



Young Investors Webinar Series

Investing in Your Future – Building a Foundational Portfolio

You can click on each link to jump to the discussion of the topic.

Introduction

- [An Introduction to Chicago Partners](#)
 - We are a Registered Investment Advisor (RIA) headquartered in Chicago.
 - We are a company of fiduciary wealth advisors, or advisors who always act in the best interest of the client.
 - We choose and oversee investments for clients' portfolios, recommend and place trades in client accounts, build long-term financial plans, and facilitate general account management.

Part I: Optimizing Investment Placement

- [Traditional Retirement Accounts](#)
 - These include your traditional 401(k) or traditional IRA which allow you to make pre-taxed contributions.
- [Income-Producing Assets](#)
 - These assets are ideal for traditional retirement accounts and are defined as assets that generate regular income, typically through dividends or interest payments.
- [Target Date Funds](#)
 - These assets are often found in traditional retirement accounts and are defined as a type of mutual fund or exchange-traded fund designed to help investors save for retirement.
- [Roth Retirement Accounts](#)
 - These include your Roth 401(k) or Roth IRA which both allow you to make after-tax contributions, enabling tax-free growth and tax-free withdrawals.
- [Long-Term Growth Assets](#)
 - These assets are ideal for Roth accounts and are defined as assets expected to increase in value over an extended period.
- [Taxable Brokerage Accounts](#)
 - These include individual accounts, joint accounts, and trusts; and they are defined as accounts that allow individuals to buy and sell securities without tax advantages, with any earnings subject to capital gains and income taxes in the year they are realized.
 - Assets that are ideal for your taxable brokerage accounts depend on your unique goals and require considerations including time horizons of funds and potential taxes on realized capital gains.

Part II: Asset Classes

- [Asset Classes](#)
 - Key asset classes include U.S. Equity, Non-U.S. Equity, and Fixed Income.
- [U.S. Equity](#)
 - Large-cap equities include companies that have a market capitalization of over \$10 billion.
 - Mid-cap equities include companies that have a market capitalization between \$2 billion and \$10 billion.
 - Small-cap equities include companies that have a market capitalization between \$300 million and \$2 billion.



- Micro-cap equities include companies that have a market capitalization between \$50 million and \$300 million
- [Non-U.S. Equity](#)
 - This asset class includes international markets and emerging markets.
- [Fixed Income](#)
 - This asset class helps produce income and includes government bonds, treasury bills, corporate bonds, and municipal bonds.
- [Risk/Return Profiles](#)
 - The key to successful investing is managing risk.
 - It is important to understand your ability and willingness to accept risk.
 - Diversifying your portfolio with different asset classes can help you mitigate risk while allowing the capital in your portfolio to grow overtime.

Part II: Portfolio Strategies

- [Offensive Investment Strategies](#)
 - These are likely found in your retirement accounts and include contributing consistently to the account and allocating towards equities. These strategies work to achieve long-term growth.
- [Defensive Investment Strategies](#)
 - These strategies include protecting your assets for near-term use and allocating towards fixed income.
- [Actionable Steps and Q&A](#)
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