



OVERVIEW

A specialized moderately aggressive long term growth strategy based on the investment philosophies of large college and university endowment funds, including REITs and commodities. Depending on the time horizon, it can be suitable for a sole holding or included in a broader portfolio.

MANAGEMENT STYLE: Conservative **Aggressive**

OBJECTIVE

The primary goal is to achieve returns through long term growth while reflecting the approach and strategies of proven and consistently successful endowment funds. This strategy has a more aggressive approach than our TWM Endowment strategy.

STRATEGY

Market Masters uses a combination of long term trend and short term counter-trend analysis to allocate money to domestic and international stocks, real estate, and commodities through ETFs and / or index mutual funds.

This is a very well diversified trend-following strategy incorporating the additional advantage of our dynamic adaptability technology. Its tactical nature may dictate any or all categories holding 100% cash for long periods of time.

CRITERIA

TWM Market Masters maintains the following tactical allocations:

U.S. Stocks	0 – 100 %
International Stocks	0 – 100 %
REITs	0 – 25 %
Commodities	0 – 25 %

DEFENSIVE OPTION

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

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