



PRUDENT ROBO-ADVISOR

Prudent

Synonyms: Cautious, Risk-Averse, Judicious, Sensible

Robo-Advisor

Automated trading strategies inside your personal brokerage account

Performance Report: June 2020

KEY PERFORMANCE STATISTICS - 2020

Period	Platinum Return %*	Comments
2019	60.9%	
Jan 2020	14.2%	
Feb 2020	10.2%	
March 2020	13.3%	Switching SPXL or TQQQ and added in dynamic stop-loss functionality which considerably improves performance. Results have been updated accordingly
April 2020	2.6%	
May 2020	0.6%	From next month onwards, moving to a new platform. Will keep me legally safe and will provide for better flexibility and lesser effort for me to scale from “friends and family” accounts to “client” accounts
June 2020	3.5%	UGLD and TVIX are getting retired. Switching to GLD and UVXY. I essentially lose the performance improvement that I got from the algorithm modifications in the last few months; but CAGR still expected to be greater than 45%
...		
2020 YTD		

* All clients are subscribing to the “Platinum” strategy. Will start reporting on the other strategies as and when we get subscriptions

MONTHLY PERFORMANCE

My actual return in 2018 was negative; started in the middle of the year with a previous version of the model

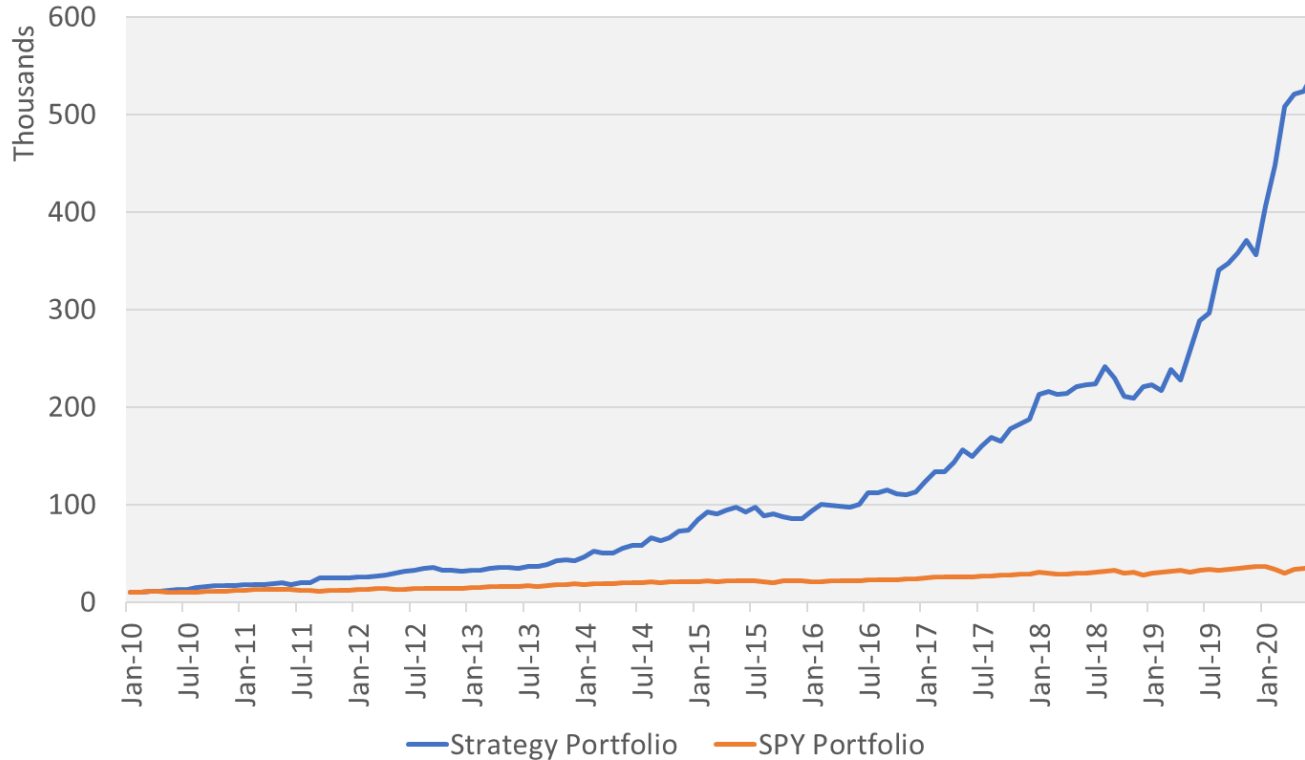
Monthly Returns - Platinum Model														
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Annual	Comments
2010	0.0%	1.1%	7.9%	1.7%	12.1%	1.2%	5.7%	11.6%	9.8%	2.2%	-1.5%	4.1%	70.8%	
2011	2.2%	1.9%	0.4%	5.7%	6.1%	-10.1%	8.5%	1.9%	21.9%	0.9%	-0.2%	3.1%	47.5%	
2012	1.3%	-1.0%	7.2%	3.4%	5.4%	8.3%	1.8%	7.0%	1.3%	-8.8%	0.4%	-1.2%	26.7%	
2013	3.1%	-0.2%	5.2%	3.3%	-0.7%	-3.8%	8.2%	0.0%	5.1%	10.2%	1.6%	-3.4%	31.4%	Backtesting Results; reflects the latest algorithmic model adjusted for ETF changes made since and the addition of the dynamic stop-loss
2014	11.1%	11.1%	-3.1%	1.0%	8.5%	5.1%	1.0%	12.8%	-4.0%	4.8%	9.5%	2.0%	76.4%	
2015	14.0%	9.6%	-1.9%	4.0%	2.7%	-4.7%	5.6%	-8.8%	1.7%	-2.8%	-3.0%	0.4%	15.7%	
2016	9.7%	7.2%	-1.6%	-1.0%	-0.4%	3.2%	10.9%	0.7%	2.6%	-3.8%	-0.8%	3.0%	32.6%	
2017	9.2%	8.1%	-0.2%	7.4%	8.7%	-4.3%	7.2%	5.8%	-2.4%	7.7%	2.8%	2.6%	65.5%	
2018	13.7%	1.3%	-1.3%	0.1%	3.2%	1.1%	0.3%	7.9%	-4.7%	-8.1%	-1.1%	5.9%	17.9%	
2019	0.8%	-2.7%	10.1%	-4.7%	13.5%	11.6%	2.6%	14.9%	2.0%	3.2%	3.5%	-3.9%	60.9%	
2020	14.2%	10.2%	13.3%	2.6%	0.6%	3.5%							52.3%	
2021													0.0%	2019 onwards : ~ Live in my personal accounts (IRA - Gold; Investment - Platinum)
2022														
2023														2020 onwards: Live in client accounts
2024														
2025														

Switched to TQQQ and volatility based dynamic stop-loss

Switching to GLD and UVXY

* Gold Model performance is approximately 2/3rds of the Platinum performance

HISTORICAL PERFORMANCE



Strategy:




- 10K in 2010 to 542K in 2020
- 5323% return

SPY:

- 10K in 2010 to 35K in 2020
- 253% return

MY "CRYSTAL BALL" (NEW)

Do keep in mind that the observations below are my observations. The AI model has its own "brain" and does what it needs to do. This is just my attempt at interpreting what is happening in the economy

Asset	Comments
Stocks 	<ul style="list-style-type: none">• While the momentum for the stock market is high; it is overbought and due for a correction. Fundamentals are weak. Continue to leave money on the table and not take undue risks
Bonds 	<ul style="list-style-type: none">• Gold and Bonds are where the battle is now. Savings rates are high and the fed infusion of funds is not getting back into the economy; which is positive for bonds.
Gold 	<ul style="list-style-type: none">• However if the fund infusion of funds is successful and parts of the economy picks up, Gold will see a massive bull-run. It is however a little on the over-bought side technically and may see a bit of correction

This section is new. I will add further to this section in the coming months. I have not had the time this month to elaborate on the fundamentals and technicals

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