Disclosures

1. All items discussed in this presentation are for informational purposes only and do not constitute investment advice of any kind, and are not intended as a recommendation to buy, hold, or sell any securities. Before making any investment or making any type of investment decision, please consult with your financial advisor and determine how a security may fit into your investment portfolio, how a decision may affect your financial position and how it may impact your financial goals.

2. Nothing contained herein constitutes tax, legal, or insurance advice. Investors should determine for themselves whether a particular service or product is suitable for their investment needs.

3. There are risks associated with investing in securities, including risk of loss, and loss of principal is possible. Past performance is not a guarantee of future performance. Different investments involve different degrees of risk, and there can be no assurance that the future performance of any investment, security, commodity or investment strategy that is referenced in this presentation will be profitable or be suitable for you.

4. The information in this presentation has been obtained from sources considered to be reliable, but we do not guarantee that the foregoing material is accurate or complete. The information contained in this report does not purport to be a complete description of the securities, markets, or developments referred to in this material.
A Basic Budget

50 / 30 / 20 Rule

50% Needs
- Food
- Rent

30% Wants
- Netflix
- Nights Out

20% Savings
- Emergency Savings
- Investing
Saving is for the short-term
Investing is for the future
Introduction to Savings

✓ Emergency Fund
✓ Safety Blanket
✓ Fun

44% of Americans can’t pay an unexpected $1,000 expense from savings.¹

¹: 2024 Bankrate Survey
Common Savings

Traditional Savings
• Easy to open at most banks
• Easy to move money
• Low interest rates

High-Yield Savings Accounts
• High interest rates
• Usually though online banks
• No branch banking access

Money Market Accounts
• Moderate interest rates
• Bank or ATM deposits available
• Higher minimum deposits

Certificates of Deposit (CDs)
• Above average interest rates
• Available at banks
• Illiquid
When to Start Investing

It Depends

Do You Have a lot of debt?
Do you see a big purchase on the horizon?
How secure is your job?

How large is your safety blanket?
Does your company offer a retirement match?
Do you have extra income?
What is investing?

Buying assets which you expect to increase in value over time.

- Stocks
- Bonds
- Real Estate
- Commodities
Types of Investment Accounts

Retail Brokerage Accounts
Platforms where you can go into the investable marketplace and buy stocks, bonds, mutual funds, ETFs, and other investments.

Common Brokerage Platforms
- Charles Schwab
- Fidelity
- Robinhood
- Vanguard

Retirement Accounts
Tax-Advantaged accounts where you can buy investments for the purpose of saving for retirement.

Common Retirement Accounts
- IRA
- 401(k)
Retirement Accounts

Individual Retirement Account

- Available at most banks and online investment platforms
- Must have income to contribute
- Traditional or Roth Dollars
- Wide variety of Investments
- 2024 Contribution Max: $7,000

401(k) Account

- Only available through employer
- Employer Contributions Allowed
- Traditional or Roth Dollars
- Limited investments options
- 2024 Contribution Max: $23,000
Tradition vs Roth Contributions

Traditional Contributions

- Pre-Tax Contribution
- Reduces taxable income in year of deferral
- Investments accrue tax deferred
- Generally taxed as ordinary income when assets are withdrawn

Roth Contributions

- After-Tax dollars contributed
- Does not reduce taxable income in year of contribution
- Investments accrue tax deferred
- If correct conditions are met, neither principal or interest are taxed at distribution
Types of Investments
Stocks represent the fractional ownership of a company.
Bonds

A company or government borrows money from you, pays you a small amount of interest, then gives you back the money they borrowed.
Mutual Funds and ETFs (Exchange-Traded Funds)
## Mutual Funds and ETFs (Exchange-Traded Funds)

<table>
<thead>
<tr>
<th>Fund Name</th>
<th>Ticker</th>
<th>Expense Ratio</th>
<th>NAV</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fidelity 500 Index Fund</td>
<td>FXAIX</td>
<td>0.015%</td>
<td>$177.94*</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Company Name</th>
<th>Holding %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Microsoft Corp</td>
<td>7.07%</td>
</tr>
<tr>
<td>Apple Inc</td>
<td>5.63%</td>
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<tr>
<td>Nvidia Corp</td>
<td>5.05%</td>
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<tr>
<td>Amazon.com Inc</td>
<td>3.73%</td>
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<tr>
<td>Meta Platform Inc A</td>
<td>2.42%</td>
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<tr>
<td>Alphabet Inc A</td>
<td>2.01%</td>
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<tr>
<td>Berkshire Hathaway Inc B</td>
<td>1.73%</td>
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<tr>
<td>Alphabet Inc C</td>
<td>1.70%</td>
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<tr>
<td>Eli Lilly &amp; Co</td>
<td>1.40%</td>
</tr>
<tr>
<td>Broadcom Inc</td>
<td>1.32%</td>
</tr>
</tbody>
</table>

*NAV as of 4/15/2024*
Active vs Passive Management

Active Management

Active Managers seek returns that are different than the market index by picking stocks or bonds for their portfolio.

Reasons to attempt this could be:
• Exceed market returns
• Lower volatility
• Increase dividends
• ESG Management

Passive Management

Passive management, also known as Index Investing, is a strategy that aims to equal the returns of a specified index.

Examples:
• S&P 500
• Total US Stock Index
• Barclays Agg Index
Asset Allocation

Managers create a fund for a diversified investment solution

Target Date Funds
Target Allocation Funds
Constant-Weighting Allocation
Dynamic Allocation

Could be Active or Passive management
Questions?