



Investment
Services

GS EMPOWER™ the Female Investor

Goldman
Sachs

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Agenda

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What is
Womenomics?

2

Financial Planning
Challenges and
Opportunities

3

How to Build
Investment
Confidence

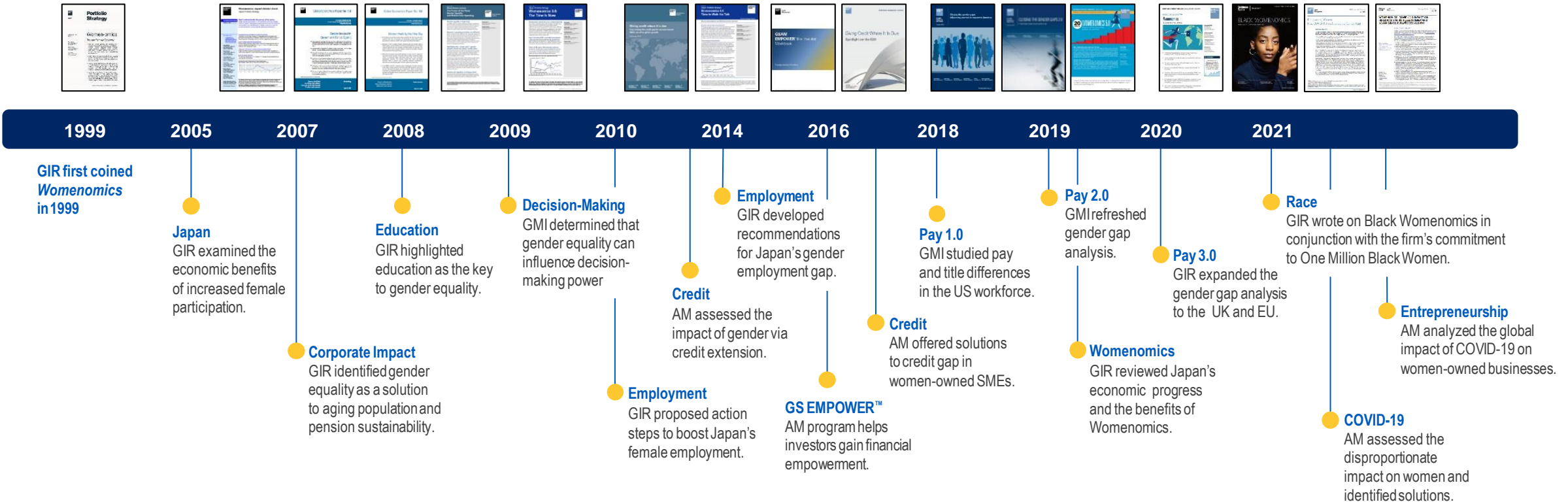
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Empower
the Female
Investor

Womenomics




“The Increasing Power of Women to the Global Economy”

Goldman Sachs first published research on the concept in 1999






Womenomics

Goldman Sachs Initiatives

	<ul style="list-style-type: none"> • Global initiative committed to provide business and management education and access to capital for women entrepreneurs in emerging economies • Trained over 10,000 women from 200 countries in person since 2008 – 60% of graduates created new jobs, 70% reported higher revenues, and 90% pay it forward by mentoring other women • <i>10,000 Women</i> is leveraging technology to support female business-owners in more corners of the world through the online learning platform, Coursera • In partnership with the International Finance Corporation, the Women Entrepreneurs Opportunity Facility was launched in 2014 to provide 100,000 women access to capital through its global finance facility <ul style="list-style-type: none"> • Committed over \$1.76 billion to banks in 36 emerging markets that will enable more than 72,000 women entrepreneurs to access capital to grow their businesses
	<ul style="list-style-type: none"> • Initiative to help small businesses across the United States, United Kingdom, and France create jobs and economic growth through access to a practical business education, capital and business support services • To date, more than 11,400 business owners have graduated from the program across all 50 states in the US, Puerto Rico, Guam, and Washington, DC, 48% of which are women <ul style="list-style-type: none"> • Committed over \$1 billion to 29 capital partners who have deployed \$879 million, resulting in over 16,800 small businesses served • Delivered through a partnership-driven model including over 100 public and private sector organizations
	<ul style="list-style-type: none"> • Initiative to commit \$10 billion in direct investment capital and \$100 million in philanthropic support to narrow opportunity gaps for at least one million Black women in the US over the next decade • Seven areas of investment focus are 1) access to capital, 2) digital connectivity, 3) education, 4) financial health, 5) healthcare, 6) housing, and 7) job creation and workforce advancement • Goldman Sachs conducted listening sessions in 2021, which engaged more than 12,000 women to determine the projects that would receive the initial round of financial support. To date, 12 organizations nationwide have received the initial investment capital

Womenomics

Goldman Sachs Initiatives Promoting Board Diversity

 <p>Asset Management</p>	<ul style="list-style-type: none"> • AM board proxy voting policy across all geographies to vote against the Nominating Committee and, in the U.S., to vote against the entire board if there is not at least one woman director • During the proxy season of January 1, 2020 through December 31, 2020, GS Asset Management voted against ~1,600 directors at ~900 companies due to a lack of gender diversity on the Board • AM voted against directors at ~90 U.S. companies two consecutive years due to a lack of gender diversity on the Board
 <p>INVESTMENT BANKING DIVISION</p>	<ul style="list-style-type: none"> • At the World Economic Forum in 2020, CEO David Solomon announced that all companies in the US and Europe that Goldman Sachs takes public must have at least 1 diverse board member, with a focus on women. • In July 2021, the standard was raised to be 2 diverse board members, one of which must be a woman • Initial public offerings (IPOs) with a woman on the board performed significantly better than those without one over the previous four years
	<ul style="list-style-type: none"> • <i>Launch With GS</i> is Goldman Sachs' \$1 billion investment strategy grounded in our belief that diverse teams drive strong returns, which was founded in 2018 • Through <i>Launch With GS</i>, Goldman Sachs aims to increase access to capital and facilitate connections for women, Black, Latinx and other diverse entrepreneurs and investors <ul style="list-style-type: none"> • As part of the program, GS invests capital in companies with diverse and gender-balanced leadership through Goldman Sachs' principal investing businesses • Additionally, <i>Launch with GS</i> partners with clients to invest in investment managers with at least one diverse General Partner across venture capital, growth equity, and private equity strategies

Women are a Powerful Financial Force

Yet, women often lack confidence when it comes to investing



~1.32 billion

women worldwide participate in the workforce¹
Another 100 million are expected to participate
in the global labor force in the coming decade³



Women control **32%** of the world's wealth,
and their total is expected to grow to

\$81+ trillion by 2023²



Globally, women earn

\$20+ trillion

in a year³



By 2030, women are expected to control much of


\$30 trillion in financial assets
that baby boomers will possess⁴



Today, women control 1/3rd of total US
household financial assets totaling

\$10.9 trillion⁴

Common Financial Planning Challenges Affecting Women

Unpredictable Life Events	Economic Realities and Retirement Planning Hurdles	Fear of Making a Mistake
 <p>Divorce</p>	 <p>Wage Gap/COVID-19 Job Loss</p>	 <p>Precarious Financial Situations</p>
 <p>Death/Illness of a Spouse</p>	 <p>Carding for Children Or Elders</p>	 <p>Conservative Asset Allocations</p>
 <p>Debt</p>	 <p>Longer Life Spans</p>	 <p>Lack of Confidence</p>

EMPOWER the Female Investor

Helping you gain confidence to take control of your finances

Checklist to
help put financial
plans into action:

- E** Evaluate your situation
- M** Manage your finances
- P** Plan for your future
- O** Own and Protect your assets
- W** Work with a financial advisor
- E** Educate yourself
- R** Review your plan regularly

Evaluate Your Situation

Know what's important to you and plan how to make it a reality



Evaluate Your Situation

Examine your credit history and insurance coverage



Here's what you can do to get started.



Check your credit history for accuracy



Review the cost and terms of your current coverage with a qualified investment professional

Examine your credit history...

Do you have credit in your own name?

Do you understand your credit score?

Are you comfortable with your credit limits?

How much do you owe and at what interest rate?

Are you protected from identity theft?



...and your insurance coverage

Life (term, whole-life, universal life)

Health

Car, home, personal (property and casualty)

Liability

Experian	1-888-397-3742	www.experian.com
TransUnion	1-800-916-8800	www.transunion.com
Annual Credit Report	1-877-322-8228	www.annualcreditreport.com

Manage Your Finances

Take stock of your net worth



Build your own personal balance sheet.

Assets

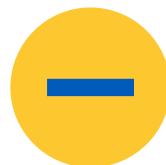
What You OWN

Investment Assets

- Bank accounts
- Money market accounts
- Insurance cash values
- Bonds
- Investments
- Retirement assets

Other

- Home, car
- Art, jewelry, furniture



Liabilities

What You OWE

- Credit cards
- Mortgage(s)
- Car loans
- Student loans
- Other debt



Net Worth

Manage Your Finances

Understand your liquidity and cash flows

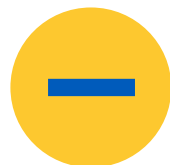


Build your own personal income sheet.

Income

Your Money In

- Salary
- Investment income
- Dividend income
- Other (Freelance income, Rental income, etc.)
- Social security



Expenses

What You OWN

Fixed Expenses

- Rent/Mortgage
- Insurance
- Car payment
- Savings

Flexible Expenses

- Food
- Transportation
- Clothing
- Investing

Discretionary Expenses

- Eating out
- Vacation
- Entertainment
- Gifts

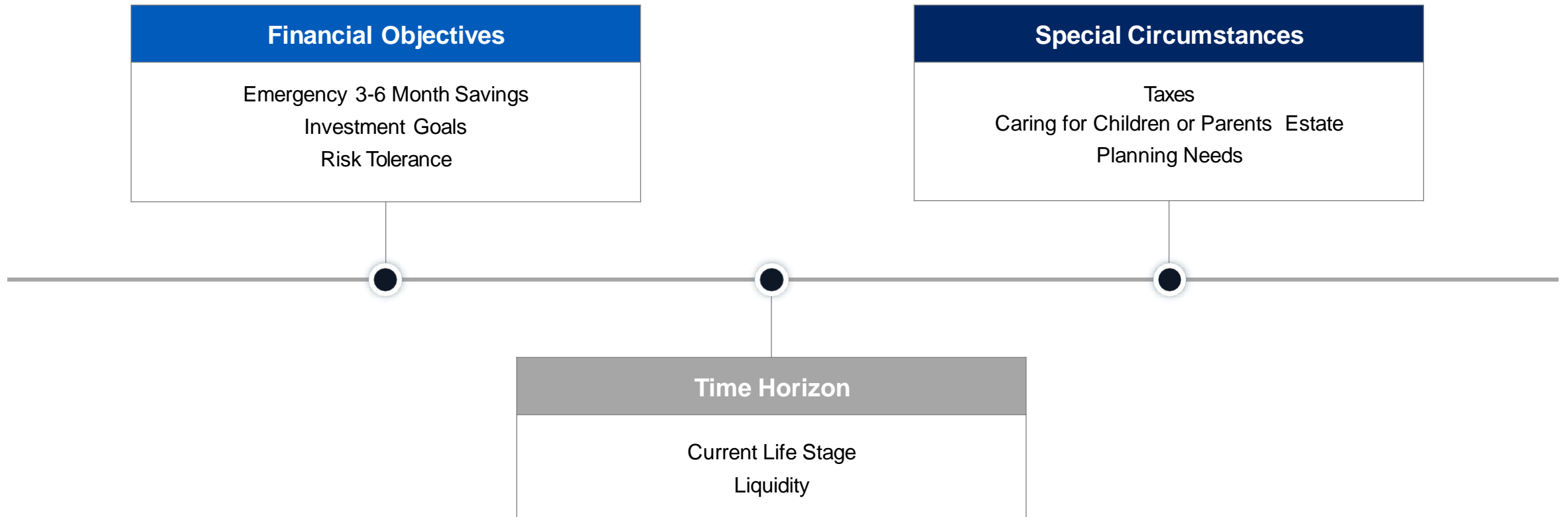


Positive
Cash
Flow

Plan for Your Future



Consider reviewing your life stage and financial goals with an investment professional – and develop an asset allocation strategy



Plan for Your Future

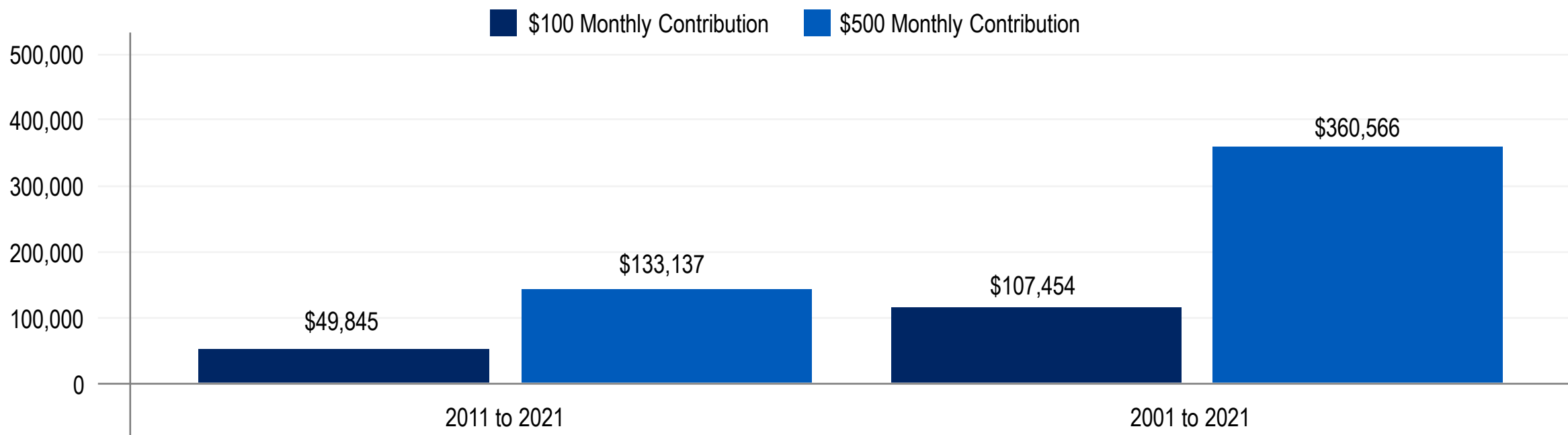
Invest early and often



Pay yourself first each month by establishing an Automatic Investment Plan.

The Power of Compounding

Growth of a \$10,000 investment plus regular monthly contributions based on historical returns of a 60 percent Core Equity 40 percent Core Bond Portfolio



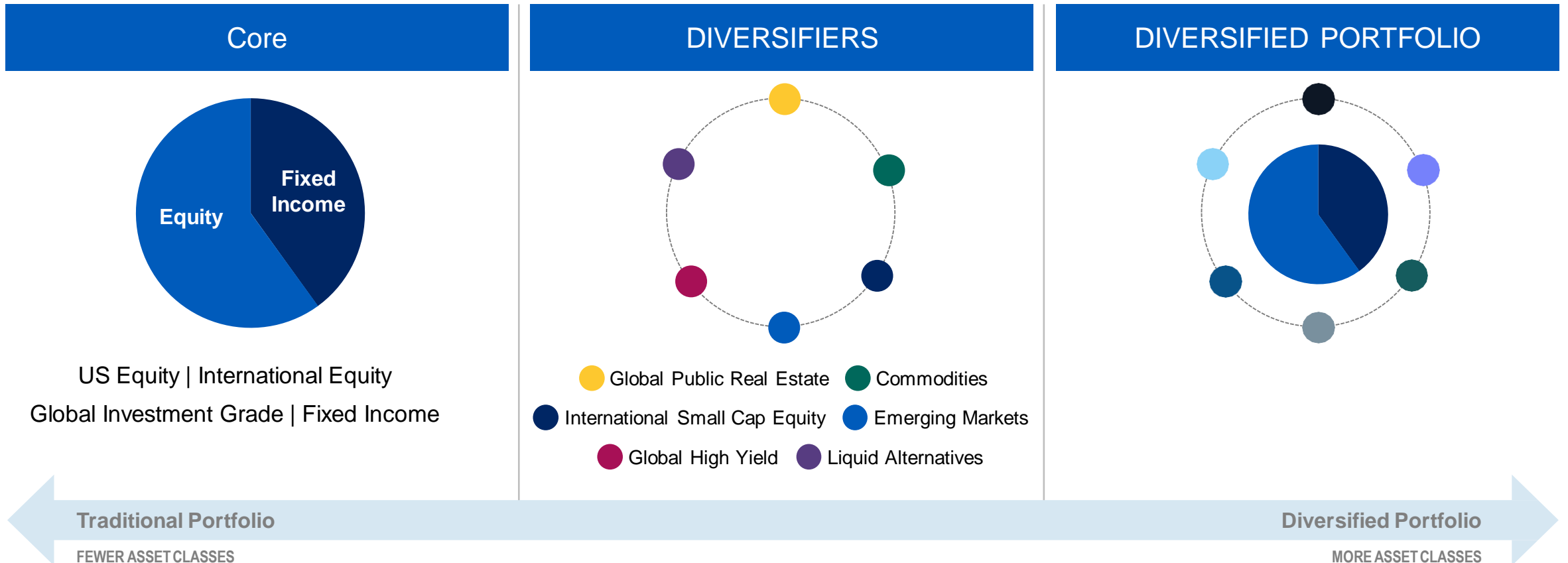
Source: Goldman Sachs Asset Management as of September 30, 2021. These illustrations assume an initial \$10,000 investment are for illustrative purposes only and the effects of taxes are not considered. The 60/40 portfolio represents 60% allocation to the S&P 500 Index and 40% to the Barclays US Aggregate Bond Index with a regular \$100 or \$500 monthly contribution. **Past performance is no guarantee of future results and is not intended to imply the performance of any specific investment or any Goldman Sachs Fund.** A program of investing regularly cannot guarantee a profit or protect against loss in declining markets. An investor's principal is not guaranteed or protected from a decline. The growth of your assets will be based on the actual rate of return provided by the investment you choose. Time periods selected to show 10 and 20 year timeframes. GROWTH OF \$10,000: A graphical measurement of a portfolio's gross return that simulates the performance of an initial investment of \$10,000 over the given time period. The example provided does not reflect the deduction of investment advisory fees and expenses which would reduce an investor's return. Please be advised that since this example is calculated gross of fees and expenses the compounding effect of an investment manager's fees are not taken into consideration and the deduction of such fees

Plan for Your Future

Diversity your portfolio



A common approach is to divide investment options into “Core” and “Diversifiers”



Own and Protect Your Assets

Own the right investment vehicles and options



Consider consulting with an investment professional to ensure you are capitalizing on appropriate retirement planning vehicles.

Seek to capitalize on tax-advantage vehicles to help save for retirement...

	Qualified employer plans	Plans for Small Businesses/ Self-Employed Individuals	Individual Retirement Accounts
Tax Efficient	<ul style="list-style-type: none">• 401(k)• 403(b) (non-profit)• 457 (government)• Pension Plan	<ul style="list-style-type: none">• Simple IRA• Simplified Employee Pension• Qualified Retirement Plan• Individual 401(k)	<ul style="list-style-type: none">• Traditional IRA• Roth IRA• Variable Annuity

...And consider investment options that can help provide income during your retirement

Income Oriented

Income-Focused Mutual Funds | Annuities (Fixed or Variable) | High-Grade Bonds or CDs

Source: Goldman Sachs Asset Management as of October 2021. Goldman Sachs does not provide accounting, tax, or legal advice. For illustrative purposes only. Bonds are subject to interest rate, price and credit risks. Prices tend to be inversely affected by changes in interest rates. CDs: Generally, CDs may not be withdrawn prior to maturity. CDs are FDIC insured up to \$250,000 per depositor per insured depository institution for each account ownership category. Annuity (Fixed): An annuity is a long-term insurance contract sold by an insurance company designed to provide an income, usually after retirement, which cannot be outlived. There are fees, expenses and surrender charges associated with an annuity contract. IRA: An IRA is an individual retirement account that provides tax advantages for retirement savings subject to income limitations. As with any investment in securities, variable products are subject to investment risks, including the possible loss of principal. Contract and policy values will fluctuate with the performance of the underlying investments such that when redeemed, investor unit values may be worth more or less than their original costs. Variable annuities are long-term, tax-deferred investment vehicles designed for retirement. Earnings are taxable as ordinary income when distributed and taxable amounts withdrawn before the age 59 ½ may be subject to

Own and Protect Your Assets

Protect your assets through smart estate planning



Create a will and when appropriate, meet with an estate planning specialist.

5 Documents You Should Have

Will

Health Care
Proxy

Durable Power
of Attorney

Guardianship
Provisions

Trust

To whom do you want to bequest assets? Who are your current beneficiaries?
Have you involved your family members in your estate

Work with a Financial Advisor



Considerations in working with an advisor.

- Communication-style
- Good listener
- Patient
- Organized
- Attentive
- Relationship-driven

STYLE

CAPABILITIES

- Willingness and ability to teach
- Risk management
- Range of services
- Compliance and oversight

- Flat rate
- % of assets
- Fee only
- Commission only

FEE STRUCTURE

EXPERTISE

- Qualifications
- Education
- Reputation
- Knowledge
- Specialization
- Satisfied clients

Work with a Financial Advisor



10 potential questions to ask.

- 1 Ask a financial advisor, what do you do? What's your speciality?
- 2 Tell me about your professional experience. How long have you been offering financial advice?
- 3 What professional designations do you hold?
- 4 How are you paid for your services?
- 5 What proportion of your clients are female?
- 6 Do you have experience with Environmental, Social, and Governance (ESG) and Impact Investing?
- 7 What services standards can I expect?
- 8 What are the key components of your investment approach and how do they benefit me?
- 9 Do you follow a code of ethics or set of standards which I may review?
- 10 Relative to my life goals, what is your assessment of my financial situation today?

Educate Yourself

Be a smarter investor



Pick one to get started.

Stay Informed

Read

- Wall Street Journal
- Financial Times
- Barron's
- The Economist
- Financial Week
- Goldman Sachs Asset Management Market Know-How

Watch or Listen

- Financial broadcasts on tv or radio
- Podcasts


Browse

- [cnn.com/business](https://www.cnn.com/business)
- finance.yahoo.com
- [cnbc.com](https://www.cnbc.com)
- [gsam.com](https://www.gsam.com)

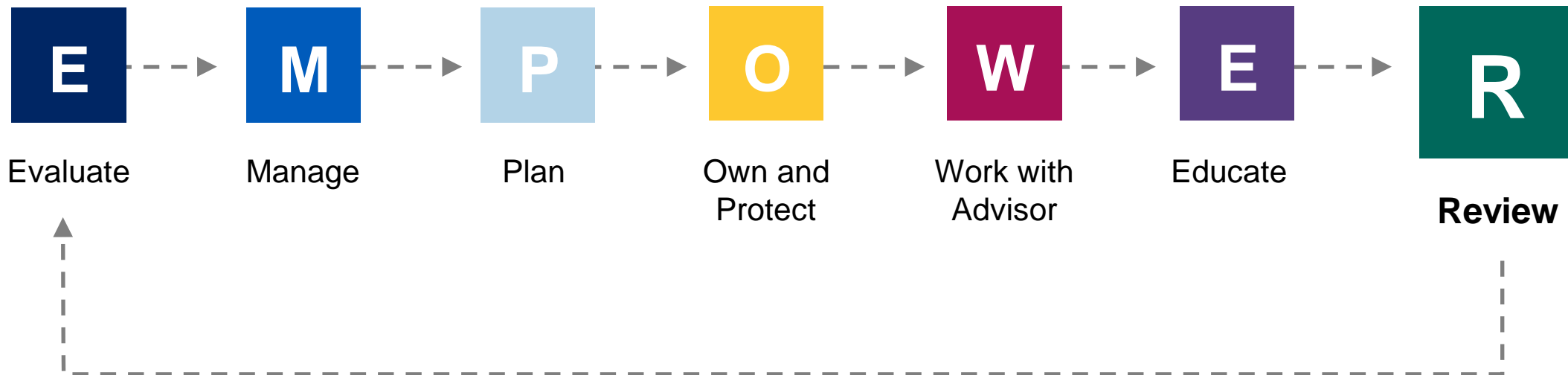
Partner

- Work with an experienced investment professional

Review Your Plan Regularly

 Sound financial planning isn't "Set it and Forget it" investing. It means engaging in regular reviews. Consider reviewing each of the seven steps annually.

Meet with your advisor to walk through your financial goals monthly, quarterly, or annually



Key Takeaways

Together, we can

E M P O W E R THE FEMALE INVESTOR

- Womenomics continues to be a long term theme
- Despite their acumen, women continue to lack investment confidence
- The key difference between a dream and a goal is the action you take
- We can help you gain confidence and take control of your finances
- By utilizing seven easy steps, you can put your plans into action



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Thank You

Contact VyStar Investment Services at
(904) 908-2495 or scan the QR code



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May Lose Value