

THE MONEY QUEENS GUIDE TO INVESTING
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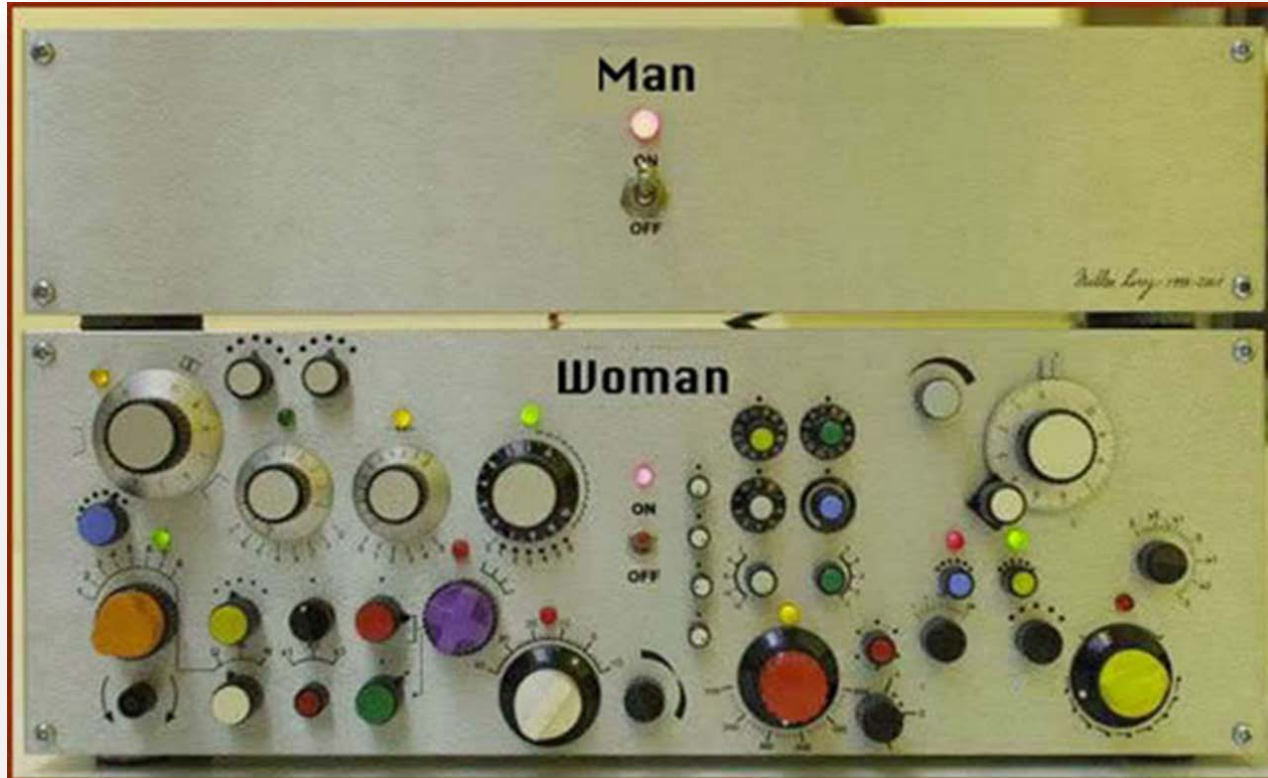
Money Queens Guide to Investing

Who Am I?

- Managing Director of United Capital, #4 in Barron's Inaugural Top 20 Independent Advisory Firms ranking
- CFP Ambassador, One of 50 in the USA
- Winner of Investment News Women to Watch Award
- Winner of the Decade in Finance and Leadership
- 80% Female Practice
- Author of the Money Queens Guide for Women Who Want to Build Wealth and Banish Fear, #1 Best Seller in Wealth Management
- Contributor to PIX Financial Fix, NY1, Fox, Fox and Friends, PBS
- One of the Most Influential Women on Twitter in Finance
- Have Spoken all over the World on Financial Literacy for Women

Awards, ranking, and credentials not indicative of investment performance.

Women Make Decisions Differently



Women are Less Likely than Men To:

- Plan for their financial future
- Negotiate benefits and compensation
- Advocate for a promotion and personal accomplishments
- Feel comfortable/confident making financial decisions
- Have a backup plan

Compared to their male colleagues, women are *MORE* likely to...

- Invest conservatively or not at all
- Save less
- Make Less (pay wage gap)
- Live longer
- Have shorter careers (caregiving)
- Live in poverty during retirement (k syndrome)
- Rely on social security

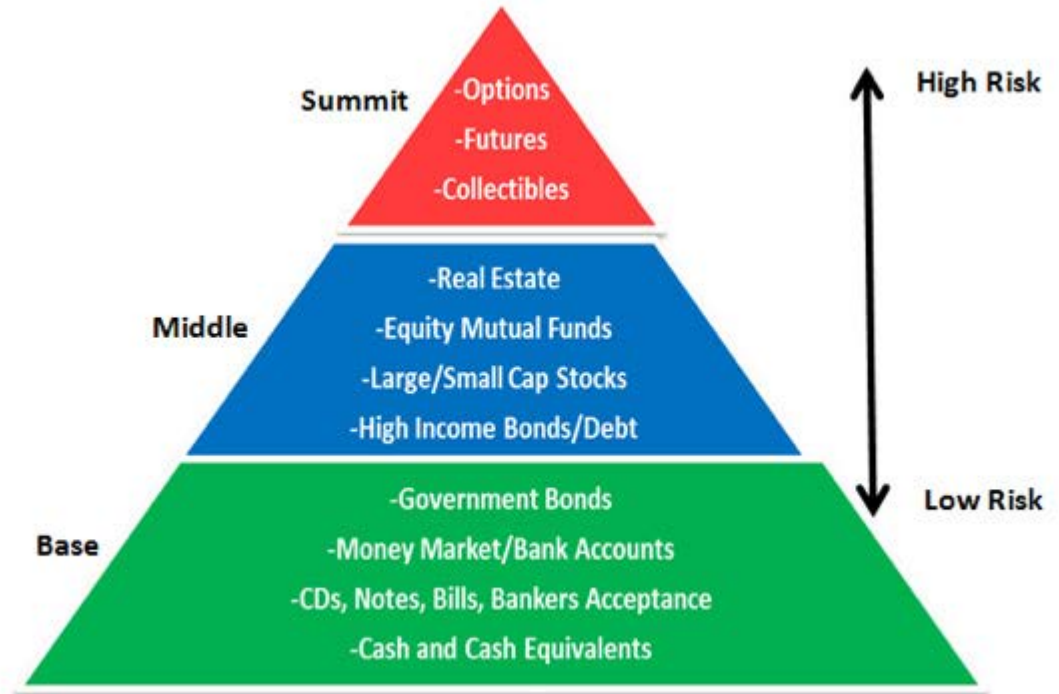


The Financial Facts about Women

- Women are quite likely to be solely responsible for financial decision making at some point in their lives.
- We need to own our financial futures even more than men and be independent women.

Investing Basics

- Power of compounding interest
- Stocks
- Bonds
- ETF's
- Mutual Funds
- CD's
- Asset Classes
- Cash
- Real Estate
- Alternatives



Source: Investopedia.com

The Callan Periodic Table of Investment Returns

Annual Returns for Key Indices Ranked in Order of Performance (1997–2016)

1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
S&P 500 Growth	S&P 500 Growth	MSCI Emerging Markets	Russell 2000 Value	Russell 2000 Value	Bloomberg Barclays Agg	MSCI Emerging Markets	MSCI Emerging Markets	MSCI Emerging Markets	MSCI Emerging Markets	MSCI Emerging Markets	Bloomberg Barclays Agg	MSCI Emerging Markets	Russell 2000 Growth	Bloomberg Barclays Agg	MSCI Emerging Markets	Russell 2000 Growth	S&P 500 Growth	S&P 500 Growth	Russell 2000 Value
36.52%	42.16%	86.42%	22.83%	14.02%	10.26%	56.28%	25.95%	34.54%	32.89%	39.78%	5.24%	79.02%	29.09%	7.84%	18.63%	43.30%	14.89%	5.52%	31.74%
S&P 500	S&P 500	Russell 2000 Growth	Bloomberg Barclays Agg	Bloomberg Barclays High Yield	Bloomberg Barclays High Yield	Russell 2000 Growth	Russell 2000 Value	MSCI EAFE	MSCI EAFE	MSCI EAFE	Bloomberg Barclays High Yield	Bloomberg Barclays High Yield	Russell 2000	Bloomberg Barclays High Yield	Russell 2000 Value	Russell 2000	S&P 500	S&P 500	Russell 2000
33.36%	28.58%	43.09%	11.63%	8.43%	-1.41%	48.54%	22.25%	13.54%	26.34%	11.17%	-26.16%	58.21%	26.85%	4.98%	18.05%	38.82%	13.69%	1.38%	21.31%
Russell 2000 Value	MSCI EAFE	S&P 500 Growth	S&P 500 Value	Bloomberg Barclays High Yield	MSCI Emerging Markets	Russell 2000	MSCI EAFE	S&P 500 Value	Russell 2000 Value	S&P 500 Growth	Russell 2000 Value	Russell 2000 Growth	Russell 2000 Value	S&P 500 Growth	S&P 500 Value	Russell 2000 Value	S&P 500 Value	Bloomberg Barclays Agg	S&P 500 Value
31.78%	20.00%	28.24%	8.08%	5.28%	-6.09%	47.25%	20.25%	5.82%	23.48%	9.13%	-28.92%	34.47%	24.50%	4.65%	17.68%	34.52%	12.36%	0.55%	17.40%
S&P 500 Value	S&P 500 Value	MSCI EAFE	Russell 2000	Russell 2000	Russell 2000 Value	Russell 2000 Value	Russell 2000	S&P 500	S&P 500 Value	Russell 2000 Growth	Russell 2000	MSCI EAFE	MSCI Emerging Markets	S&P 500	MSCI EAFE	S&P 500 Growth	Bloomberg Barclays Agg	MSCI EAFE	Bloomberg Barclays High Yield
29.98%	14.69%	26.96%	-3.02%	2.49%	-11.43%	46.03%	18.33%	4.91%	20.81%	7.05%	-33.79%	31.78%	19.20%	2.11%	17.32%	32.75%	5.97%	-0.81%	17.13%
Russell 2000	Bloomberg Barclays Agg	Russell 2000	Bloomberg Barclays High Yield	MSCI Emerging Markets	MSCI EAFE	MSCI EAFE	S&P 500 Value	Russell 2000 Value	Russell 2000	Bloomberg Barclays Agg	S&P 500 Growth	S&P 500 Growth	Bloomberg Barclays High Yield	S&P 500 Value	Russell 2000	S&P 500	Russell 2000 Growth	Russell 2000 Growth	S&P 500
22.36%	8.70%	21.26%	-5.86%	-2.37%	-15.94%	38.59%	15.71%	4.71%	18.37%	6.97%	-34.92%	31.57%	15.12%	-0.48%	16.35%	32.39%	5.60%	-1.38%	11.96%
Russell 2000 Growth	Bloomberg Barclays High Yield	S&P 500	S&P 500	Russell 2000 Growth	Russell 2000	S&P 500 Value	Russell 2000 Growth	Russell 2000	S&P 500	S&P 500	S&P 500	Russell 2000	S&P 500 Value	Russell 2000 Growth	S&P 500 Value	S&P 500 Value	Russell 2000	S&P 500 Value	MSCI Emerging Markets
12.95%	1.87%	21.04%	-9.11%	-9.23%	-20.48%	31.79%	14.31%	4.55%	15.79%	5.49%	-37.00%	27.17%	15.10%	-2.91%	16.00%	31.99%	4.89%	-3.13%	11.60%
Bloomberg Barclays High Yield	Russell 2000 Growth	S&P 500 Value	MSCI EAFE	S&P 500 Value	S&P 500 Value	Bloomberg Barclays High Yield	Bloomberg Barclays High Yield	Russell 2000 Growth	Russell 2000 Growth	S&P 500 Value	Russell 2000 Growth	S&P 500 Value	S&P 500	Russell 2000	Bloomberg Barclays High Yield	MSCI EAFE	Russell 2000 Value	Russell 2000	Russell 2000 Growth
12.76%	1.23%	12.73%	-14.17%	-11.71%	-20.85%	29.97%	11.13%	4.18%	13.38%	1.99%	-38.54%	26.47%	15.06%	-4.18%	15.81%	22.78%	4.22%	-4.41%	11.32%
Bloomberg Barclays Agg	Russell 2000	Bloomberg Barclays High Yield	S&P 500 Growth	S&P 500	S&P 500	S&P 500	S&P 500	S&P 500 Growth	Bloomberg Barclays High Yield	Bloomberg Barclays High Yield	S&P 500 Value	S&P 500 Value	S&P 500 Growth	Russell 2000 Value	S&P 500 Growth	Bloomberg Barclays High Yield	Bloomberg Barclays High Yield	Bloomberg Barclays High Yield	S&P 500 Growth
9.64%	-2.55%	2.39%	-22.08%	-11.89%	-22.10%	28.68%	10.88%	4.00%	11.85%	1.87%	-39.22%	21.17%	15.05%	-5.50%	14.61%	7.44%	2.45%	-4.47%	6.89%
MSCI EAFE	Russell 2000 Value	Bloomberg Barclays Agg	Russell 2000 Growth	S&P 500 Growth	S&P 500 Growth	S&P 500 Growth	S&P 500 Growth	Bloomberg Barclays High Yield	S&P 500 Growth	Russell 2000	MSCI EAFE	Russell 2000 Value	MSCI EAFE	MSCI EAFE	Russell 2000 Growth	Bloomberg Barclays Agg	MSCI Emerging Markets	Russell 2000 Value	Bloomberg Barclays Agg
1.76%	-6.45%	-0.82%	-22.43%	-12.73%	-23.59%	25.66%	6.13%	2.74%	11.01%	-1.57%	-43.38%	20.58%	7.75%	-12.14%	14.59%	-2.02%	-1.82%	-7.47%	2.65%
MSCI Emerging Markets	MSCI Emerging Markets	Russell 2000 Value	MSCI Emerging Markets	MSCI EAFE	Russell 2000 Growth	Bloomberg Barclays Agg	Bloomberg Barclays Agg	Bloomberg Barclays Agg	Bloomberg Barclays Agg	Russell 2000 Value	MSCI Emerging Markets	Bloomberg Barclays Agg	Bloomberg Barclays Agg	MSCI Emerging Markets	MSCI Emerging Markets	MSCI Emerging Markets	MSCI EAFE	MSCI Emerging Markets	MSCI EAFE
-11.59%	-26.34%	-1.49%	-30.61%	-21.44%	-30.28%	4.10%	4.34%	2.43%	4.33%	-8.78%	-53.18%	5.93%	6.54%	-18.17%	4.21%	-2.27%	-4.90%	-14.60%	1.00%

Retirement Planning Vehicles

- IRA
- Roth IRA
- 401k, 403b, 457
- Pension or Cash Balance
- SEP
- Simple

Finding a CFP or Advocate and Questions to Ask

- [Letsmakeaplan.org](https://www.letsmakeaplan.org)
- Compensation
- Fiduciary
- Average Client

The 10 Things Women need to know About Money

- Credit Cards are Not free money
- Know Your Net Worth
- Simplify Budgeting
- Never Lie
- Inflation Hurts
- The first step is knowledge
- The Thing to Teach
- Don't be afraid
- Plan on it
- Just start



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Investing involves risk, including the possible loss of principal. In general the bond market is volatile, and fixed income securities carry interest rate, market, inflation, credit and default risk. Any fixed income security sold or redeemed prior to maturity may be subject to a substantial gain or loss.

ETFs will fluctuate with changes in market conditions and are not suitable for all investors. In many cases, ETFs have lower expense ratios than comparable index funds. However, since ETFs trade like stocks, they are subject to brokerage fees and trading spreads. Therefore, ETFs are not effective for dollar cost averaging small amounts over time, and likewise any strategy using ETFs must account for these additional costs. ETFs do not necessarily trade at the net asset values of their underlying holdings, meaning an ETF could potentially trade above or below the value of the underlying portfolio.

Mutual funds are sold by prospectus. Investors should read the prospectus carefully and consider the investment objectives, risks, charges, and expenses of each fund carefully before investing. The prospectus contains this and other information about the investment company. Please contact your representative or the investment company to obtain the prospectuses. The return and principal value of mutual fund shares fluctuate with

changes in market conditions. When redeemed, shares may be worth more or less than their original cost. Investments seeking to achieve higher rates of return generally involve a higher degree of risk of principal. CDs are FDIC insured and offer a fixed rate of return, whereas both principal and yield of investment securities have risk and may fluctuate with changes in market conditions. Investments seeking to achieve higher rates of return generally involve a higher degree of risk of principal.

Investing in alternative assets involves higher risks than traditional investments and are suitable only for the long term. They are not tax efficient and have higher fees than traditional investments. They may also be highly leveraged and engage in speculative investment techniques, which can magnify the potential for investment loss or gain.

or gain.

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