



CHICAGO PARTNERS | WEALTH
ADVISORS

Young Investors Series

Investing in Your Future:

Prepare Yourself for a Lifetime of Financial Success





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Meet the Team

Today's Speakers:





What is Chicago Partners?

A **Registered Investment Advisor (RIA)** headquartered in downtown Chicago

Also known as a “**private wealth manager**” for high-net-worth individuals and families

A **fiduciary** advisor, or an advisor always acting in the best interest of the client

Builds financial plans, makes investment recommendations, and provides account oversight

Works with over 2,000 clients and \$5 billion in assets under management



What is a Wealth Advisor?



Roles & Responsibilities:

- Chooses and oversees investments for clients' portfolios
- Recommends and places trades in client accounts
- Builds long-term financial plans to help clients make informed decisions and achieve their financial goals
- Facilitates contributions, money movements, and general account management



Today's Agenda

Part I

The Current State of Financial Advice

Part II

The Importance of Defining Your Goals

Part III

Building Wealth in Action



Part I

The Current State of Financial Advice

How TikTok & Short-Term Thinking Can Mislead
Investors





TikTok is Not for Financial Advice

9 in 10 “financial influencers” give no clear indication about their financial background.^[1]

Nearly **2 out of every 3** stock-related videos on TikTok are **misleading** or **fraudulent**.^[2]

Only **0.8%** of TikTokers advising on stocks have relevant qualifications.^[2]

Misleading videos have accumulated **194 million views** and **21.5 million likes**.^[2]



TikTok is Not for Financial Advice



Watch out for **the Halo Effect**

- *We imagine good things about people who are attractive, successful, etc.*



Do **Due Diligence** on Content Creators

- *Do they have professional experience?*
- *Where are they getting this information?*
- *What's in it for them?*
- *Are they selling a product?*
- *Is their advice realistic?*



TikTok is Not for Financial Advice

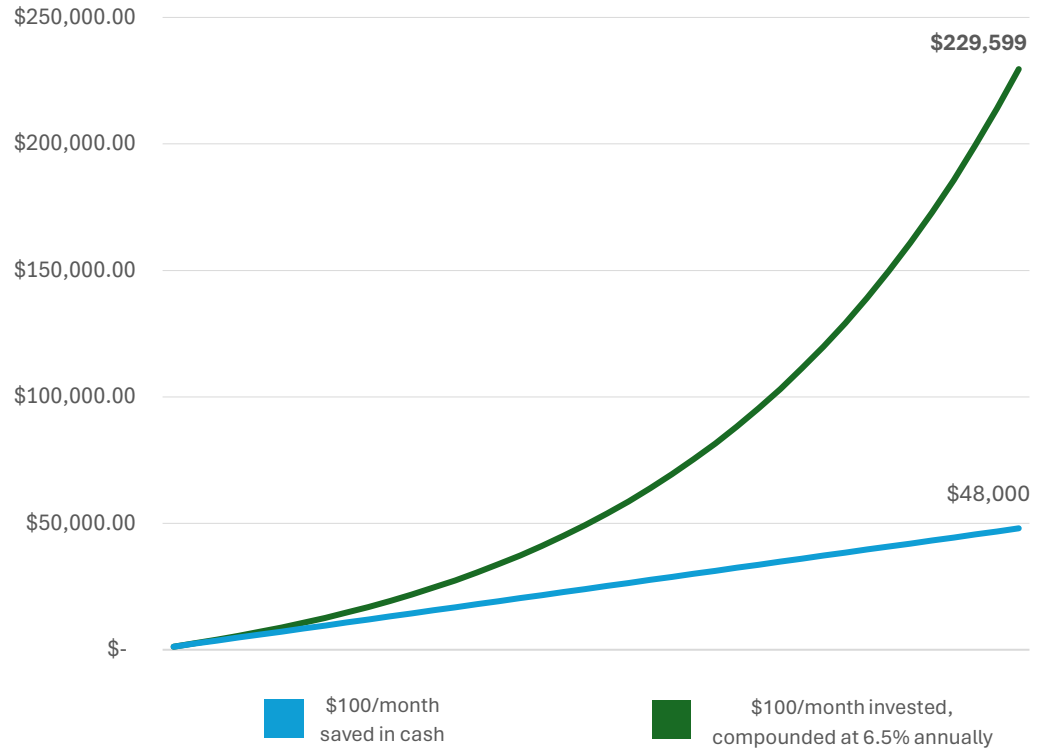
**“Just because they
have a Porsche
doesn’t mean they
know what they’re
talking about.”**

- Patrick Wade, CFA



The Long-Term: What Success Actually Looks Like

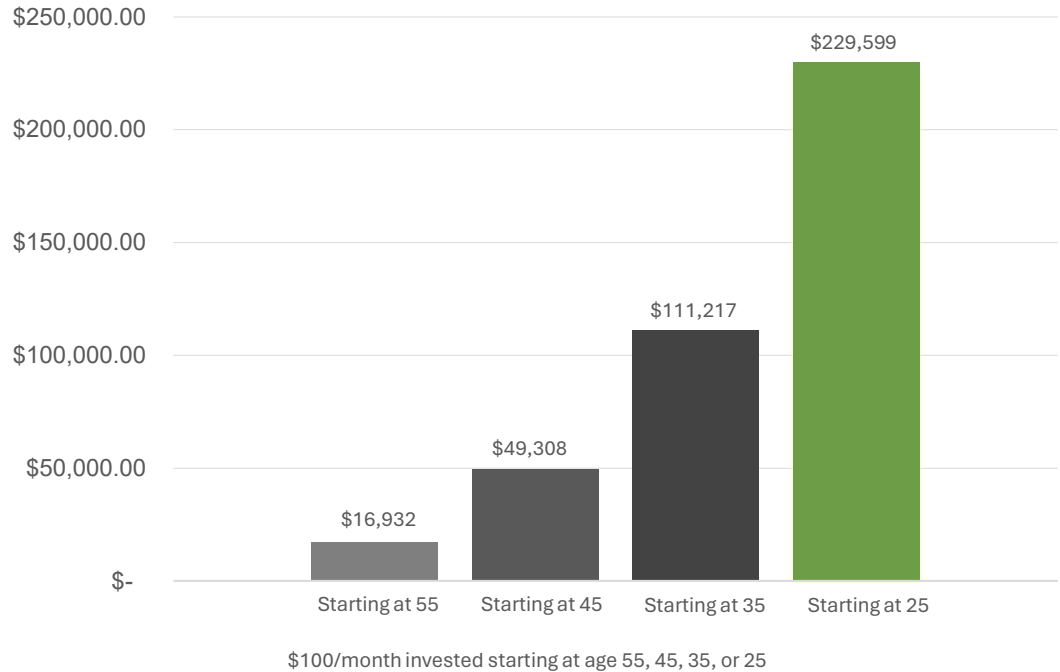
Two Investment Strategies Compared Over 40 Years





The Long-Term: What Success Actually Looks Like

Portfolio Value at Retirement (age 65)





Part II

The Importance of Defining Your Goals

Why Establishing Your Goals & Objectives is the First Step to Financial Success





Start with Your Goals



It's difficult to plan a journey without a destination.



Start at the **end**.



What does my **ideal life** look like in 5, 10, 20, or 50 years?



How Do You Define Wealth?





Part III

Building Wealth In Action

How to Create a Basic Financial Plan & Investment Portfolio





What is a Financial Plan?



A financial plan is:

An estimate of your future net worth based on different variables used to help you make more informed financial decisions



Financial plans include:

- Income and expenses
- Major life events or purchases (kids, house, cars, retirement date, etc.)
- Conservative assumptions about investment growth rates
- Consistent rates of saving
- Eventual withdrawals from your investment accounts and their effects



Financial plans change as your life changes



What a Financial Plan Looks Like

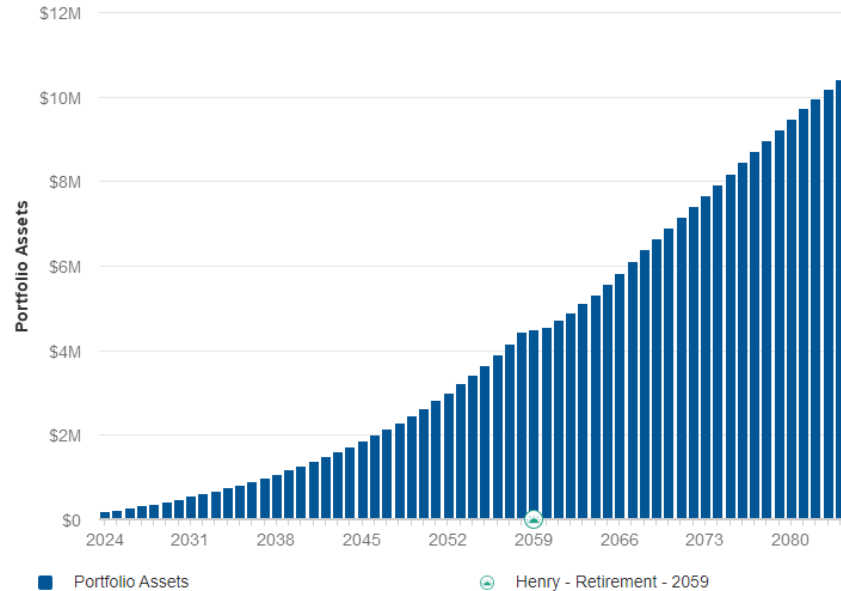


Not a financial plan.



What a Financial Plan Looks Like

Portfolio Assets Base Facts



Year	Age	Income Flows	Planned Distributions	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Net Cash Flow	Total Portfolio Assets
2024	30	\$112,500	\$0	\$112,500	\$85,334	\$9,000	\$94,334	\$18,166	\$184,660
2025	31	\$153,840	\$0	\$153,840	\$116,726	\$12,307	\$129,033	\$24,807	\$233,025
2026	32	\$157,778	\$0	\$157,778	\$123,748	\$12,622	\$136,370	\$21,408	\$279,849
2027	33	\$161,817	\$0	\$161,817	\$126,965	\$12,945	\$139,910	\$21,907	\$329,158
2028	34	\$165,960	\$0	\$165,960	\$130,253	\$13,277	\$143,530	\$22,430	\$381,115
2029	35	\$170,209	\$0	\$170,209	\$133,644	\$13,617	\$147,261	\$22,948	\$435,861
2030	36	\$174,566	\$0	\$174,566	\$137,114	\$13,965	\$151,079	\$23,487	\$493,573

A financial plan created by eMoney's Wealth Management System (WMS)



What is an Investment Strategy?

A **set of guidelines** used to build and grow your investment portfolio

Seeks **diversification** among various asset classes (i.e., equities, fixed income, etc.)

Typically includes exchange-traded funds (ETFs) and mutual funds

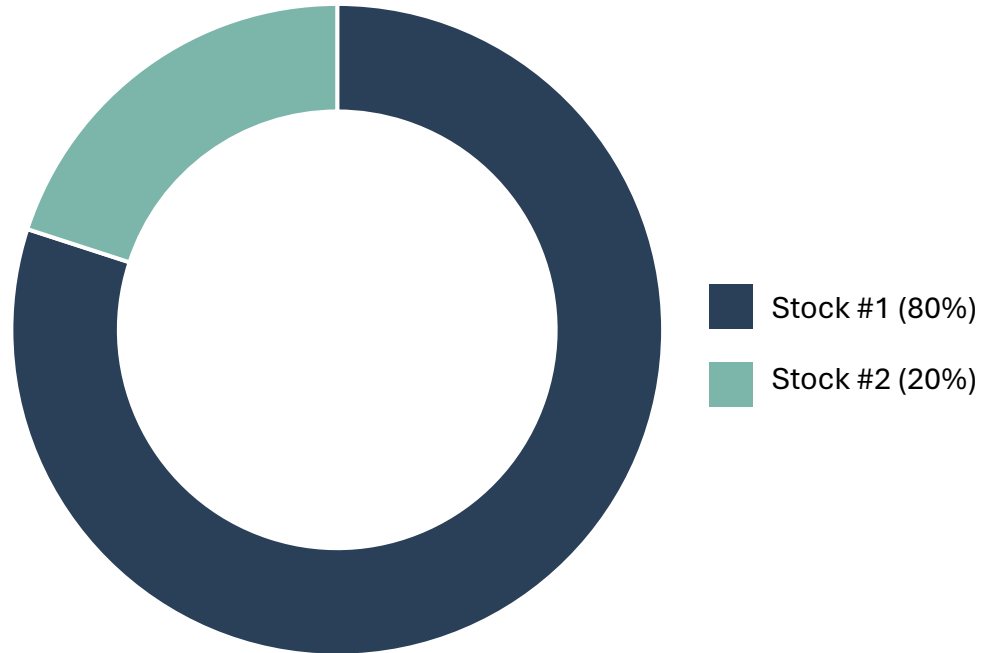
Strategically allocates investments in different account types for tax-efficient returns

Requires monitoring and gradual adjustments over time



What is an Investment Strategy?

A poorly-diversified portfolio.

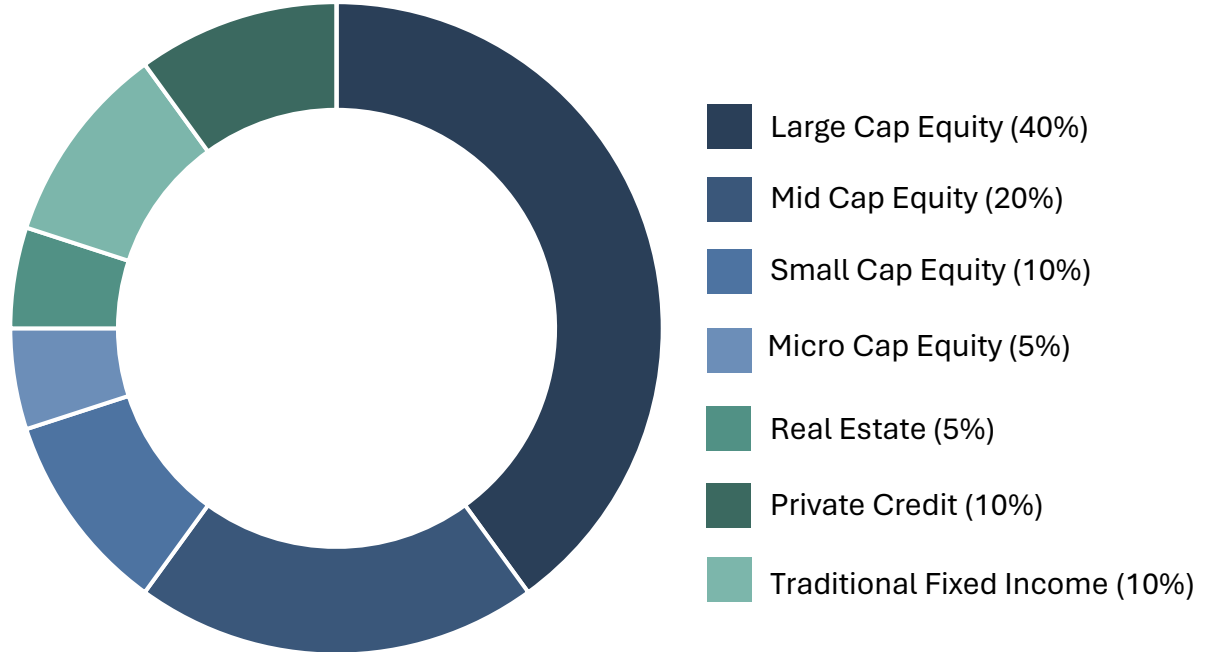


A portfolio with highly-concentrated stock risk.



What is an Investment Strategy?

A well-diversified portfolio.



A portfolio exposed to multiple asset classes and reduced risk through diversification.



Summary & Takeaways

Beware of the advice you receive from social media- not everyone has your best interests in mind!

Start by clearly defining your long- and short-term financial goals.

Consider opening a brokerage account, traditional IRA, or Roth IRA*.

Consider setting up monthly automatic contributions to one or more investment accounts.

Create a well-diversified portfolio focused on long-term growth.

*Roth IRA contributions are subject to income limits. To check these income limits, please visit <https://www.irs.gov/retirement-plans/amount-of-roth-ira-contributions-that-you-can-make-for-2023>



Q&A

Thanks for attending!

Stay tuned for our next installment in October!





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References:

- [1] *Influencer investors. Paxful, 2024. Accessed April 25, 2024.*
- [2] *StockTok Craze. WallStreetZen, 2024. Accessed April 25, 2024.*