

## **Weisert Investment Services, Inc.**

### **ProFunds Bundle**



**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 Weisert Investment Services, Inc.?:** WISER is an [Investment Advisor firm](#) located in Virginia Beach, VA. We were established in 1994 really at the request of our friends and family. They would say, "I like what you're doing, can you manage mine?", so that's how we started. This was when I was still active duty Navy and it seemed to fit the mold since I was planning on retiring in 2000. However, my retiring command asked me if I was interested in working civil service, I jumped at the opportunity, and am still working with NAVSEA today. We are a [family business](#) with [Roy Weisert](#) the President and [Maegan Cahoon](#) (my daughter) the Vice President.

**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.

**How did TSP TIPS start?** In the mid-00's, Roy Weisert started to provide pro-bono "TSP TIPS" through email to his civil service coworkers. This list expanded in 2008 after returns of just over 4% while the S&P 500 was down over 38%. This continued until 2013 when one of our software developers, Justin Pearl, stopped by my office and said he'd like to discuss the TSP. I thought Justin, who was in his 30's, just wanted to ask if he was putting enough money away and where I'd recommend allocating it. Instead, Justin told me that he also owned a small software development firm named Investry, LLC and proposed that he develop an "app" and Weisert Investment Services, Inc. provide the allocation recommendations. As such, TSP TIPS was formed and on 13 September 2013 we provided our first recommendation to subscribers.

**How did ProFunds TIPS come about?** While TSP TIPS was a "government 401k" subscription service, we also wanted to 1) reach out to those that were not government employees and 2) migrate those strategies that WISER utilizes with individual clients to a subscription base. Originally we thought we would roll out one of the three models, (Ultra TIPS) first, but have subsequently decided to "bundle" all three, i.e. ProFunds TIPS. Bottom line is that we will be expanding our TIPS offerings to anyone with taxable individual/joint taxable accounts and/or Roth/Traditional IRA's.

**What are those three models and how do they differ from TSP TIPS?** They are significantly different from TSP TIPS in that you will receive daily reallocation recommendations and the funds are from the [ProFunds](#) fund family. We are offering the following three models in "The TIPS" bundle.

#### *Classic TIPS*



CLASSIC TIPS utilizes the [ProFunds Classic](#) and INVERSE funds which have a 1:1 correlation with their underlying indices. They are primarily structured around the Morningstar 3 X 3 matrix

#### *Ultra TIPS*



ULTRA TIPS utilizes the ULTRA and INVERSE funds which have a 2:1 correlation with their underlying indices.

#### *Sector TIPS*



SECTOR TIPS includes all the funds in ULTRA TIPS but also includes the ULTRA SECTOR, INVERSE SECTOR and NON-EQUITY funds



Lastly, we offer a bundled package with all three of the above “TIPS” models. Overall, here’s a specific breakdown:

Symbol	Fund	CLASSIC	ULTRA	SECTOR
MPIXX	Money Market			
GVPIX	US Government Plus			
BLPIX	Bull			
MDPIX	Mid-Cap			
SLPIX	Small-Cap			
OTPIX	NASDAQ-100			
UEPIX	Europe 30			
BRPIX	Bear			
SOPIX	Short NASDAQ-100			
SHPIX	Short Small-Cap			
LGPIX	Large-Cap Growth			
LVPIX	Large-Cap Value			
MGPIX	Mid-Cap Growth			
MLPIX	Mid-Cap Value			
SGPIX	Small-Cap Growth			
SVPIX	Small-Cap Value			
ULPIX	UltraBull			
UDPIX	UltraDow 30			
UMPIX	UltraMid-Cap			
UAPIX	UltraSmall-Cap			
UOPIX	UltraNASDAQ-100			
UNPIX	UltraInternational			
URPIX	UltraBear			
UWPIX	UltraShort Dow 30			
UIPIX	UltraShort Mid-Cap			
UCPIX	UltraShort Small-Cap			
USPIX	UltraShort NASDAQ-100			
UXPIX	UltraShort International			
BIPIX	UltraSector Biotechnology			
BKPIX	UltraSector Banks			
BMPIX	UltraSector Basic Materials			
CNPIX	UltraSector Consumer Goods			
CYPIX	UltraSector Consumer Serv			
ENPIX	UltraSector Oil and Gas			
FDPIX	Falling US Dollar			
FNPIX	UltraSector Financials			
HCPIX	UltraSector Health Care			
IDPIX	UltraSector Industrials			
INPIX	UltraSector Internet			
OEPIX	UltraSector Oil Equip&Distr			
PHPIX	UltraSector Pharmaceuticals			
PMPIX	UltraSector Precious Metals			
RDPIX	Rising US Dollar			
REPIX	UltraSector Real Estate			
RRPIX	Rising Rates Opportunity			
RTPIX	Rising Rates Opportunity 10			
SMPIX	UltraSector Semiconductor			
SNPIX	Short Oil & Gas			
SPPIX	Short Precious Metals			
SRPIX	Short Real Estate			
TCPIX	UltraSector Telecom			
TEPIX	UltraSector Technology			
UBPIX	Ultra Latin America			
UFPIX	UltraShort Latin America			
UGPIX	Ultra China			
UHPIX	UltraShort China			
UJPIX	Ultra Japan			
UKPIX	UltraShort Japan			
UTPIX	UltraSector Utilities			
UUPIX	Ultra Emerging Markets			
UVPIX	UltraShort Emerging Market			
WCPIX	UltraSector Mobile Telecomm			

Our official launch will be when the software “app” work is complete, in the meantime we are offering TSP TIPS subscribers a complimentary email subscription. If you’d like to receive it while in the pilot phase, please sign up at [ULTRA TIPS](#). Again, this is in the pilot stage and the administrative tasks and pricing is still in flux. However, these strategies are the same ones I’ve utilized with my individual clients since 1994.

**What makes the Ultra and Sector TIPS so different?** 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. Sector TIPS expands on the Ultra TIPS individual fund selection to also include industry sectors

**What specific funds will ProFunds TIPS bundle recommend for allocation?** As mentioned above, the TIPS models follow the same models we utilize with WISER individual clients. [Bronze is Classic, Silver is Ultra, and Gold is Sector.](#) Here is a further breakdown of the [funds in each model](#), and each model also has a money market fund.

**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 UTLRA 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 type of account should I utilize for ProFunds 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. If you'd like to open a taxable account go to [PROFUNDS ONLINE NEW TAXABLE ACCOUNT FORM](#). If you wish to open a Retirement, Trust, Corporate, Partnership, etc. type of account, you'll need to [DOWNLOAD](#), print, complete, and mail a New Account form

**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 ProFunds 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 25 percent of your portfolio in the "Ultra TIPS" and "Sector TIPS".

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

**How do I move money from my TSP account to a ProFund account?**

That's dependent upon whether 1) you are retiring or 2) still working but asking for a "In Service Age Based Withdrawal". Just fill out the forms and follow the TSP instructions. Here's a [Link](#) to it once you log in. If you want to do a Direct Rollover, which I recommend, that TSP form will have to be faxed or mailed to ProFunds first so that they can complete the "Custodian" section. When sending ProFunds the TSP form, also include a new ProFunds account form.

**How long does it take to open a ProFunds account and have my TSP money transferred to ProFunds?**

The new ProFunds account will usually be established within 48 hours. Also ask ProFunds to fax and not mail the TSP form to the TSP in order to speed things up.

**What are the characteristics of a ProFunds TIPS bundle investor?** The “Classic TIPS” model utilize funds that have a 1:1 correlation with the underlying index. However, the “Ultra TIPS” and “Sector TIPS” utilize 1:5 and 2:1 correlation funds. Since these funds are geared, the investors 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.

**I like the concept but really don’t have the time and/or feel uncomfortable with executing the daily allocations. Is there a service available that does this for me?**

Not at this time, but in the future we may consider it dependent upon demand. As an alternative, you may want to consider use of the Classic TIPS model since they utilize 1:1 ratio funds and missing a day is not as critical as it would be for the geared Ultra TIPS and Sector TIPS.

**Is a “Free Trial” available?** We are still in the pilot/beta phase so it is free. However, we are envisioning a 60 to 90 day free once the app is finished. About 15 days prior to the free trail expiring, you’ll receive an email from us asking if you’d like to subscribe. If you like it, just follow the procedures in that email. If it isn’t for you, then just let the trial expire.

**How much does ProFunds TIPS cost?** That also is TBD. We anticipate pricing it where you can select either one of the models or bundle all three, i.e. ProFunds TIPS. Of course, ProFunds TIPS bundle will cost less than purchasing the three models individually. Discounting the price for current TSP TPS subscribers is also in discussion.

**How does this work in real life?** As you would expect, I practice what I preach but am comfortable with ProFunds since I’ve been using them since they opened over two decades ago. That said, our retirement funds are allocated 33% TSP and 3% Classic, 17% Ultra and 47% Sector. Our two grandchildren have their funds in “Ultra TIPS”.

**What if I have more questions? How can I contact you?** Just send us an email at [ULTRATIPS@weisertinvestments.com](mailto:ULTRATIPS@weisertinvestments.com). You can also reach me at 757-636-0632.

**What about disclaimers?** You should have the ability:

- To accept the volatility associated with [LEVERAGED AND INVERSE](#) funds
- To make [DAILY](#) fund reallocations (5 minutes)
- To allocate no more than 25% of your Retirement portfolio to ULTRA TIPS
- To read the ProFunds [PROSPECTUS](#) regarding these funds

- To consult with your Financial Advisor regarding suitability

Now that I've opened a ProFunds account, take me through the actual ULTRA TIPS mechanics.

You'll receive a daily email from [ULTRATIPS@weisertinvestments.com](mailto:ULTRATIPS@weisertinvestments.com) similar to this.

CLASSIC TIPS	Ticker	Allocation
ProFunds 1x NASDAQ-100	OTPIX	40.0%
ProFunds 1x LargeCap Growth	LGPIX	30.0%
ProFunds 1x Bull	BLPIX	20.0%
ProFunds 1x LargeCap Value	LVPIX	10.0%
ProFunds Government Money Market	MPIXX	0.0%
	<b>Total</b>	<b>100.0%</b>

ULTRA TIPS	Ticker	Allocation
ProFunds 2x UltraNASDAQ-100	UOPIX	40.0%
ProFunds 2x UltraBull	ULPIX	30.0%
ProFunds 2x Ultra Dow 30	UDPIX	20.0%
ProFunds 2x UltraSmall Cap	UAPIX	9.5%
ProFunds Government Money Market	MPIXX	0.5%
	<b>Total</b>	<b>100.0%</b>

SECTOR TIPS	Ticker	Allocation
ProFunds 2x UltraChina	UGPIX	10.0%
ProFunds 2x UltraNASDAQ-100	UOPIX	10.0%
ProFunds 1.5x Technology UltraSector	TEPIX	10.0%
ProFunds 1.5x Semiconductor UltraSector	SMPIX	10.0%
ProFunds 2x UltraEmerging Markets	UUPIX	10.0%
ProFunds 2x UltraBull	ULPIX	10.0%
ProFunds 1.5x Precious Metals UltraSector	PMPIX	10.0%
ProFunds 1.5x UltraSector Health Care	HCPIX	10.0%
ProFunds 1.5x UltraSector Communication Services	WCPIX	10.0%
ProFunds 1.5x Pharmaceuticals UltraSector	PHPIX	10.0%
ProFunds Government Money Market	MPIXX	0.0%
	<b>Total</b>	<b>100.0%</b>

You'll then go your ProFunds Account, Create a New Model the first time, save it and then start making daily modifications

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Accounts | Trade | History | Client Info

Exchange | Target Allocation | Model | Order Status

Step 1: Select a Model

Create a new Model

Model	Action
Ultra TIPS 07 15	Modify Delete

If "Amount Type" is Percent, the transaction will be based on share balances shown. These balances do not include any current internet transactions. Actual exchange amounts will be determined at the price calculated for the fund and may be affected or limited by outstanding transactions.

If "Amount Type" is Dollars, please allow for market fluctuations. Any transaction request exceeding your share balance will result in this transaction being rejected.

To display cutoff times, click the Cutoff icon above.

ProFunds cannot accept responsibilities for delays in transaction processing due to computer, network, or communication delays.

Values are based on Share balances as of market close on 07/12/2019, and Net Asset Values as of 07/12/2019.

Any trades placed online in Account Access will use the cost basis standing instructions. If you would like to use a different method to calculate cost basis, or if you wish to select specific shares to redeem or exchange you may:


Call our ProFunds Client Services Team toll-free at 888-776-5717 if you are not changing to or from Average Cost.

OR

Complete a **Cost Basis Election Form** and mail it to ProFunds at the address indicated on the form. A shareholder wishing to revoke or change their cost basis from or to Average Cost must do so in writing.



After clicking on Modify, you'll then make the daily allocations. **Most of the funds have an Ultra and UltraShort "Name". Please make sure you select the correct one from the dropdown menu.** Then "Save" it


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**Modify Model**

Name:

**Model Details:**

Fund	Saved Target Weights	Target Weights
<input type="text" value="UltraNasdaq-100"/>	40.00%	<input type="text" value="40"/> %
<input type="text" value="UltraBull"/>	28.50%	<input type="text" value="28.5"/> %
<input type="text" value="UltraDow 30"/>	19.00%	<input type="text" value="19"/> %
<input type="text" value="UltraMid-Cap"/>	9.00%	<input type="text" value="9"/> %
<input type="text" value="Government Money Market"/>	3.50%	<input type="text" value="3.5"/> %
<a href="#">Add more funds</a>		Total: 100.00%

Next Review the Selected Model and hit Preview Order



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Step 1: Select a Model

[Create a new Model](#)

Model	Action
<input checked="" type="radio"/> Ultra TIPS 07 15	<a href="#">Modify</a> <a href="#">Delete</a>

Step 2: Review Selected Model


Name: Ultra TIPS 07 15

Fund	Weight
1. UltraNasdaq-100 - All Share Classes	40.00%
2. UltraBull - All Share Classes	28.50%
3. UltraDow 30 - All Share Classes	19.00%
4. UltraMid-Cap - All Share Classes	9.00%
5. Government Money Market - All Share Classes	3.50%

[Clear Screen](#)

[Preview Order](#)

If all looks good, hit Place Order. If not, Modify Order.



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Account:

Order Preview

**Important:** Your order has not yet been placed. You must click on "Place Order" to execute this order and get a confirmation number. By clicking the "Place Order" button, you are confirming the transaction, including transaction type, funds, amount, and cost basis method to be used.

The trade date for this order will be July 15, 2019.

Rebalance Options

[Change Options](#)

Rebalance Type: Minimize number of transactions

Minimum trade threshold: No minimum trade size

Target Weights


Fund Name	Current Weight	Target Weight
UltraNASDAQ-100 Investor	0.00%	40.00%
UltraBull Investor	0.00%	28.50%
UltraDow 30 Investor	0.00%	19.00%
UltraMid-Cap Investor	0.00%	9.00%
Government Money Market Investor	100.00%	3.50%

[Cancel](#)

[Modify Order](#)

[Place Order](#)

Next you'll see the Order Confirmation



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Accounts Trade History Client Info

Exchange Target Allocation Model Order Status

Account: [REDACTED]

### Order Confirmation

Your order has been placed.

Order entry: July 14, 2019, 1:12 PM  
For trade date: July 15, 2019


Your confirmation number for this transaction is: **A19195** [REDACTED]  
Your confirmation has been emailed to the following address: [REDACTED]

**Rebalance Options**  
Rebalance Type: Minimize number of transactions  
Minimum trade threshold: No minimum trade size

**Target Weights**

Fund Name	Current Weight	Target Weight
UltraNASDAQ-100 Investor	0.00%	40.00%
UltraBull Investor	0.00%	28.50%
UltraDow 30 Investor	0.00%	19.00%
UltraMid-Cap Investor	0.00%	9.00%
Government Money Market Investor	100.00%	3.50%

Lastly, go to Order Status to check again. This will also give you the opportunity to make edit or cancel if needed. Then Logout.



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Accounts Trade History Client Info

Exchange Target Allocation Model Order Status

Client: [REDACTED] Account: Individual ( [REDACTED] )

**Pending Orders:**

Date	Account	Type	Fund Name	Symbol	No.	Amount	Confirmation	Status
07/15/2019	[REDACTED]	Rebalance To	UltraNASDAQ-100 Investor	UOPIX	8	40.00%	A19195 [REDACTED] Order Time: 07/14/2019 01:12 PM Rebalance type: Approx.	Pending <a href="#">Edit</a> <a href="#">Cancel</a>
		Rebalance To	UltraBull Investor	ULPIX	5	28.50%		
		Rebalance To	UltraDow 30 Investor	UDPIX	67	19.00%		
		Rebalance To	UltraMid-Cap Investor	UMPIX	11	9.00%		
		Rebalance To	Government Money Market Investor	MPIX	1	3.50%		

**Closed Orders (last 14 days):**

Date	Account	Type	Fund Name	Symbol	No.	Amount	Confirmation	Status
No records found.								

**What other “TIP” do you have?** If you’ve read this far, here it is. Most 401k plans and IRA’s have a S&P 500 fund, a Small Cap Index fund, and an International EFA/MCSI index fund. These match up with the TSP C, S, and I funds. Therefore you can also use your “TSP TIPS” for with these accounts.

Hope you’ll find the above information worthwhile and we look forward to you joining the ProFunds TIPS team!!