

GETTING STARTED WITH THE SECTOR TIMING REPORT

- 1. CONSULT WITH FINANCIAL ADVISOR**
 A financial advisor can establish a financial plan and investment guidelines for you that best suits your own unique financial position and stage of life. These guidelines will include your asset allocation investment outline representing the best mix of bonds, equities, cash and alternative investments to contain in your portfolio for your current financial stage in life.

- 2. SET STRATEGIC ASSET ALLOCATION THRESHOLDS**
 Complete the table on page 5 with your asset allocation information to track how much you will invest within the 4 major asset categories of Equities, Bonds, Alternative Investments and Cash. The Asset Allocation guideline you set for your portfolio is the largest contributing factor to long-run returns and accounts for over 93% of investment performance.

- 3. DETERMINE RISK AND PORTFOLIO VOLATILITY TOLERANCE LEVELS**
 Establish in advance your tolerance for portfolio risk and volatility. The Asset Class Ranking Breakout tables on pages 11 to 15 grade each category of sector investments into simple risk categories based on the inherent level of sector diversification and volatility risk. The risk categories are medium risk, higher risk and highest risk. Do not exceed your level of investment risk.

- 4. DETERMINE TACTICAL ASSET ALLOCATION**
 Tactical Asset Allocation is the selection and timing of investments within each Asset Category, as well as adjusting the overall exposure to each Asset Category on a short-term basis to capitalize on strong trends. Set acceptable upper and lower bound Asset Class thresholds in the table on page 5 to help monitor your portfolio.

- 5. CONSTRUCT A DIVERSIFIED PORTFOLIO**
 Following your Asset Allocation guideline set out on page 5, start building a diversified portfolio using the Asset Class Subcategory rankings on page 6 which keeping inside you pre-established risk category of sector investments. More sector investments are listed in the Asset Class Ranking Breakout tables.

- 6. USE AN UPGRADING PROCESS TO INVEST IN SECTOR LEADERSHIP**
 When selecting sector investments for each Asset Class of your portfolio utilize an upgrading process. All tables rank sectors in descending order of strength, so select investments near the top of their listings. New sectors will emerge overtime as new leaders in a particular segment. At that time consider “upgrading” by selling the existing sector and rotating into the new leader.

- 7. MONITOR MONTHLY AND REBALANCE WHEN NECESSARY**
 Monitor your portfolio performance at pre-established intervals and using the table on page 5 calculate if your asset allocation is still within your upper and lower bound parameters. If they are outside it is time to rebalance. Also if current holdings fall in their ranking segments it may be time to upgrade into new leadership.

TABLE COLUMNS EXPLAINED

SECTOR SCORE™	=	is a long-term ranking score calculated from price trend data on each sector that is relative to price movement in the overall market index.
RANK CHG	=	is the four week change in SECTOR SCORE™ value.
MOMO CHG	=	is the four week change in price momentum scale.
QUICK SCORE	=	is a short-term ranking score calculated from price trend data on each sector that is relative to price movement in the overall market index.
LONG TREND	=	is a measure of a sectors long-term technical trend strength, with values > 0.25 as bullish, and values < -0.25 as bearish.
SHORT TREND	=	is a measure of a sectors short-term technical trend strength, with positive values being bullish, and negative values being bearish.
1 MO. % RTN	=	is the four week percentage return for the sector exchange traded fund.
12 MO. % RTN	=	is the fifty-two week percentage return for the sector exchange traded fund.
BETA RISK	=	is a measure of the sectors volatility and risk as compared to the overall market index.
STOP LOSS	=	is a stop loss calculation, which generates tighter stop losses in periods of low volatility and wider stop losses during times of high volatility.
ETF PRICE \$	=	is the latest closing price of the exchange traded fund used to represent the particular sector.
TICKER SYMBOL	=	is the trading symbol for the exchange traded fund used to represent the particular sector.

RATING ICONS EXPLAINED

★	=	MARKET LEADER	A star indicates a top-quartile SECTOR SCORE™ ranking and means it is in the top 25% of all sectors as ranked by strength.
↑	=	BULLISH UPTREND	An upward arrow indicates a long-term rising trend and is evidenced by a positive LONG TREND value in the tables.
▲	=	NO TREND	A caution triangle indicates there is no long term trend in place, or the sector may be at a trend reversal point.
↓	=	BEARISH DOWNTREND	A downward arrow indicates a long-term declining trend and is evidenced by a negative LONG TREND value in the tables.
▮▮▮	=	ACCELERATION TREND	Three rising bars indicates the short-term trend is rising and is evidenced by a positive SHORT TREND value in the tables.

HOW TO USE THE SECTOR TIMING REPORT

WHY FOLLOW AN UPGRADING SYSTEM?

This simple answer to this question is that it works. Throughout business cycles and changing economic environments, stock market leadership regularly rotates through different sectors, regions and asset classes. As new leadership positions in the stock market emerge, an upgrading process will continuously guide you into the best performing parts of the market.

Over the long term our upgrading process can help you outperform most mutual fund managers and the market index, while simultaneously reducing the amount of hidden expense fees you are paying to mutual fund companies. Our upgrading process is easy to follow and only requires a few minutes per month to maintain.

THREE SIMPLE STEPS

1 - BUY TOP SECTOR SCORES™ IN A BULLISH UPTREND

Our easy to read and follow report identifies the top ranked sectors each month, along with their SECTOR SCORE™ ranking, Trend Strength Ranking score and other useful data you may need to compare and contrast individual sectors, as well as constructing a portfolio. Buy at least 7 different sectors, and more for greater diversification.

2 - HOLD FOR AS LONG AS THEY REMAIN IN A BULLISH UPTREND

Monitoring existing positions is reduced to a few minutes of your time per month. Simply review your existing portfolio holdings in the new monthly ranking report to see if any changes are required.

3 - UPGRADE SECTORS NO LONGER IN A BULLISH UPTREND

Sell any holdings that fall out of ranking favor and replace them with the next strongest sector you don't already own that still meets your individual portfolio investment strategy. It's really that simple!

HOW WE RANK AND ANALYZE SECTORS

SECTOR SCORE™

The heart of our ranking system is the SECTOR SCORE™, and is the culmination of 8 years of research and development. It is a complex mathematical model that analyzes multiple timeframes of price trend data on each sector in comparative relation to pricing movement in the overall market index.

The Sector Timing Report ranks sectors in descending order of SECTOR SCORE™ each month to sort the marketplace leaders to the top of the list. The highest ranked sectors are outperforming the rest of the stock market index, and this is where you will want to position your portfolio.

As leadership of market sectors change, you will see new leading sectors rise to the top of the ranking list, while underperformers drop in the ranks.

★ MARKET LEADERS

The SECTOR SCORE™ was designed to allow cross-comparison rankings between any sectors of the market we track, so you can easily determine which sector is the strongest performing. In the Sector Timing Report, the top 25% of sectors of the market as measured by the SECTOR SCORE™ rating engine are marked with a special star icon.

TREND ANALYSIS

Each sector we monitor and track has both a LONG TREND ranking value and a SHORT TREND ranking value to easily determine a sector directional trend without having the need to review charts or graphs.

↑ BULLISH UPTREND

A positive LONG TREND value indicates that the sector is in a long-term up trend and is marked with a green upward arrow in our Sector Timing Report.

↓ BEARISH DOWNTREND

A negative LONG TREND value indicates that the sector is in a long-term downtrend and is marked with red downward arrow in the Sector Timing Report.

▲ NO TREND

A LONG TREND value between - 0.25 and + 0.25 indicates a neutral or reversing trend, and is marked with a yellow caution sign.

▮ ACCELERATION TREND

Each sector we monitor and track also has a SHORT TERM ranking value so you can easily determine the short-term trend cycle of a sector. Within all long-term trends, sectors and stocks will experience short-term up and down cycles as part of their normal trading pattern. Positive SHORT TREND values are marked in the Sector Timing Report with a green acceleration icon and can be useful to time entry points.

BETA RISK ANALYSIS

Each sector we monitor and track also has a BETA RISK ranking value to help identify the level of volatility and risk inherent within each sector. This can be useful when constructing a portfolio so you can compare the relative risk of each sector in the report.

The BETA RISK value for each sector can give you a sense of how volatile a sector can behave, and how correlated its movement will be in relation to the broad market index.

INTERPRETING BETA RISK VALUES

A BETA RISK Absolute Value < 1.00 means that the sector has less volatility movement than the market index.

A BETA RISK Absolute Value = 1.00 means that the sector is perfectly correlated to the movement of the general market index, and has the same level of volatility.

A BETA RISK Absolute Value > 1.00 means that the sector has more volatility movement than the market index.

Positive BETA RISK

means that the sector has the same directional correlation as the market index.

Negative BETA RISK

means the sector has an inverse directional correlation to the market index.

RATING ICONS EXPLAINED

★	= MARKET LEADER	A star indicates a top-quartile SECTOR SCORE™ ranking and means it is in the top 25% of all sectors as ranked by strength.
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HOW TO BUILD YOUR OWN UPGRADING PORTFOLIO

DETERMINE YOUR RISK LEVEL

Every individual has a unique financial situation and will need to consult with a professional financial advisor to determine their own portfolio investment requirements. We do not recommend you use the Sector Timing Report without the guidance of a professional advisor. We are not registered advisors and do not offer investment advice.

STAY WITHIN YOUR RISK LEVEL

Some of the sectors we track are extremely risky and can have extreme levels of volatility and price fluctuations. Review the BETA RISK ranking for each sector carefully to get an idea of the overall volatility risk as well as its directional correlation to market indexes.

BUY MARKET LEADERS

The process of upgrading involves selecting the highest ranked sectors within your risk appetite, and holding them until they drop out of market leadership rankings. Your own portfolio strategies will determine how long to hold a sector. Many people choose to hold sectors for as long as they have a Bullish Uptrend ranking, whereas other more aggressive upgraders will replace sectors as soon as they drop out of Market Leader ranking status.

BUY BULLISH TRENDS

The process of upgrading is a momentum-based strategy that can sometimes develop false leadership signals when sectors experience significant gains in a short period of time. We recommend that you wait until a sector has developed a confirmed Bullish Uptrend before acting on any sector for inclusion inside a portfolio. Our experience and research has shown that by following this process you will avoid short term market whipsaws and false starts. Our Sector Timing Report easily identifies all sectors in a Bullish Uptrend with a green "up" arrow.

HOLD A MINIMUM OF 7 – 10 SECTORS IN YOUR PORTFOLIO

To maintain a minimum level of diversification your portfolio should hold at least 7 – 10 broad sectors, and ideally selected from several different groups and asset classes. The more concentrated a sector you select, the more risk and volatility your portfolio will experience. If you are including narrow sectors as part of your portfolio you will require a greater number of holdings to attain acceptable levels of diversification.

SET STOP LOSS ORDERS

We recommend that every investor maintain stop loss orders on all portfolio holdings as a prudent capital preservation strategy to reduce unexpected downside risk. Speak with your broker to understand how to set stop loss triggers on your holdings, as many institutions have slightly different stop loss order instructions. The Sector Timing Report calculates a special STOP LOSS based on sector volatility that is capped to a maximum drawdown level of 10%. It automatically calculates tighter STOP LOSS levels during periods of low volatility, and expands during periods of higher volatility to prevent a premature exit in dramatic sector movements.

INCREASE DIVERSIFICATION

Hold More Sectors

To increase the level of portfolio diversification simply hold more sectors in your portfolio. A portfolio of 10 – 15 sectors will have decent levels of diversification and volatility risk. Holding many more sectors in your portfolio may not give you a greater level of diversification, and may just make your portfolio harder to maintain and track over time.

Hold Different Asset Classes

To increase the level of portfolio diversification you can also spread your holdings throughout different types of asset classes. Examples of different asset classes are; cash, treasuries, bonds, real estate, stocks, currencies, and commodities.

Hold Sectors With Low Correlation

To increase the level of portfolio diversification you can also spread your holdings throughout sectors that have low levels of correlation to the market index. Use the BETA RISK data to find values that are between -0.75 and +0.75.

Hold Broad Based Indexes

To increase the level of portfolio diversification focus your portfolio on broad based indexes and regions.

REDUCE PORTFOLIO TURNOVER

There are several simple ways you can reduce the amount of upgrading and turnover in your portfolio. Here are several ways to accomplish lower portfolio turnover:

Increase the Number of Holdings

If you increase the number of sectors you hold in your portfolio you will find over time that there will be less upgrading changes to be made every month. You may find that your holdings will shift their ranking order over time, but many will simply trade positions with each other, and less will fall below your upgrading line in the ranking levels.

Give your Holdings More Room to Move

Instead of replacing a fallen sector as soon as it drops out of your top ranking zone, consider a holding rule that still allows you to hold the sector while it still retains its Bullish Uptrend status in the ranking tables. This may also require you to set more liberal stop losses.






Select Sectors with Lower Volatility

Dial back the level of BETA RISK you allow into your portfolio and watch your portfolio turnover drop significantly. Sectors with lower levels of volatility will not change in rankings as fast as highly volatile sectors.

REVIEW HOLDINGS MONTHLY

Schedule 10 minutes per month to review the latest issue of the Sector Timing Report to monitor your portfolio positions, upgrade holdings (if necessary), and reset new Stop Loss levels to lock in your sector gains.

RATING ICONS EXPLAINED

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10 PORTFOLIO UPGRADING IDEAS

The Sector Timing Report gives you all the tools you need. Here are 10 sample portfolio strategies using the upgrading process and our proprietary SECTOR SCORE™ ranking index to get you started.

TOP 10 PORTFOLIO

The focus of this portfolio is selecting the 10 best Market Leaders as ranked by the SECTOR SCORE™. This portfolio will have higher volatility and rotation. **Entry Rule:** Buy the 10 sectors with the highest SECTOR SCORE™ ranking values that are in a Bullish Uptrend. **Upgrade Rule:** Replace any sector that is stopped out or does not maintain the entry rule criteria.

GLOBAL BALANCED PORTFOLIO

The focus of this portfolio is global diversification. **Entry Rule:** Buy 7 or more of the highest ranked sectors having Bullish Uptrend status, with the requirement that at least 5 of the sectors come from different sector group categories as outlined in the Sector Timing Report. **Upgrade Rule:** Replace any sector that is stopped out or falls out of Bullish Uptrend ranking with the next strongest sector in that group.

RUNNING BULLS PORTFOLIO

The focus of this portfolio is investing in current market leadership, having potential for high returns in conjunction with a lot more volatility risk. This portfolio has significant downside risk and loss of capital. **Entry Rule:** Buy 7 or more of the highest SECTOR SCORE™ sectors that have a Bullish Uptrend score. **Upgrade Rule:** Replace any sector that is stopped out or does not maintain the entry rule criteria.

BIG PICTURE PORTFOLIO

The focus of this portfolio is selecting Market Leaders of broad based groups and regions, without narrow industry exposures. Lower volatility and returns are expected. **Entry Rule:** Buy 5 or more of the highest SECTOR SCORE™ ranks from the Regions, Sectors, and Index categories that are in a Bullish Uptrend. **Upgrade Rule:** Replace any sector that is stopped out or falls out of a Bullish Uptrend with the next highest ranked sector meeting the entry criteria.

SECTOR DOGS PORTFOLIO

The focus of this portfolio is selecting the most beaten down sectors that are starting to make a recovery. **Entry Rule:** Buy 7 or more sectors with the lowest SECTOR SCORE™ values that are ranked with a Bullish Uptrend and Acceleration. **Upgrade Rule:** Replace any sector that is stopped out or falls out of a Bullish Uptrend with the next highest ranked sector meeting the entry criteria.

FUTURE LEADERS PORTFOLIO

The focus of this portfolio is selecting emerging Market Leaders at the early stage of their index out-performance period. **Entry Rule:** Buy 7 or more sector Market Leaders in a Bullish Uptrend that have the lowest SECTOR SCORE™ rankings. **Upgrade Rule:** Replace any sector that is stopped out or falls out of Market Leader and Bullish Uptrend ranking with the next lowest sector meeting the entry rules criteria.

INDEX SEEKER PORTFOLIO

The focus of this portfolio stability and the big picture. We use the Index Seeker list to limit our portfolio to large regions and sectors, eliminate narrow industries, and yet still have access to most asset classes. **Entry Rule:** Buy 5 or more of the highest ranked sectors in the Index Seeker Portfolio Ranking table. **Upgrade Rule:** Replace any sector that is stopped out or falls out of top 7 rankings with the next highest ranked sector.

SECTOR SEEKER PORTFOLIO

The focus of this model portfolio is following market leadership wherever it may take us, without utilizing stop losses. High volatility and downside risk exist with potential for higher gains. **Entry Rule:** Buy the 5 highest SECTOR SCORE™ ranked ETFs in the Sector Seeker List of eligible candidates. **Upgrade Rule:** Replace any sector that falls out of top 7 rankings with the next highest ranked sector.

401K SEEKER PORTFOLIO

The focus of this portfolio is to provide a proxy for most 401K plan investment options. We use the 401K Seeker list to limit our portfolio to the typical types of funds offered in 401Ks. **Entry Rule:** Buy 2 or more of the highest ranked sectors in the 401K Seeker Portfolio Ranking table that are in a Bullish Uptrend. **Upgrade Rule:** Replace any sector that is no longer in a Bullish Uptrend with the next highest ranked sector.

THRIFT SEEKER PORTFOLIO

The focus of this portfolio is to provide a proxy for the investment options available in the Thrift Savings Plan, and use the Thrift Seeker list to limit our portfolio choice to sectors similar to the TSP funds. **Entry Rule:** Invest in the highest ranked fund that is in a Bullish Uptrend. **Upgrade Rule:** Replace any sector that does not maintain the entry rule criteria. If none exist, move into the G Fund until the entry rule is met.


INDEX SEEKER
 MODEL PORTFOLIO

- Focus on big picture trends
- Focus on broad sectors, international regions and key commodities
- Lower volatility and risk
- Less upgrading


SECTOR SEEKER
 MODEL PORTFOLIO

- Focus on market leaders regardless of industry
- Limited diversification
- High volatility and risk
- Potential for higher returns
- More upgrading


401K SEEKER
 MODEL PORTFOLIO

- Provides an ETF proxy for the typical types of funds offered under most 401K plans
- Helps allocate 401K assets into the strongest plan offerings
- Low maintenance upgrading


THRIFT SEEKER
 MODEL PORTFOLIO

- Provides an ETF proxy for the types of funds offered under the Thrift Savings Plan (TSP)
- Helps allocate TSP assets into the strongest plan offerings
- Low maintenance upgrading


BUILD MY OWN
 PORTFOLIO RANKS

- The sky is the limit
- Use your creativity and broker guidance to construct a portfolio that is right for you
- You determine the risk level, upgrading and diversification

HOW TO ORDER

If you would like to gain access to our proprietary SECTOR SCORE™ ranking data you can visit us online to [subscribe to the Sector Timing Report](#). Subscription cost is \$499.00/year, or \$79.95/month.

REFER A FRIEND BONUS

Most of our subscriber base has joined as referrals from other current subscribers who enjoy and recommend our published report. We are grateful to our existing subscribers for these generous word of mouth referrals and are happy to reward our loyal referrers with an opportunity to receive a rebate of up to \$200 off the price of your subscription! If you would like to recommend our service to others and qualify for a rebate, simply refer friends within the first 14 days of your initial subscription date. Your name must be in the coupon code line at the time of the order transaction to count as a credit. The referral rebate program is valid for a period of 14 days after the purchase of an annual subscription only. These credits have no cash value and are not transferable. Discover how you can save money by reading all the details of our [referral rebate program](#).

ABOUT SECTOR TIMING REPORT

The Sector Timing Report is a monthly newsletter published on the first Sunday of each month. The Sector Timing Report was developed to showcase the performance and power of our proprietary SECTOR SCORE™ ranking engine. This mathematical model is the result of 8 years of research, development and testing that was designed to create a comprehensive ranking model that can outperform benchmark indexes, in both bull and bear markets, using Exchange Traded Funds (ETFs). An important secondary factor in the design of the SECTOR SCORE™ was the ease and usability factor. Our focus is based on long-term analysis with a goal of providing powerful data that is easy to read and takes little time to implement each month. Our Editor-in-Chief initially created the proprietary SECTOR SCORE™ as a method to efficiently manage his own investment portfolio. He has worked in the financial sector for the last 19 years after graduating from University with a Bachelor in Economics, and currently works as a Senior Executive with a Fortune 100 financial institution.

NOT INVESTMENT ADVICE

The information provided in the Sector Timing Report is not intended to be investment advice, or an offer to buy or sell any securities or investments. You must use common sense and consult a professional investment advisor before making any investment decisions. The Sector Timing Report only publishes data and offers no advice on investing, nor are we licensed brokers or investment advisors. We publish a model portfolio only, and we do not recommend that anyone follow this as his or her investment strategy. This newsletter does not have regard to the specific investment objectives, financial situation, and particular needs of any specific person who may receive this report. Investing in exchange traded funds and mutual funds involves risks and you could lose your entire investment. Before buying or selling any mutual fund, exchange-traded fund, security, or investment, read the prospectus carefully. Our model portfolio results are partially based on back tested data, and past results are no guarantee of future results. The data contained in our reports relies on third-party data providers and may contain errors. All subscribers or users of the Sector Timing Report agree to take full responsibility for their investment decisions and any losses incurred.

PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RESULTS. ALL INVESTMENTS INVOLVE RISK, INCLUDING LOSS OF CAPITAL. WE ARE NOT REGISTERED ADVISORS

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SUBSCRIBER BENEFITS

- ✓ **YOU** gain exclusive insider access to a proprietary ranking system with proven results
- ✓ **YOU** will always know which sectors are outperforming the stock market index
- ✓ **YOU** can squeeze greater returns out of your portfolio while still limiting your downside risk
- ✓ **YOU** can boost your 401K portfolio returns
- ✓ **YOU** can take control of your financial position with an easy to follow portfolio upgrading system
- ✓ **YOU** will have the advantage of proprietary ranking tools that are 100% mechanical and will avoid the flaws of human emotions in your decision making process
- ✓ **YOU** can create your own portfolios that have the potential to outperform the market index as well as most mutual fund managers
- ✓ **YOU** can manage your portfolio with a system that only takes 10 minutes per month to maintain
- ✓ **YOU** can reduce the hidden fees you are already paying to mutual fund managers
- ✓ **YOU** will have access to tools and information that will help you survive bear markets and preserve your capital
- ✓ **YOU** will have a proven long term system at hand to always help you navigate the markets like a winner
- ✓ **ONLY YOU** can change your life. Get the tools needed to succeed