



GLOBAL VIEW CAPITAL
ADVISORS

A GUIDE TO

DESIGN, GROW, AND PROTECT YOUR WEALTH

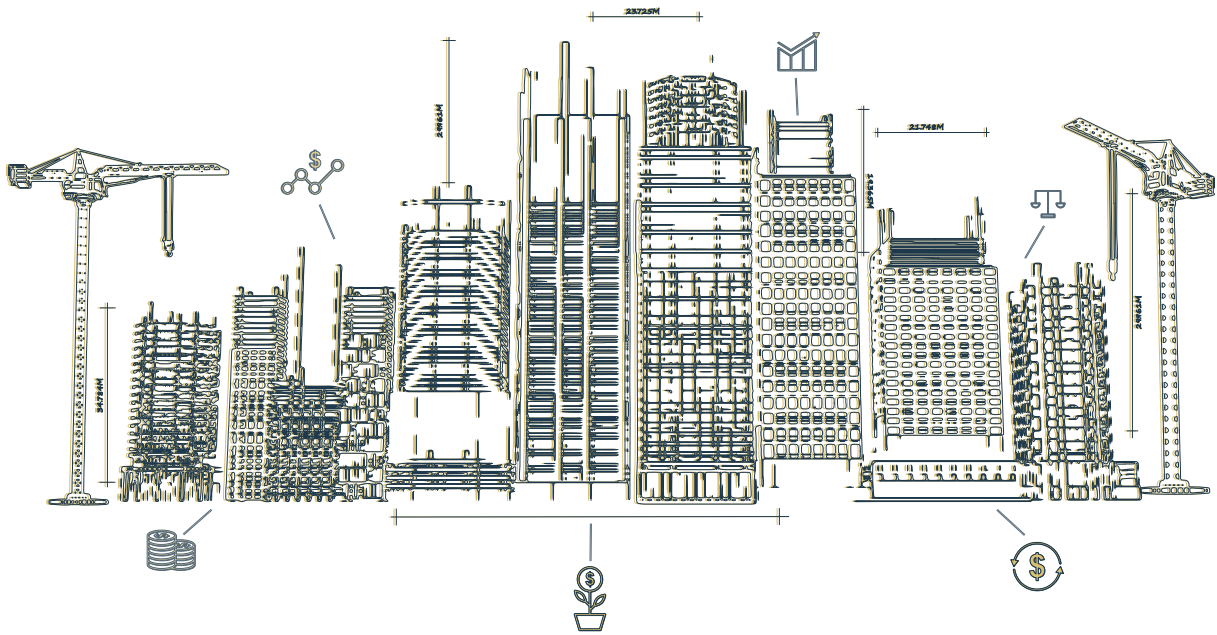
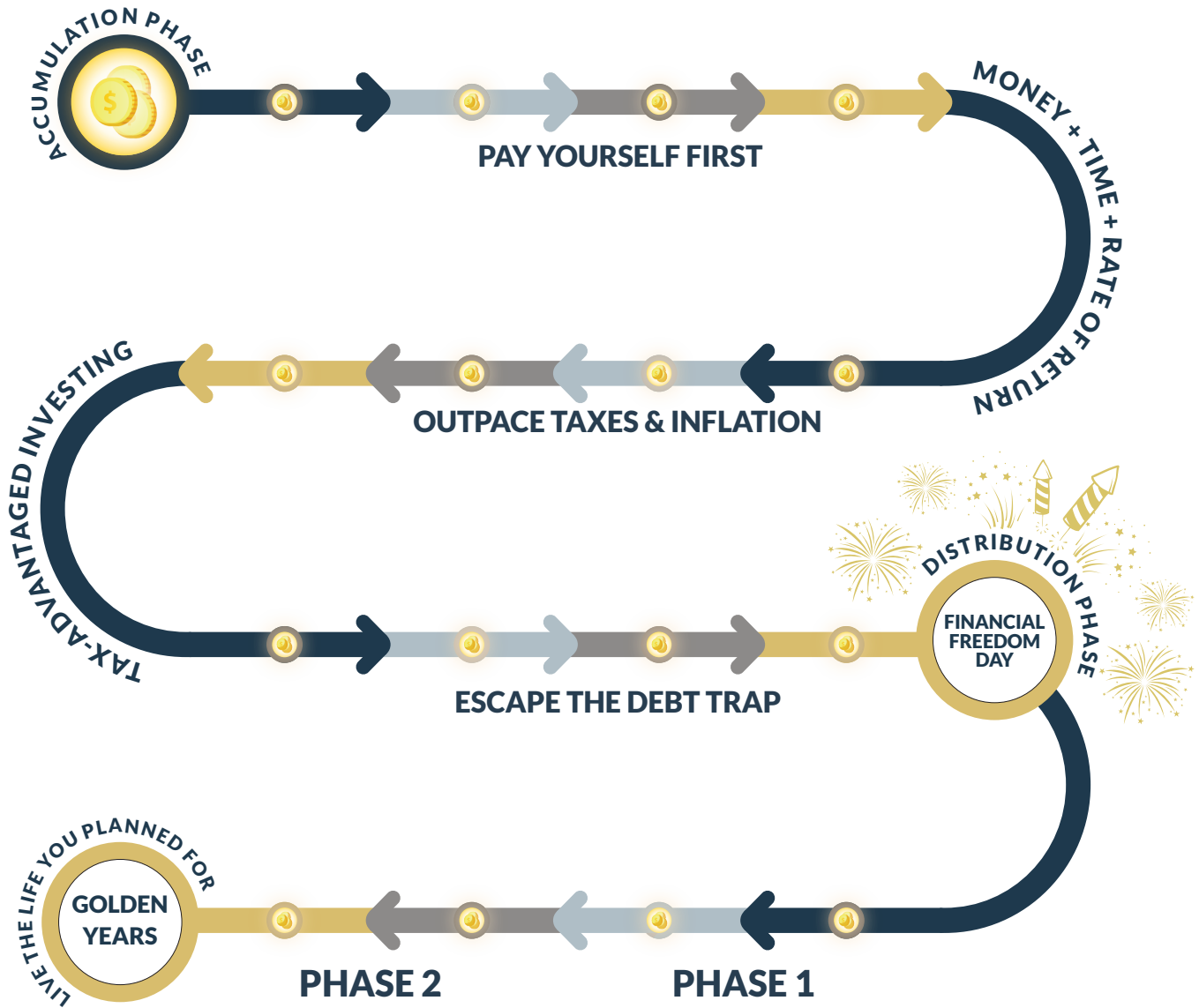


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WHAT IS FINANCIAL INDEPENDENCE?



KNOW YOUR FINANCIAL FREEDOM NUMBER (FFN)

- ☀️ To achieve financial independence, you must accumulate enough money so that your money works for you, so you don't have to work for money.
- ☀️ It means you have accumulated enough assets to buy TIME. That's true financial freedom.
- ☀️ The most powerful wealth building tool you have is your income and discipline to pay yourself first.
- ☀️ Your fortune begins with you and a dream to achieve prosperity and be in control of your own destiny.
- ☀️ There are two phases during distribution. Phase 1 is when you have accumulated enough to support your lifestyle during your lifetime, which may include spending down both earnings and principal. Phase 2 is when you have accumulated enough so that you can live off earnings alone. This may cause your principal to either stay the same or grow throughout your lifetime.
- ☀️ Do what you can with what you have right now and know that abundance is all around you. The journey of a thousand miles begins with a single step and each step will guide you to your goal.

THE HIGH COST OF WAITING

Time can be your worst enemy or greatest ally.

One of the most powerful wealth building tools you have is TIME.

The high cost of waiting means that the longer you wait to start saving, the more you'll have to put away each year to achieve the same goal. The sooner you start, the fewer dollars it will take because of the magic of compounding.

**Put TIME to work.
Get started NOW!!**

Investor 1 Age 25				Investor 2 Age 35				Investor 3 Age 45			
26	\$5,000	46	\$0	26	\$0	46	\$8,453	26	\$0	46	\$24,277
27	\$5,000	47	\$0	27	\$0	47	\$8,453	27	\$0	47	\$24,277
28	\$5,000	48	\$0	28	\$0	48	\$8,453	28	\$0	48	\$24,277
29	\$5,000	49	\$0	29	\$0	49	\$8,453	29	\$0	49	\$24,277
30	\$5,000	50	\$0	30	\$0	50	\$8,453	30	\$0	50	\$24,277
31	\$5,000	51	\$0	31	\$0	51	\$8,453	31	\$0	51	\$24,277
32	\$5,000	52	\$0	32	\$0	52	\$8,453	32	\$0	52	\$24,277
33	\$5,000	53	\$0	33	\$0	53	\$8,453	33	\$0	53	\$24,277
34	\$5,000	54	\$0	34	\$0	54	\$8,453	34	\$0	54	\$24,277
35	\$5,000	55	\$0	35	\$0	55	\$8,453	35	\$0	55	\$24,277
36	\$0	56	\$0	36	\$8,453	56	\$8,453	36	\$0	56	\$24,277
37	\$0	57	\$0	37	\$8,453	57	\$8,453	37	\$0	57	\$24,277
38	\$0	58	\$0	38	\$8,453	58	\$8,453	38	\$0	58	\$24,277
39	\$0	59	\$0	39	\$8,453	59	\$8,453	39	\$0	59	\$24,277
40	\$0	60	\$0	40	\$8,453	60	\$8,453	40	\$0	60	\$24,277
41	\$0	61	\$0	41	\$8,453	61	\$8,453	41	\$0	61	\$24,277
42	\$0	62	\$0	42	\$8,453	62	\$8,453	42	\$0	62	\$24,277
43	\$0	63	\$0	43	\$8,453	63	\$8,453	43	\$0	63	\$24,277
44	\$0	64	\$0	44	\$8,453	64	\$8,453	44	\$0	64	\$24,277
45	\$0	65	\$0	45	\$8,453	65	\$8,453	45	\$0	65	\$24,277

10 Year Total Investment \$50,000	30 Year Total Investment \$253,590	20 Year Total Investment \$485,540
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All achieve \$1,500,000 at age 65.

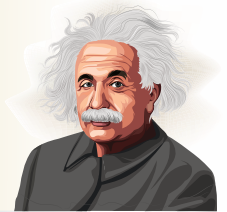
Source: 10 Best Kept Secrets to Building Wealth (GVCM). Calculated by Global View Capital Management.

All figures are for illustrative purposes only calculated at a hypothetical rate of return of 10% and do not reflect an actual investment in any product. They do not reflect the performance risks, expenses or charges associated with any actual investment. The performance of investments fluctuates over time, and as a result, the actual time it will take an investment to compound in value cannot be predicted with any certainty. Additionally, there are no guarantees that any investment or savings program can outpace inflation. Please note that high risk has been historically associated with high returns.

THE POWER OF COMPOUND INTEREST

"Compound interest is the eighth wonder of the world. He who understands it, earns it; he who doesn't, pays it"

-Albert Einstein



THE RULE OF 72

Divide 72 by the interest rate to estimate the number of years it takes for money to double

The Rule of 72 is a mathematical concept that approximates the number of years it would take to double the principal at a constant rate of return.

The performance of investments fluctuates over time and as a result the actual time it will take an investment to double in value cannot be predicted with any certainty.

Age	2%	Age	4%	Age	8%	Age	12%
Doubles every 36 years		Doubles every 18 years		Doubles every 9 years		Doubles every 6 years	
29	\$10,000	29	\$10,000	29	\$10,000	29	\$10,000
		47	\$20,000	38	\$20,000	35	\$20,000
				47	\$40,000	41	\$40,000
				56	\$80,000	47	\$80,000
						53	\$160,000
						59	\$320,000
65	\$20,000	65	\$40,000	65	\$160,000	65	\$640,000

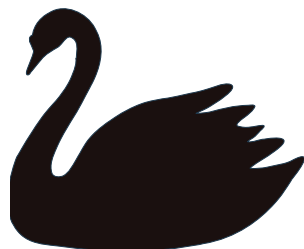
Compound Interest is when the interest that accrues on an investment is added to the principal and then future interest accrues on the total amount.

Year 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
\$10,000	\$11,200 12%	\$12,544 12%	\$14,049 12%	\$15,735 12%	\$17,623 12%	\$19,738 12%	\$22,106 12%	\$24,759 12%
Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17
\$27,730 12%	\$31,058 12%	\$34,785 12%	\$38,959 12%	\$43,634 12%	\$48,870 12%	\$54,734 12%	\$61,303 12%	\$68,659 12%
Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24	Year 25	Year 26
\$76,898 12%	\$86,126 12%	\$96,461 12%	\$108,036 12%	\$121,001 12%	\$135,521 12%	\$151,784 12%	\$169,998 12%	\$190,397 12%
Year 27	Year 28	Year 29	Year 30	Year 31	Year 32	Year 33	Year 34	Year 35
\$213,245 12%	\$238,835 12%	\$267,465 12%	\$299,949 12%	\$335,546 12%	\$375,811 12%	\$420,909 12%	\$471,418 12%	\$527,988 12%
Year 36	Year 37	Year 38	Year 39	Year 40	Year 41	Year 42	Year 43	Year 44
\$591,347 12%	\$662,308 12%	\$741,785 12%	\$830,800 12%	\$930,496 12%	\$1,042,155 12%	\$1,167,214 12%	\$1,307,280 12%	\$1,464,153 12%

Disclosures: All figures are for illustrative purposes only calculated at a hypothetical rate of return of 12% and do not reflect an actual investment in any product. They do not reflect the performance risks, expenses or charges associated with any actual investment. The performance of investments fluctuates over time, and as a result, the actual time it will take an investment to compound in value cannot be predicted with any certainty. Additionally, there are no guarantees that any investment or savings program can outpace inflation. Please note that high risk has been historically associated with high returns.

UNDERSTANDING MAX LOSS IN THE REAL WORLD

BE AWARE OF BLACK SWAN EVENTS



“A black swan event is a highly improbable event with three principle characteristics: it is unpredictable; it carries a massive impact; and after the fact, we attempt to concoct an explanation that makes it appear less random and more predictable than it was.”

- Nassim Nicholas Taleb, New York Times best-selling author

A LOOK AT MAXIMUM LOSS DURING RISK EVENTS

With increased globalization, markets are more interconnected than ever; and when unpredictable events [Black Swans] do occur, they can ravage the financial markets and client portfolios.

	Dot-Com Bubble Crash	Global Financial Crisis	Covid Crisis
	02/00 - 12/02	10/07 - 03/09	02/20 - 03/20
S&P 500	-47.44%	-55.31%	-33.79%
S&P TSX	-50.00%	-49.80%	-37.43%
MSCI EAFE	-51.60%	-61.85%	-33.90%
MSCI Emerging Markets	-52.78%	-65.24%	-33.73%
ML High Yield Bond	-14.32%	-34.93%	-21.50%
DJ UBS Commodity Index	-21.92%	-56.89%	-26.95%
PHLY Gold & Silver Index	-37.13%	-68.81%	-37.12%
NYSE Arca Oil Industry Index	-31.62%	-53.30%	-63.69%

If the markets' ups and downs over the last 40 years have taught us anything, it's that investors need a way for their assets to move easily and quickly to maximize the upside and minimize the downside.

“The only thing that goes up in a down market are correlations.” - Dina Fliss

Table calculated by GVCN using data from AdvisorGuide, LLC, the research firm founded by David H. Morton. David Morton is Director of Research and Portfolio Manager for GVCN. In December 2015, GVCN acquired a 60 % ownership stake in AdvisorGuide, LLC. The indices are unmanaged and not available for direct investment.

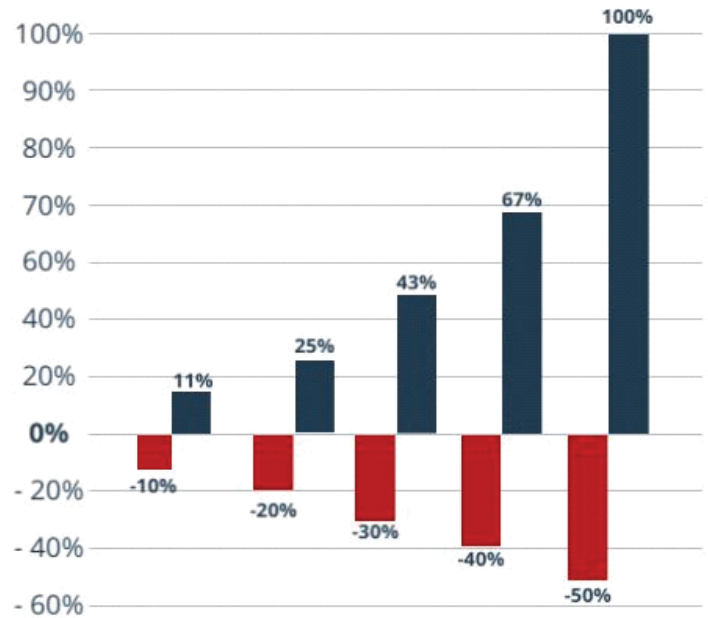
THE IMPORTANCE OF AVOIDING LOSSES IN SEVERE MARKET DECLINES

Year 0	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8
\$10,000	\$11,200 12%	\$12,544 12%	\$14,049 12%	\$15,735 12%	\$17,623 12%	\$19,738 12%	\$22,106 12%	\$24,759 12%
Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15	Year 16	Year 17
\$27,730 12%	\$31,058 12%	\$34,785 12%	\$17,392 (-50%)	\$19,479 12%	\$21,817 12%	\$24,435 12%	\$27,367 12%	\$30,651 12%
Year 18	Year 19	Year 20	Year 21	Year 22	Year 23	Year 24	Year 25	Year 26
\$34,330 12%	\$38,449 12%	\$43,063 12%	\$48,231 12%	\$58,842 12%	\$65,903 12%	\$32,951 (-50%)	\$36,905 12%	\$41,334 12%
Year 27	Year 28	Year 29	Year 30	Year 31	Year 32	Year 33	Year 34	Year 35
\$46,294 12%	\$51,849 12%	\$58,071 12%	\$65,039 12%	\$72,844 12%	\$81,585 12%	\$91,376 12%	\$102,341 12%	\$114,622 12%
Year 36	Year 37	Year 38	Year 39	Year 40	Year 41	Year 42	Year 43	Year 44
\$57,311 (-50%)	\$64,188 12%	\$71,891 12%	\$80,517 12%	\$90,180 12%	\$101,001 12%	\$113,121 12%	\$126,696 12%	\$141,900 12% (-90% Loss)

THE LAW OF LOSSES

The larger the loss, the greater the gain needed to get back to even.

'By limiting 50% of the downside and capturing 80% of the gains, you'll experience 35% better performance.'



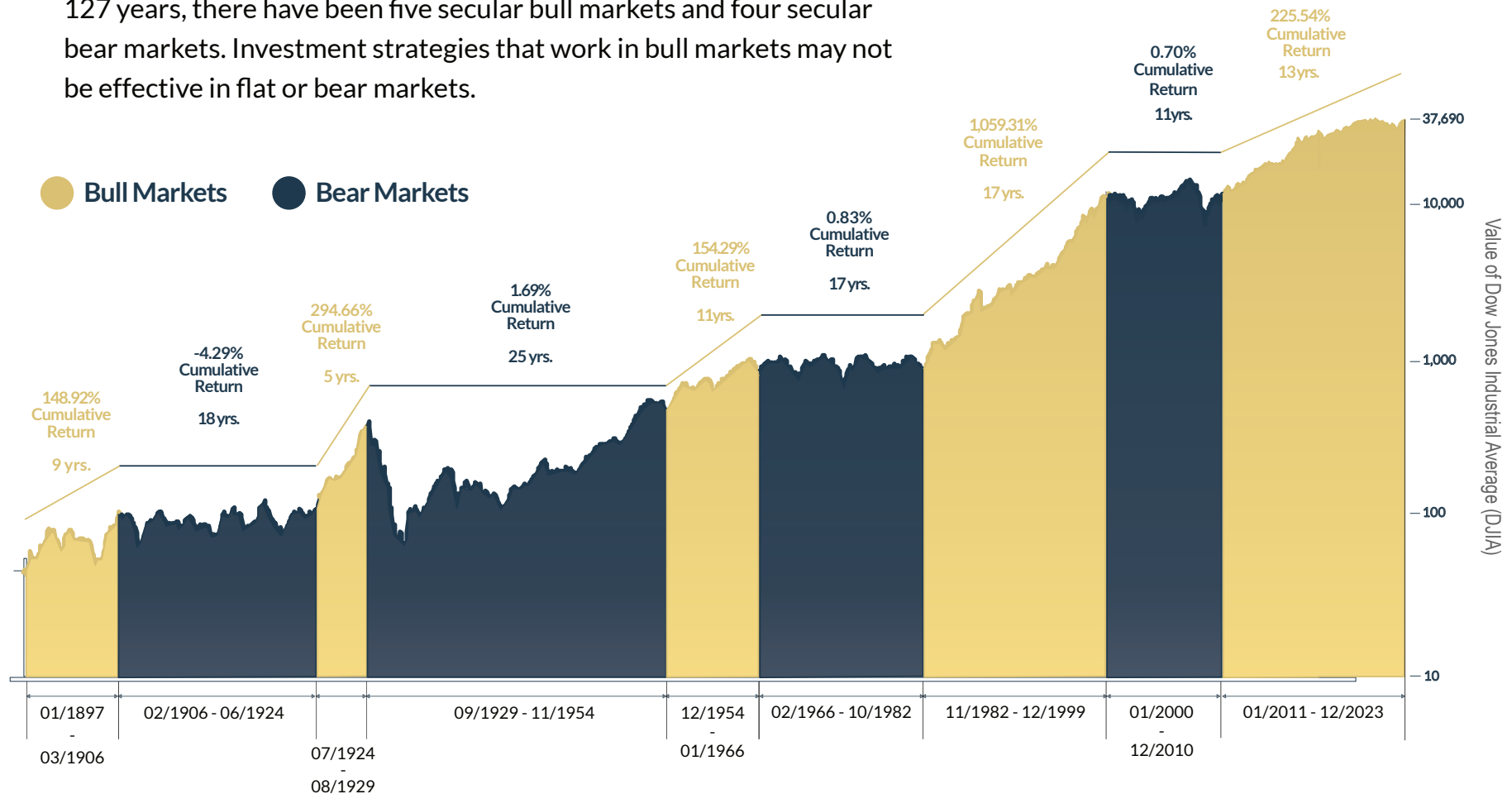
Calculated by Global View Capital Management (GVCM)

Disclosures: All figures are for illustrative purposes only calculated at a hypothetical rate of return of 12% with a 50% loss every 12 years and do not reflect an actual investment in any product. They do not reflect the performance risks, expenses or charges associated with any actual investment. The performance of investments fluctuates over time, and as a result, the actual time it will take an investment to compound in value cannot be predicted with any certainty. Additionally, there are no guarantees that any investment or savings program can outpace inflation. Please note that high risk has been historically associated with high returns.

BULL & BEAR MARKETS OVER 100 YEARS

Dow Jones Industrial Average Historical Trends

History shows that the market typically moves in cycles. In the past 127 years, there have been five secular bull markets and four secular bear markets. Investment strategies that work in bull markets may not be effective in flat or bear markets.



Source: Graph created by Global View Capital Management using data from dowjones.com. Cumulative returns are calculated by Global View Capital Management. Logarithmic graph of the Dow Jones Industrial Average from 1.1.1897 through 12.31.2023. Bull and bear markets illustrated are long-term secular periods, and do not necessarily indicate all bull or bear market periods, which may differ based on methodology utilized. For this analysis, we considered the end of a bull market when the index drops below its peak and stays there for a significant period of time.

Performance displayed represents past performance, which is no guarantee of future results.

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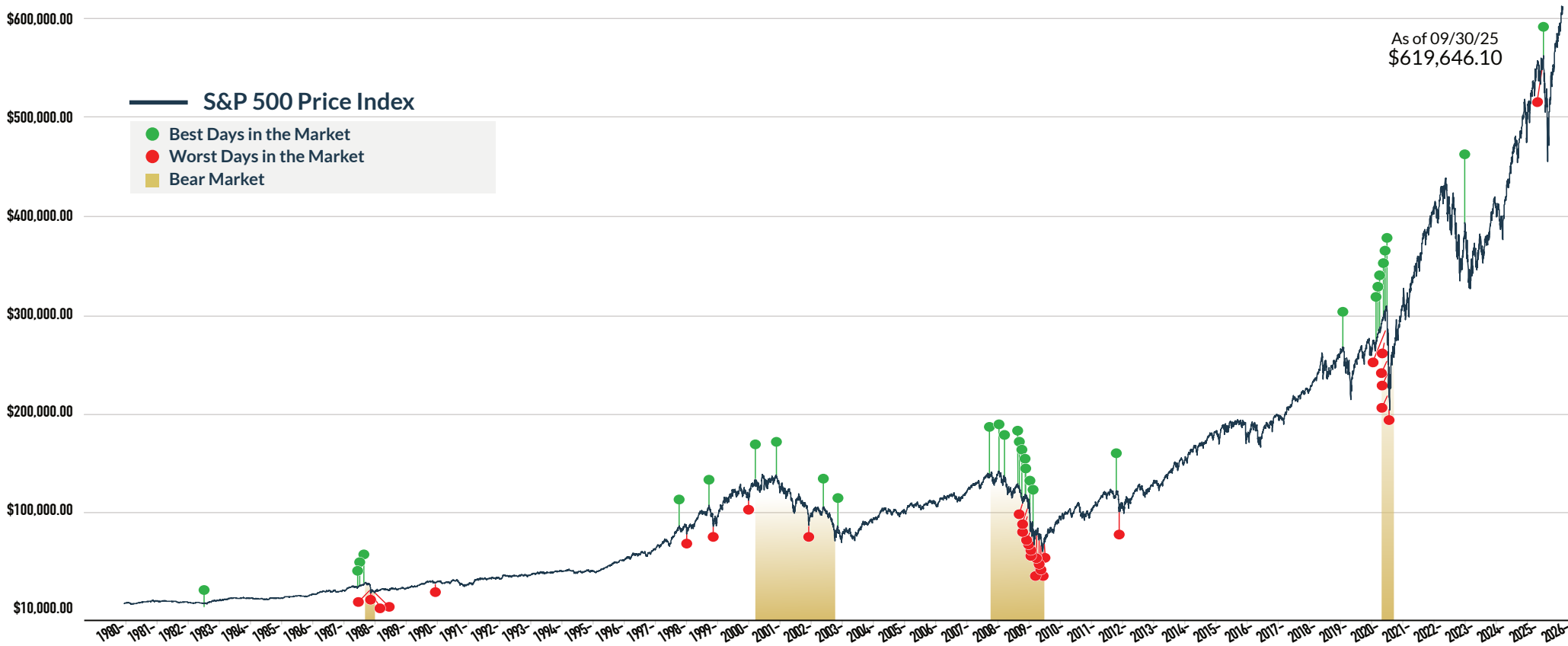
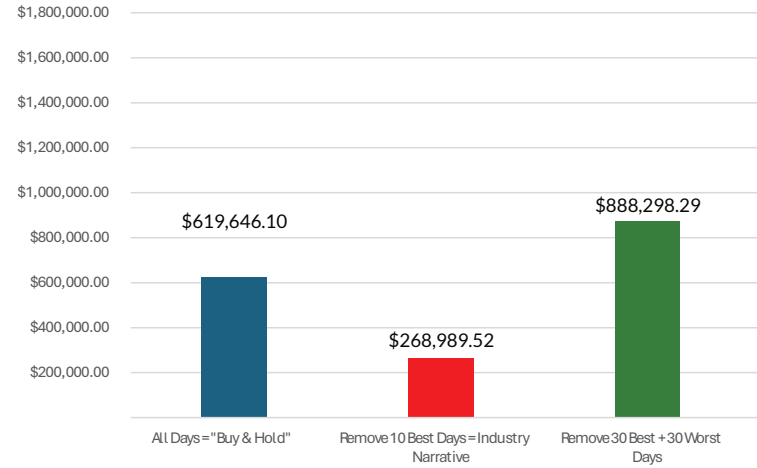
MISSING THE BEST AND WORST DAYS IN THE MARKET

The financial industry has always preached that because nobody can successfully time the market, one should stay the course and “buy and hold”. To illustrate that, they only tell one side of the story.

It’s true that excluding the best performing days would have reduced the overall return, however, our research has uncovered some surprising facts.

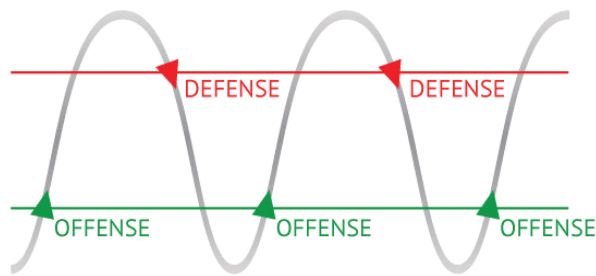
One of the most significant findings was to see what the results would be if we missed both the best and worst days in the market.

To our surprise, we discovered that most of the best and worst days were clustered within bear markets. This is a huge discovery because if one can simply avoid the bear markets, your wealth is preserved and performs even better!



Source: Graphs calculated by Global View Capital Management using data from 01/01/1980 to 09/30/2025 of the S&P 500 Index from MetaStock. Data Excluding Best and Worst Days calculated by GVC. The chart is for illustrative purposes only and does not reflect any actual investment product. The index is unmanaged and not available for direct investment.

WHAT IS TACTICAL ASSET ALLOCATION?



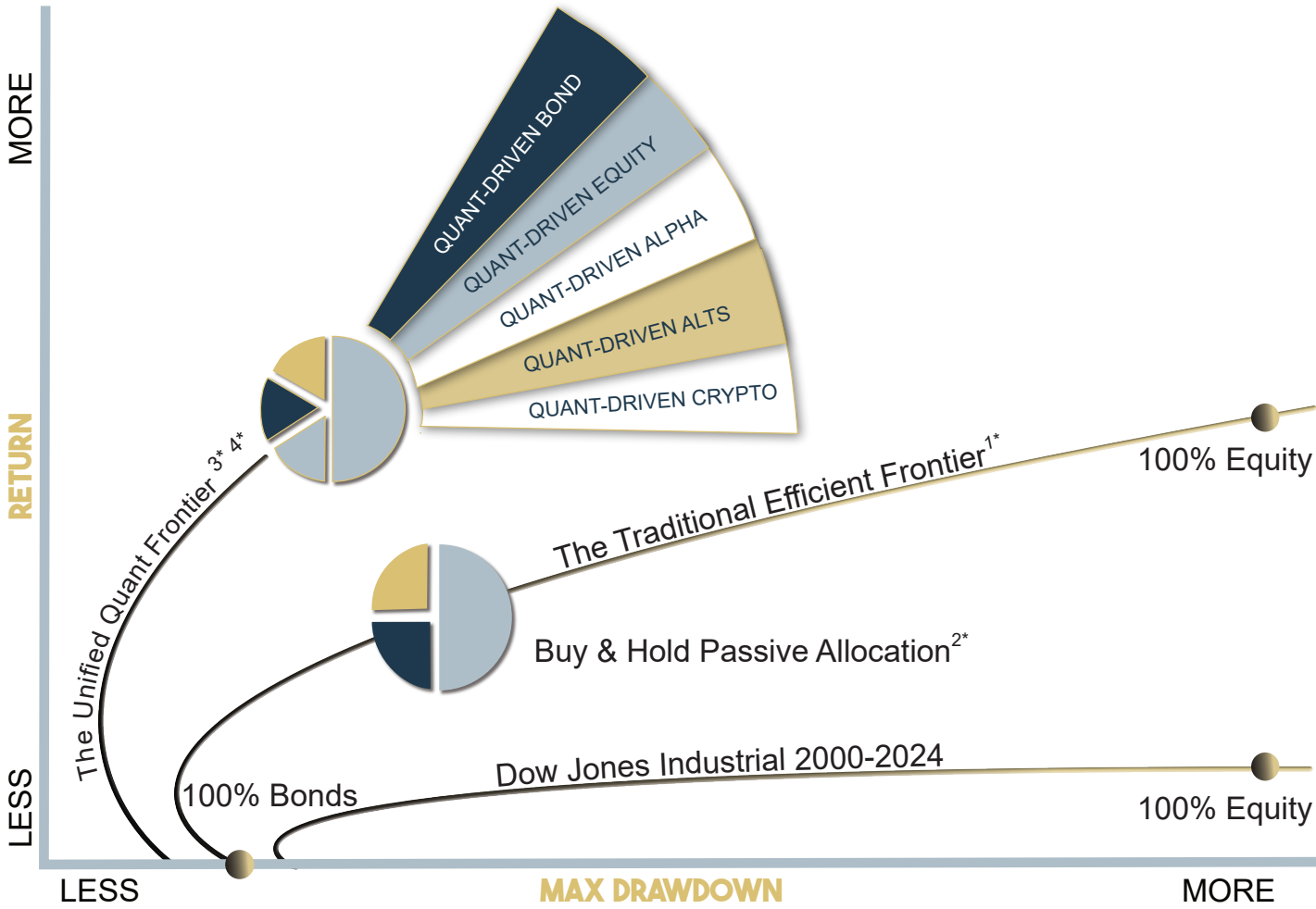
Tactical Asset Allocation

Contrary to Buy & Hold Asset Allocation, the portfolio holdings in a tactically-managed portfolio are adjusted on a continual basis in response to both market and economic conditions. Often, investors expect to make money in up markets and minimize losses in severe market declines.



Chart calculated by Global View Capital Management using the actual signal dates on the S&P 500 Total Return Index from 12/31/1998 to 09/30/2025 from AdvisorGuide, LLC the research arm of GVCM. AdvisorGuide, LLC was established in 1998 by David H. Morton, who is Director of Research and portfolio manager for GVCM. In 2015, GVCM acquired a 60% stake in AdvisorGuide, LLC. There is no guarantee that a tactical methodology will outperform the unmanaged index and that losses won't occur. The information is general in nature and should be reviewed by a financial professional to determine individual needs.

THE POWER OF MULTIPLE STRATEGIES IN A SINGLE ACCOUNT



THE POWER OF SIMPLICITY

¹ Portfolio representations are for illustrative purposes only. An efficient frontier is a set of portfolios that offers the highest possible return for an acceptable level of risk. Asset allocation and diversification, like all investment strategies, offer no guarantee of possible returns, and may result in loss of principal.

² Traditional passive asset allocation is based upon 50% stocks, 30% bonds, and 20% cash equivalents.

³ The Unified Quant Frontier seeks the highest possible return during short-to-intermediate market cycles and may invest in positions that emphasize alternatives, or non-traditional asset classes or investment strategies, and are subject to the additional risk factors of those asset classes.

⁴ Built upon the basic tenets of the Efficient Frontier, the next evolutionary step in portfolio construction is the Unified Quant Frontier with a blend of non-correlated strategies that are only possible within a unified managed account (UMA) environment.

6 STEPS TO FINANCIAL INDEPENDENCE

Step 1) Increase Cash Flow: The most powerful wealth building tool you have is your income. It's not what you make that counts, it's what you keep. How? Pay yourself first and manage expenses.



Step 2) Proper Insurance Protection: One of the most common mistakes in risk management is the failure to have adequate insurance. Insurance allows your plan to build wealth for your family to continue whether you are sick, disabled, or die.



Step 3) Emergency Fund: No matter how much you plan, unexpected emergencies always seem to arise. To provide a buffer between you and life's disasters, having 3 to 6 months of expenses set aside helps you to cope.



Step 4) Debt Management: One of the biggest wealth destroyers is debt; a silent plague that can rob you of your ability to build wealth. There are two kinds of debt. Know the difference!



Step 5) Savings/Investments: In order to get ahead you can't just make money, you must understand money. The key ingredients to building wealth are money, time, asset allocation, rate of return and understanding how to outpace taxes and inflation. In addition, having a defensive plan during severe market declines can shave off years in recovery time.



Step 6) Estate Preservation: Don't let a lifetime of wealth building get devoured by taxes, lawyers and unintended heirs. A proper estate plan can protect and preserve your assets for your family, creating your legacy.



ABOUT GLOBAL VIEW CAPITAL MANAGEMENT



Dina Fliss
President (GVCM) & Chief
Investment Strategist



Barry Arnold
Chief Investment Officer



Jack Peters
President (GVCA)



Dean Fliss
Co-Chairman



Dave Morton
Portfolio Manager &
Director of Research at
AdvisorGuide

Global View Capital Advisors is a network of financial services professionals serving thousands of clients across North America with innovative solutions to help families achieve financial independence. The firm was founded by a group of passionately independent investment professionals and is entirely owned and managed by its advisors and employees.

Our primary goal

Our deepest purpose is to make a difference in the world by providing innovative solutions in an unpredictable world that serve to design, grow, and protect the personal economy of families during the most historic shift of economies in history.

Our values

We act with the highest possible integrity and openness. We provide full and fair disclosure of all material facts and disclose and fairly manage all material conflicts of interest. No matter what the issue, we do our best to provide transparency and eliminate confusing jargon, legalese and spin.

Global View Capital Management is an SEC-Registered Investment Advisory (RIA) firm that delivers comprehensive, fully integrated investment solutions on its turnkey asset management platform (TAMP).

The firm was founded by a group of passionately committed investment professionals who provide their advisors and clients cutting-edge innovation, made possible by identifying active money managers who have a proven ability to navigate protracted difficult markets.

We promote active asset allocation science by enabling cost-effective, easy customization and diversification designed to navigate and adapt through an unpredictable world.



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