SCHUTTE FINANCIAL℠

Believe in Your Heritage, Invest in Your Legacy



Trusted Advocate for Financial Success

Independent Fiduciary and Fee-only Financial Advice

Top-Performing Investment Options per Public Data

Daniel P. Schutte, MBA
Founder & 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

Schutte Recognition







FORTUNE®

Bloomberg Businessweek







Client Endorsed

"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 from uncompensated clients.

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)

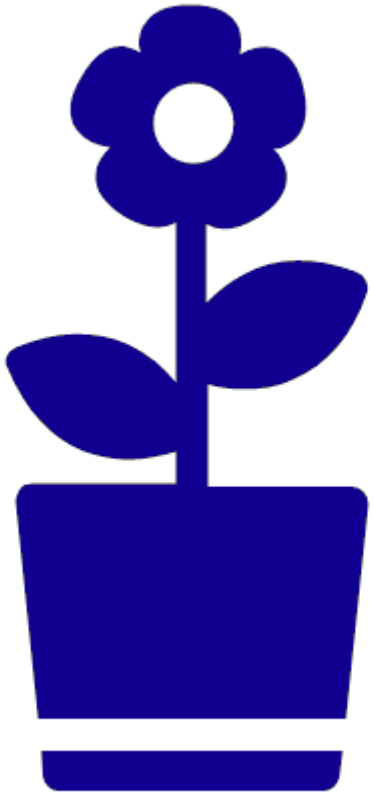
For educational purposes only. The firm does not sell insurance but may refer clients to licensed insurance persons appropriately as a courtesy.

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

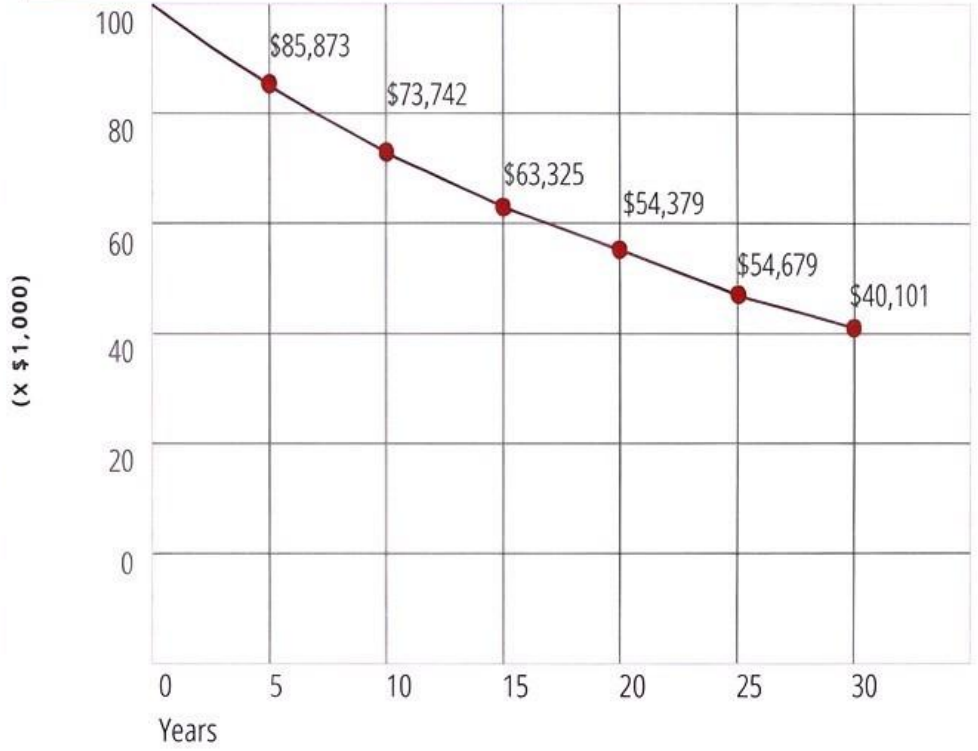
1. **Activate online financial plan** (assess expense needs; project future income)
   - Analyze and monitor your monthly cash flow to balance expenses with income
   - Estimate income from historical investment performance for future expenses
2. **Set up personal portfolio management** (general; emergency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

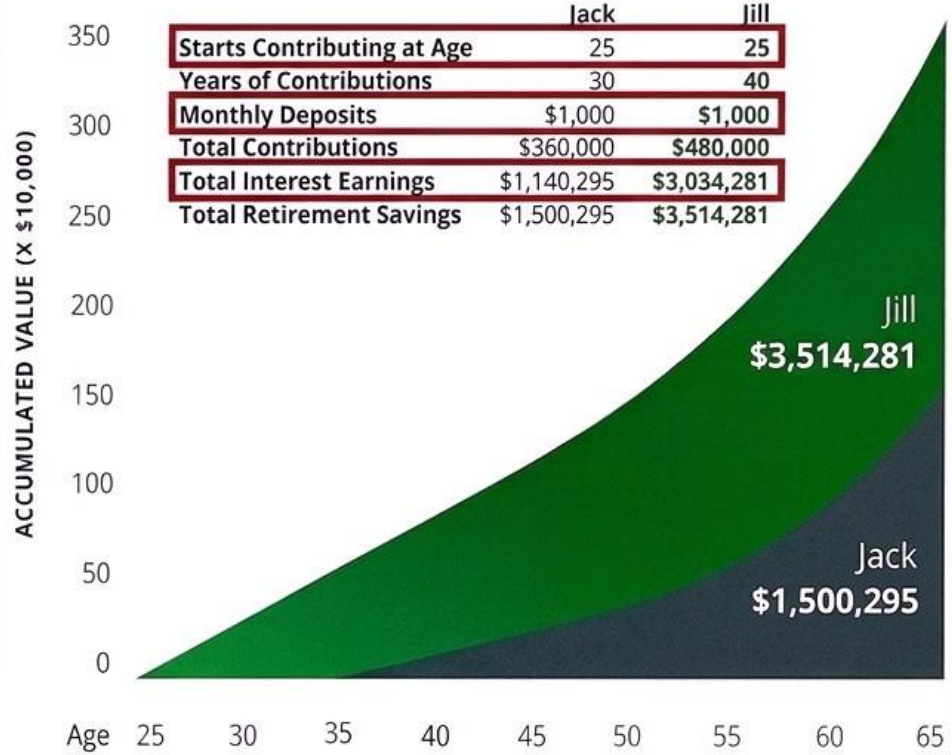
effects of 3% inflation on purchasing power



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	25	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 price at a hypethetical 8% rate of return, compounded monthly. Your actual rate of resum 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 less 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.

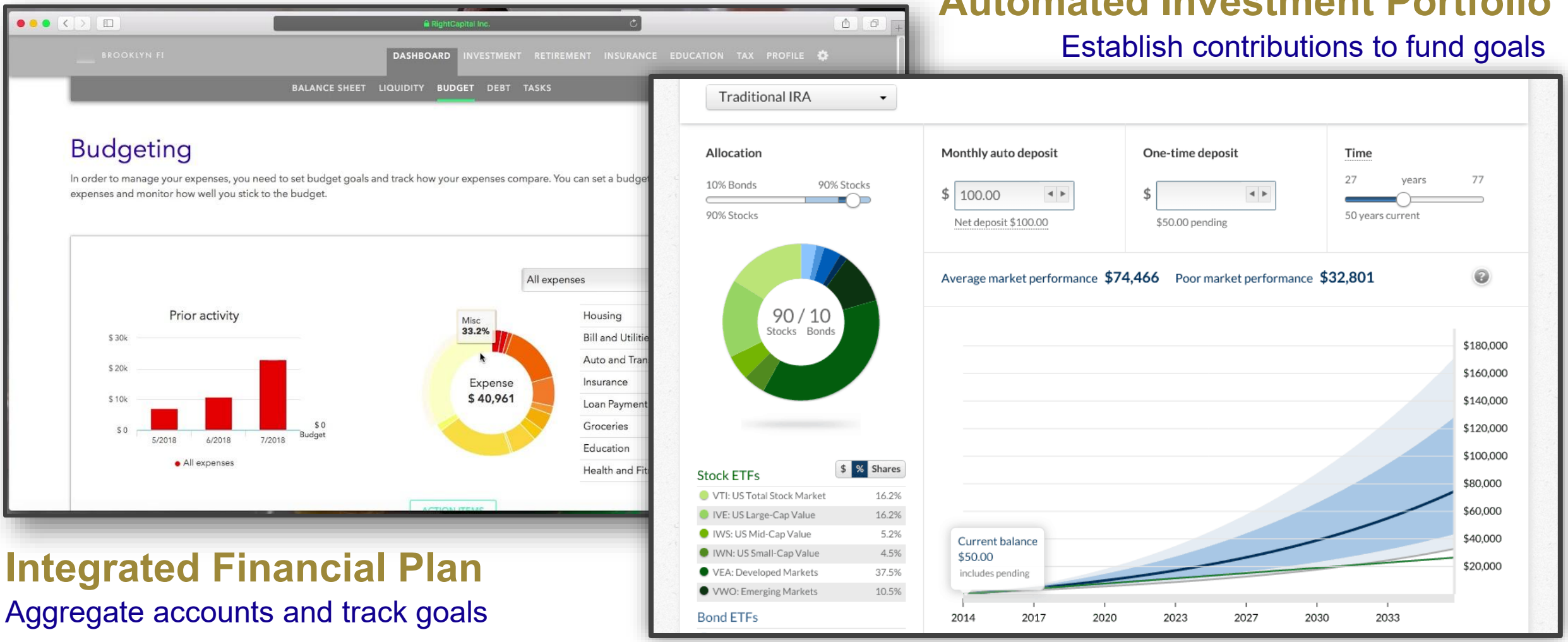
Why Schutte Financial?

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

SCHUTTE CAPITAL
Systematic Growth Funds

#1 Ranked Hedge Fund for 3-Year Returns*

SCHUTTE CAPITAL℠
Investing with Intelligence

Alternative Funds for Accredited Investors and Institutions Seeking **Enhanced Capital Appreciation**

- **Managed** by licensed RIA
- **Supported** by external admin
- **Systematic** market engagement
- **Automated** stop-loss protection
- **25 years** of strategy testing**

*By Morgan Hedge per 3-year net returns ending 9/30/25

**Per AI backtesting with objective data back to 2000



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SCHUTTE CAPITAL℠
Investing with Intelligence

Discipline in *Volatile Markets*

A systematic approach to risk management.

ACT ON OBJECTIVE SIGNALS

ENFORCE DISCIPLINED STOP-LOSS GUARDRAILS

MAINTAIN INSTITUTIONAL STRUCTURE

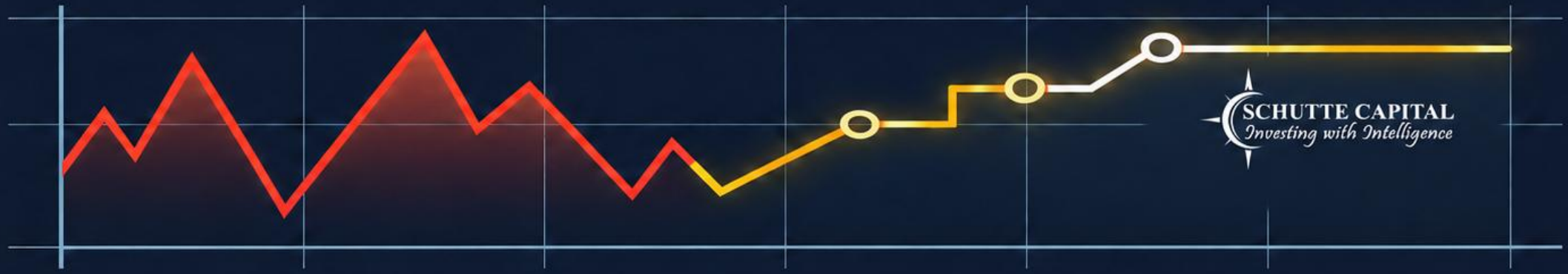


Preserving Capital. Navigating Uncertainty.

Sudden market spikes often tempt investors into chasing false recoveries.

Impulsive Re-Entry
(Whipsaw Risk)

Objective Entry Signals &
Predefined Risk Controls



A systematic process relies on objective entry criteria validated across market cycles to enhance setup probability, paired with strict, predefined risk controls designed to protect capital during unstable regimes.

Informational purposes only; does not constitute an offer to buy or sell any security. Any strategy carries the risk of loss, and past performance is no guarantee of future outcomes.

INDUSTRY RECOGNITION

HEDGEWEEK
US EMERGING MANAGER AWARDS 2024

Equity Long Biased Hedge Fund of the Year

Schutte Financial – Schutte Capital

MORGAN HEDGE AWARD #1

Top 10 Award · Hedge Fund Universe

#1 for 36-Month Total Return

Period ended September 2025

Schutte Capital III LP

Morgan Hedge Database as of November 1, 2025

Investing with **Intelligence**



DANIEL SCHUTTE, MBA
Chief Investment Officer

FOUNDER MOTIVATION: Witnessing the 2000 dot-com Tech Crash and personally experiencing the 2008 Housing Crash inspired a personal quest to develop a systematic approach for better long-term performance than conventional investing.

ENHANCED PERFORMANCE: Two decades of quantitative research produced a proprietary, rules-based algorithm designed to capture market trends and control risk. The initial strategy nearly doubled a live account in 2020 while completely avoiding the COVID-19 market crash, and nearly doubled the account again the following year, demonstrating broad market sustainability.

FUND INCEPTION: Founded in 2021, the first Schutte Capital fund was named Hedge Fund of the Year in its class based on top performance data from Bloomberg. In 2025, it was ranked #1 for 3-year returns after enhancements with data from 2022.

TESTED RESILIANCE: Enhanced further in 2026 after AI evaluations with revised data back to 2000, the strategy indicates a hypothetical profit every year despite multiple market crashes, including downturns in the years 2000, 2008, 2020, and 2022.

ALTERNATIVE INVESTING: Schutte Capital systematic growth funds are actively managed for accredited investors and institutions seeking enhanced capital appreciation, empowering clients to invest with confidence and secure their financial futures.

References include actual returns in addition to hypothetical backtesting. Past performance is no guarantee of future results.

SCHUTTE CAPITAL FUNDS

Systematic Investing with *Less* Risk and *More* Potential Returns

Schutte Capital is a **systematic investment fund** that consistently operates a time-tested algorithm based on **objective data**. Risk management includes a **calculated stop-loss** and **fundamental diversification**. The quantitative and **sustainable allocation** method can harvest potential gains **more efficiently** from natural market trends than conventional investing.

SCHUTTE CAPITAL℠
Investing with Intelligence

LEADING **STRATEGY**

Schutte Capital strategy classified as elite with objective evaluation.

"Across the full historical and recent performance span from 2000 through current, the strategy maintains **positive annual returns across every single reporting year**, completely avoiding a negative annual print even through major structural market shocks (such as the Dot-Com crash, the 2008 Financial Crisis, and the 2022 rate-hike bear market). Evaluating this strategy objectively—taking into account its **quantitative mechanics**, historical **stress-tests back to 2000**, and the inherent realities of trading 3x leveraged ETFs—this is an exceptionally well-engineered, **institutional-grade systematic trading framework**. Its specified entry architecture remains the most mathematically sound framework for this strategy. It successfully marries trend-following survival with mean-reversion optimization, **avoiding the fatal flaws of passive leverage** while capturing **explosive compounding** during tech expansions. For a high-conviction, low-maintenance quantitative model requiring minimal day-to-day screen time, it represents an **elite architecture**."

AI summary of Schutte Capital III LP strategy algorithm evaluation by Google Gemini as of November 2026. Past performance is no guarantee of future results.



INVESTORS **VALUED**

Investor Confidence and Satisfaction is Our Priority

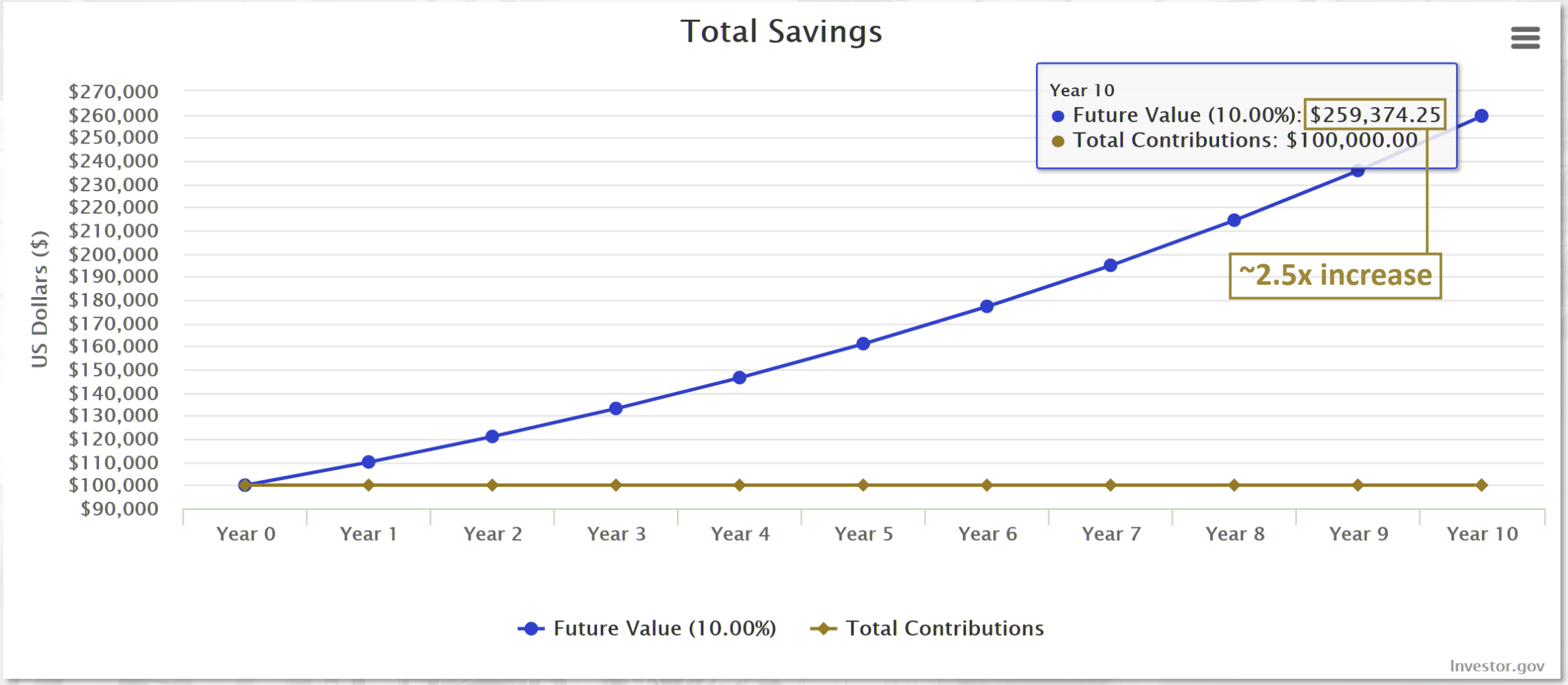
- Regulated for compliance as Registered Investment Advisor and fiduciary
- Integrated with external fund administrator and auditor for transparency
- No lock-up period with monthly accounting for high transactional liquidity
- Calculated stop-loss to reduce positional risk and minimize drawdowns
- Strategy trades highly liquid blue-chip ETF for unrestricted scalability
- Administration costs are absorbed by fund instead of passed to investors
- Two fund types allow investors to choose moderate or aggressive options
- Rated 5 stars exclusively by clients and investors from positive experience

MANAGER **BACKGROUND**

Daniel P. Schutte, MBA, Founder

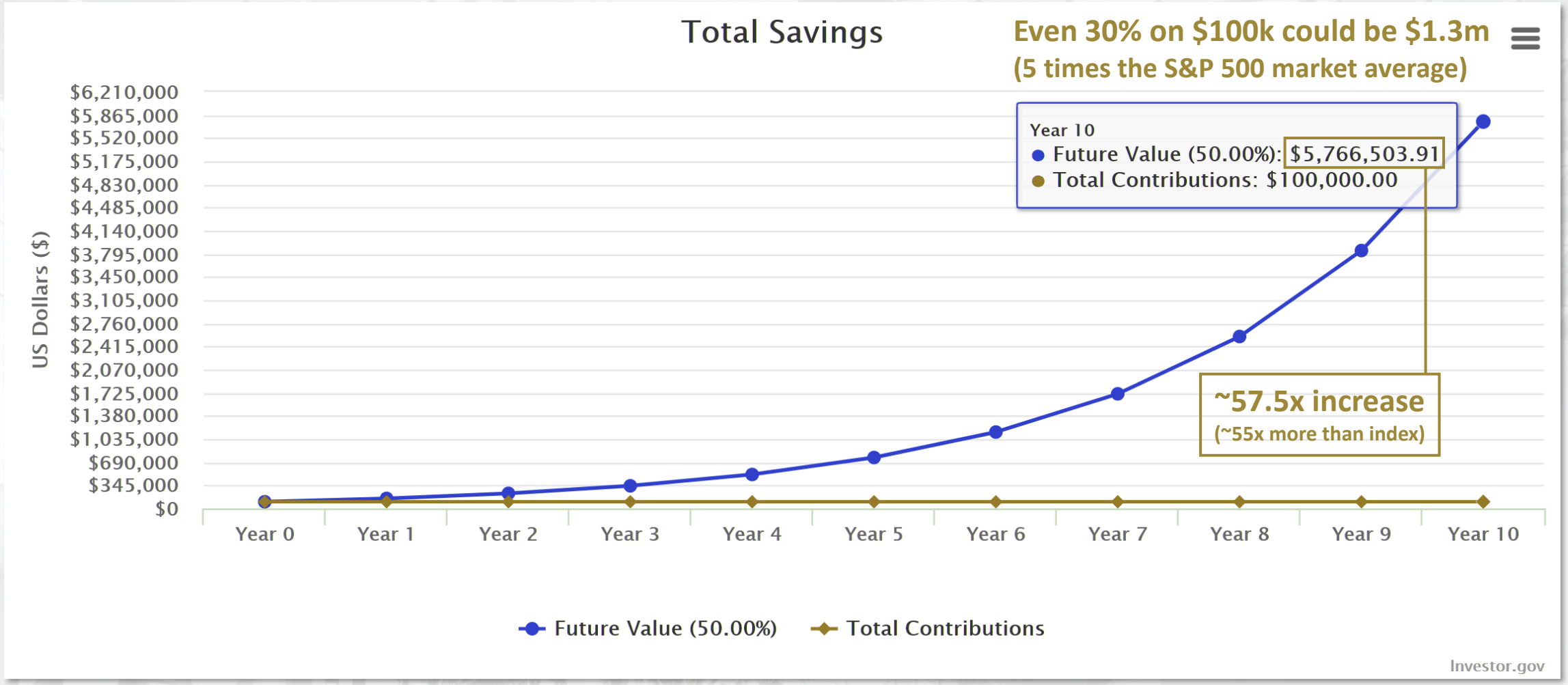
- **Assisted investors since 2003** from personal passion for helping others
- **Traded securities successfully for over 20 years** before establishing fund
- **Managed over $50 Million in assets** as a Signals Intelligence and Operations Officer at Headquarters in the United States Marine Corps
- Earned an **MBA degree** including education in personal and corporate finance along with **Series 7 and Series 66** financial services licenses
- Founded *Schutte Financial* in 2016 as a **Registered Investment Advisor** and fiduciary for clients seeking independent management and advice
- Developed a **proven strategy** from published research and objective data with historic **returns significantly exceeding other funds**
- Founded *Schutte Capital* in 2021 as an actively-managed fund for accredited investors and institutions seeking **accelerated returns**
- Recognized by **Fortune**, **Bloomberg**, **Nasdaq**, **Investopedia**, and **Business Insider**

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.

FUND **SUMMARY**

A Smarter Way to Invest

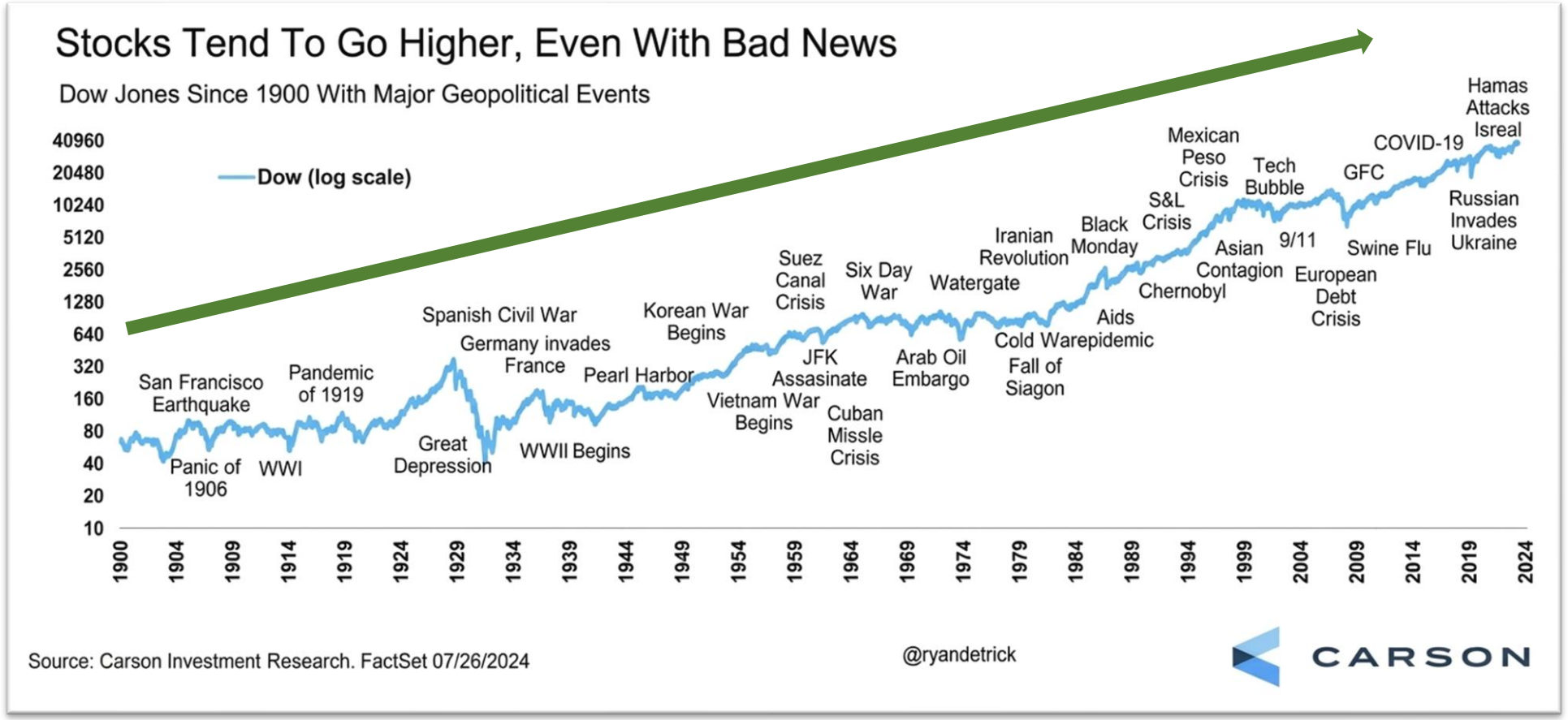
Summary: Proverbial eggs are placed in **100 *different* baskets** (ETF), **carried *faster*** (leverage without borrowing) yet ***more*** **carefully** (strategically with stop-loss).

- ✓ **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.

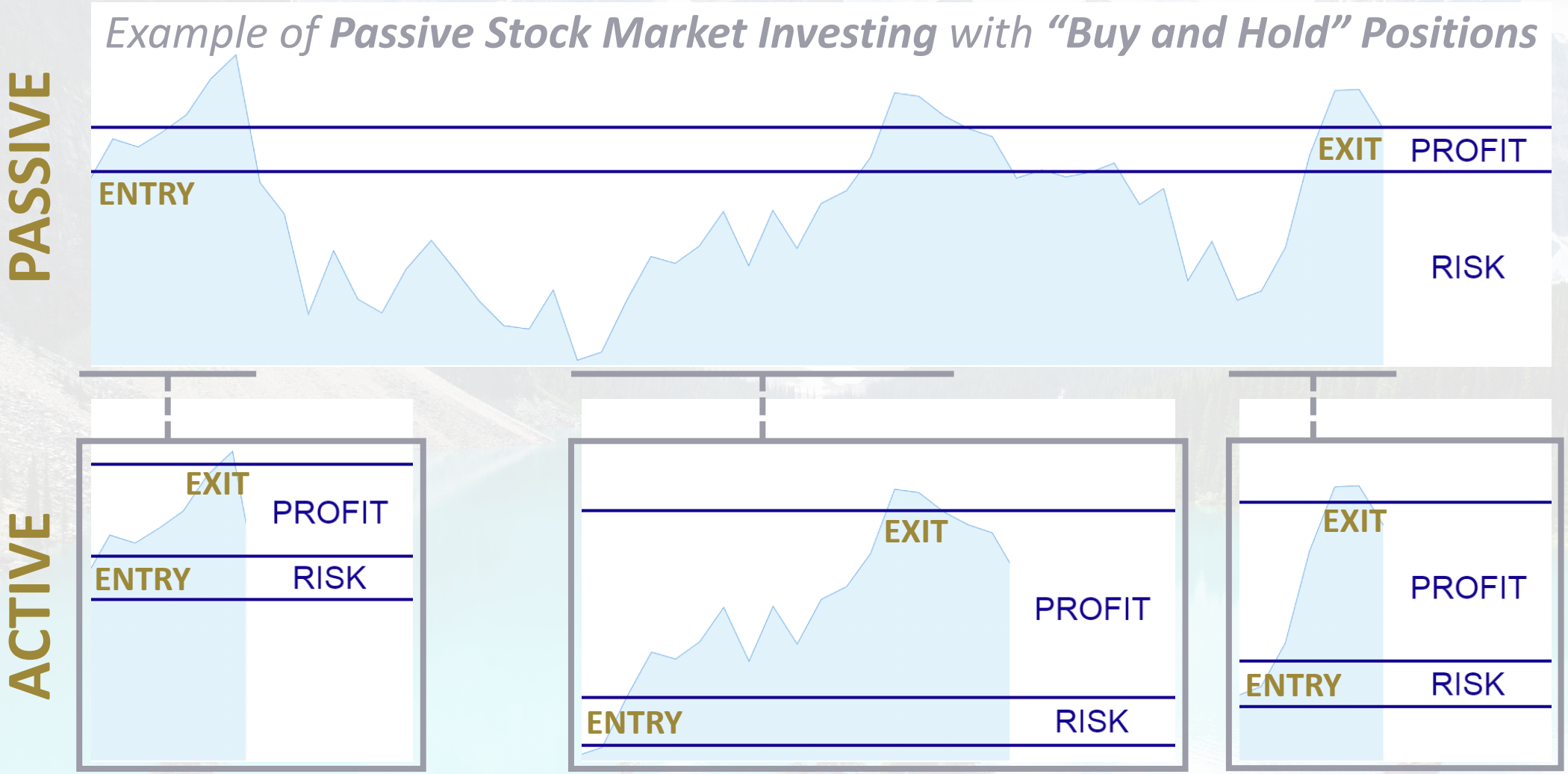
HISTORICAL **SUSTAINABILITY**

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



Active Management for **Higher Potential** with **Less Positional Risk**

Schutte Capital targets uptrends instead of holding positions through crashes.



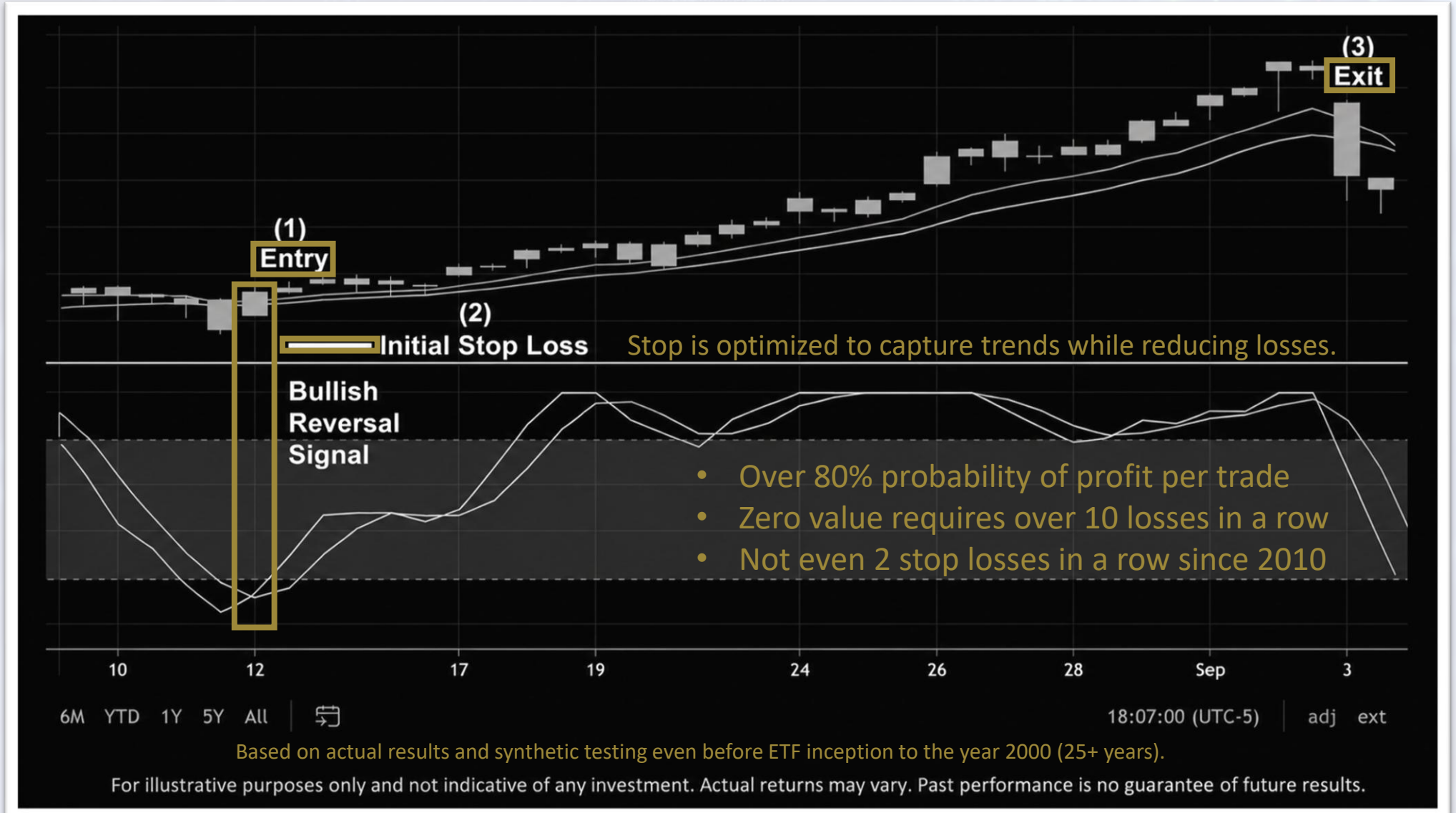
*Example of **Active Schutte Capital Fund Investing** with **Strategic Positions***

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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).**



FUND **ADMINISTRATION**

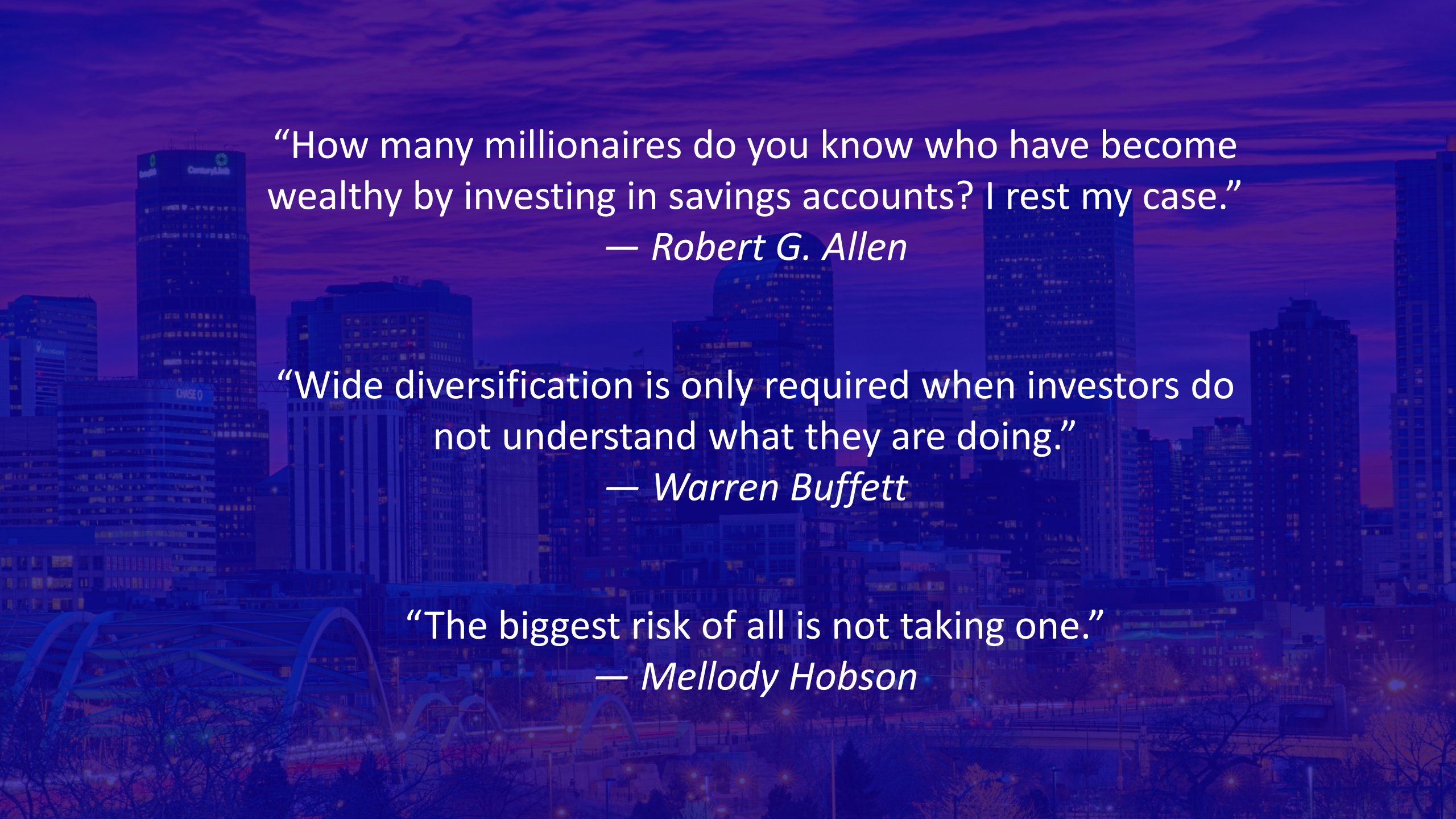
NAV Fund Services®

- **Provides award-winning support** including account statements to clients
- **Controls investor deposits and withdrawals** to provide additional security
- **Facilitates continuity** between fund bank, brokerage firm, and client accounts
- **Validated by third-party CPA** as *gatekeeper* and *auditor* for accountability

30+ Years of Experience	99% Client Retention	$350b Under Administration	2,300+ Clients	3,400+ Employees

SCHUTTE CAPITAL **BENEFITS**

- **Trustworthy Management** and Communication
- **Regulated Manager** as RIA with Auditor and Admin
- **No Lock-up Period** with Monthly Liquidity
- **Risk Mitigation** with Calculated Stop-loss
- **Leveraged Returns** without Borrowing or Options
- **Diversified Allocation** with Blue-Chip Stock ETF
- **Affordable Minimum** Deposit Requirement
- **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



“How many millionaires do you know who have become wealthy by investing in savings accounts? I rest my case.”

— *Robert G. Allen*

“Wide diversification is only required when investors do not understand what they are doing.”

— *Warren Buffett*

“The biggest risk of all is not taking one.”

— *Mellody Hobson*

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.



SCHUTTE CAPITAL℠
Investing with Intelligence

CONTACT
SCHUTTE
CAPITAL

Information and Inquiries:

Dan@SchutteFinancial.com

SchutteCapital.com



SUMMARY:

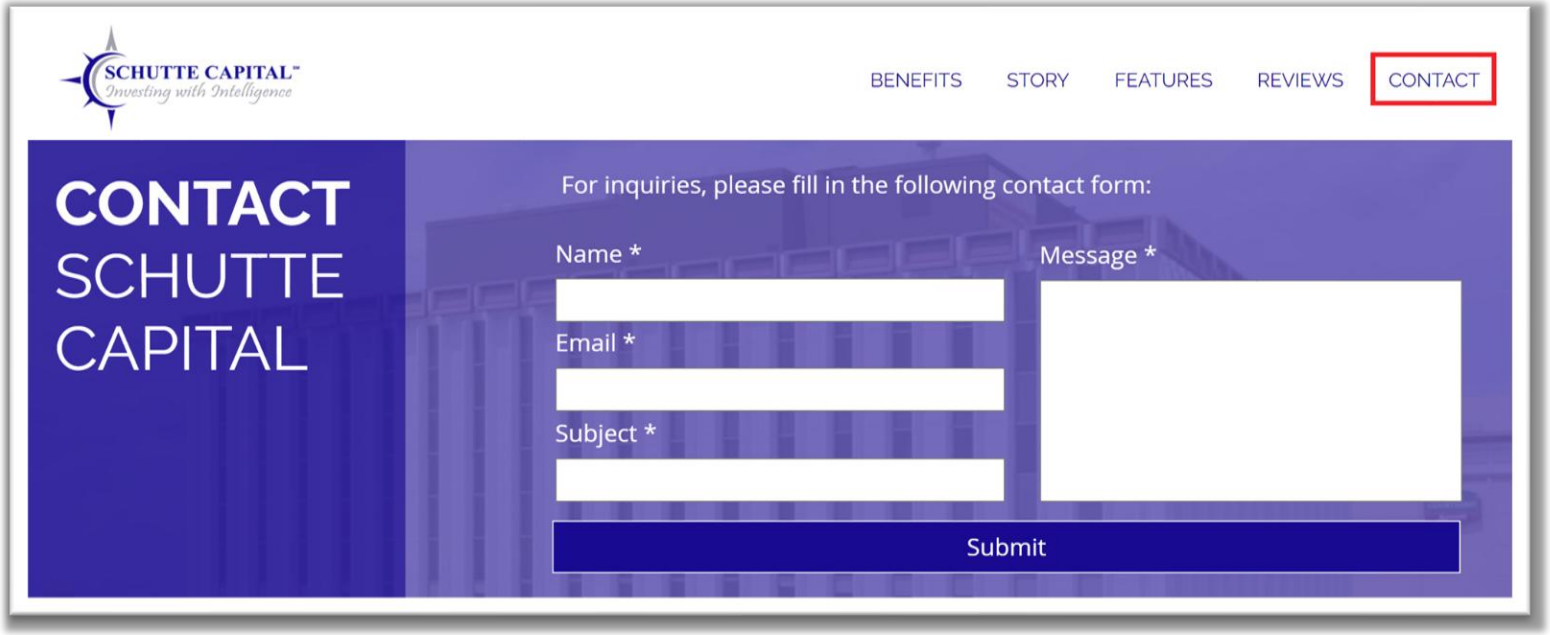
Support your financial goals with a personal **financial plan** to *protect* and *grow* your **assets**

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



Daniel P. Schutte, MBA

Founder & Fund Manager

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SchutteFinancial.com (*Advisory Firm*)

SchutteCapital.com (*Accelerated Fund*)

SCHUTTE FINANCIAL℠

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