

# Gerritz Wealth Management, Inc.

## Golden Years Model Portfolio

### Golden Years Strategies

#### PERFORMANCE OBJECTIVES

We strive to provide low volatility and capital preservation with a high total return.

#### HOW WE DO IT

Your money will be invested in a 70/25/5 mix of both investment types and strategies.

#### SUITABILITY

If you want growth of capital and are willing to accept a moderate rate of return with greater control of risk, this strategy may be for you.

Diversification by both investment type and strategy.

#### MODEL PERFORMANCE

(After deduction of all fees)

(Inception 01/01/2006 Thru 12/31/2010)

#### YEARLY RETURNS

2006 .....	6.20%
2007 .....	4.60%
2008 .....	-8.73%
2009 .....	6.08%
2010.....	5.29%
2011 .....	2.55%

Cumulative Return .. 15.29%

Golden Years Maximum Annual Drawdown = -8.73%

S&P 500 Benchmark 11.91%

S&P 500 Maximum Annual Drawdown = -57%

#### CURRENT HOLDINGS

Low Volatility Income/Bond Funds.....70%

Precious Metals/Hard Assets.....5%

Equity Mutual Funds, ETFs, Stocks.....25%

Performance is based on actual accounts. Past performance is not a guarantee of future performance.

#### GWM Model Portfolios

##### Golden Years

