



OVERVIEW

TWM Tactical Balanced is a specialized moderately conservative long-term growth and income blend strategy based on the endowment-style of investing popularized in Matt Tuttle's book "*How Harvard & Yale Beat the Market.*"

MANAGEMENT STYLE: Conservative Aggressive

OBJECTIVE

The overall goal is to achieve returns while generally reflecting the approach and strategies of proven and consistently successful university endowment funds. The Strategy seeks to achieve an appropriate balance between long term capital appreciation and capital preservation.

STRATEGY

TWM Tactical Balanced uses long and short term trend-following analysis of domestic and international stocks, bonds, commodities, and real estate.

This is a 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 countertrend analysis to allocate money to domestic and international stocks, bonds, commodities, and real estate through ETFs and / or index mutual funds. The tactical nature of this portfolio may result in any or all categories holding 100% cash for long periods of time.

CRITERIA

TWM Tactical Balanced maintains the following allocations:

U.S. Stocks	0 – 50%
International Stocks	0 – 50%
Bonds	0 – 50%
REITs	0 – 10%
Commodities	0 – 10%

DEFENSIVE OPTION

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

Tuttle Wealth Management, LLC

1 Stamford Plaza • 263 Tresser Boulevard • 9th Floor • Stamford, CT 06901

1-800-462-1655

mtuttle@tuttlewealth.com • www.tuttlewealth.com

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