SCHUTTE FINANCIAL℠

Believe in Your Heritage, Invest in Your Legacy

Trusted Advocate for Financial Success

Independent Fiduciary and Fee-only Financial Advice

Daniel P. Schutte, MBA
Principal & Fund Manager

Top-Performing Investment Options per Public Data

Updated: 2025

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

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

Google REVIEWS 5.0

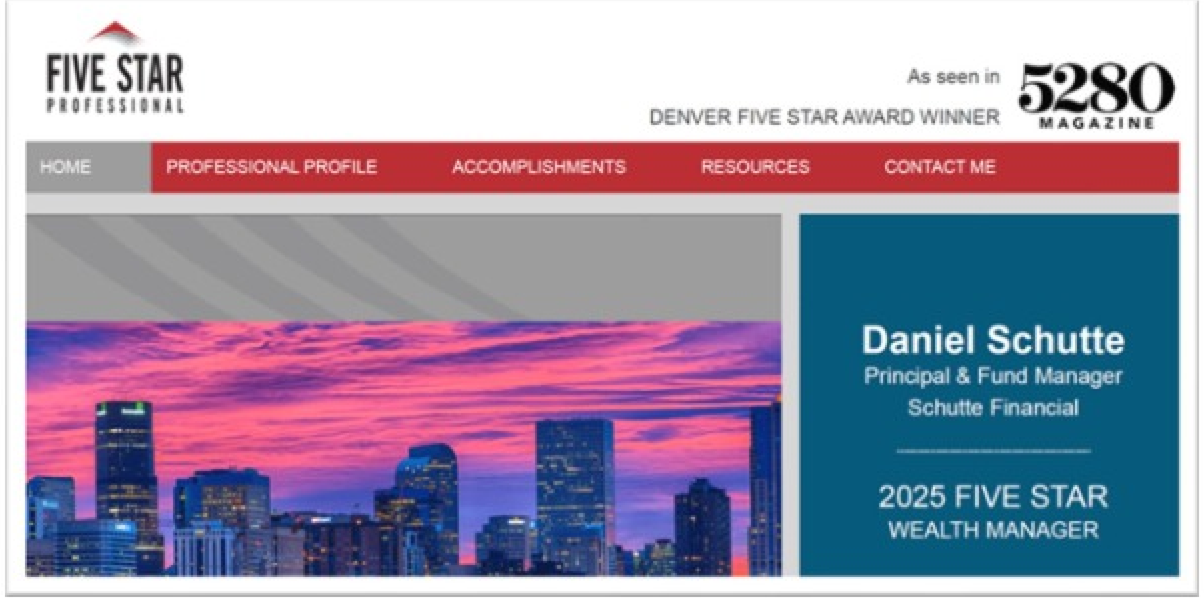
5-Star Business yelp

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

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)

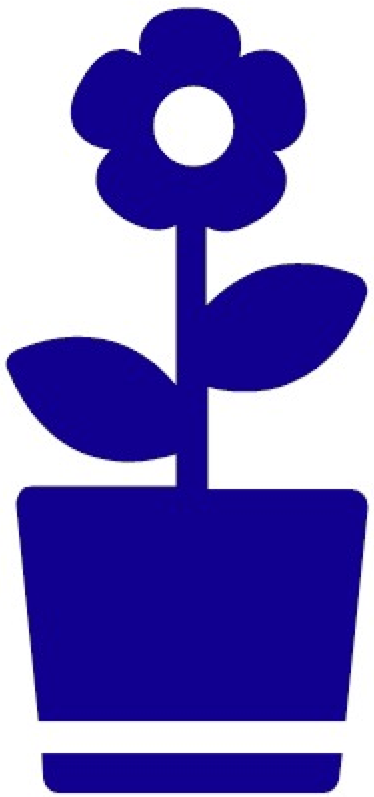
For educational purposes only. The firm does not sell insurance but may refer clients to licensed insurance persons appropriately as a courtesy.

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

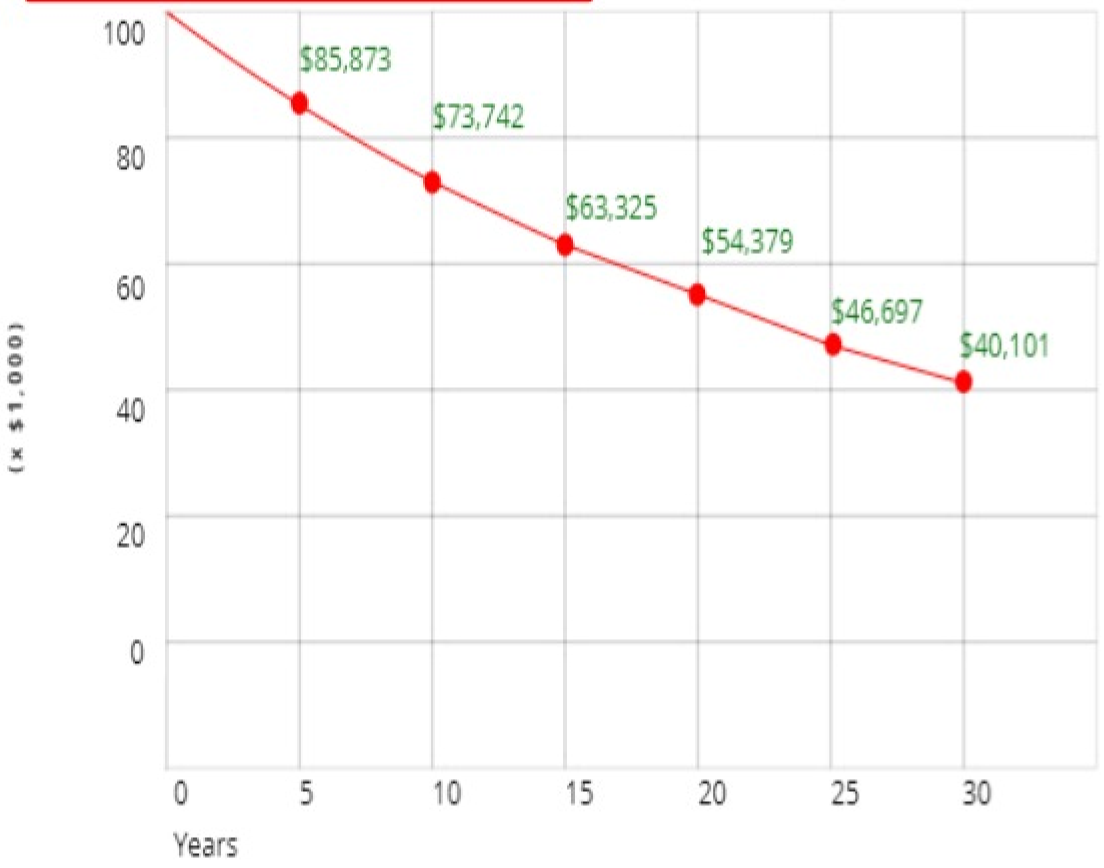
1. **Activate online financial plan** (assess expense needs; project future income)
   - Analyze and monitor your monthly cash flow to balance expenses with income
   - Estimate income from historical investment performance for future expenses
2. **Set up personal portfolio management** (general; emergency 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

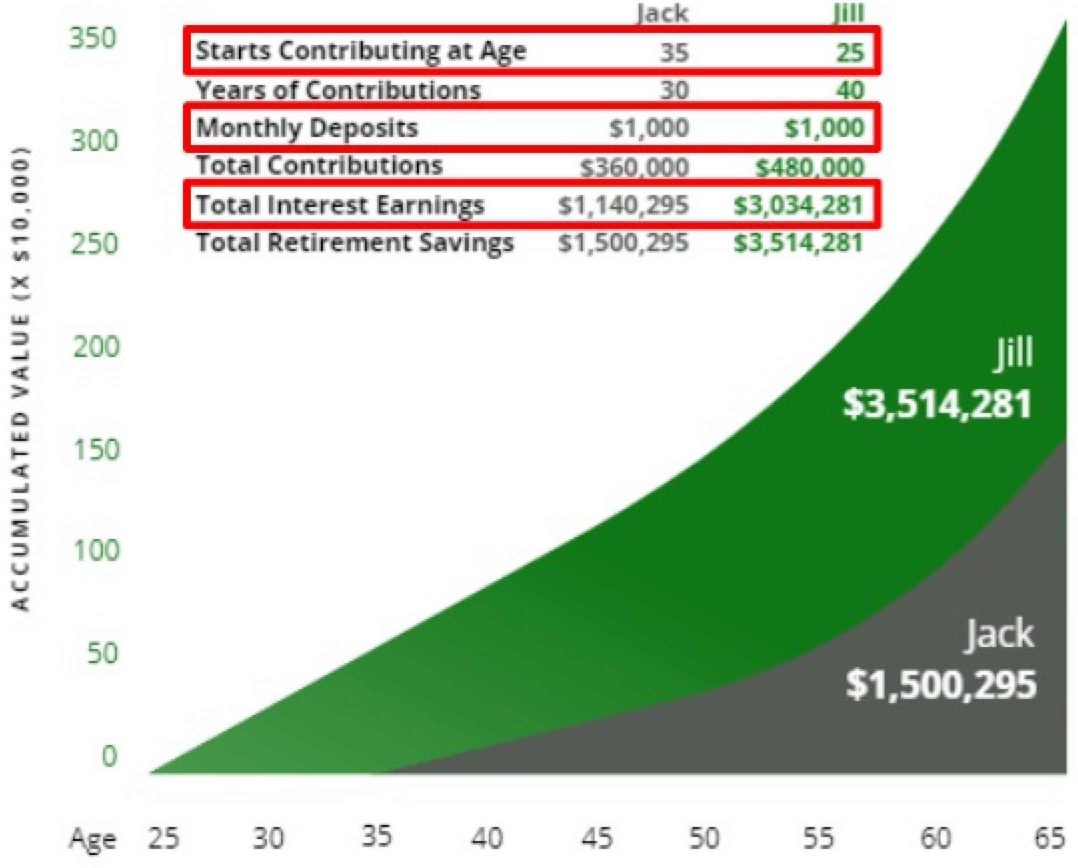
effects of 3% inflation on purchasing power



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



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

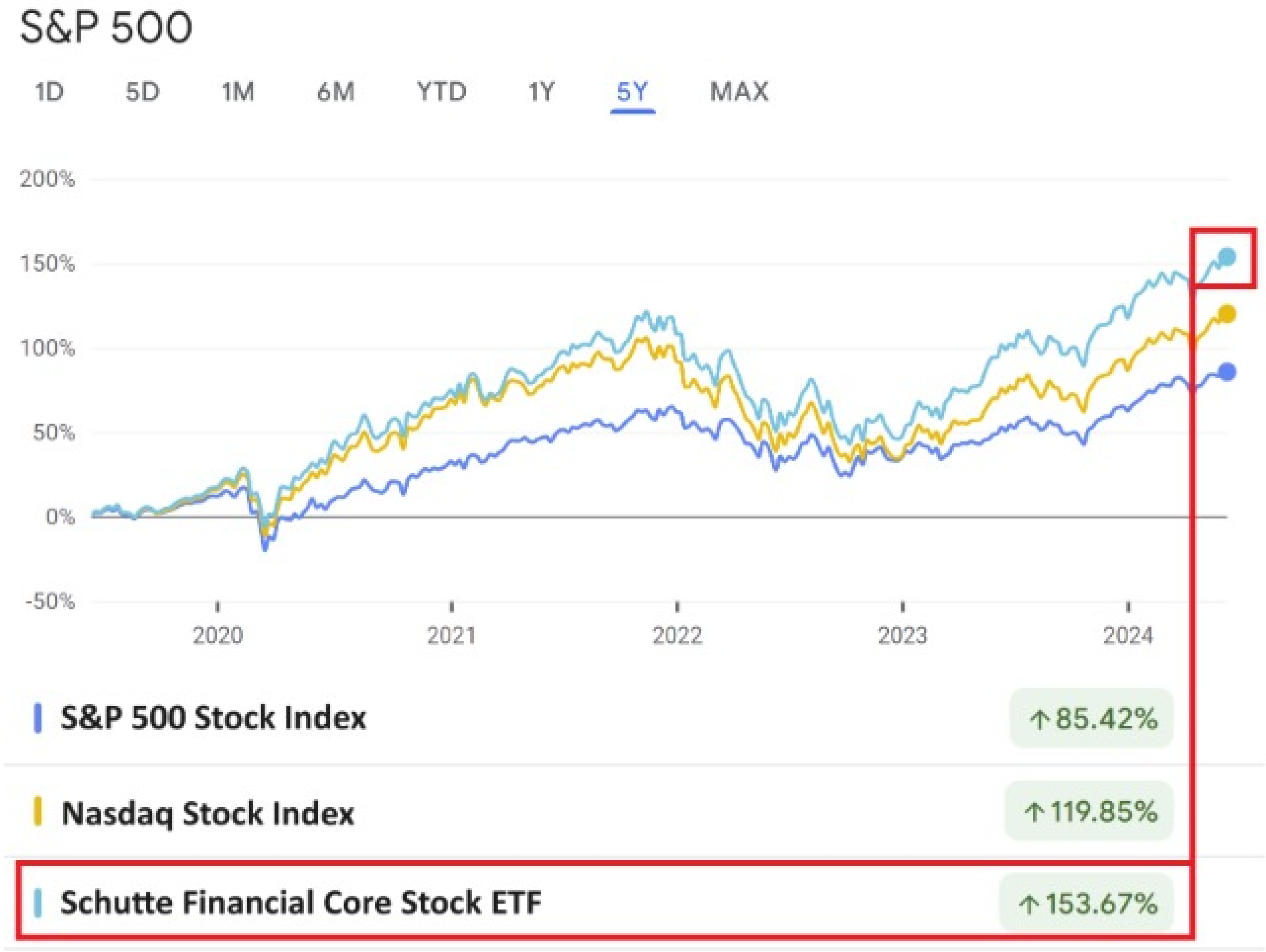
Note: Higher-performing investments in a taxable account can outweigh a retirement account even with matching

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**



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- **Nearly 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

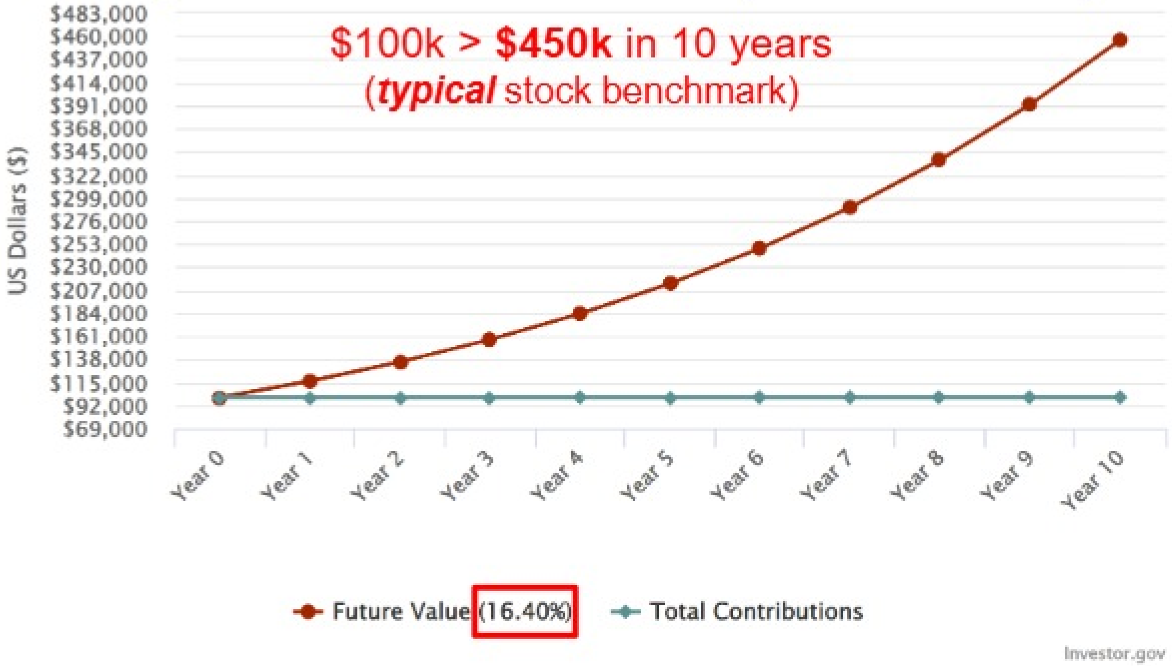
Without Schutte Financial

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

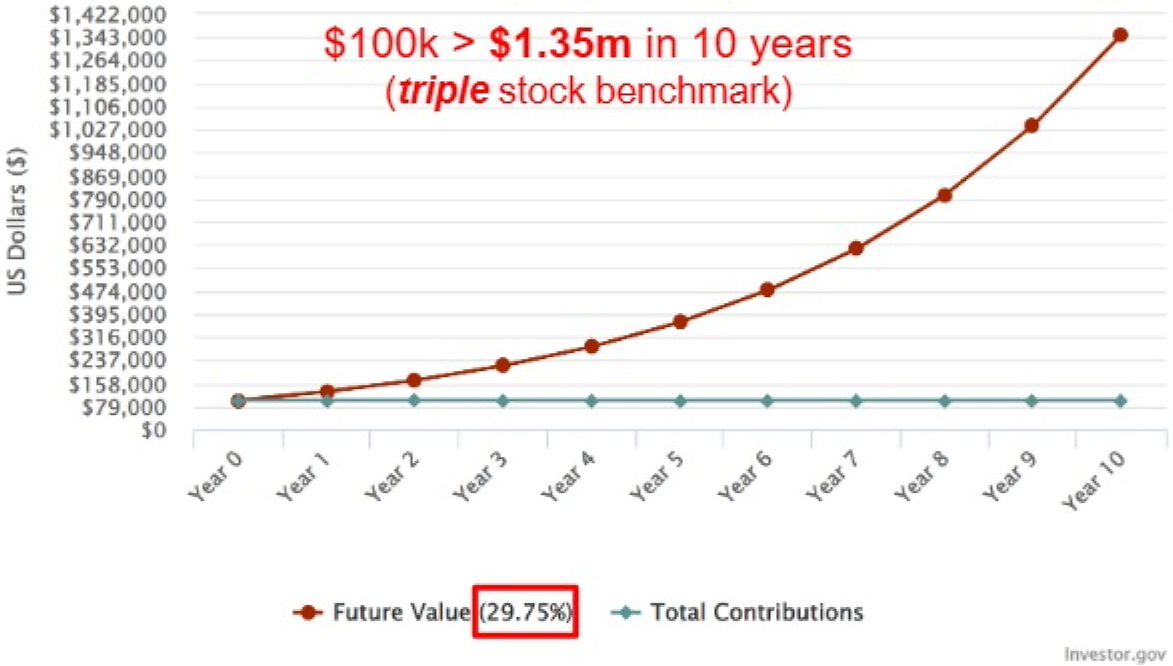
With Schutte Financial

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

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



Schutte Financial Equity ETF (*after* advisor fee)



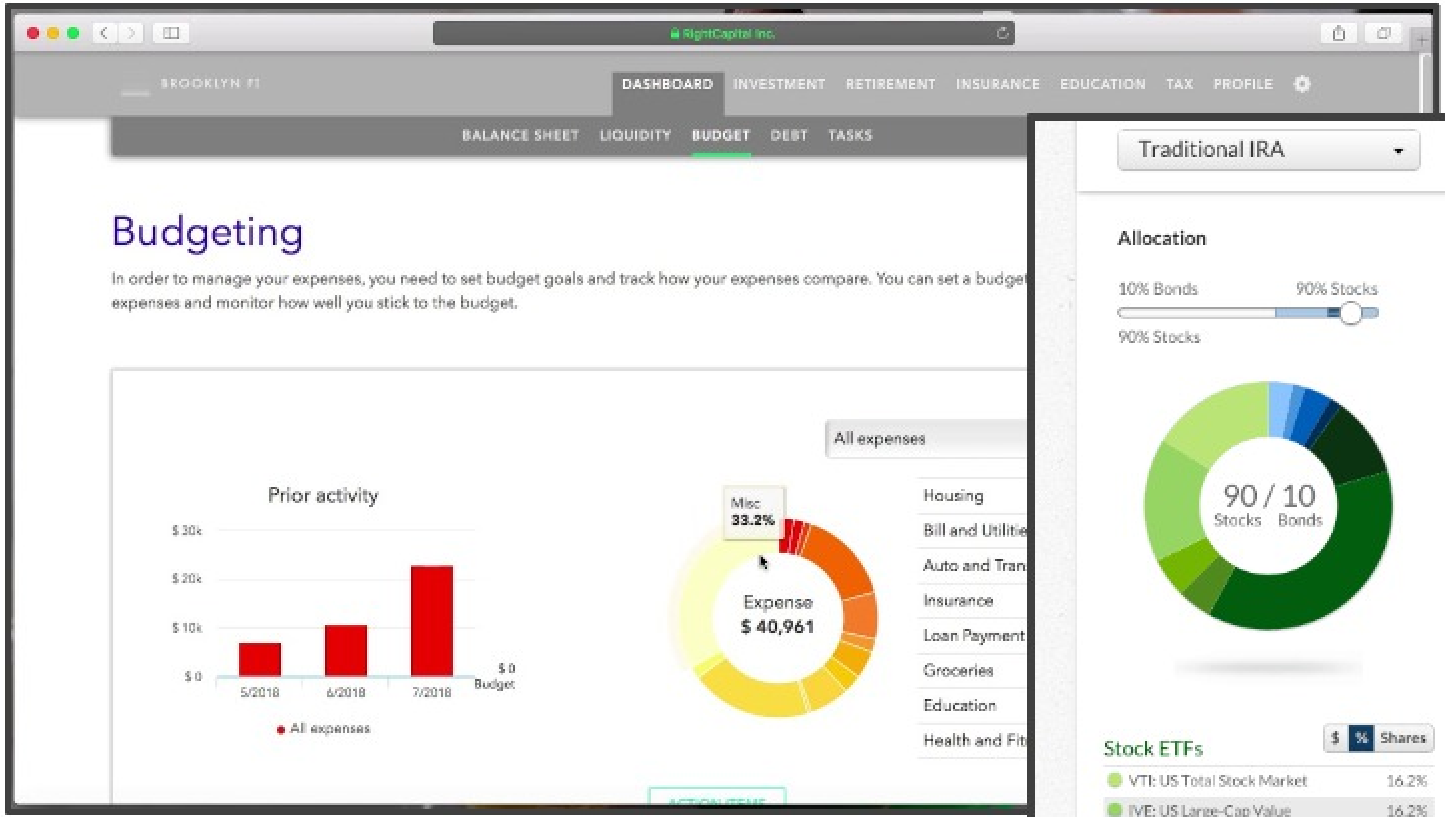
Why Schutte Financial?

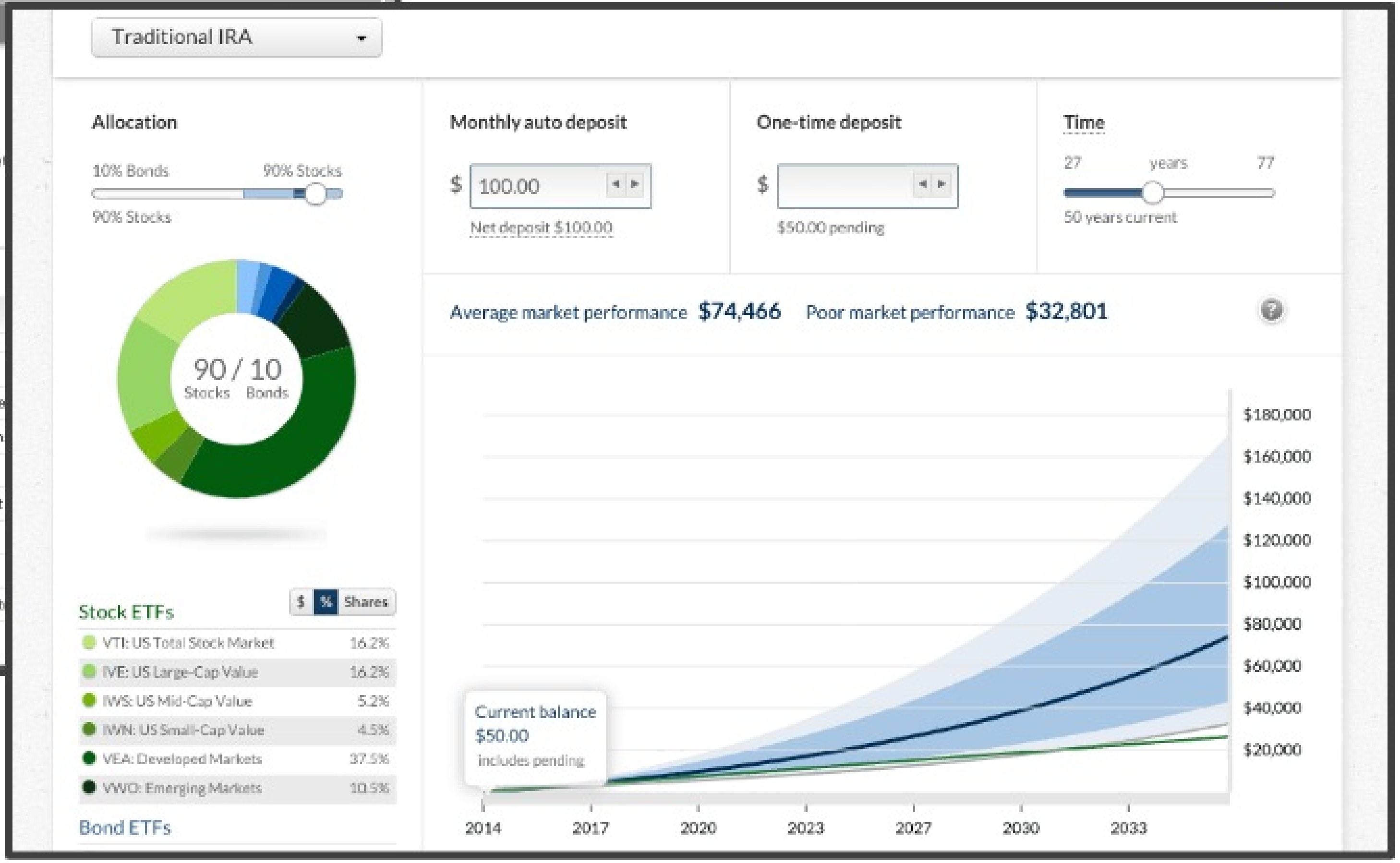
1. **Your personal goals determine our custom support:**
   - No commissions, quotas, or mandates for advice or investment management
   - Personal advocate as an independent fiduciary with fee-only financial advice
2. **Your ongoing financial success is our top priority:**
   - No transaction fees or 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

Automated Investment Portfolio

Establish contributions to fund goals





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	Written Financial Plan	Verbal Financial Advice
$90 per month	$2900 per update	$290 per hour
See Demo	Review Value	Review Value
Subscribe to your online plan for ongoing updates. Plans include access to all of the following categories:	Update your professional plan to support your goals. Plans can include each of the following categories:	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	• Cash Flow with Debt Strategies • Retirement Projections • Investments and Insurance • Education Funding • Tax Estimates and Strategies	• Cash Flow with Debt Strategies • Retirement Projections • Investments and Insurance • Education Funding • Tax Estimates and Strategies
Subscribe	Pay Now	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

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

SCHUTTE CAPITAL™
Investing with Intelligence

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

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

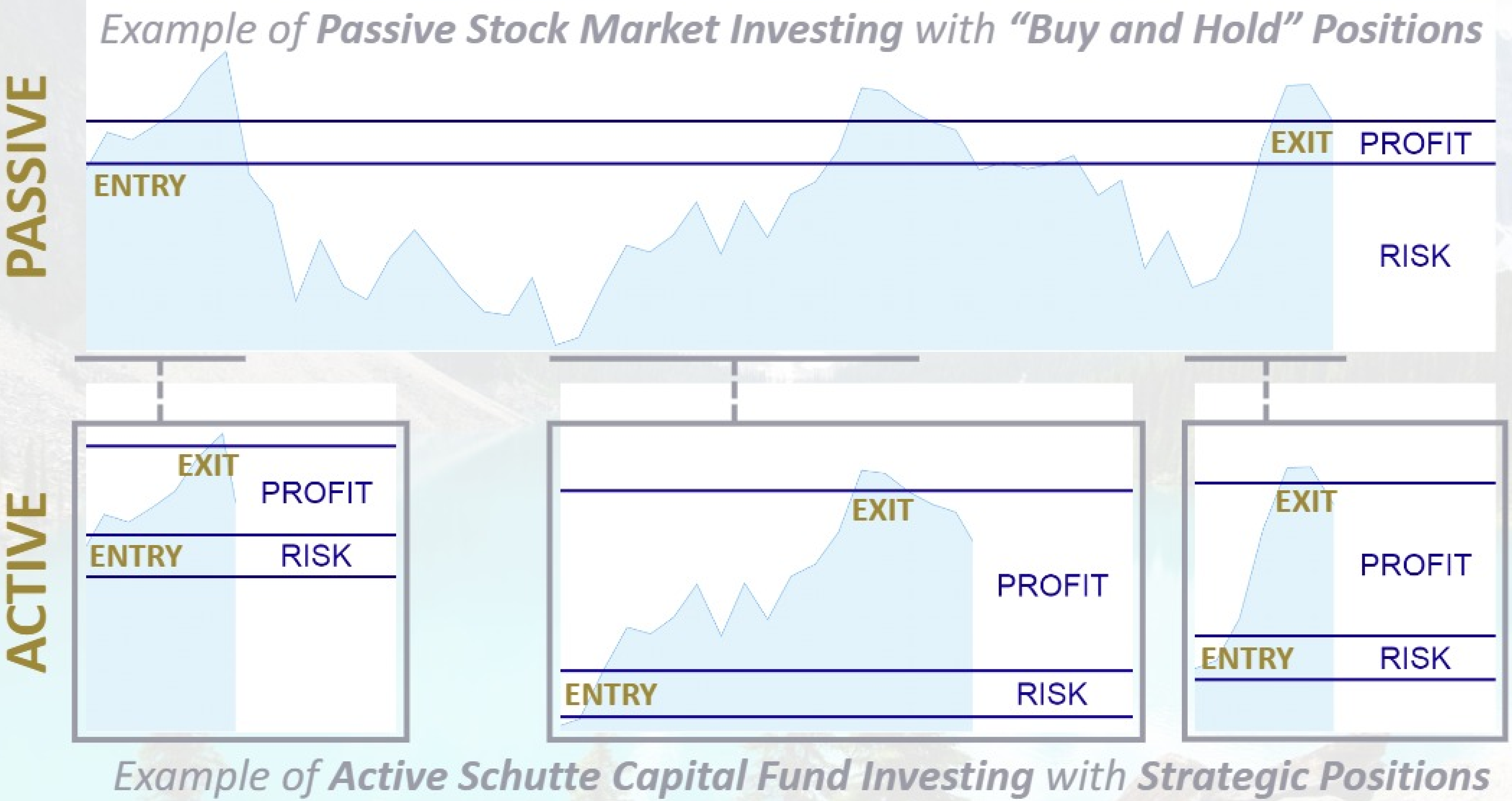
Clients often find it suitable to hold a majority of their assets in *Schutte Capital* as the best choice for investing with intelligence.

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.



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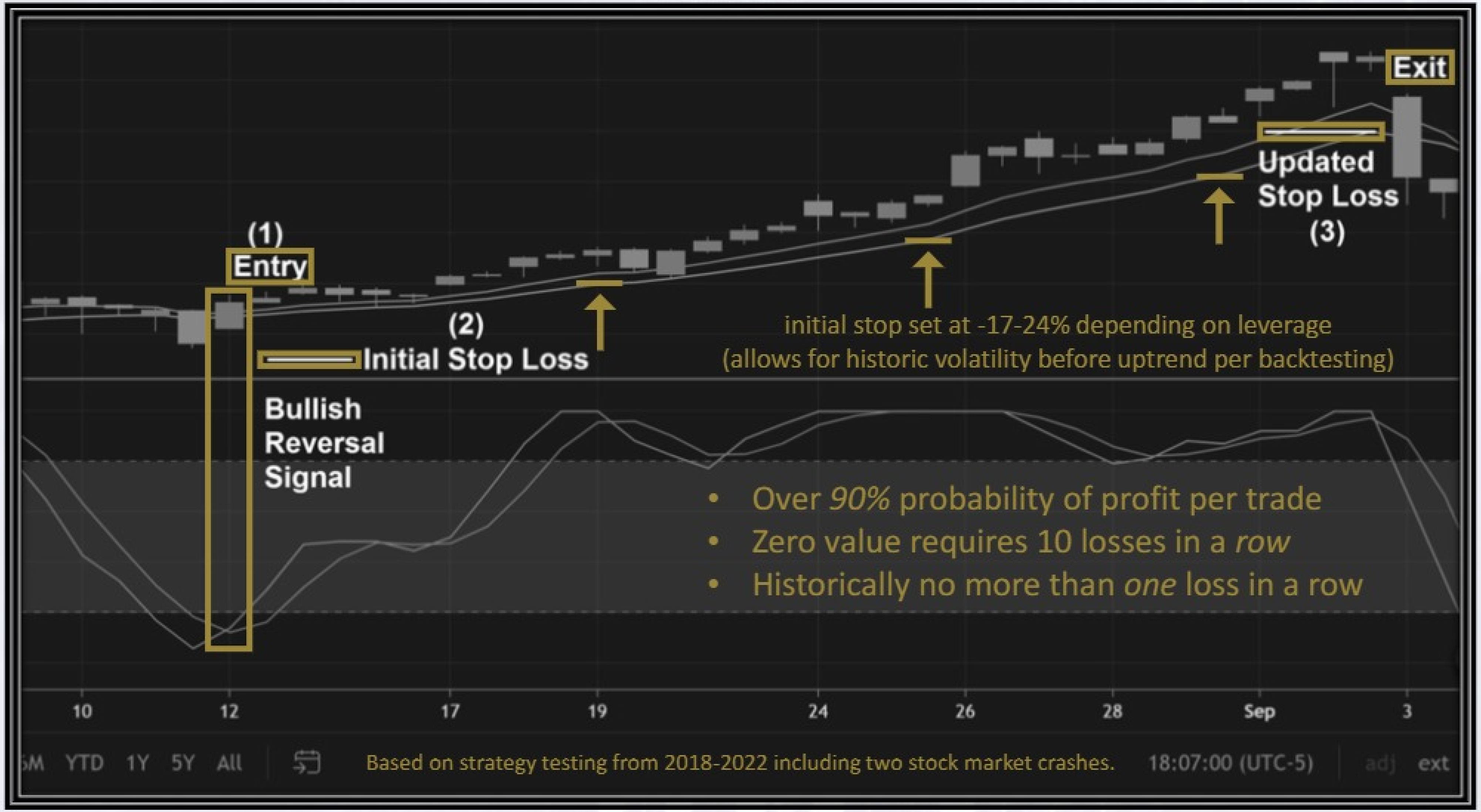
Capture Uptrends with a Proven Signal System

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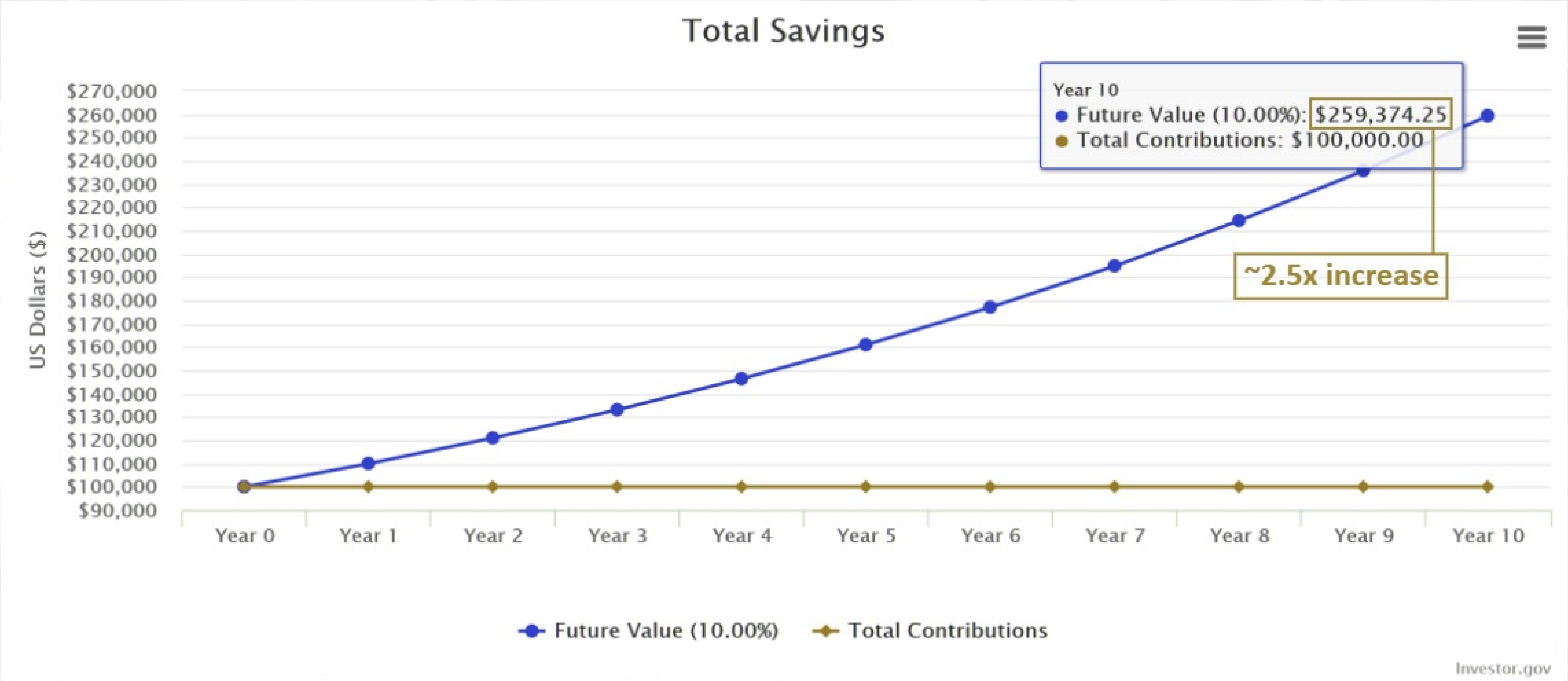
Effect of **S&P 500 Index Returns** at **10%** Compounded Annually



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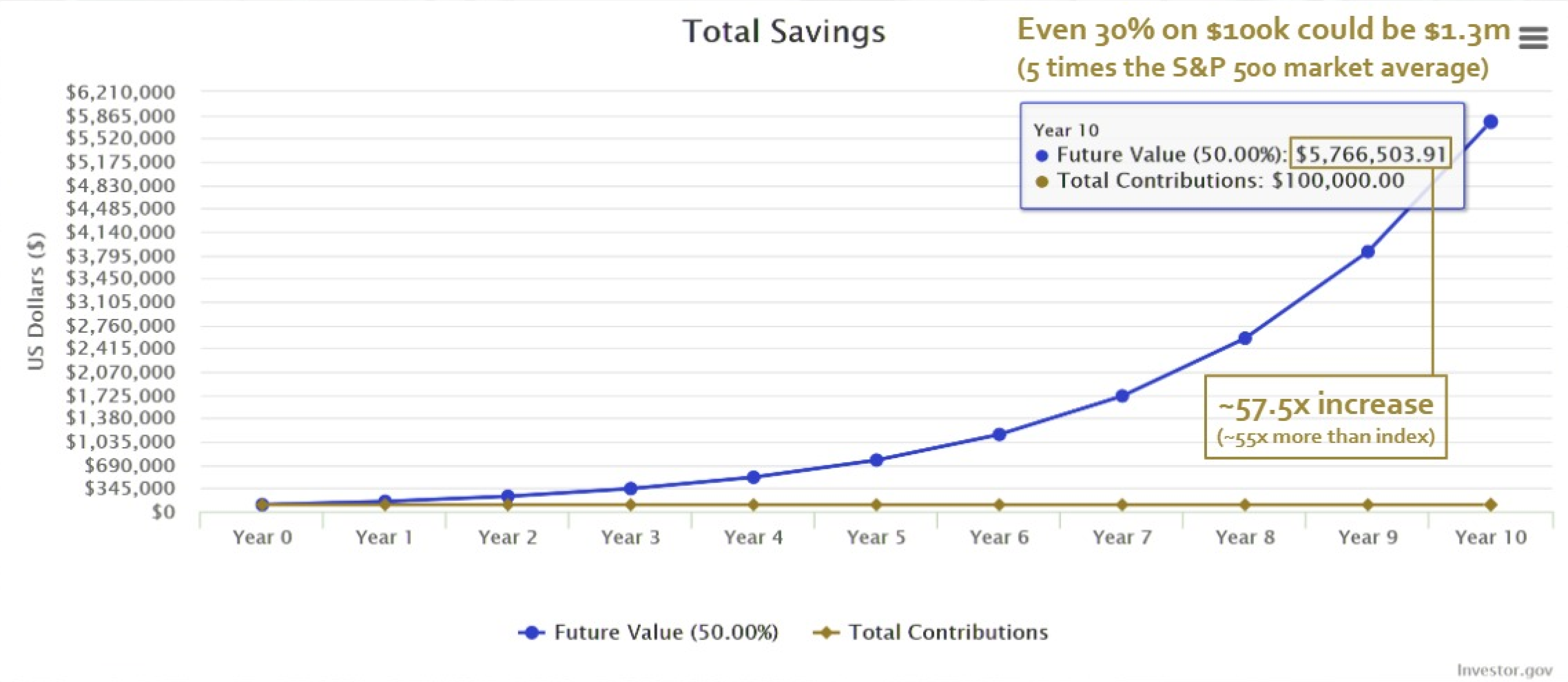
Effect of **Accelerated Returns** at **50%** Compounded Annually



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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

Clients are not compensated for reviews that are provided by Google.com and Yelp.com.

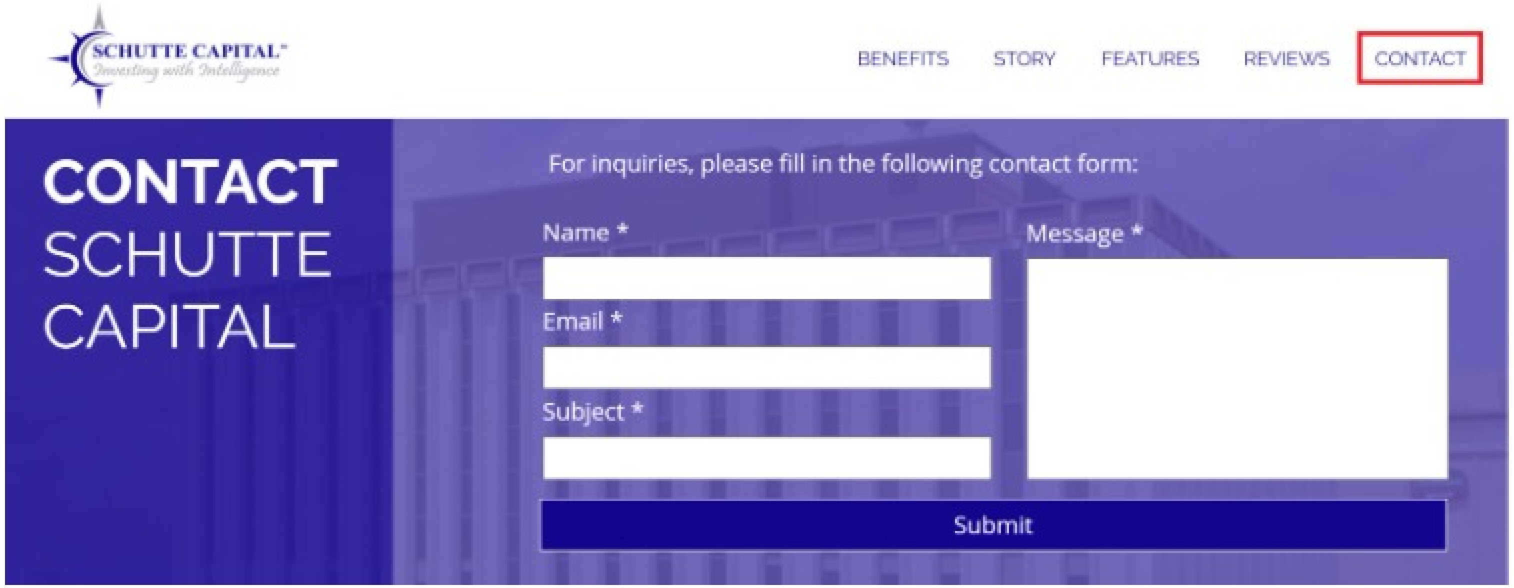
SUMMARY:

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)

SchutteCapital.com (accelerated returns fund, active management)



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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SchutteFinancial.com (*Advisory Firm*)

SchutteCapital.com (*Accelerated Fund*)

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