TROUTWOOD
Financial Planning & Investment Education

Gene Natali
Co-Founder & CEO
gene.natali@troutwood.com
About Me

- Live in Pittsburgh
- BA Allegheny College
- MBA Carnegie Mellon
- CFA Charter holder
- Board member CFASP
- Personal Finance Instructor
- Executive-in-Residence
- Award Winning Author
- Internationally published
- Met with leadership from the UN
- 700+ unique classroom talks
- I want to be here, with you!
Troutwood’s Mission

To provide individuals with an institutional-quality personal financial plan, the knowledge to use it and the tools to be financially independent.
100% of institutions have a plan. 100% of individuals deserve one.

Imagine a world in which every student, has not only hope & dreams. But, independent of wealth, zip code, GPA, college or career choice, a financial plan to help chase those dreams!
Retirement is changing

From employer-directed  

To employee-directed

"Neither our industry nor our education system has yet to adapt to the decline in availability of the traditional Pension."
Which means, You’re Hired:

“

To be the CEO of your financial future!

“
A financial plan will be necessary

The call to action is now. There are too many signs suggesting the population is unprepared. A quarter of US adults have no retirement savings and only 36% feel their retirement planning is on track. Even for those who are saving, many will likely come up short. We estimate the median retirement savings account of $120,000 for those approaching retirement (age cohort 55 to 64) will likely provide less than $1,000 per month over a 15-year retirement span. That’s hardly enough even without factoring in rising life expectancies and increasing healthcare costs.

Percent of Americans who have no retirement savings by age cohort

<table>
<thead>
<tr>
<th>Age Cohort</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>18 to 29</td>
<td>42%</td>
</tr>
<tr>
<td>30 to 44</td>
<td>26%</td>
</tr>
<tr>
<td>45 to 59</td>
<td>17%</td>
</tr>
<tr>
<td>60+</td>
<td>13%</td>
</tr>
</tbody>
</table>

Median retirement savings account balance by age cohort

<table>
<thead>
<tr>
<th>Age Cohort</th>
<th>Median Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>55 to 64</td>
<td>$120,000</td>
</tr>
<tr>
<td>45 to 55</td>
<td>$82,600</td>
</tr>
<tr>
<td>35 to 44</td>
<td>$37,000</td>
</tr>
<tr>
<td>Under 35</td>
<td>$12,300</td>
</tr>
</tbody>
</table>

Sources: PwC Market Research Centre, US Federal Reserve data
The competition for your paycheck is intense

"Everyone wants a part!"

- Google
- Amazon
- Apple
- Facebook
- Netflix
- Others
Investing is being dangerously gamified

Confetti & Fireworks when you get it right. But what happens when you lose money?
Social media has given non-experts a platform

“If you take investment advice from your dentist, who’s fault is it?”
Crytpo is a present – not a future story

Coinbase is now the most downloaded APP in iOS and #2 in Google Play.
Student loans are a legal obligation

Which doesn’t give you much time to figure all of this out.
Age is an opportunity

“Time is your most valuable investing tool.”

— The Missing Second Semester
Knowledge can be obtained

"Information is available."
Investing is a long-term relationship

History may not repeat, but it often rhymes. Lessons from the past will be helpful as we **prepare for the future**.

Troutwood Time Portal
Redefining Wealth

Having enough money to spend time with people you love in places you enjoy.
Learn from institutions who have been around for the past century and understand long term investing!

Source: Barclays, Bloomberg, FactSet, Standard & Poor’s, J.P. Morgan Asset Management; (Bottom) Dalbar Inc. MSCI, NAREIT, Russell. Indices used are as follows: REITs: NAREIT Equity REIT Index, Small cap: Russell 2000, EM Equity: MSCI EM, DM Equity: MSCI EAFE, Commodity: Bloomberg Commodity Index, High Yield: Bloomberg Barclays Global HY Index, Bonds: Bloomberg Barclays U.S. Aggregate Index, Homes: median sale price of existing single-family homes, Cash: Bloomberg Barclays 1-3m Treasury, Inflation: CPI, 60/40: A balanced portfolio with 60% invested in S&P 500 Index and 40% invested in high-quality U.S. fixed income, represented by the Bloomberg Barclays U.S. Aggregate Index. The portfolio is rebalanced annually. Average asset allocation investor return is based on an analysis by Dalbar Inc., which utilizes the net of aggregate mutual fund sales, redemptions and exchanges each month as a measure of investor behavior. Returns are annualized (and total return where applicable) and represent the 20-year period ending 12/31/19 to match Dalbar’s most recent analysis.

Guide to the Markets – U.S. Data are as of March 31, 2021.

How do institutions do it?

They have a plan!

1. Investment Policy Statement (The Plan)
2. Trustees
3. Staff
4. Consultant
5. Managers
Let’s make a plan

1. Age: 18
2. Location: Chicago, Il
3. Career: Firefighter
4. S-Loans: $0
5. Goal: $1,000,000
Let’s make a plan

1. Age: 22
2. Location: San Francisco, CA
3. Career: Software Engineer
4. S-Loans: $85,000
5. Goal: $1,000,000
Let’s make a plan

1. Age: 19
2. Location: New York, NY
3. Career: Chef
4. S-Loans: $18,000
5. Goal: $1,000,000
Let’s make a plan

1. Age: 18
2. Location: Pittsburgh, PA
3. Career: Steel Worker
4. S-Loans: $0
5. Goal: $1,000,000
Let's make a plan

1. Age: 22
2. Location: Boise, ID
3. Career: Nurse
4. S-Loans: $30,000
5. Goal: $1,000,000
Questions?

Gene.natali@troutwood.com

DREAM BIG.
Tools

Decisions

Comparison Tool
Calculate the costs of waiting on larger purchases

Opportunity Cost
Determine the value of various opportunities

Loan Calculator
Estimate the costs of different loan options

Debt Ranking
Visualize your debt repayment progress

Investment Ranking
Compare and rank investment opportunities

Debt vs. Invest
Evaluate the pros and cons of paying down debt or investing

Educational

Finglish Dictionary
Discover and learning the meaning behind finance terminology

Career Explore
Explore and find investment opportunities

Troutwood Maps
Explore the world of investment and finance

Library
Read about the investment world

Market Perspectives
Stay informed about investment trends

Start Investing
Learn how to invest responsibly and ethically
Opportunity Cost Calculators

Our financial choices have consequences. Each time we make a choice, we give up opportunities associated with different decisions. This tool will help estimate the financial opportunity cost of making one decision vs. another.

Home
- Calculate the opportunity cost of purchasing a home

Car
- Calculate the opportunity cost of car loans

College
- Calculate the opportunity cost of student loans

Credit Card
- Calculate the opportunity cost of not paying your balance

One Time Purchase
- Calculate the opportunity cost of a one-time purchase

Estimated Value
- Calculate the opportunity cost over a 10-year period

Opportunity Cost
- Calculate the opportunity cost of making a decision

This result takes into account what the price difference between your choices, including any difference in down payment, interest associated with financing costs, and difference in monthly cash flow, could grow into if invested wisely over several behavioral years.
Wellness Check

Hey Maryann, let's get started!

Remove some uncertainty in life see how prepared you are for the unexpected. This can be living and working checklist to keep your mind at ease and prepare for your financial future.

Get Started
FinPulse

Small steps matter on the path towards achieving long term goals. Use FinPulse to help keep you on track with your Retirement plan.

Enable FinPulse

Reminder Frequency
Monthly

Hey Maryann!
Have you contributed to a Roth IRA, 401(k) or other retirement plan type this month?

Save

No
Yes
Emergency Preparedness

Monthly Expenses

$3,326.86

$13,600

Level 2 - 6 Months

Level 1

$2,012 - Less Than a Month of Expenses

Level 2

$18,012 - 6 Months of Expenses

Level 3

$26,900 - 10 Months of Expenses

Emergency Funds

Checking Account $5,600

Savings Account $5,600

Roth IRA $5,600
Dark Theme
College Comparison

College Comparison
Compare the overall costs of college and loans with our in-depth college comparison tool.

My Colleges
- University of Pennsylvania
  - Total Cost: $205,041
  - Total Loans: $230,041
  - View
- Clemson University
  - Total Cost: $250,041
  - Total Loans: $230,041
  - View
- Clarion University
  - Total Cost: $256,041
  - Total Loans: $230,041
  - View

Net Cost Of Schools
- University of Pennsylvania: $205,041
- Clemson University: $250,041
- Clarion University: $256,041

Loan Cost Comparison
- University of Pennsylvania
  - Interest Cost: $205,000
  - Total Loan Cost (Principal + Interest): $230,000
- Clemson University
  - Interest Cost: $250,000
  - Total Loan Cost (Principal + Interest): $230,000
- Clarion University
  - Interest Cost: $256,000
  - Total Loan Cost (Principal + Interest): $230,000

Career Start - Debt to Income
- University of Pennsylvania: $180K
- Clemson University: $210K
- Clarion University: $220K

Did you know...
Not all loans are eligible to be forgiven. If you haven't yet taken student loans, but are thinking about it... Read More
Troutwood Map
Troutwood Map
The Missing Semester Series

Question 1 of 82
What Percent of Americans stressed over finances?

- 77%
- 77%
- 77%
- 24%
- 24%
- 77%
- 100%
- 100%
- 100%
- $100

A lender charges a borrower "_______" in order to get a loan?

Interest