

### Crafting Your Investment Strategy with Nitrogen



### Let's talk about risk.

Subjective risk questionnaires nearly always miss the mark.



"AGGRESSIVE"

"MODERATE"

"CONSERVATIVE"







That's because the old way of assessing risk, stereotyping investors with subjective semantics, simply doesn't work.



"AGGRESSIVE"

"MODERATE"

"CONSERVATIVE"







My approach uses the Risk Number. It's built upon a Nobel Prizewinning framework, and everyone has one. What's yours?



## My Process

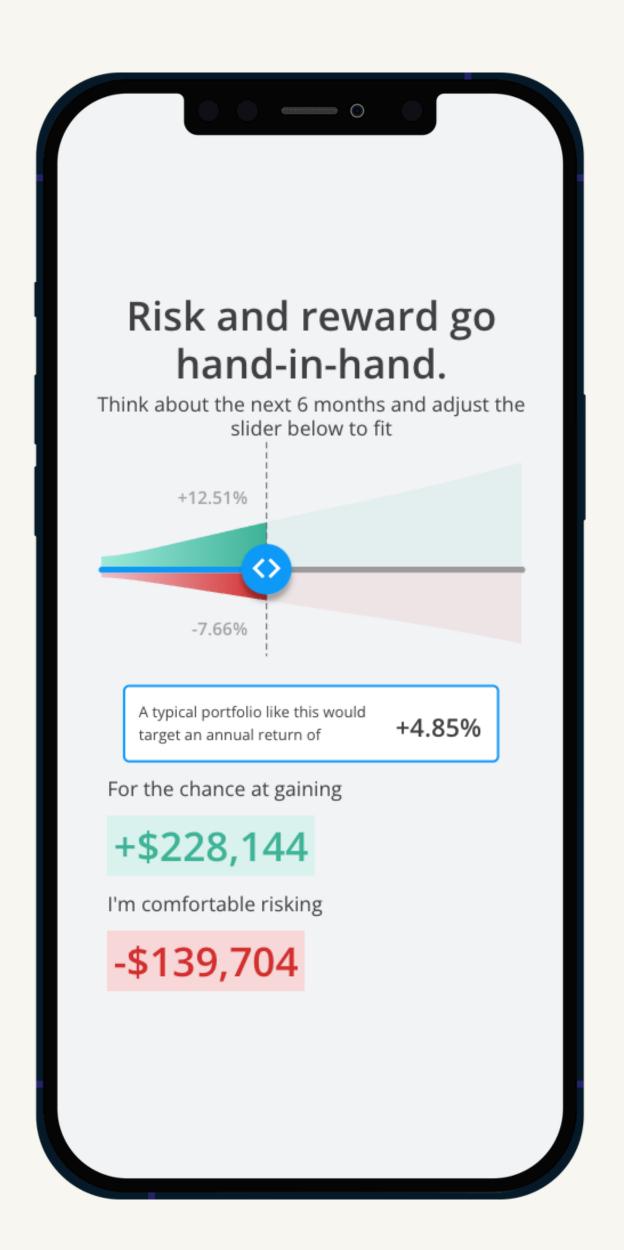
I combine my depth of investment knowledge, investment philosophy, and cutting-edge technology in order to empower my clients to invest fearlessly.





#### How much risk do you want?

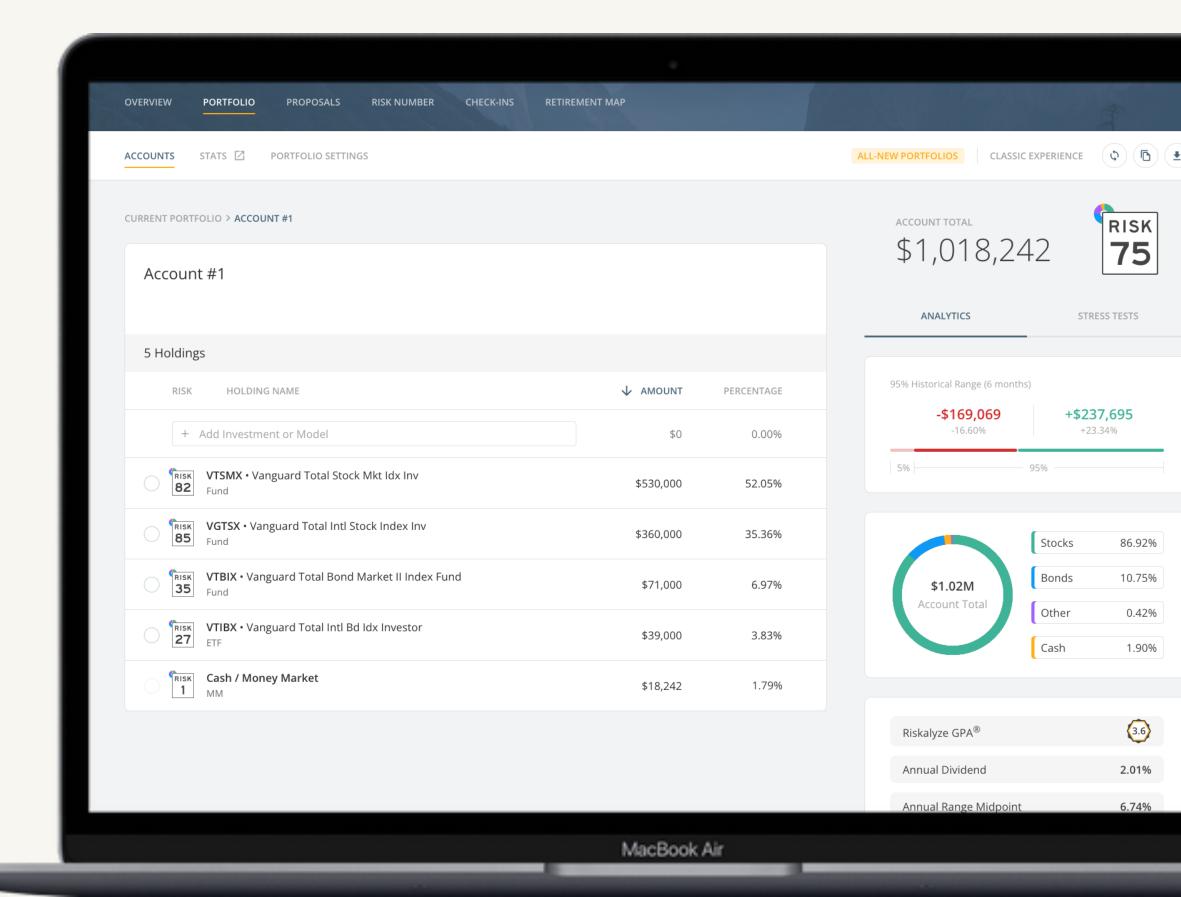
We'll take a quantitative approach to pinpointing your Risk Number by going through a series of objective exercises based on actual dollar amounts.





# How much risk do you have?

If you've already got an investment portfolio, we can quickly import it and see if your Risk Number aligns with your current amount of Risk.





V <b>PORTFOLIO</b> PROPOSALS RISK NUMBER CHECK-I	NS RETIREMENT MAP		
S STATS  PORTFOLIO SETTINGS			ALL-NEW PORTFOLIOS CLASSIC EXPERIENCE ♥ ⓑ
portfolio > proposal			\$1,018,241 RISK <b>58</b>
			ANALYTICS STRESS TESTS
oldings			
RISK HOLDING NAME	<b>↓</b> AMOUNT	PERCENTAGE	95% Historical Range (6 months)
+ Add Investment or Model	\$0	0.00%	-\$118,625 +\$172,646 -11.65% +16.96%
VGTSX • Vanguard Total Intl Stock Index Inv	\$360,000	35.36%	5% 95%
VTIBX • Vanguard Total Intl Bd Idx Investor ETF	\$323,597	31.78%	Stocks 58.88%
VTSMX • Vanguard Total Stock Mkt Idx Inv Fund	\$244,378	24.00%	\$1.02M Account Total
VTBIX • Vanguard Total Bond Market II Index Fund  Fund	\$81,459	8.00%	Other 0.45%  Cash 1.21%
Cash / Money Market  MM	\$8,807	0.86%	e e
			Riskalyze GPA®
			Annual Dividend 2.05%
			Annual Range Midpoint 5.31%
	MacBook Air		

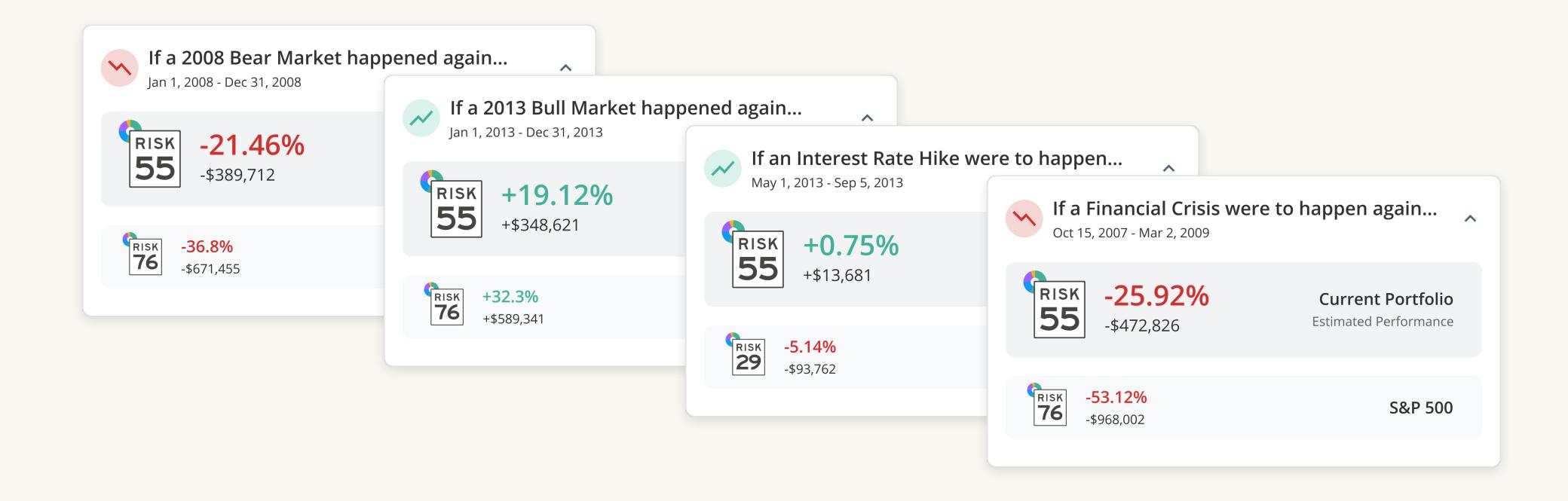
# How much should you have?

We'll use all these factors to build an optimized portfolio that fits your risk tolerance and goals, giving you the best chance for success.



#### But, what if...

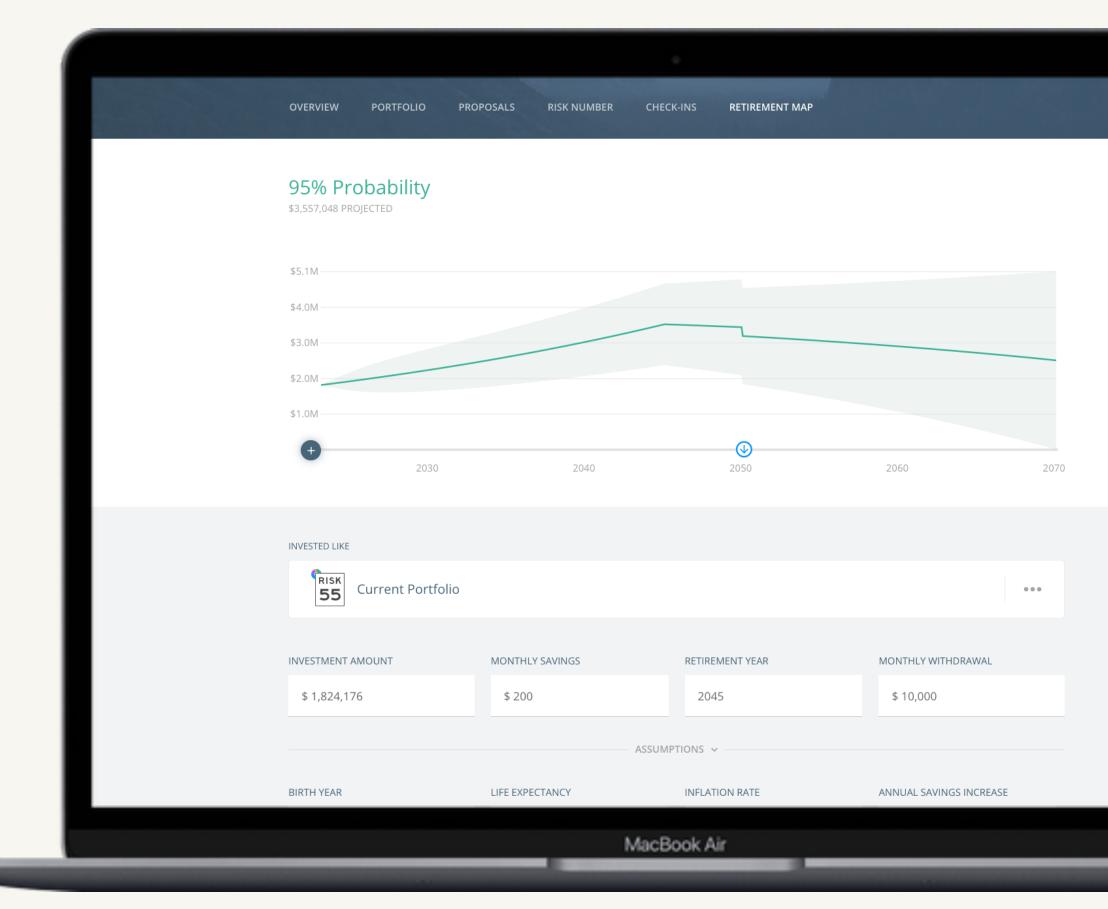
Don't worry; we can also stress test your portfolio against specific market conditions, illustrate various scenarios, discuss your 95% Historical Range, and set expectations for what is normal behavior for your investments.





### How much risk do you need?

We can chart a path to retirement using a simple, intuitive approach. We'll visualize the probability of a successful retirement and adjust in realtime.





Together, we can take the guesswork out of your financial future.



## Questions?

