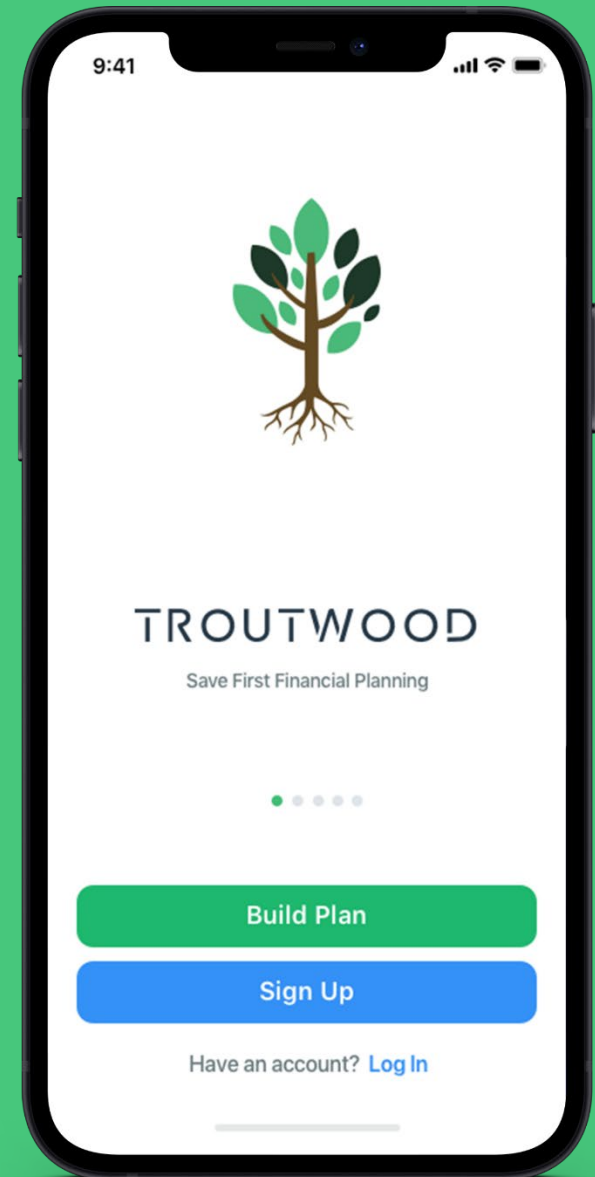




# TROUTWOOD

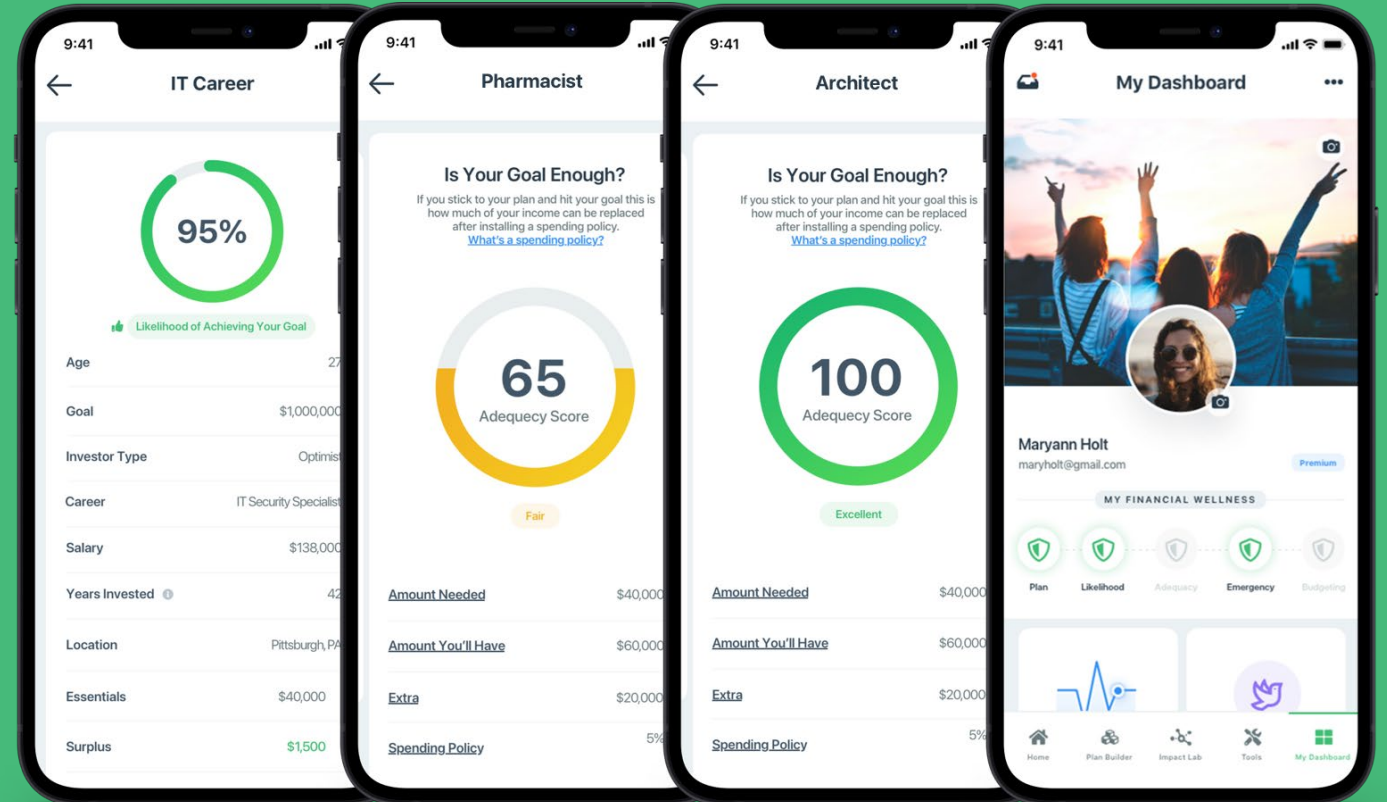
Financial Planning & Investment Education

**Gene Natali**  
Co-Founder & CEO  
[gene.natali@troutwood.com](mailto: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

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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!

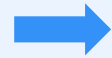




# Retirement is changing

---

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:

---

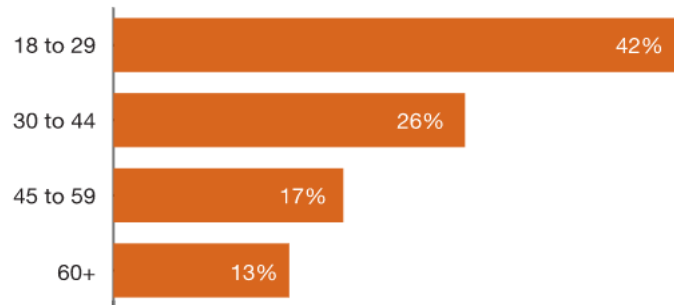
“

To be the CEO of your financial future!



# A financial plan will be necessary

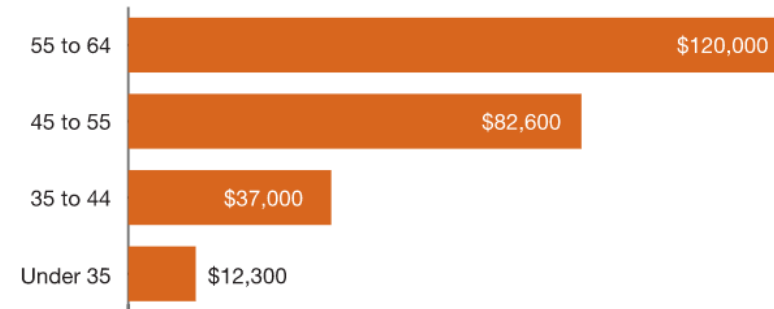
Percent of Americans who have no retirement savings by age cohort



Sources: PwC Market Research Centre, US Federal Reserve data

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.

Median retirement savings account balance by age cohort



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?





# Crypto 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

CAREER PERIOD	TOTAL INVESTED	S&P 500 ANNUALIZED RETURN	FINAL VALUE FROM DAILY INVESTMENTS
1978-2019	\$15,330	11.84%	\$313,690
1977-2018	\$15,330	10.91%	\$266,487
1976-2017	\$15,330	11.60%	\$314,963
1975-2016	\$15,330	11.91%	\$299,418
1974-2015	\$15,330	10.80%	\$294,163
1973-2014	\$15,330	10.35%	\$312,602
1972-2013	\$15,330	10.47%	\$298,464
1971-2012	\$15,330	10.08%	\$245,688
1970-2011	\$15,330	9.79%	\$229,914
1969-2010	\$15,330	9.51%	\$241,357
1968-2009	\$15,330	9.42%	\$225,385
1967-2008	\$15,330	9.36%	\$193,531
1966-2007	\$15,330	10.30%	\$329,198
1965-2006	\$15,330	10.46%	\$335,548
1964-2005	\$15,330	10.48%	\$313,414
1963-2004	\$15,330	10.89%	\$326,460
1962-2003	\$15,330	10.38%	\$317,175
1961-2002	\$15,330	10.34%	\$268,911
1960-2001	\$15,330	11.01%	\$374,231

## CAREER JOURNEY



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

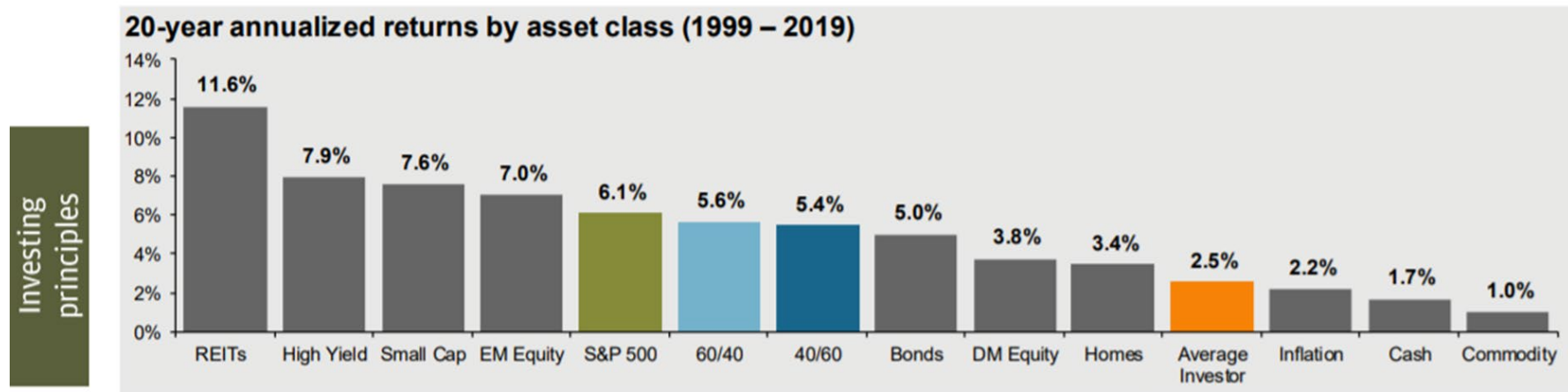
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**Having enough money to  
spend time with people you  
love in places you enjoy.**



# Experience

“ 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.

**J.P.Morgan**  
Asset Management

# How do institutions do it?

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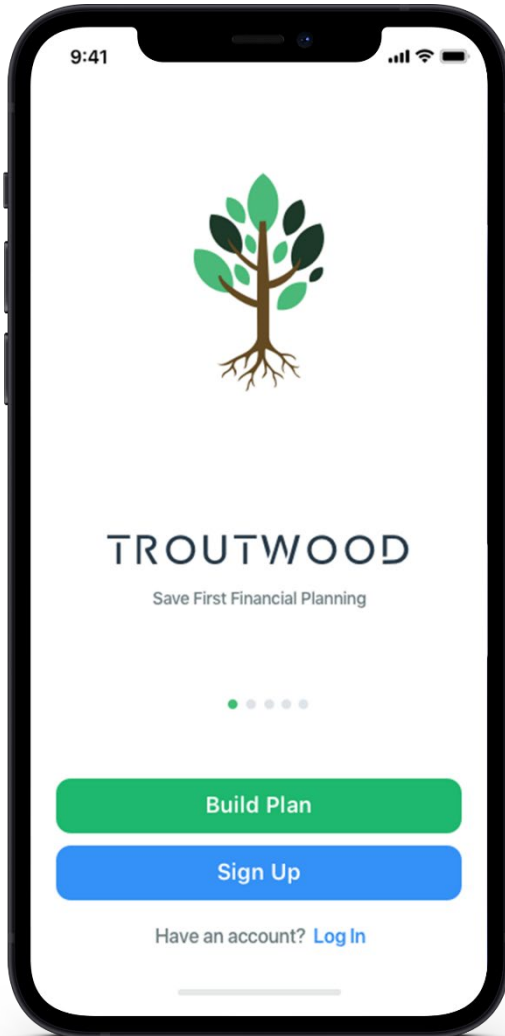
They have a **plan**!

1. Investment Policy Statement (**The Plan**)
2. Trustees
3. Staff
4. Consultant
5. Managers





# Let's make a plan

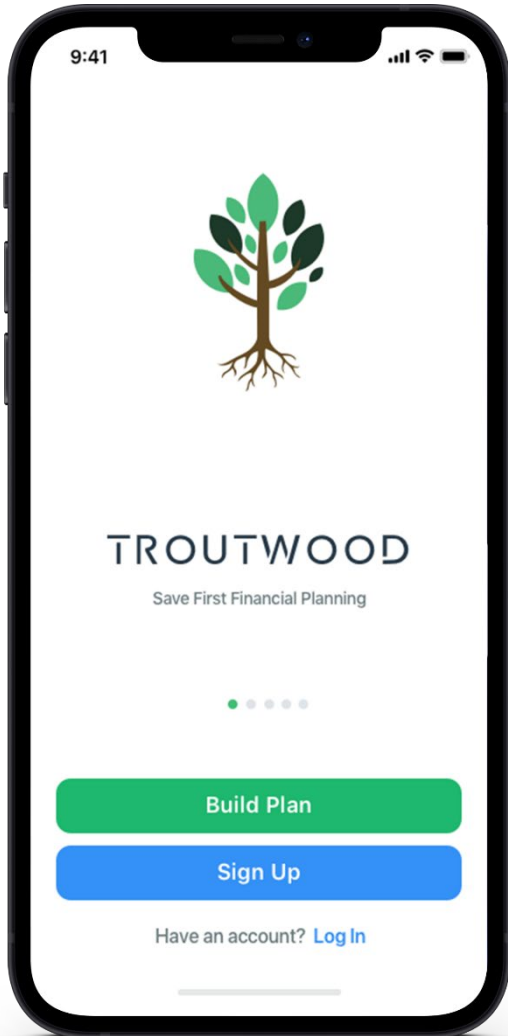


1. Age: 18
2. Location: Chicago, IL
3. Career: Firefighter
4. S-Loans: \$0
5. Goal: \$1,000,000





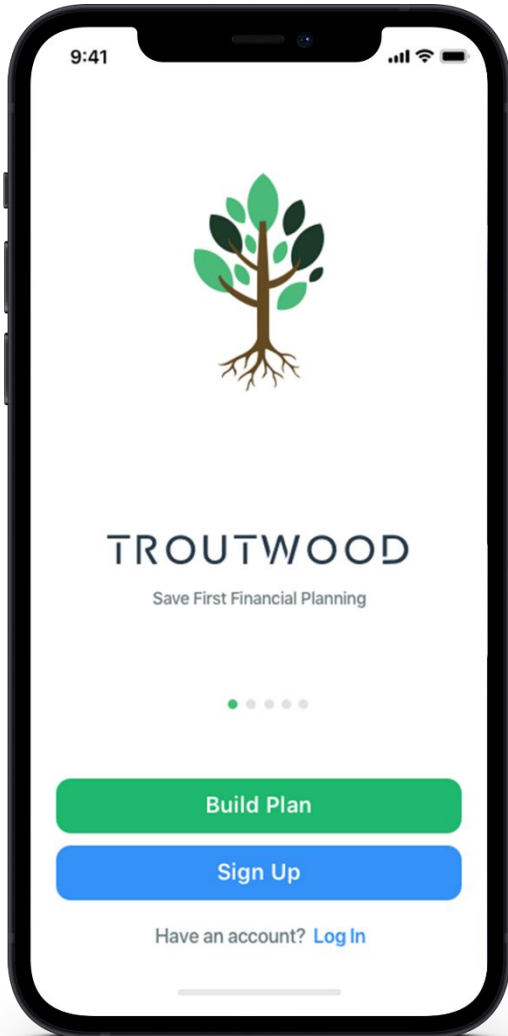
# Let's make a plan



1. Age: 22
2. Location: San Francisco, CA
3. Career: Software Engineer
4. S-Loans: \$85,000
5. Goal: \$1,000,000



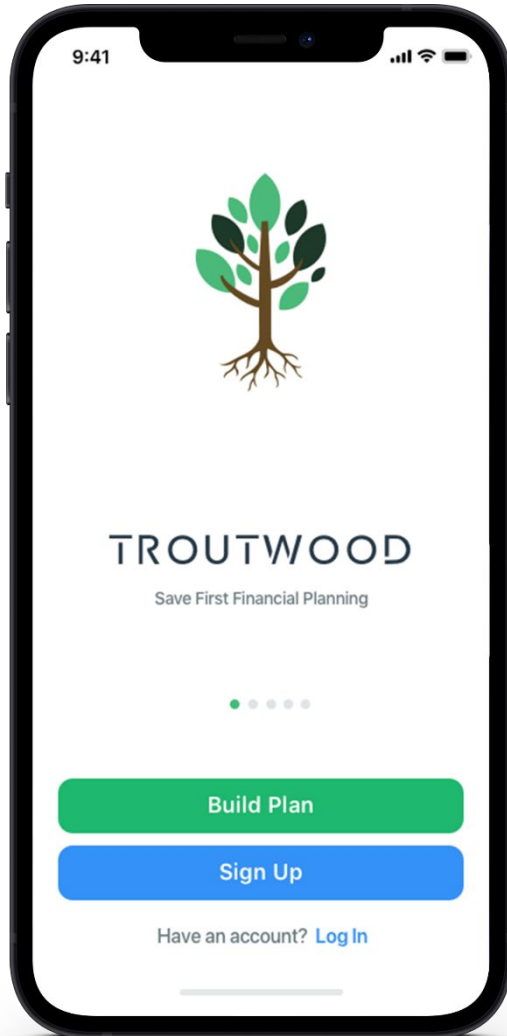
# Let's make a plan



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

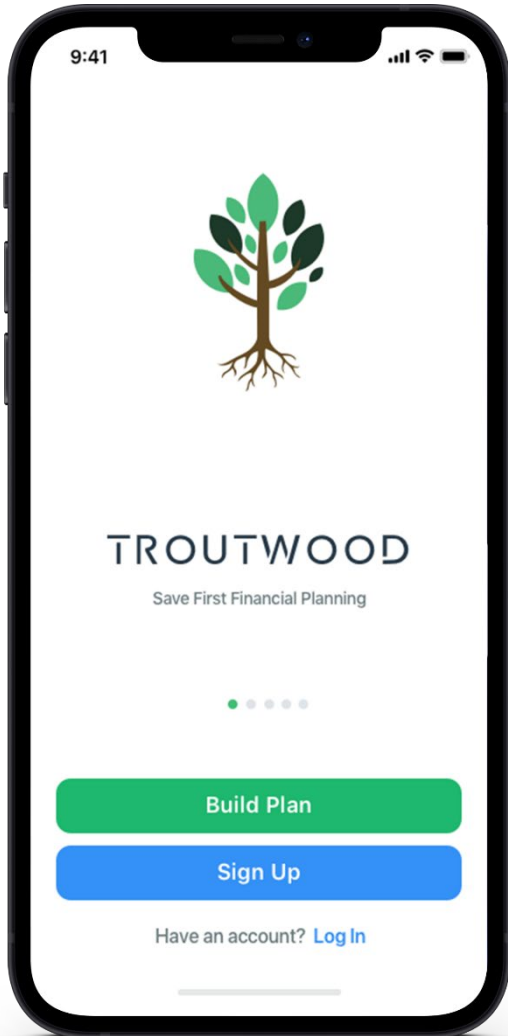


1. Age: 18
2. Location: Pittsburgh, PA
3. Career: Steel Worker
4. S-Loans \$0
5. Goal: \$1,000,000





# 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?

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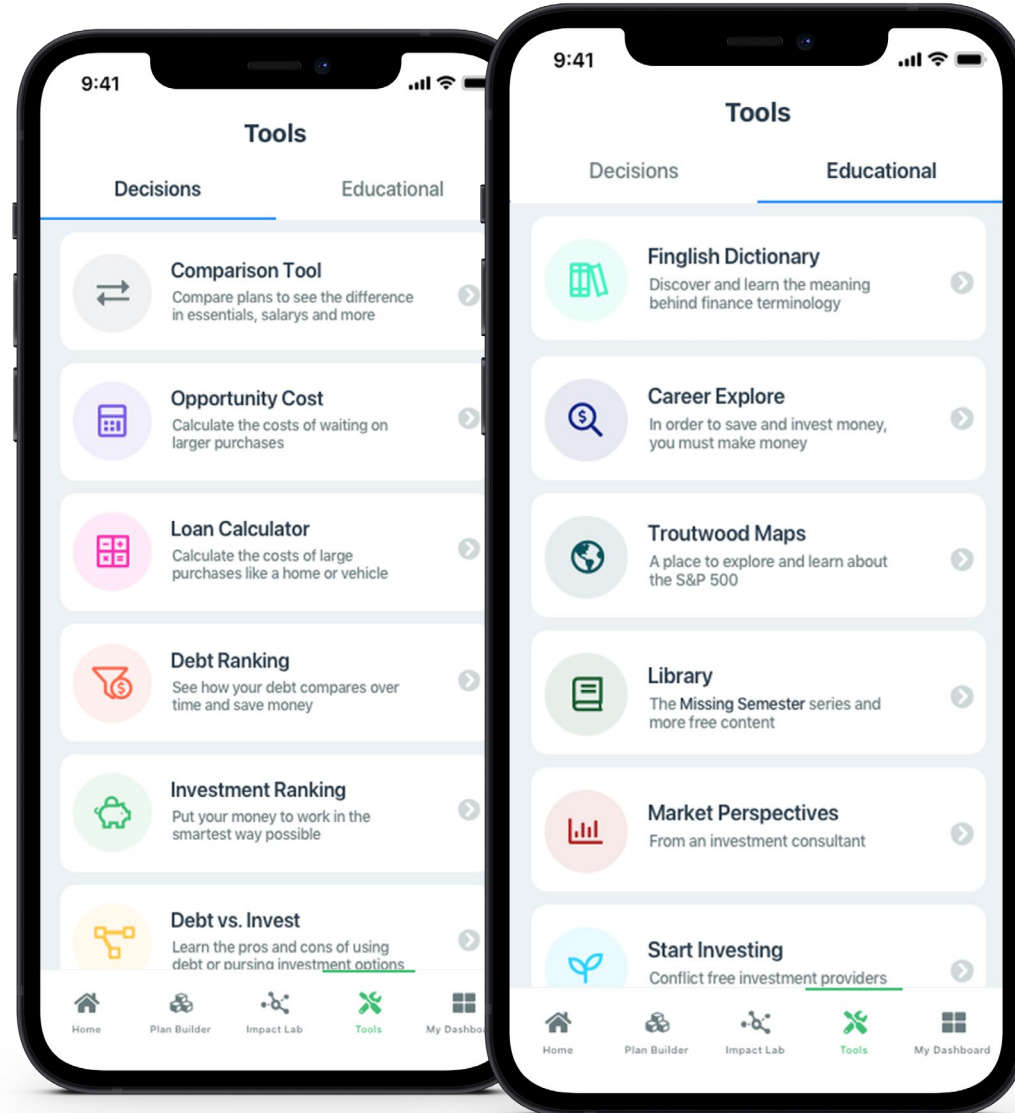


DREAM  
BIG.

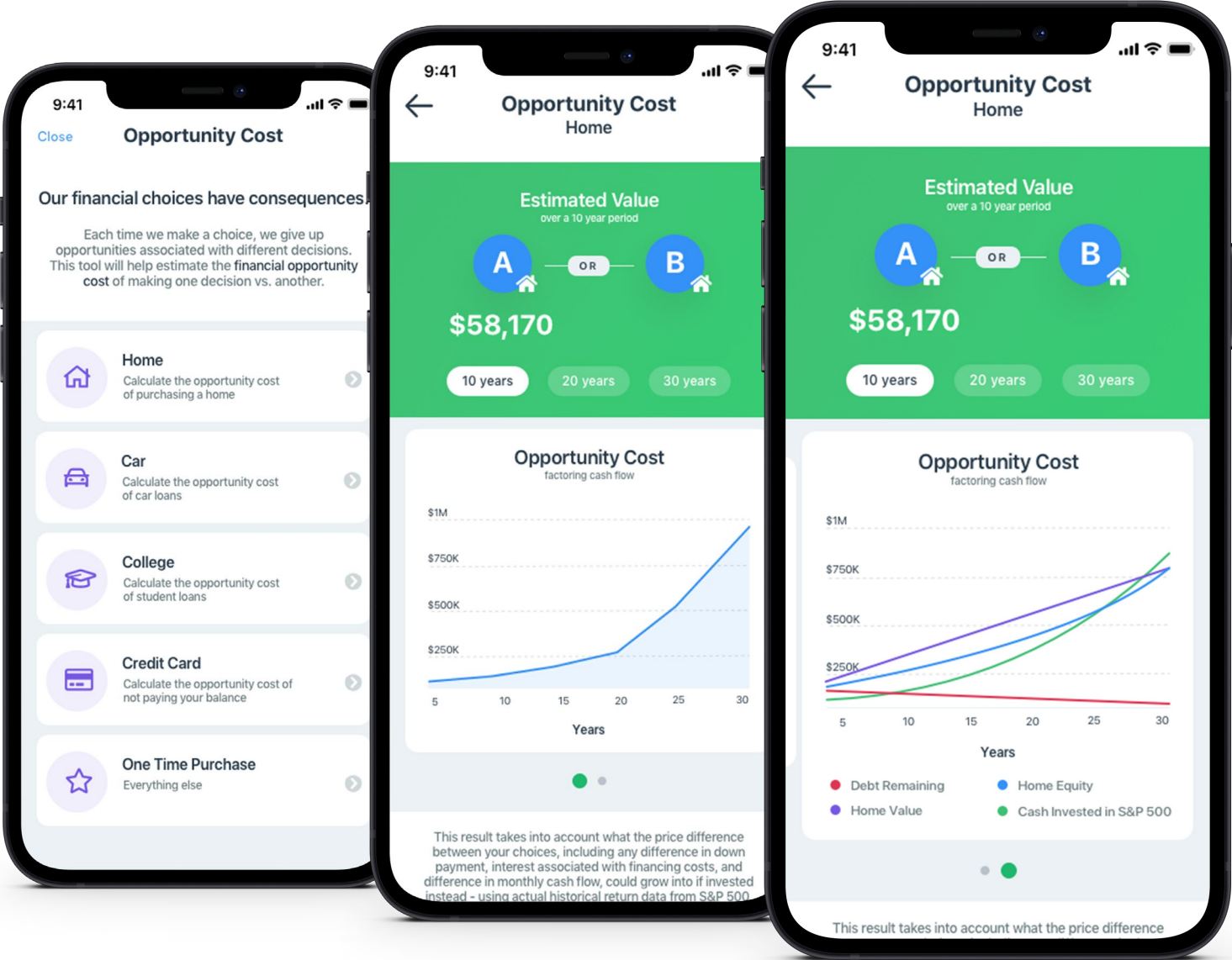
[Gene.natali@troutwood.com](mailto:Gene.natali@troutwood.com)



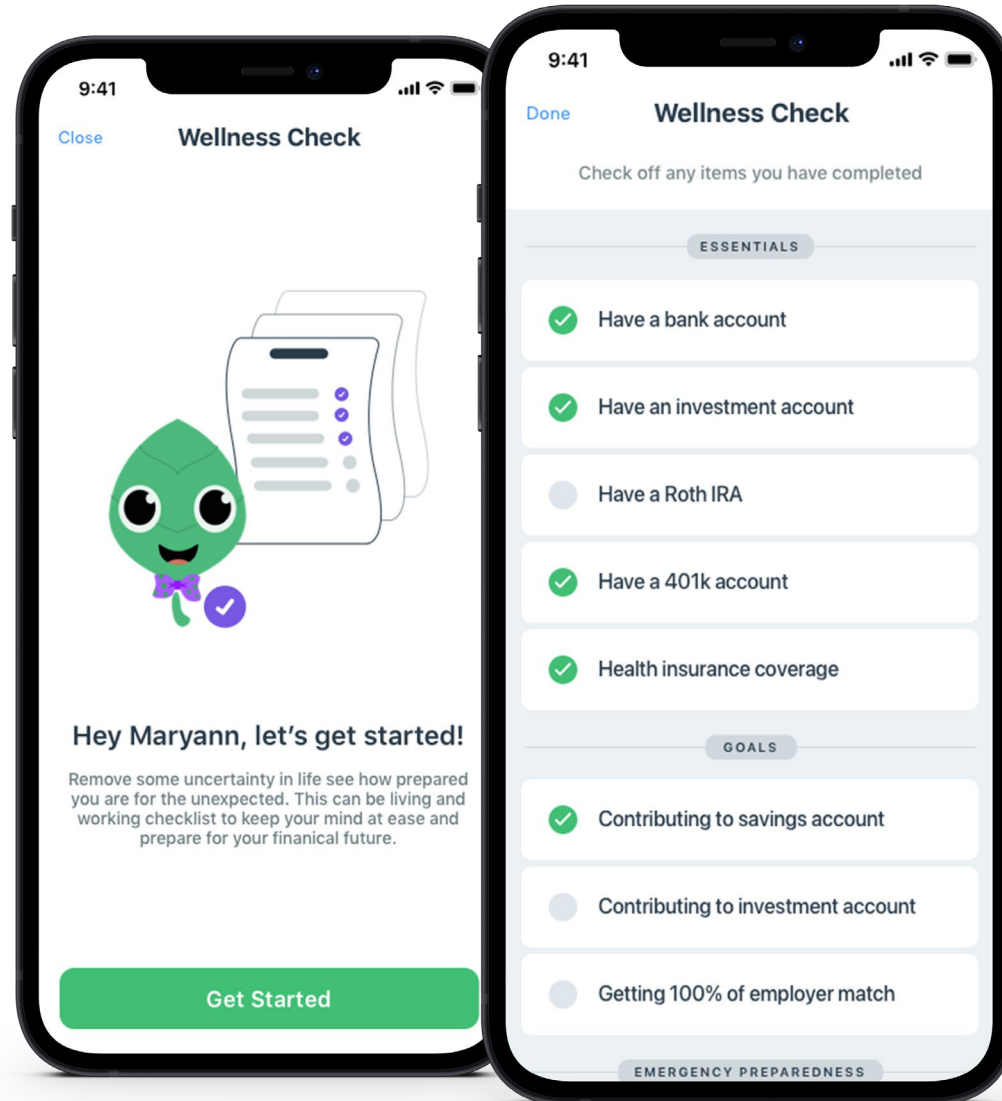
# Tools



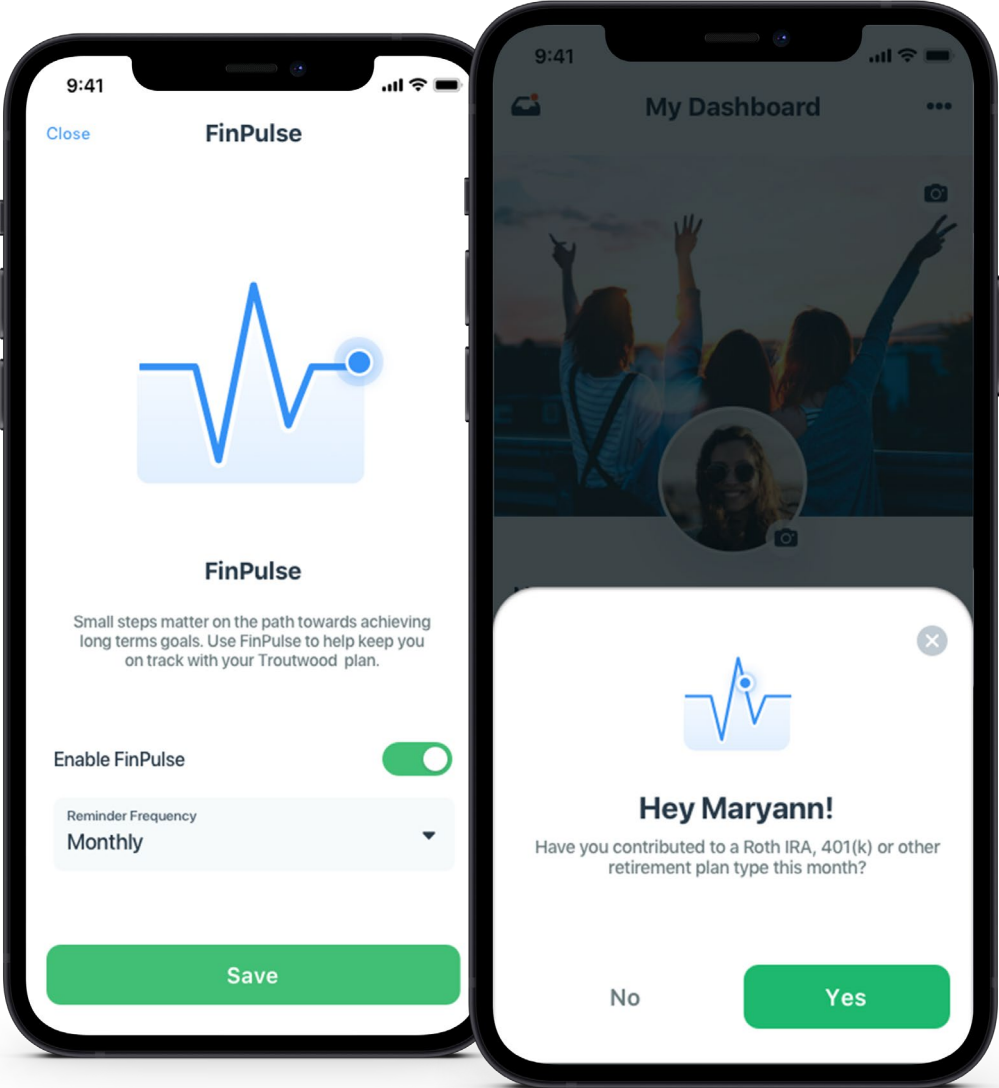
# Opportunity Cost Calculators



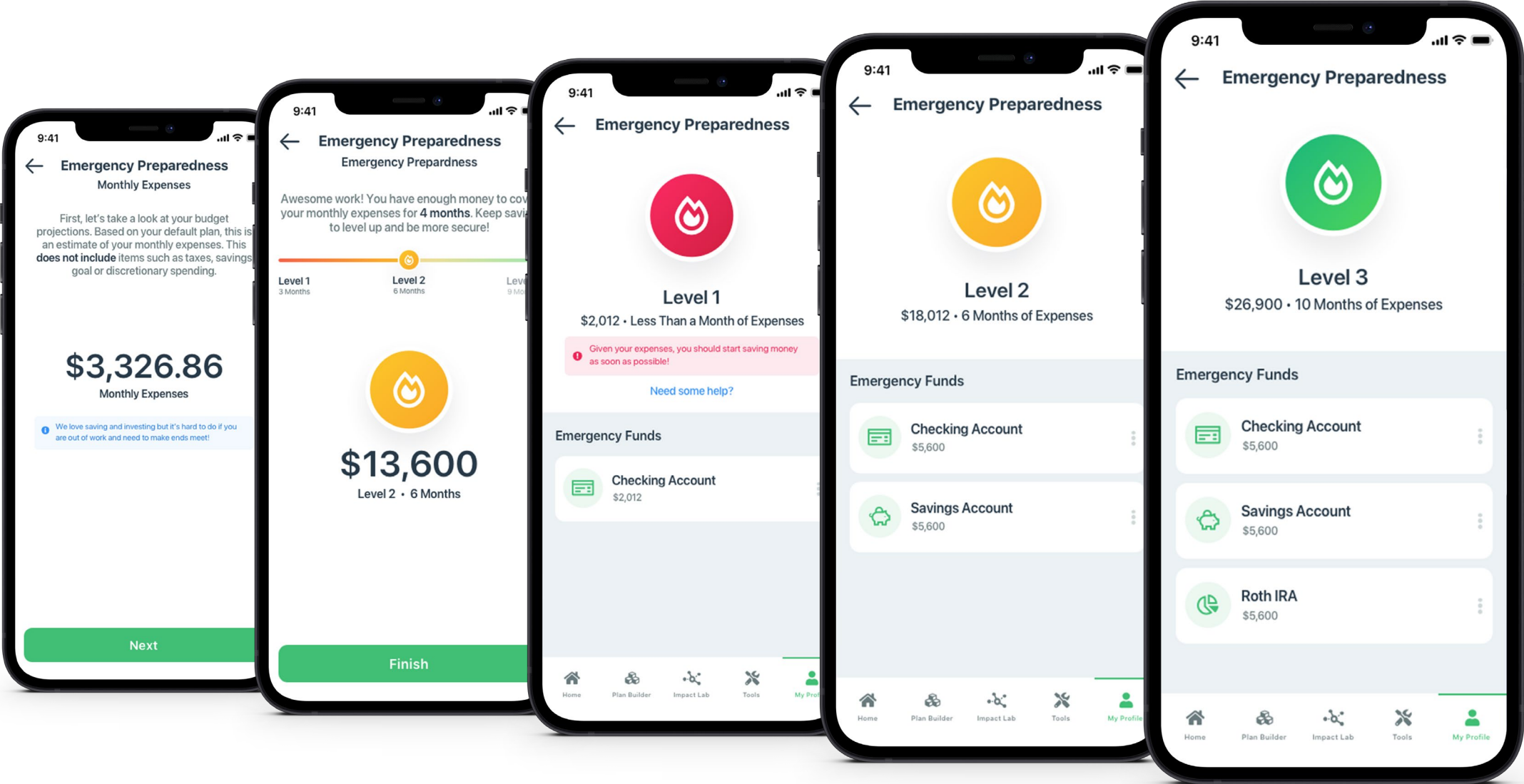
# Wellness Check

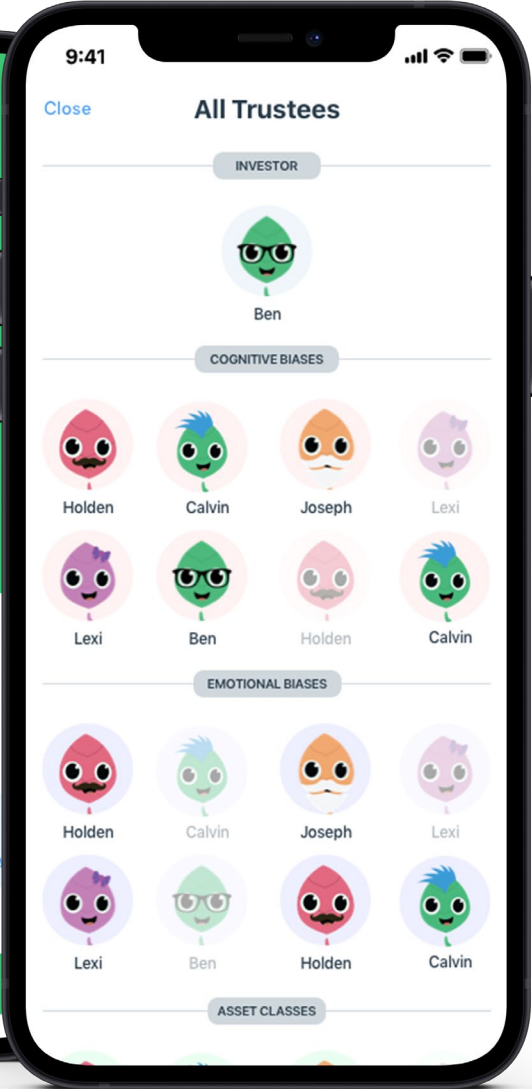
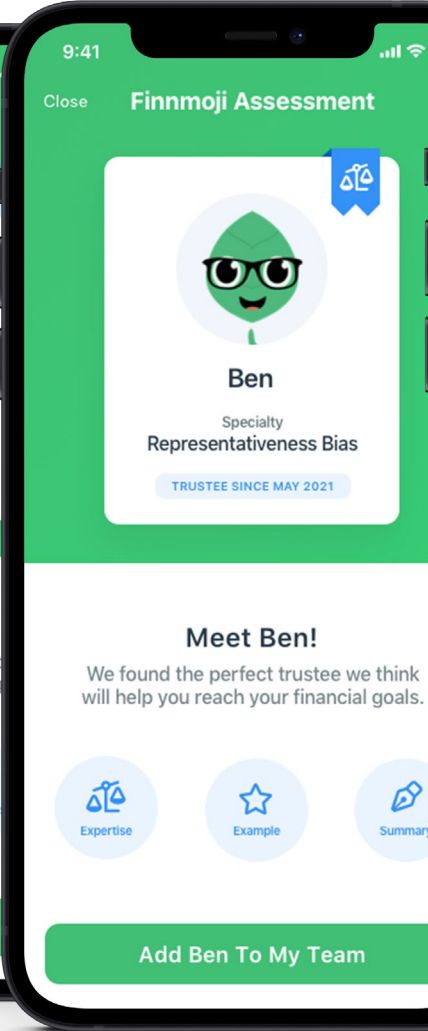
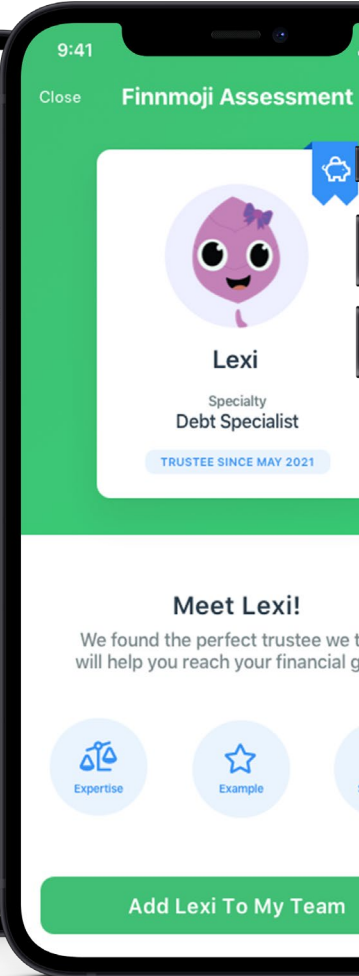
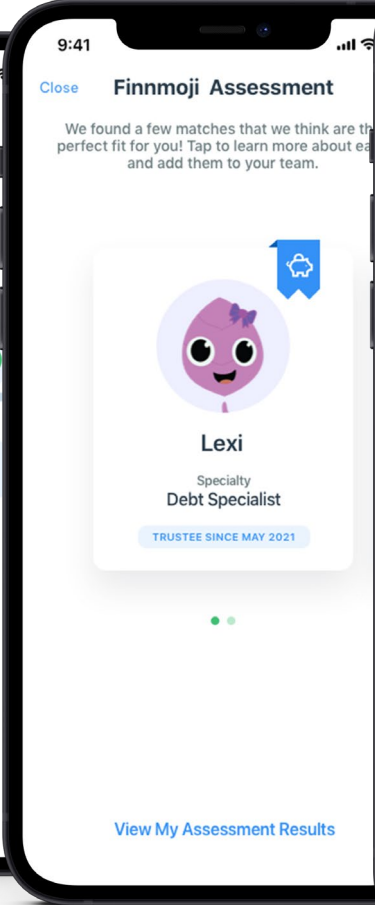
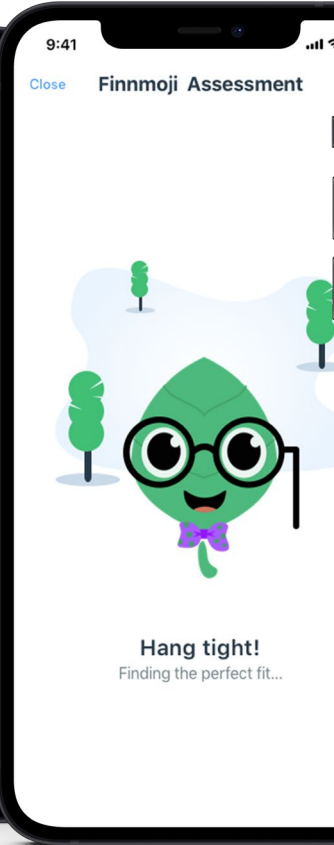
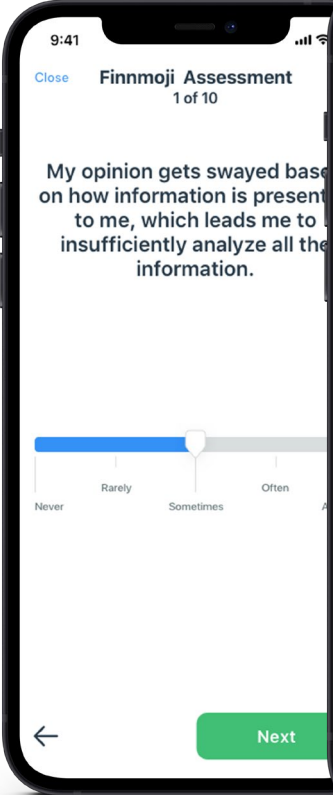






# Emergency Preparedness



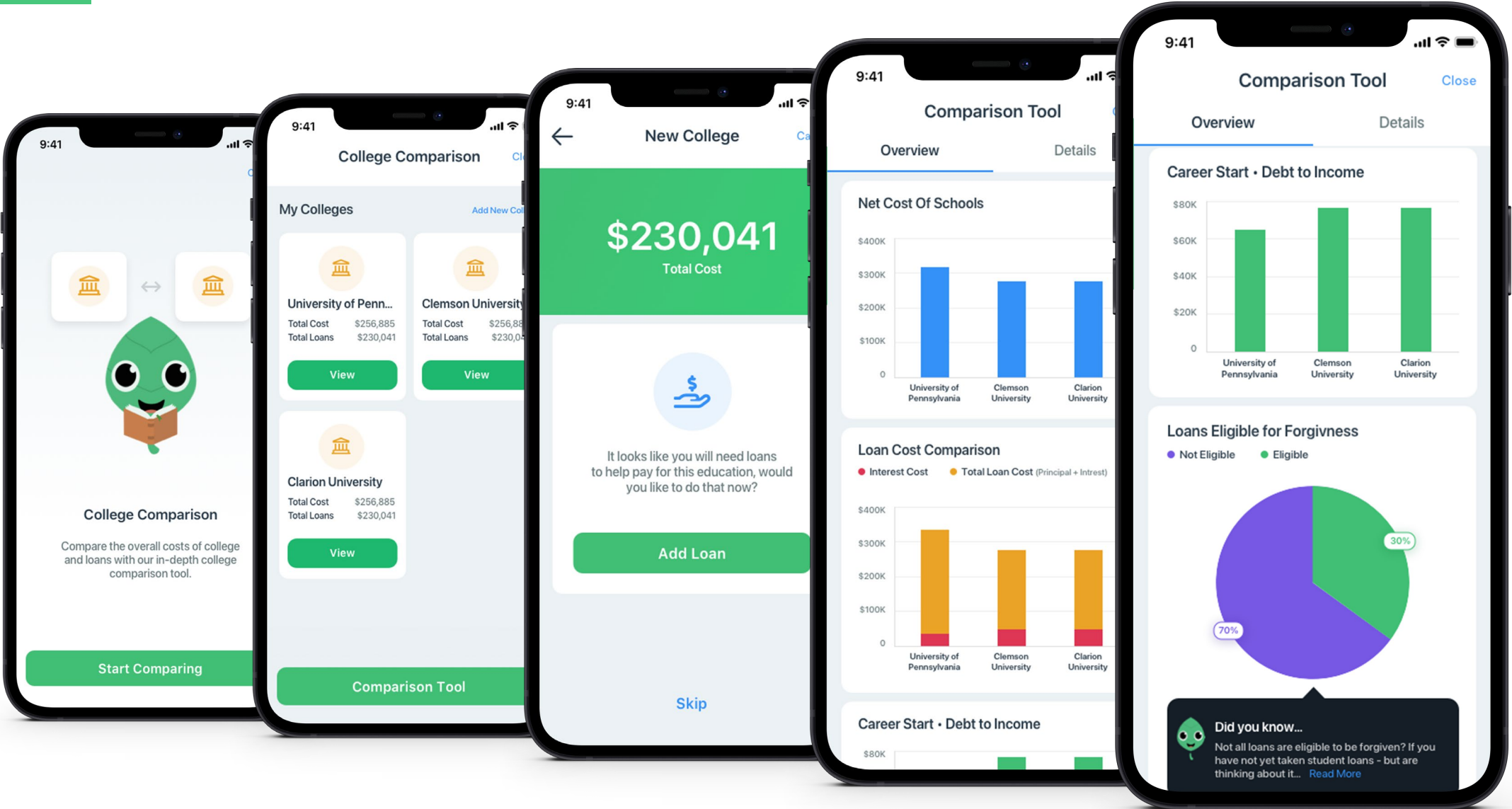




# Dark Theme



# College Comparison



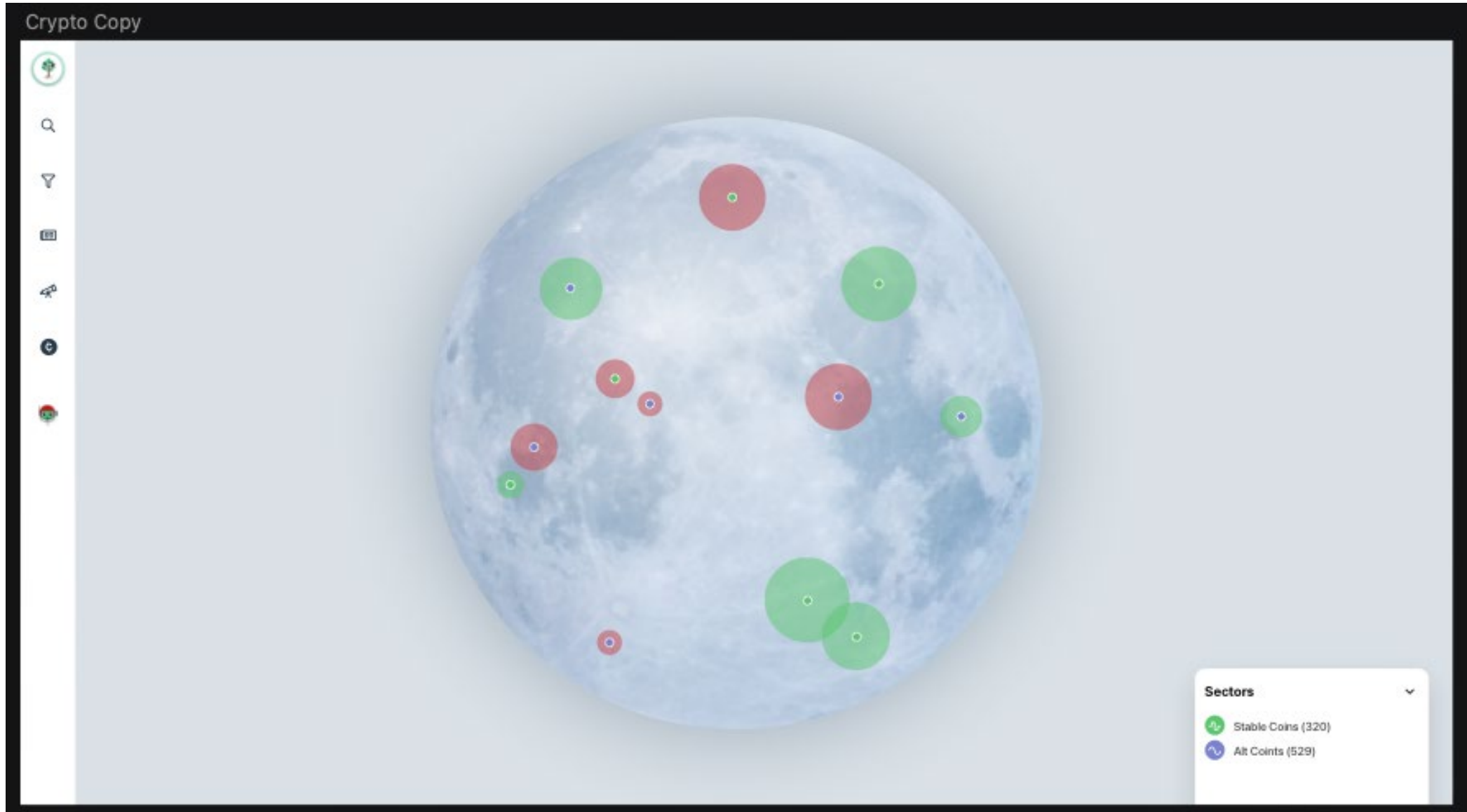
# Troutwood Map

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# Troutwood Map



# The Missing Semester Series


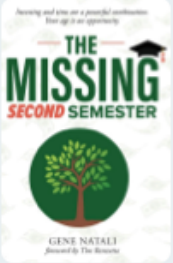


Troutwood v3 (Library)

9:41


Close Library


Books


Resources


The Missing Semester

 Chapter Discussions  
Chapter discussion questions designed to engage students

 Quiz  
Test your knowledge with The Missing Semester Quiz

The Missing Second Semester

 Chapter Discussions  
Chapter discussion questions designed to engage students

 Quiz  
Test your knowledge with The Second Missing Semester Quiz

Quiz (1)

9:41

Close Quiz

The Missing Semester

Question 1 of 82

What Percent of Americans stressed over finances?

77%

100%

24%

Quiz (2)

9:41

Close Quiz

The Missing Semester

Question 1 of 82

What Percent of Americans stressed over finances?

77%

100%

24%

Quiz (3)

9:41

Close Quiz

The Missing Semester

Question 1 of 82

What Percent of Americans stressed over finances?

77%

100%

24%

Quiz (4)

9:41

Close Quiz

The Missing Semester

Question 21 of 82

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

Interest

\$100