



Trusted Advocate for Financial Success

Independent Fiduciary and Fee-only Financial Advice

Top-Performing Investment Options per Public Data

Daniel P. Schutte, MBA
Advisor & 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 Client Rating



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

FEATURED ON

VISA |  Practical Money Skills

 **Nasdaq**

**BUSINESS
INSIDER**

 **INVESTOPEDIA**

 **moneygeek**
YOUR MONEY. SMARTER

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

Endorsed by Satisfied Clients

“This is the way all Americans should be doing investing...**I just wish I found you sooner.**” — *Alex G.*

“Dan has quickly become one of the greatest assets to our family...**Dan blew us away.**” — *Theresa V.*

“Over the past two years, **my investments have grown more than I would have expected.**” — *Luke B.*

All quotes are true from actual and uncompensated clients.

Award-Winning Firm



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

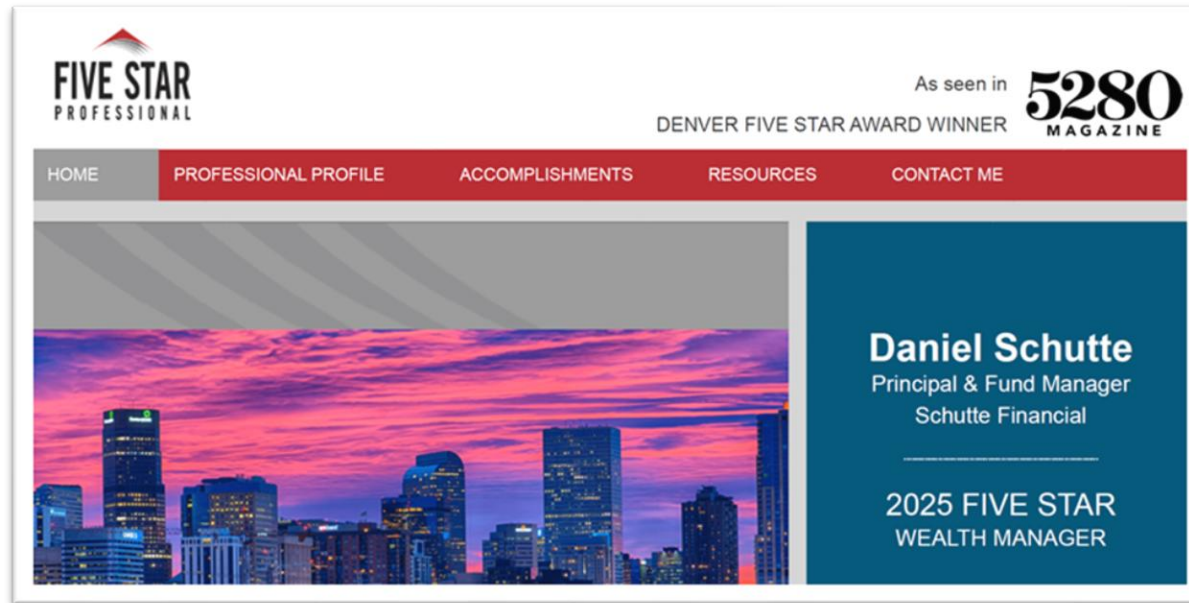
5-Star Wealth Manager



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

Leading Publications

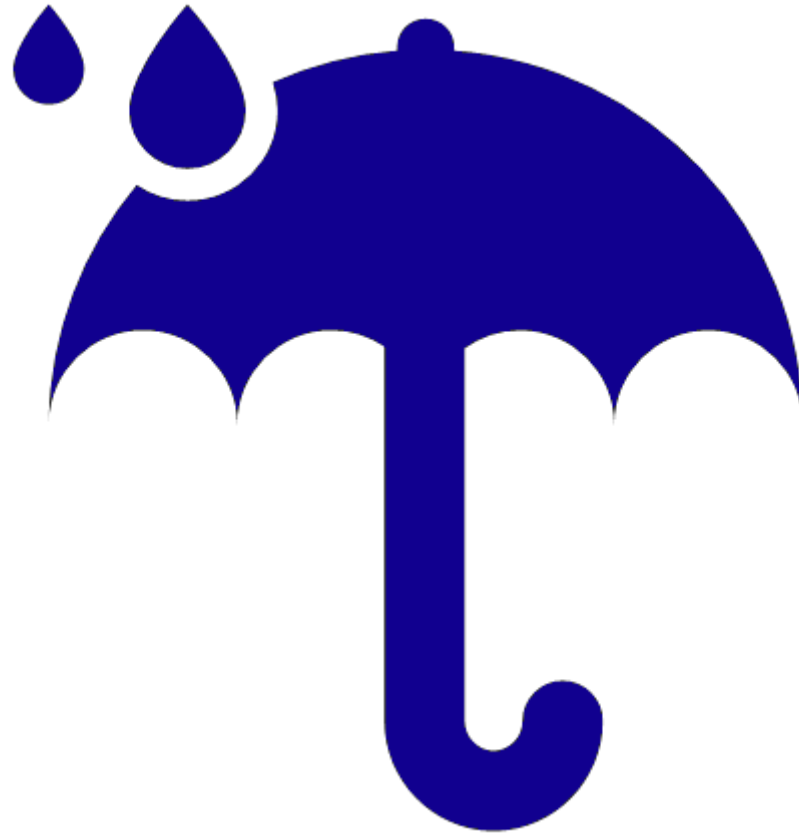
Schutte Financial was awarded a **Five Star Wealth Manager** in the **top 8%** with featured listings in **Bloomberg BusinessWeek**, **5280**, and **Fortune** magazines.



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

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

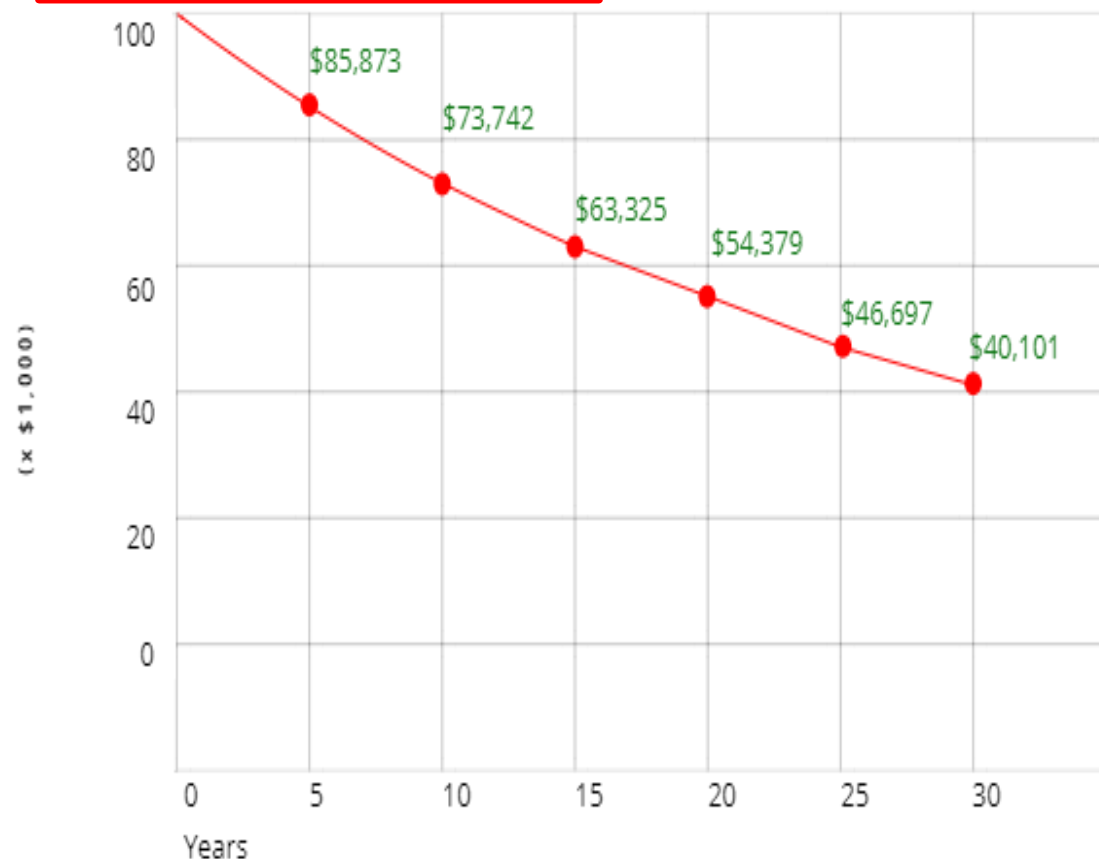
- 1. Activate online financial plan** (assess expense needs; project future income)
 - Analyze and monitor your monthly cash flow to balance expenses with income
 - Estimate income from historical investment performance for future expenses
- 2. Set up personal portfolio management** (general; emergency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

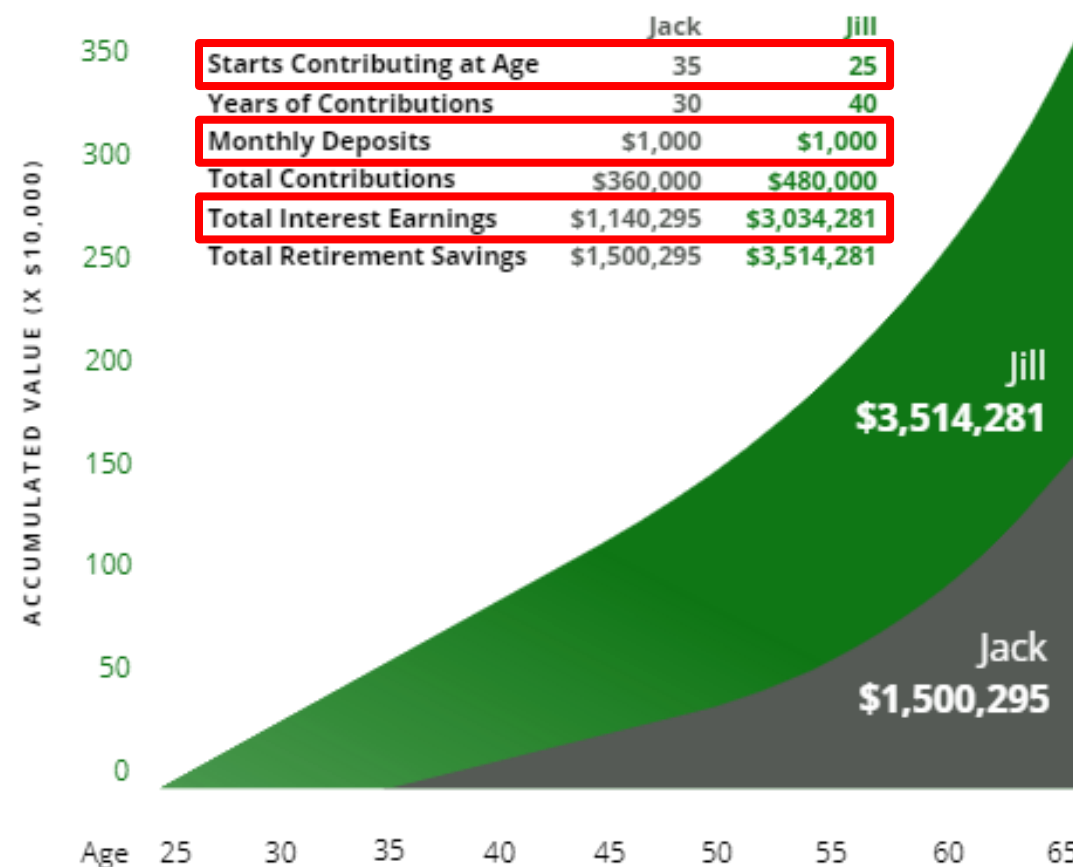
Inflation Significantly Erodes Purchasing Power Over Time

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

- **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

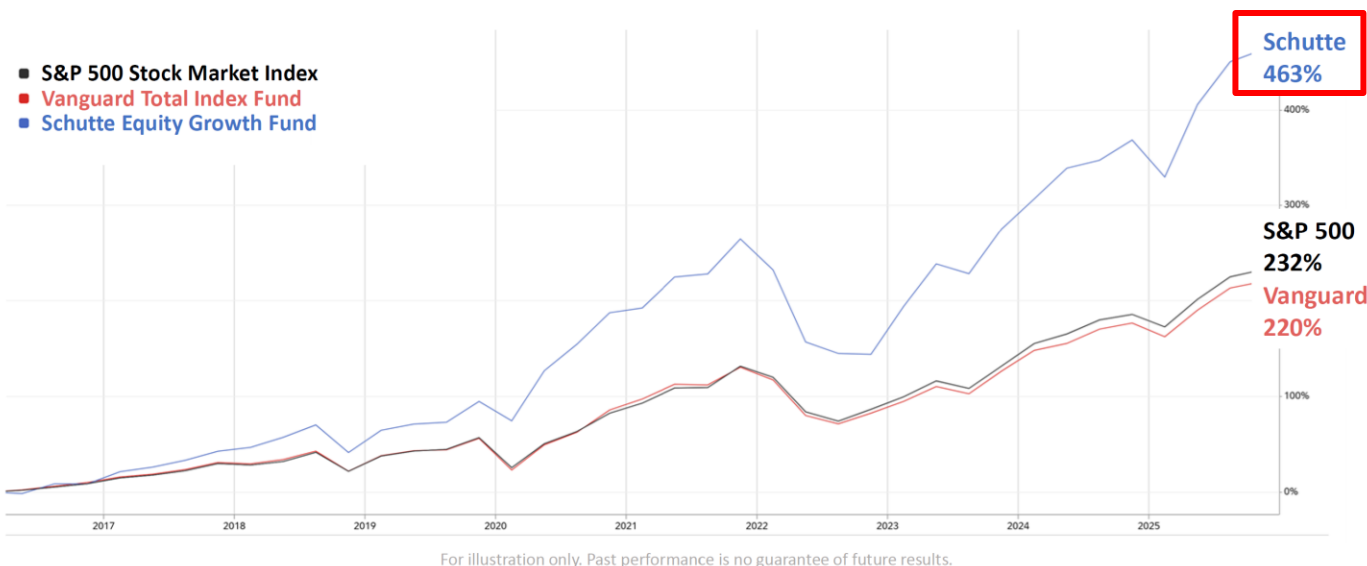
Reasons to Use Exchange Traded Funds (ETFs)

- 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



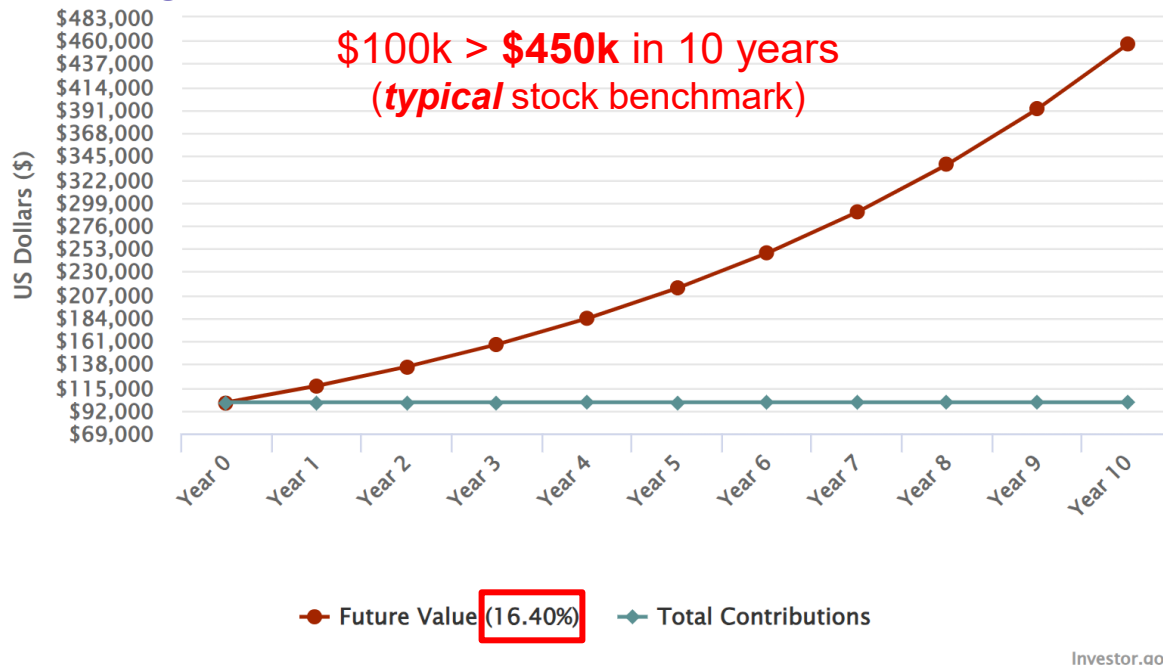
- Over double the S&P 500 Index
- Index fund allocated by experts
- Largest companies with global exposure
- 100 leading stocks (e.g. Apple, Microsoft)
- 10 different industry sectors
- Diversified growth with dividends

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

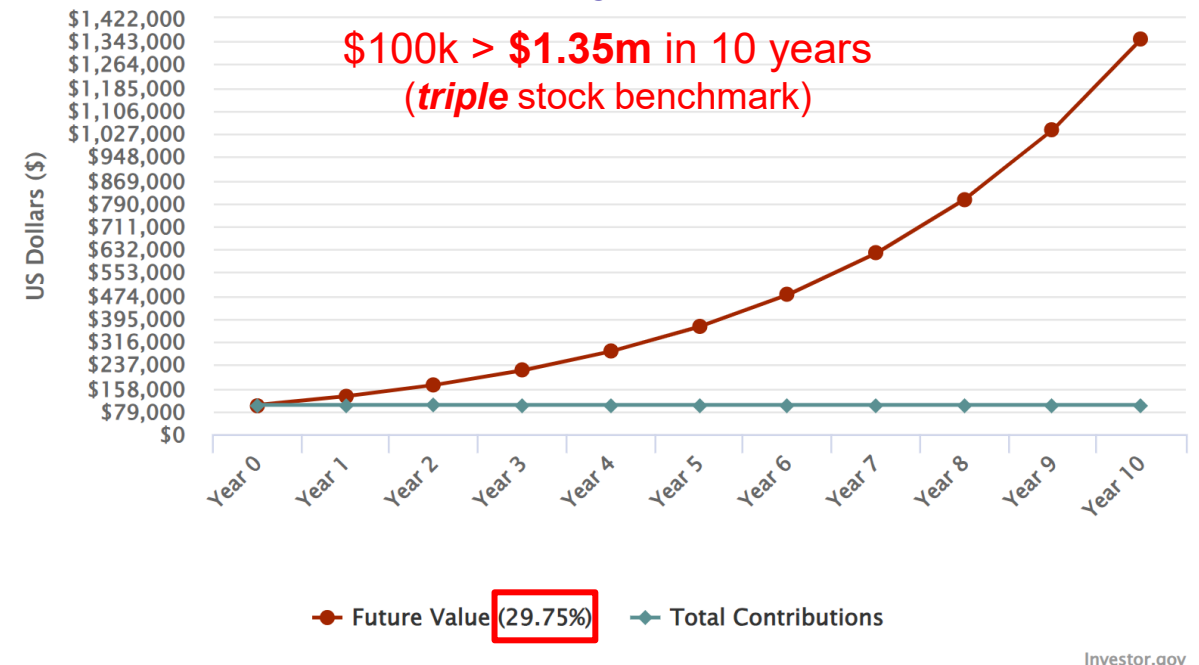
Vanguard S&P 500 Index ETF (no advisor fee)



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)



For illustrative purposes only and not indicative of any investment. Actual returns may vary. Past performance is no guarantee of future results. Based on 5-year data sample as of January 2024.

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

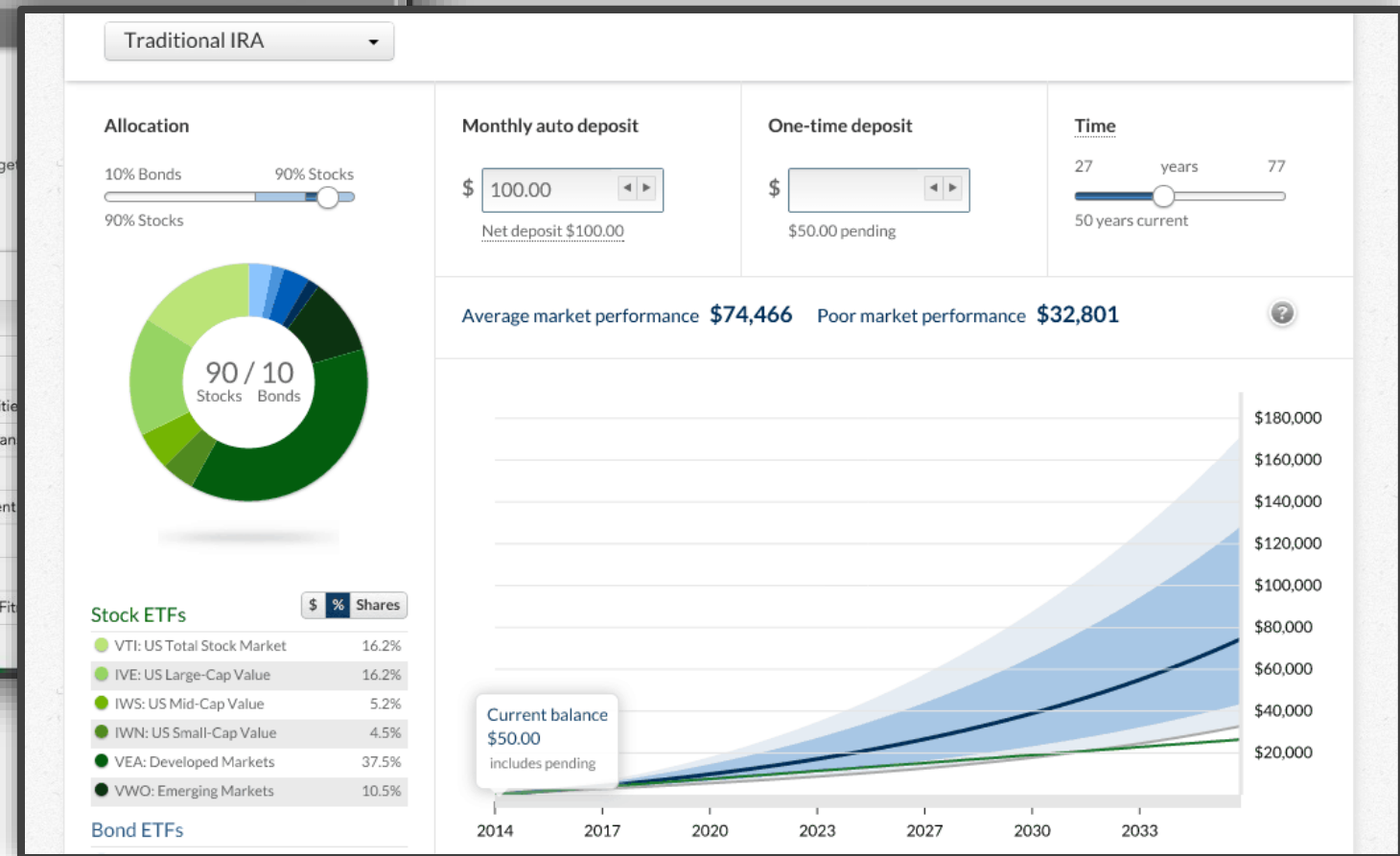
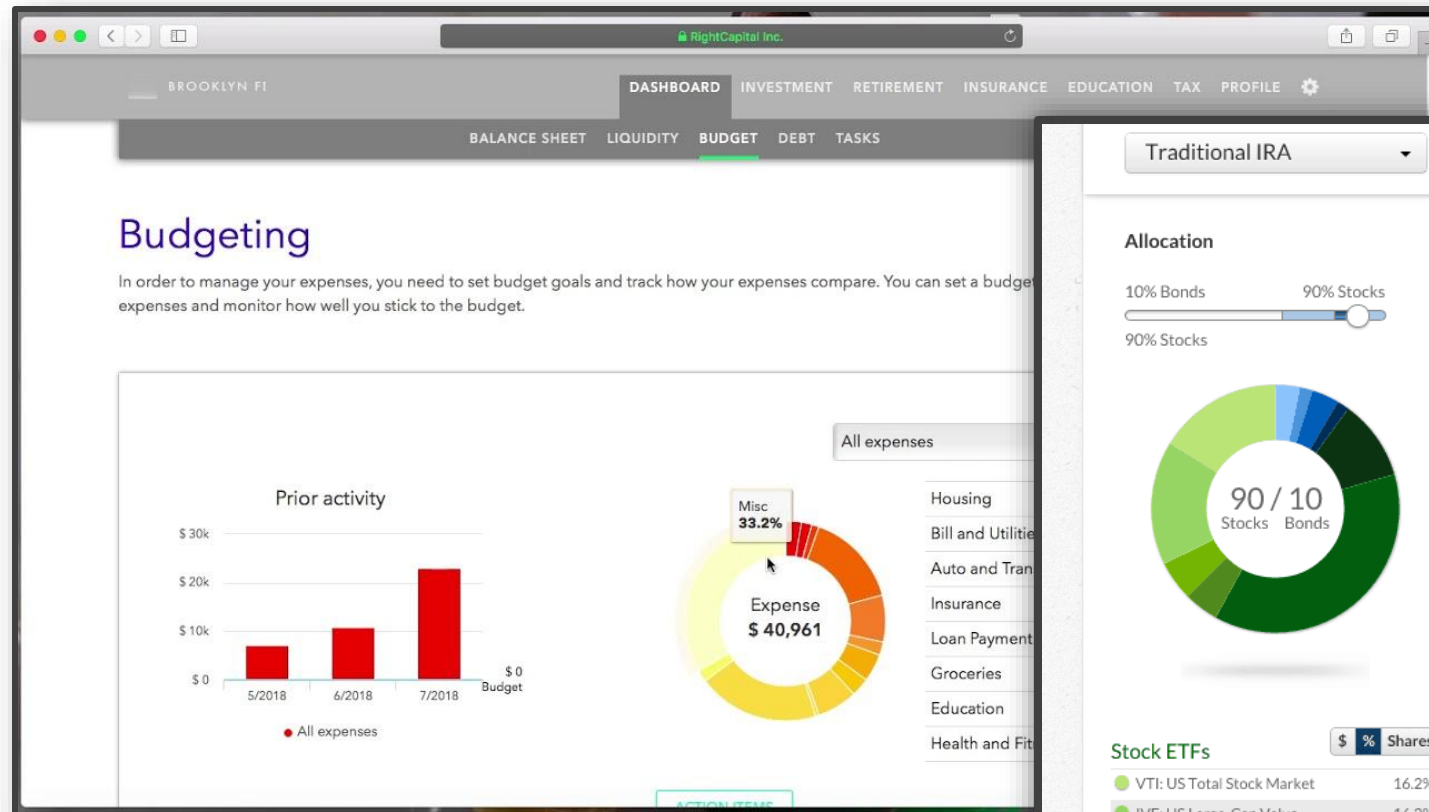
3. Your investing is powered by our leading funds:

- 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

\$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

Free with [Platinum](#)

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



Free with [Platinum](#)

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](#)

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

**Ranked Top Fund in America for
Strategy Class by Hedgeweek Based on
Performance 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
- **Automated** stop-loss protection
- **Triple S&P 500** return average**

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

**Based on actual annual returns January – December of 2025.



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AWARD-WINNING FUND



HEDGE WEEK

US EMERGING MANAGER AWARDS 2024

Equity Long Biased Hedge Fund of the Year

Schutte Financial – **Schutte Capital**

Ranked #1 Investment Fund in America

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



DRAMATIC DIFFERENCE



3-Year Net Performance Comparison

(January 1, 2023 – December 31, 2025)

Fund / Benchmark	3-Year Net Return	Growth of \$100,000
Schutte Capital III	+144.45%	\$244,450
Schutte Capital II	+128.28%	\$228,280
S&P 500 (Total Return)	+86.12%	\$186,120
Moderate Portfolio (60/40)	+53.03%	\$153,032

Hedge funds for Accredited Investors or Qualified Purchasers only. Not an offer or advice.
Risk of loss applies. Past performance is not indicative of future results.

PUBLIC RECORDS

Schutte Capital III LP is listed in leading investment databases.

The Bloomberg logo, featuring the word "Bloomberg" in white sans-serif font on a black rectangular background.The Evestment logo, featuring a blue circular icon with three horizontal lines on the left, followed by the word "EVESTMENT" in blue and "A Part of Nasdaq" in a smaller blue font below it.The Morningstar logo, featuring the word "MORNINGSTAR" in red, with a red circle replacing the letter "O".The BarclayHedge logo, featuring a gold globe icon on the left, followed by the word "Barclay" in black and "Hedge" in red.The Preqin logo, featuring a blue circular icon with a white 'q' on the left, followed by the word "preqin" in black and "alternative assets. intelligent data." in a smaller blue font below it.The EurekHedge logo, featuring the word "EUREK" in black, a blue triangle icon, and the word "HEDGE" in black.

Listings are independent without compensation and available with paid subscriptions at Bloomberg, BarclayHedge, Evestment, Preqin, Morningstar, Eurekahedge, Morgan Hedge.

FUND PERFORMANCE

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% from 2023-2025 for Schutte Capital III (double S&P 500).

Recent annual returns demonstrate 5 years of algorithm enhancements.

YTD	1-Year*	3-Year*	5-Year*	Inception*
28.0%	59.4%	25.9%	8.2%	9.9%

1-Year demonstrates enhancements from algorithm revisions after 2022.
Last updated 6/30/2026. *Returns for periods greater than 1 year are annualized.

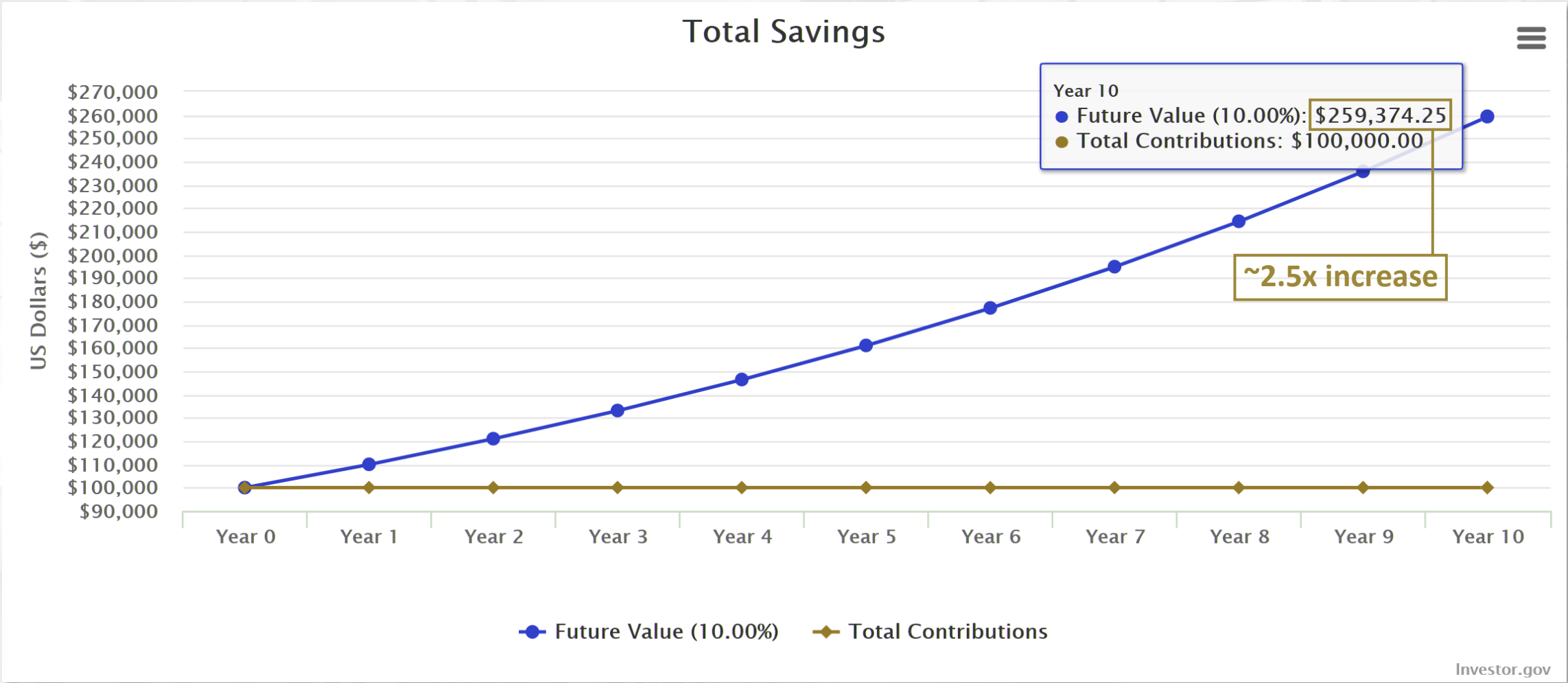
ACCELERATED RETURNS

5-Year Net Return for Schutte Capital III Strategy with *Two* Market Crashes

Year	Schutte Capital III Net Return	S&P 500 Total Return	Outperformance vs S&P 500
2018	+53%	-4.38%	+57.38%
2019	+68%	+31.49%	+36.51%
2020	+165%	+18.40%	+146.60%
2021	+77%	+28.71%	+48.29%
2022	-7%	-18.11%	+11.11%

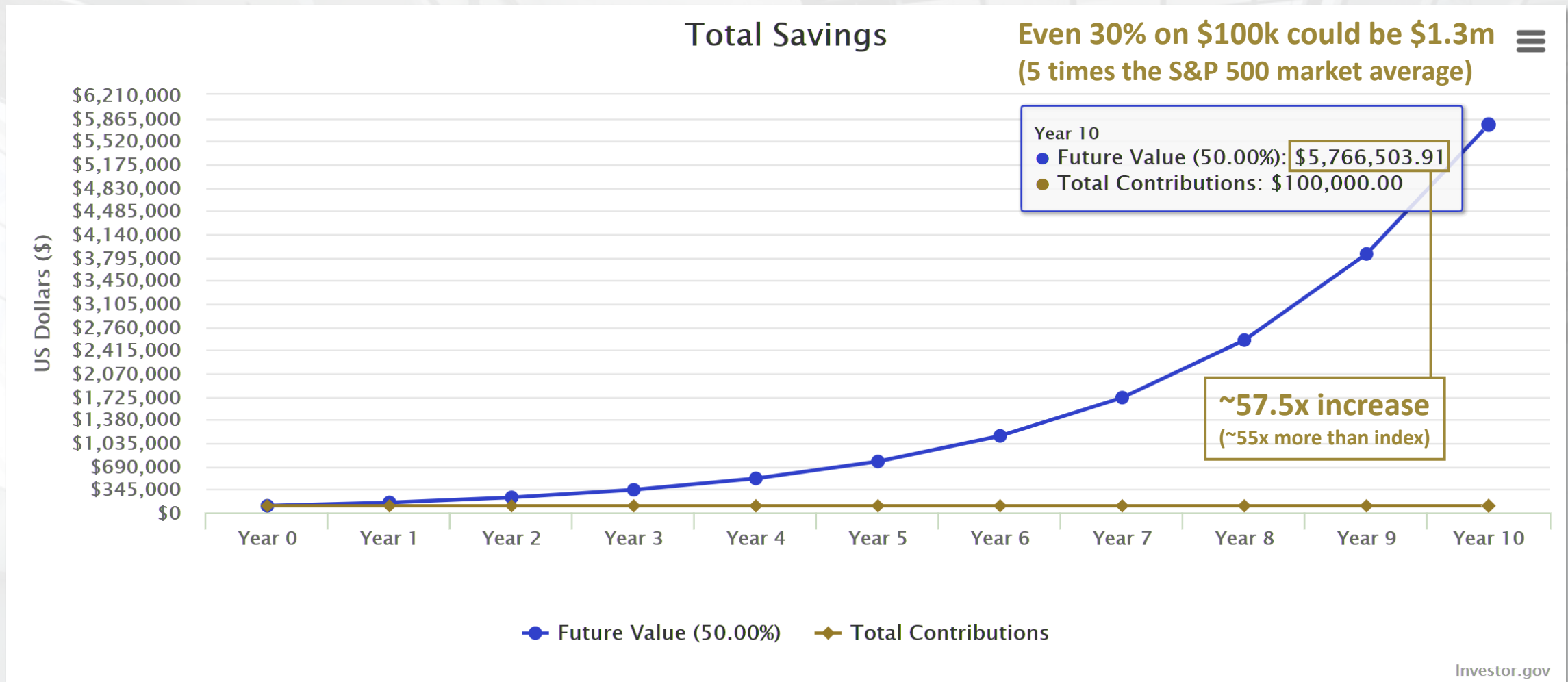
Summary based on real and objective trade log input for AI estimate to illustrate hypothetical backtest identifying retroactive results using algorithm updated July of 2026. Hedge funds for Accredited Investors or Qualified Purchasers only.
Not an offer or advice. Risk of loss applies. Past performance is not indicative of future results.

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



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

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



For illustrative purposes only and not indicative of any investment. Fund may fluctuate more than the market index benchmark and should be held for at least 5 years per backtesting. Actual returns may vary. Past performance is no guarantee of future results.

TESTED RESILIENCE

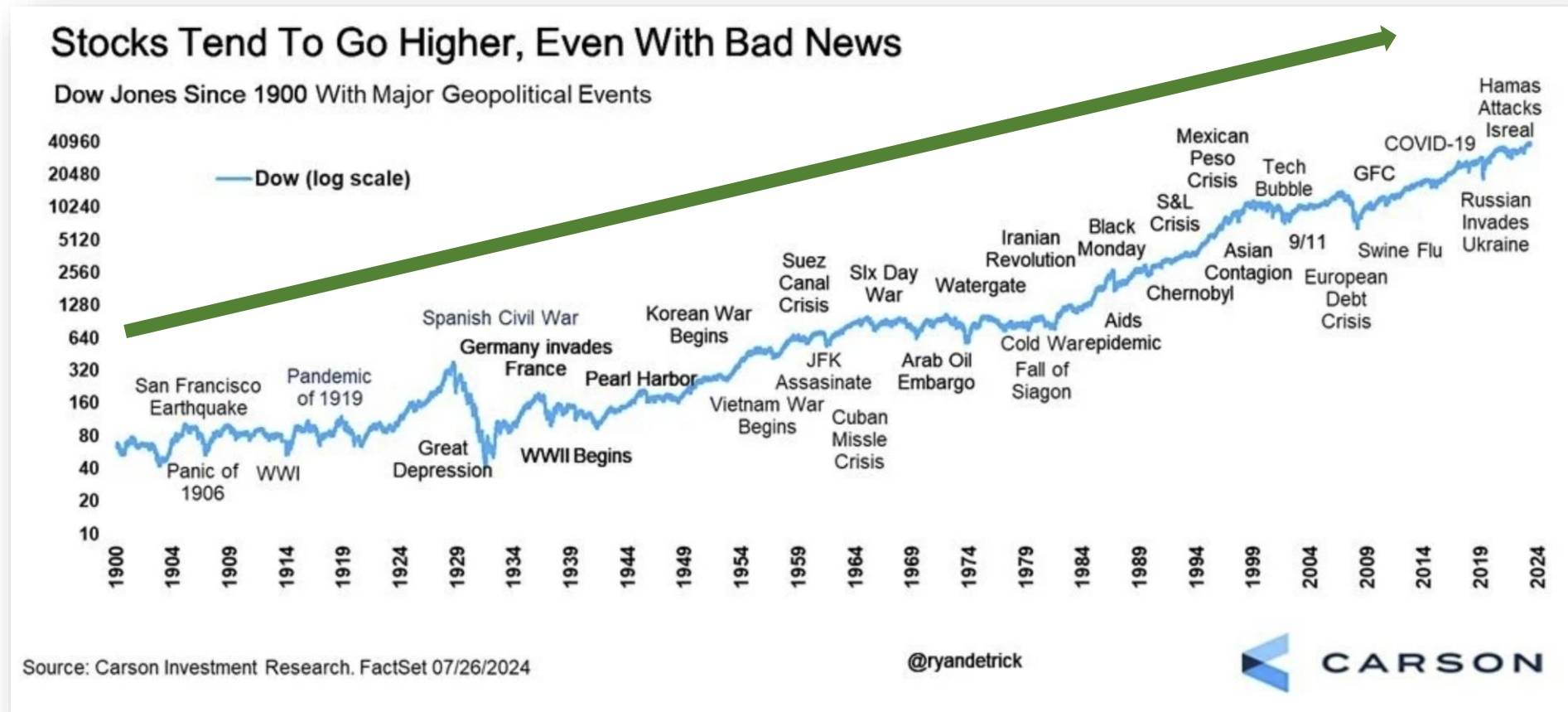
Schutte Capital Shows Profit During Dot Com Crash

Investment Horizon	Schutte Capital III (Net Return)	S&P 500 (Net Return)	Nasdaq (Net Return)
Year 2000	+47.3%	-9.1%	-39.1%
Year 2001	-0.7%	-11.8%	-20.7%
Year 2002	-14.6%	-18.1%	-32.5%
Combined 3-Year Total	24.8%	-34.4%	-67.4%

Summary based on real and objective trade log input for AI estimate to illustrate hypothetical backtest identifying retroactive results using algorithm updated July of 2026. Hedge funds for Accredited Investors or Qualified Purchasers only.
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NATURAL ENGAGEMENT

Schutte Capital captures natural market trends with a long-only strategy.



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), 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

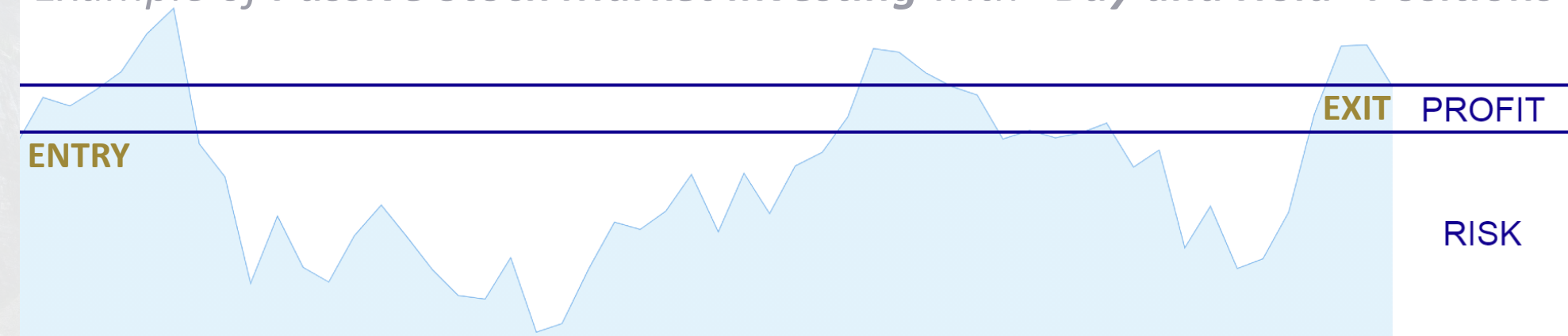
- **Trustworthy Management** and Communication
- **Leveraged Returns** without Borrowing or Options
- **Risk Mitigation** with Calculated Stop-loss
- **Diversified Allocation** with Blue-Chip Stock ETF
- **Affordable Minimum** Deposit Requirement
- **No Lock-up Period** or Withdrawal Restrictions
- **Documented 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

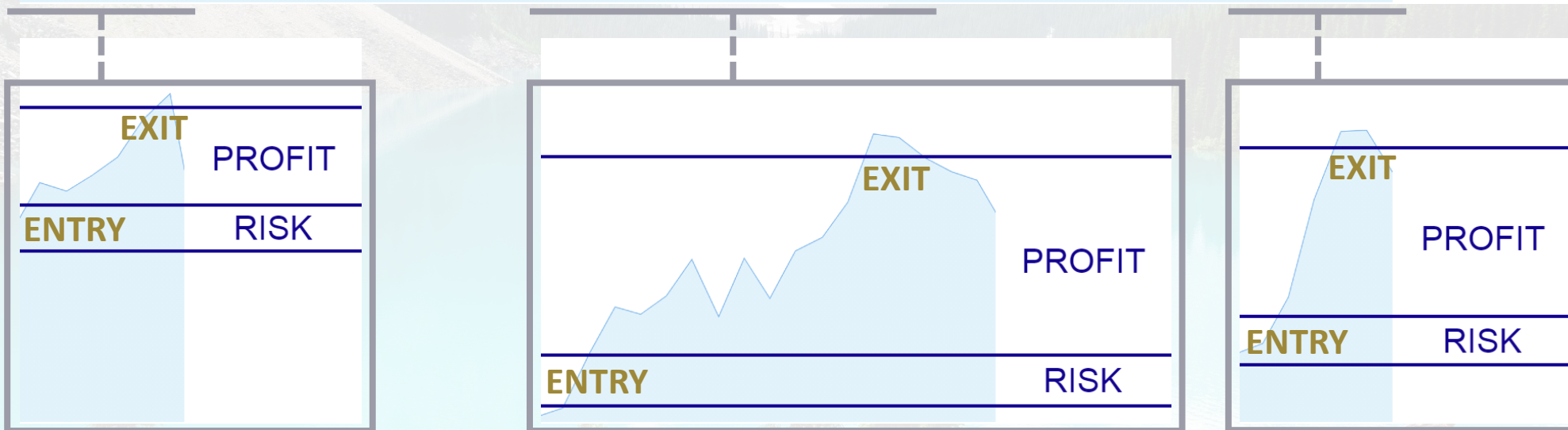
Schutte Capital targets uptrends instead of holding positions through crashes.

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

PASSIVE



ACTIVE

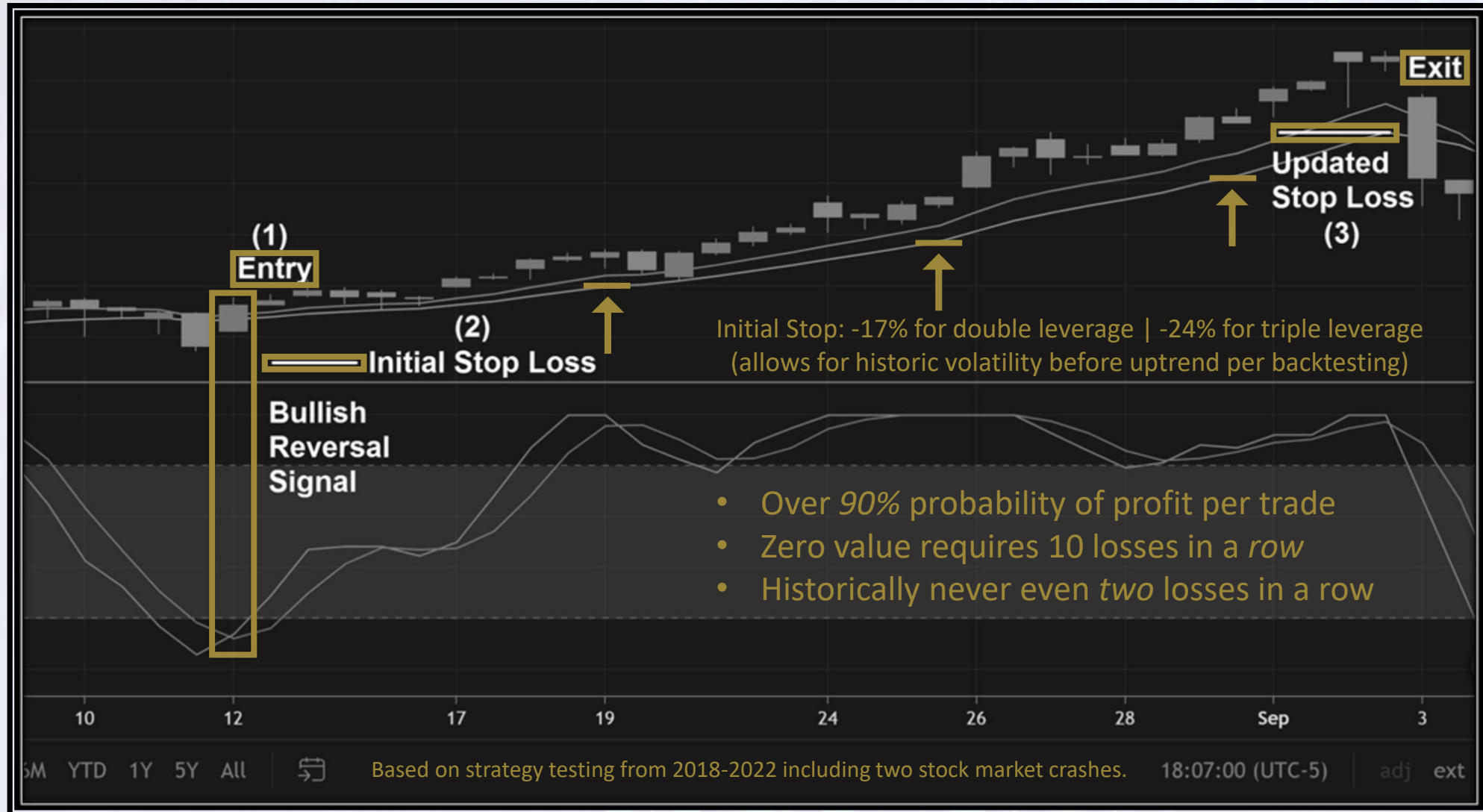


Example of Active Schutte Capital Fund Investing with Strategic Positions

Capture Uptrends with a Proven Signal System

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

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



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STRATEGY VALUE

Schutte Capital mitigates risk with stop-loss and objective trend engagement compared to uncapped risk of other leveraged products.

ETP Name	YTD
 5x Magnificent 7	-71.84%
 3x Amazon	-41.42%
 3x NVIDIA	-66.32%
 3x Apple	-37.23%
 3x Microsoft	-35.51%
 3x Alphabet	-51.36%
 3x Facebook	-16.01%
 3x Tesla	-83.42%

Prior YTD snapshot from leading stocks in a triple-leveraged ETP during 2022.

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 **-16% quarterly dips** with -24% stop*)

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 **-12% quarterly dips** with -17% stop*)

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):** Waiting list for Non-Accredited*
- **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**

Note: Non-IRA accounts are taxable with short-term capital gains and typically require estimated quarterly payments per IRS regulations.

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.**"

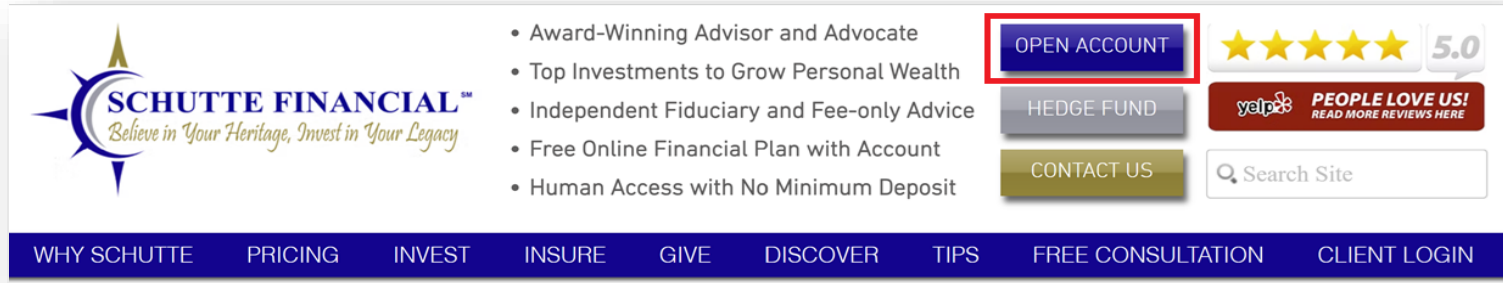
— Jonathan Bohlman, Michigan

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)



The header of the Schutte Financial website features the company logo on the left, a list of services in the center, and navigation buttons on the right. The logo includes a stylized sun icon and the tagline "Believe in Your Heritage, Invest in Your Legacy". The services list includes being an award-winning advisor, top investments for wealth growth, independent fiduciary advice, a free online financial plan, and human access with no minimum deposit. The navigation buttons are "OPEN ACCOUNT" (highlighted with a red box), "HEDGE FUND", and "CONTACT US". To the right of these buttons are five gold stars, a "5.0" rating, a Yelp logo, and a "PEOPLE LOVE US! READ MORE REVIEWS HERE" badge. A search bar labeled "Search Site" is also present.

SCHUTTE FINANCIAL™
Believe in Your Heritage, Invest in Your Legacy

- Award-Winning Advisor and Advocate
- Top Investments to Grow Personal Wealth
- Independent Fiduciary and Fee-only Advice
- Free Online Financial Plan with Account
- Human Access with No Minimum Deposit

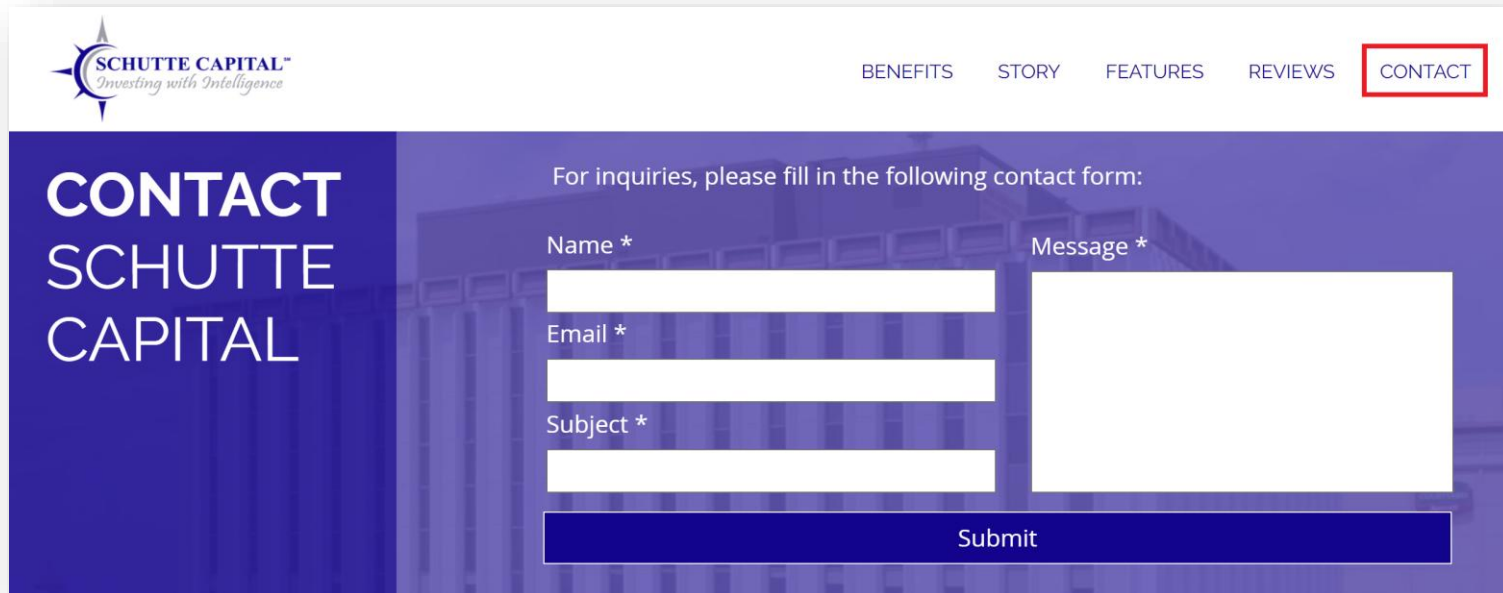
OPEN ACCOUNT
HEDGE FUND
CONTACT US

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

SchutteCapital.com (accelerated returns fund, active management)



The Schutte Capital website contact page features a dark blue header with the company logo and a navigation menu. The logo includes a stylized sun icon and the tagline "Investing with Intelligence". The navigation menu includes "BENEFITS", "STORY", "FEATURES", "REVIEWS", and "CONTACT" (highlighted with a red box). The main content area has a dark blue background with a large "CONTACT SCHUTTE CAPITAL" heading. Below this is a form for inquiries, with fields for Name, Email, Subject, and Message, and a "Submit" button.

SCHUTTE CAPITAL™
Investing with Intelligence

BENEFITS STORY FEATURES REVIEWS **CONTACT**

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



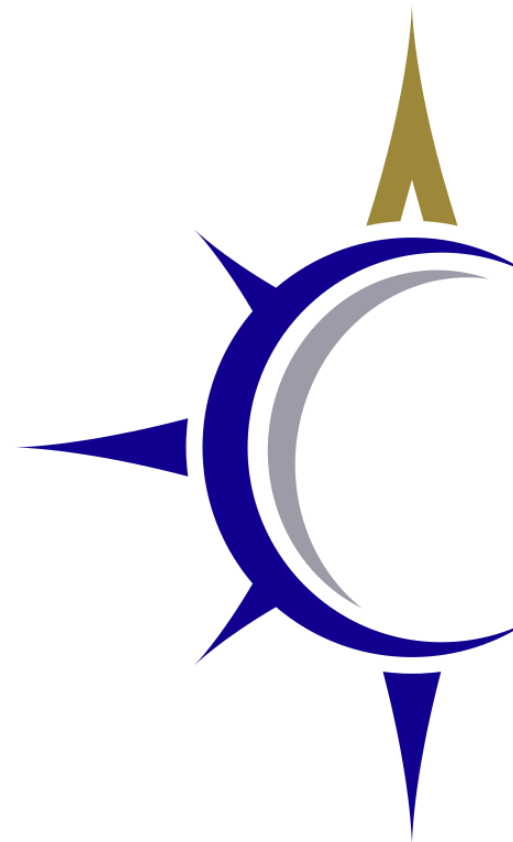
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SchutteFinancial.com (Advisory Firm)

SchutteCapital.com (Accelerated Fund)



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