Retirement Portfolio

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Meet Wild Card

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Planning

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Execution

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Monitoring

AGENDA

01 — PESTEL Analysis

02 — Feasibility Study / Recommendation Report

03 — Target Persona(s)

04 — Investment Thesis

05 — Risk Assessment Matrix / Mitigation Strategy

06 — Profit & Loss Scenario Analysis

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PESTEL Analysis

Political Factors
- Upcoming Senate Elections
- Changes to Social Security

Economic Factors
- Implementation of heavy international tariffs
- Economic decline

Social Factors
- Consumer Spending

Technological Factors
- Growth of Artificial Intelligence

Environmental Factors
- Sustainability Investment through ESG funds

Legal Factors
- Tax policies

FEASIBILITY STUDY

Problem Statement

With $2.5 million to be invested in equities and fixed income, how do we select appropriate investments?

Requirements/Decision Making Criteria

1) Risk mitigation
2) Value creation

Description of Options

60% Equities
40% Fixed Income

Recommendation Report

Equities (60%) - $1,500,000

- $600,000 (40%) to Technology
- $450,000 (30%) to healthcare
- $300,000 (20%) to consumer staples
- $150,000 (10%) to Energy

Fixed Income (40%) - $1,000,000

- $500,000 (50%) to U.S. treasury bonds
- $300,000 (30%) to municipal bonds
- $150,000 (15%) to high-grade corporate bonds
- $50,000 (5%) to bond ETFs

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Target Persona(s)

Personal Information: 45-65 years old, any gender, bachelor's degree or higher, high-income individuals (earning $150,000+ annually)

Challenges: managing risk/reward in retirement portfolios, earning sustainable income through fixed income investments, identifying high-yield, low-risk investment opportunities

Values/Goals: financial stability and security, wealth growth and preservation

Common Objections: complexity, "high risk, low reward"

Differentiation:
  1) Current high-value subset: high networth individuals nearing retirement
  2) Future high-value subset: young, high-earning professionals

INVESTMENT THESIS

Implementing a 60-40 ($1.5 million-$1 million) split between equities and fixed income

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Equities (60%)

Technology (40%)	Healthcare (30%)	Consumer Staples (20%)	Energy (10%)
Vanguard Index	iShares ETF	iShares ETF	iShares MSCI
Microsoft	Vanguard ETF	Procter & Gamble	Active Life
OpenAI	Pfizer	Walmart	NextEra Energy
Quantum computing	Thermo Fisher	Coca-cola	GE Vernova

Fixed Income (40%)

| U.S. Treasury Bonds (50%) | Municipal Bonds (30%) | Corporate Bonds (15%) | Bond ETFs (5%) |

| GT5:GOV 5 Year | State Bonds | Microsoft | SPDR Nuveen Bloomberg Municipal Bond ETF |

| Vanguard Extended Duration Treasury ETF (EDV) | Tax Exempt Bonds | Apple | SPDR Portfolio Intermediate Term Treasury ETF |

U.S. Treasury 10 Year Note ETF (UTEN)

Visa

Johnson & Johnson

Microsoft: Risk Assessment Matrix & Mitigation Strategy

Government regulation through restriction of US businesses, antitrust suit, or other factors.	Data breach with that leads to a drop in consumer confidence.	Competition from another AI-based software company.
Minor Impact	Moderate Impact	Major Impact
0-25% chance of occuring	26-50% chance of occuring	51-75% chance of occuring
However: Microsoft has a large global base already, and any domestic restrictions can be overcome in the long run.	However: We will rely on Microsoft's ability to recover steadily. We can also buy even more Microsoft dividends if and when a breach drops Microsoft's prices.	However: We can consider other technology companies that are smaller than Microsoft. We can profit off new growth while simultaneously using Microsoft assets to keep a stable portfolio.

Microsoft Long-Term Equity: Profit & Loss Scenario Analysis

Current annual dividend yield: **.73%**
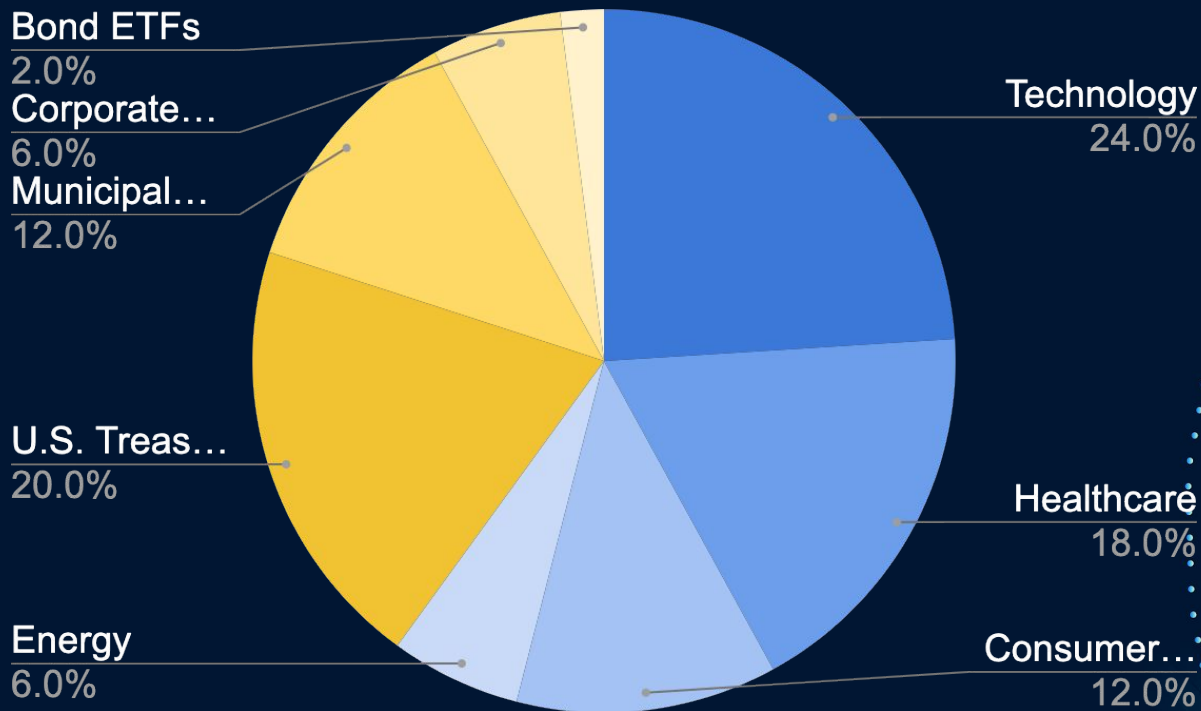Quarterly dividend amount: **.83**

Base case: Microsoft's dividend yields stay at a desirable rate and their new endeavors in AI grow their company steadily over the next 20 years to give investors a steady profit over time in a stable company.

Bull case: Microsoft's dividend yields stay high and Microsoft's *Azure* and CoPilot technology leads them to become the dominant company in AI, and thus PC software. Microsoft will use this success to grow their company exponentially.

Bear case: Microsoft's dividend yields lower and other companies, such as Dell and Apple, threaten Microsoft's dominance in the computer industry. In addition, growing AI companies such as Open AI may push Microsoft out of the industry, making Azure irrelevant and weakening the company.

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Final Recommendation

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Bond ETFs 2.0%
Corporate… 6.0%
Municipal… 12.0%
Technology 24.0%
U.S. Treas… 20.0%
Healthcare 18.0%
Energy 6.0%
Consumer… 12.0%

Thank You!

Any Questions?

Connect with the Wild Card team.

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