

Weisert Investment Services, Inc. ULTRA TIPS

Weisert Investment Services, Inc. (WISER) Mission: To provide risk-managed investment services to clients with a wealth accumulation and preservation retirement perspective based on a relationship of trust. Our goal is to assist our clients in making "WISER" choices with their money by allowing them to substantially participate in Bull Markets and minimize losses during Bear Markets by using Trending Investment Portfolio Strategies (TIPS). Large, quick profits are not the primary goal of this investment strategy.

What is TIPS? TIPS utilizes technical analysis in order to determine portfolio allocations. In most basic form, it uses Moving Averages to determine "WHEN" to be in the market, Performance Ranking to determine "WHERE" to be in the market, and a combination of the two to determine "HOW MUCH" to be in the market. Since it is extremely difficult (if not impossible) to get in at the very bottom of a market cycle, and then out at the top, we deliberately start to build an increasing allocation to funds as they move up in strength, and then reduce that allocation as it reverses course.

What makes the TIPS ULTRA? ULTRA is the naming convention that the ProFunds mutual fund family utilizes to recognize their geared family of funds. It consists of bullish funds that track their index on a 2:1 DAILY ratio, i.e. if the index goes up 1 percent that day, the fund will have approximately a 2 percent positive return. It also consists of bearish inverse "short" funds which track to their index with that same 2:1 DAILY ratio, but move in the opposite direction of the index. For example, if the index goes down 1 percent that day, the inverse short fund will have approximately a 2 percent positive return that day. Due to the compounding of daily returns, geared ProFunds' returns over periods other than one day will likely differ in amount and possibly direction from the target return for the same period. These effects may be more pronounced in funds with larger or inverse multiples and in funds with volatile benchmarks. Investors should monitor their ProFunds holdings consistent with their strategies, as frequently as daily.

What specific funds will ULTRA TIPS recommend for allocation? There are a total of 14 funds. The six green funds are for bullish markets while the six yellow funds are for bearish markets. The two blue funds will be used to hold funds that are not allocated to the ULTRA funds.

Name	Ticker	Name	Ticker
UltraBull	ULPIX	UltraBear	URPIX
UltraDow 30	UDPIX	UltraShort Dow 30	UWPIX
UltraMid-Cap	UMPIX	UltraShort Mid-Cap	UIPIX
UltraSmall-Cap	UAPIX	UltraShort Small-Cap	UCPIX
UltraNASDAQ-100	UOPIX	UltraShort NASDAQ-100	USPIX
UltraInternational	UNPIX	UltraShort International	UXPIX
US Government Plus	GVPIX	Money Market	MPIXX

How often will I receive reallocation updates? You should receive an email prior to noon EST every day the market is open. In the event there are “No Allocation Changes”, you will also receive an email.

What do I do with the email? If there are allocation changes, go to the ProFunds website, access your account, change the “Model” to the ULTRA TIPS reallocation, and hit Place Trade. This should be done prior to the funds closing times which are noted on the ProFunds website, usually 1555 EST

How long does it take to do the reallocations? Less than 5 minutes daily

Are there any restrictions on the number of exchanges? No, that is one of the benefits of ProFunds. The second is there are no transaction fees.

Are there any other fees? If you open an IRA, which we recommend, there is an annual fee of \$15 which you can pay by check or have it debited from your account.

What are the characteristics of an ULTRA TIPS investor? Since these funds are geared, the ULTRA TIPS investor should have a tolerance for daily volatility. The investor should also have the discipline to make reallocations on a daily basis prior to the funds closing times.

What type of account should I utilize for ULTRA TIPS? Since we reallocate daily, we recommend a retirement account like an IRA to keep the tax reporting requirements at a minimum. If you do utilize a taxable account, ProFunds will supply 1099's at the end of each year which supplies an aggregate summary and also individual transactions with cost basis

How do I open a ProFunds account? Just go to their website and fill out the new account forms.

How much should I put into the ProFunds account? Please note that their accounts require a \$15,000 minimum investment. It should also be noted that ULTRA TIPS should only be one piece of your wealth accumulation portfolio. When combined with your 401K and other IRA monies, we recommend no more than 10 to 20 percent of your portfolio in ULTRA TIPS.

Are ProFunds associated with ULTRA TIPS? Negative. You have a ProFunds account and they provide all statements and administrative support. WISER only supplies you with the ULTRA TIPS allocations, and it is your responsibility to execute the reallocations in a timely manner.

Who are ProFunds? ProFunds, founded in 1997, is a premier provider of a diverse lineup of mutual funds offering trading flexibility to all shareholders. In addition to classic broad-market index funds, ProFunds offers leveraged and inverse funds that track a variety of broad market, sector and non-equity benchmarks. Together with ProShares, which launched the first U.S. leveraged and inverse exchange traded funds (ETFs) in 2006, ProFunds and its affiliates are global leaders in leveraged and inverse fund investing. Please go to their website for more information on the funds and their risks and disclaimers

So how much does ULTRA TIPS cost? \$29.99 per month or \$299.99 annually. Sign up with Pay Pay below