

Step 1	Step 2	Step 3	Step 4
Select original portfolio	Make changes	Vary weights	See/print report

Holdings

\$ or %
(will automatically total 100%)

+ Start with common model portfolios

- + Aggressive growth
- + Large cap core equity
 - S&P 500
 - MSCI World
 - Other big index
- + Equity income
- + Balanced
- + Fixed income

-----I-----	30
-----I-----	40
-----I-----	30

+ Add individual securities/funds
Add symbol or search

Total 100%

Step 1	Step 2	Step 3	Step 4
Select original portfolio	Make changes	Vary weights	See/print report

Original portfolio holdings

\$ or %
(will automatically total 100%)

Delete

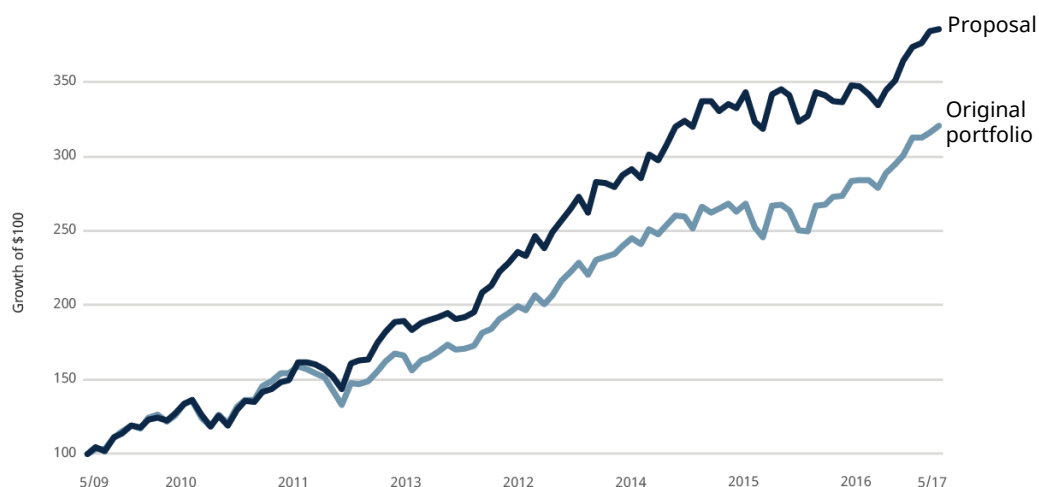
Guggenheim Spin-Off ETF	-----I-----	10%
Guggenheim Raymond James SB-1 Equity ETF	-----I-----	10%
The Legg Mason Low Volatility High Dividend ETF	-----I-----	10%
PowerShares Dynamic Market Portfolio ETF	-----I-----	10%
Bristol Gate Dividend Drivers Index ETF	-----I-----	10%
iShares MSCI USA ETF	-----I-----	10%
Guggenheim Insider Sentiment ETF	-----I-----	10%

+ Add individual securities/funds

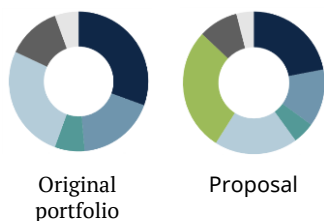
Total 100%

Next
Step 2 Make changes

Prepared by Mary Johnson, CFP
For Robert and Jennifer Zacks
as at June 26, 2017



Proposal: add DRIV



CSD Guggenheim Spin-Off ETF
RYJ Guggenheim Raymond James SB-1 Equity ETF
LVHD The Legg Mason Low Volatility High Dividend ETF
PWC PowerShares Dynamic Market Portfolio ETF
DRIV Bristol Gate Dividend Drivers Index ETF
EUSA iShares MSCI USA ETF
NFO Guggenheim Insider Sentiment ETF

Quality Torque*

% improvement over original

	Original portfolio	Proposal	% better or worse	Quality measure
13% lower downside risk	113	88	18%	Drawdown days
11% less	61%	72%	16%	Persistence (across all 200 variables)
	41%	37%	13%	Debt/Equity
	11.4%	12.3%	11%	Sales Growth
	21.2x	19.3x	9%	P/E (trailing 12 mos)
	3.9x	3.6x	8%	Price/Book Value
	9.1%	10.7%	6%	Return on Equity
	12.3%	12.1%	-2%	Dividend Growth
	8.3%	8.1%	-3%	Return on Invested Capital
	2.2x	2.2x	-4%	Debt to EBITDA
	11.7%	11.5%	-4%	Net Profit Margin