



## OVERVIEW

A specialized moderate long term growth model based on the investment philosophies of large college and university endowment funds. TWM Endowment may be used as the sole holding, or serve as the core of a broadly diversified portfolio.

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**MANAGEMENT STYLE: Conservative**      **Aggressive**

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## OBJECTIVE

The goal is to achieve returns through long term growth while reflecting the approach and strategies of proven and consistently successful university endowment funds.

## STRATEGY

The strategy uses both long and short term trend-following analysis of domestic and international stocks, bonds, real estate, and commodities. TWM Endowment is based on our book, *How Harvard & Yale Beat the Market*.

This is a very well-diversified, trend-following model incorporating the additional advantage of our dynamic adaptability technology. It uses a combination of long term trend and short term counter-trend analysis to allocate money to domestic and international stocks, bonds, real estate and commodities through ETFs and / or index mutual funds. The tactical nature of this portfolio may result in any or all sectors holding 100% cash for long periods of time.

## CRITERIA

TWM Endowment maintains the following tactical allocations:

U.S. Stocks	0 – 100 %
International Stocks	0 – 100 %
Bonds	0 – 20 %
REITs	0 – 20 %
Commodities	0 – 15 %

## DEFENSIVE OPTION

*In times of market uncertainty or high risk, assets can be moved to money market funds.*

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