



Computer Tools for Investment Management

And Digital Currencies

WHAT MAKES AMBASSADOR A WINNING TEAM?



What is a Registered Investment Advisor--RIA

- RIA is an advisor or firm engaged in the investment advisory business.
- Registered with the Securities and Exchange Commission (SEC) or state securities authorities.
- RIAs have a fiduciary duty to their clients, which means:
- They have a fundamental obligation to provide suitable investment advice and always act in their clients' best interests.

A LASTING LEGACY

- Stewardship during your lifetime
 - Creation
 - Tax-Wise Accumulation
 - Professional Management
- Distribution upon your death
 - Transfer Avoiding Pitfalls
 - Lack of Communication
 - Taxes
 - Long-Term Illness

Important Information

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- The business entities that are named are not affiliated with the websites listed, does not endorse, authorize or sponsor any of the following website links or its respective sponsors, are not responsible for the content of the website or collection or use of information regarding the website's users and/or members.



What is Crypto?

- Cryptocurrencies like Bitcoin and Ether are virtual currency—decentralized and not issued by a government.
- Individuals can trade or transact in crypto. Miners process transactions with computer algorithms to ensure they are authentic.
- Most cryptos are highly volatile.
- For merchants cryptocurrencies represent a chance to reach a new often younger clientele who like the convenience.
- The fees for crypto payment processors can be lower than that for credit cards.

How Does It Work?

- Merchants price their merchandise in their local currency or accepted crypto.
- Buyers can use their digital wallet and a third party service to pay.
- It usually takes seconds to minutes for the transaction to clear.

Converting Crypto to Cash

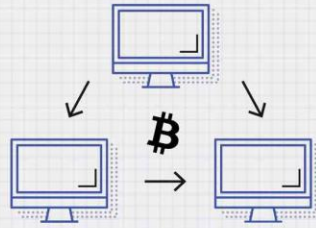
- Merchants can convert the cryptocurrency to cash instantly, avoiding the volatile exchange rates typical of crypto coins.
- Some choose to invest in crypto by not converting to local currency

- **Blockchain is a digital public ledger that records transactions.**
- **It is the core technology for digital currencies like bitcoin.**
- **It differs from a typical database in the way that it stores information.**
- **Blockchains store data in blocks that are then chained together.**
- **In bitcoin's case, blockchain is used in a decentralized way so that no single person or group has control—all users collectively retain control.**
- **Decentralized blockchains are immutable, which means the data entered is irreversible.**
- **Blockchains are used outside of cryptocurrencies too, like tracking supply chains**

Blockchain Transaction



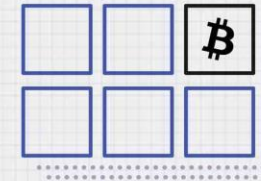
A new transaction is entered.



The transaction is then transmitted to a network of peer-to-peer computers scattered across the world.



This network of computers then solves equations to confirm the validity of the transaction.



Once confirmed to be legitimate transactions, they are clustered together into blocks.



These blocks are then chained together creating a long history of all transactions that are permanent.



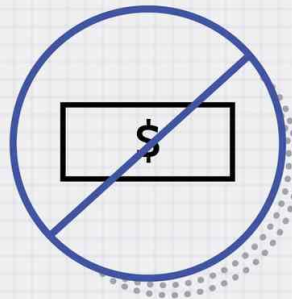
The transaction is complete.

Attributes of Cryptocurrency

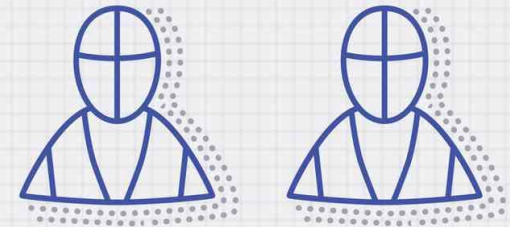
While blockchains are mostly used to store cryptocurrency transaction history, other things like legal contracts or product inventories can be stored.



Has intrinsic value as it is a trustworthy, secure, and fast way to transfer value for little to no cost.



Has no physical form as it exists only on the immutable blockchain.



The attributes of a cryptocurrency, such as its total supply, are decided upon by the majority of the members of its decentralized network instead of a central bank.

Bitcoin

- A simple, secure database, no person, company or organization is in control.
- It's a decentralized digital currency that's powered by a vast distributed network of computers globally.
- Transactions are stored on the Bitcoin blockchain which is open for everyone to view.
- Small transaction fees

Ethereum

- A programmable digital currency for use in software.
- It is a decentralized open-source blockchain with smart contract functionality.
- Ether is the native currency of the platform.
- It is the second largest cryptocurrency by market capitalization after Bitcoin.

Cardano

- **Cardano's ADA digital token is the third largest virtual currency in the world.**
- **Rides the boom in decentralized finance.**
- **Its market cap of \$69 billion dollars tops that of many S&P500 companies.**

Digital Wallet



- **A digital wallet (or e-wallet) is a software-based system that securely stores payment information and passwords for purchases using one's smartphone**
- **Digital wallets can be used in conjunction with mobile payment systems and bank issued cards**

Digital Wallets



- **The top 3 leading e-wallets are those of Google, Amazon and Apple.**
- **Cryptocurrencies rely solely on digital wallets to maintain balances and make transactions.**
- **The e-wallet providers above are not crypto wallets, but crypto and e-wallets are both a digital place for a person's capital**

What is a Stablecoin?

- Stablecoins are a type of cryptocurrency whose value is usually pegged to a range of assets whether it's a government-issued currency like the U.S. dollar or a precious metal like gold or even another cryptocurrency.
- Compared to trading crypto against fiat currencies, stablecoins offer a faster, less expensive option, allowing for more liquidity.

Source: NASDAQ and Harvard Business Review

The future of banking may not involve banks

- Neobanks want to be a one-stop shop for all sorts of services: trading, shopping, and even music streaming.
- The basic idea behind the term is that a digital wallet holding cash or cryptocurrency can be linked to payments or other forms of commerce or financial services.
- Some players are:
Square, Paypal, Charles Schwab and JP Morgan Chase.

Source: Wall Street Journal

- You get rewards in tokens, not in dollars or any hard currency.
- Any given cryptocurrency may be a total scam.
- Crypto coins are binary files that hackers can steal.
- Most crypto exchanges are not insured and won't cover your losses due to fraud or hacking.



Crypto stacking: high yield or high risk of loss?

- Your locked up coins may plunge in value giving you negative yields.
- No blockchains have been hacked. Only the exchanges.
- Crypto cannot be bought from most major brokers. Paypal and Robinhood allow you to buy into the major cryptos, but you'll have to go to specific crypto exchanges for more diversity.

SEC Chief Gary Gensler

- Wants congress to create an investor protection regime for crypto trading
- Promises a vigorous attack on fraud and misconduct
- Outlined his desire to regulate crypto products to the same extent as stocks, bonds, and commodity-related trading instruments

Source: Wall Street Journal

<http://finviz.com/>

Visualizes stocks and ETF's by:

- News
- Charts and groups
- Portfolios
- Insider trades and futures
- Displays crypto currencies

<http://investors.com/>

- Screens stocks and ETF's by groups, fundamental and technical analysis
- ROE—Return on Equity
- PE ratio—price to earnings
- Composite rating
- Earnings per Sharing rating
- RS—Relative Strength Rating
- SMR—A proprietary rating pioneered by Investor's Business Daily to help investors identify companies with superior Sales Growth, Profit Margins, and Return on Equity ratios.
- Acc/Dis accumulation/Distribution rating



<http://stockcharts.com/>

- Extensive educational resource for investors of all levels.
- Provides opportunity to learn everything there is to know about investing and analysis of financial charts.
- Presents articles that may help you understand more about technical analysis, fundamental analysis, and investing in the financial markets.
- Free and fee based subscription service.

Bloomberg.com

Provides financial news
and analysis from around
the world.

CNBC.com

- Business TV channel
- Provides the latest business news in real time

Fox Business

- Business TV channel
- Provides the latest business news in real time.

Marketwatch.com

- Provides latest financial news and analysis
- Provides worldwide coverage
- Presents pre-market and aftermarket stock quotes

Wall Street Journal

Reuters

- **Provides worldwide news**
- **Available in a number of languages**

BBC

News from around
the world from a
British perspective.

Associated Press

apnews.com

Economist

**Financial, business,
and political news
and analysis from
around the world.**

Financial Times

The street

- **Features Jim Cramer's view on Investment, Personal Finance, Retirement, Crypto, and Financial markets.**
- **Includes commentary from many investment pros.**
- **Presents Top Stocks analysis with Helene Meisler.**



Spike trade

- Provides trading ideas from the founder and co-director and members.
- Trader education provides a number of resources for serious traders.
- A subscription service.

Sound Mind Investing

- **A faith based financial resource**
- **Started by Larry Burkett and continued by Austin Pryor**

Google Finance

Provides data on the US, European, Asia, currencies, and crypto markets and market trends.

Yahoo Finance

finance.yahoo.com

- Provides financial news, data, and commentary including stock quotes, press releases and financial reports.
- Offers some tools for personal financial management.
- Provides historic price of stocks, mutual funds and ETF's.

Morningstar

CNN Money

money.cnn.com

Provides users with the
Fear and Greed Index

Philadelphia Federal Reserve

philadelphiafed.org

- Provides economic data for the Tri-state area- Pennsylvania, New Jersey and Delaware
- Surveys Employment, unemployment and housing data
- Produces a beige book which focuses on economic activity, employment, wages and prices
- Identifies trends that may not be observable from conventional statistics

St. Louis Federal Reserve

Simply Wall St

Simplywall.st

Present stock analysis reports which includes:

- Executive Summary, risk analysis, market performance, valuation, PE ratio, PEG, Future potential, past performance, company health, Dividend stability, management strength, ownership and general company information.
- One of the most visual investment sites.

Sentiment Trader

- **Applies mass psychology to the financial markets**
- **Focuses on risk management**
- **Provide signs that suggest it is time to raise or lower market exposure as a function of risk relative to probable reward.**
- **Used primarily by institutional money managers**

Trend Investor Pro

- Provides technical analysis and quantitative insights for trading and investing in the direction of the bigger trend
- Presents objective systemic and actionable analysis for ETF's
- Illustrates Trends, patterns, and setups
- Details in a Weekend review long term trends and signals in the broader market

Earningsbeats.com

- Provides in-depth market and historical analysis for members to make investment decisions.
- Includes daily communications with members—like webinars related to the market and company earnings.
- Details how 4 portfolios of 10 securities each perform on a weekly basis—Model, Aggressive, Income and Strong Accumulation/Distribution.

Charles Schwab

Offers Investment Products, Investment Management,
Trading, Financial Planning, Banking and Borrowing,
Specialized solutions, and Investment Research

Fidelity

Contains Trading, Planning and
Advisory services, News and Research
and Investment Products

T Rowe Price

Provides personal investing basics, Retirement planning, Tax planning, Charitable giving, and Research and analysis.

Vanguard

Fin Viz

With Success Comes...

Three Groups Vie for Your Assets

- You/Heirs
- Charity/Ministry
- Uncle Sam (and his cronies)

**Proper Planning Can Allow You to
Choose Any TWO of the Three*

A CONCERTED PLAN

ASSET TAXATION SCHEDULE

- **Retirement Plans**
401(k), IRA, etc.
- **Annuities**
- **Non-Qualified**
Cash, Stock, Property, etc.
(also Roth IRAs)
- **Life Insurance**

No Taxes Paid By Charities – *Choose Wisely*

ASSET PLANNING ALTERNATIVES

CUSTOMIZABLE PLANNING TECHNIQUES

We use this table to help you and the planning team determine which tools should be considered from among the variety of available strategies and programs.

Charitable Remainder Trust	Gift Annuity	Legacy Planning	Death Tax Analysis	GRAT	ILIT	Beneficiary Designation Planning
TCLAT	FLIP CRUT	Split Dollar	Life Settlements	Sale for Installment Note	Family Limited Partnership	529 Plans
Charitable Life Estate	NIMCRUT	C Corp LTC	BDIT	Gifting	Asset Protection	Roth IRA
Private Foundation	LLC/CRT	Individual LTC	Crummey Powers	Annuity Straddle	Captive Insurance Planning	401(k) / Profit Sharing
Donor Advised Fund	Frozen CLAT	Revocable Trusts	Jurisdictional Trusts	Dynasty Trust	Intra-Family Loans	SEP / SIMPLE IRAs
Supporting Organizations	Shark Fin CLAT	Preferred LP and LLC	Succession Planning	Premium Finance	Corporate Recapitalization	Pension Maximization
Bargain Sales	Operating Foundation	Social Security Maximization	Wealth Replacement	Income Protection	Tax Planning	ESOP Planning
Note to Charity	Medicaid Planning	Life Insurance	Buy-Sell Agreements	GDOT	SCIN	412 (e)

Charitable Planning

Personal/Business Planning

Qualified Planning

APPRECIATED ASSET PARALYZATION?

Charitable Remainder Trust

- Deferral of Capital Gains
- Income Tax Deduction
- Potential for Lifetime Income
- CRUT
- CRAT
- Remainder to Multiple Charities

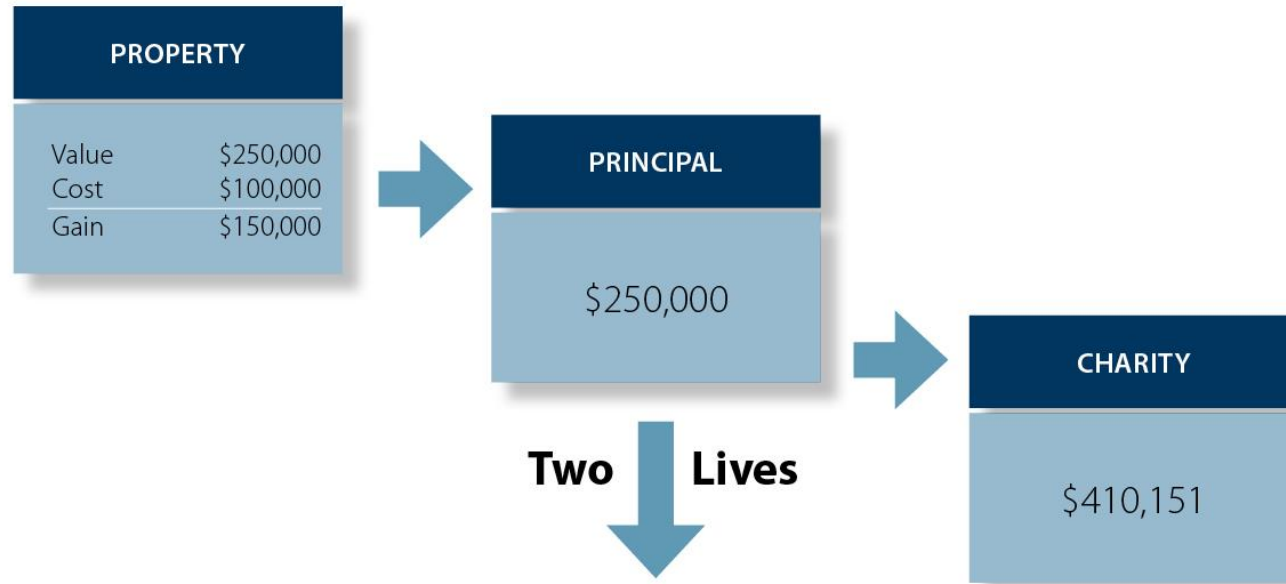
ENTER CHARITY

CHARITABLE UNITRUST

MR. DONOR - AGE 70

MRS. DONOR - AGE 70

6% Unitrust



1. Give asset, sell Tax-Free.
Bypass up to \$150,000 gain
may save \$35,700. Income
tax deduction of \$87,588
may save \$34,685.

2. UT annual income \$15,000.
Increased income \$7,500
over prior \$7,500 income.
Estimated income in 25.0
years \$480,454. Effective
pretax rate 6.97%.

3. If trust earns 8%, pays
6%, then grows by 2%.
After two lives, trust passes
without probate
to charity.

