% 3%
Avg.Return/Mo.

FWPT Born 04-Jan-2010

Avg. Trades/Yr: 0.5

Last Signal: 30-Nov-2011

Trade Hold: Automatic



RISK: Jan-1993 to Aug-2015

Sharpe Ratio: (Return - MM) / Std.Dev.

Strategy 0.69

S&P 500 0.36

Sortino Ratio: (Return - MM) / Neg.Dev.

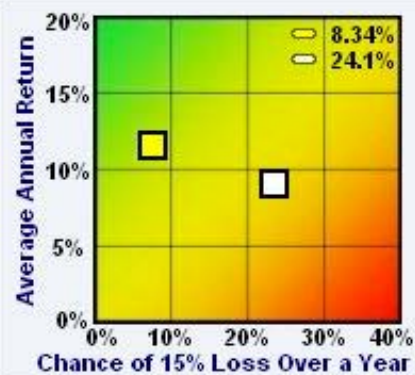
Strategy 4.29

S&P 500 2.04

Max Drawdown: R = Realized DD

Strategy 21%

S&P 500 55%



S.Surfer
S&P 500

Score: 39.6
Safety: 0.1
Alpha: 5.6%
Beta: 0.64

Email Chart

3 - Year Chart

10-Year Chart

22.6 Years Max

Close Chart

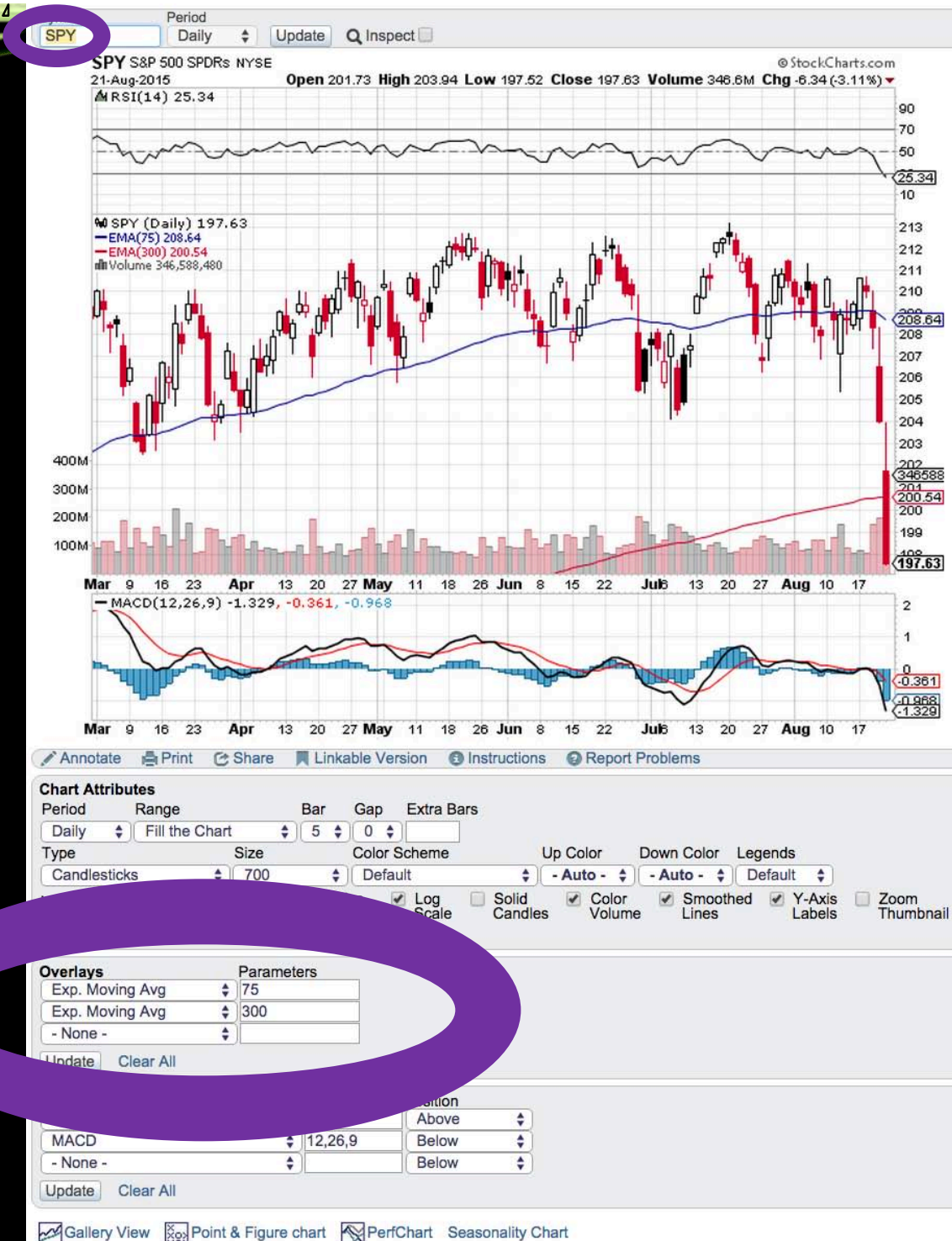
Charts are theoretical Strategy performance had trades been executed per trade signals provided. Copyright 2015 SumGrowth Strategies, LLC. SectorSurfer is a registered trademark.

GIMPEL CROSSOVER

Don Gimpel's Note 115:
An Absolute Take-Out
Signal, October 2013

Get out when 75-day
Exponential Moving
Average (EMA) falls
below the 300-day EMA

<http://stockcharts.com/>



SPY S&P 500 SPDRs NYSE

© StockCharts.com

27 Aug-2015

Open 201.73 High 203.94 Low 197.52 Close 197.63 Volume 346.6M Chg -6.34 (-3.11%) ▼

SPY (Daily) 197.63

EMA(75) 208.64

EMA(300) 200.54



VENTURA COUNTY BEST IN US!

"Ventura County, Calif., is the absolute most desirable place to live in America."

Based on Natural Amenities Index compiled by USDA – mild, sunny winters, temperate summers, low humidity, topographic variation, and access to a body of water.

<http://tinyurl.com/nm3my82>

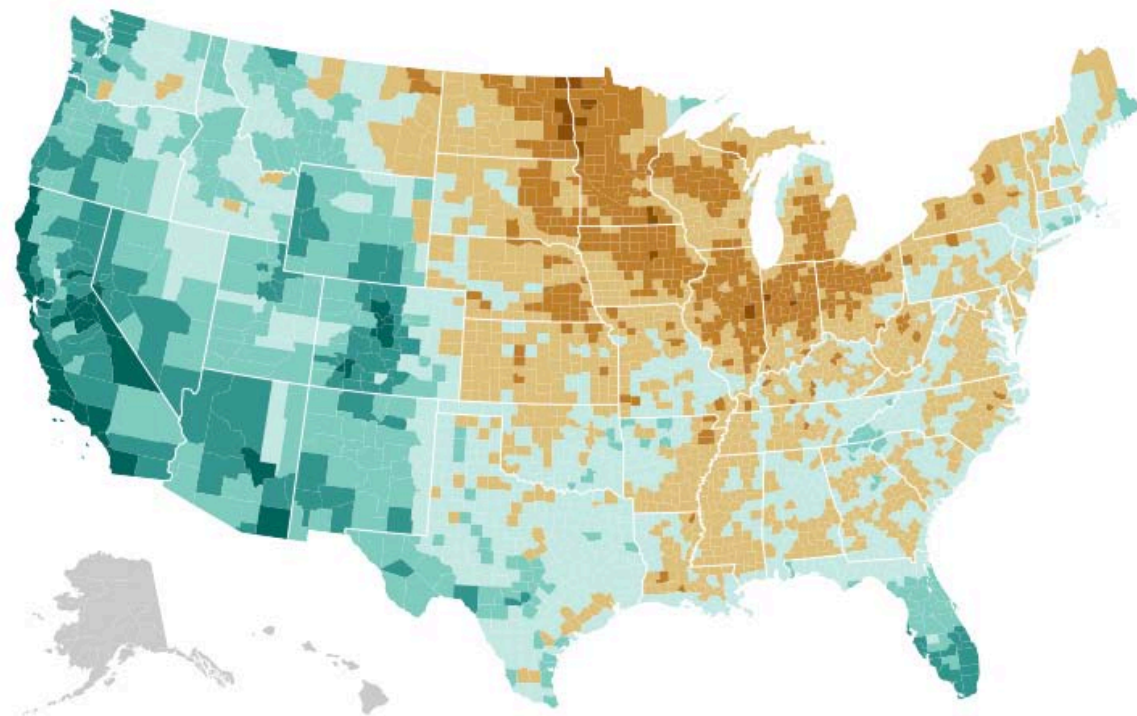
Every county in America, ranked by scenery and climate



By **Christopher Ingraham** August 17 Follow @cingraham

Download

Prevalence of physical characteristics ('natural amenities') making each county a nice place to live.



Ventura County, Calif., is the absolute most desirable place to live in America.

Greater tsunami risk from Southern California quake, study finds

By **RONG-GONG LIN II**
contact the reporter

Los Angeles Times

AUGUST 19, 2015, 6:41 AM



<http://www.latimes.com/local/lanow/la-me-ln-earthquake-tsunami-ventura-20150819-htmlstory.html>

An earthquake along the California coast could pose a greater tsunami threat to the Ventura area than previously understood, according to a new [study](#) published Tuesday by UC Riverside and U.S. Geological Survey scientists.

Published in the journal Geophysical Research Letters, a publication of the American Geophysical Union, the study found that tsunami floodwaters could reach points in the Ventura vicinity beyond the area currently marked in California's official tsunami inundation map. Tsunami wave heights could approach as high as 20 feet in the Ventura Harbor and Channel Islands Beach area near Oxnard.

MARKETWATCH LAZY PORTFOLIOS

Total Returns for 8 Lazy Portfolios

Portfolio	1-yr rtn	3-yr ann. rtns	5-yr ann. rtns	10-yr ann. rtns
 Aronson Family Taxable	-1.14%	8.01%	9.13%	6.16%
 Fundadvice Ultimate Buy & Hold	-1.37%	6.48%	7.06%	5.26%
 Dr. Bernstein's Smart Money	0.22%	8.10%	8.53%	5.52%
 Coffeehouse	1.61%	8.52%	9.41%	5.99%
 Yale U's Unconventional	2.09%	8.35%	10.11%	6.42%
 Dr. Bernstein's No Brainer	1.02%	10.61%	10.90%	6.23%
 Margaritaville	-2.35%	6.92%	8.14%	5.34%
 Second Grader's Starter	-0.12%	11.16%	11.51%	6.34%
S&P 500	4.59%	15.22%	16.12%	7.50%

<http://www.marketwatch.com/lazyportfolio>



SECOND GRADER'S STARTER PORTFOLIO

Kevin's an 8-year-old second-grader who started with a gift from grandma and a few hints from his father. This is a very simple portfolio of 3 no-load index funds for a new investor with a little money.

Second Grader's Starter

Data as of 08/21/15

Fund	Alloc	1-yr rtn	3-yr ann. rtns	5-yr ann. rtns	10-yr ann. rtns
Vanguard Total Stock Market Index Fund;Investor	60%	4.10%	15.27%	16.11%	7.74%
Vanguard Total International Stock Index Fund;Investor	30%	-9.38%	6.04%	5.15%	4.17%
Vanguard Total Bond Market Index Fund;Investor	10%	2.35%	1.82%	2.96%	4.46%
Total Portfolio		-0.12%	11.16%	11.51%	6.34%
S&P 500		4.59%	15.22%	16.12%	7.50%

<http://www.marketwatch.com/lazyportfolio/portfolio/second-grader-starter>





2ND GRADER'S PORTFOLIO IN SECTORSURFER SANDBOX

Sandbox: This is your "Strategy Evaluation Playground." No subscription fees are charged,

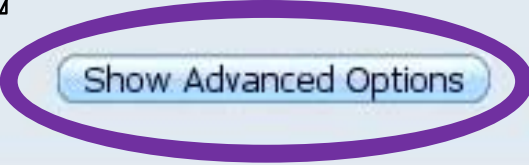
No.	Active	Strategy Name and Information					Sym1	Sym2	Sym3
31	<input type="button" value="ADD"/>	Vanguard Total Stock Market					VTSMX	___	___
32	<input type="button" value="ADD"/>	Vanguard Total International !					VGTSX	___	___
33	<input type="button" value="ADD"/>	Vanguard Total Bond Market I					VBMFX	___	___
34	<input type="button" value="ADD"/>	P: Second Grader Portfolio					<u>S31-6</u>	<u>S32-3</u>	<u>S33-1</u>

TURN STORMGUARD OFF

Strategy #31 Information

Customize Strategy Name:	<input type="text" value="Vanguard Total Stock Market Index Fund, Investorq"/>	
Minimum Hold Time:	<input type="text" value="Trade Automatic"/>	
Import/Export Strategy-ID:	<input type="text" value="635756870256093750-7241-31-140052"/>	
Notes on Strategy:		

4



Strategy #31 Information

Customize Strategy Name:

Vanguard Total Stock Market Index Fund, Investor



Minimum Hold Time:

Trade Automatic



Import/Export Strategy-ID:

635756870256093750-7241-31-140052



Notes on Strategy:



[Advanced Options Help - PDF](#)

--- Advanced Options ---

Charting Options:

Flex Chart
Start/Yrs

3



Less
Spaghetti



Painted
Path



StormGuard Options:



S.G.-Std



Disable



S.G.-AQR



White Reference Index:



Automatic



S&P-500



AGG-Bond



Average



Strategy Tuning Options:



Use Forward-Walk
Progressive Tuning

BornOn Date

01/04/2010



More Algorithm Options:



Stronger
Filtering



Bias Toward
Short Trends

Decision
Shift Days

0



[Restore Standard Options](#)

[Cancel](#)

[Save](#)

Strategy #31 Information

Customize Strategy Name:

Vanguard Total Stock Market Index Fund, Investor



Minimum Hold Time:

Trade Automatic



Import/Export Strategy-ID:

635756870256093750-7241-31-140052



Notes on Strategy:



[Advanced Options Help - PDF](#)

--- Advanced Options ---

Charting Options:

Flex Chart
Start/Yrs

3



Less
Spaghetti



Painted
Path



StormGuard Options:



S.G.-Std.



Disable



S.G.-AQR



White Reference Index:



Automatic



S&P-500



AGG-Bond



Average



Strategy Tuning Options:



Use Forward-Walk
Progressive Tuning

BornOn Date

01/04/2010



More Algorithm Options:



Stronger
Filtering



Bias Toward
Short Trends

Decision
Shift Days

0



[Restore Standard Options](#)

[Cancel](#)

[Save](#)

2ND GRADER 27 YEARS



Portfolio performance estimate
based on Strategy allocations.

SectorSurfer Portfolio: Second Grader Portfolio



Made: 21-Aug-2015 08:16 PM

Portfolio #34 Last Edit: 21-Aug-2015

Data: Investors FastTrack

Sym	w%	Strategy Name	27-Yr Ann. Return
S31-6	60%	> Vanguard Total Stock M	
S32-3	30%	> Vanguard Total Internati	
S33-1	10%	> Vanguard Total Bond Ma	
--	--	--	
--	--	--	
--	--	--	
--	--	--	
--	--	--	



RISK: Sep-1988 to Aug-2015

Sharpe Ratio: $(\text{Return} - \text{MM}) / \text{Std.Dev.}$

Portfolio 0.57

S&P 500 0.45

Sortino Ratio: $(\text{Return} - \text{MM}) / \text{Neg.Dev.}$

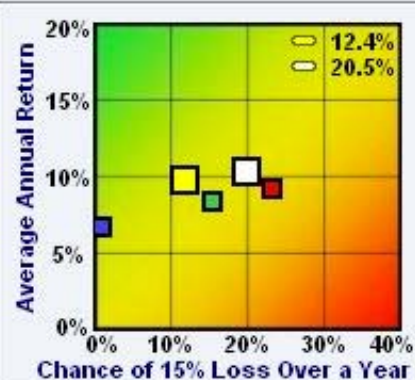
Portfolio 3.20

S&P 500 2.54

Max Drawdown: QR = Quarterly Realized

Portfolio 40%

S&P 500 55%



Score: 29.5
Safety: 0.0
Alpha: 2.8%
Beta: 0.69

Email Chart

3 - Year Chart

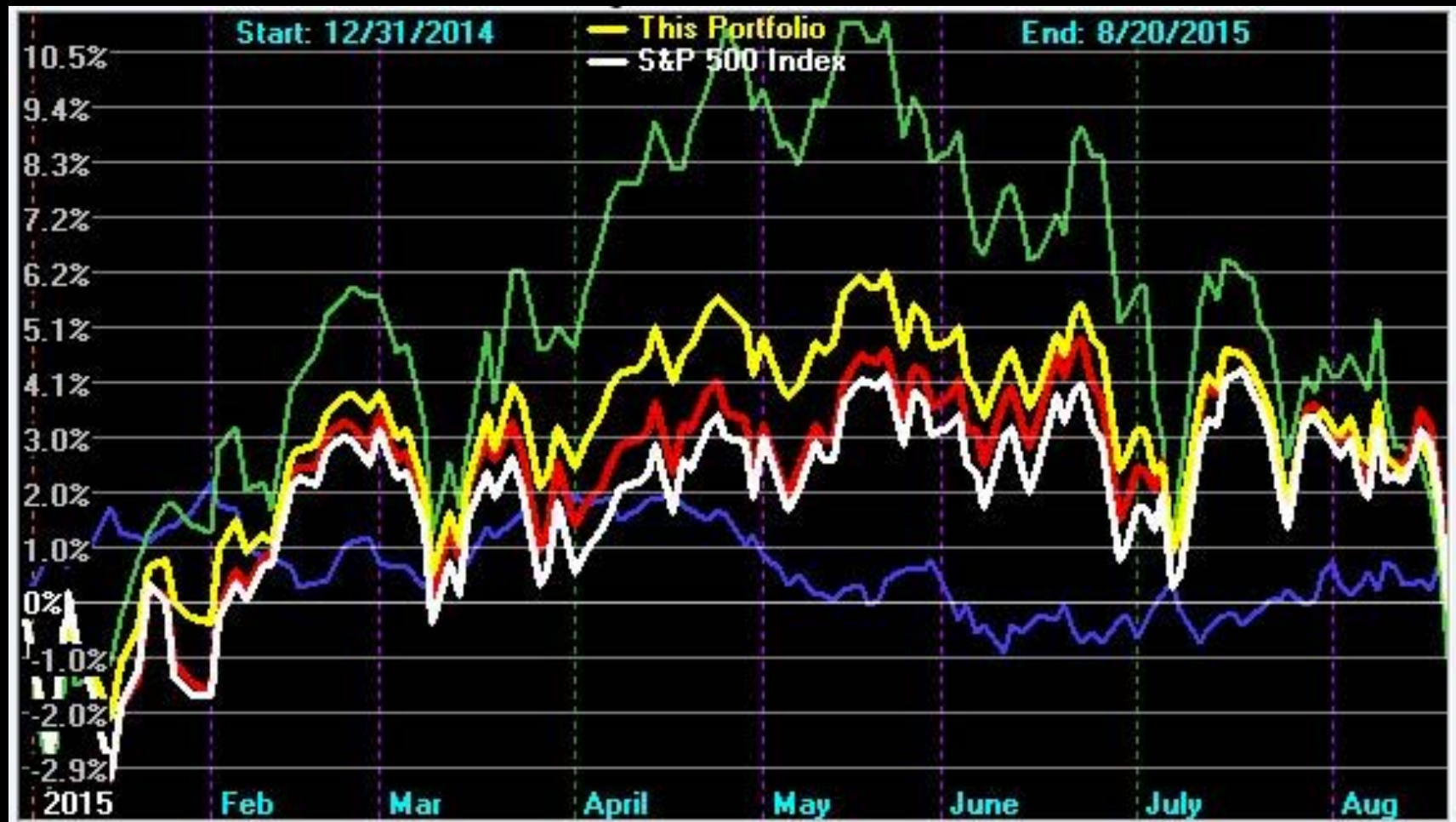
10-Year Chart

27 Years Max

Close Chart

Charts are theoretical Portfolio performance had trades been executed per trade signals provided. Copyright 2015 SumGrowth Strategies, LLC. SectorSurfer is a registered trademark.

2ND GRADER YEAR-TO-DATE



Ted Aronson and his AJO Partners manage about \$25 billion of institutional assets. Aronson puts his family's taxable money in this well-diversified portfolio of no-load index funds.

Aronson Family Taxable

Data as of 08/21/15

Fund	Alloc	1-yr rtn	3-yr ann. rtns	5-yr ann. rtns	10-yr ann. rtns
Vanguard Pacific Stock Index Fund;Investor	15%	-6.56%	7.02%	6.00%	3.88%
Vanguard 500 Index Fund;Investor	15%	4.46%	15.05%	15.95%	7.38%
Vanguard Inflation-Protected Securities Fund;Investor	15%	-1.97%	-0.81%	2.93%	4.05%
Vanguard Emerging Markets Stock Index Fund;Investor	10%	-20.26%	-2.33%	-0.92%	5.39%
Vanguard Long-Term Treasury Fund;Investor	10%	10.59%	3.78%	6.35%	6.83%
Vanguard Extended Market Index Fund;Investor	10%	2.47%	16.15%	16.42%	8.59%
Vanguard European Stock Index Fund;Investor	5%	-4.64%	9.88%	8.13%	4.49%
Vanguard Total Stock Market Index Fund;Investor	5%	4.10%	15.27%	16.11%	7.74%
Vanguard Small-Cap Growth Index Fund;Investor	5%	3.33%	15.09%	17.13%	9.21%
Vanguard Small-Cap Value Index Fund;Investor	5%	0.71%	15.92%	15.72%	7.71%
Vanguard High-Yield Corporate Fund;Investor	5%	0.39%	5.00%	7.22%	6.40%
Total Portfolio		-1.14%	8.01%	9.13%	6.16%
S&P 500		4.59%	15.22%	16.12%	7.50%

ARONSON FAMILY TAXABLE IN SECTORSURFER SANDBOX

35	ADD	Vanguard, Pacific Stock Index	i	S		H	VPACX	—	—	—	—	—	—	—	—	—	—	—
36	ADD	Vanguard 500 Index Fund, Inv	i	S		H	VFINDX	—	—	—	—	—	—	—	—	—	—	—
37	ADD	Vanguard Inflation-Protected	i	S		H	VIPSX	—	—	—	—	—	—	—	—	—	—	—
38	ADD	Vanguard Emerging Markets S	i	S		H	VEIEIX	—	—	—	—	—	—	—	—	—	—	—
39	ADD	Vanguard Long-Term Treasury	i	S		H	VUSTX	—	—	—	—	—	—	—	—	—	—	—
40	ADD	Vanguard Extended Market In	i	S		H	VEXMX	—	—	—	—	—	—	—	—	—	—	—
41	ADD	Vanguard European Stock Indi	i	S		H	VEURX	—	—	—	—	—	—	—	—	—	—	—
42	ADD	Vanguard Total Stock Market	i	S		H	VTSMX	—	—	—	—	—	—	—	—	—	—	—
43	ADD	Vanguard Small-Cap Growth Ii	i	S		H	VISGX	—	—	—	—	—	—	—	—	—	—	—
44	ADD	Vanguard Small-Cap Value Ind	i	S		H	VISVX	—	—	—	—	—	—	—	—	—	—	—
45	ADD	Vanguard High-Yield Corporat	i	S		H	VWEHX	—	—	—	—	—	—	—	—	—	—	—
46	ADD	P: Aronson Family Taxable	i	S		H	S35-3	S36-3	S37-3	S38-2	S39-2	S40-2	S41-1	S42-1	S43-1	S44-1	S45-1	

ARONSON FAMILY TAXABLE



Portfolio performance estimate
based on Strategy allocations.

SectorSurfer Portfolio: Aronson Family Taxable



Made: 21-Aug-2015 08:24 PM

Portfolio #46 Last Edit: 21-Aug-2015

Data: Investors FastTrack

Sym	w%	Strategy Name	27-Yr Ann. Return
S35-3	15%	> Vanguard, Pacific Stock	
S36-3	15%	> Vanguard 500 Index Fun	
S37-3	15%	> Vanguard Inflation-Prote	
S38-2	10%	> Vanguard Emerging Mar	
S39-2	10%	> Vanguard Long-Term Tr	
S40-2	10%	> Vanguard Extended Mar	
S41-1	5%	> Vanguard European Sto	
S42-1	5%	> Vanguard Total Stock M	



RISK: Sep-1988 to Aug-2015

Sharpe Ratio: $(\text{Return} - \text{MM}) / \text{Std.Dev.}$

Portfolio 0.47

S&P 500 0.45

Sortino Ratio: $(\text{Return} - \text{MM}) / \text{Neg.Dev.}$

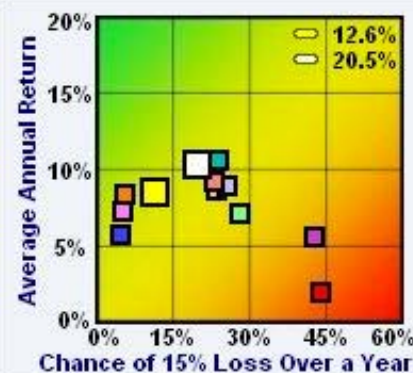
Portfolio 2.46

S&P 500 2.54

Max Drawdown: QR = Quarterly Realized

Portfolio 44%

S&P 500 55%



Portfolio
S&P 500

Score: 24.0
Safety: 0.0
Alpha: 2.2%
Beta: 0.62

Email Chart

3 - Year Chart

10-Year Chart

27 Years Max

Close Chart

Charts are theoretical Portfolio performance had trades been executed per trade signals provided. Copyright 2015 SumGrowth Strategies, LLC. SectorSurfer is a registered trademark.

ARONSON FAMILY YTD



YALE U'S "UNCONVENTIONAL"

Yale U's Unconventional

Data as of 08/21/15

Fund	Alloc	1-yr rtn	3-yr ann. rtns	5-yr ann. rtns	10-yr ann. rtns
Vanguard Total Stock Market Index Fund;Investor	30%	4.10%	15.27%	16.11%	7.74%
Vanguard REIT Index Fund;Investor	20%	6.71%	10.43%	14.08%	7.68%
Vanguard Long-Term Treasury Fund;Investor	15%	10.59%	3.78%	6.35%	6.83%
Vanguard Developed Markets Index Fund;Admiral	15%	-5.07%	9.05%	7.40%	4.38%
Vanguard Inflation-Protected Securities Fund;Investor	15%	-1.97%	-0.81%	2.93%	4.05%
Vanguard Emerging Markets Stock Index Fund;Investor	5%	-20.26%	-2.33%	-0.92%	5.39%
Total Portfolio		2.09%	8.35%	10.11%	6.42%
S&P 500		4.59%	15.22%	16.12%	7.50%

YALE U'S UNCONVENTIONAL IN SECTORSURFER SANDBOX

44	ADD	Vanguard Total Stock M					VTSMX	—	—	—	—	—
45	ADD	Vanguard REIT Index Fu					VGSIX	—	—	—	—	—
46	ADD	Vanguard Long-Term Tr					VUSTX	—	—	—	—	—
47	ADD	Vanguard Developed M					VTMGX	—	—	—	—	—
48	ADD	Vanguard Developed M					VIPSX	—	—	—	—	—
49	ADD	Vanguard Emerging Ma					VEIEX	—	—	—	—	—
50	ADD	P: Yale U's Unconventio					S44-6	S45-4	S46-3	S47-3	S48-3	S49-1

YALE 27 YEARS



Portfolio performance estimate
based on Strategy allocations.

SectorSurfer Portfolio: Yale U's Unconventional



Made: 21-Aug-2015 08:36 PM

Portfolio #50 Last Edit: 21-Aug-2015

Data: Investors FastTrack

Sym	w%	Strategy Name	27-Yr Ann. Return
S44-6	30%	> Vanguard Total Stock M	
S45-4	20%	> Vanguard REIT Index Fur	
S46-3	15%	> Vanguard Long-Term Tr	
S47-3	15%	> Vanguard Developed Ma	
S48-3	15%	> Vanguard Developed Ma	
S49-1	5%	> Vanguard Emerging Mar	
--	--	--	
--	--	--	



RISK: Sep-1988 to Aug-2015

Sharpe Ratio: $(\text{Return} - \text{MM}) / \text{Std.Dev.}$

Portfolio 0.61

S&P 500 0.45

Sortino Ratio: $(\text{Return} - \text{MM}) / \text{Neg.Dev.}$

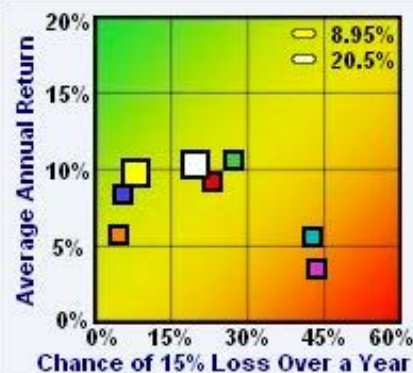
Portfolio 3.29

S&P 500 2.54

Max Drawdown: QR = Quarterly Realized

Portfolio 45%

S&P 500 55%



Portfolio
S&P 500

Score: 28.6
Safety: 0.1
Alpha: 3.5%
Beta: 0.61

Email Chart

Y.T.D. Chart

10-Year Chart

27 Years Max

Close Chart

Charts are theoretical Portfolio performance had trades been executed per trade signals provided. Copyright 2015 SumGrowth Strategies, LLC. SectorSurfer is a registered trademark.

YALE YTD



YOUNG 4 EQUITIES

SectorSurfer Strategy: Young 4 Equities

StormGuard
Status: .84%



Made: 21-Aug-2015 11:03 PM

My-Strategy #41

Options: FWPT, SG-Std, ST

Last Edit: 01-Jul-2015

Data: Investors FastTrack

FUND NAME	SYMBOL	TREND
ETF FTSE All-World xUS(Vang)	VEU	
ETF SP 500 Equal Weight(Gughm)	RSP	
ETF DB Commodity Index Track(Pow)	DBC	
ETF REIT(Vang)	VNQ	

Unsubscribed Strategy: 90-day old trend data.

Avg.Return/Mo.

FWPT Born 08-Mar-2012

Avg. Trades/Yr: 3.0

Last Signal: 31-Jul-2015

Trade Hold: Automatic

RISK: Sep-2004 to Aug-2015

Sharpe Ratio: (Return - MM) / Std.Dev.

Strategy 0.96

S&P 500 0.32

Sortino Ratio: (Return - MM) / Neg.Dev.

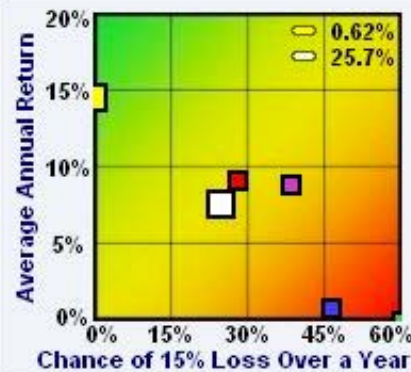
Strategy 5.03

S&P 500 1.72

Max Drawdown: R = Realized DD

Strategy 24%

S&P 500 55%



S.Surfer
S&P 500

Score: 39.2
Safety: 24.8
Alpha: 17%
Beta: 0.10

Email Chart

3 - Year Chart

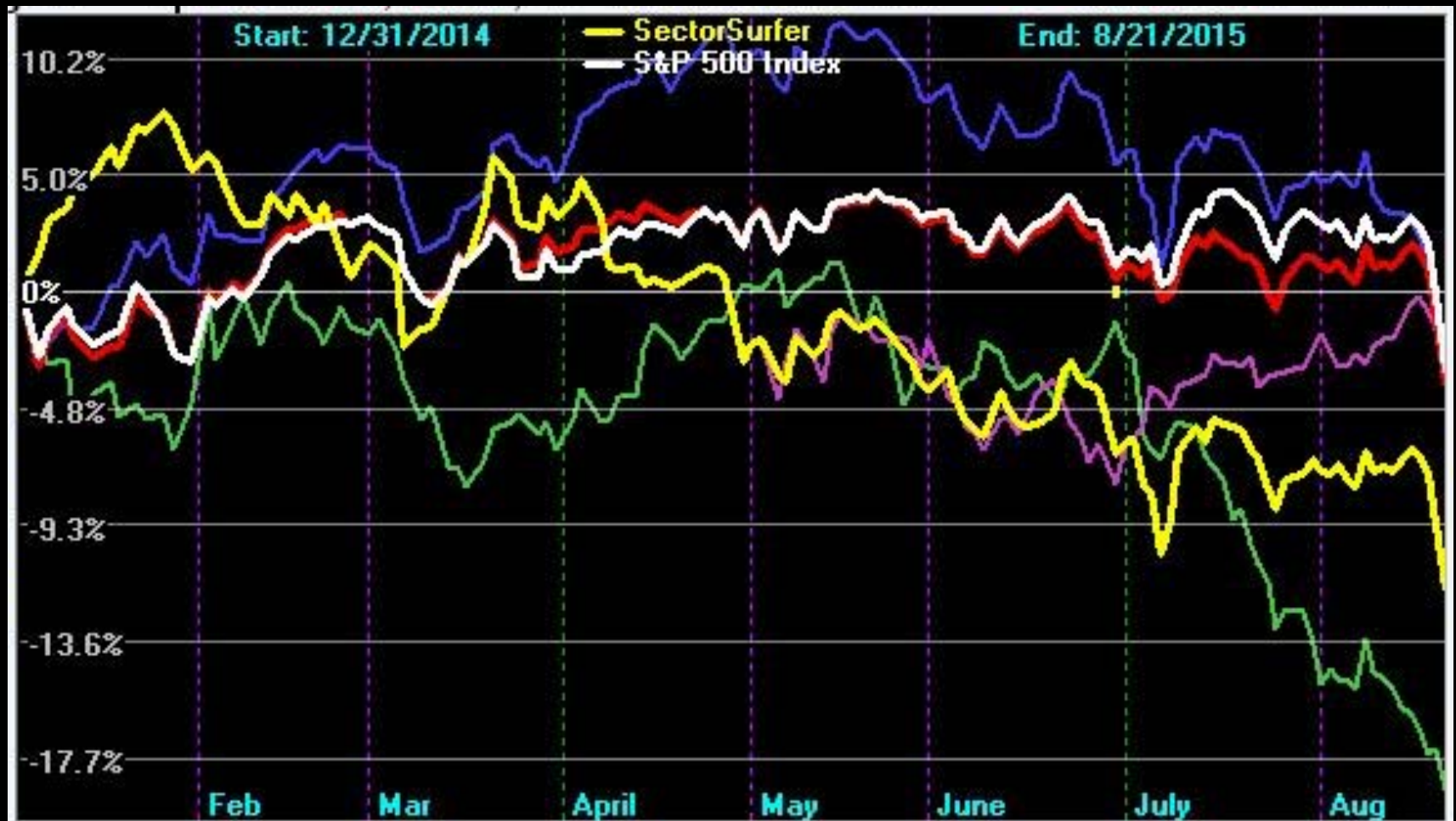
10-Year Chart

10.9 Years Max

Close Chart

Charts are theoretical Strategy performance had trades been executed per trade signals provided. Copyright 2015 SumGrowth Strategies, LLC. SectorSurfer is a registered trademark.

YOUNG 4 YTD



CELESTE SECTORSURFER PORTFOLIO

36	ADD	ATOMIC Fidelity #2					FLBAX	FSELX	FBMPX	FSLBX	FSVLX	FCNTX	FSENX	FSCHX	FSDAX	FSRBX	FIDSX	BARAX
37	ADD	YODA Hi-Performance					NFLX	VIPS	CVI	PCYC	CHK	CPA	PES	EBAY	AMZN	QCOM	MIC	SBAC
38	ADD	GoWithTheFlow					NFLX	VIPS	TSLA	PCYC	CHK	CPA	PES	EBAY	AMZN	QCOM	MIC	SBAC
39	ADD	AK 7/d					SH	ORCL	INTC	CERN	MCHP	CSCO	DLTR	AMZN	ORLY	NFLX	STX	AKAM
40	ADD	ETF X-4e /d					EWP	SPY	EWZ	EWJ	PSQ-	SIVR	---	DBO	ITB	---	RSX	IWS
41	ADD	ETF Various Sector /d					EWW	ITB	EEM	IBB	REZ	PPH	BAL	XLE	QQQ	GLD	PGJ	ZROZ
42	ADD	Young 4 Equities					RSP	DBC	VEU	VNQ	---	---	---	---	---	---	---	---
43	ADD	P: Celeste Portfolio					S36-1	S37-2	S38-2	S39-1	S40-1	S41-1	S42-2	---	---	---	---	---

CELESTE PORTFOLIO 27 YEARS



Portfolio performance estimate
based on Strategy allocations.

SectorSurfer Portfolio: Celeste Portfolio



Made: 21-Aug-2015 08:47 PM

Portfolio #43 Last Edit: 21-Aug-2015

Data: Investors FastTrack

Sym	w%	Strategy Name	27-Yr Ann. Return
S36-1	10%	> ATOMIC Fidelity #2	
S37-2	20%	> YODA Hi-Performance	
S38-2	20%	> GoWithTheFlow	
S39-1	10%	> AK 7/d	
S40-1	10%	> ETF X-4e /d	
S41-1	10%	> ETF Various Sector /d	
S42-2	20%	> Young 4 Equities	
--	--	--	



RISK: Sep-1988 to Aug-2015

Sharpe Ratio: $(\text{Return} - \text{MM}) / \text{Std.Dev.}$

Portfolio 0.95

S&P 500 0.45

Sortino Ratio: $(\text{Return} - \text{MM}) / \text{Neg.Dev.}$

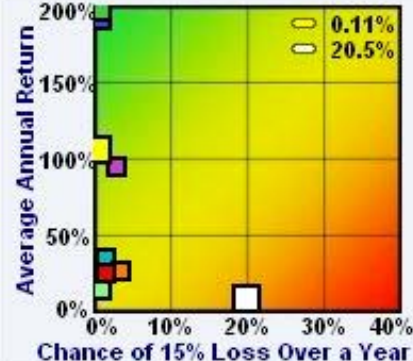
Portfolio 25.89

S&P 500 2.54

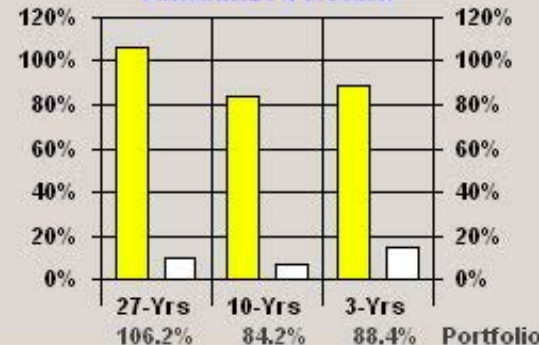
Max Drawdown: QR = Quarterly Realized

Portfolio 47%

S&P 500 55%



Annualized Return



V:5.2.6 ID:11E6.2B L7.8.5.1.0

125 M2 4 100 50 -0.5 0.0 200

CO

Email Chart

1 - Year Chart

10-Year Chart

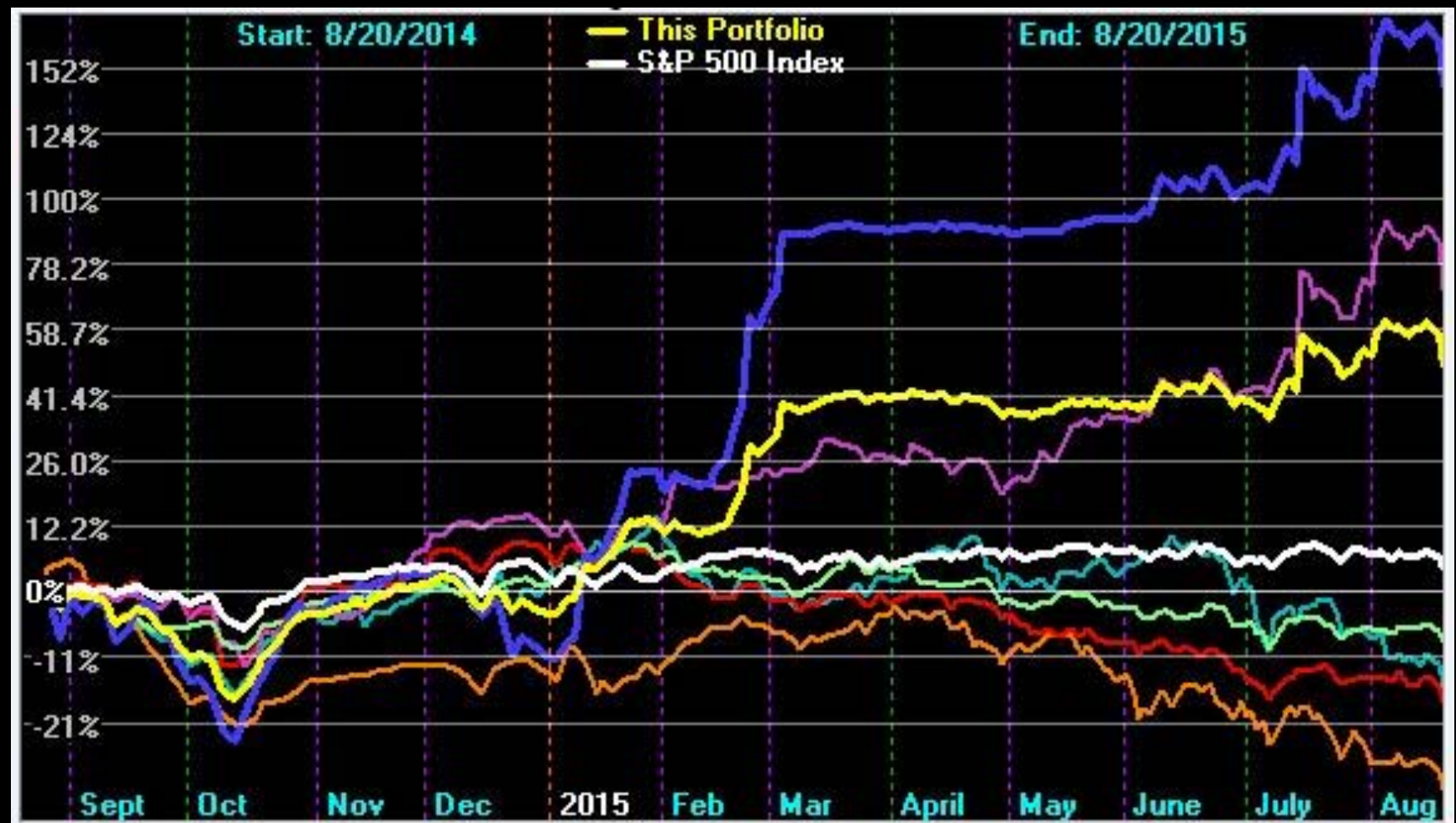
27 Years Max

Close Chart

Portfolio
S&P 500

Score: 375
Safety: 288
Alpha: 93%
Beta: 3.11

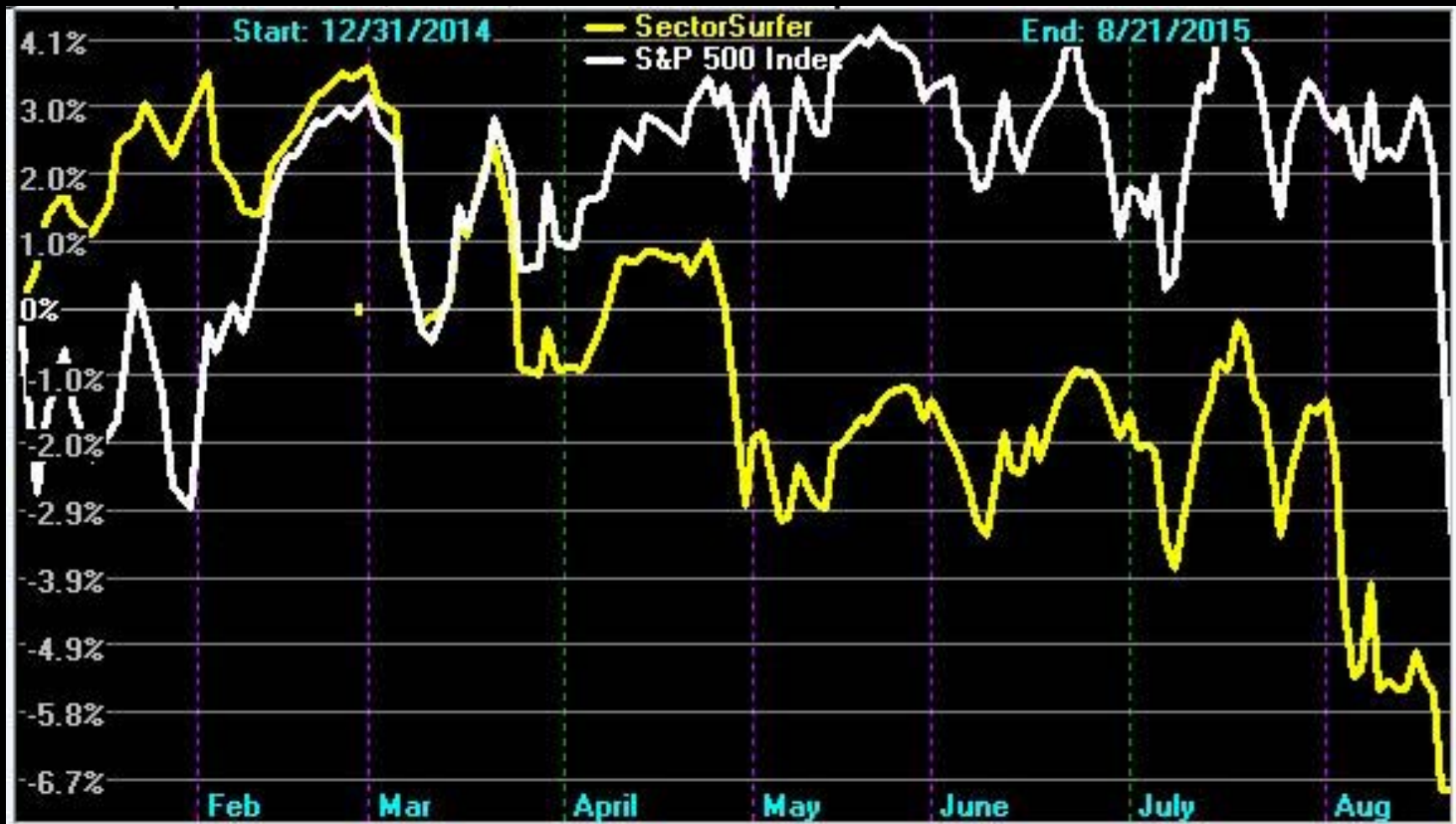
CELESTE 1 YEAR



CELESTE YTD



FASTRACK CORE FUND YTD



PORTFOLIO COMPARISON

Portfolio	15% Loss Prob.	10 Y Max DD	Sortino Ratio	SS Safety	SS Score	10 Year CAGR	3 Year CAGR
S&P 500 (SPY)	24.0%	55%	2.03	0.0	26.1	7.4%	15%
SPY w/SG	8.34%	21%	4.29	0.1	39.6	9.6%	15%
QQQ w/SG	27.2%	57%	2.01	0.0	25.5	11.8%	16.1%
2 nd Grader	12.4%	40%	3.20	0.0	29.5	7.4%	11.2%
Aronson	12.6%	44%	2.46	0.0	24.0	7%	8.1%
Yale U	8.95%	7.4%	3.29	0.1	28.6	7.4%	8.6%
Young 4	0.62%	24%	5.03	24.8	39.2	15.4%	2.9%
Celeste	0.11%	47%	25.89	288	375	84.2%	88.4%