BEHAVIORAL ECONOMICS

Scientifically Predictable®

Top Five ETFs Long Projection

SAMPLE

ANALYTICOM®

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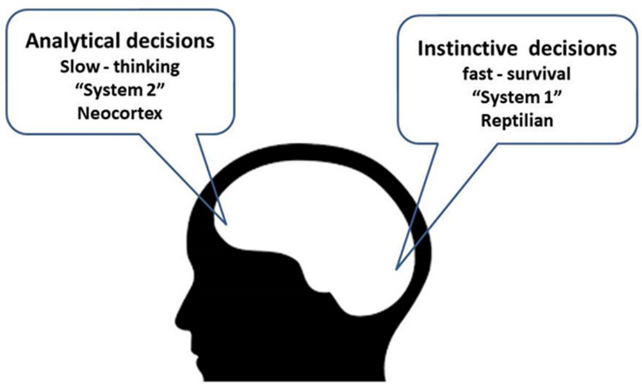
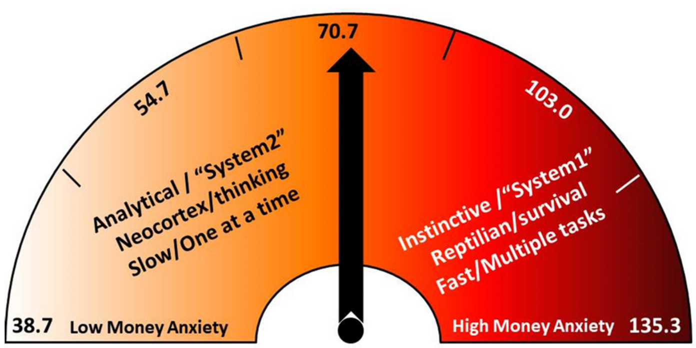
The Science of Abundance®

Scientifically Predictable is a behavioral-finance investing model that is based on a published scientific study. This study is a breakthrough in decision science because it demonstrates how our level of money anxiety impacts our dual-decision process. When relaxed, we use our analytical-decision mode (System 1), and when anxious, we default to our instinctive decision mode (system 2), which often produces the wrong decision. The study concludes that investing scientifically and predictably outperforms the market because such investment decisions exclude human biases and heuristics.
The published scientific study is available at: https://papers.ssrn.com/sol3/papers.cfm?abstract_id=4745555



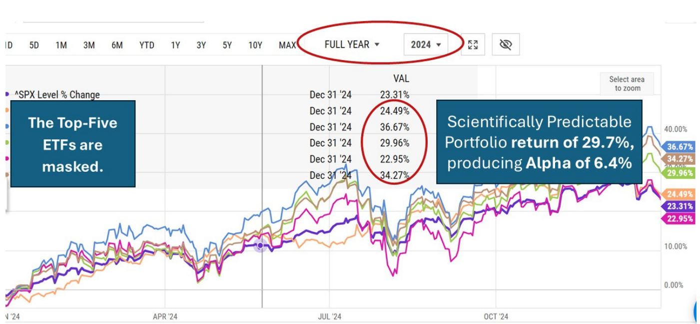
The Principle of Dual-Decision Process

- Scientific studies show that there are only two ways investors respond to financial situations - instinctively or analytically.
- The instinctive response (a.k.a. system 1) emanates from the reptilian part of the brain, and the analytical response (a.k.a. system 2) emanates from the cortex part of the brain.
- Moreover, studies reveal that money anxiety mediates between System 1 and System2.



The Principle of Money Anxiety (MAI)

- When the collective level of money anxiety is high, people are very likely to make instinctive decision because System 1 is fast and was designed for survival (fight or flight response).
- Conversely, when the collective money anxiety is low, people are likely to make analytic financial decisions (System 2), which leads to better and more accurate decision process.



Outperforming the Market in a Long Position

- Using the Money Anxiety Index (MAI) as a scientific predictor, the Scientifically Predictable portfolio of five-top ETFs **produced a return of 29.7% with an alpha of 6.4% in FY 2024.**
- For comparison, the market, consisting of the S&P 500 index (SPX), produced **a return of 23.3% in FY 2024.**

HOW TO INVEST SCIENTIFICALLY AND EARN PREDICTABLY

1) You will receive a monthly update of the Top Five ETFs around the 10th of each month. The Scientifically Predictable projection features only regular ETFs **- no leveraged and inverse products**.
2) Simply review the featured ETFs monthly. If the same ETFs appears in the updated projection, no changes are needed because it means that the projected increase in the price continues in the current month.
3) If you do not see a previously-featured ETF in the updated publication, it means that the projected price is trending down and it should be sold. A different ETF with upwards price projection will be featured.

SAMPLE ONLY

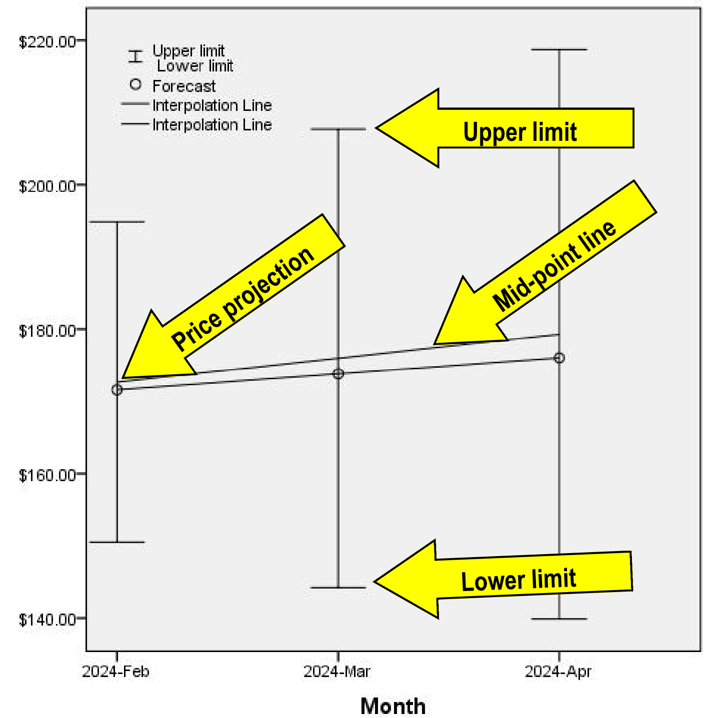
Sample of ETF price and return projection

Ticker	Name	Coefficient
XNTK	SPDR NYSE Technology ETF	-0.763

DO NOT USE

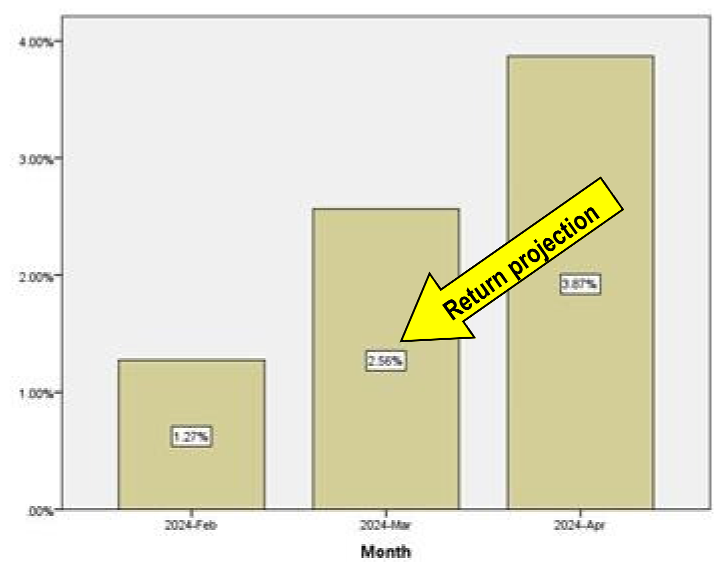
ETF price projection

- The ETF price projection (Connecting the dots) is for the next 30-90 days. The highest level of confidence is for the 30-day price projection.
- The upper and lower-limit "T" lines represent the range of plausible price fluctuation under unforeseen economic or financial events.
- If the price-projection is below the mid-point line, the upside is greater than the downside.
- The price projection is updated monthly based on a large range of major economic indicators associated with changes in financial behavior.
- If a previously-featured ETF does not appear in a subsequent publication, it means that the price projection has changed and selling is in order.



ETF return projection

- The ETF return is projected for 30-90 days.
- However, the return projection for the first 30 days has the highest confidence, and is the price difference between the last actual month (Not featured), and the price in the current month.
- The return projection for the next 60 and 90 days are the cumulative price difference between each of the months and the last actual month.
- Return projection vary monthly based on changes in the behavioral economics predictor.



About Analyticom LLC

Analyticom LLC is a behavioral economics and finance modeling firm specializing in the application of established principles of financial decisions to forecasting interest rates and equities.
The firm is a pioneer in this field and has developed numerus models that are currently being used by financial instructions nationally. Dr. Dan Geller, the President and founder of Analyticom, is highly regarded in the this field, and has published numerous scientific papers such as "The Money Anxiety Theory - A Predictor of Equity's Performance" and the "Dynamics of Yield Gravity and the Money Anxiety Index.' Dr. Geller is a frequent speaker, and appeared on national TV and radio, and delivered the keynote address at the American Banker's Symposium.

Scientifically validated behavioral economics predictor

An established behavioral finance predictor, the Money Anxiety Index (MAI), identifies a portfolio of ETFs that outperforms the market in long and short positions. The analysis shows that a portfolio of the top five ETFs, with the strongest and most significant inverse or positive relations to the Money Anxiety Index, outperforms the market (S&P 500) for 5, 3 and 1-year durations. Moreover, the analysis shows that the control variable, risk (Beta), in and of itself, does not explain changes in the performance of the examined ETFs.

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