



DIVERSIFY

Crypto Leaders

How Crypto Leaders fit into a diversified portfolio.

Blockchain Basics

For decades, moving money meant waiting on banks' aging systems, where transfers could take days to clear. Blockchain offers a faster foundation: one shared digital ledger that updates in seconds, around the clock. Banks aren't fighting this. They're adopting it. BlackRock, JPMorgan, and others are already building on blockchain to settle trades faster and cut costs for clients.

BLOCKCHAIN BENEFITS

- ✓ **Faster settlement.** Clears in seconds, not days
- ✓ **Lower costs.** Fewer middlemen, less overhead
- ✓ **Resilient.** No single point of failure
- ✓ **Always available.** Settles 24/7, worldwide
- ✓ **Secured by math.** Tamper-proof by design
- ✓ **Transparent.** Every transaction is verifiable

Why Invest

Crypto has gone mainstream. The biggest institutions now own it, and ETFs trade beside the S&P 500. Even so, it's still early relative to where it could go.



Bitcoin is digital gold

Supply is capped at 21 million coins, and no government can print more. That makes it a store of value that can't be watered down, plus a hedge when the dollar weakens.



Scarcity meets rising demand

Supply is fixed while ETF and institutional demand keeps growing. That's the classic setup for long-term price support.



Ethereum: The World's Computer

It's the network where stablecoins, tokenized assets, and new financial apps actually run. Owning it is owning a stake in that growing economy.

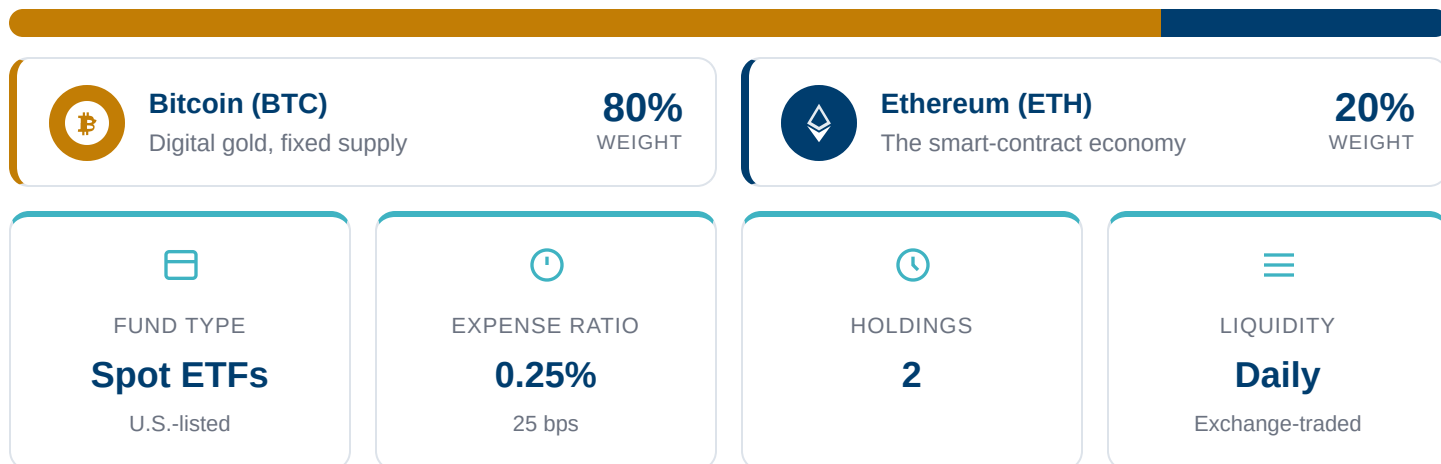


The next financial rails

Real assets like Treasuries, funds, and real estate are moving onto blockchains, and stablecoins already move serious payment volume. These networks are becoming real financial infrastructure.

Strategy Specifics

Crypto Leaders holds the two largest, most liquid, and most institutionally adopted assets.



Benefits & Tradeoffs

Benefits

- ✓ **Asymmetric upside.** Downside is capped at what you put in; the upside can be large.
- ✓ **Moves on its own cycle.** Crypto often zigs when stocks and bonds zag, adding a different return stream.
- ✓ **Long-horizon fit.** Built for money you can leave alone for 7+ years and ride out the swings.
- ✓ **Sell any day.** Trades daily like any ETF, so you're never locked in.

Tradeoffs & Risks

- ✗ **Extreme volatility.** This strategy can decline 50%–80% in down markets. If this would make you panic-sell, this isn't for you.
- ✗ **Rules still forming.** Crypto rules are still being written. Future laws on trading, staking, or taxes could change what's available or what you owe.
- ✗ **Technology & security.** Hacks and lost keys are usually gone for good, and FDIC/SIPC don't apply. Future tech like quantum computing could also threaten the underlying cryptography.
- ✗ **Total loss.** Any single asset can, in theory, go to zero. Holding both majors reduces that risk but doesn't erase it.

Annual Returns by Year

Returns swing wildly in both directions, so go in clear-eyed: the upside can be huge, and so can the drops.

Year	Bitcoin	Ethereum
2017	+1,368.9%	+135.8%
2018	-73.6%	-82.4%
2019	+92.2%	-2.8%
2020	+303.2%	+469.3%
2021	+59.7%	+399.1%
2022	-64.3%	-67.5%
2023	+155.4%	+90.6%
2024	+121.1%	+46.1%
2025	-6.3%	-11.0%

Highlight marks each year's top performer. Approximate calendar-year returns, rounded. See full disclosure below.

How This Fits Your Plan

Crypto has crossed into the mainstream, so the question is no longer *whether* it belongs in a serious plan. It's *how much*. We typically recommend allocating about 5% of your portfolio to this strategy: large enough to matter if the thesis plays out, small enough that a total loss wouldn't derail your plan. It's held in your existing accounts through spot ETFs, with no new paperwork, wallets, or special custody.

Curious whether the Crypto Leaders strategy belongs in your plan? Let's talk.

[Book Time With David](#)

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The assets discussed are speculative and you can lose your entire investment. Annual returns shown for Bitcoin and Ethereum are for illustrative purposes only and represent approximate calendar-year price returns (close-to-close, in U.S. dollars), rounded, for the periods indicated; source: Slickcharts. These figures reflect the performance of the underlying digital assets, not of any exchange-traded fund (ETF) or other investment product. The spot ETFs used to implement this strategy may perform differently than the underlying assets shown due to fund fees and expenses, tracking differences, premiums or discounts to net asset value, and other factors. Performance does not reflect the deduction of advisory fees. Returns for periods longer than one year are annualized. The performance of an individual client's account will vary based on timing of investment, contributions and withdrawals, fees, and market conditions, and may differ materially from the results shown. Past performance is not a guarantee of future results. Investing involves risk, including the potential loss of principal.

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DIVERSIFY





Energy & Natural Resources

How energy and natural resources fit into a diversified portfolio

Why Energy & Natural Resources Matter

When the cost of living climbs, the price of real things tends to climb with it. Energy and natural resources are a stake in those real things, from oil and gas to metals and uranium, and they often move on their own schedule, not in step with stocks and bonds. Held as a small slice, they give a portfolio a different engine that can help when other assets stall.





What This Strategy Includes

 <p>Broad Commodities Oil, gas, metals, agriculture</p>	 <p>U.S. Energy Producers, refiners, pipelines</p>	 <p>Global Energy Energy companies worldwide</p>	 <p>Uranium & Nuclear Uranium miners, nuclear fuel</p>
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Benefits & Tradeoffs

Benefits	Tradeoffs
✓ Tends to rise when the cost of living rises	✗ Highly cyclical, with long flat or negative stretches
✓ Returns tied to the price of real things, like oil and metals	✗ Driven by geopolitics, OPEC, regulation, and weather
✓ Uranium adds exposure to rising electricity demand and a nuclear revival	✗ Can whipsaw hard when demand weakens or supply floods in
✓ Often moves differently from core stocks and bonds	✗ Best for patient investors. The payoff comes from holding through the swings, not from money you will need soon.

Strategy Specifics

 <p>FUND TYPE ETFs</p>	 <p>HOLDINGS 4</p>	 <p>EXPENSE RATIO 0.33% 33 bps</p>	 <p>LIQUIDITY Daily</p>
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Annual Returns by Decade

No single asset wins every decade, which is why we diversify across them.

Decade	U.S. Stocks S&P 500	Energy S&P 500 Energy	Commodities S&P GSCI (TR)	U.S. Bonds Bloomberg U.S. Agg
1990s	18.2%	12%	4%	7.7%
2000s	-0.9%	9%	5%	6.3%
2010s	13.6%	3%	-5%	3.7%
2020–2025*	14%	13%	9%	1.0%

Highlight marks each decade's top performer. Approximate annualized returns by decade, rounded. *2020–2025 is a partial decade. See full disclosure below.

How This Fits Your Plan

We recommend around 5% for risk levels of Moderate and above. Sized this way, energy and natural resources add a different return driver without exposing the whole portfolio to their full swings.

I'm glad to walk through the numbers with you. Curious whether Energy and Natural Resources belong in your portfolio? Let's talk!

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Index proxies used for each column: U.S. Stocks, S&P 500 Index; U.S. Bonds, Bloomberg U.S. Aggregate Bond Index; Commodities, S&P GSCI Total Return Index; Energy, S&P 500 Energy (Sector) Index. The returns shown are for illustrative purposes only and represent benchmark index performance for the periods indicated. Performance is shown gross of advisory fees and includes the reinvestment of dividends and other earnings. Returns for periods longer than one year are annualized. Any benchmark or index referenced is unmanaged, does not reflect the deduction of fees or expenses, and cannot be invested in directly. The performance of an individual client's account will vary based on timing of investment, contributions and withdrawals, fees, and market conditions, and may differ materially from the results shown. Past performance is not a guarantee of future results. Investing involves risk, including the potential loss of principal.

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Private Credit

How private credit fits into a diversified portfolio

WHY PRIVATE CREDIT MATTERS

Private credit took off after the 2008 financial crisis, when new banking rules pushed traditional lenders out of middle-market lending. Non-bank managers stepped into the gap, offering companies faster, more flexible financing than banks could — and that lending has largely stayed in private hands since. For investors, it has moved from a niche play to a core source of income: steady cash flow, downside protection, and a yield premium over public bonds, without the daily swings of the stock market.

~\$3T in global private credit assets, and growing

8–11% typical yields — varies over time, not guaranteed



Higher income

Earns more than public bonds for taking on less-liquid loans.



Downside protection

Senior, secured positions with covenants and an equity cushion below.



Floating-rate resilience

Rates float, so income rises with inflation instead of lagging it.



Custom terms

Direct lending lets managers set the terms, vet deeply, and stay involved.

FOUR PRIVATE CREDIT STRATEGIES

Private credit isn't one thing — it spans several lending strategies, each with its own risk and return profile.

1

Direct Lending

Senior loans made directly to middle-market companies, earning contractual interest.

2

Mezzanine

Subordinated debt that sits below senior loans — higher yield for taking more risk.

3

Distressed Debt

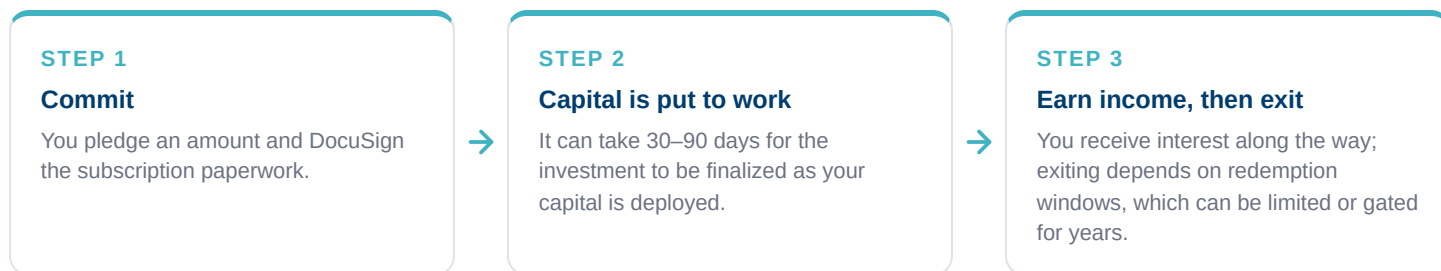
Buying the debt of troubled companies below par, betting on recovery or restructuring.

4

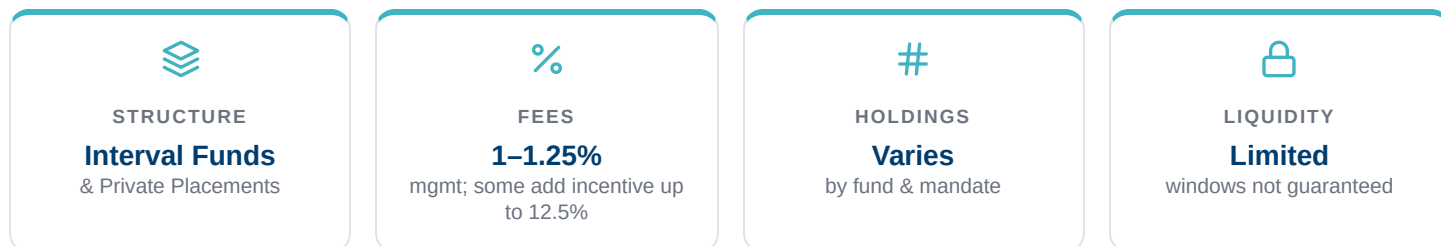
Specialty Finance

Asset-backed and niche lending — equipment, royalties, receivables, and more.

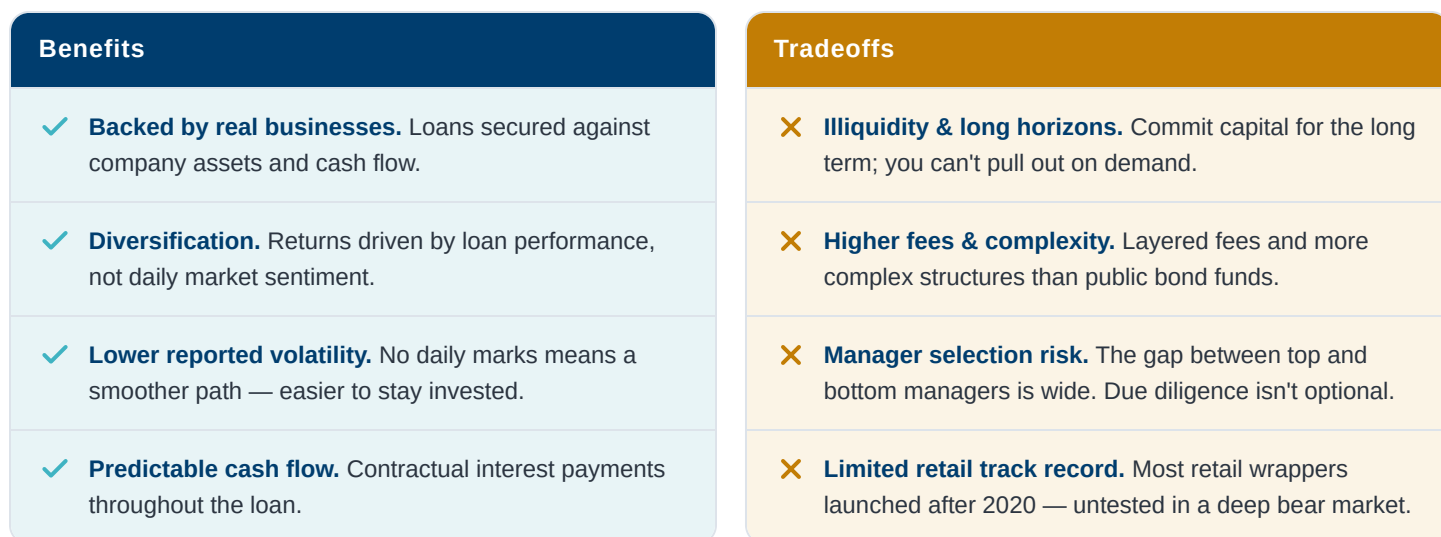
WHAT TO EXPECT



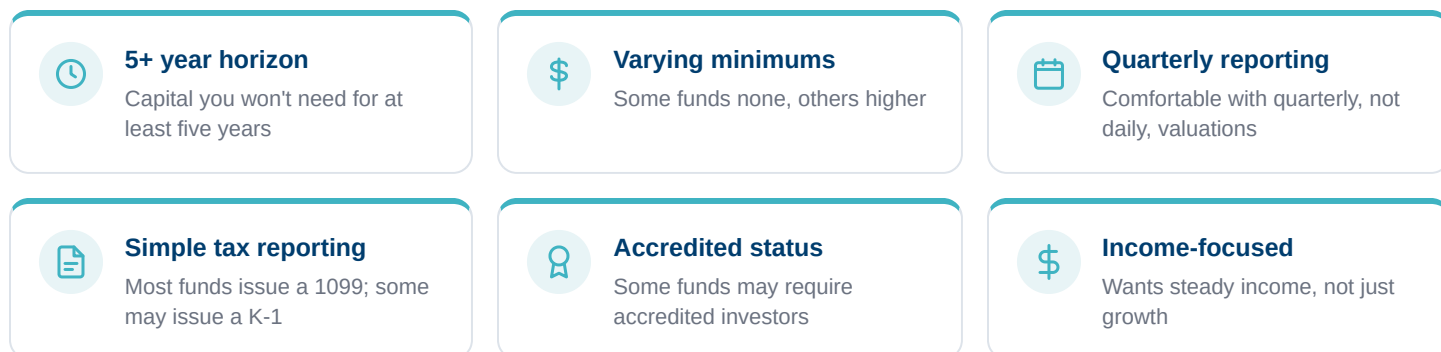
STRATEGY SPECIFICS



BENEFITS & TRADEOFFS



WHO THIS IS FOR



HOW THIS FITS YOUR PLAN

I utilize private market investments to protect portfolios through prolonged public market drawdowns. For more aggressive clients who are comfortable with the illiquidity, we typically allocate about 5% to private credit.

OUR UNDERWRITING APPROACH

In private markets, manager selection is everything. We require:

- ✓ Available at Schwab
- ✓ \$100M+ in Fund Assets
- ✓ Internal Review
- ✓ 3-Year Minimum Track Record
- ✓ \$1B+ Sponsor AUM
- ✓ Platform Access via iCapital & CAIS

SPONSORS WE CURRENTLY WORK WITH

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Private Equity

How private equity fits into a diversified portfolio

WHY PRIVATE EQUITY MATTERS

For decades, private equity was reserved for pensions, endowments, and the ultra-wealthy — Yale's endowment being the famous proof that illiquid bets can pay off long term. Modern fund structures now open that same access to qualified investors, and the case has only grown stronger. The way companies raise capital has fundamentally changed: businesses that once needed Wall Street can now raise hundreds of millions privately, avoiding the cost, scrutiny, and short-term pressure of being public. The result is fewer public companies, longer private holds, and a growing share of corporate growth happening entirely out of public reach.

87% of large US companies (\$100M+ revenue) are private

\$7T+ in global private equity assets, and growing



Public companies have halved

Down nearly 50% since the mid-1990s as businesses avoid Wall Street.



Capital without going public

Private, venture, and sovereign funds let mature companies raise hundreds of millions privately.



Companies stay private longer

Their highest-growth years now happen before any IPO ever reaches public investors.



A parallel economy

Institutions capture the wealth creation public investors used to share in.

FOUR WAYS TO ACCESS PRIVATE EQUITY

There are four ways to get in, from simple fund commitments to fully hands-on.

1 Primaries

Commit capital to a new fund — the foundation, with an early multi-year J-curve lockup while the manager builds the portfolio.

2 Secondaries

Buy existing stakes from other investors at a discount — immediate exposure to mature companies, skipping the early unprofitable years.

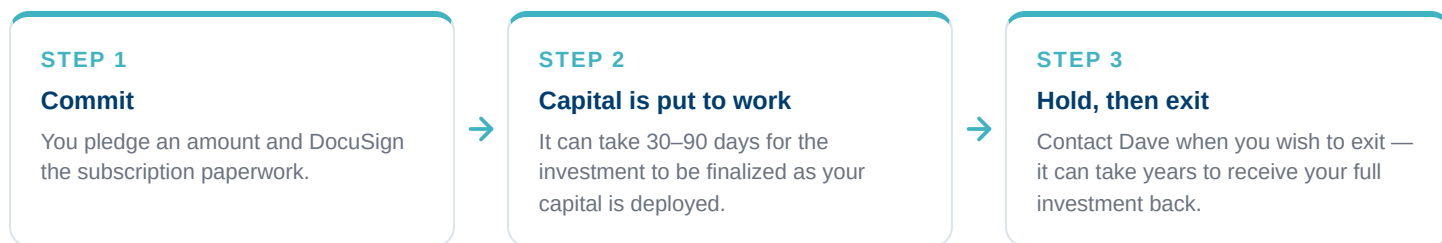
3 Co-Investments

Invest side-by-side with a fund into one high-conviction company — usually at significantly reduced or zero fees.

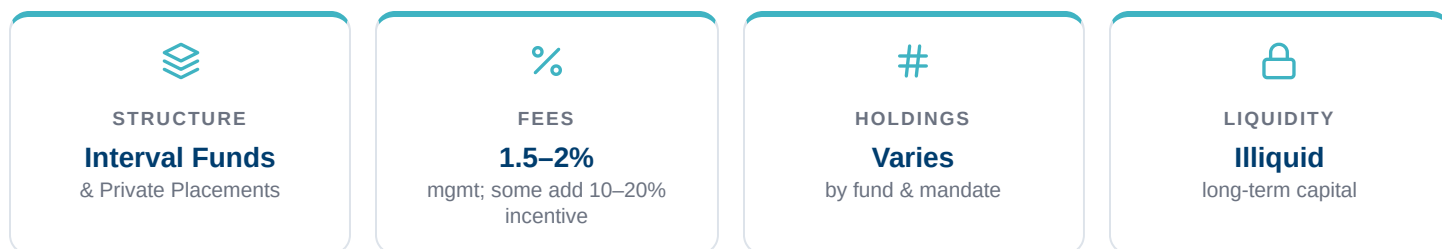
4 Direct Investing

The largest institutions bypass funds entirely — sourcing, buying, and operating companies with their own teams, eliminating management fees.

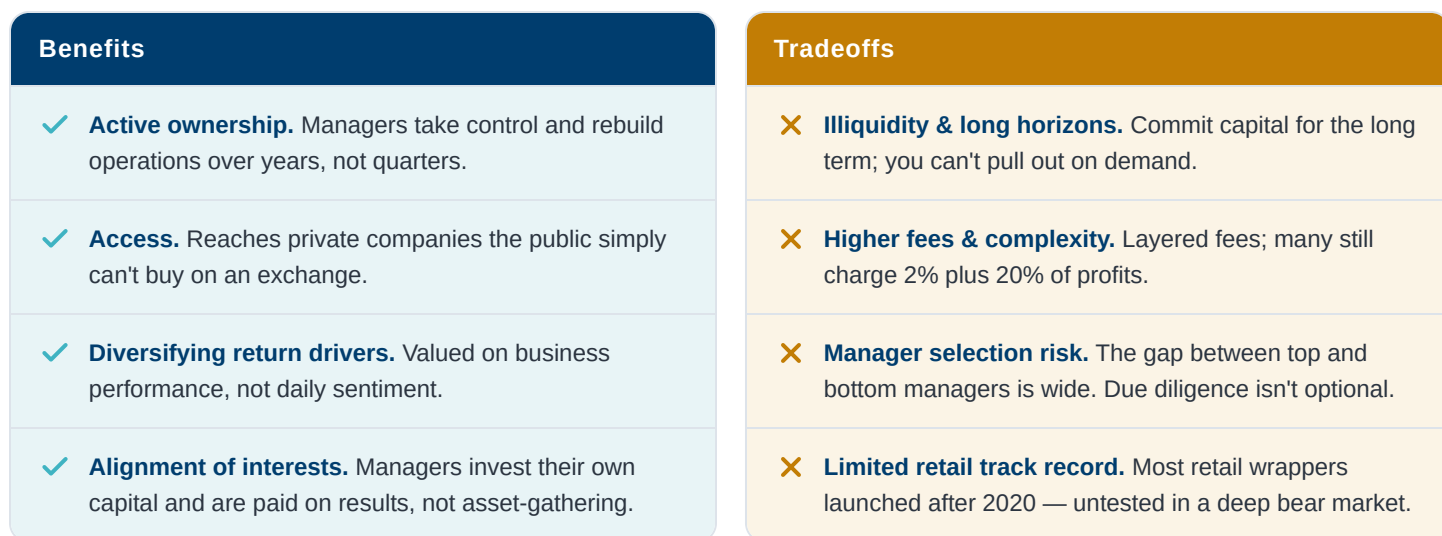
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- ✓ Available at Schwab
- ✓ \$100M+ in Fund Assets
- ✓ Internal Review
- ✓ 3-Year Minimum Track Record
- ✓ \$1B+ Sponsor AUM
- ✓ Platform Access via iCapital & CAIS

SPONSORS WE CURRENTLY WORK WITH

AMG Pantheon

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Meketa Capital

Partners Group

StepStone

I'm glad to walk through the performance with you — curious whether Private Equity belongs in your portfolio? Let's talk!

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Real Estate

How Real Estate Fits into a Diversified Portfolio

Why Real Estate Matters

Most people think of real estate as buying property. This strategy takes a different path: you get the income and growth of real estate through funds that own real estate companies, called REITs, without the hassle of being a landlord. It has a place in almost every long-term portfolio.

\$4.5T

Real estate owned by U.S. REITs
INDUSTRY-WIDE

570,000+

Properties owned by U.S. REITs
INDUSTRY-WIDE

2.5–3%

Dividend yield vs. ~1% for the S&P 500
THIS STRATEGY

What This Strategy Includes

REAL ESTATE



Passive Real Estate

Broad market, low cost



Active Real Estate

Hand-picked by managers

INFRASTRUCTURE



Infrastructure

Toll roads, utilities, energy

REITs cover far more than apartments and offices:

Data Centers

Cell Towers

Warehouses

Apartments

Health Care

Self-Storage

Retail

Offices

Benefits & Tradeoffs





Benefits

- ✓ Income plus growth. Steady dividends from rents and usage fees, with room to appreciate over time.
- ✓ A middle ground. Historically more income than stocks, more growth potential than bonds.
- ✓ Daily liquidity. Sell on any market day, unlike physical property.

Tradeoffs

- ✗ Rate sensitive. Rising interest rates can push prices down, as 2022 through 2025 showed.
- ✗ Moves with the market. These trade like stocks, so they swing like stocks in the short run.
- ✗ Best for patient investors. The payoff comes from compounding through the swings, not from money you will need soon.

Strategy Specifics

 FUND TYPE ETFs	 EXPENSE RATIO 0.39% 39 bps	 HOLDINGS 3	 LIQUIDITY Daily
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Annual Returns by Decade

No single asset wins every decade, which is why we diversify.

Decade	REIT Index	S&P 500	U.S. Bonds
1980s	+13.1%	+17.5%	+12.6%
1990s	+11.8%	+18.2%	+7.7%
2000s	+10.4%	-0.9%	+6.3%
2010s	+13.1%	+13.6%	+3.7%
2020s*	+5.4%	+13.5%	+1.5%

Highlight marks each decade's top performer. Approximate annualized returns by decade, rounded. *2020s is a partial period through 12/31/2025. REIT Index = FTSE Nareit All Equity REITs Index. See full disclosure below.

How This Fits Your Plan

We typically recommend around 5% for most risk levels. Most clients already have meaningful real estate exposure through their primary residence, so we keep this allocation intentionally modest. For clients who want exposure beyond the public markets, I also offer non-traded real estate strategies.

Curious whether Real Estate belongs in your portfolio? Let's talk.

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