

Chaptimizer

Pinpoint the historic rate of return and standard deviation

Chaptimizer is easily the most unique and cutting-edge technology we have in the investment forensic toolbox. After four years of careful development, we can pinpoint the historical rate of return and standard deviation you choose to achieve along with the other eight metrics. We then can very quickly build portfolios that have historically achieved what you wanted as a goal. This technology is proprietary to Chapwood, *and no one else has anything like it.*

We simply put in your desired rate of return and standard deviation.

The Chaptimizer calculates many portfolios that historically return your goals

The screenshot displays the Chaptimizer application interface, which is divided into two main sections: **\$ Investment** and **Statistics**.

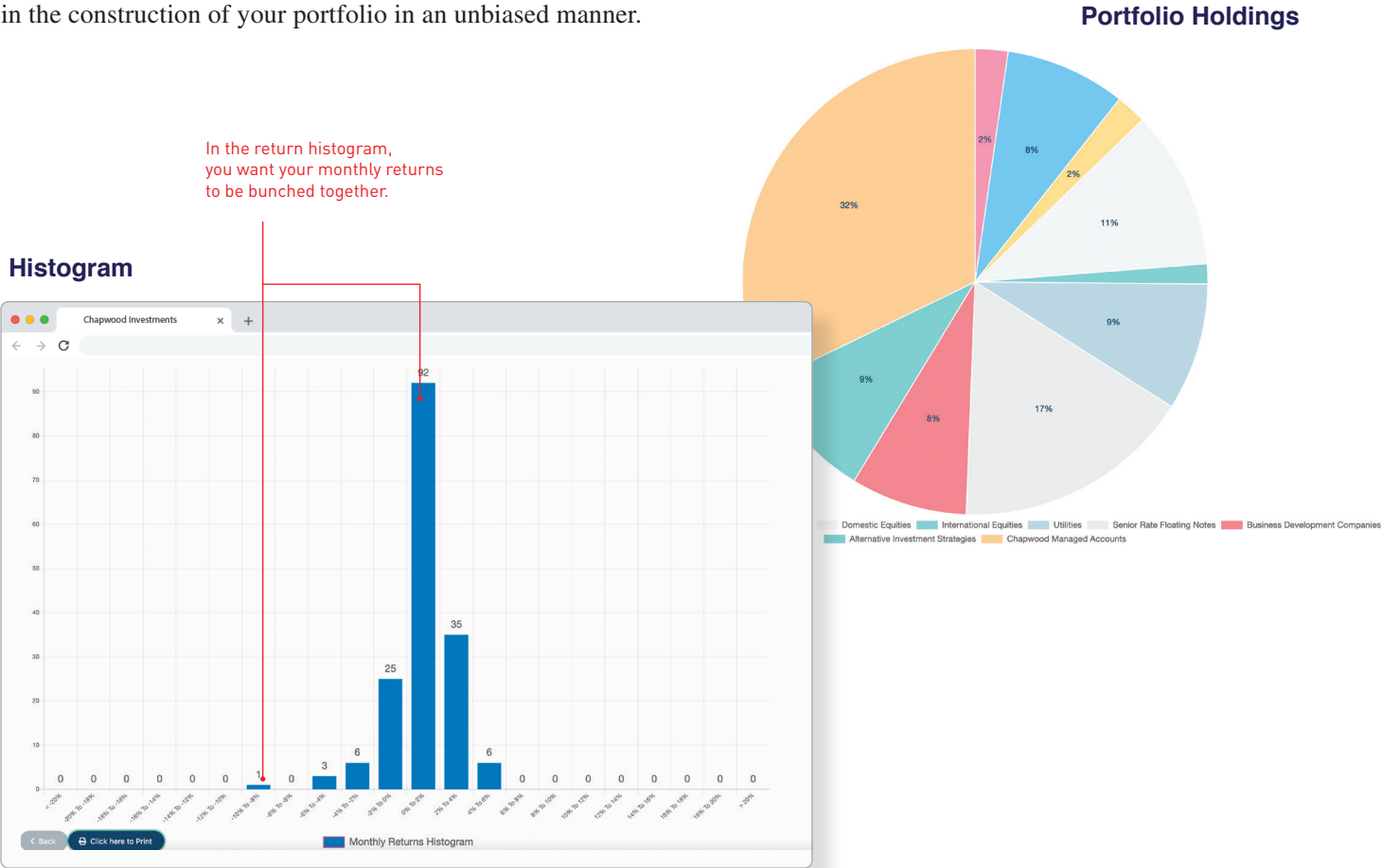
\$ Investment Section:

- Investment Amount:** A text input field showing "\$ 3,000,000".
- Desired Rate Of Return:** A text input field showing "11.7" with a percentage sign.
- Desired Standard Deviation:** A text input field showing "6.5" with a percentage sign.
- Maximum Allocation % Per Asset:** A slider control ranging from 1 to 100, with the current value set at 15.

Statistics Section:

Statistic	Value
Rate Of Return	11.7%
Standard Deviation	6.5%
Variance Drag Phantom Tax	0.56
Sharpe Ratio	1.65
Probability Of Any Loss in next 12 months	3.59%
Amount of Money At Risk in next 12 months	\$102,638
Upper Return	24.7%
Lower Return	-1.3%

So if you wanted a portfolio that historically has returned 11% with a standard deviation of five, we can build that for you regardless of the size of your portfolio. Obviously everything is historical so it's not predictive, but, if you believe the future will be anything like the past then it makes sense to build a portfolio the correct way at the outset. Far too much time and money has been wasted on financial advisors not understanding how to build portfolios properly. The Chaptimizer allows you to have comfort in the construction of your portfolio in an unbiased manner.



Asset Allocation

On the printout, we specifically show the breakdown per asset category.

Asset Allocations				Total: \$3000000
Tax-Free Cash:	\$33,999	Taxable Cash:	\$34,394	
Corporate Bonds:	\$33,680	Emerging Markets Debt:	\$20,899	
Government Bonds:	\$33,760	High Yield Bonds:	\$21,436	
Municipal Bonds:	\$36,838	International Fixed Income:	\$24,976	
U.S. Treasury (1-3 Years):	\$36,544	U.S. Treasury (1-10 Years):	\$42,981	