



STIR Flexible Asset Allocation FAA004 - Fact Sheet - Q3 2021

Model Number:
FAA003

Model Position Changes:
Evaluated Quarterly
STIR provides timely clear Buy and Sell signals along with recommended percentage allocations.

STIR Illustrator Tool:
Updated Monthly for history including Standard Deviation & Beta visit our website @ www.stirresearch.com

Model: FAA003
S&P 500 Index—SP-DA
Vanguard Total Bond Market- VBMFX

Model Goal:
The goal of FAA004 is to provide an absolute return (positive gains every year). Outperform the benchmark, fixed allocation and life style funds. Assume less risk. Adding alpha (excess return adjusted for risk).

FLEXIBLE ASSET ALLOCATION MODERATE (40% equity/ 60% bond)

Over 80% of a portfolio's performance can be attributed to its asset allocation. STIR focuses on building a diversified equity and bond portfolio by analyzing over 28 different equity asset groups and 11 bond classes to identify the leading asset classes for portfolio inclusion and performance and to avoid the portfolio sapping laggards for exclusion. This is a flexible allocation that will change its allocations upon changes in the economy and market trends. STIR equity analyzes: 17 domestic style box and sectors, real estate and 10 internationals, seeking to find the leaders and learning what to avoid. STIR bond analyzes: 11 bond classes covering: corporate, government, and international. Capital preservation is equally important; during perceived major market declines the 60% equity portion will have a defensive 50% money market position.

BEST USE OF FAA004

This model is ideal for investors seeking a flexible diversified asset allocation that changes with the direction of the market and the economy.

TRADING ACTIVITY

Typically less than 200%. Changes in portfolio positions, if any, are generated only at the start of a new quarter. However, a change in market environment can come mid quarter that would recommend a change, not in positions, but in the investment exposure this could be reduced from a 60% allocation to 30%. Market exposure changes are unusual, and have occurred less than once a year on average.

STIR Research Flexible Asset Allocation Portfolios

FAA001-Aggressive
FAA002-Growth
FAA003-Moderate
FAA004-Conservative
FAA005-Absolute Return
FAA006-Risk Managed
FAA008-High Yield Bond
FAA009-Bond
FAA010-Emerging Markets Bond

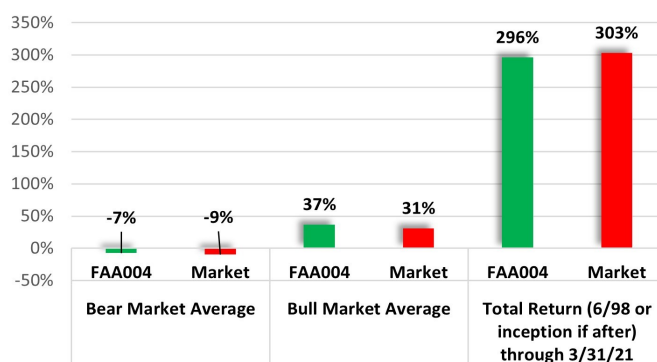
IF YOU HAVE ANY QUESTIONS ABOUT RESEARCH WITH STIR,
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OR VISIT US ONLINE
www.stirresearch.com

PERFORMANCE DATA 12/31/2000 THROUGH 3/31/21

Research Methodology (example)

Universe	RSA (Relative Strength Analysis)	Allocation	MEI Risk Management	
			Quarterly	Weekly
38 Asset Classes ETF Funds	MSCI Emerging Mkts	12%		Bullish
	Large Growth	12%		
	Technology	12%		
	Healthcare	12%		
	Mid Cap Value	12%		Bearish
	Global Bond	10%		
	High Yield Bond	10%		
	Diversified Bond	10%		
	Money Market	10%		
	Equities 60% invested when Bullish, 30% when Bearish			

FAA004 Conservative



Dates Used to Compute the Bull and Bear Market Averages :

Bear Markets: 10/7-2/09, 4/11-9/11, 5/15-2/16, 9/18-12/18, 12/19-3/20

Bull Markets: 9/2-10/7, 2/9-9/11, 9/11-3/15, 2/16-9/18, 12/18-12/19, 3/20-3/21

Risk/Reward Data 12/31/2000—3.31/2021	Absolute Return	Annualized Return	Total Return	YTD Performance	Less Risk (Beta)	Standard Deviation	3 Year T.R.	5 Year T.R.	10 Year T.R.
FAA004	17 out of 21 Years	7.09%	295.6%	.03%	.32	7.09%	23.3%	53.6%	79.7%
All Country World Index—40/60 Aggregate Bond	14 out of 20 Years	6.12%	259.2%	-1.00%	.43	6.81%	25.3%	45.2%	81.7%

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