The Wealth Empowerment (WE) Series

THE NEXT STEP

TO PROGRESS YOUR JOURNEY

"Investing is not the study of finance. It's the study of how people behave with money."

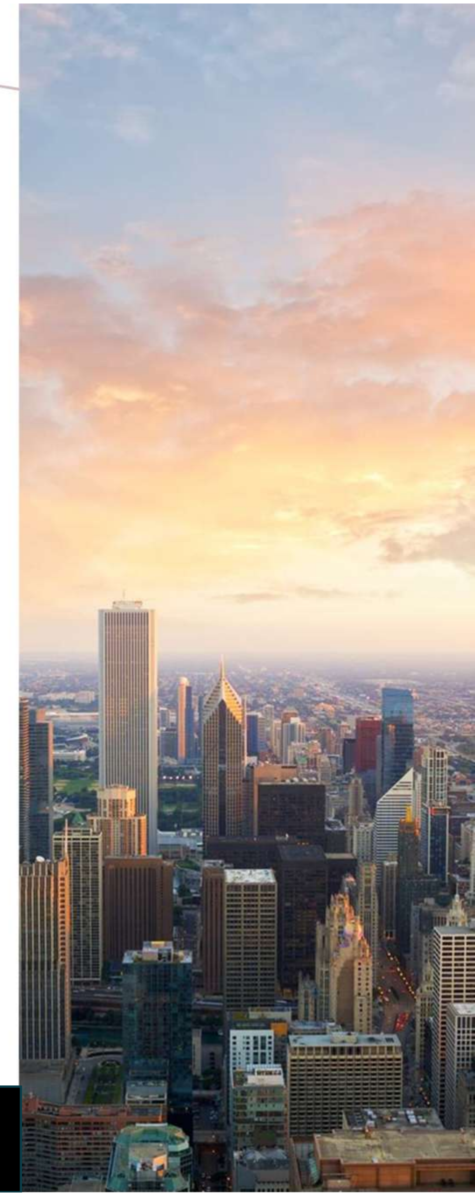
DISCLAIMER

We are NOT financial planners or financial professionals

We don't profess to know everything about finance, we are conveying what works for us

We are focused on teaching the concept, not the terminology

- I am not a professional investor, financial advisor or planner. I am simply sharing what I have learned from others and my own research.
- This webinar is NOT intended to make you an investing expert, nor to delve into details of finance terminology. Its purpose is to provide real world suggestions, approaches and techniques that have worked for others.
- If you choose to use the information and materials provided you do so at your own risk.
- Finis Cook or finiscook.com does not warrant nor guarantee any results or outcomes in any way.



AGENDA

Webinar Guidelines & Logistics

Net Worth (10 min)

Understanding its Importance
Net Worth Exercise

Asset Allocation

Diversification
Evaluating a potential investment

What are you investing in NOW?

General Discussion of Investment Opportunities
Practical Application of Modern Investing Frameworks

Webinar: Survey & Next Steps

WEBINAR GUIDELINES & LOGISTICS

Guidelines

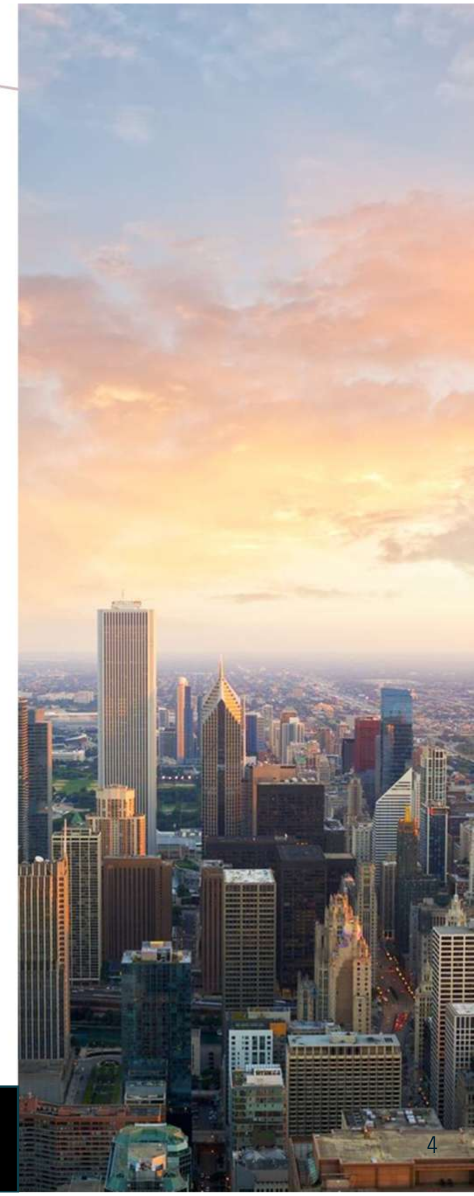
- We are focusing on advanced topics today!
- Positive thoughts, actions – CAN'T, HAVEN'T are suspended today!
- We are all at different levels in our journey….. NO BERATING OTHERS FOR THEIR CURRENT PHASE!
- Please provide your insight to the discussion, however, avoid repeating something that has already been said or is/will be covered on the agenda, in the interest of time.
- The webinar is scheduled for 2 hours. We will start on time and end on time. If you need to leave the session, please do so peacefully.

Logistics

- Download the workbook and tools from finiscook.com – WE Resources
- Enter detailed questions in the chat – I'll answer them during the break or Q&A session

You are ALL ahead of the average person …. Not many would do this on 4th of July morning … during a pandemic and civil unrest!! Congratulate yourselves!

Have you downloaded your webinar tools?



1
- Net Worth Education

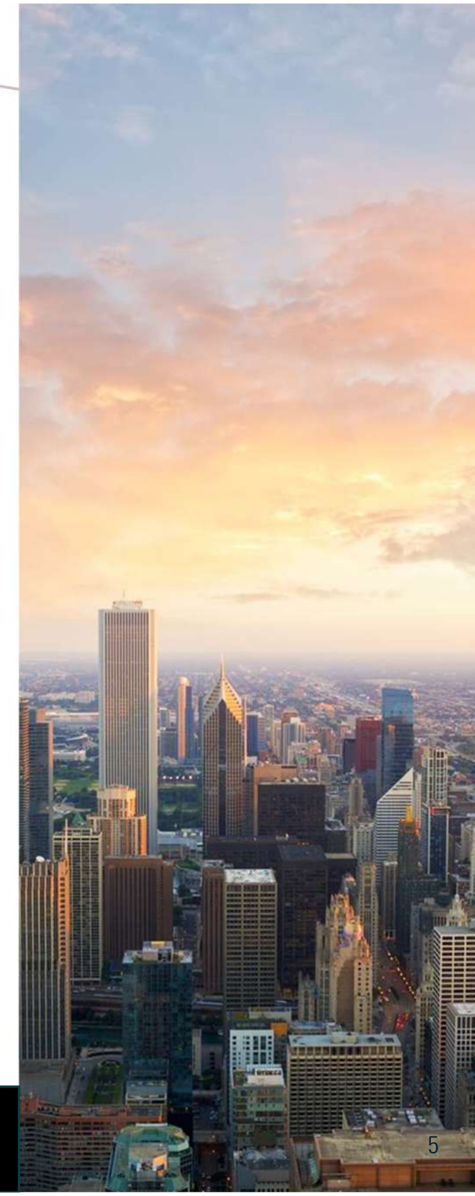
2
- Net Worth Exercise Overview

3
- Net Worth Exercise

THE NEXT STEP

- *To Progress Your Journey*

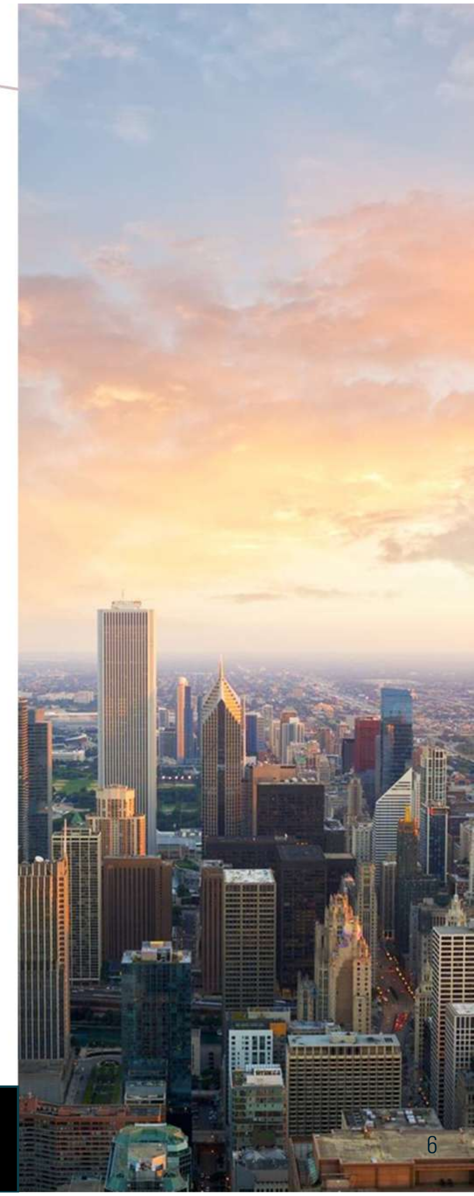
1



DEFINITIONS

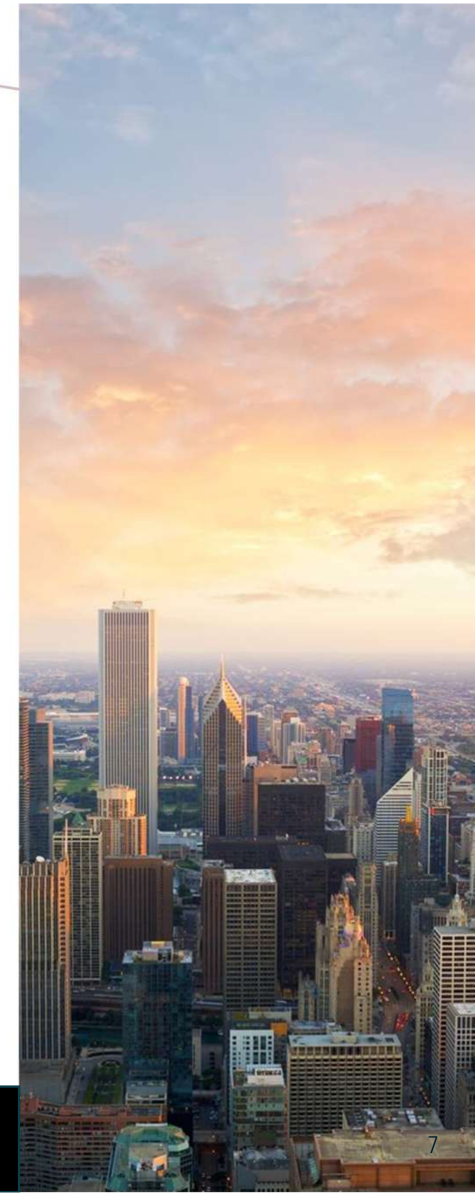
- Brokerage: A broker is an individual or firm that acts as an intermediary between an investor and a securities exchange. Because securities exchanges only accept orders from individuals or firms who are members of that exchange, individual traders and investors need the services of exchange members. Note: I DON'T RECOMMEND WORKING WITH AN INDIVIDUAL BROKER at this point In your journey.
- Fractional Shares: A fractional share is a portion of an equity stock that is less than one full share.
- Asset allocation: Asset allocation refers to the strategy of dividing your investments among different asset categories, such as stocks, bonds, real estate, cash, and cash alternatives. Asset allocation aims to control risk by diversifying an investment portfolio.

- IPO: An initial public offering (IPO) refers to the process of offering shares of a private corporation to the public in a new stock issuance. ... They will choose an exchange in which the shares will be issued and subsequently traded publicly.
- OPO: Similar to an IPO with a few distinct differences – 1) helps entrepreneurs raise capital for their startups through crowdfunding (regulated by the SEC). 2) OPOs are found through "brokerages" specific to OPOs (StartEngine, WeFunder, Zen Equity); and 3) OPOs do NOT trade openly on exchanges. The value of your shares is constant while it an OPO. You purchase an OPO in anticipation of an IPO later that will make you money.



NET WORTH EDUCATION

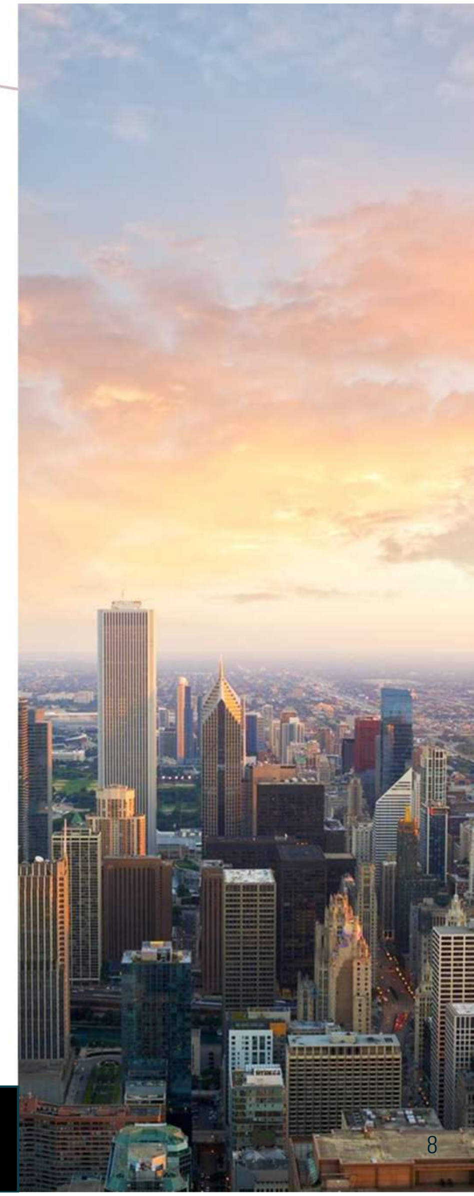
- Assets
  - Any resource owned by your household. It is anything that can be owned or controlled to produce value and that could produce positive economic value.
    - Your home
    - Investment Portfolio (Stocks, bonds, mutual funds, 401K, real estate, etc)
- Liabilities
  - A liability is defined as the future sacrifices of economic benefits that you are obliged to make to other entities as a result of past transactions or other past events
    - Your mortgage
    - Personal Debt (credit cards, installment loans, etc)



NET WORTH EDUCATION

Household Wealth Builder							
Household Net Worth			***$ 43,000.00***	***$ 43,000.00***			
Portfolio Value			***$ 22,500.00***				
2020							
Assets							
	$ 272,500.00				**Zillow Estimate**	**County Estimate**	
Virginia Residence	$ 250,000.00	Equity-->	$ 50,000.00	0.800	$ 250,000.00	$ 250,000.00	80.000%
IRA	$ 10,000.00	*Portfolio*					
Employer1 401K	$ 5,000.00						
Employer2 401K	$ 5,000.00						
Brokerage account 1	$ 1,000.00						
Brokerage account 2	$ 1,000.00						
Savings	$ 500.00						
Liabilities							
	$ 229,500.00						
VA Mortgage	$ 200,000.00		Bank or mortgage company				
Installment Loan	$ 4,000.00						
Installment Loan	$ 2,500.00						
Home Mastercard/Visa/Discover 1	$ 5,000.00						
Home Mastercard/Visa/Discover 2	$ 1,500.00						
Store Credit Card	$ 1,500.00						
HLOC	$ 3,000.00						
Auto Loan	$ 12,000.00						

Note: Be prepared! The first time you calculate your actual net worth, you may NOT be happy about it! But, it will be worth it!



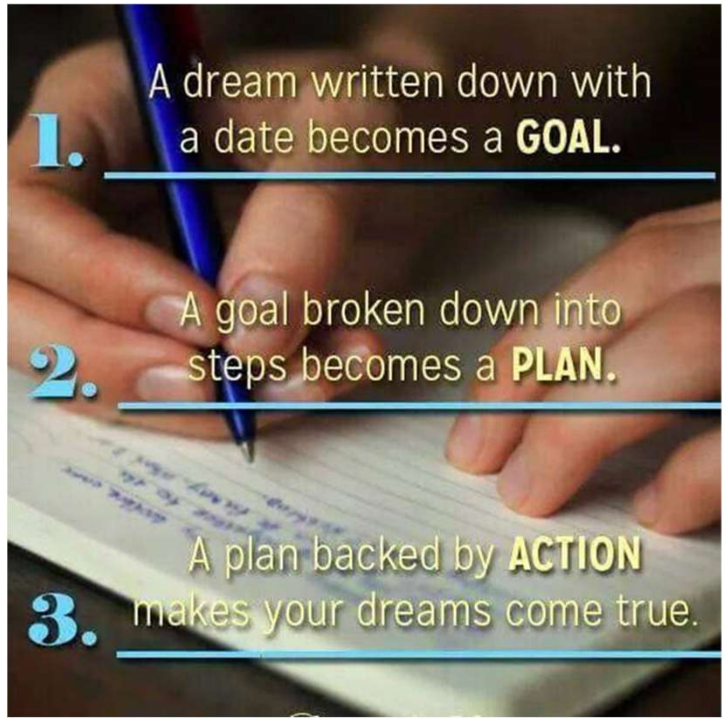
NET WORTH EXERCISE

__Purpose__: Calculate Your Household Net Worth!

Process

1. Your Net Worth is the measurement of success
   - Retirement
   - Save for college
   - Save for a home
   - Build wealth
   - Other
2. **When** do you want to reach your GOAL?
3. Next Level: Create multiple milestones (steps) in your Journey – Set your **net worth** GOAL in your GOAL plan at each milestone

Note: Be prepared! The first time you calculate your actual net worth, you may NOT be happy about it! But, it will be worth it!



1

- Asset Allocation

2

- Asset Allocation Discussion

THE NEXT STEP

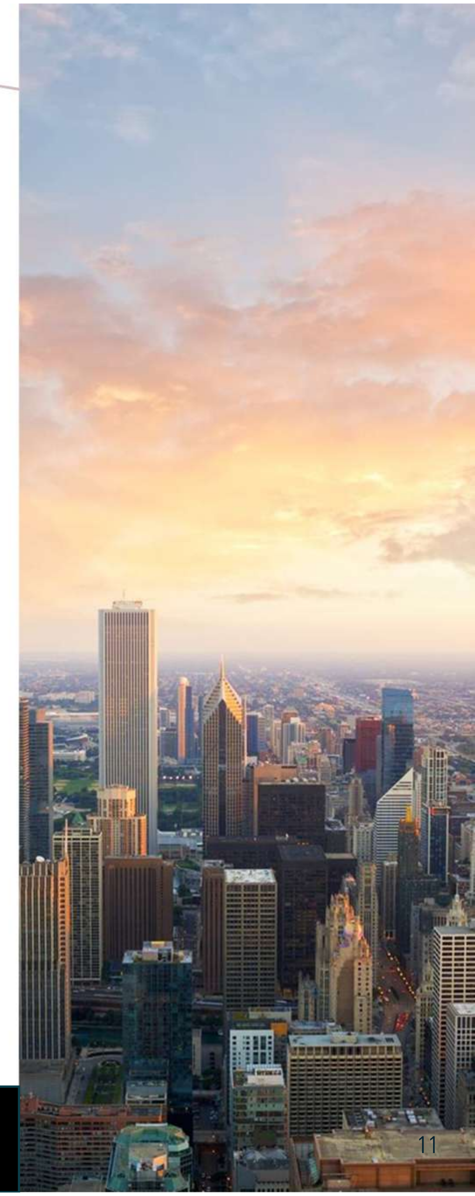
- *To Progress Your Journey*

2

ASSET ALLOCATION EDUCATION

- Asset Allocation
  - Asset allocation is the implementation of an investment strategy that attempts to balance risk versus reward by adjusting the percentage of each asset in an investment portfolio according to the investor's risk tolerance, goals and investment time frame.

- Diversification
  - Diversification is the process of allocating capital in a way that reduces the exposure to any one particular asset or risk. A common path towards diversification is to reduce risk or volatility by investing in a variety of assets.



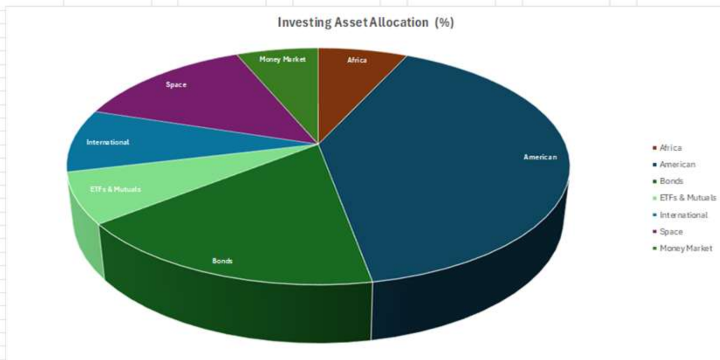
ASSET ALLOCATION - EXAMPLE

- Select your categories for investment
  - example
    - *Africa*
    - *American Companies*
    - *Bonds & Bond Indexes*
    - *ETFs & Mutual Funds*
    - *International Companies*
    - *Space*
    - *Money Market*
- Put individual securities (stocks, mutual funds, bonds, etc) in the appropriate category (your choice)
- Asset Allocation MS Excel template in the WE Resources (available for download)

Investing Asset Allocation

	Total	87	<===*Should total 100*										1% =	
Industry/Region	Africa	6	American Companies	35	Bonds & Bond Indexes	15	ETFs & Mutual Funds	6	International Companies	7.5	Space	12	Money Market	5.5
Note: Each region or industry hosts companies that could fit in multiple categories	Energy	2	Technology	6	Bond SMA	15	Motley Fool Growth	2	BYDDY	2	Planet Labs	2		
	Technology	2	Medical	4	Misc		Procure Space	3	NIO	1	Momentus	0.5		
	Commodities	2	Business	3			Ark ETF	1	Taiwan Semi	0.5	Intuitive Machines	2		
			Entertainment	2			QQQ		Misc	4	Redwire Corp	2		
			Finance	3							Virgin Galactic	0.5		
			Food& Beverage	2							Rocket Lab Corp	2		
			Retail	4							SpaceX	2		
			Cannabis	1							Iridium	1		
			Blue Chips	10										

Africa	Energy	Oil companies, Electrical grids, etc
	Technology/Business	Afrinet Capital Investments?, Consumer markets
	Commodities	Rare Earth Metals, Gold, Silver,
American	Technology	Rivian, Lucid, Cloudflare, AMD, XTIA, Anthropic
	Medical	Crispr Thera, LLY, Novo Nordisk
	Business	Berkshire Hathaway,
	Entertainment	Disney, Royal Caribbean
	Finance	Mastercard
	Food& Beverage	Kroger, JTKWY, Krispy Kreme,
	Retail	Google, Amazon, Nike, COST,
	Cannabis	Shopify, MJNA, CRON, CGC, CRBP,
	Blue Chips	Cola Cola, P&G, Georgia Pacific,
Bonds & Bond Indexes	Bond SMA	
	Misc	
ETFs & Mutual Funds	Motley Fool Growth	
	Procure Space	
International Companies	BYD	
	Nio	
	Taiwan Semiconduct	
Space	Planet Labs	
	Momentus	
	Intuitive Machines	
	Redwire Corp	
	Virgin Galactic	
	Rocket Lab Corp	
	SpaceX	
	Iridium	



Industry/Region	%
Africa	6
American	35
Bonds	15
ETFs & Mutuals	6
International	7.5
Space	12
Money Market	5.5

1

- What are you investing in NOW?

THE NEXT STEP

- *To Progress Your Journey*

3

INVESTMENTS AT THE TOP OF MY "BUY" LIST

Space
- Intuitive Machines
- Procure Space ETF
- Virgin Galactic
- Rocket Lab USA
- Planet Labs PBC
- Redwire Corp
- Momentus Inc

Cannabis & Medical
- Canopy Growth
- Shopify Inc
- Crispr Therapeutics
- Gilead Sciences
- Teladoc Health

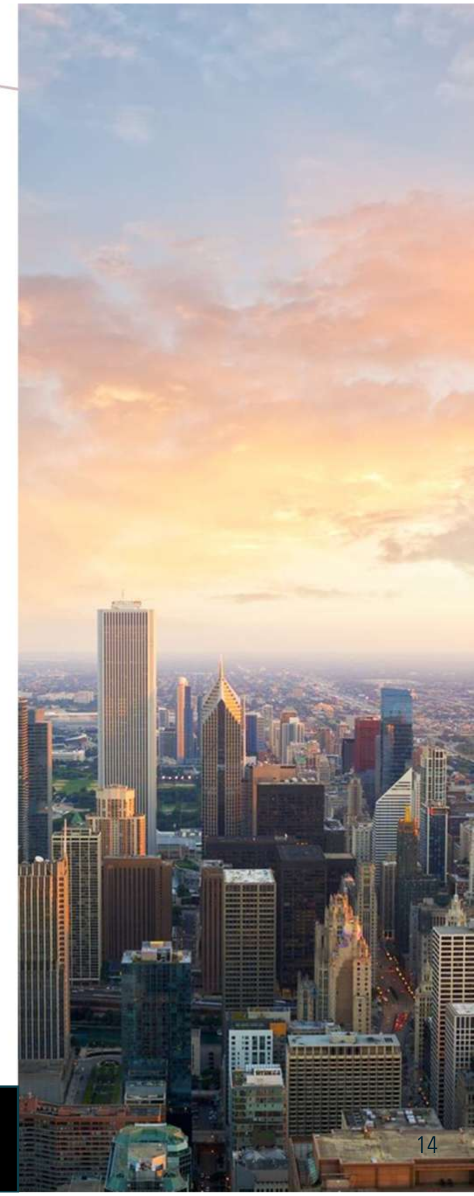
Green & Tech
- Xpev
- BYD
- Rivian
- Lucid
- AMD
- Apple

Entertainment
- Royal Caribbean Cruises Ltd
- Disney
- Electronic Arts

In addition, we are investing in the African continent. A number of African-owned companies are making progress in controlling the resources of the continent, to very promising results.

We currently hold at least 10 shares of each of these stocks in our household portfolio.

These are my high priority buy stocks right now. Invest at your own risk.



MONTHLY & ONE TIME INVESTMENT GUIDELINES

- Select stocks from companies you know
- Diversify your portfolio
- List the industries you use everyday
- What is your risk tolerance?

- Don’t check on your stocks daily
- Don’t invest an amount of money you can’t afford to lose
- “Hold” stocks for AT LEAST 4 years
- Consider “stock groups” for research, analysis and decisions

Compounding Quality
@QCompounding

"Checking your stocks daily is like putting up a webcam in the forest to see if the trees are growing."

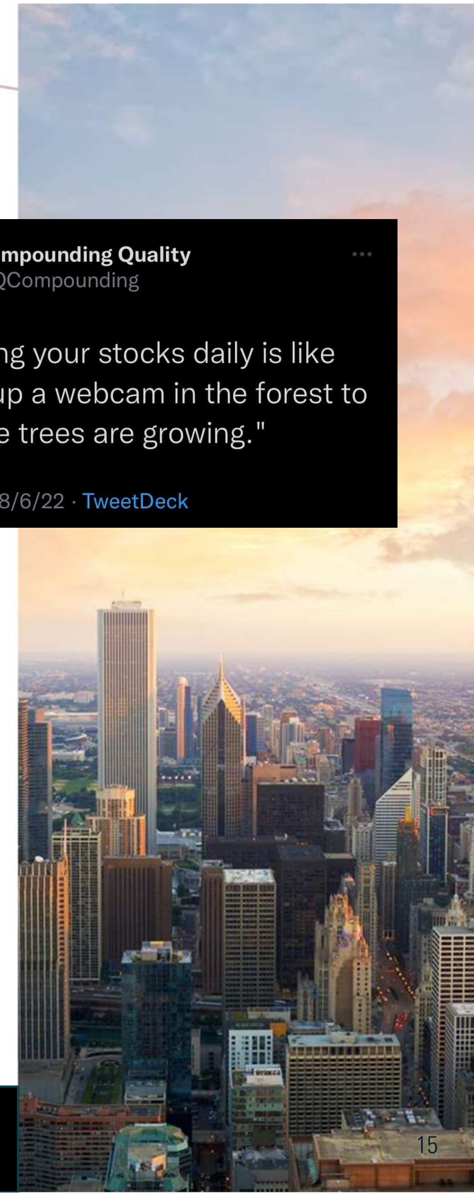
10:53 PM · 8/6/22 · TweetDeck

Notes & Guidelines

Guidelines for stock buys	
Share price range	# shares
< $1.00	100+
$1.00 - $5.00	50
$5.00 - $10.00	25
$10.00 - $30.00	5,10
$30.00 - $100.00	3
$100.00 - $500.00	1
$500.00+	0.5

Ranking	MFSA Rec.	Comments
1		consideration if money available
2		strong consideration if money is available
3	y	Buy from available monthly funds
4	y	Buy. Make money available
5	y	MUST BUY!! SEE GUIDELINES FOR QTY

MFSA = Motley Fool Stock Advisor



PRACTICAL INVESTING TIPS

- Buy stocks regularly, regardless of the market outlook
- Reinvest all earnings to meet long term financial goals
- Shut out the noise from Wall Street
- Consider subscribing to an investor newsletter. I strongly recommend "The Motley Fool"
- Consider joining Better Investing (betterinvesting.org). This is the national organization for investment clubs. Membership provides tools, newsletters, online education, etc.
- Don't "daytrade": the shortest duration to consider is 4 years. Keep this in mind when deciding which stocks to BUY

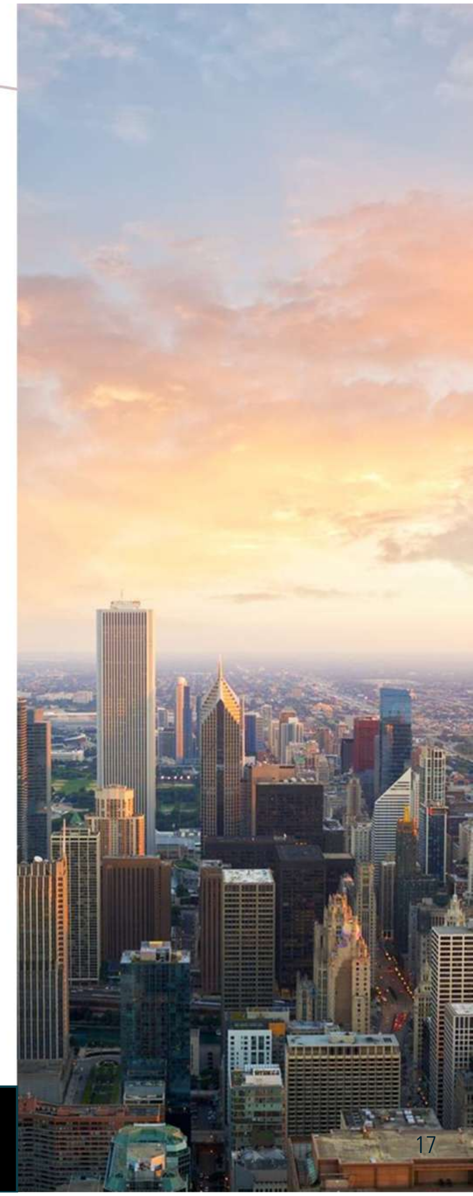
INVESTING TIPS: GET FREE MONEY TO SAVE FOR RETIREMENT

It's common knowledge that the money you choose to defer into your 401(k), 403(b), or 457 plan can lower your taxable income and that traditional IRA contributions can get you a tax deduction.

However, there's another retirement savings tax benefit that isn't quite as well-known: the Retirement Savings Contributions Credit: this credit is designed to give low- to middle-income households FREE MONEY to save for retirement.

- The Saver's Credit is **worth up to 50% of the first $2,000 in retirement contributions ($1,000 per year)** for qualifying individuals, and married couples can potentially get the credit for each spouse. Qualifying savers can claim this credit *in addition* to other tax benefits related to retirement saving, such as a traditional IRA tax deduction.
- Depending on your adjusted gross income (AGI) and tax filing status, you could qualify for a credit of 10%, 20%, or 50% of up to $2,000 in qualifying retirement contributions. For 2020, the **income ranges** for the Saver's Credit are:

Credit Amount		Qualifying AGI Range	
	Married Filing Jointly	Head of Household	All Other Filers
50% of contribution	Up to $39,000	Up to $29,500	Up to $19,500
20% of contribution	$39,001 - $42,500	$29,251 - $31,875	$19,501 - $21,250
10% of contribution	$42,501 - $65,000	$31,876 - $48,750	$21,251 - $32,500
No credit	Over $65,000	Over $48,750	Over $32,500



PRACTICAL APPLICATION OF MODERN INVESTING FRAMEWORKS

Asymmetric

Structures positions so potential upside far exceeds downside risk. Prioritizes drawdown protection and capital preservation while leaving profit potential open-ended

Megatrend

Targets structural, multi-decade secular transformations across technology, demographics and energy. Independent of short-term business cycles and economic fluctuations

Powertrend

Captures sustained price momentum supported by powerful quarterly earnings growth and institutional volume accumulation. Combines strong fundamentals with technical confirmation

Examples

Asymmetric

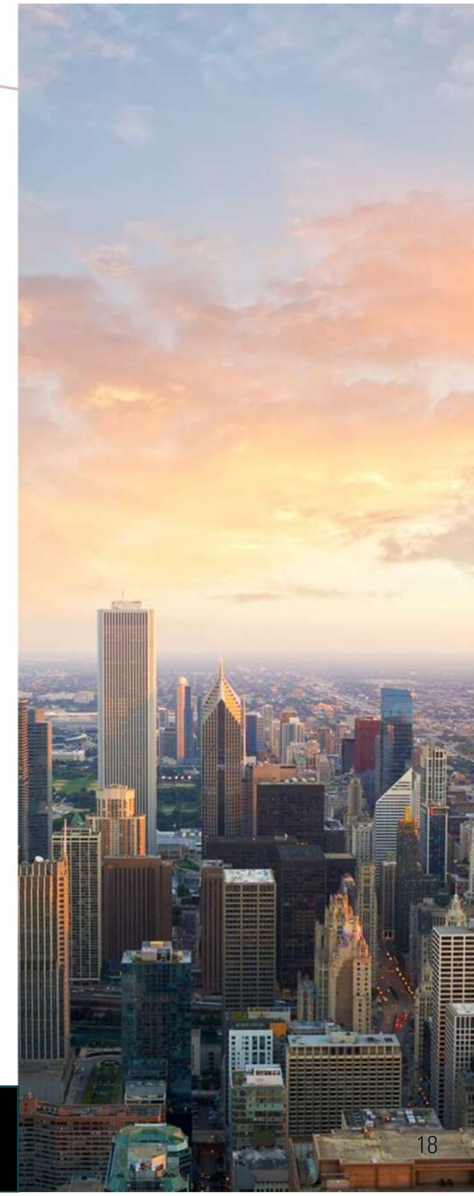
- 2002: Netflix
- 2002: Celera Genomics Group
- 2011: Tesla Motors
- 2016: CRISPR
- 2018: Nvidia
- 2019: Rocket Labs, Inc
- 2022: Intuitive Machines
- 2022: Outer space companies & ETFs

Megatrend

- 1990: IT Companies
- 1995: Internet services companies
- 2011: Healthcare – esp. services focused on elder care (baby boomers)
- 2016: Outer Space Companies
- 2020: AI companies
- 2024: African continent by African-owned companies
- Always: New tech in OPOs (Jetpacks, VTOL aircraft, Wood replacement materials, etal)

Powertrend

- Dividend Reinvestment Plan stocks (DRIPs)
- Blue Chip stocks
- "Always needed" companies



KNOW YOUR OPTIONS WITH YOUR OLD 401(K)S

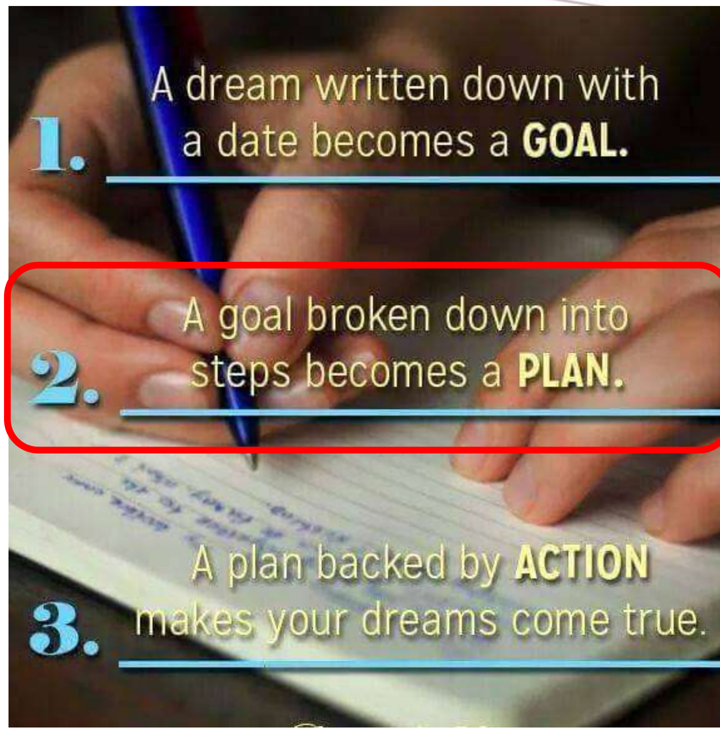
If you leave your job….

….. You have four main options!

1. You may be able to **leave your savings in your old employer's plan**, where the money will remain invested until you're ready to withdraw it. This is often subject to a minimum balance requirement, and as an ex-employee you may incur higher costs.
2. You may be able to **roll your 401(k) over into your new employer's plan** (if the new employer offers one). Sometimes there's a waiting period before you're allowed to do this.
3. **You can roll the account into an IRA.** **Note:** ***This is a great way to get a financial advisor for FREE!! (provided you have $1,000+ in the 401(K)***
4. *You can cash out the account.*

WORKING PLAN:
GIVE YOUR MONEY A JOB!

<u>Purpose</u>: Using the results of your Goal Exercise, build your Plan!



Process

1. How much time do you have to reach your goal?
2. How much do you need to save per month to reach your goal?
3. Starting with the "biggest impact" investment type, build to your monthly goal
4. Next Level: Using the stock watch list, select five stocks that you want to add to your portfolio

401(K)
- Pretax
- Matching funds

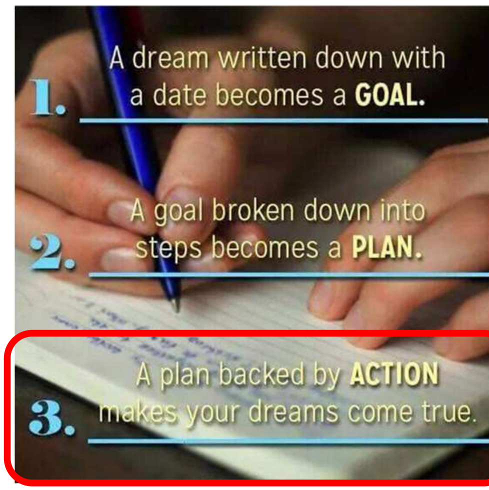
Mutual funds
- Managed
- Diversified

Stocks
- Blue Chips
- Future Tech

CDs & Savings
- Safe

WEBINAR SURVEY

Please complete the survey! It helps us improve future webinars/seminars.



Enjoy the rest of your Weekend! Note: Feel free to mention that you started your weekend "focused on building my wealth/portfolio"!

Next Webinar:

November 7, 2026

RETIREMENT STRATEGIES
For the Next Stage

- Develop your retirement goals and milestones
- Measuring your progress
- *Advancing your progress*
- *Transition Insights - Into Retirement mode*

The fourth workshop in the WE series, to build a household retirement strategy based on your goals and milestones -- plus tips and insights to measure your progress and make adjustments when necessary.