



COMPAK ASSET MANAGEMENT



Pro-Active Wealth Management & Comprehensive Financial Planning

Compak Asset Management aspires to enhance the life experience of our clients by providing customized solutions for their financial needs and goals.

OUR SERVICES

- Wealth Management
- Proactive Money Management
- Comprehensive Financial Planning
- Equities
- No-Load Mutual Funds
- Bond Ladders
- Life Insurance
- Annuities
- Estate Planning
- Long-Term Care

OFFICES

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(800) 388-9700

CLIENTS IN OVER 35 STATES

AK, AZ, CA, CO, DE,
FL, GA, HI, ID, IL, IN,
KS, LA, MA, MD, ME,
MI, MN, MO, MT, NC,
NJ, NM, NV, NY, OH,
OK, OR, PA, SC, SD,
TN, TX, UT, VA, VT,
WA, WY

QUARTERLY
WEBINARS &
SEMINARS
REGISTRATION
AT
COMPAK.COM

THE COMPAK PROCESS



Stage 01 Money Management

- » Investment Goals
- » Risk Analysis
- » Portfolio Stabilization
- » Asset Allocation

Stage 02 Financial Planning

- » Retirement Planning
- » Income Tax Planning
- » Insurance Analysis
- » Long-Term Care Analysis
- » Net Worth Projections

Stage 03 Integration of Life Goals & Financial Plan

- » Wealth Transfer Strategy
- » Will & Trust Analysis
- » Estate Plan Review
- » Business Transfer
- » Legacy Planning
- » Estate Tax Planning

Vehicle Selection

2

- Individual Stock:
 - » Fundamental Score
 - » Valuation Score
 - » Final Score
- Thematic investments identification

Asset Allocation

1

- Based on Compak Tactical Asset Model (CTAAM).
- "Risk on" environment => Invested
- "Risk off" environment => Cash raised.

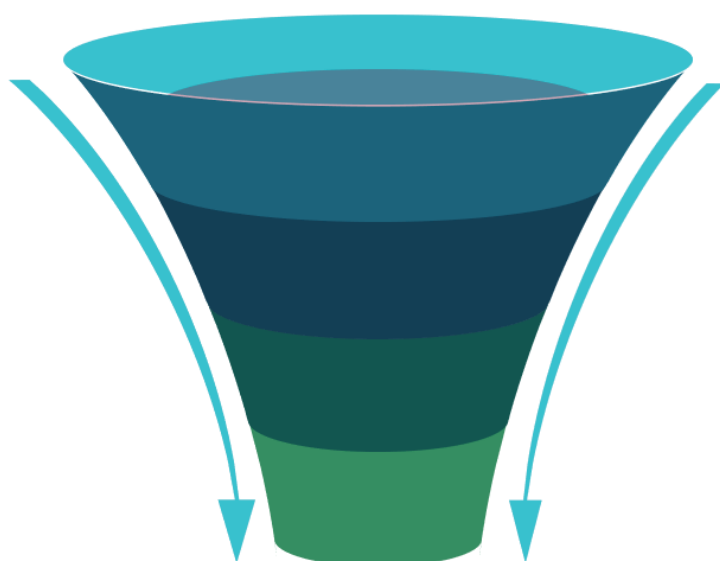
Portfolio Construction

3

- Top 25* scored individual stocks (Compak Screening Model)
- ETFs selection to suit identified themes

This explanation is simply to explain a process we attempt to use in implementing our screening, but it does NOT mean that this process will be effective. The process is subject to the opinions of the Investment Committee and may not be formulaic. Screening policies are subject to change and the above is one of many screening methods that Compak may use. *This is an approximation as more or less stocks may be available for screening. No investment process can guarantee a future return or guarantee losses will be avoided.

SECURITY SELECTION & RISK MANAGEMENT



Investment Universe: Large Cap
(Approximately 500 Stocks)



Projected Sustainable Dividend
Screening*
(Approximately 150 Stock)



Proprietary Screening



Final Score

* For portfolio strategies
that use dividend paying
equities.

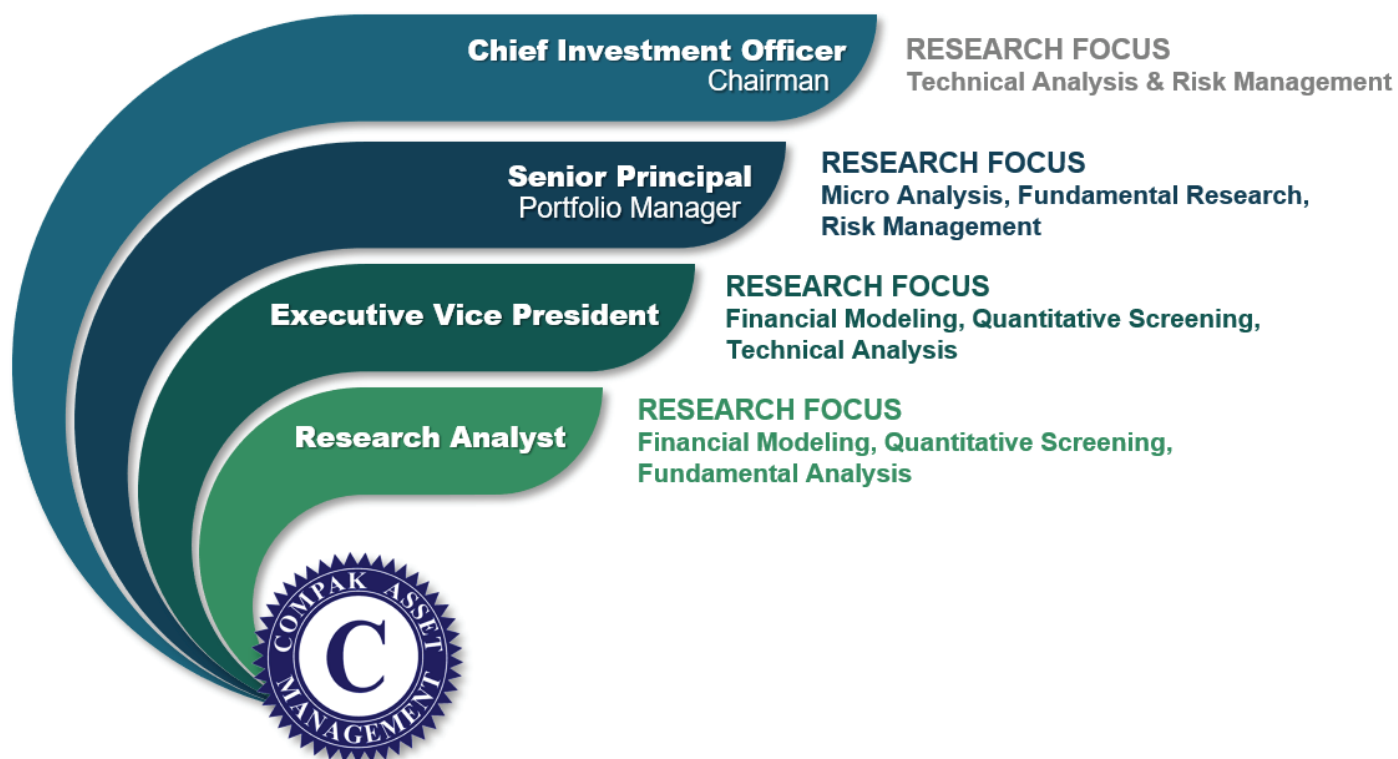
This explanation is simply to explain a selection process we attempt to use in implementing but it does NOT mean that this process will be effective. It is subject to the opinions of Compak and may not be formulaic. Comparison of a stock to its own sector is but one of many tools Compak might use and is not the sole determinant of a portfolio's construction. Screening policies are subject to change and the above is one of many screening methods that Compak may use. No investment process can guarantee a future return or guarantee losses will be avoided.



*Portfolio Risk Management is discretionary based on signals and factors and are up to the judgment of the Investment Committee. Compak might not use all or any of the risk management strategies depending on your personal financial situation, goals, risk tolerance, or Compak's opinion of the economy or securities market.

INVESTMENTS & ALLOCATIONS

INVESTMENT COMMITTEE



Growth & Income Strategies

Dividend Paying Equities
Individual Bonds
ETF & Fund Complements

Growth Strategies

Individual Equities
Individual Bonds
ETF & Fund Complements

FINANCIAL PLANNING

01 Cash Flow Management

02 Investment Planning

03 Risk Management

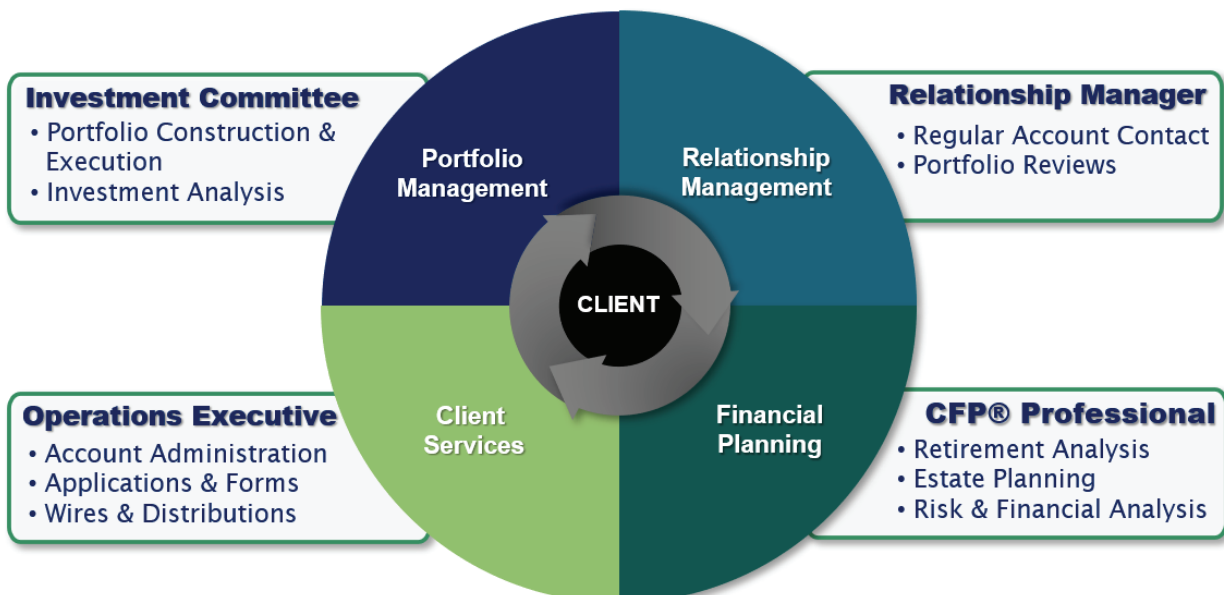


Tax Planning **04**

Retirement Planning **05**

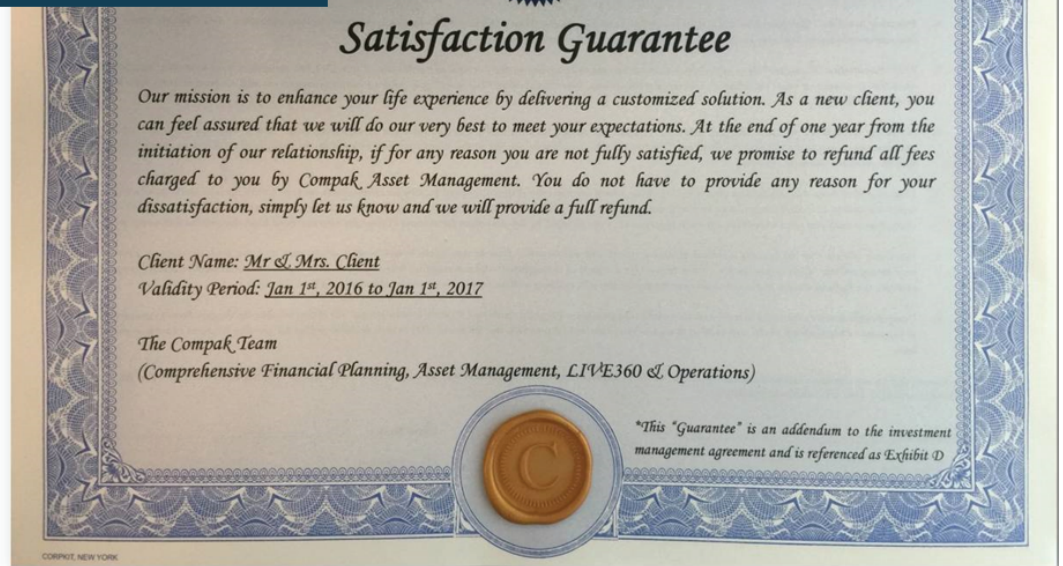
Estate Planning **06**

TEAM APPROACH





Compak's "Satisfaction Guarantee"



WHAT ARE THE NEXT STEPS?

Analyze
Current
Portfolio &
Risk Profile

Select
Compak
Portfolio

Complete
Compak &
Fidelity
Paperwork

Begin
Portfolio
Allocation
Process

Start
Financial
Planning
Process

DISCLOSURES

The opinions expressed are those of Compak Asset Management as of 09/13/2022 and are subject to change. This information does not constitute an offer to buy or sell securities from anyone or on anyone's behalf. Nothing in this presentation should be considered investment advice, and nothing is personalized to any investor's individual circumstances. Compak Asset Management offers investment advice only after entering into an investment advisory agreement and gathering client-specific information about goals, objectives, financial status, and risk tolerance.

Compak Portfolio Strategies: Growth Strategies / Growth & Income

The Compak Portfolio Strategies uses the following Benchmark Comparison:

- **S&P 500 Index** - The S&P 500 Index consists of 500 stocks chosen for market size, liquidity, and Sector group representation. It is a market value weighted Index (stock price times number of shares outstanding), with each stock's weight in the Index proportionate to its market value. The Index is one of the most widely used benchmarks of US Equity Large Cap performance.
- **Barclays Capital U.S. Aggregate Bond Index** - The U.S. Aggregate Index covers the USD-denominated, investment-grade, fixed-rate, taxable bond market of SEC-registered securities. The Index includes bonds from the Treasury, Government-Related, Corporate, MBS (agency fixed-rate and hybrid ARM pass throughs), ABS, and CMBS sectors. The U.S. Aggregate Index is a component of the U.S. Universal Index in its entirety. The index was created in 1986 with index history backfilled to January 1, 1976. All issues in the Aggregate Index are rated Baaa3/BBB-/BBB-or higher (using the middle rating of Moody's, S&P, and Fitch, respectively) and have at least one year to maturity and have an outstanding par value of at least \$250 million.

The various factors which may impact the value of the Compak Portfolio Strategies include, but are not limited to, fluctuations in the equity and bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes etc. Equity investments, especially investments in niche sectors run the risk of volatility and high valuation. Portfolio decisions may be subject to external risks such as war, natural calamities, and policy changes of Local/International markets which affects stock markets.

The Compak Portfolio Strategies may invest in exchange traded funds (ETFs), which may incur management fees, transaction costs or expenses, outside of the Compak Asset Management fee. As a client of Compak your actual asset allocation will be different from that shown because it will reflect your personal financial situation, goals and risk tolerance, and your investment portfolio's allocation will change to attempt to adjust to changing market conditions.

Financial Planning: Some clients are provided with a written financial plan. If you receive a written plan, it makes an attempt to provide you with an estimate of future growth in your net-worth and income. All tax sensitive reports are provided to you as estimates of future income and estate tax liabilities. These tax sensitive reports are based on current federal and applicable state laws regarding taxation. Federal and State Tax Laws are subject to change and interpretation. All reports, financial statement projections, tax liability estimates and analysis are intended exclusively for your use in developing and implementing your financial plan. In view of this limited purpose, un-audited data is collected and used to produce your financial plan, therefore, any report, financial statement or analysis is to be considered un-audited as well. Accordingly, you should understand that such financial statements cannot be used as a representation of wealth, to obtain credit, or for any other purpose, other than developing a financial plan. Compak Asset Management will not audit (examine), review or compile such statements and accordingly, Compak Asset Management will not express an opinion or other form of assurance on these financial statements, including the reasonableness of assumptions and other data on which any financial statements or projections are based.

The financial plans provided for some of our clients do not address all potential aspects of financial planning. Typically our plans address retirement planning, college funding, and estate planning. Risk management issues such as life, health, disability, and long-term care insurance are not always addressed in every financial plan, and you are encouraged to ask specifically about these issues. Our financial plans are not intended to nor should they be considered to be advice about law or your legal rights and responsibilities, accounting or tax planning, the avoidance of tax penalties or interest or preparation of your tax return. You are encouraged to seek competent legal and tax advice before implementing any recommendation made in a written financial plan.

DISCLOSURES

Satisfaction Guarantee: Neither Compak nor any of our Representatives can guarantee any rate of return or any explicit or tacit assurance about your account's performance. There is no direct connection between account performance and "Satisfaction Guarantee". Your investments can lose value. This is NOT a guarantee against market losses. Past performance is NOT a guarantee or indication of future returns. Compak will NOT refund any portfolio losses due to account performance. The Satisfaction Guarantee is a part of the management agreement and account opening paperwork. All management agreement terms and conditions apply. Investing has risks. Compak cannot and does not provide any assurances about account performance, returns, gains or loss mitigation. As a Compak client you may experience losses that may be greater than those experienced by the stock market. This "Satisfaction Guarantee" does not relate to or cover any fee or commission that is received for the sale of annuities, life insurance, long-term care insurance, disability insurance or other securities or insurance transactions. This "Satisfaction Guarantee" only applies to asset management and account maintenance fees received by Compak. If you are dissatisfied with the Compak solution, Compak will refund the fees that it charged for asset management only. The refund can never exceed the management fees charged during the first year. A refund can be provided as a credit to the client's account or a check. In the case of qualified accounts, refund may be provided through a check. Fees excluded from the satisfaction guarantee are those which are typically charged by third parties for transactions on your behalf such as the custodian that holds the assets in your account, fees imposed on purchases of annuities and insurance products and redemption fees imposed by mutual funds and/or a custodian should you elect to redeem any such investment. Fees charged by the custodian for account closure are also excluded from the satisfaction guarantee. For those clients who do request a refund of management and maintenance fees we anticipate it will be their preference to move their account to another investment adviser of his or her choice. If the request for a refund of management and maintenance fees relates to other than investment performance, Compak reserves the right in certain instances to discuss the possibility of remaining a client under one of our fee structures set forth herein. Compak also reserves the right to terminate its satisfaction guarantee program on thirty (30) days written notice. All clients eligible for the satisfaction guarantee at the time of termination of the satisfaction guarantee program will be provided the full twelve (12) month decision period for electing a refund of management fees. Before account opening, Clients should receive and review Compak's Form ADV 2 and Investment Management Agreement for full disclosure on guarantee.

LOCATIONS



NEWPORT BEACH, CA



SCOTTSDALE, AZ

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www.COMPAK.com

For more information please read our Form CRS: www.Compak.com/formcrs