Own YOUR financial future
This preliminary information has been prepared by the Company solely for information purposes to assist the recipient in deciding whether to proceed with further analysis of the transaction contemplated herein. This document does not constitute an offer or solicitation for the sale or purchase of securities. The information set out herein is preliminary and should not be relied upon for any purpose. The investment opportunity described herein is speculative and entails a high degree of risk. Due to the illiquidity of this investment, if you invest you must expect to bear the economic risk of the investment for an indefinite period. There is no assurance that any market will develop for the securities described herein.

Certain statements in this document that are not historical fact constitute "forward-looking statements." You are cautioned not to place undue reliance on these forward-looking statements. Such forward-looking statements involve known and unknown risks, uncertainties and other factors, which may cause the actual results of the Company to be materially different from historical results or from any results expressed or implied by such forward-looking statements. The Company made the statements in these materials as of the date hereof unless it is stated otherwise. Neither the delivery of these materials, nor any sale of securities by the Company after the date of these materials, shall create any implication that the information contained herein or the affairs of the Company have not changed since the date hereof or that such information is correct as of any time subsequent to its date.

The Company management based all estimates and projections as to events that may occur in the future (including projections of revenue, expense and net income) upon their best judgment as of the date of these materials and upon assumptions and circumstances and events that have not yet taken place, may not have an empirical basis, are subject to variation and are inherently unpredictable. Whether or not such estimates or projections may be achieved will depend upon the Company achieving its overall business objectives and the availability of funds, including funds from the sale of the securities described herein. There can be no assurance that any estimates or assumptions will prove accurate or that any of the projections will be realized. The Company does not guarantee that any of these projections will be attained. Actual results will vary from the projections, and such variations may be material.

The securities have not been registered with or approved by the United States Securities and Exchange Commission ("SEC") or any state securities or other jurisdiction's securities commission or other regulatory authority. Neither the SEC nor any state or other jurisdiction's securities commission or other regulatory authority has passed upon the accuracy or adequacy of this confidential preliminary information. Any representation to the contrary is unlawful.

The Company will only make offers and sales of its securities to persons who: (a) are "accredited investors" within the meaning of Regulation D under the 33 Act; (b) are sophisticated in business and financial matters; (c) the Company believes have the knowledge and experience to evaluate the merits and risks of the investment; (d) have sufficient financial means to bear the risk of total loss of their investment; (e) have substantial income; and (f) can afford the illiquidity of these securities.
About

• CEO, Troutwood
• BA Allegheny College
• MBA Carnegie Mellon
• CFA Charterholder
• Board member CFASP
• Personal Finance Instructor
• Executive-in-Residence
• Award Winning Author
• Internationally published
• Met with leadership from the UN
• 1000+ presentations
• gene.natali@troutwood.com
Our mission, is to provide individuals with an institutional-quality personal financial plan and the tools to be financially independent.
Go to School

Get a Job

Get a House

Get Diploma

Get a Spouse

Have Kids

Kids' College

Start Saving & Planning

Reach minimum AUM to work with FA

Get Sold...

Retire

Work with FA in attempt to make money last…

Looking backward
\begin{itemize}
  \item **YOU** Will generate $4,000,000 to $6,000,000 in Career Earnings
  \item Will purchase their first home at Age 27
  \item Will own three (3) homes for an average duration of 10-13 years
  \item Will refinance seven (7) times
  \item Will own eight (8) cars over their lifetime
  \item Will borrow $15,000 to $30,000 per auto loan
  \item Will have four (4) credit cards
  \item Will make 41 purchase transactions/month and 492/year
  \item 70\% of college graduates will have student loans, with average federal student loan debt of $37,014 ($40,904 including private loans)
\end{itemize}
You’re in CHARGE!
➢ Marketing is more sophisticated.
➢ Pensions are increasingly rare.
➢ Financial mistakes have consequences.
➢ Social media gives non-experts a platform.
➢ Education is imperative.
➢ Action must follow.
Download | Buy, Sell, Hold!

BUY. SELL. HOLD.
An Investment Game

Gain confidence.
Learn to invest.

Test yours skills and try to beat Finn!
Range of stock, bond and blended total returns
Annual total returns, 1950 – 2021

<table>
<thead>
<tr>
<th></th>
<th>Annual avg. total return</th>
<th>Growth of $100,000 over 20 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stocks</td>
<td>11.5%</td>
<td>$896,148</td>
</tr>
<tr>
<td>Bonds</td>
<td>5.8%</td>
<td>$308,786</td>
</tr>
<tr>
<td>50/50 portfolio</td>
<td>9.0%</td>
<td>$562,115</td>
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</tbody>
</table>

Returns shown are based on calendar year returns from 1950 to 2021. Stocks represent the S&P 500 Shiller Composite and Bonds represent Strategas/Ibbotson for periods from 1950 to 2010 and Bloomberg Aggregate thereafter. Growth of $100,000 is based on annual average total returns from 1950 to 2021.
Guide to the Markets – U.S. Data are as of July 31, 2022.
20-year annualized returns by asset class (2002 – 2021)

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 Global HY Index, Bonds: Bloomberg U.S. Aggregate Index, Homes: median sale price of existing single-family homes, Cash: Bloomberg 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 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.
Guide to the Markets – U.S. Data are as of July 31, 2022.
“Over a ten-year period commencing on January 1, 2008, and ending on December 31, 2017, the S&P 500 will outperform a portfolio of funds of hedge funds, when performance is measured on a basis net of fees, costs and expenses.”

PREDICTOR
Warren Buffett

CHALLENGER
Protege Partners, LLC

STAKES $2,222,278
will go to Girls Incorporated of Omaha if Buffett wins, or Friends of Absolute Return for Kids, Inc if Protege Partners, LLC wins.

https://longbets.org/362/
Warren Buffett Bet

<table>
<thead>
<tr>
<th>Fund of funds A</th>
<th>Fund of funds B</th>
<th>Fund of funds C</th>
<th>Fund of funds D</th>
<th>Fund of funds E</th>
<th>S&amp;P 500 Index Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>45.8%</td>
<td>83.1%</td>
<td>138.6%</td>
<td>45.4%</td>
<td>81.7%</td>
<td>258.5%</td>
</tr>
</tbody>
</table>

https://blog.solidum.capital/three-very-important-lessons-to-learn-from-warren-buffett-1-million-bet-7111b388f11
“It’s all about safety.”

– Paul O’Neil CEO of Alcoa
"100% of Institutional investors have a plan. 100% of individuals deserve one!

The institutional framework:

➢ **Investment Policy Statement.**

➢ Board of Trustees

➢ Investment Staff

➢ Investment Consultant

➢ Investment Manager
“Own your financial plan. Own your financial future.”
Troutwood

Own your financial future

Conflict Free
Financial planning and goal setting

Explore
Colleges, careers, cost of living and more
1. Age: 18
2. Location: Pittsburgh, PA
3. Career: Steelworker
4. S-Loans: $0
5. Goal: $1,000,000
Raise the Bar

Hershey's
The Hershey Company
Having enough money to spend time with people you love in places you enjoy.
Questions?

Gene.natali@troutwood.com

DREAM BIG.
You’re hired!
Product / College Explore

Explore demographics, tuition costs and more!
Product / Start Investing

The investment companies listed below have been selected by Troutwood for you to learn more, compare to one another, and gain confidence.

Vanguard

"At Vanguard you're more than just an investor, you're an owner. Vanguard isn't owned by shareholders, it's owned by the people who invest in our funds.* As an owner you have access to personalized financial advice, high-quality investments, retirement tools, and relevant market insights that help you build a future for those you love.*"

Roth IRA
View Cost and Fees

S&P 500 ETF
View Cost and Fees

Charles Schwab

"There's more than one way to achieve your financial goals. Schwab isn't one-size-fits-all because everyone has unique financial goals. Whether you're working toward retirement, saving for college or a house, or looking to invest in the market on your own, we have investing options that meet your needs on your terms."

S&P 500 ETF
View Cost and Fees

Fidelity

"We believe the more we can make investing and financial planning clear and simple, the more confident you'll be about the decisions you make. And the more you'll get from our relationship together. Whatever you're investing for, we can help."

Target Date Fund
View Cost and Fees
A 41-year old wanting to retire at 65 currently spends $30,000/year. Inflation averages 3%. How much should he/she/they spend per year in 24-years?

Options:
- $30,000
- $60,000
- $100,000

Your Results

67% Percent Correct
Way to go!

You completed 3 questions and answered 2 correctly!
Product / Wellness Checklist

Essentials:
- Have a bank account
- Have an investment account
- Have a Roth IRA
- Have a 401k account
- Health insurance coverage

Goals:
- Contributing to savings account
- Contributing to investment account
- Getting 100% of employer match

Emergency Preparedness
1 of 12

Do you have an alternative source of income (investments, W2 Income, etc.)?

Way to go!
Having an account at an FDIC-insured bank ensures that your money is protected (up to $250k per bank). It's also a recommended first step before opening an investment account.
I overestimate my capabilities and it can act as a detriment to me.