



Historically, dividends have accounted on average over 40% to total market returns. With bonds and money markets failing to deliver returns desired by investors (boomers and millennials), they have been seeking strategies that will produce a steady source of income, potential for appreciation and with less expected volatility than the equity market.

The LVRD Index is a risk managed, global portfolio of rising dividend paying and low volatility ETF's. Unlike the current offerings of low volatility or dividend paying ETFs, STIR's LVRD Index is diversified and actively managed. Investment Goals of the LVRD Index: 1: A diversified portfolio of five ETF's, all with RISING Dividends. 2: To participate in over 80% of the equity markets gains. 3: To avoid over 45% of the markets decline in major bear markets. 4: Tax efficiency.

How it Works

The LVRD Index is actively risk managed (looked at daily) striving to avoid only major bear market declines and to fully participate in rising markets. While all declines cannot be 100% avoided, the risk managed LVRD Index strives to avoid 40% to 50% of the major bear market declines and to participate in 80% or more in rising markets.

Overall, the goal is to make it hard to exit for tax efficiency and therefore avoiding small whipsaws while still avoiding the majority of major market declines and quick to get back in to participate in new market uptrends. With a disciplined application of the quantitative risk management indicators, the LVRD Index strives to manage risk which can lead to higher returns with smaller drawdowns.

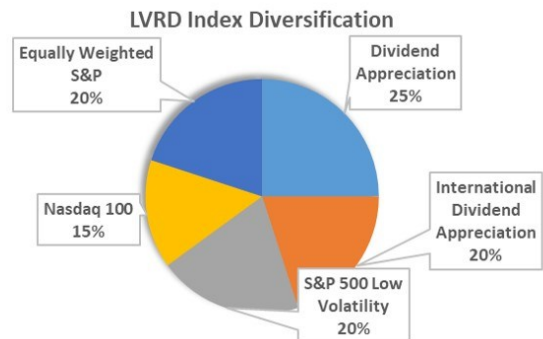
**LVRD Index:
Low Volatility/Rising
Dividends Index**

Investable ETF Universe

Large Cap Rising Dividends Large
Cap Low Volatility International
Rising Dividends Equally
Weighted S&P 500 Nasdaq 100
Short Term U.S. Treasuries
Money Markets

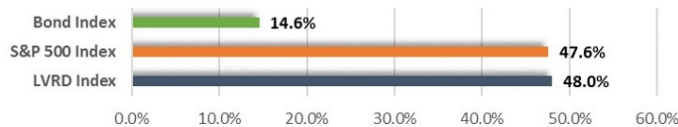
How it Performs

Leading Rising Dividend ETF's	Individual Fund Signal (IFS)	Index Allocation (4/1/21)	
Dividend Appreciation (VIG)	↑	25%	Bullish
International Div. Appr'n. (VIGI)		20%	
Nasdaq 100 (QQQ)		15%	↓
S&P Equal Weight (RSP)		20%	Bearish
S&P Low Volatility (SPLV)		20%	

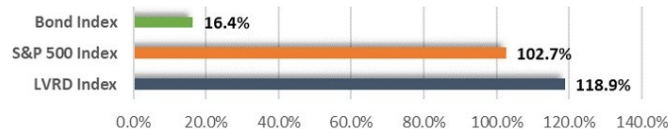


The LVRD Index is active rule based and can move from 100% invested to 75% defensive position (either cash or hedged). based upon the trend of the overall portfolio.

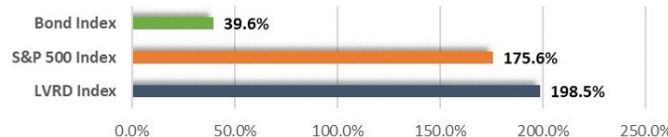
Three Year Performance (3/18-3/21)



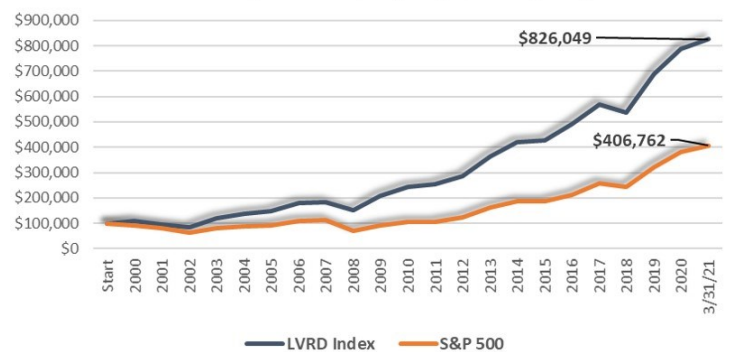
Five Year Performance (3/16-3/21)



Ten Year Performance (3/11-3/21)



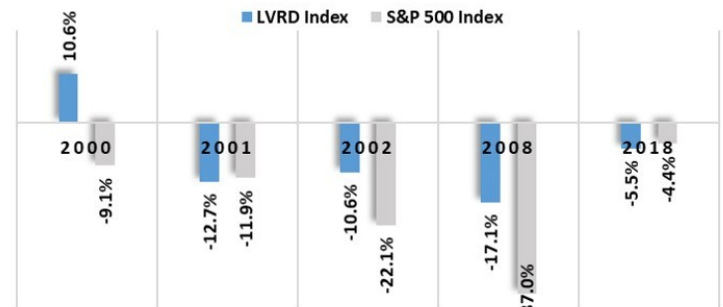
LVRD Index, Growth of \$100,000 (12/1999-3/2021)



LVRD INDEX

Performance History	LVRD Index	S&P 500 Index	Bond Index
2002	-10.66%	-22.11%	8.35%
2003	39.65%	28.66%	3.97%
2004	15.24%	10.88%	4.23%
2005	7.62%	4.91%	2.40%
2006	19.45%	15.78%	4.26%
2007	2.39%	5.43%	6.92%
2008	-17.14%	-36.99%	5.08%
2009	38.62%	26.46%	5.93%
2010	16.23%	14.88%	5.52%
2011	4.85%	2.10%	7.28%
2012	12.36%	15.97%	3.85%
2013	26.93%	32.38%	-3.21%
2014	15.32%	13.68%	4.99%
2015	1.90%	1.06%	0.47%
2016	14.53%	11.95%	2.08%
2017	16.06%	21.83%	3.45%
2018	-5.48%	-4.38%	0.10%
2019	28.12%	31.49%	8.46%
2020	14.23%	18.40%	7.48%
March 31, 2021	4.85%	6.17%	-3.37%
Cumulative	726.05%	301.31%	164.33%

LVRD INDEX PERFORMANCE IN DOWN YEARS



LVRD

Sector/Industry	ETF	Fund
Dividend Appreciation	VIG	VEIPX
S&P 500 Low Volatility	SPLV	OIEIX
International Dividend Appreciation	VIGI	JNUSX
S&P 500 Equally Weighted	RSP	VADAX
Nasdaq 100	QQQ	USNQX
Short Term U.S. Treasuries	SHV	FSBIX
Money Markets		

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Record Highs! In Value and Rising Income!

A strategy striving for a rising income stream, may be a better alternative than bonds. In a rising rate environment, bond funds struggle. Bonds move inversely to yields, and therefore the big jump in yields is resulting in negative returns for many bond investments. In contrast, a portfolio of rising dividend ETF's (LVRD), has risen in value. For many investors seeking a rising income stream, the best source may be found in an equity portfolio of rising dividends.

Since the low in yields in August 2020, the 10-year Treasury yield has jumped from a low of .54% to a new high of 1.74% at the end of March 2021. Returns in bond funds have moved inversely, falling about 3 to 4%. In contrast, the LVRD strategy has gained 20.0%.

In a rising rate environment, which many strategists expect to be the norm as the economy reopens and recovers, bond funds will continue to struggle. Bond funds are experiencing negative total returns, while a portfolio of rising dividend ETF's (LVRD), has risen in value. While the names of the five ETF's held within LVRD may not be household names, however many of the stocks they hold are, like Microsoft, Walmart, Walt Disney, Johnson & Johnson, Visa, United Health Group, or Procter & Gamble. As the economy reopens and growth resumes, many of these household names will also prosper, grow, and increase their dividends.

"With Earnings on the Rise, Dividends Bounce Back"

"Looking ahead, Silberblatt, senior index analyst at S&P Dow Jones Indices, sees a 5% rise in dividends this year on a per share basis versus 2020, respectable considering last year's damage." Barron's 4/12/21