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Lifetime Momentum & Volatility Index (LMVI)

- **LMVI** provides short-term positioning indicators based on a market momentum framework.
- It combines forward-looking signals, including momentum, volatility, and financial stress indicators.
- The LMVI is not a long-term economic model and does not assess underlying economic fundamentals or structural fragility.
- Instead, it is designed to identify shifts in market conditions in real time, helping detect periods of rising or easing short-term risk.

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LIFETIME MOMENTUM & VOLATILITY INDEX (LMVI)

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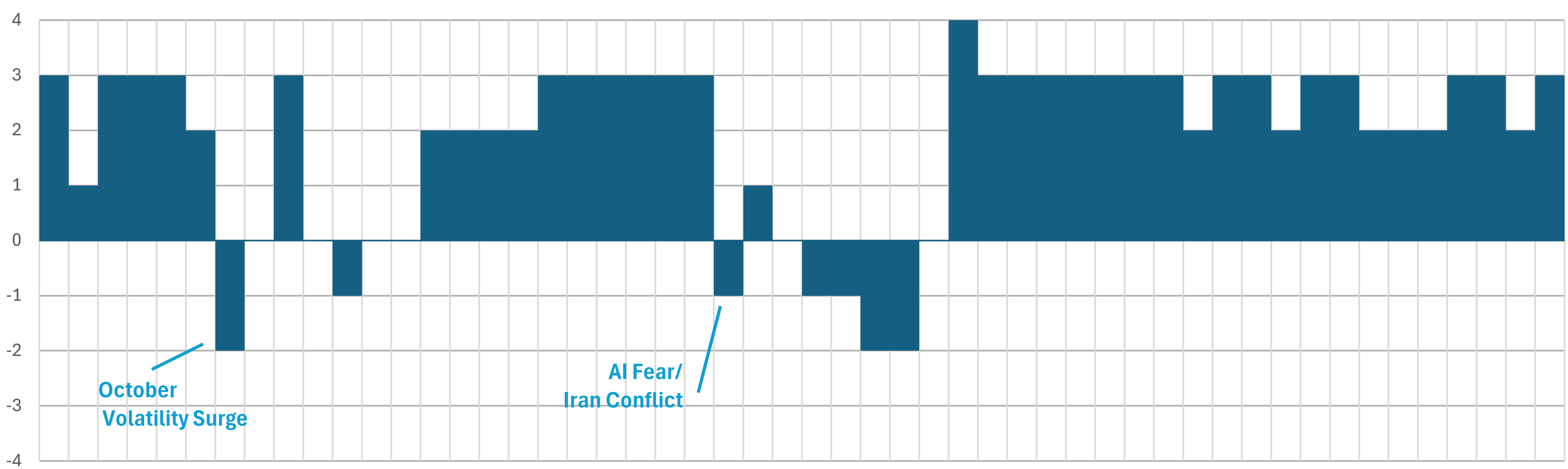
The Lifetime Momentum & Volatility Index (LMVI) provides **short-term positioning indicators** based on a market-momentum framework. Components combine daily and weekly data to identify near-term shifts in market risk. The model combines fast, medium, and slow-momentum signals into a single, disciplined framework for adjusting portfolio exposure. The Momentum & Volatility Index provides the "when" of investing (when to be more conservative or aggressive).

Current Score: **+3, RISK-ON**

-4	-3	-2	-1	0	+1	+2	**+3**	+4
Maximum Risk-Off		**Risk-Off**		**Neutral**		**Risk-On**		**Maximum Risk-On**

Lifetime Momentum & Volatility Index: Last 52 Weeks



Lifetime Momentum & Volatility Index (LMVI)

Breakdown of Components

NAME	CBOE Volatility Index	High-Yield Credit Spread	St. Louis Fed Financial Stress Index	S&P 500 200-Day Moving Average
FRED SERIES	VIX	BAMLH0A0HYM2	STLFSI14	SP500
Objective	Identify near-term shifts in market risk by combining fast, medium, and slow momentum signals into a single, disciplined framework. The resulting output helps to inform our short-term investment decisions regarding the amount of portfolio risk which may presently be appropriate.			
Description	The VIX measures expected near-term volatility in the S&P 500 based on options pricing and reacts rapidly to changes in investor sentiment.	The high-yield credit spread is the yield premium junk-rated corporate bonds must offer over U.S. treasuries, reflecting perceived default risk and investor risk appetite.	The Financial Stress Index aggregates multiple credit spreads, interest-rate measures, and market volatility indicators into a single weekly score that measures the level of stress in financial markets.	The 200-day simple moving average tracks the S&P 500's long-term price trend by smoothing closing prices over multiple months of market activity.
Purposes	It serves as the model's **early-warning system**, detecting shocks days or weeks before slower macro indicators respond.	It provides a **medium-speed confirmation** of market stress, validating whether a VIX spike is driven by real credit deterioration or short-term equity volatility.	It provides a **broad cross-market signal**, helping identify periods when financial conditions are tightening or easing across credit, funding, and equity markets.	It acts as the model's **structural anchor**, ensuring that short-term volatility signals are interpreted, in part, within the context of the market's overall long-term direction.
Nature	Most Sensitive (volatile); formulas have upper and lower threshholds which automatically trigger. Additional formulas track VIX momentum.	Sensitive (daily data); formulas tracks 10-day and 100-day changes.	Less sensitive (weekly data) tracks week-over-week adjustments.	Least sensitive (tracks changes over 200 days).
Final Signal Interpretation	Possible total market score ranges from -4 (deeply negative) to +4 (deeply positive), with degrees therein. 0 = neutral allocation. Momentum can be actionable in either sudden shifts (a movement of more than 2 units in a single period, especially when crossing positive/negative) or in smaller confirmed shifts that cumulate at least two consecutive directional points. For example, a step from 3, to 2, to 1 over three weeks confirms a needed downshift in risk.			

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