



Click Capital Presents

The Global All-Weather ETF Investing Strategy

— *by Jared Mann*

The Turning Point

In **November 2022**, I sat down one evening, logged into my retirement account, and stared at the numbers.

And I wasn't happy.

My account balance wasn't growing the way I expected. I felt like it was growing at a slow pace.

The culprit?

My money was locked into my fund manager's **default balanced fund**.

If you're like most people, that phrase probably sounds familiar. "Balanced fund." It's supposed to be safe, conservative, steady. A mix of local stocks, international stocks, a chunk of bonds, maybe a sprinkle of property.

Balanced. Sensible. Responsible.

At least, that's the marketing pitch.

But in reality, my returns were sluggish. I wasn't losing money, but I certainly wasn't compounding it at the kind of rate that I have come to expect. And more than that, I realized I had **no control**.

I was letting an unknown fund manager decide my financial future.

That realization bothered me more than the returns.

So I made a decision that would change everything: **I wasn't going to settle for "default" anymore.**

Breaking Free From the Default

Most people don't realize they have a choice.

They sign up for a retirement account, their employer picks a provider, and the money gets dropped into whatever the "default" option is.

Usually a balanced fund. And then... they forget about it.

Years go by. Decades, even.

And at the end of it all, many investors are disappointed. Their nest egg is smaller than it could have been. Not because they didn't save enough, but because they never questioned the system.

That's what I realized in late 2022.

And here's the kicker: **in New Zealand where I live, I have the ability to actively choose where my retirement account is invested.**

Instead of sitting passively in the balanced fund, I could allocate into **ETFs the same way my Fund Manager actually lists them on the NZX.**

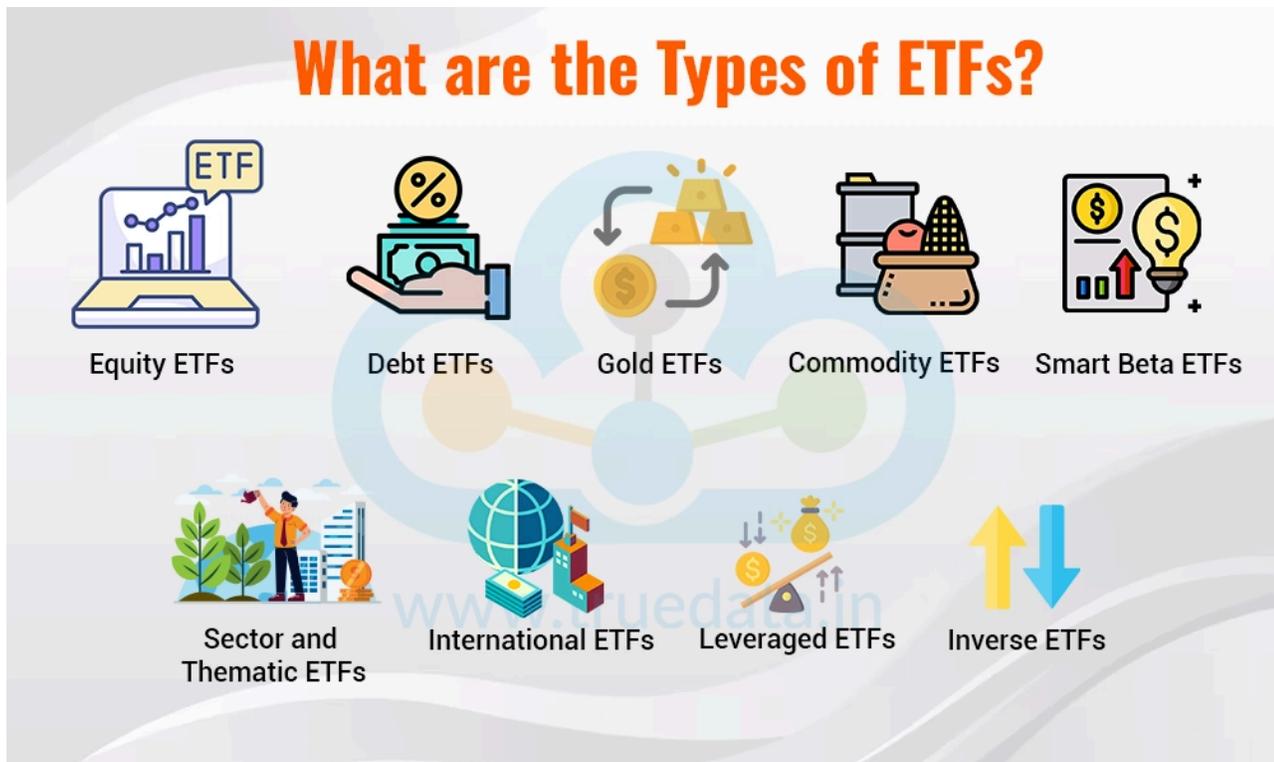
That was my breakthrough.

ETFs – The Building Blocks of Wealth

At first, ETFs seemed like a Wall Street product. Something Americans traded on the NYSE with tickers flying across CNBC.

But the more I looked into it, the more I realized:
ETFs are simply baskets of assets.

- An ETF can hold 500 U.S. stocks.
- Or a mix of government bonds.
- Or even commodities like gold or silver.
- And now even strategy-based funds are available.



One click, and you can gain exposure to literally 100s of different and specific asset types all around the world.

In New Zealand, we have ETFs that mirror the big U.S. indices, international markets, bonds, property trusts, and more.

They may not be as flashy as some of the exotic U.S. funds, but the principle is the same: **broad, diversified exposure** in a single trade.

That was powerful.

It meant I could finally move beyond the boring “balanced” fund and **design my own portfolio.**

But I wasn't looking to reinvent the wheel. I had a few key requirements:

1. It couldn't be time-consuming.

I wasn't interested in watching screens every day.

2. It couldn't churn too much.

This was my retirement money, not a day-trading account.

3. It needed to be globally diversified.

I didn't want all my eggs in New Zealand... or in the U.S.

Why?

Because I know what eventually happens when investors rely too heavily on one market.

The Danger of Home-Country Bias

There's nothing wrong with having **some local stocks & ETFs** but it's human nature to believe your home country will always be the best place to invest.

Americans believe it about the U.S.

Kiwis believe it about New Zealand.

The Japanese once believed it too.

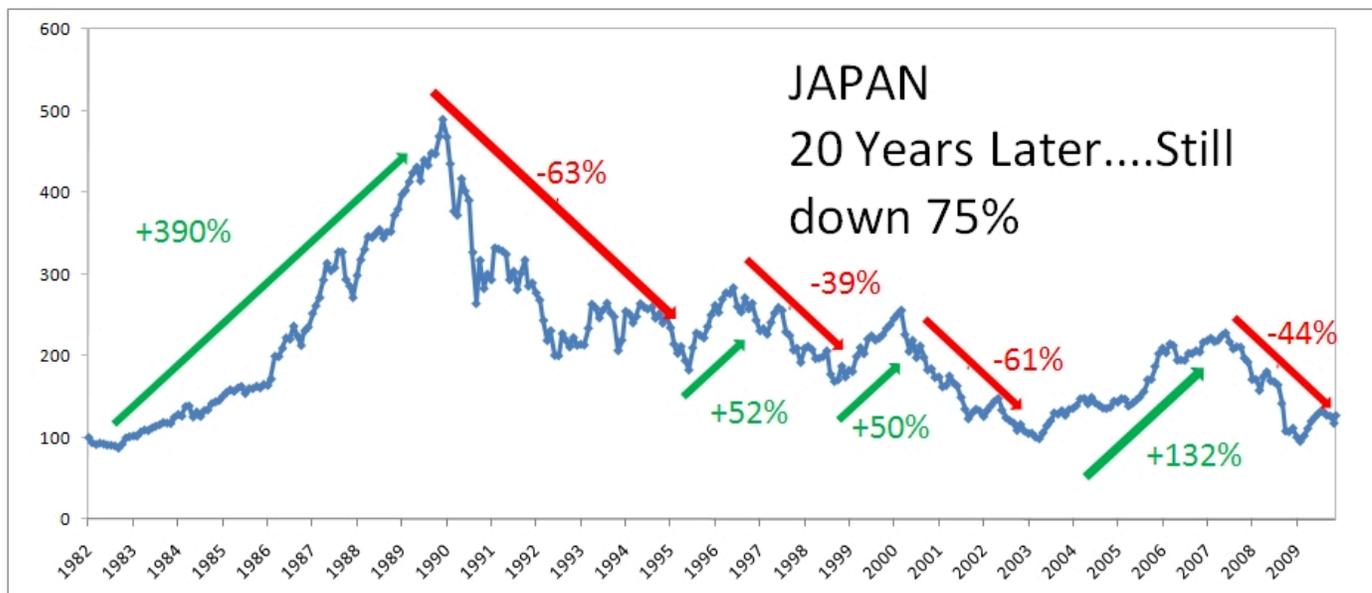
But history tells a different story.

Japan - The Lost Decades

In **1989**, the Japanese stock market (the Nikkei index) hit 39,000 points. People believed Japan was unstoppable — the new global superpower.

Then the bubble burst.

Over 20 years later, the Nikkei was *still* below its 1989 peak. Think about that. Two decades of going nowhere. **Entire retirements were ruined.**



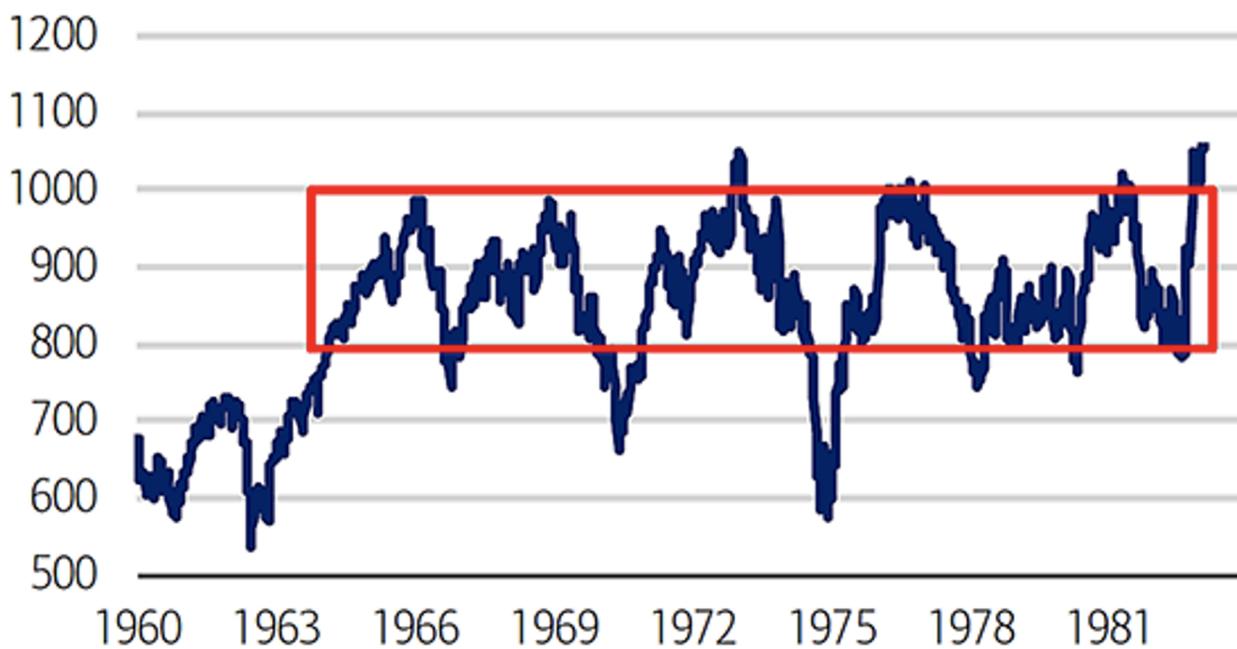
U.S. – The Stagnant 1970s

In the **1970s**, American investors learned a similar lesson. Inflation was out of control. The U.S. dollar was breaking away from gold. Energy crises rattled the markets.

US stocks went sideways for more than 15 years. If you retired in 1965 with your money in U.S. stocks, you spent most of your golden years just trying to break even and doing even worse adjusting for inflation, **your purchasing power would have gone backwards.** This will eventually happen again.

The 18-year, 200-point range

Dow Jones Industrial average price between 1960 to 1982



Source: BofA Research Investment Committee, Bloomberg

Europe – Two Lost Decades

After the **2008 Global Financial Crisis**, many European markets took years — in some cases more than a decade — just to claw back to their previous highs. Investors in Greece, Spain, and Italy **were crushed**.

Similar to Japan, Euro stocks have **gone sideways for decades**. Whilst clear in hindsight, many investors have been under-exposed to US stocks that **have** delivered significant outperformance in that time.

However the future is likely to **look different than the past**, hence why **nobody really knows what will outperform going forward**, and why a systematic strategy is needed to ensure we're always invested in the best assets.

Hitting the Ceiling

European equities gains have been capped for 20 years

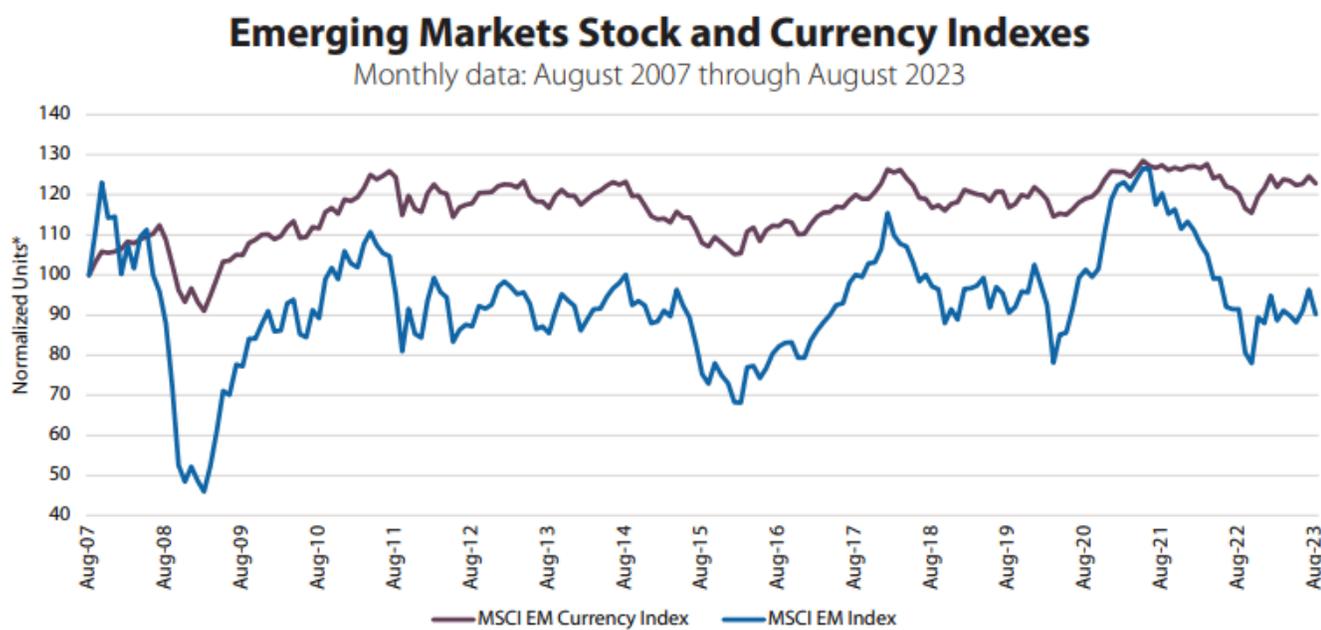


Source: Bloomberg

Emerging Markets – A Constant Boom & Bust Cycle

Emerging markets are another **cautionary tale**. They had a huge boom in the early 2000s during the commodities supercycle. Then the bust came, and many of those indices still haven't regained their highs **15 years later**.

As the chart below shows, emerging market stocks spent years and years losing money, and were literally outperformed by EM currencies.



The point is clear: **no single market dominates every year or every decade.**

If you're overly concentrated in one country, you risk being trapped in years — even decades of underperformance.

And if that underperformance lines up with your retirement? That's devastating.

I refuse to let that happen to me.

The Search for a Smarter Approach

So I asked myself: *How do I build a portfolio that's globally diversified, low-maintenance, and positioned to always take advantage of what's working?*

That's when I turned to a concept I'd studied and believed in for years: **Momentum.**

Momentum – The Premier Market Anomaly

Momentum is one of those ideas that sounds almost too simple:

- Assets that have been **rising** tend to keep rising.
- Assets that have been **falling** tend to keep falling.

It feels obvious, right? But here's the thing: it works. Consistently. Across time, across markets, across asset classes.

The Research

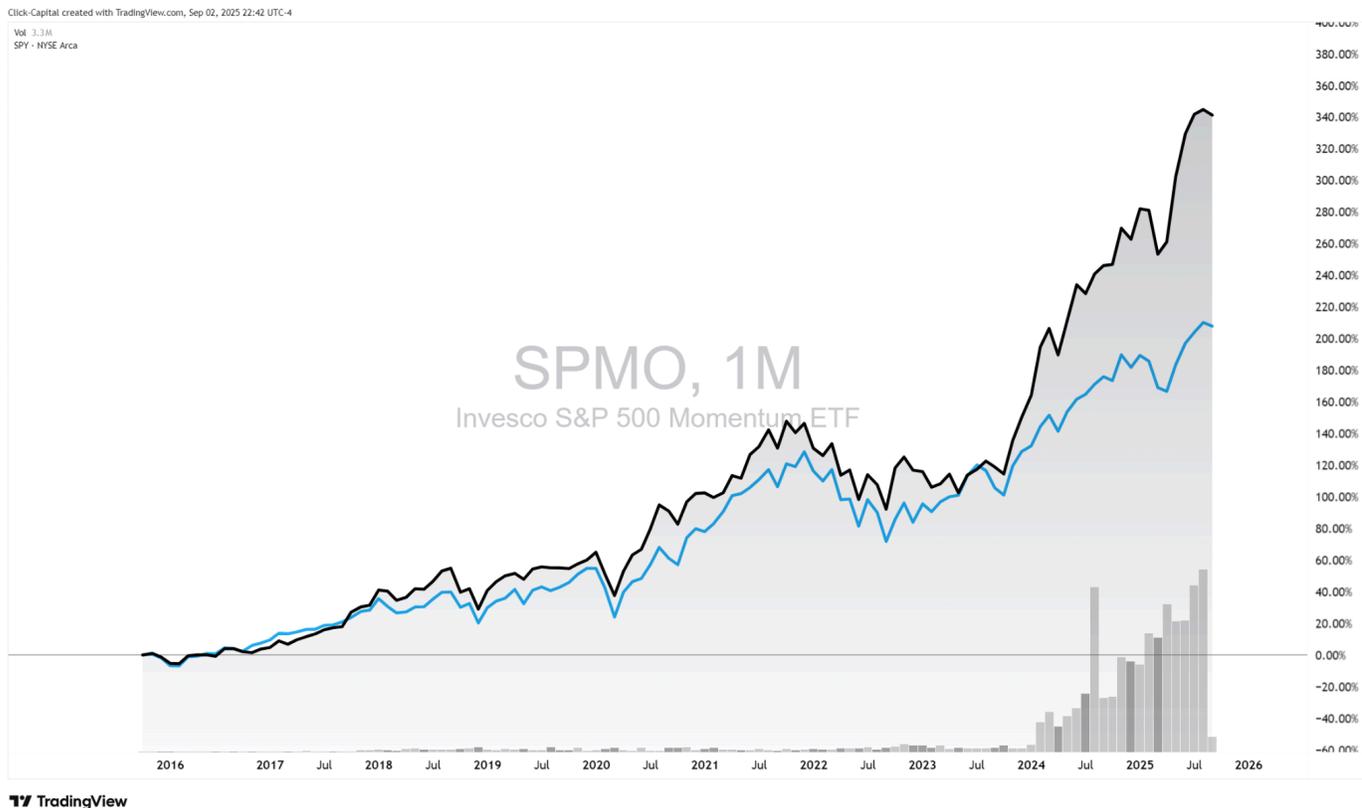
- **Jegadeesh & Titman (1993).** They found that U.S. stocks with strong past returns continued to outperform for the next 3–12 months.
- **Carhart (1997).** He formalized momentum as one of the “big four” factors in finance, alongside value, size, and market.
- **Asness, Moskowitz & Pedersen (2013).** They proved momentum isn't just in stocks, it's in bonds, commodities, currencies, and all global markets.

Some academics even call momentum the **“premier market anomaly.”** In theory, it shouldn't exist. But in practice, it shows up everywhere.

In fact, the Invesco Momentum ETF: **SPMO** has actually **outperformed the S&P500 Index by a whopping 130%** since its inception in 2016!

Even though the S&P500 has had a record outperformance in that time thanks to its concentration in mega-cap tech stocks, which **may not always deliver the same performance** going forward into the future.

The **SPMO** ETF uses a very simple momentum strategy of ranking stocks by their **12-month performance adjusted for volatility**, and even with the huge slippage of running a large fund, it's still significantly outperformed the market.

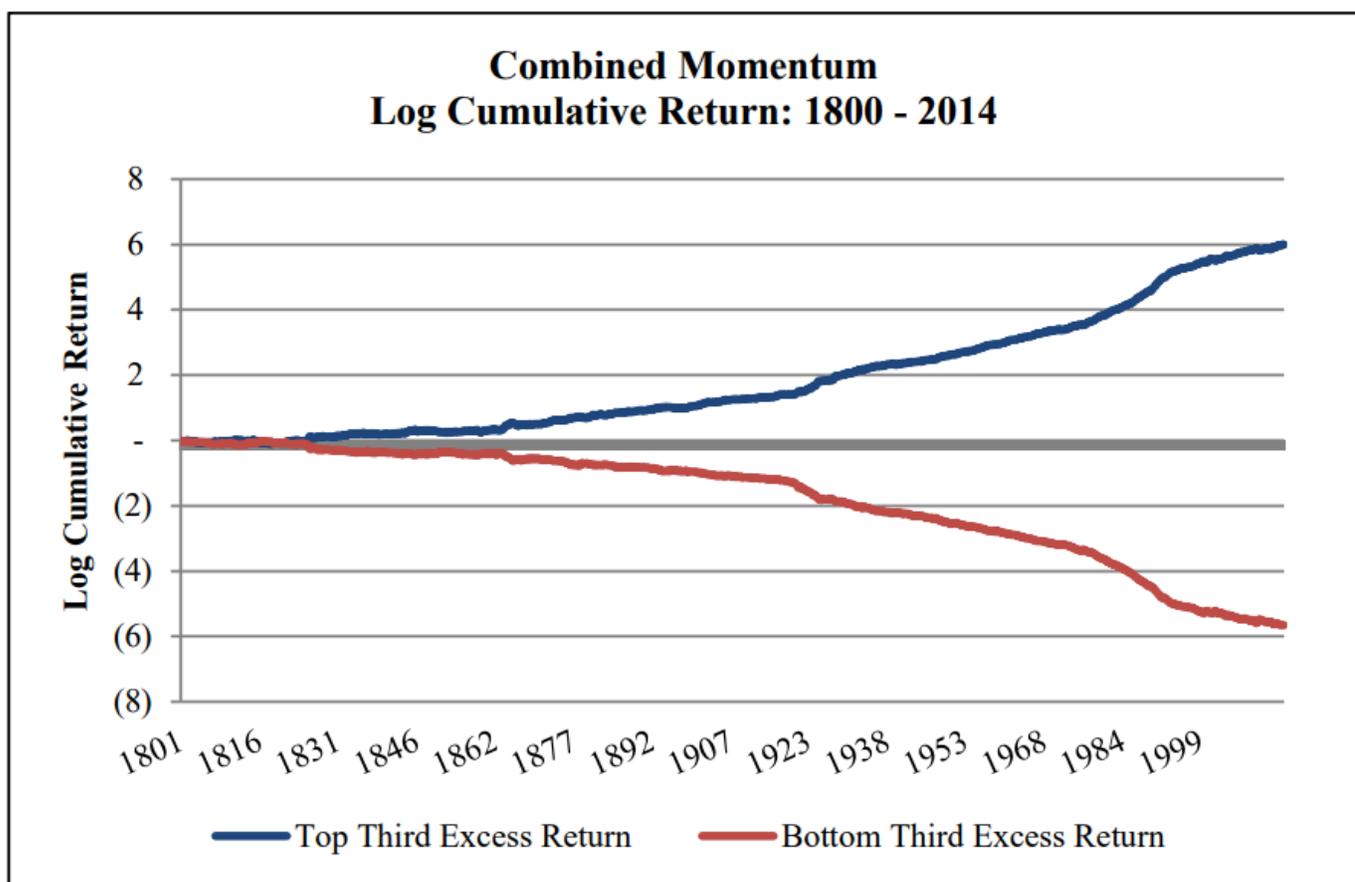


The Invesco Momentum ETF vs the SPY (S&P500 Index)

There are **dozens of academic research papers** proving the **robustness of the momentum factor** (buying assets with strong 6-12 month performance).

In fact, Wharton School Finance Department conducted a massive **214-year study** testing the momentum factor on a wide range of global assets; Equities, Currencies, Bonds, Commodities, & Sectors.

They found **significant and persistent excess returns** from not only buying the top performing assets, but also found an almost equal amount of excess negative returns from the worst performing assets as shown below.



Why Momentum Works

There are a few simple reasons:

1. **Institutions move slowly.** Big pension funds and hedge funds can't just throw billions into a market overnight. Their gradual buying and selling creates lasting trends.
2. **Re-ratings take time.** When a sector or country gets fundamentally revalued, the shift isn't instant — it often lasts for months or years.
3. **Investor behavior.** People chase winners and dump losers. This herding behavior amplifies trends even further.
4. **Halo Effect.** Winning assets and sectors spread a positive effect throughout which feeds onto itself. Isaac Newton knew this principle of the universe more than 300 years ago and put it famously by saying, "*Momentum begets momentum*".

Put simply: **winners keep winning longer than most people expect.**

The Power of Riding Trends

Think about it this way:

If a market has already proven itself to be strong — say, U.S. technology stocks in the 2010s — chances are **it will keep being strong for a while.**

And if a market has been weak — say, commodities after 2011 — chances are it will keep struggling until something shifts.

Momentum doesn't mean predicting the future. It means letting the market show you what's working and then **aligning yourself with those trends**.

It's like surfing. You don't try to predict which wave will form. You watch. You wait. And when a strong wave starts to build, **you ride it**.

A good business owner does the same thing, **spot trends early** and hop on board. **Ride it for all it's worth**.

Why Most People Ignore Momentum

Despite all the evidence, most investors never use momentum.

Why?

Because it *feels* uncomfortable.

Human nature wants to **buy what looks cheap** (losers) and **sell what looks expensive** (winners).

But the data is clear: winners tend to keep winning.

That's the edge.

And once I accepted that, I knew momentum had to be the foundation of my new retirement strategy.

Where We Go From Here

By late 2022, I had the pieces on the table:

- **I wanted control** over my retirement money.
- I knew ETFs were the **best building blocks**.
- I understood that **no single country** stays on top forever.
- And I believe **momentum is the most powerful edge** I can use.

The next step was putting it all together.

And that's where my **Global All-Weather ETF Strategy** comes in.

But before I explain how I built it, let's pause.

Because what I've shared so far is already enough to change the way most people think about their retirement.

If all you do is move from a default balanced fund into a globally diversified, momentum-driven portfolio of ETFs, you're already miles ahead of the average investor.

In the next section, I'll show you **exactly how I built my unique twist on momentum, how I applied it to my retirement account, and the results I achieved**.

That's where the story really gets exciting...

Building My Unique Twist on Momentum

When I first started backtesting simple momentum strategies using ETFs, I quickly realized the **basic version wasn't enough**.

The traditional approach — rank ETFs by their 12-month returns, buy the top X number of funds, rebalance monthly — does work on paper. But it comes with serious drawbacks:

- Portfolios often get **too concentrated** in one theme (like all tech or all energy) which can create significant drawdowns.
- They load up on **high-volatility assets** that swing wildly as they often have the largest % returns.
- **They churn** far too much for my liking, I know how much of a hurdle regular trading can be to jump over to achieve long term performance.

That wasn't what I wanted for my retirement account.

I wanted a system that was:

- **Smarter.** Able to capture trends without taking on reckless risk.
- **Simpler.** Easy to run in a few minutes each month.
- **Stronger.** Built to survive the next crash, not just the next rally.

So I went back to the drawing board.

The Four Key Improvements

Here's what I added to the traditional momentum approach:

1. **Multi-Timeframe Momentum.**

I didn't just look at the past 12 months. I blended 12-month, 6-month, and even 1-month performance (inverted, as short term returns are mean reverting) into a composite "performance score".

2. **52-Week High Check.**

This keeps me out of "falling knives." If an ETF is way off its highs, I don't want it, even if the trailing return looks decent.

3. **Volatility Adjustment.**

My formula doesn't just chase the highest returns. It rewards smoother, steadier trends that come with less gut-wrenching volatility.

4. **Correlation Filter.**

No portfolio can be dominated by a single theme. There are limits on how much concentration my portfolio can have to any risk factor; country/sector/commodity/etc.. to prevent large drawdowns.

5. **Global universe**

Instead of just investing in S&P500 stocks, I expanded my investible universe to just about every global asset there is, thanks to the power of ETFs creating what I think is the purest investment strategy there is.

The result?

A truly diversified portfolio of the best performing global assets.

Putting It Into Practice

I didn't just validate my idea with professional backtesting tools.

I put it into my **retirement account**, with real money on the line.

The testing just confirmed what I already know about markets, as I've built my ETF strategy on **holistic principals**, not just curve fitting it to the data which suffers from hindsight bias.

Every month, I log in, apply my rules, make the trades, and close the laptop. **It takes me about 10 minutes.** No stress. No second-guessing.

And over time, the results started to speak loudly.

My Real Money Account Results

Here's what has happened since then:

- **+65% return over 3 years.**
- Versus my default balanced fund: **+21%**.
- That's **3.09x outperformance**.
- With **shallower drawdowns** than a simple stock portfolio.
- All with just **10 minutes of effort per month**.

My results are shown below in a **screenshot directly from my Retirement Fund Managers mobile app**. You have my word I have **not** photoshopped or altered this image in any way possible, it is **100% my honest returns**.



Transaction summary



[← Back to Account balances](#)

1M 1Y 3Y 5Y

From 20 September 2022 to 19 September 2025

KiwiSaver Account	Amount
Opening balance	<u>\$89,231.34</u>
Your contributions	\$4,400.00
Administration fees	-\$90.00
Government contribution	\$1,042.86
Investment earnings	<u>\$58,410.23</u>
PIE tax at your PIR	-\$2,374.38
Closing balance	\$150,620.05

KiwiSaver investment return net of tax and asset based fees, for the 3 years ending 19 September 2025 was 17.44% p.a.

Here in NZ as a self-employed person I'm **not** obligated to regularly contribute to my retirement fund otherwise known as a **KiwiSaver**, so for 8+ years I didn't contribute a single dollar.

However, almost 2 years ago I started an automatic monthly contribution of \$200 to max out the available government contributions on amounts I contribute (basically free money) and even though it's a small amount (max \$521.43 per year), it's still a good ROI for my small contributions, otherwise **I largely rely on my investment strategy to grow my retirement account.**

Outside of my retirement account, the bulk of my wealth is in **property and 6 other brokerage accounts**, where I can access them anytime prior to



retirement, and that's my preferred way to save and invest hence why I don't regularly contribute large amounts to my retirement account.

Nonetheless, my KiwiSaver balance is multiples the size of the average KiwiSaver balance for somebody my age and my goal is for it to go well into **7 figures (\$ millions)** by the time I reach the required retirement age when I can access it, which is currently 65 years of age.

I'm relying on my **Global All-Weather ETF Strategy** to grow my retirement fund for decades to come.

This isn't a theory. This is **real money, my money**.

And the feeling is priceless.

Instead of worrying whether my fund manager was doing a good job, I know my account is now always invested in the **strongest, most reliable assets** available using a simple, repeatable and durable active investment strategy.

As a result of using this strategy, my returns have been significantly higher than my retirement fund managers **Balanced Fund Returns** and all other local funds too;

Fund	Last month	Last year	3 years (p.a.)	5 years (p.a.)	Fund charges (p.a.)
SuperLife Conservative Fund	1.26%	5.11%	4.44%	3.16%	0.57%
SuperLife Balanced Fund	2.15%	7.57%	6.85%	5.95%	0.60%
SuperLife Growth Fund	2.74%	9.17%	8.66%	7.86%	0.61%
SuperLife High Growth Fund	3.30%	10.43%	10.28%	9.70%	0.63%
NZ Shares Fund	2.12%	3.31%	2.01%	2.75%	0.59%
NZ Top 50 Fund	2.12%	3.35%	2.00%	2.92%	0.59%
NZ Top 10 Fund	1.61%	-0.80%	3.50%	-0.33%	0.59%
NZ Mid Cap Fund	3.30%	10.25%	2.77%	3.71%	0.59%
NZ Dividend Fund	3.23%	9.86%	2.23%	5.16%	0.59%
Australian Shares Fund	2.12%	9.28%	10.14%	11.52%	0.59%

My 3 years (p.a) is 17.44% as shown in my screenshot of my KiwiSaver above which is **almost 70% better** than the best performing fund shown above.

My expectation is for this outperformance to **compound even further long term** thanks to my unique momentum strategy which most people don't use.

Why This Matters for Every Investor

Now, I need to make something clear.

This isn't just a strategy for retirement accounts.

It works in **any brokerage account, wherever you are in the world.**

If you have access to US ETFs; **You can do it too.**

It easily scales.

You can start with \$10,000 or \$100,000 or \$1 million. The process is the same.

You can add new contributions each month. Or, if you're retired, you can **withdraw a small % each month** while keeping the portfolio compounding.

In my case, my long-term plan is to regularly contribute monthly throughout my working years then **withdraw about 0.2% of my portfolio value every month** in retirement (roughly 2.4% of the portfolio per year).

That gives me a steady income stream while still letting the portfolio grow more than inflation to retain my purchasing power and ultimately standard of living.

This isn't just a clever system. It's my **family's retirement plan for life.**

Why ETFs Are the Perfect Vehicles

I chose ETFs as the foundation because they solve problems individual stocks can't.

- **Diversification.** One ETF gives me exposure to hundreds of companies and completely different asset classes; bonds, commodities, crypto and even strategy-based ETFs.
- **Global Reach.** U.S. ETFs cover everything — robotics, uranium, cybersecurity, frontier markets, rare earth metals, you name it.
- **Lower Risk.** Stocks can collapse overnight as they come with individual company tail risk. ETFs rarely implode that way.
- **Low Cost.** Many ETFs charge just 0.05%–0.20% per year, versus managed funds charging 1%–2%. That difference compounds massively.
- **Liquidity.** ETFs trade like stocks. Easy to buy and sell.

ETFs are also growing like wildfire. They're already replacing unlisted managed funds around the world, and the growth curve is only accelerating.

In other words, ETFs are the **perfect building blocks for a strategy like mine.**

From New Zealand to the World

After running this strategy successfully in my Kiwi retirement account, I asked myself:

*What if I applied it to the **biggest ETF market in the world?***

That meant U.S.-listed ETFs.

The U.S. market has over **4,000 ETFs**, covering every theme imaginable:

- AI and robotics.
- Nuclear energy and uranium miners.
- Cybersecurity.
- Commodities like copper and lithium.
- Niche international markets.
- Even frontier economies nobody else is watching.

If there's an **opportunity anywhere in the world**, there's probably a U.S. listed ETF that captures it.

So I've decided to **scale it up**.

\$100,000 of My Own Money

To prove I'm serious, I'm funding a **dedicated U.S. brokerage account with 100K USD of my own money.**

Every month, I'll also add **\$1,000** — to show the power of **dollar-cost averaging** over time.

Starting soon on **October 1st, 2025**, I'll be running the **Global All-Weather ETF Strategy** using US-listed ETFs in this account, live.

Every rebalance, every trade, every allocation will be fully transparent.

How the Strategy Will Run

Here's the monthly routine in plain English:

1. **Rank the ETFs.** On the 1st day of every month, I run my momentum formula across the top 1,000 most liquid U.S. listed ETFs that trade millions of dollars worth in value every day.
2. **Buy The Top 10.** Only the strongest, most reliable performers make the cut.
3. **Diversification Check.** No over-concentration. Correlation filters make sure the portfolio is balanced across themes.

4. **Monthly Rebalancing.** On the first trading day of each month, if any ETF I currently hold falls below a certain ranking threshold I sell it and replace it with the highest ranked ETF I don't yet own.
5. **Average Hold Time.** Typically 3–5 months, so turnover and trading costs stay low. This is very important to building wealth over time.

That's it.

No day-trading. No chasing headlines. Just a systematic, repeatable process.

Why I Call It “Global All-Weather”

I gave the strategy the name **Global All-Weather ETF Strategy** for a reason.

Because it's designed to:

- **Perform well in bull markets** by riding the strongest uptrends.
- **Defend better in bear markets** by cutting weak assets and partially hold cash when needed.
- **Stay globally diversified** so no single country or sector can sink the ship.

It's an **“All-Weather”** approach. Not perfect. Not immune to volatility. But resilient through cycles.

That's the key to compounding wealth over decades.

Why Now Is the Time

You might be wondering: *Why launch this strategy publicly now?*

Because we're at a turning point in global markets.

The U.S. has dominated for 15 years. But history says **it won't last forever.**

Another region, another sector, another asset class will eventually start outperforming.

If you're 100% in U.S. stocks or 100% in your home market, you're taking a huge gamble. Nobody knows when the secular bull market in US stocks will end, only that **it will at some point.**

My strategy removes that gamble.

Wherever the strength is; U.S. tech, European energy, Asian manufacturing, global commodities — **My strategy will always find it and invest in it.**

That's why I believe now is the perfect time to share it as I'm just about to start this same strategy using US-listed ETFs for even more diversification of my wealth in addition to my retirement account.

Launching the ETF Portfolio Service

On **September 25th**, I'll be launching a brand-new service called **ETF Portfolio** so you can follow my new portfolio in real-time.

As a member, you'll get:

- **Monthly Reports.** Clear instructions on which ETFs I'll be selling and buying the next day.
- **1-Page ETF Profiles.** Simple, easy-to-read summaries show details of each fund I will be buying.
- **Full Transparency.** A private members area with screenshots and updates from my real \$100,000 account along with performance tracking and all current portfolio holdings shown in detail.
- **Proprietary Rankings.** My unique momentum formula showing a table of the most recent Top 100 Ranked ETFs.

And of course, during launch week, I'll be offering a **big discount**.

It will be the **lowest price I'll ever offer**. Once that week passes, the price is locked higher forever.

Why I'm the Right Guide

You might be thinking: *Why should I trust you to lead this?*

Here's why:

- I've spent over **20 years in the financial markets**. I'm very passionate about what I do for a living.
- I've worked inside an **Investment Bank**. Giving me invaluable experience of seeing how big money operates.
- I hold a **Diploma of Financial Services**. I have the technical qualifications to run Click Capital services for many more years to come.
- **I manage my own money** through bull markets and crashes. Unlike most others, I put my money where my mouth is.
- And most importantly, **I've already been running this strategy** in my own retirement account — with real results that more than doubled my default fund's performance.

I'm not just teaching theory. **I'm living it.**

And I'm committing **\$100,000 USD** of my own money to this new U.S. ETF Portfolio.

This isn't a hobby. It's my family's financial future. And I'd like to help it become yours too.

The Invitation

So here's my invitation to you.

On **September 25th, 2025**, I'll open the doors to **ETF Portfolio**.

You'll get to follow along as I invest my \$100,000 into this system, with monthly updates, full transparency, and easy-to-follow instructions.

You can follow along in real-time and see ahead of time exactly what trades I'll be making every month, what ETFs I'll be selling and which ones I'll be replacing them with.

It takes just 10 minutes a month.

This strategy isn't about spinning our wheels and constantly chasing the market while churning our accounts to the market makers and brokers benefit.

It's a **simple, robust, low-maintenance strategy** that ensures we're always invested in an **optimal mix of the strongest assets**, wherever they are in the world thanks to the huge and growing market of US listed ETFs, now in excess of 4,000 different funds available.

Final Thoughts

Back in November 2022, I was frustrated with mediocre returns.

Today, I'm running a **systematic, globally diversified, momentum-driven ETF strategy** that has more than doubled my benchmark — while cutting my stress to almost zero.

And now, I'm ready to share it with you.

On **September 25th, 2025** my new Click Capital service **ETF Portfolio** goes live. I'll be buying 10 ETFs on the 1st of October.

I'll be running my unique ETF momentum strategy on US-listed ETFs using **100K USD of my own money** for many more years to come.

This is how I'm **building and protecting my wealth.**

This is how I'm **investing for my family's future.**

And this could be **how you invest for yours too.**

Stay tuned. I'm super excited to start this new ETF Portfolio soon!

Yours truly,

Jared Mann, Founder
ClickCapital.io





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