

Trusted Advocate for Financial Success

Independent Fiduciary and Fee-only Financial Advice

Top-Performing Investment Options per Public Data

Daniel P. Schutte, MBA
Principal & Fund Manager

Updated:
2026

Overview Agenda

1. Highlight **Story and Vision** of Schutte Financial
2. Share **Free Tips** for Personal Financial Success
3. Review **Service Options** to Support Financial Goals

Who is Dan and Schutte Financial?

- Over 20 years of experience in helping people with personal finances
- Licensed and trained initially with a large advisory firm in Denver
- Independent fiduciary advisor since founding *Schutte Financial* in 2016



Teaching Financial Literacy for Team USA



Supporting Local Charity Fundraiser

5-Star Wealth Manager

2025 FIVE STAR WEALTH MANAGER AWARD WINNER

Daniel Schutte
Principal, Fund Manager



SCHUTTE FINANCIALTM
Believe in Your Heritage, Invest in Your Legacy

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SchutteCapital.com
3801 E Florida Avenue, Suite 600
Denver, CO 80210

2025 Five Star Wealth Manager
Award Winner

- 2024 Hedgeweek Hedge Fund of the Year award winner
- 2023 Morgan Hedge award winner with No. 1 ranking
- 2020 – 2025 Best Business award winner

Daniel founded Schutte Financial from a passion for helping clients reach their goals faster. The firm has a five-star client rating with leading investments, including a hedge fund for accredited investors and institutions ranked No. 1 for performance.

No information contained in this message constitutes an offer to sell, or a solicitation of an offer to buy or subscribe for, any interests, shares or other securities to the public and should not be interpreted in any capacity as legal, tax or investment advice. Awarded independently by Hedgeweek.com, MorganHedge.com and ThreeBestRated.com. Past performance is no guarantee of future results.

FIVE STAR WEALTH MANAGER AWARD WINNER

FIVE STAR PROFESSIONAL + **5280** MAGAZINE

Five Star Professional awarded Daniel Schutte a Five Star Wealth Manager ranking in the top 8% in Denver from 2,858 candidates.

5-Star Client Rating



Reviews are from clients who are not compensated. Ratings are verified from independent sources including Yelp.com and Google.com.

A wide-angle photograph of a city skyline at sunset or sunrise, with the sky transitioning from deep blue to warm orange and yellow. The city lights are visible on the buildings.

FEATURED ON



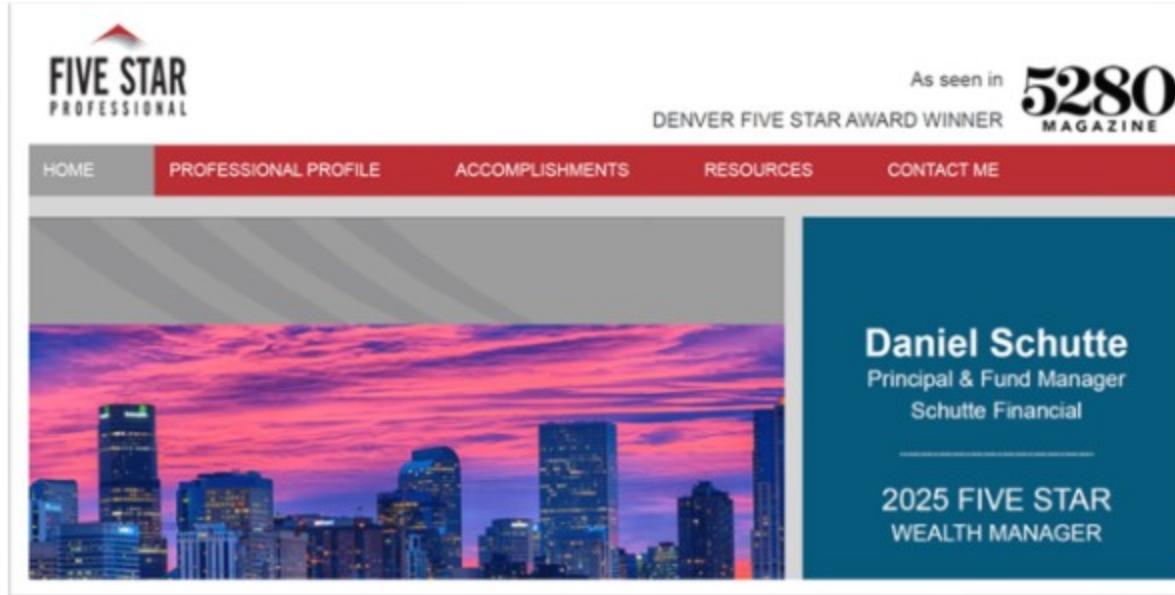
The "BUSINESS INSIDER" logo, with "BUSINESS" in a smaller font above "INSIDER", is shown within a white rectangular box.



Schutte Financial or Daniel Schutte has been featured at Facebook.com, Nasdaq.com, BusinessInsider.com, Investopedia.com, and MoneyGeek.com.

Leading Publications

Schutte Financial was awarded a **Five Star Wealth Manager** in the top 8% with featured listings in **Fortune** and **Bloomberg Businessweek** magazines.



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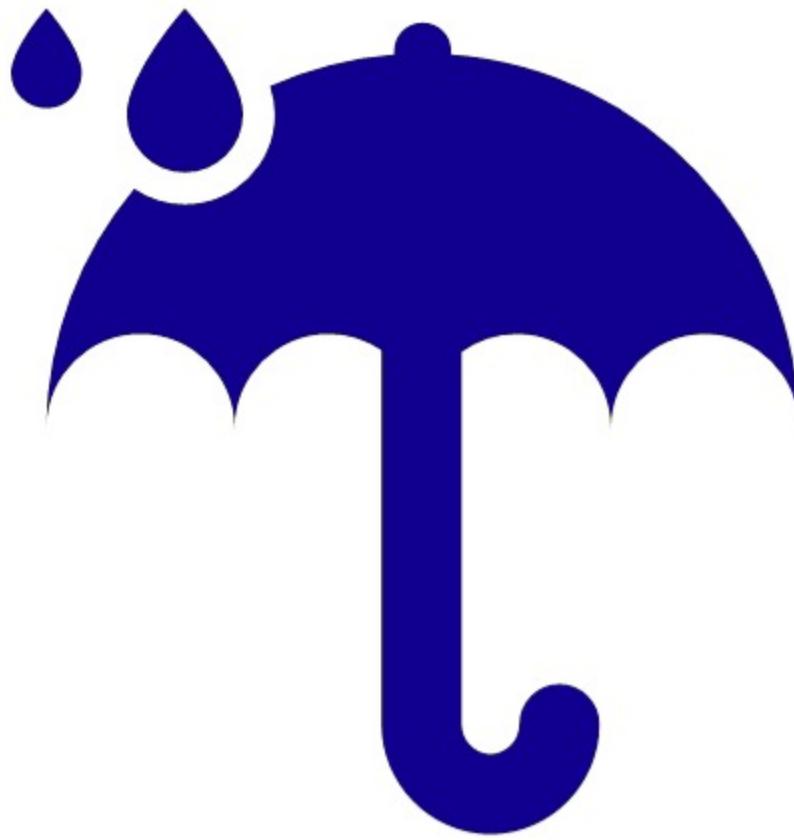
Award-Winning Firm



Schutte Financial was independently awarded without compensation by Three Best Rated®, Denver Business Journal, and the Denver Award Program.

Three Steps to Financial Success

1. Define your **goals** and identify why you want to achieve them
2. Partner with a competent and caring **team** to help achieve your goals
3. Understand the importance of *protecting* and *growing* your personal **assets**



INSURE (Protect Assets)

For educational purposes only. The firm does not sell insurance but may refer clients to licensed insurance persons appropriately as a courtesy.

KEY TAKEAWAY:

Confirm you have proper
insurance coverage to
protect your assets

Insure | 4 Actions to Protect Your Assets

1. Complete estate plan (will; power of attorney; trust)

- Identify who will own your assets and make decisions for you
- The government will decide if you do not have proper documentation ahead of time

2. Acquire adequate insurance (health; life; umbrella; specialty)

- Even one unexpected accident or health issue could dramatically hinder your financial outlook
- Plan for adequate coverage rather than the least expensive policy

3. Identify long-term care plan (insurance policy or family care)

- Do you plan to take care of your parents or delegate that to someone else?
- The average cost for long-term care in Colorado is several thousand dollars per month

4. Support Medicare enrollment (fill gaps in coverage)

- MediCARE alone does not cover some significant areas like exclusive assisted living
- MediCAID qualification may require a “spend down” of many personal assets (forced poverty)



INVEST
(Grow Assets)

KEY TAKEAWAY:

Confirm you have proper
investment management to
grow your assets

Invest | 4 Actions to Grow Your Assets

1. Activate online financial plan (assess expense needs; project future income)

- Analyze and monitor your monthly cash flow to balance expenses with income
- Estimate income from historical investment performance for future expenses

2. Set up personal portfolio management (general; emergency fund; IRA)

- Establish auto-deposits into a balanced investment portfolio based on your goals and time horizon
- Keeping your savings in cash can actually lose value over time if the yield is lower than inflation

3. Maximize employer retirement matching if applicable (401k; 403b)

- Identify and contribute the amount applicable to maximize any employer matching
- Choosing to not maximize employer matching is essentially forfeiting “free money”

4. Start an education fund (increase income potential or support family)

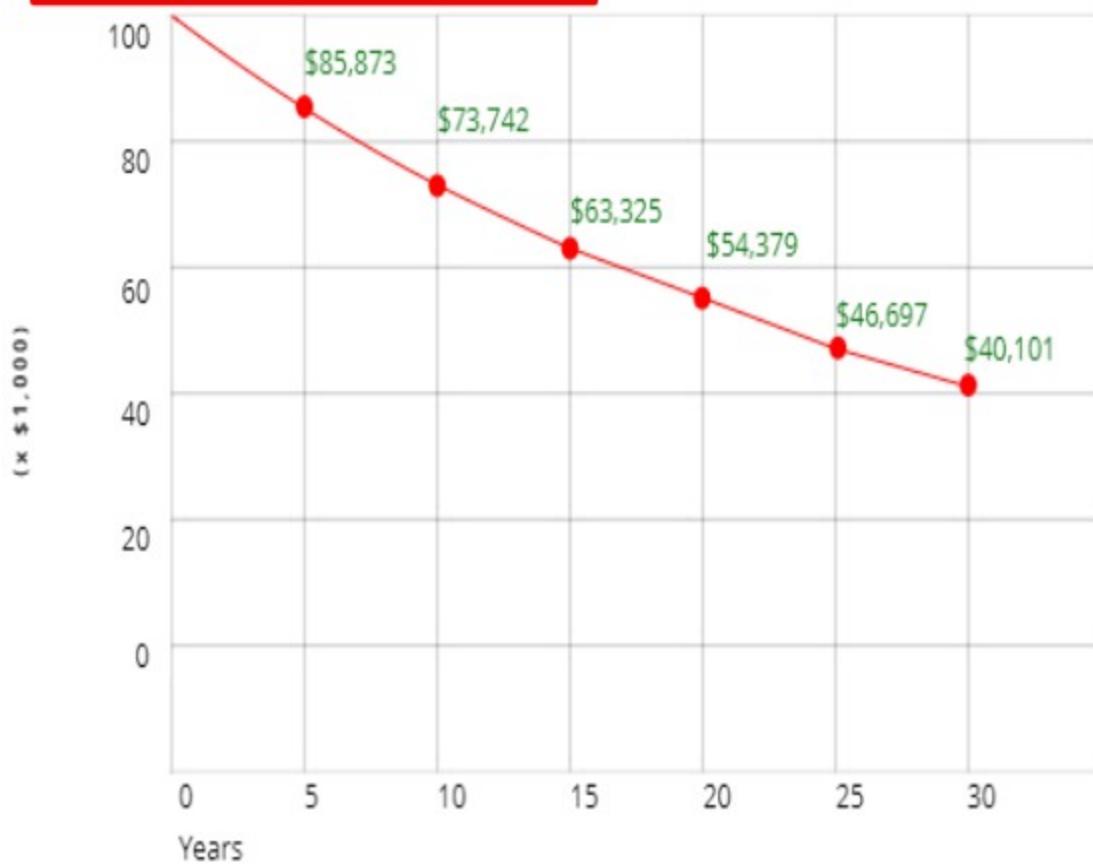
- Support the opportunity for a higher paying job with higher education as needed
- Ease the burden or impact of education costs by increasing the starting principal

Why Invest Now?

- **Compound returns can support financial goals** and grow personal wealth
- **Delaying could cause significant shortages** from missed gains and lost time
- **Keeping assets in cash guarantees lost value** if return is less than inflation

Inflation Significantly Erodes Purchasing Power Over Time

effects of 3% inflation on purchasing power

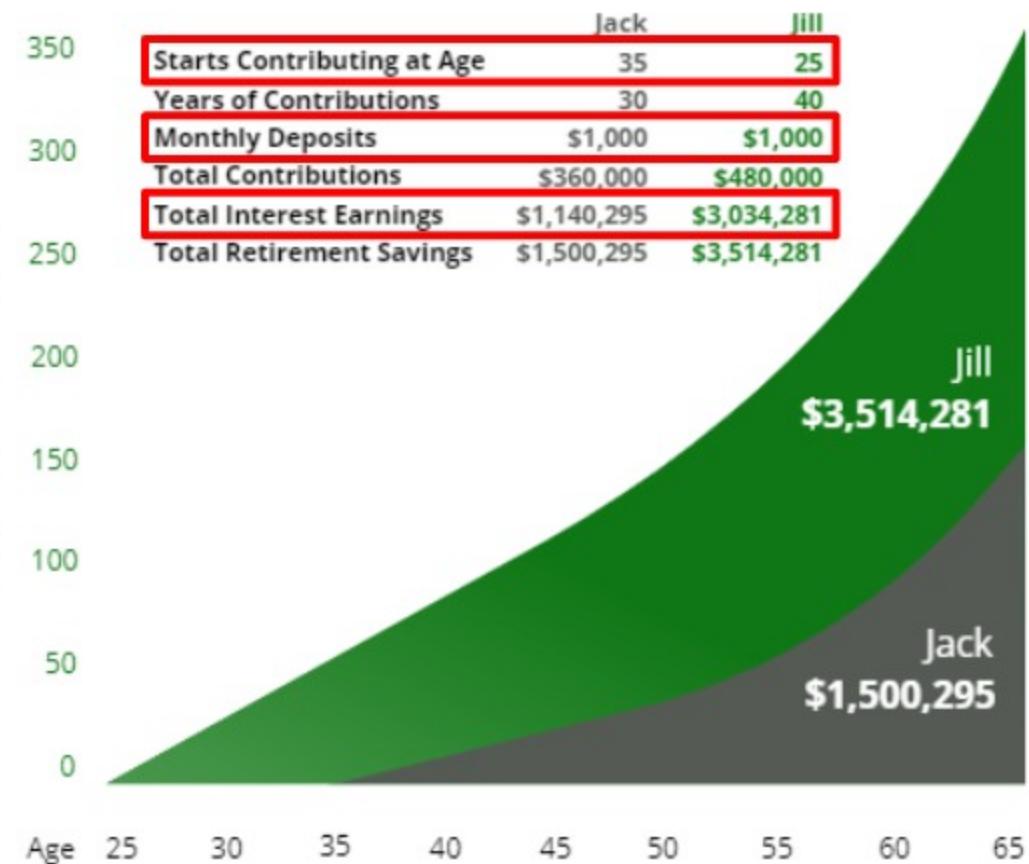


Past performance is no guarantee of future results. This is for illustrative purposes only and not indicative of any investment.

How the Power of Compounding Can Work for You

| | Jack | Jill |
|----------------------------|-------------|-------------|
| Starts Contributing at Age | 35 | 25 |
| Years of Contributions | 30 | 40 |
| Monthly Deposits | \$1,000 | \$1,000 |
| Total Contributions | \$360,000 | \$480,000 |
| Total Interest Earnings | \$1,140,295 | \$3,034,281 |
| Total Retirement Savings | \$1,500,295 | \$3,514,281 |

ACCUMULATED VALUE (x \$10,000)



Assumption: Savings grow at a hypothetical 8% rate of return, compounded monthly. Your actual rate of return may vary. Past performance is no guarantee of future results. This is for illustrative purposes only and not indicative of any investment. Periodic investing does not assure a profit and does not protect against loss in declining markets.

Investing Should be a Three-Stranded Cord

- **Tax-Advantaged Retirement Account** (Roth or Traditional IRA as qualified):
 - Maximize annual contribution to an IRA (retirement)
 - Select Roth IRA or convert Traditional for qualified tax-free withdrawals
- **Non-Retirement Account** (any goal or timeline):
 - Customize with multiple portfolios to support various goals and timelines
 - Support maximum flexibility with no early withdrawal or tax penalties
- **Employer Retirement Plan** with Company Matching (if available):
 - Initially contribute up to the company match to maximize “free money”
 - Roll over prior employer plans to an IRA for convenience and performance potential

Note: Higher-performing investments in a taxable account can outweigh a retirement account even with matching

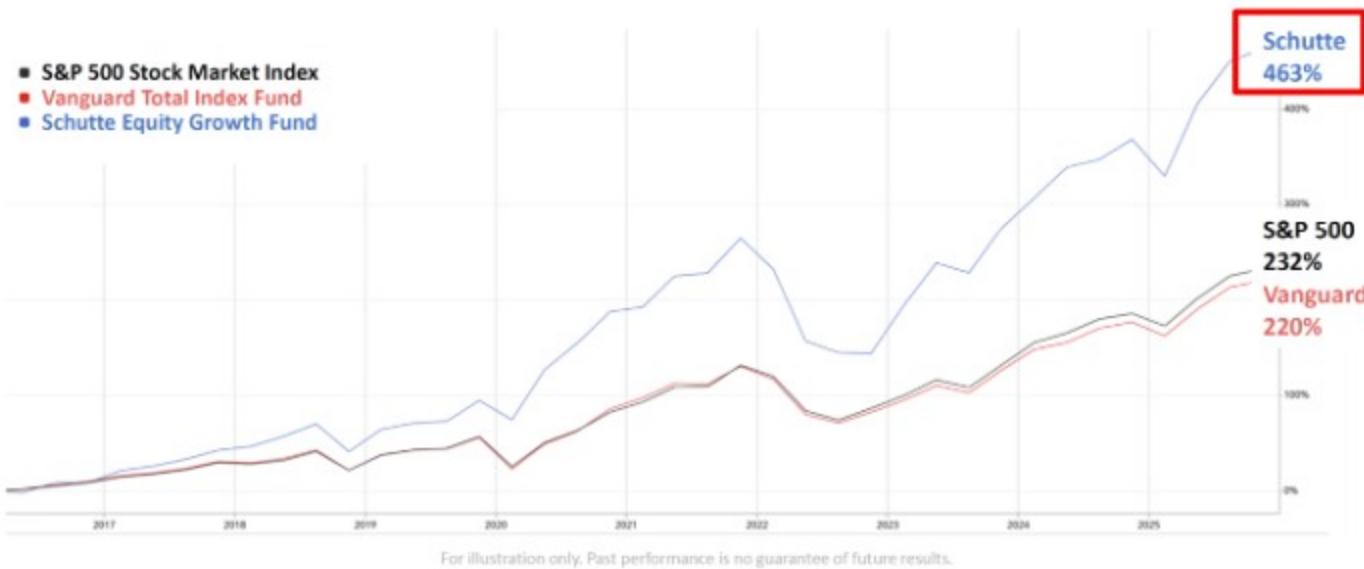
Reasons to Use Exchange Traded Funds (ETFs)

- Invest in **leading assets** (stocks, bonds, real estate) with **limited capital**
- **Diversify risk** like mutual funds with **advantages such as tax efficiency**
- Benefit from **often lower fund fees** resulting in **higher overall returns**

Schutte Financial has a top-performing growth ETF over 15 years per Google Finance.

Schutte Financial Equity ETF Performance

10 Years of Schutte Financial Doubling S&P 500 Index



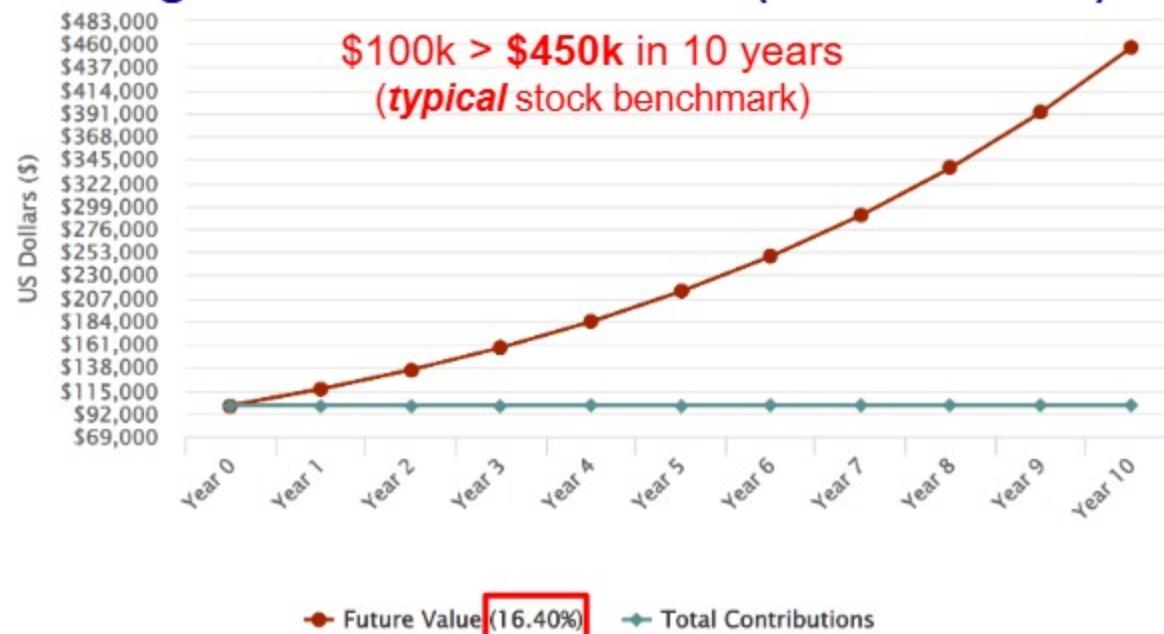
- Over double the S&P 500 Index
- Index fund allocated by experts
- Largest companies with global exposure
- 100 leading stocks (e.g. Apple, Microsoft)
- 10 different industry sectors
- Diversified growth with dividends

Your Future *With* or *Without* Schutte Financial

Without Schutte Financial

- Mediocre return from benchmarking performance
- Time and stress from managing personal investments
- Risk of underfunding financial goals from missed gains

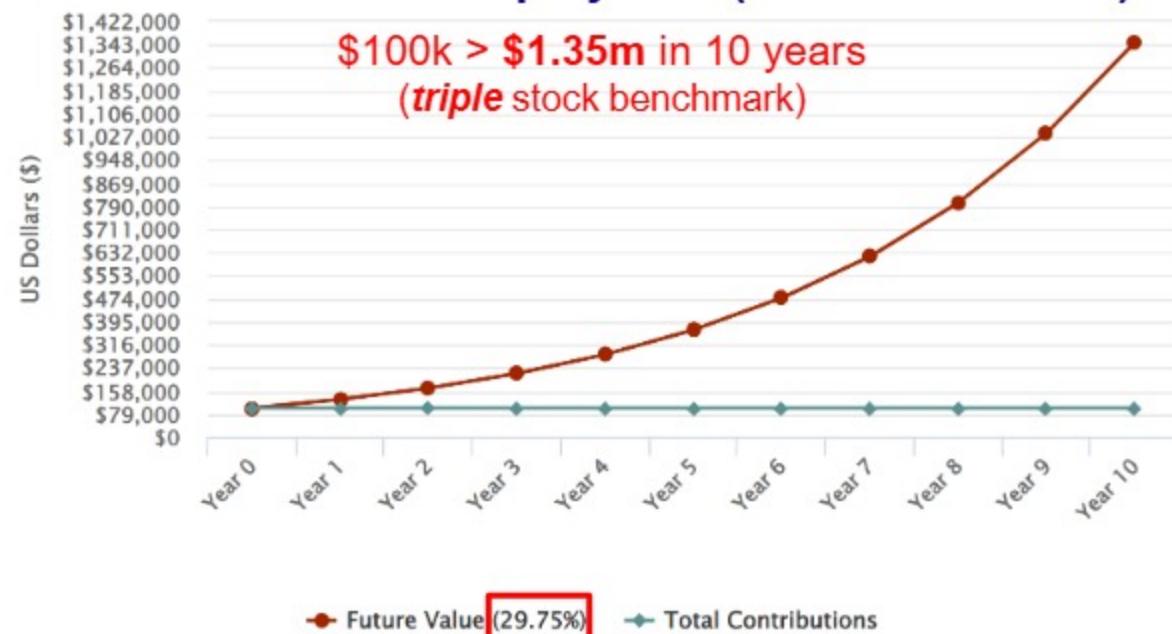
Vanguard S&P 500 Index ETF (no advisor fee)



With Schutte Financial

- Maximum return potential from leading performance
- Personal freedom from professional management
- Confidence in funding financial goals from past data

Schutte Financial Equity ETF (after advisor fee)



Why Schutte Financial?

1. Your personal goals determine our custom support:

- No commissions, quotas, or mandates for advice or investment management
- Personal advocate as an independent fiduciary with fee-only financial advice

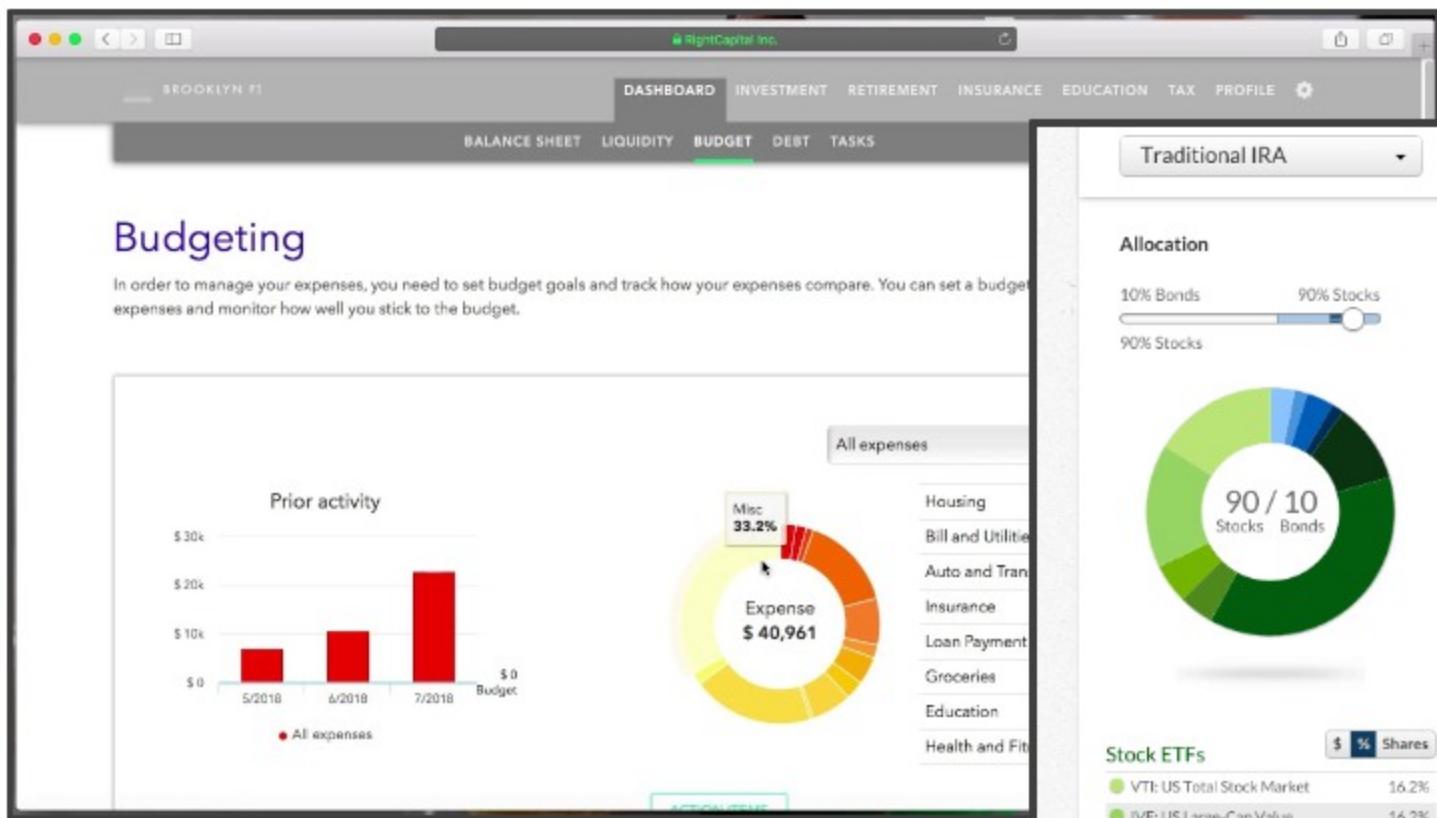
2. Your ongoing financial success is our top priority:

- No transaction fees or investment minimums and historically higher returns
- Free financial plan and unlimited advice with any managed investment account

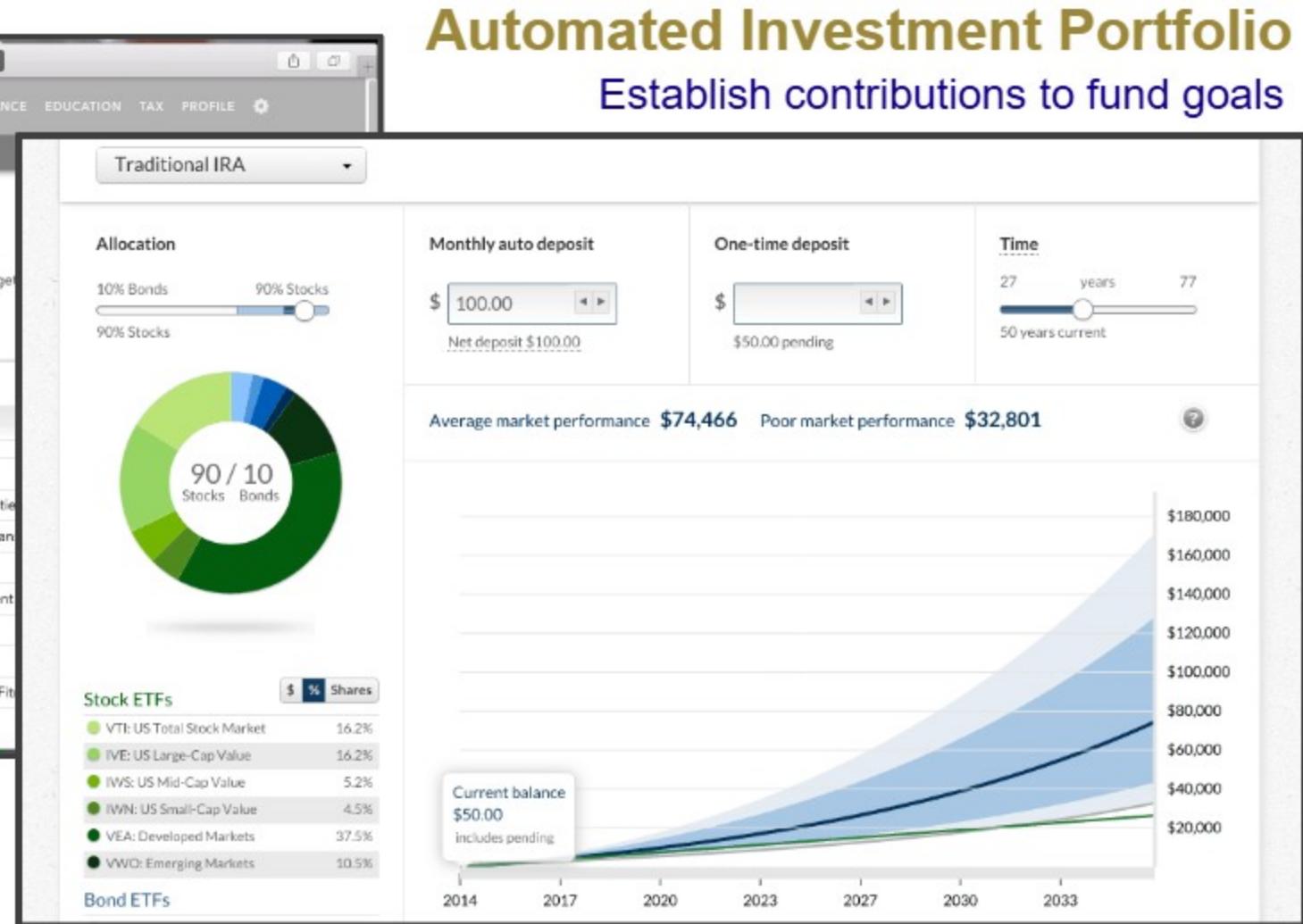
3. Your investing is powered by our leading funds:

- Maximum gain potential with diversification in portfolios based on timeline
- Automated engagement in top-performing funds to support personal goals

Enjoy Leading Technology



Integrated Financial Plan
Aggregate accounts and track goals



Employ Comprehensive Support



Network Team:

- Estate Planning
- Tax Advice
- Tax Filing
- Insurance

Summary of Services

SAPPHIRE (Custom Service)

Online Financial Plan
\$90 per month

[See Demo](#)

Subscribe to your online plan for ongoing updates. Plans include access to all of the following categories:

- Cash Flow with Debt Strategies
- Retirement Projections
- Investments and Insurance
- Education Funding
- Tax Estimates and Strategies

[Subscribe](#)

Written Financial Plan
\$2900 per update

[Review Value](#)

Update your professional plan to support your goals. Plans can include each of the following categories:

- Cash Flow with Debt Strategies
- Retirement Projections
- Investments and Insurance
- Education Funding
- Tax Estimates and Strategies

[Pay Now](#)



Verbal Financial Advice
\$290 per hour

[Review Value](#)

Enjoy peace of mind from custom financial advice. Advice can cover one or all of the following categories:

- Cash Flow with Debt Strategies
- Retirement Projections
- Investments and Insurance
- Education Funding
- Tax Estimates and Strategies

[Pay Now](#)



Free with Platinum

Free with Platinum

Free with Platinum

PLATINUM

(Full Service)

Most Popular:

- Top performance from custom portfolios with leading ETFs
- Historical gains outperforming the market index typically absorb already low fees in first couple months
- Enjoy full support with unlimited advice to help achieve your personal goals

Full Service with Portfolio Management

Only 1% of AUM/annually*

*advisor fee only (plus platform fee of 0.25%)

- \$1 per year per \$100 invested*
- 50% less compared to top rates
- No billing with automatic collection
- Discounted by tiers per balance

Enjoy full-service, modern [ETF](#) portfolio management, and human connection with automated technology.

- Highest Potential Gains
- No Required Minimums
- Automatic Rebalancing
- Daily Tax Loss Harvesting
- User-Friendly Mobile App
- Open Account in 5 Minutes

Includes [Sapphire](#)

[Open Account](#)

Features Included:

- Top-Performance
- Custom Portfolios
- Automated Investing
- Unlimited Advice
- Online Financial Plan
- Live Human Advisor
- Referral Network
- Ongoing Support

Enjoy the Schutte Financial Difference

- **Top-performing investments** for maximum growth potential
- **No commissions or transaction fees** on automated portfolio management
- **Unlimited free consultations** and solution recommendations
- **No investment minimums** with Platinum service
- **No fees** for guidance on insurance solutions with leading carriers
- **Free online personal financial plan** with portfolio management
- **20% Discount (1st year)** for first responders or veterans
- **Mutual success** with compensation tied to portfolio management

SCHUTTE CAPITAL

Investing with Intelligence

Alternative Fund for Accredited Investors and Institutions Seeking Accelerated Returns

- Top-performing fund strategy
- Actively-managed investment
- Strategic market engagement

Awarded Best Fund in America for Strategy by Hedgeweek Based on Data from Bloomberg



SCHUTTE CAPITAL III FUND PERFORMANCE

**Awarded Best Fund for Strategy by Hedgeweek
based on Performance Data from Bloomberg***

*Awarded Equity Long Biased Hedge Fund of the Year by Hedgeweek on June 6 of 2024
for US Emerging Manager Awards for period January - December of 2023.

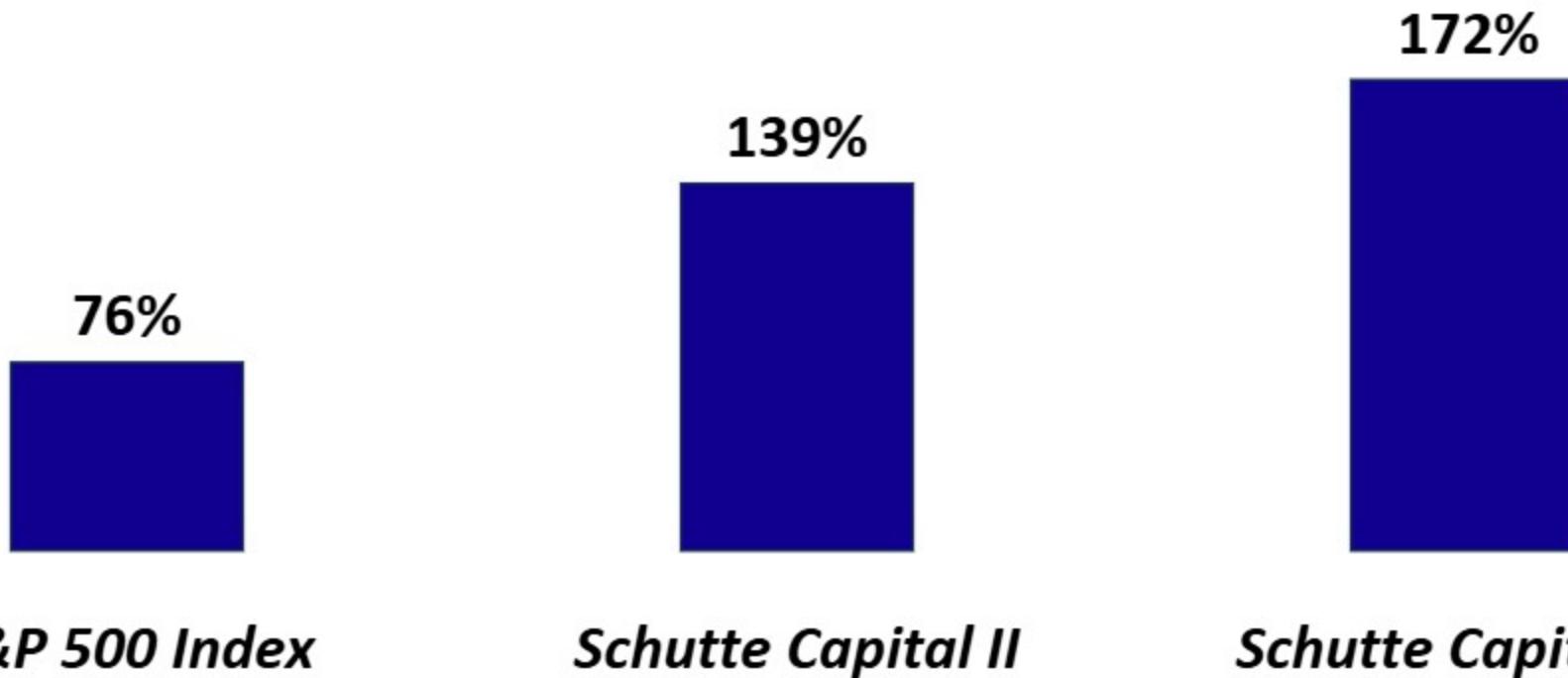
5-Year Annual Average Net Return for Strategy*

56.2%

*Hypothetical net returns (281% cumulative) per 5-year period with two market crashes 2018-2022 for Schutte Capital III strategy.
Actual net returns for Accredited Investors: **172%** 1/1/23 – 12/31/25 for *Schutte Capital III (double S&P 500)*.

PROVEN PERFORMANCE

Schutte Capital Funds Beating Market Since 2023



Net gains for Accredited Investors 1/1/2023 - 12/31/2025. For illustration only. Past performance is no guarantee of future results.

Schutte Capital Actively Managed Funds

More than a top-performing fund; a smarter way to invest

Summary: Proverbial eggs are placed in 100 different baskets (ETF) then carried faster (leverage without borrowing) yet more carefully (strategically with stop-loss).

- ✓ **Leverage a diversified blue-chip ETF**

Invest in 100 top stocks with multinational companies across 10 sectors

- ✓ **Reduce downside impact to mitigate risk**

Support principal preservation through a calculated stop-loss for exit in crashes

- ✓ **Smartly engage the market consistently**

Capture uptrends strategically with objective entry signal after qualifying dips

**Clients often find it suitable to hold a majority of their assets in
Schutte Capital as the best choice for investing with intelligence.**

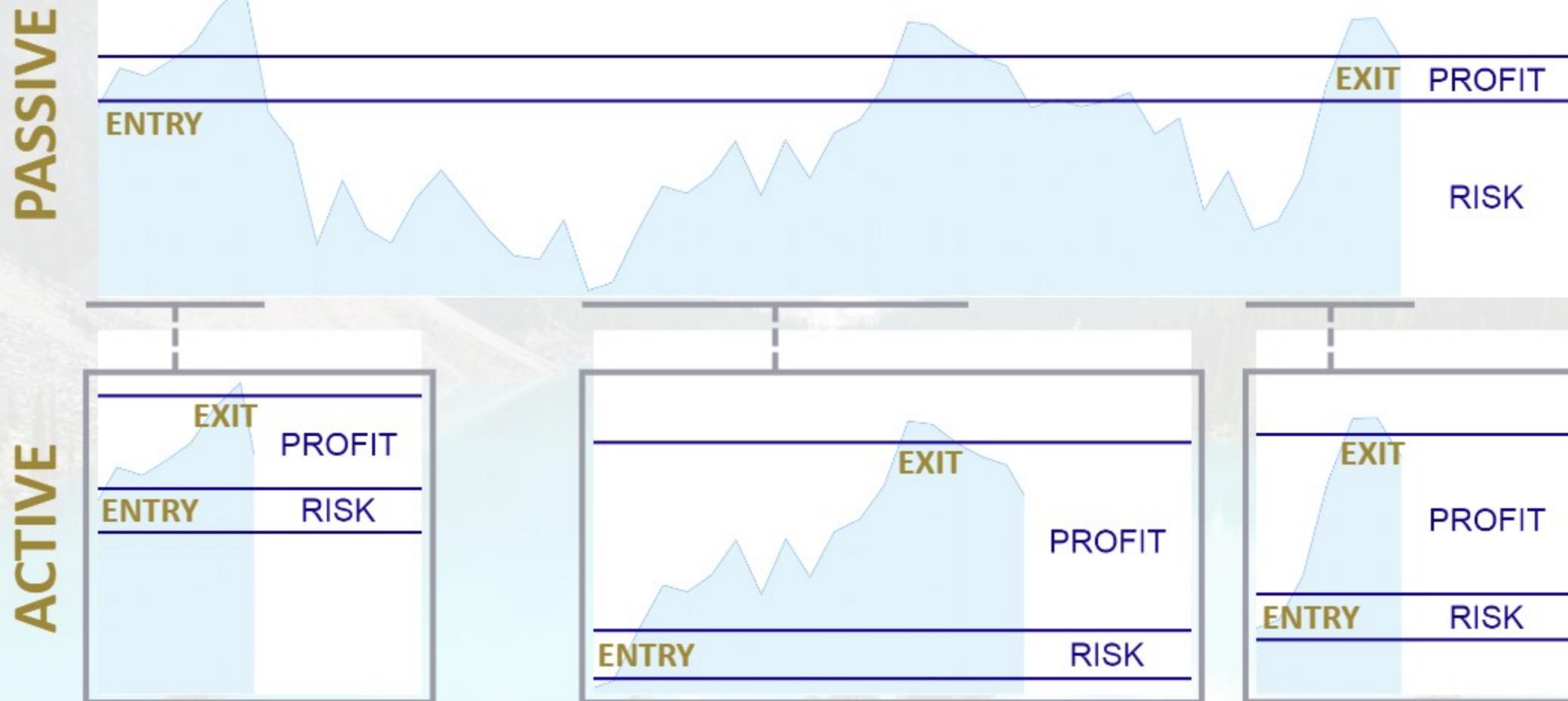
SCHUTTE CAPITAL BENEFITS

- **Trustworthy Management** and Communication
- **Leveraged Returns** without Borrowing or Options
- **Risk Mitigation** with Calculated Stop-loss
- **Diversified Allocation** with Blue-Chip Stock ETF
- **Affordable Minimum** Deposit Requirement
- **No Lock-up Period** or Withdrawal Restrictions
- **Documented Philosophy** from Published Research
- **Proven Strategy** with Objective Market Data
- **Manager Invested** from Personal Confidence
- **Waived Expenses** for Higher Net Returns
- **Multiple Account** options including IRA and non-IRA

Active Management for Higher Potential with Less Positional Risk

Schutte Capital targets uptrends instead of holding positions through crashes.

Example of Passive Stock Market Investing with “Buy and Hold” Positions

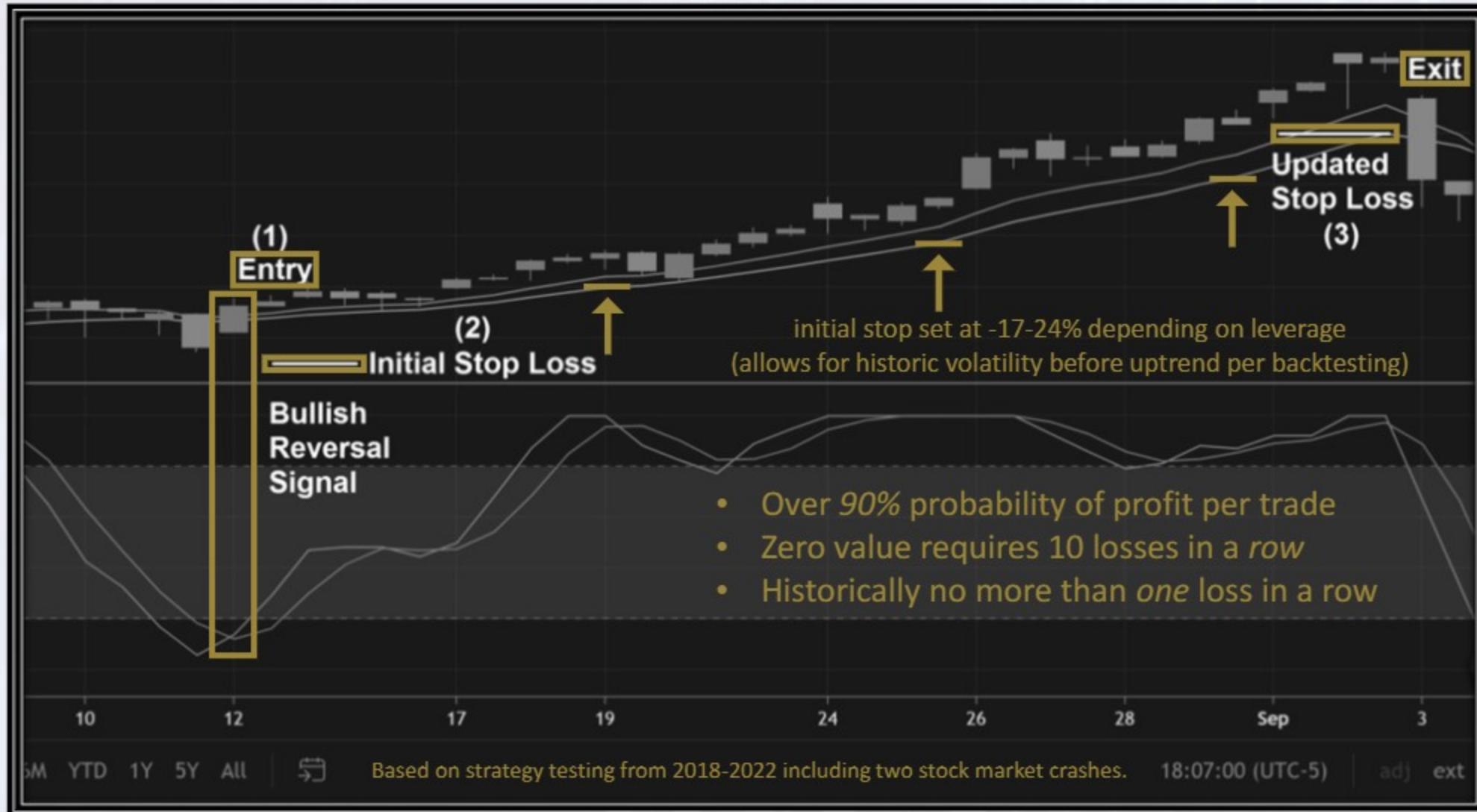


Example of Active Schutte Capital Fund Investing with Strategic Positions

For illustrative purposes only and not indicative of any investment. Actual returns may vary. Past performance is no guarantee of future results. Profit and Risk are not to scale and emphasized to portray limited risk and unlimited potential.

Capture Uptrends with a Proven Signal System

Strategy engages market based on objective historical data with safety stop triggers.
Like a remora fish, the strategy rides market waves with the “whales” (large investors).



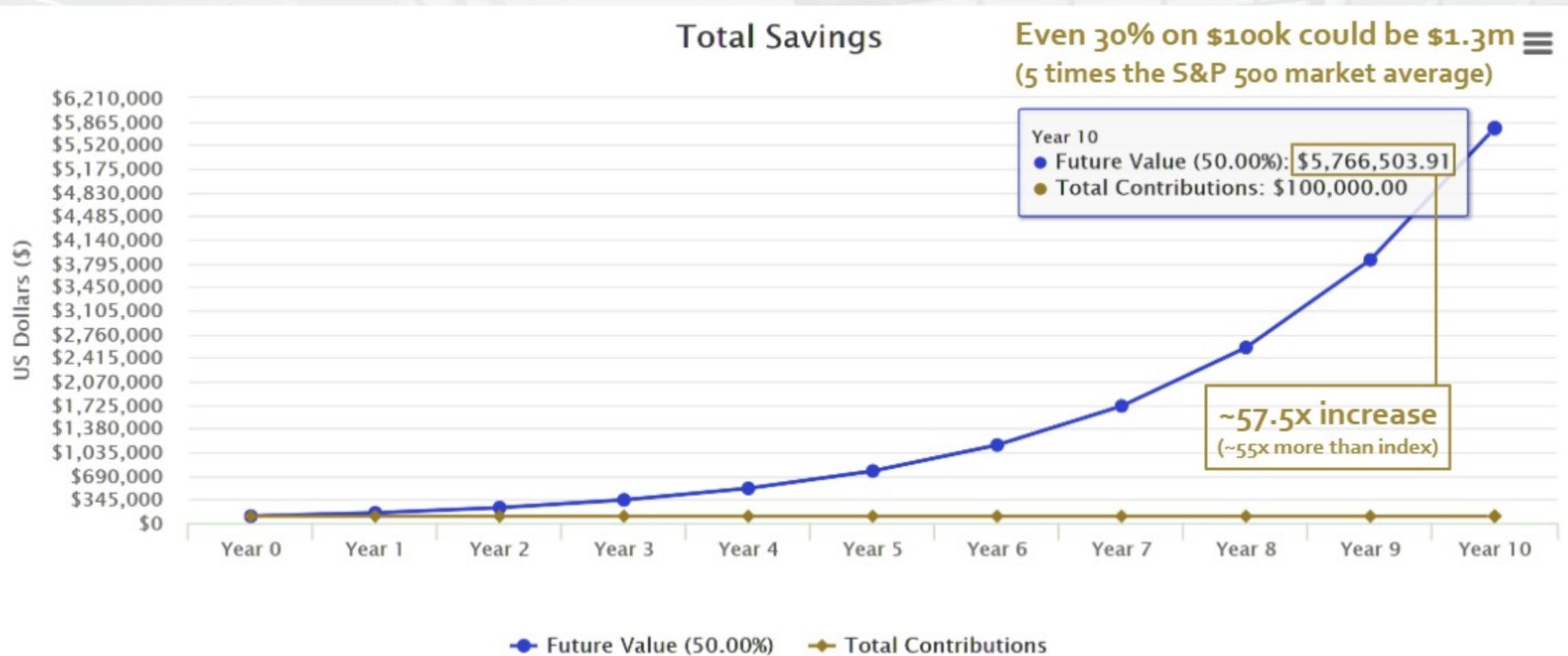
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Effect of S&P 500 Index Returns at 10% Compounded Annually



Investor.gov

Effect of Accelerated Returns at 50% Compounded Annually



Investor.gov

Client Reviews

"A brilliant and honorable man who truly takes care of his clients as if they were his own family. I firmly recommend him every chance I get."

—Jeff Arnold, Colorado

"Detailed, prompt help with questions & **easy to work with!**"

—Beth Hunter, California

"Dan Schutte has been superb! I have been looking to invest for some time and Dan made it quick and easy. The level of confidence I had knowing his degree of experience and how much he cared about my personal situation gave me tremendous peace of mind.

Investing with Dan would be one of the best decisions you could make with your future."

—Jonathan Bohlman, Michigan

SUMMARY:

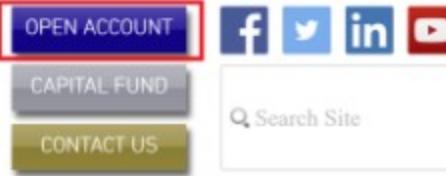
Support your financial goals with a
personal **financial plan**
*to protect and grow your **assets***

How to Get Started

SchutteFinancial.com (planning, advice, conventional management)



- Automated Investing with Best Returns*
- Human Access with No Required Minimum
- Independent Fiduciary and Fee-only Advice
- Personal Advisor and Trusted Advocate
- Free Online Financial Plan with Account



CLIENT LOGIN FREE CONSULTATION WHY SCHUTTE PRICING INVEST INSURE GIVE DISCOVER TIPS

SchutteCapital.com (accelerated returns fund, active management)



BENEFITS STORY FEATURES REVIEWS **CONTACT**

CONTACT
SCHUTTE
CAPITAL

For inquiries, please fill in the following contact form:

Name *

Message *

Email *

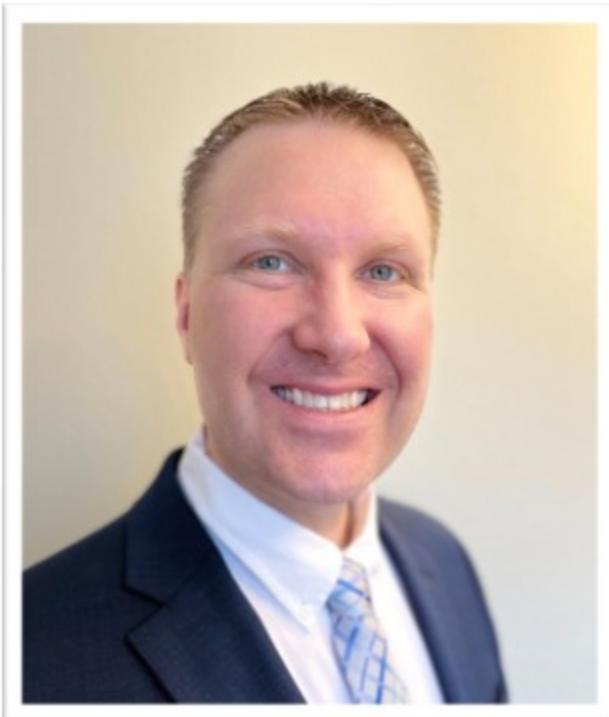
Subject *

Submit

Suggested Next Steps

1. **Open investment account** and deposit any amount to cover full service*
2. **Watch for welcome email** with guidance and schedule follow-up as needed
3. **Activate online financial plan** and securely link personal accounts

*Default portfolios include a General (non-IRA), Emergency Fund, and IRA



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