



TROUTWOOD

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.

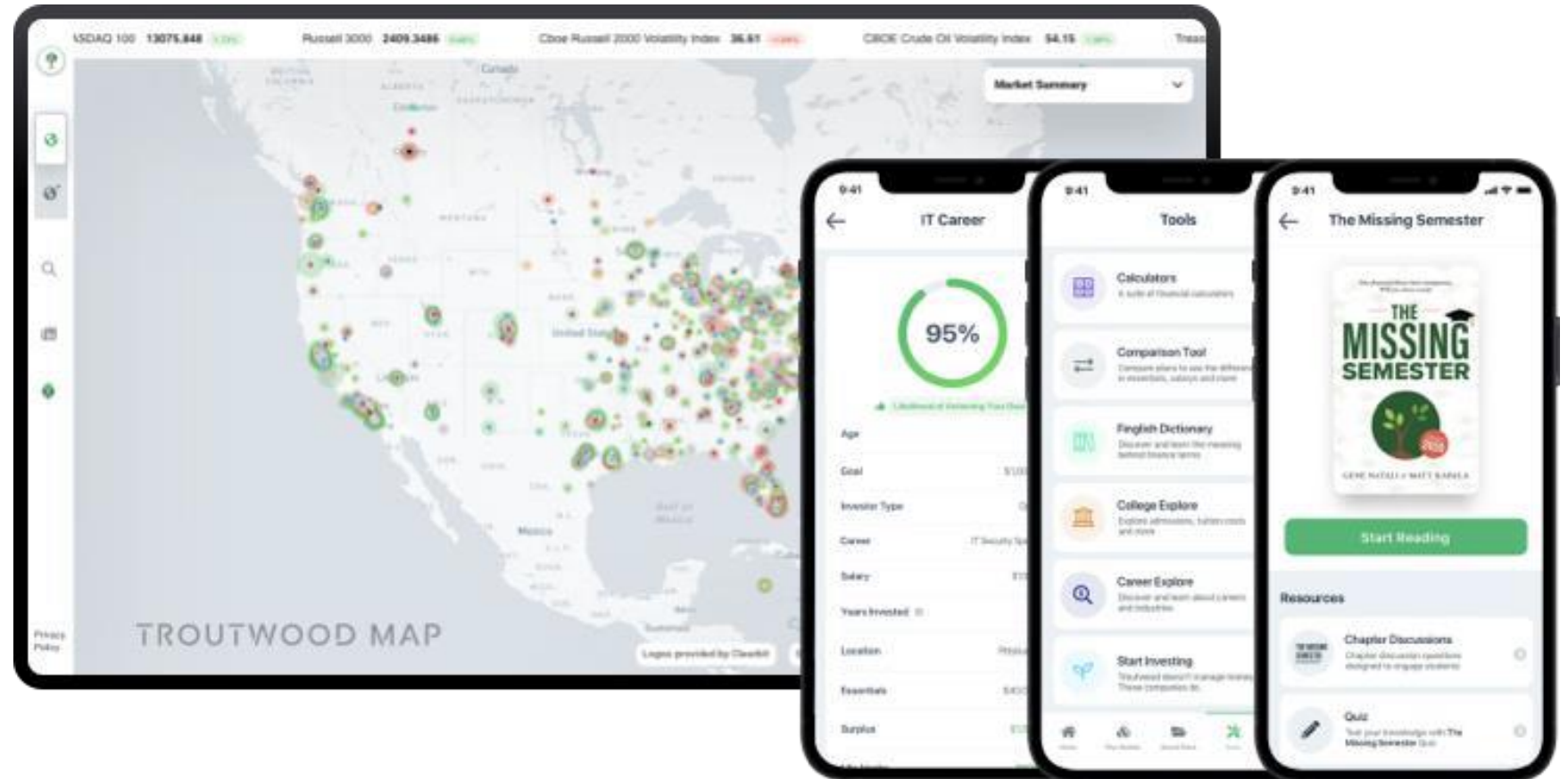
The securities have not been registered with or approved by the United States Securities and Exchange Commission ("SEC") or any state securities or other jurisdiction's securities commission or other regulatory authority. Neither the SEC nor any state or other jurisdiction's securities commission or 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

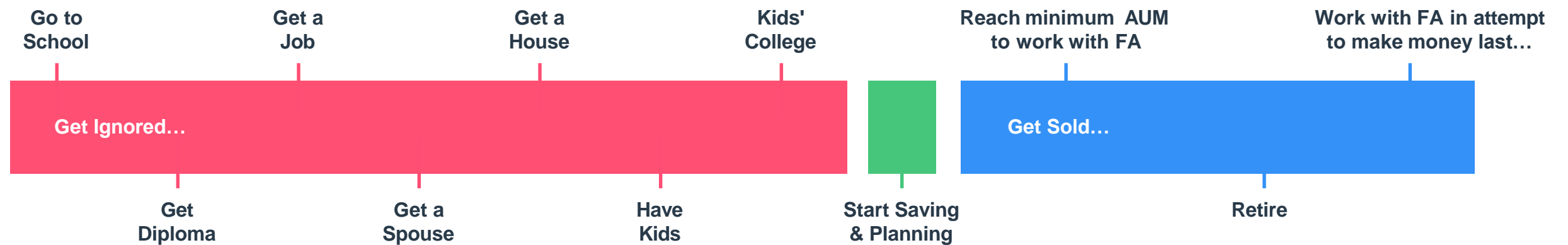




Our mission, is to provide individuals with an institutional-quality personal financial plan and the tools to be financially independent.



Looking backward



- **YOU** Will generate \$4,000,000 to \$6,000,000 in Career Earnings
- Will purchase their first home at Age 27
- Will own three (3) homes for an average duration of 10-13 years
- Will refinance seven (7) times
- Will own eight (8) cars over their lifetime
- Will borrow \$15,000 to \$30,000 per auto loan
- Will have four (4) credit cards
- Will make 41 purchase transactions/month and 492/year
- 70% of college graduates will have student loans, with average federal student loan debt of \$37,014 (\$40,904 including private loans)



“

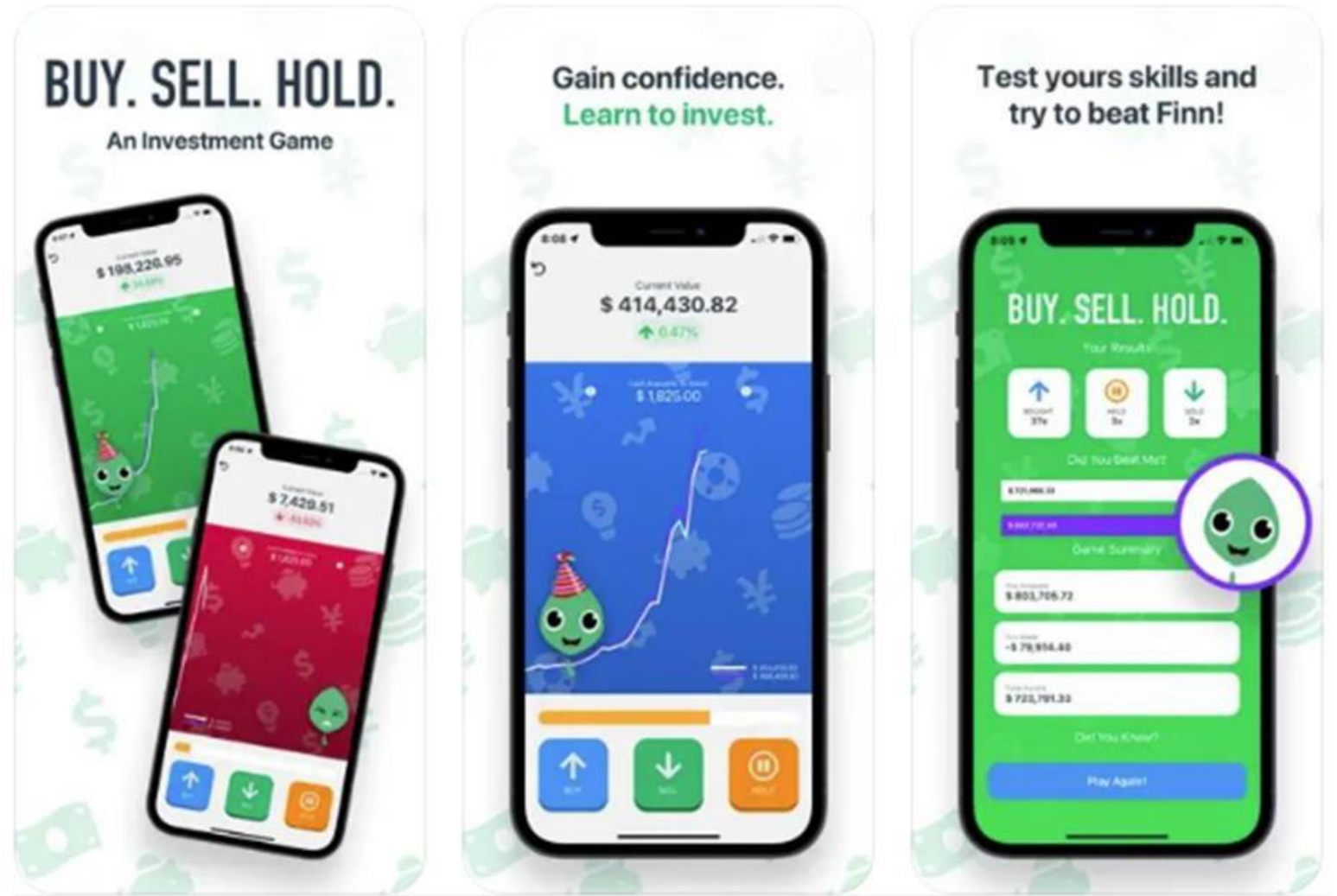
You're in CHARGE!





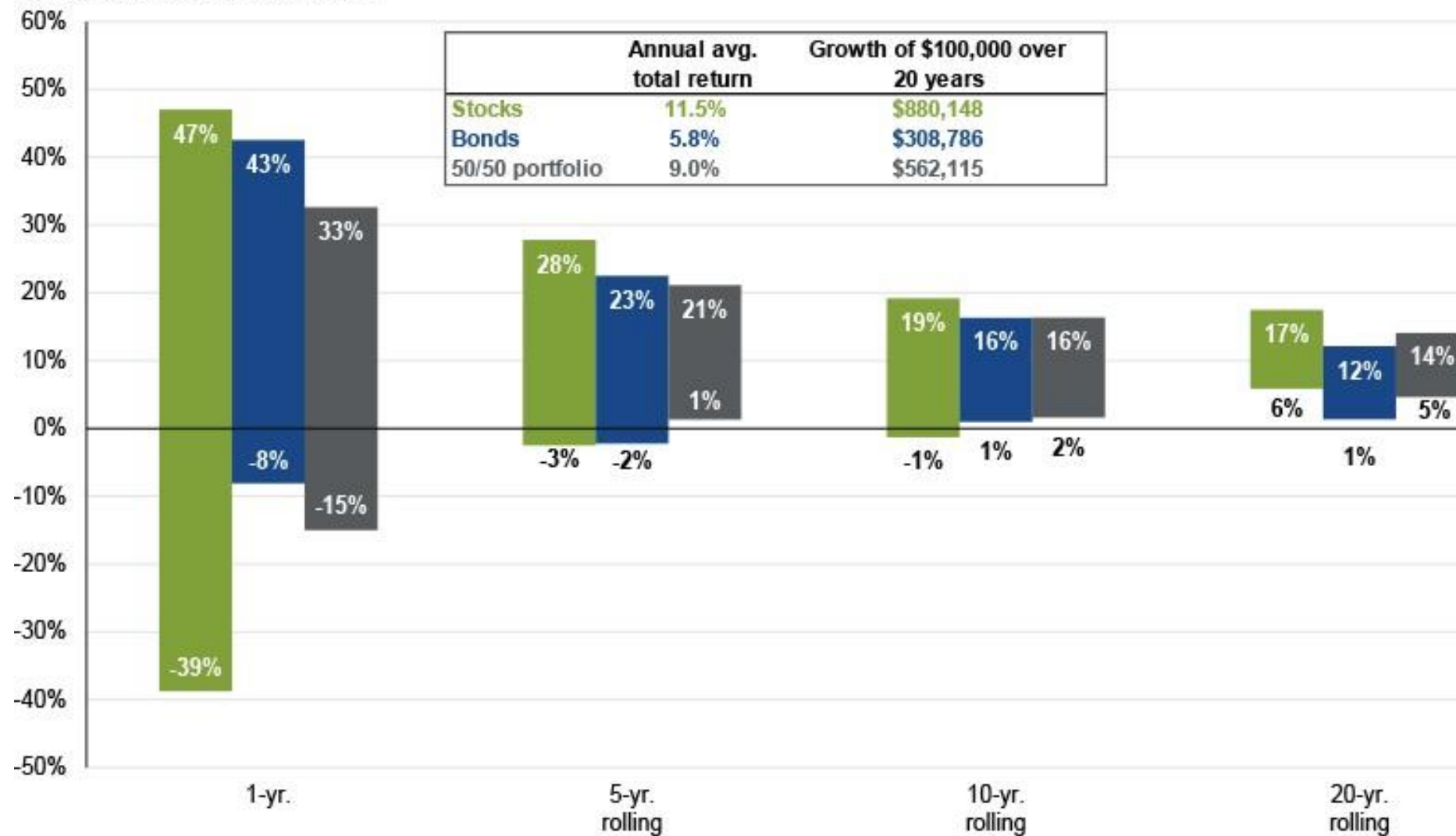
- Marketing is more sophisticated.
- Pensions are increasingly rare.
- Financial mistakes have consequences.
- Social media gives non-experts a platform.
- Education is imperative.
- Action must follow.





Range of stock, bond and blended total returns

Annual total returns, 1950 - 2021

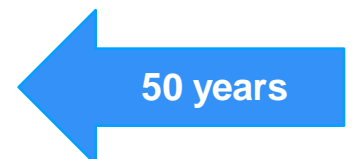


Source: Bloomberg, FactSet, Federal Reserve, Robert Shiller, Strategas/Ibbotson, J.P. Morgan Asset Management.

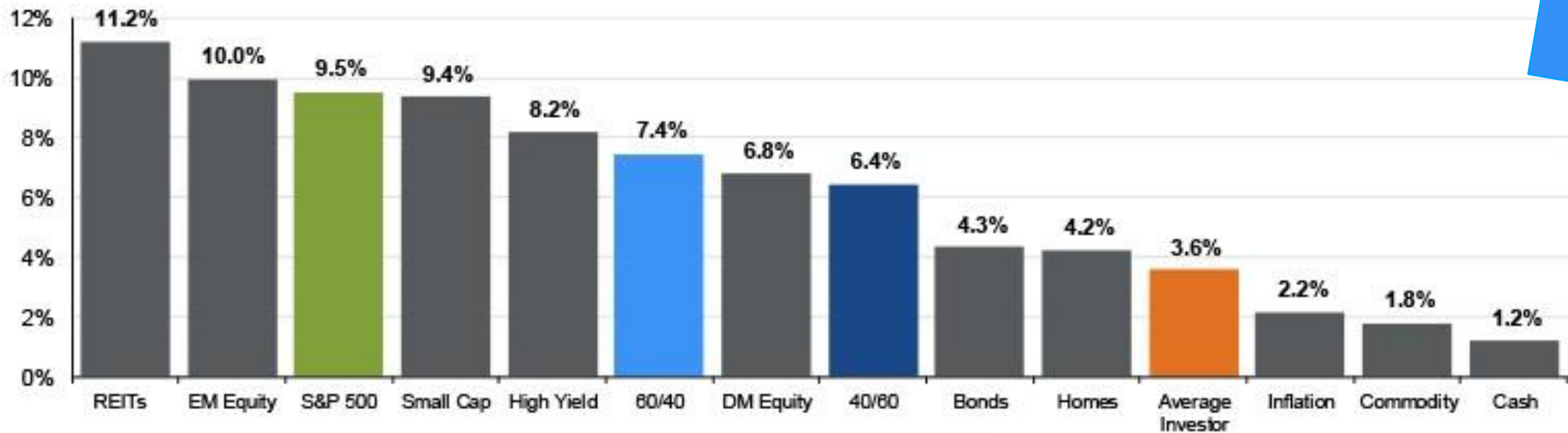
Returns shown are based on calendar year returns from 1950 to 2021. Stocks represent the S&P 500 Shiller Composite and Bonds represent Strategas/Ibbotson for periods from 1950 to 2010 and Bloomberg Aggregate thereafter. Growth of \$100,000 is based on annual average total returns from 1950 to 2021.

Guide to the Markets - U.S. Data are as of July 31, 2022.

J.P.Morgan
ASSET MANAGEMENT



20-year annualized returns by asset class (2002 – 2021)



Source: 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 Global HY Index, Bonds: Bloomberg U.S. Aggregate Index, Homes: median sale price of existing single-family homes, Cash: Bloomberg 1-3m Treasury, Inflation: CPL *50/40: 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.

J.P.Morgan
ASSET MANAGEMENT



A LONG BET:

BET 362

DURATION 10 years (02008-02017)

“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.” [DETAILED TERMS »](#)



PREDICTOR
Warren Buffett

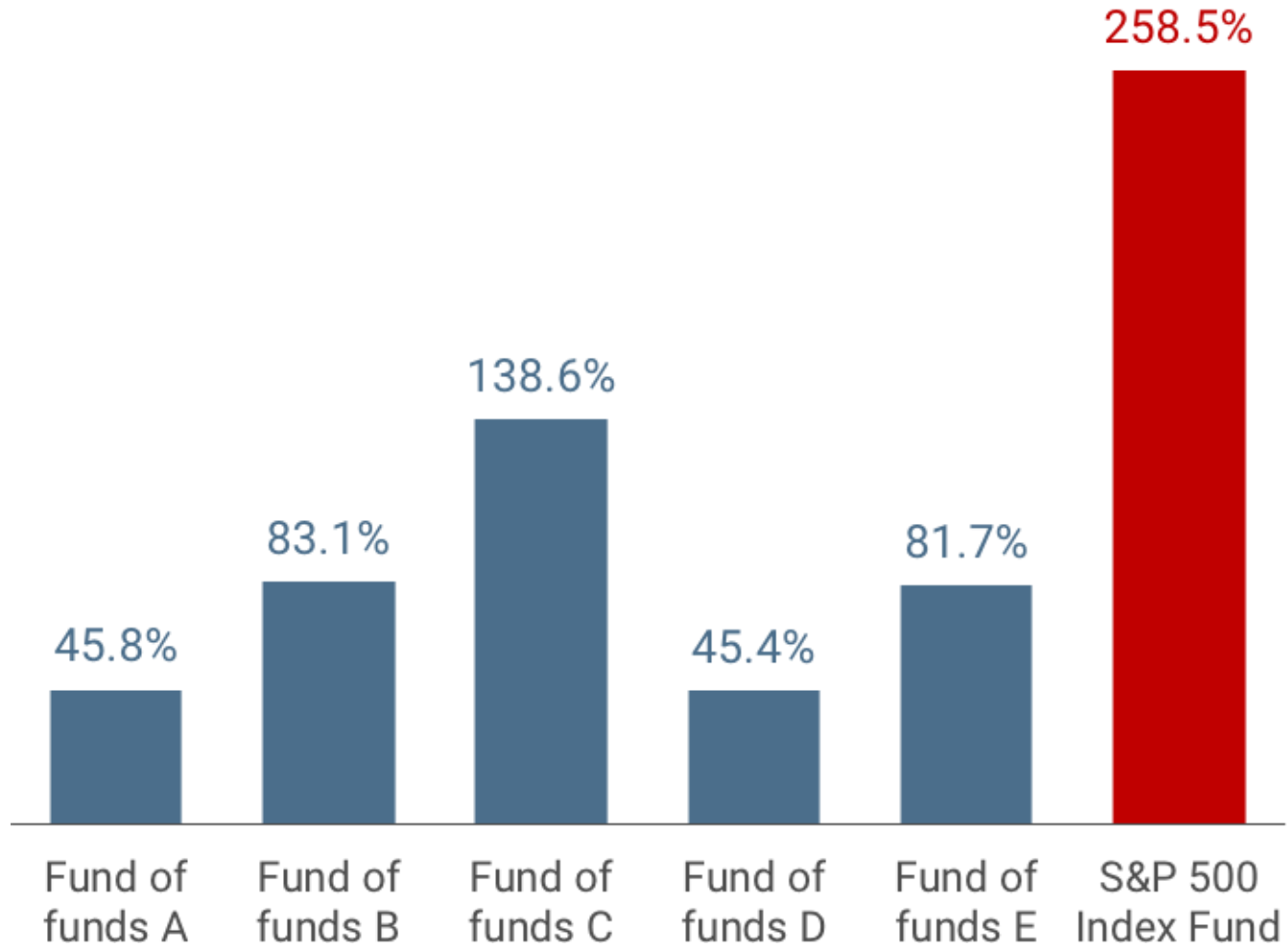
CHALLENGER
Protege Partners, LLC

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



“It’s all about safety.”

– Paul O’Neil CEO of Alcoa





100% of Institutional investors have a plan. 100% of individuals deserve one!

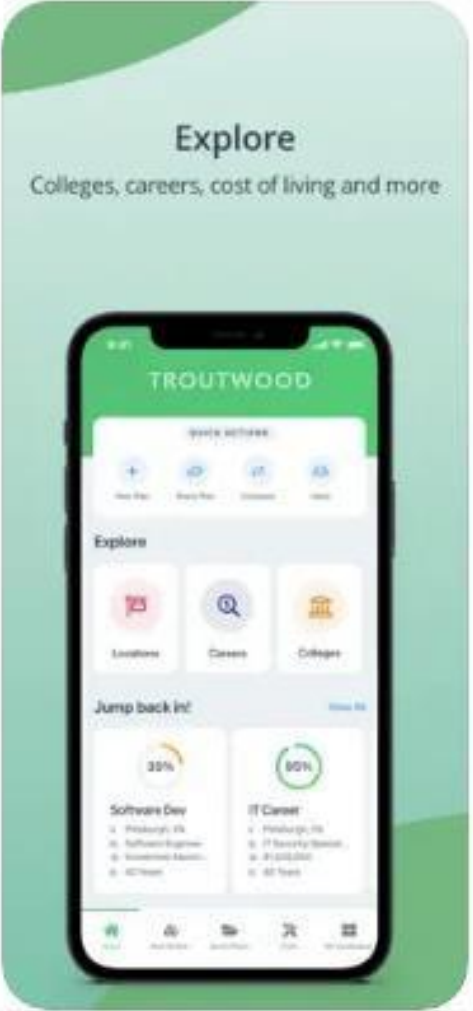
The institutional framework:

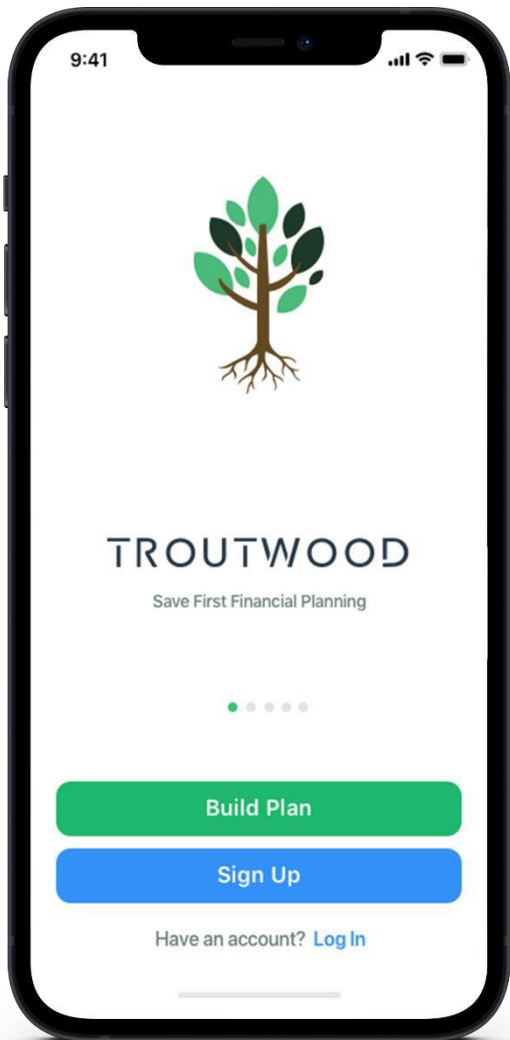
- **Investment Policy Statement.**
- *Board of Trustees*
- *Investment Staff*
- *Investment Consultant*
- *Investment Manager*



“Own your financial plan. Own your financial future.”







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



HERSHEY'S[®]

The Hershey Company



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



Questions?



DREAM
BIG.

Gene.natali@troutwood.com

You're hired!





