

“SOLUTIONS FOR PROSPERITY”



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& WEALTH**



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THE TWO WAYS TO MAKE \$

- You work for money.
 - Someone pays you to work or you have your own business
- **Your money works for you!!**
 - Save and invest your \$



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Source: SEC.gov



WHAT IS INVESTING?

- Investing is the practice of purchasing assets, such as stocks or bonds, with the expectation that those assets will earn income and/or increase in value over time.



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WHY IS INVESTING IMPORTANT?

- Wealth Growth
 - earn more over long periods of time.
- Beating inflation
- Passive Income



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WHAT IS A MUTUAL FUND?

- A company that pools money from many investors and invest the money in securities such as stocks, bonds & short-term debt.



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MUTUAL FUND

STOCKS
BONDS
CASH
SECURITIES



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TYPES OF MUTUAL FUNDS?

- Equity Funds
- Index Funds
- Balanced Funds



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EQUITY FUNDS

- An equity mutual fund is a professionally managed, pooled investment vehicle comprised primarily of stocks.
- Offers broader exposure than individual stocks.



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INDEX FUNDS

- An index mutual fund or ETF (exchange-traded fund) tracks the performance of a specific market benchmark—or "index," like the popular S&P 500 Index—as closely as possible.



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Source: Vanguard



BALANCED FUNDS

- A blended fund—provides investors with a balanced portfolio of stocks and bonds in a single mutual fund.
- Provides investors with long-term growth potential plus a source of income



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TOP 5 FIDELITY MUTUAL FUNDS

MUTUAL FUND	EXPENSE RATIO
Fidelity 500 Index Fund (FXAIX)	0.015%
Fidelity Total Market Index Fund (FSKAX)	0.015%
Fidelity Zero International Index Fund (FZILX)	0%
Fidelity Large Cap Value Index Fund (FLCOX)	0.035%
Fidelity Real Estate Index Fund (FSRNX)	0.07%



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Source: Forbes.com













TWO EXAMPLES

FLCOX

Top 10 Holdings ⁷ ? AS OF 03/31/2024 [More >](#)


849 holdings as of 03/31/2024 | 833 issuers as of 03/31/2024 

17.32% of Total Portfolio











 BRK/B	BERKSHIRE HATHAWAY INC CL B	3.52%
 JPM	JPMORGAN CHASE & CO	2.64%
 XOM	EXXON MOBIL CORP	2.12%
 JNJ	JOHNSON & JOHNSON	1.74%
 PG	PROCTER & GAMBLE CO	1.42%
 MRK	MERCK & CO INC NEW	1.25%
 CVX	CHEVRON CORP	1.24%
 BAC	BANK OF AMERICA CORPORATION	1.19%
 WMT	WALMART INC	1.18%
 DIS	DISNEY (WALT) CO	1.02%

FXAIX

Top 10 Holdings ⁷ ? AS OF 03/31/2024 [More >](#)

506 holdings as of 03/31/2024 | 502 issuers as of 03/31/2024 

32.08% of Total Portfolio

 MSFT	MICROSOFT CORP	7.07%
 AAPL	APPLE INC	5.63%
 NVDA	NVIDIA CORP	5.05%
 AMZN	AMAZON.COM INC	3.73%
 META	META PLATFORMS INC CL A	2.42%
 GOOGL	ALPHABET INC CL A	2.01%
 BRK/B	BERKSHIRE HATHAWAY INC CL B	1.73%
 GOOG	ALPHABET INC CL C	1.70%
 LLY	ELI LILLY & CO	1.40%
 AVGO	BROADCOM INC	1.32%



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Source: Forbes.com



RISKS TOLERANCE

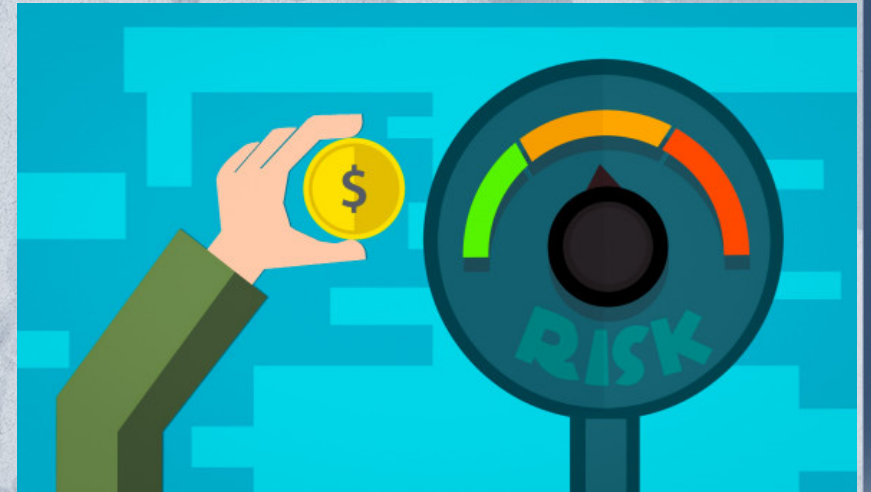
- Lose some or all money due to changes in market.
- Dividends or interests can change as market change



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RISKS TOLERANCE

- Currency fluctuations
(International mutual funds)
- Managerial risk
 - Funds can be influenced by skills and decisions of fund manager



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FEES & EXPENSES

It costs money to run mutual funds.

- Shareholder fees
- Operating costs



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IMPACT OF FEES & EXPENSES

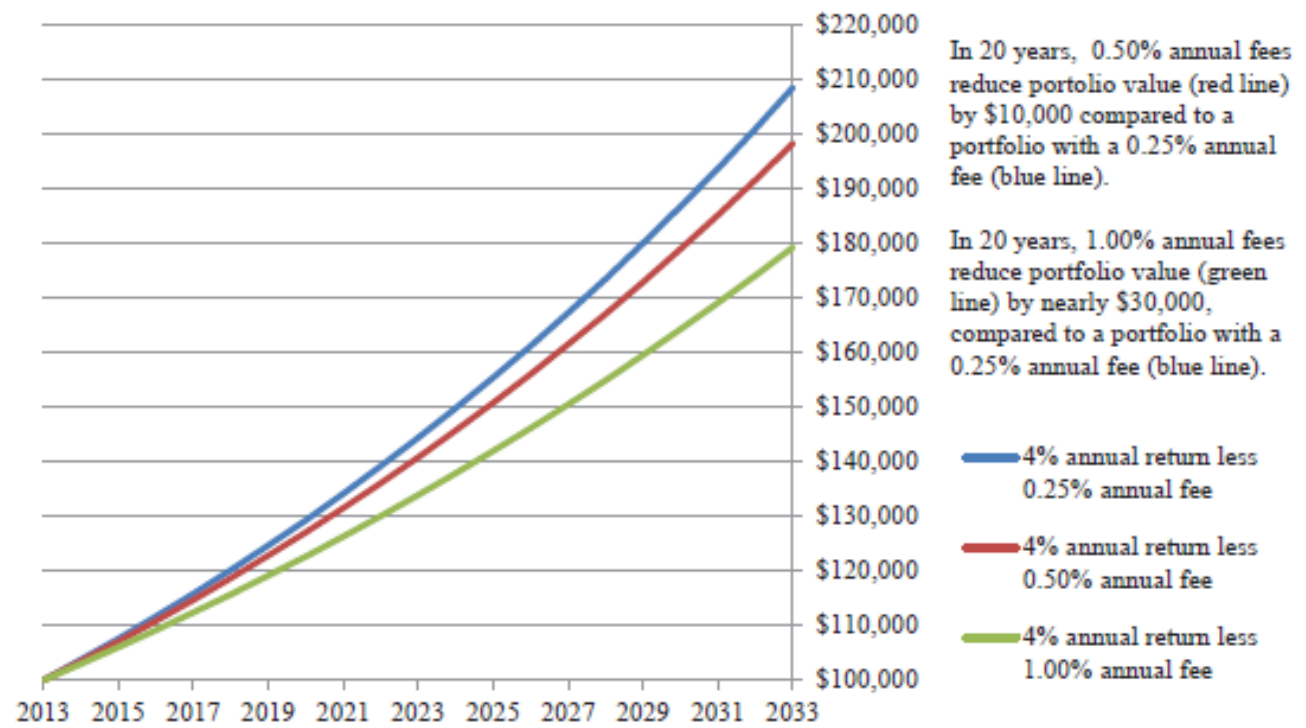
- Fees can make a substantial difference in your investments.
- Look at this graph (Next slide)



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IMPACT OF FEES & EXPENSES

Portfolio Value From Investing \$100,000 Over 20 Years



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IMPACT OF FEES & EXPENSES

- Funds with high cost must perform better than low-cost fund to provide the same returns for you.



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TAX CONSIDERATIONS

- Capital Gains
- Dividend Income
- Tax-Deferred Accounts



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PAST PERFORMANCE VS. FUTURE RETURNS

- Past performance is used to track historical record.
- Does not guarantee future returns.



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PAST PERFORMANCE VS. FUTURE RETURNS

- Past performance can provide useful insights.
- It should not be the sole basis for predicting returns.



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MUTUAL FUNDS REGULATIONS

- Securities & Exchange Commission (SEC)
 - Regulates mutual funds
 - Oversees registration, disclosure & ongoing requirements



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“Investors protect themselves against risk by spreading their \$ among various investments, hoping that if one investment loses money, the other investments will more than make up for those losses.”

What is this called?.....



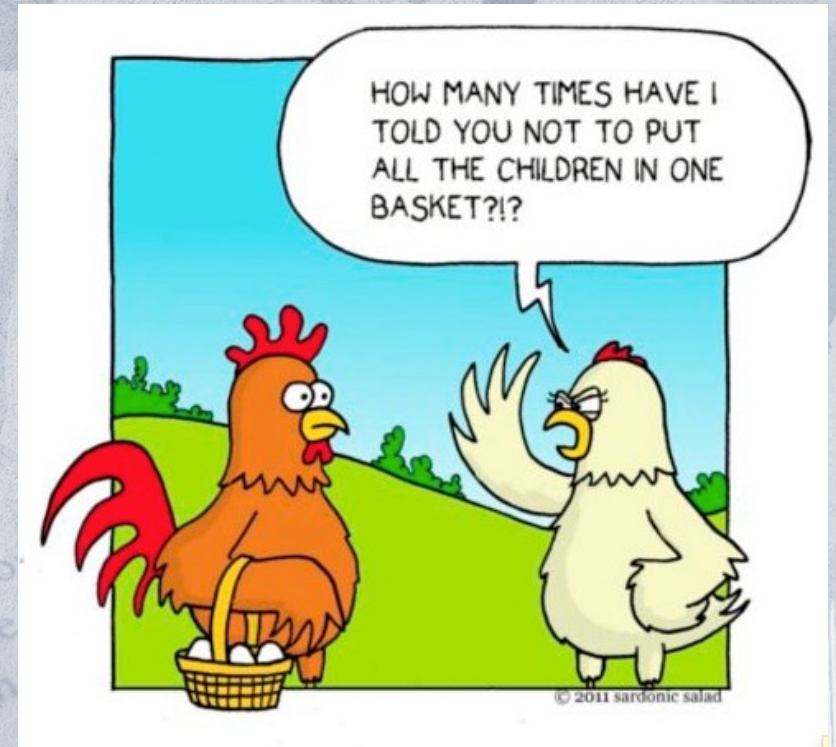
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DIVERSIFICATION

- “Don’t put all your eggs in one basket”



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Rule of 72

$$\text{Time} = \frac{72}{\text{Interest Rate}}$$



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RETIREMENT SAVINGS

- 401(k)s or 403 (b)s through employer.
 - Contribute pre-tax dollars
 - Many employers match contributions
- Individual Retirement Accounts (IRAs).



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RETIREMENT SAVINGS

- Contribute pre or post tax money for a tax deduction.
 - Roth IRAs are funded with after-tax \$ but offer tax-free withdrawals in retirement



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RETIREMENT SAVINGS

- Real estate investments
 - Rental properties
- Pensions
 - Guaranteed income stream in retirement based on years of service



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LONG TERM INVESTMENT PERSPECTIVES

- Prioritize sustained growth & wealth accumulation.
- Diversification (*we talked about this earlier*).



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LONG TERM INVESTMENT PERSPECTIVES

- The longer \$ is invested, the more time it has to grow exponentially.
- Understanding risk tolerance is **CRUCIAL**.



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LONG TERM INVESTMENT PERSPECTIVES

- Long-term investors may have higher risk tolerance.
- Have time to recover from downturns
- You must align risk level with comfort level.



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CONTINUAL MONITORING & ADJUSTING

- Life circumstances and financial goals evolve over time.



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CONTINUAL MONITORING & ADJUSTING

- Long-term investors may have higher risk tolerance



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CONTINUAL MONITORING & ADJUSTING

- Evaluate tax implications
- Tax laws & regulations change



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WEEK ONE

- Assessing your situation
 - Clarity of goals
- Manage your finances
 - Budgeting (50/30/20) rule



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WEEK ONE

- Savings & Emergency funds.
- Paying yourself first.



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WEEK TWO

- Good credit scores
 - Pay lower interest rates
- Stop being in denial about your finances.



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WEEK TWO

- It's ok to help
 - Now, may not be the right time
 - Take care of "you" first
- Answer your phone & get help



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WEEK TWO

- Short term pain for long term gain
 - Stay low!
- Focus on resources to help you understand the stock market



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WEEK THREE

- # 1 wealth destroyer
 - Cars & dealerships
- Financing a car
 - 20/3/8 rule



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WEEK THREE

- Consequences of paying & not paying bills on time
- Living paycheck to paycheck



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WEEK THREE

- Steps to increase income



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LET THIS SINK IN...

Don't fall into societies trap:

What society wants you to focus on:

What you should be focusing on:

- Negative news
- Celebrity gossip
- Watching TV
- Scrolling on social media
- Fixed mindset
- Save money in the bank
- Work a job into your 60s
- Two holidays a year

- Networking
- Learning new skills
- Starting a business
- Reading books
- Growing your brand
- Diversifying your income
- Investing money into assets
- Retiring early

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ONE MORE THING BEFORE YOU GO...

Scan the QR code to
take a quick survey!



Did you miss the offering?
Text to sow a seed.

Online

Text TDJM and amount to 28950
(Ex: TDJM50 - for a donation of \$50)

In-Person

Text PHC and amount to 28950
(Ex: PHC50 - for a donation of \$50)



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