



## 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:*  
**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 Client Rating



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

## FEATURED ON



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.



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

# 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

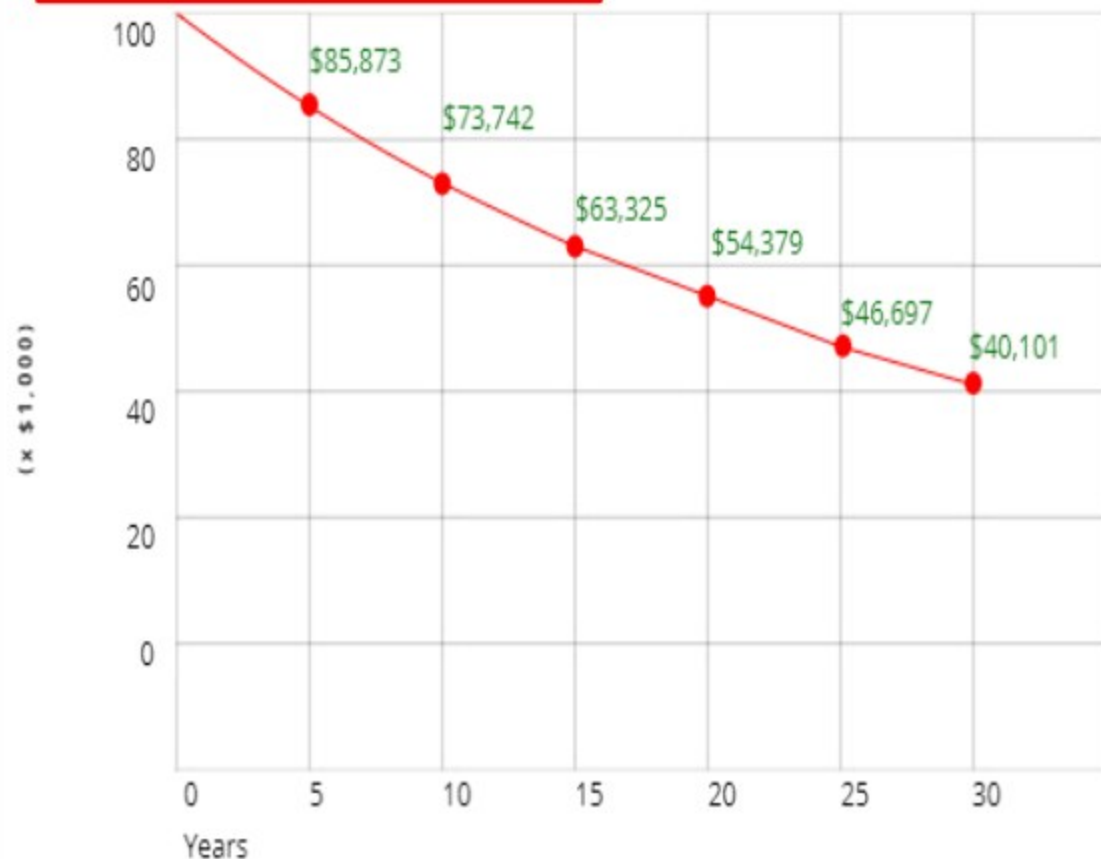
# Why Invest Now?

- **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



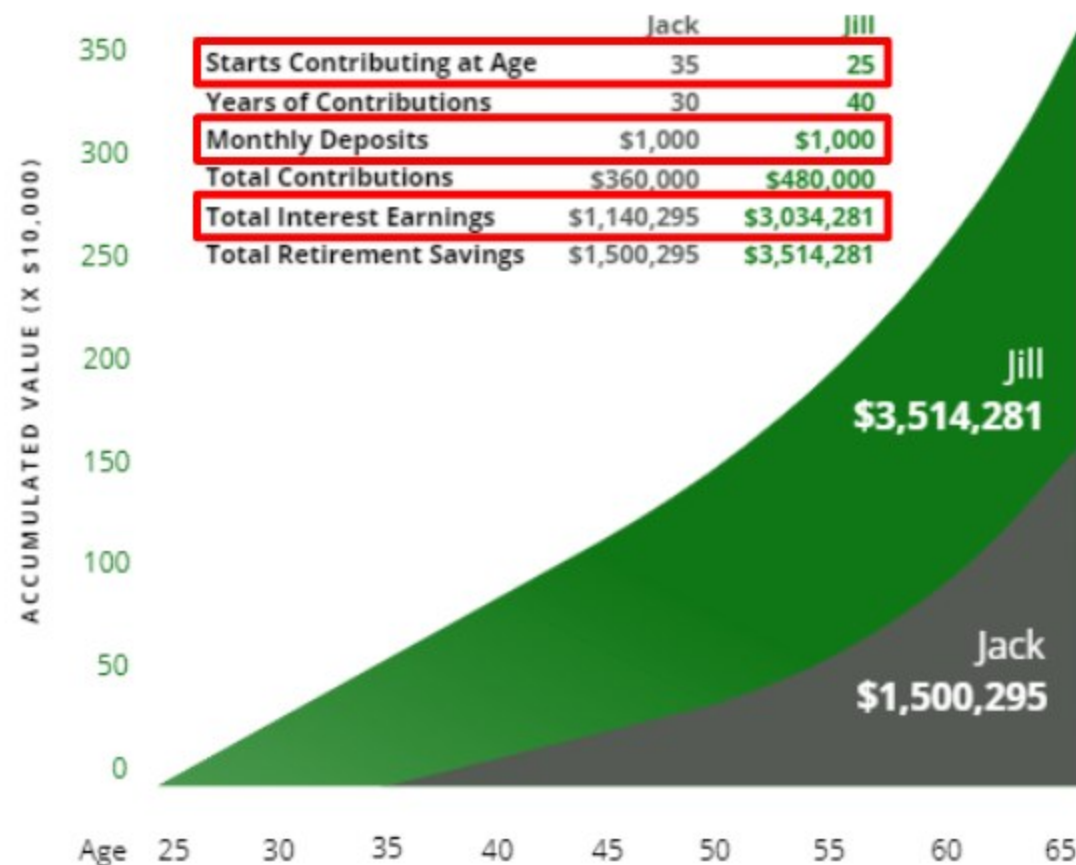
## Inflation Significantly Erodes Purchasing Power Over Time

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



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

- **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
- **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

# Reasons to Use Exchange Traded Funds (ETFs)

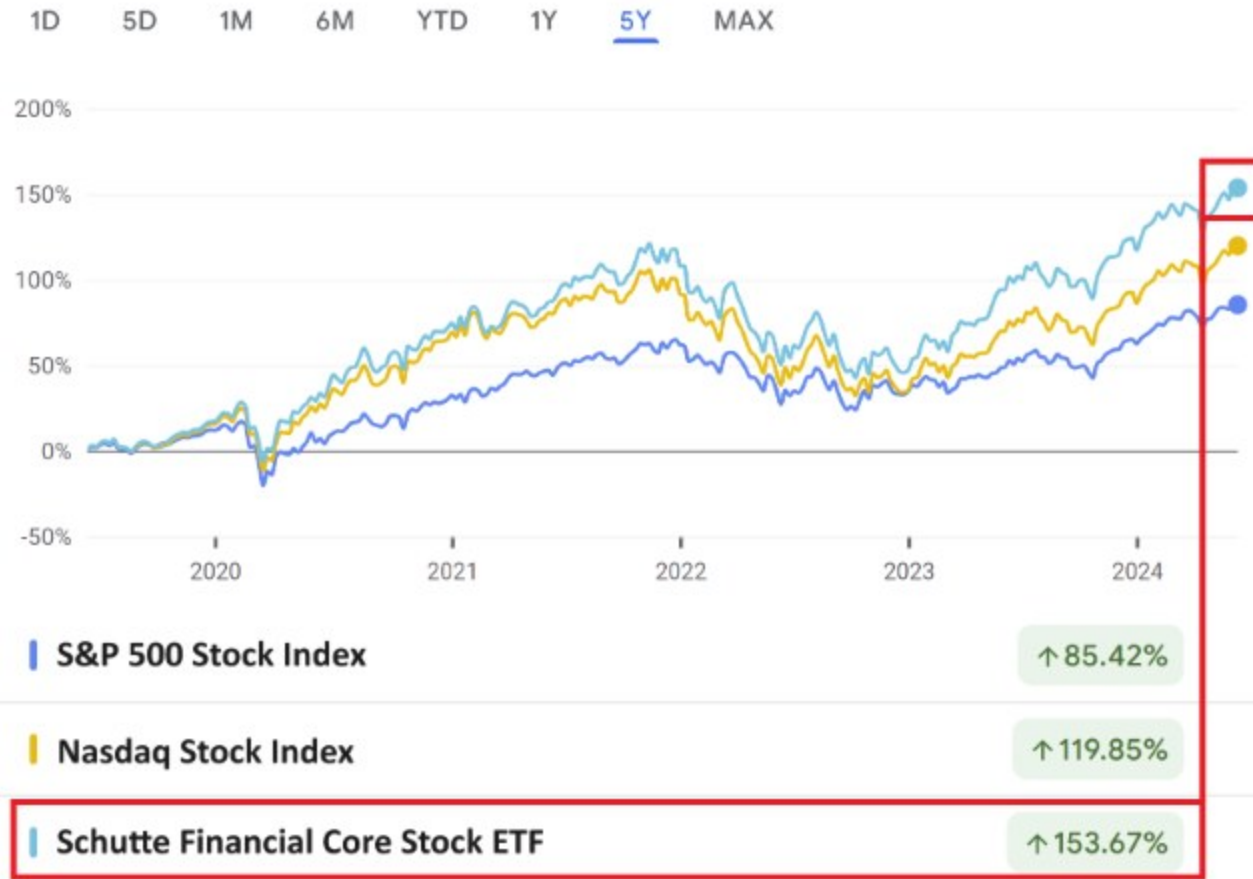
- Invest in **leading assets** (stocks, bonds, real estate) with **limited capital**
- **Diversify risk** like mutual funds with **advantages such as tax efficiency**
- Benefit from **often lower fund fees** resulting in **higher overall returns**

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



# Schutte Financial Equity ETF Performance

S&P 500



- 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

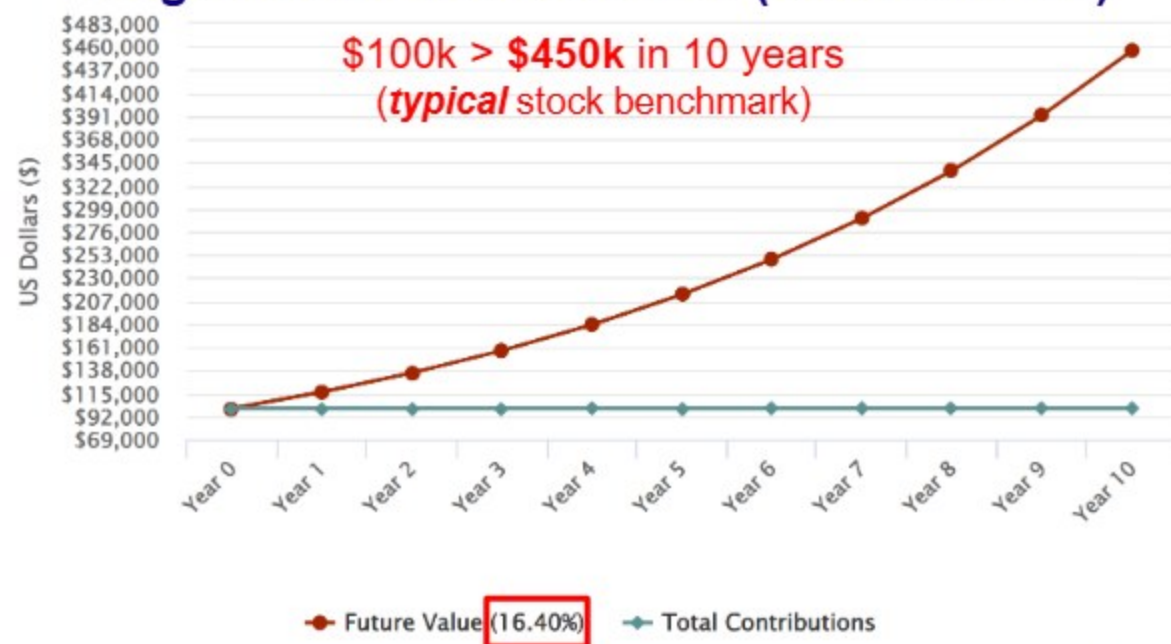
For illustrative purposes only and not indicative of any investment.  
Actual returns may vary. Past performance is no guarantee of future results.

# 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)

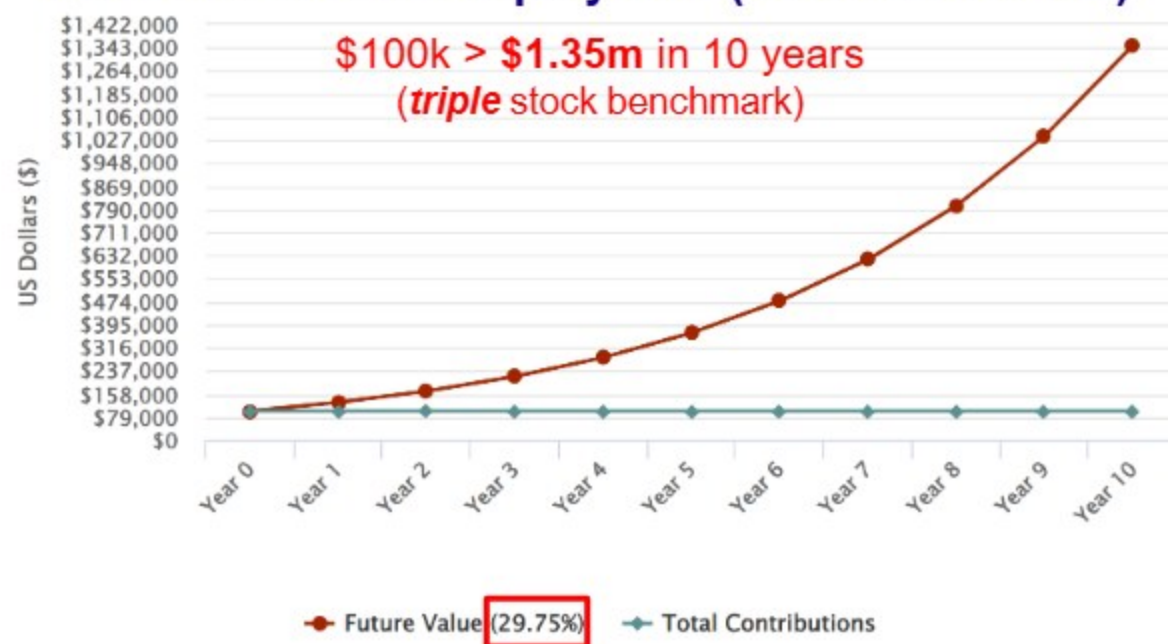


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## With Schutte Financial

- 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)



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# 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:

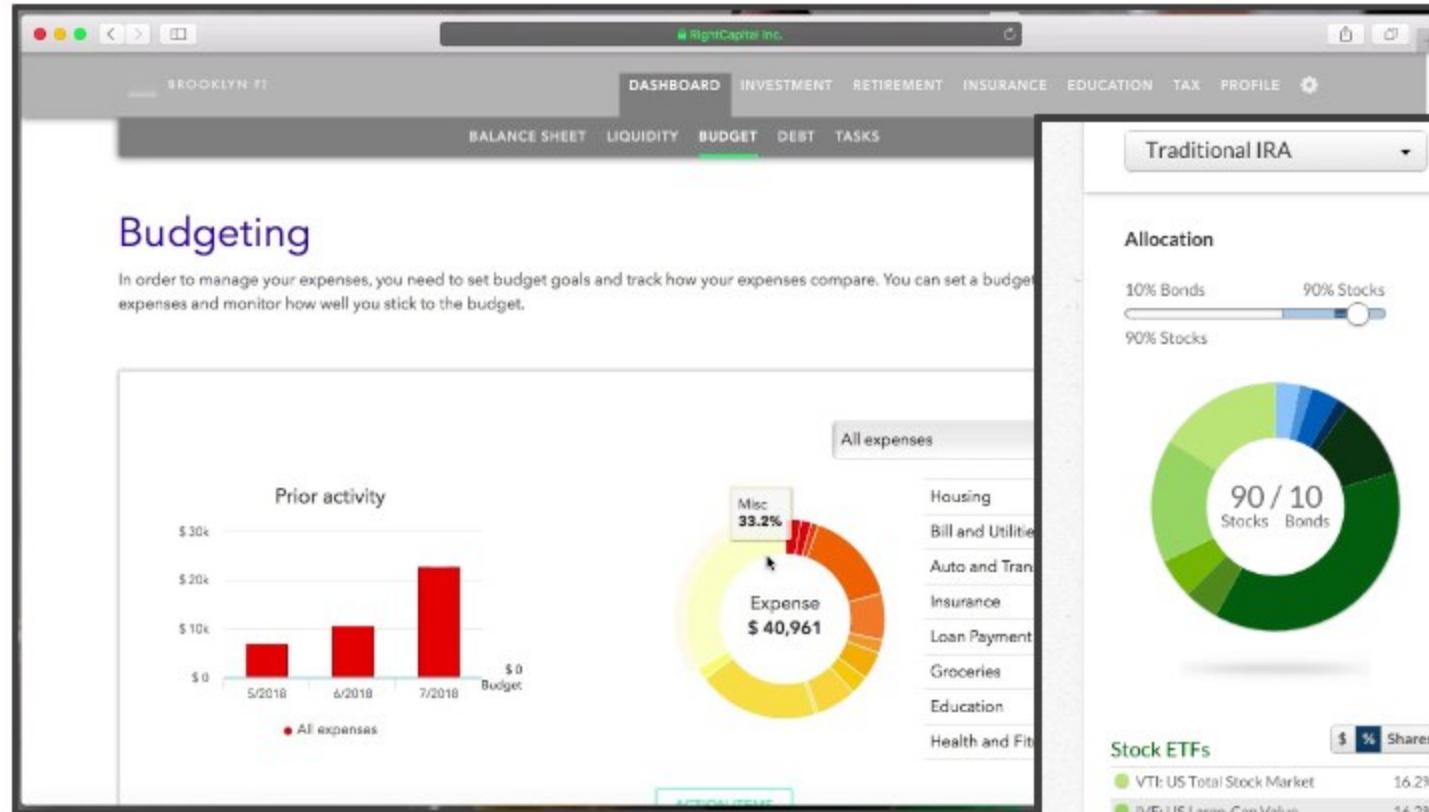
- Maximum gain potential with diversification in portfolios based on timeline
- Automated engagement in top-performing funds to support personal goals



# Enjoy Leading Technology

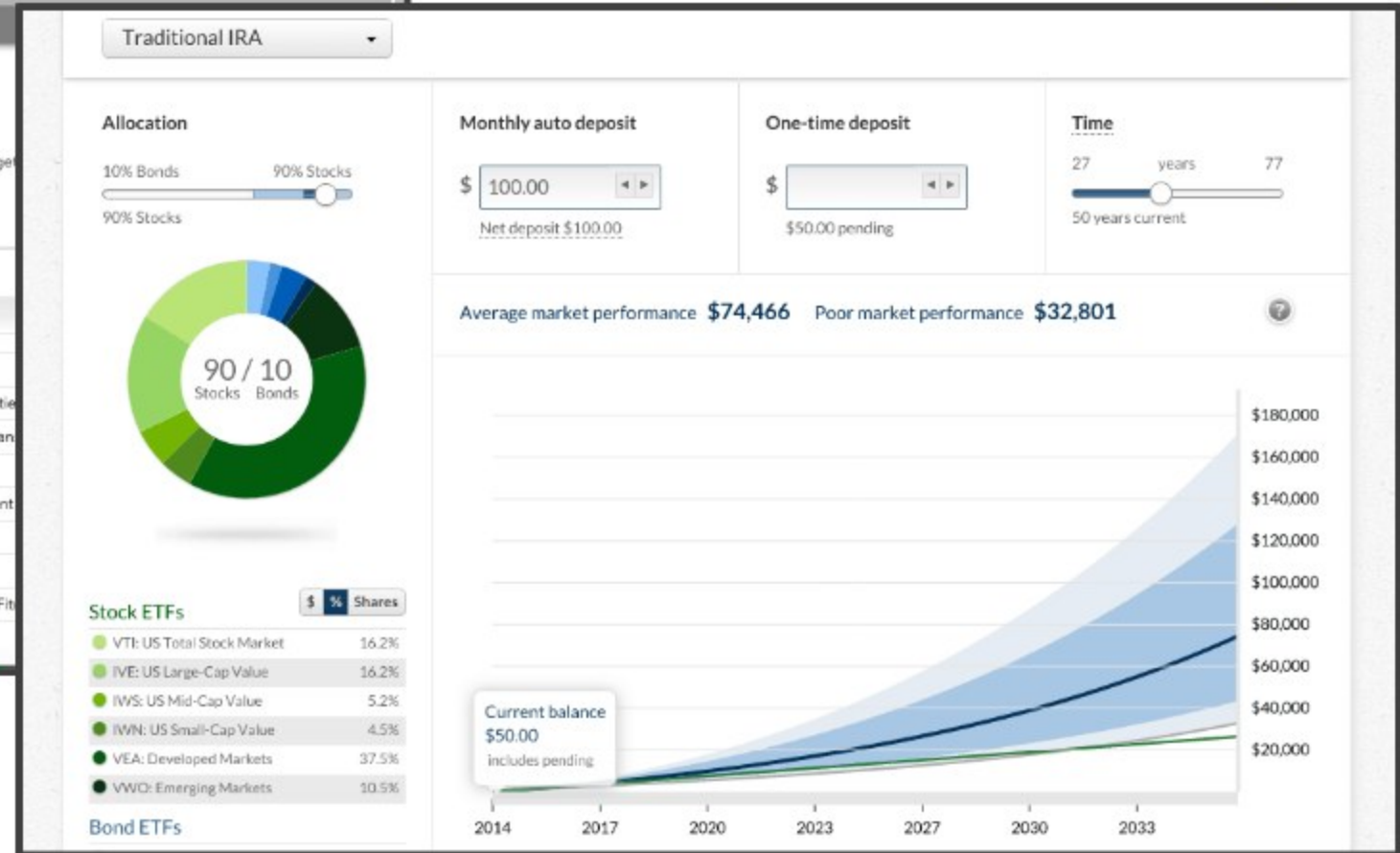
## Automated Investment Portfolio

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)

<p><b>Online Financial Plan</b> \$90 per month</p> <p><a href="#">See Demo</a></p> <p>Subscribe to your online plan for ongoing updates. Plans include access to all of the following categories:</p> <ul style="list-style-type: none"><li>• Cash Flow with Debt Strategies</li><li>• Retirement Projections</li><li>• Investments and Insurance</li><li>• Education Funding</li><li>• Tax Estimates and Strategies</li></ul> <p><a href="#">Subscribe</a></p> <p><i>Free with <a href="#">Platinum</a></i></p>	<p><b>Written Financial Plan</b> \$2900 per update</p> <p><a href="#">Review Value</a></p> <p>Update your professional plan to support your goals. Plans can include each of the following categories:</p> <ul style="list-style-type: none"><li>• Cash Flow with Debt Strategies</li><li>• Retirement Projections</li><li>• Investments and Insurance</li><li>• Education Funding</li><li>• Tax Estimates and Strategies</li></ul> <p><a href="#">Pay Now</a></p> <p></p> <p><i>Free with <a href="#">Platinum</a></i></p>	<p><b>Verbal Financial Advice</b> \$290 per hour</p> <p><a href="#">Review Value</a></p> <p>Enjoy peace of mind from custom financial advice. Advice can cover one or all of the following categories:</p> <ul style="list-style-type: none"><li>• Cash Flow with Debt Strategies</li><li>• Retirement Projections</li><li>• Investments and Insurance</li><li>• Education Funding</li><li>• Tax Estimates and Strategies</li></ul> <p><a href="#">Pay Now</a></p> <p></p> <p><i>Free with <a href="#">Platinum</a></i></p>
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# 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 (1<sup>st</sup> 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

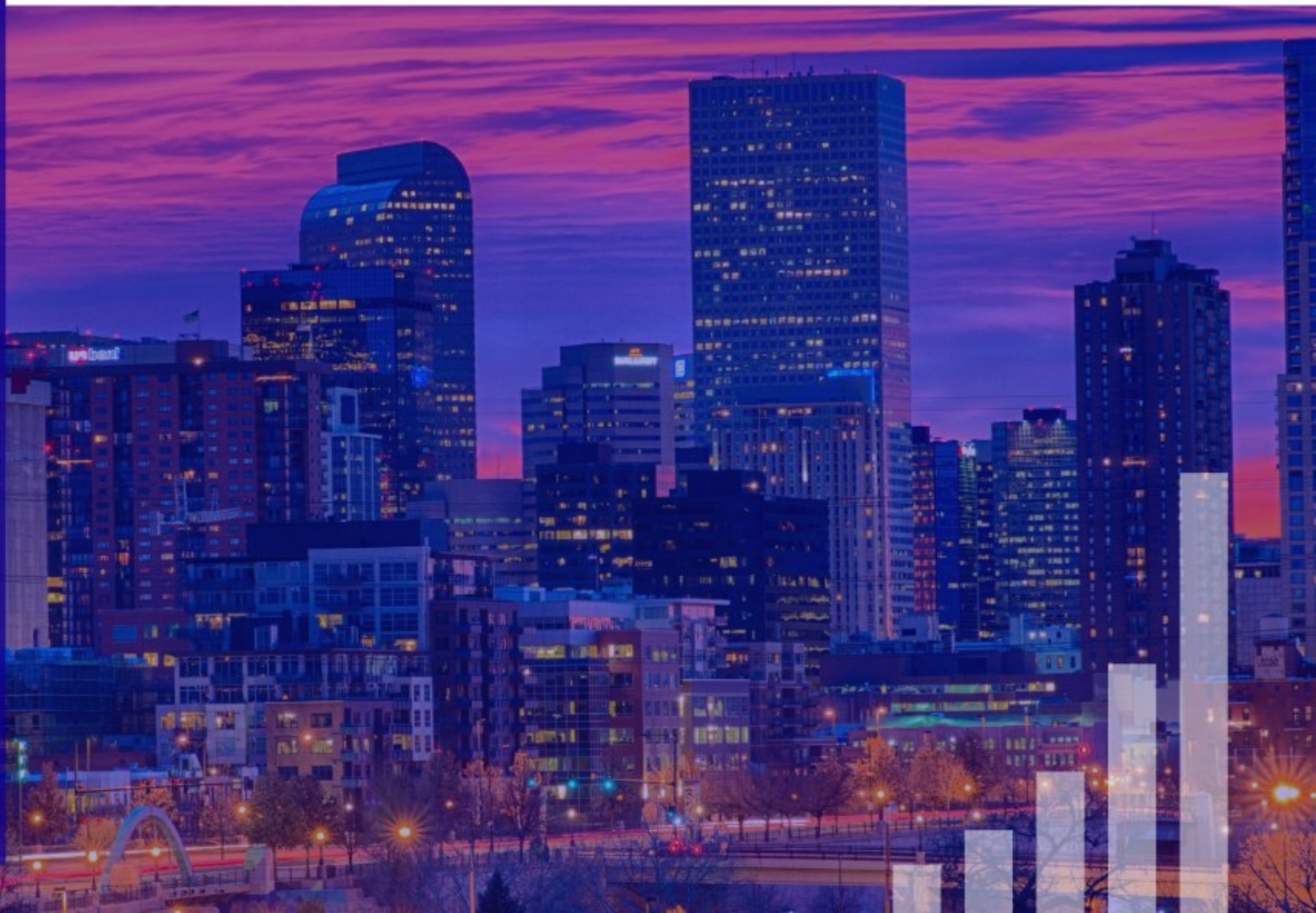


# SCHUTTE CAPITAL

*Investing with Intelligence*

**Alternative Fund** for Accredited  
Investors and Institutions  
Seeking **Accelerated Returns**

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





# Ranked #1 Investment Fund in America

*Based on Performance Data Provided by Morgan Hedge with over 8,500 Active Funds*



# SCHUTTE CAPITAL III FUND PERFORMANCE

**Annual Net Return Average for 5-Year Strategy\***

**56.2%**

*\*Hypothetical returns (281% cumulative) after fees backtested 2018-2022 for Schutte Capital III strategy updated December 31, 2022.*

*Past results are not indicative of future returns. The value of the fund may go up or down.  
Historical performance for a total portfolio is available upon request. Individual results will vary with duration.  
Fund may fluctuate more than the market index benchmark and should be held for at least 5 years per backtesting.  
No information provided on this website shall constitute an offer to purchase or subscribe in any security.*



# PROVEN PERFORMANCE

## Tested through *Two* Market Crashes Over 5 Years

- 72.1% Gross Average Annual Return Over 5 Years
- 91.7% Probability of Profit per Trade (9 out of 10)
- 3.5 Times Higher Return than S&P 500 Over 5 Years
- Smaller Dip than S&P 500 During Crash of 2022
- Only One Loss Between Wins for Faster Recovery

### Schutte Capital III Backtest of Strategy Updated December of 2022 (5 Years: 2018 - 2022)

5-year Cumulative Return	360.5%
5-year Gross Average Annual Return**	72.1%
Best Annual Return	209.1%
Worst Annual Return (2022 crash)	-22.9%
Best Trade Profit	20.7%
Average Trade Profit	8.1%
Worst Trade Loss (stop-loss hit on market open)	-23.6%
Trade Win Rate (profit rate)	91.7%
Longest Trade Profit Streak	28
Longest Trade Loss Streak	1
Total Return on Investment	794.2%

*All listed returns are gross and hypothetical from actual backtesting of recording each historical trade based on the documented and objective strategy for the Schutte Capital III LP investment fund.*

*\*\*5-year Net Return (after fees for a Qualified Client) estimated at an annual average of 56.2%.*

*For illustrative purposes only. Past performance is no guarantee of future returns.*



# 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

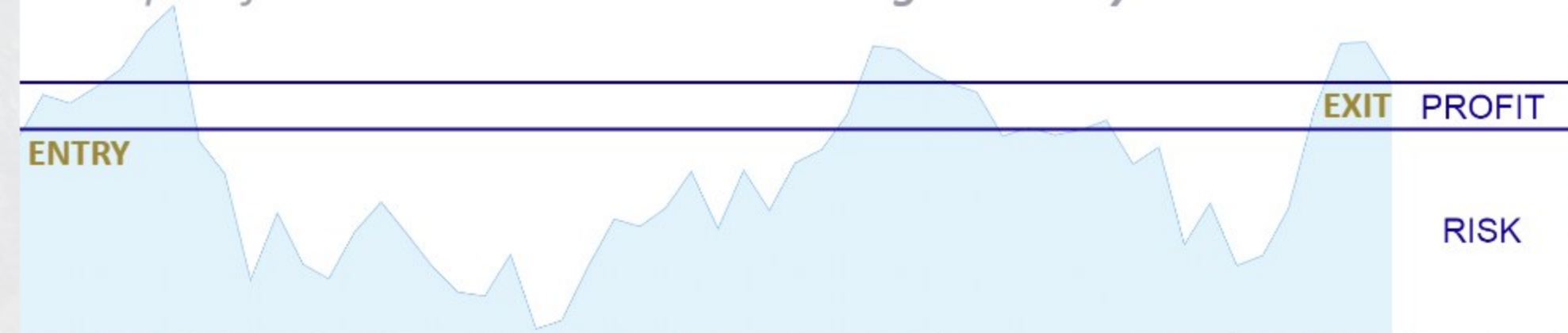


# Active Management for Higher Potential with Less Positional Risk

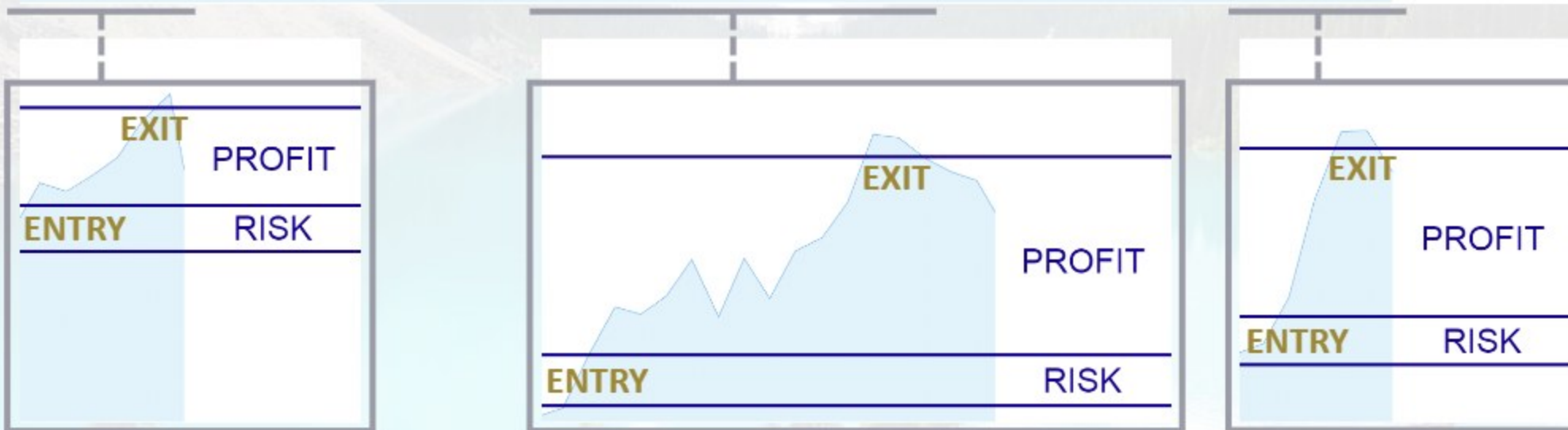
Schutte Capital targets uptrends instead of holding positions through crashes.

*Example of Passive Stock Market Investing with "Buy and Hold" Positions*

PASSIVE



ACTIVE



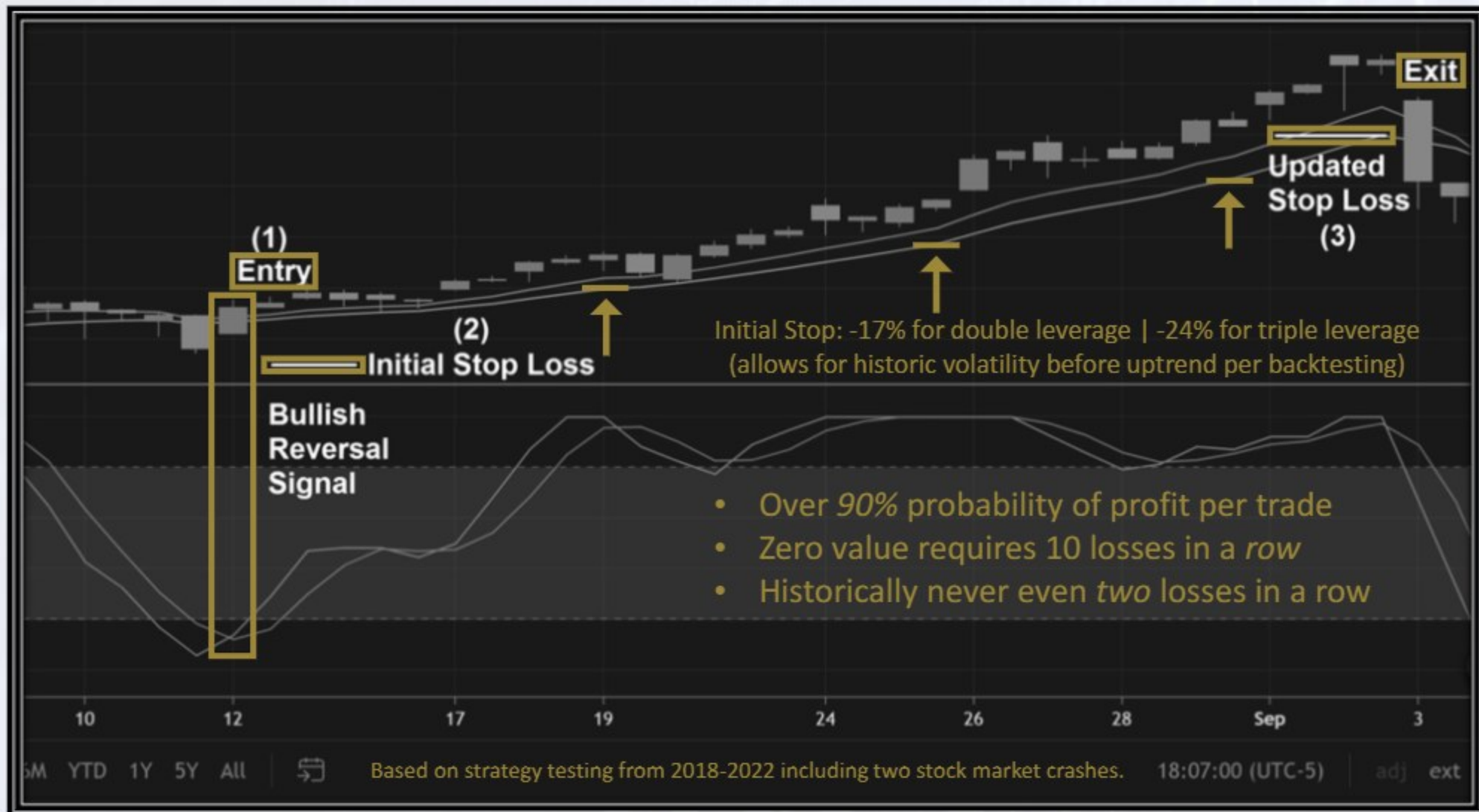
*Example of Active Schutte Capital Fund Investing with Strategic Positions*



# Capture Uptrends with a Proven Signal System

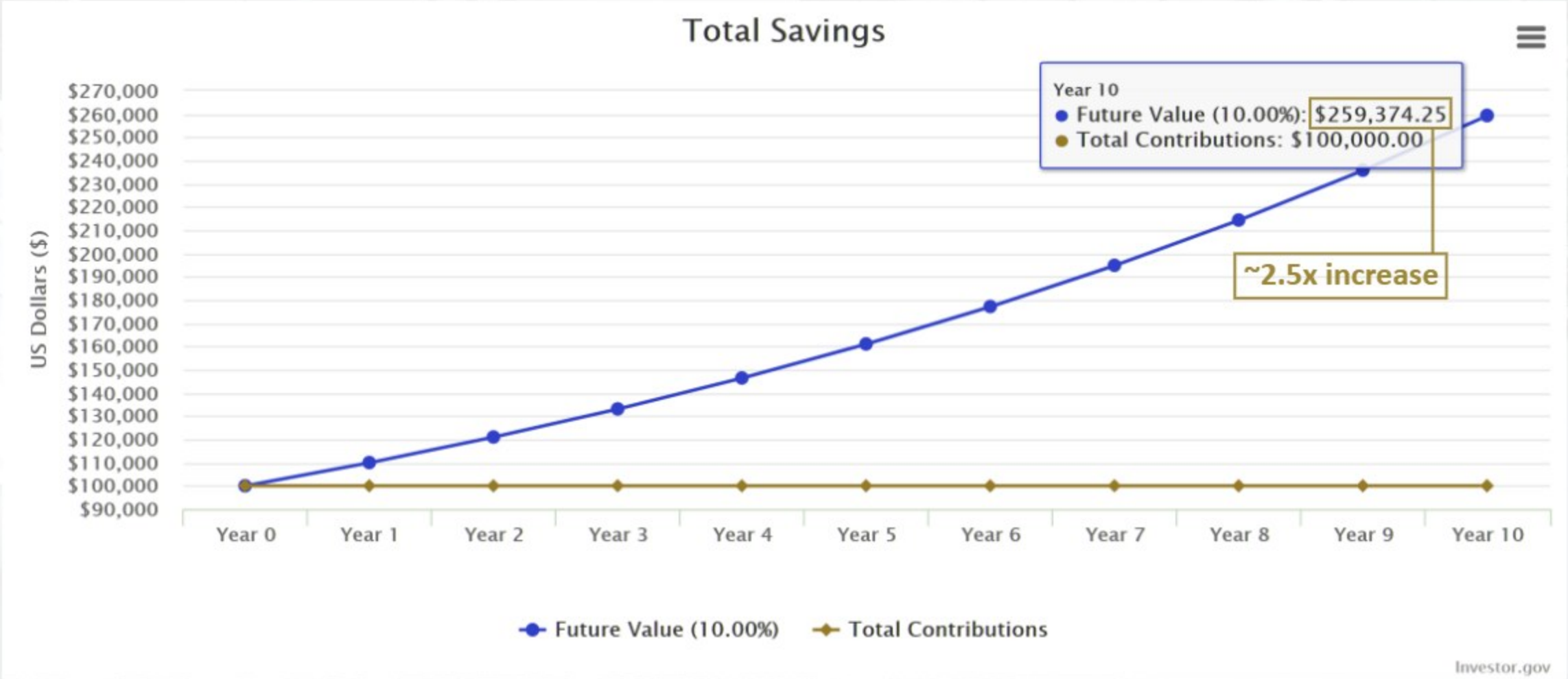
Strategy engages market based on objective historical data with safety stop triggers.

Picture a remora fish riding a whale. **We ride market waves with “whales” (large investors).**



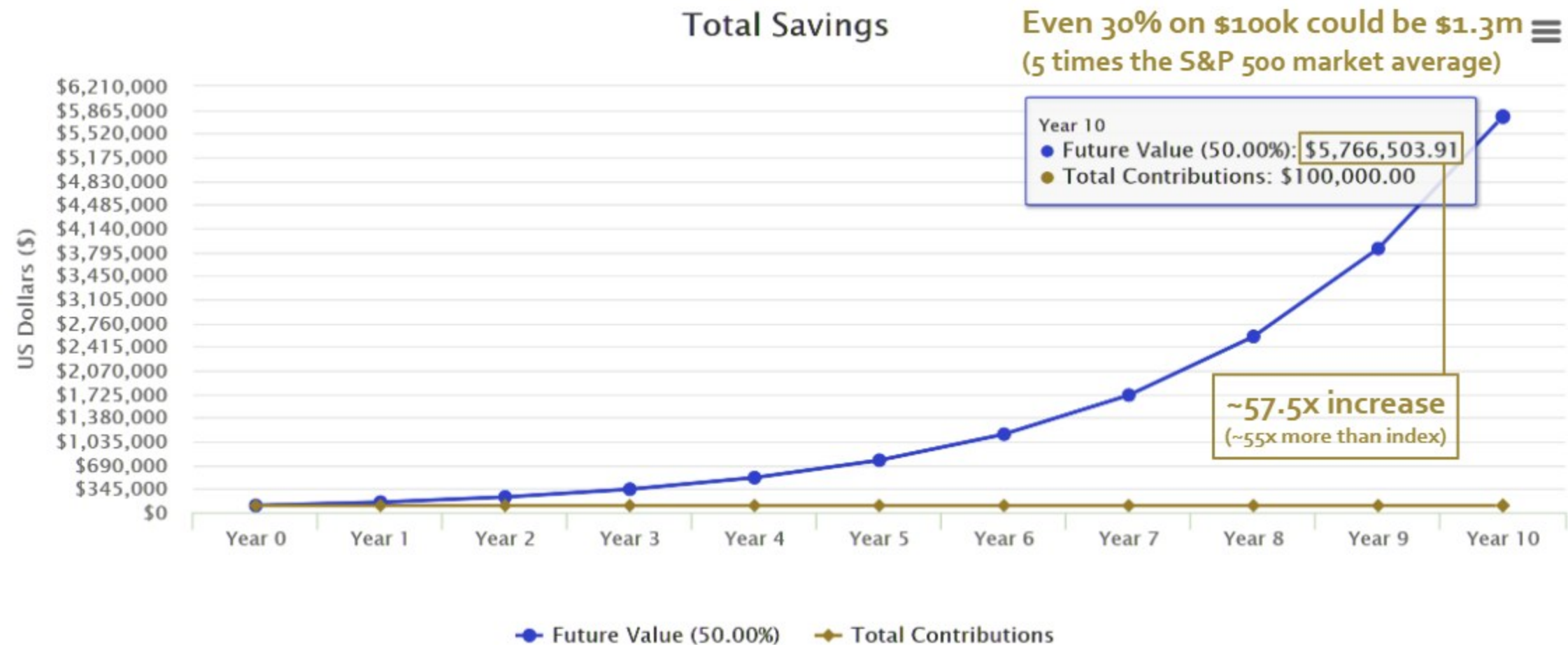
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# Historical S&P 500 Index Returns on average at 10% Compounded Annually



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# Hypothetical **Schutte Capital Returns** *after* fees at **50%** Compounded Annually



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# Schutte Capital Fund Types

## *Schutte Capital III*

- *Triple* leverage (about **3x** daily index move)
- *More* long-term gain potential (about **50% annual returns\***)
- *Bigger* short-term temporary dips (about **-24% stop loss\***)

## *Schutte Capital II*

- *Double* leverage (about **2x** daily index move)
- *Less* long-term gain potential (about **35% annual returns\***)
- *Smaller* short-term temporary dips (about **-17% stop loss\***)

**Upside potential is about *double* the downside risk for both.**

\*Estimates are based on historical strategy backtesting over five years including two market crashes from 2018-2022. A holding period of at least five years is recommended per historical data to support the tested annual average.



# Schutte Capital Fund Options

- **Schutte Capital II (double leverage):** Currently open for all investors
- **Schutte Capital III (triple leverage):** Waiting list for Non-Accredited\*
- Regulations restrict offering to investors with one of the following criteria:
  - **income** exceeding \$200,000 in each of the two most recent years, or joint income with a spouse exceeding \$300,000 for those years, and a reasonable expectation of the same income level in the current year
  - **individual net worth**, or joint net worth with the person's spouse, that exceeds \$1 million at the time of the purchase, excluding the value of the primary residence of such person
  - **\*sufficient knowledge and experience** as one of up to 35 Non-Accredited Investors
- **Minimum \$25,000** deposit required (low end of industry; **IRA transfer option**)
- Management fee: 0.5% of *balance* collected quarterly (**50% below top rates**)
- Administration fee: Charged by *other* funds but waived (**1% Annual Discount**)
- Performance fee: 20% of *new returns* collected annually (**Qualified Clients**)
- Overview or application can be requested in Contact at **[SchutteCapital.com](https://SchutteCapital.com)**

# 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](http://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

OPEN ACCOUNT

CAPITAL FUND

CONTACT US



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FREE CONSULTATION

WHY SCHUTTE

PRICING

INVEST

INSURE

GIVE

DISCOVER

TIPS

[SchutteCapital.com](http://SchutteCapital.com) (accelerated returns fund, active management)



BENEFITS

STORY

FEATURES

REVIEWS

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CONTACT  
SCHUTTE  
CAPITAL

For inquiries, please fill in the following contact form:

Name \*

Email \*

Subject \*

Message \*

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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[SchutteCapital.com](http://SchutteCapital.com) (Accelerated Fund)



**SCHUTTE FINANCIAL<sup>SM</sup>**

*Believe in Your Heritage, Invest in Your Legacy*