



# JOULE

---

A BLUESPRING WEALTH PARTNER



WHAT THE  
FINANCE!?!

Mythbusting Today's Clickbait!



Quint Tatro - Founder, Chief Investment Officer

20 years experience as an investment advisor

University of Kentucky Adjunct Faculty in Finance

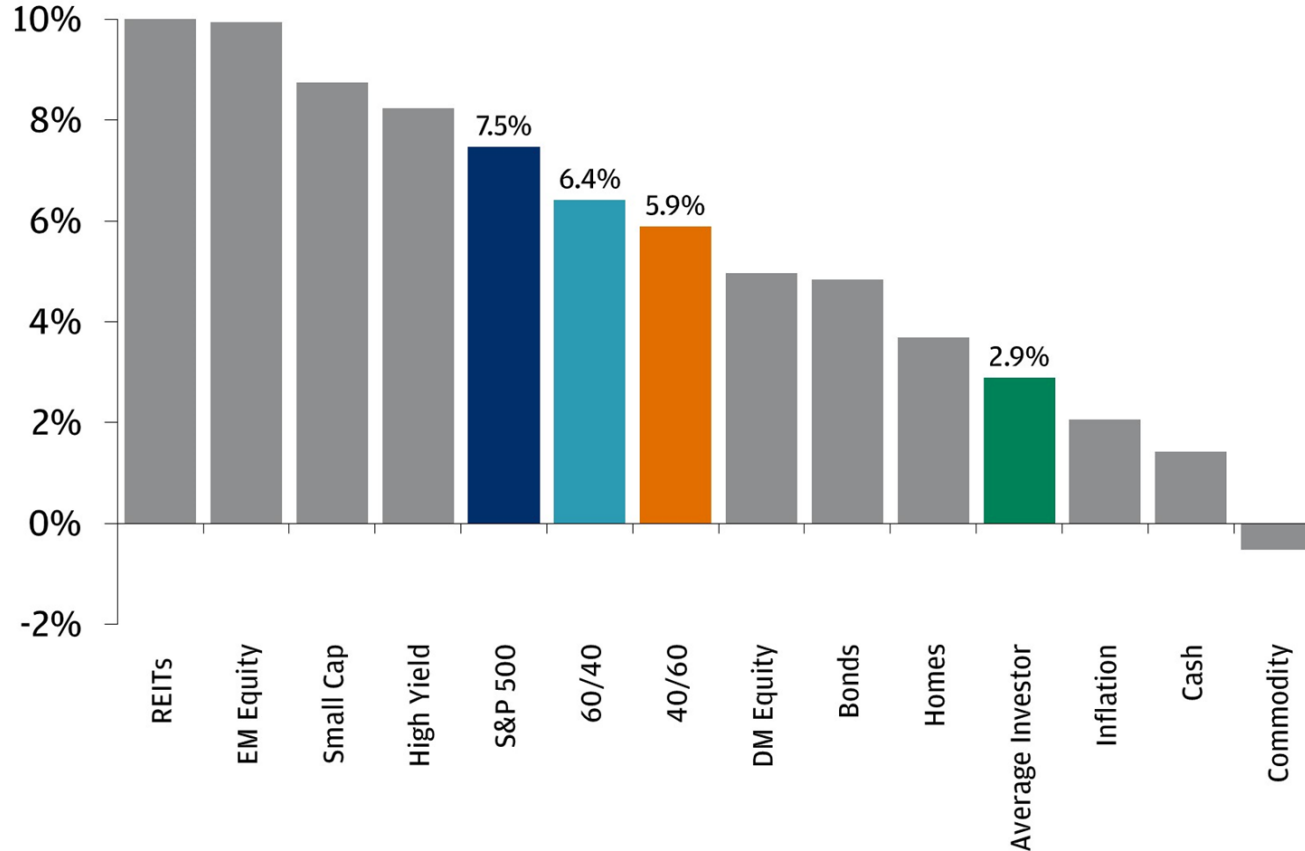
Active contributor CNBC, Bloomberg

Podcast: DIYMoney

---

# DIVERSIFICATION AND THE AVERAGE INVESTOR

20-year annualized return by asset class (2001 - 2020)



Source: DALBAR Inc., MSCI, NAREIT, Russell, J.P. Morgan Asset Management. Data as of December 31, 2020.



### **Man Who Nailed Tech Boom With 247% Gains Has New Prediction**

Stansberry Research



### **#1 Cash Back Credit Card Has a Surprise Bonus**

The Ascent



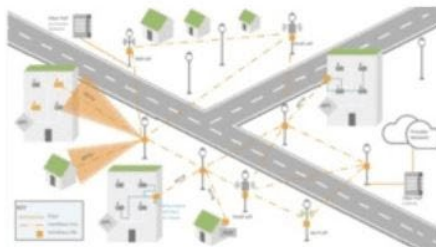
### **Top U.S. Company Poised To Jumpstart \$1.9 Trillion Crypto Run**

Choose Yourself Financial



### **JPMorgan's "Never-Lose" Trades - Here's What They're Buying Next**

True Market Insiders



### **How To Profit From The #1 Technology Of The Next Decade Get In Early!**

Raging Bull



### **Retire Rich on One \$3 Stock**

Oxford Communique

# #1 - US Dollar Collapse

'Rich  
label

 BeInCrypto

## Nouriel Roubini Predicts the End of USD Dominance

Robert  
de

Economist Nouriel Roubini is predicting the demise of the U.S. dollar, thanks to China and CBDCs. But his predictions are not always...

1  
El  
h

 FXStreet

## US Dollar could rally before collapse

The f  
(  
globa  
A  
1 mo

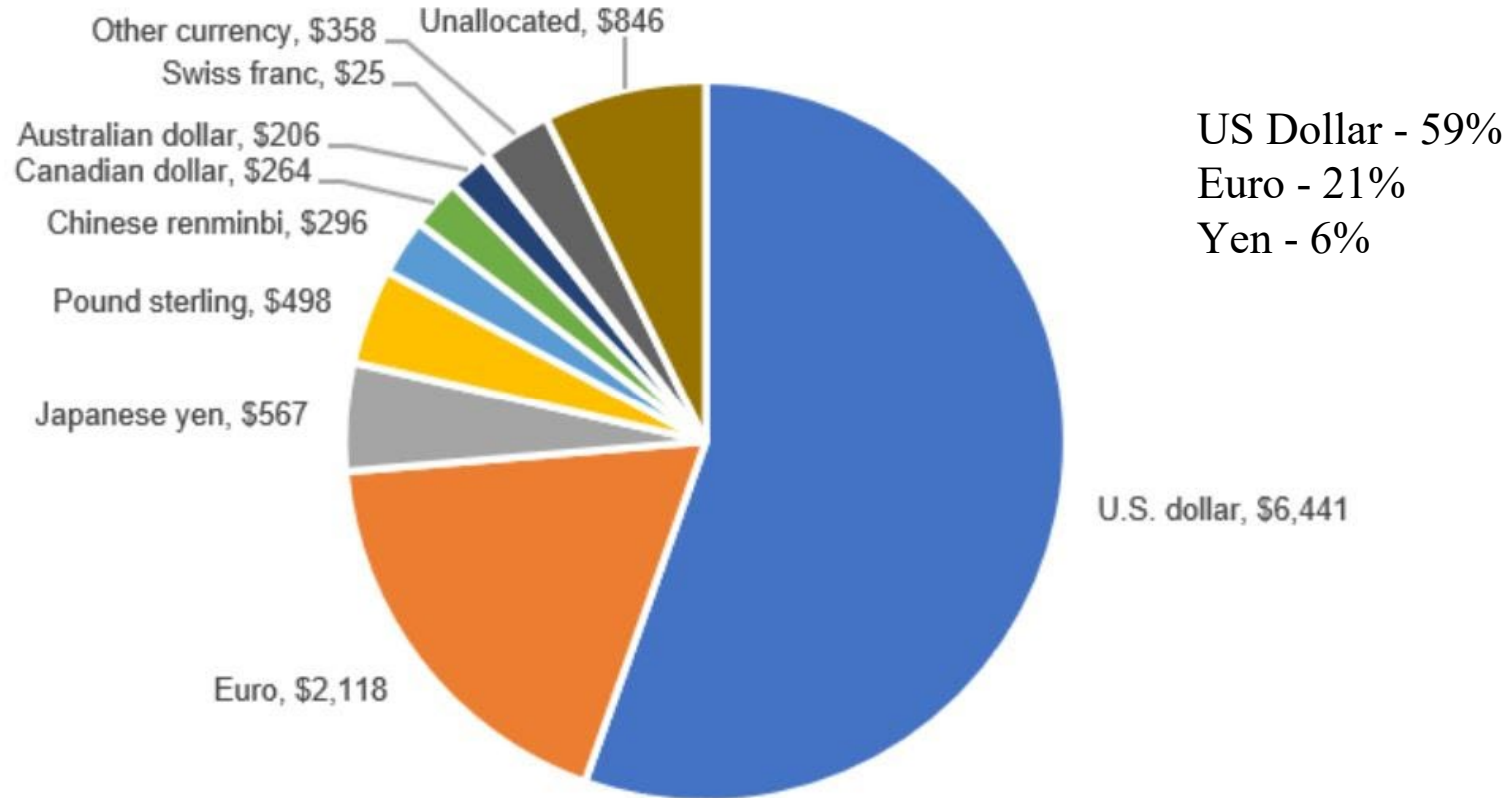
US futures markets continued to move about despite the Martin Luther King Holiday. Expect some immediate buying of stocks upon traders...

Jan 17, 2023

1 month ago

# Currency composition of foreign exchange reserves

in billions of U.S. dollars as of December 2022





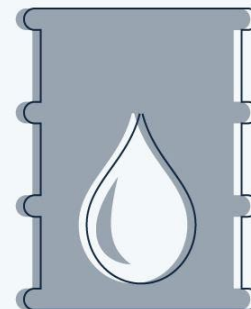
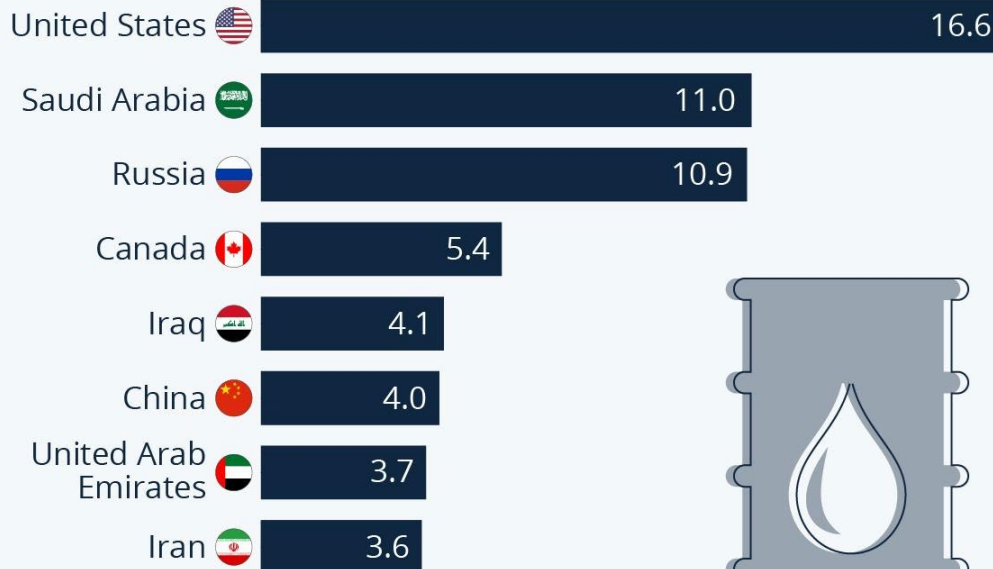
# JOULE

A BLUESPRING WEALTH PARTNER



## The World's Biggest Oil Producers

Oil production by country in 2021 (in million barrels per day)



Includes crude oil, shale oil, oil sands, condensates and natural gas liquids.

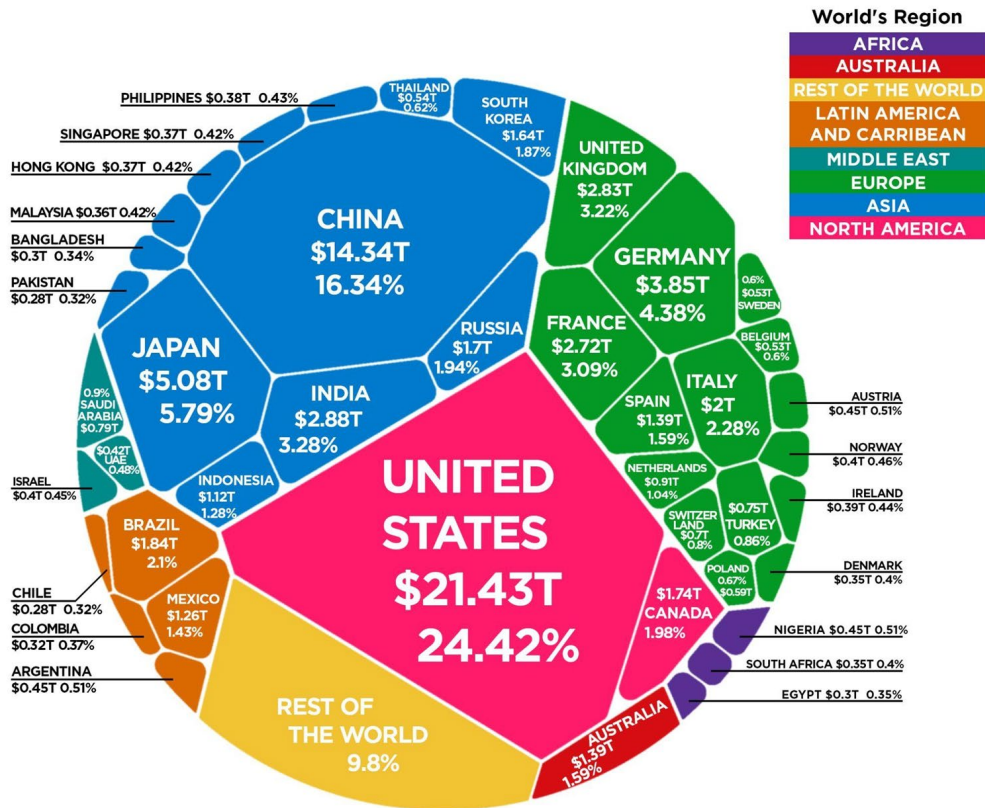
Source: BP





## The World Economy

### Gross Domestic Product (GDP) by Country 2019



#### Article & Sources:

<https://howmuch.net/articles/the-world-economy-2019>

<https://databank.worldbank.org>

## #2 - Stock Market Crash Imminent

BZ Benzinga

### Economist Says Stock Market Will Witness Largest Crash Since 1929 As U.S. Dollar Explodes

Macroeconomist Henrik Zeberg expects a massive blow-off top for equities in the coming months, saying recently that the stock market could...

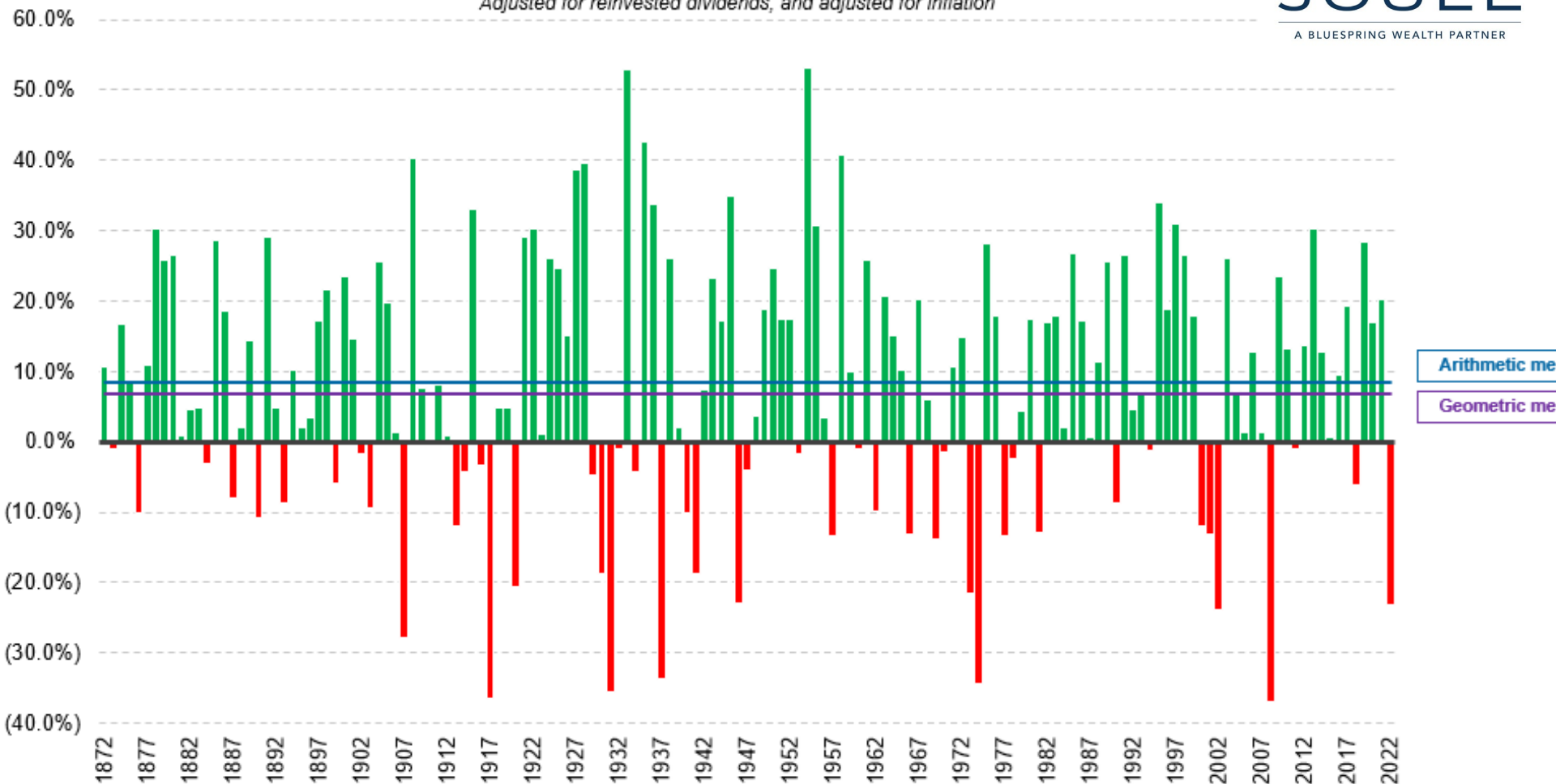
2 weeks ago

# Annual Real Total Returns - S&P Index - 1872 to 2022

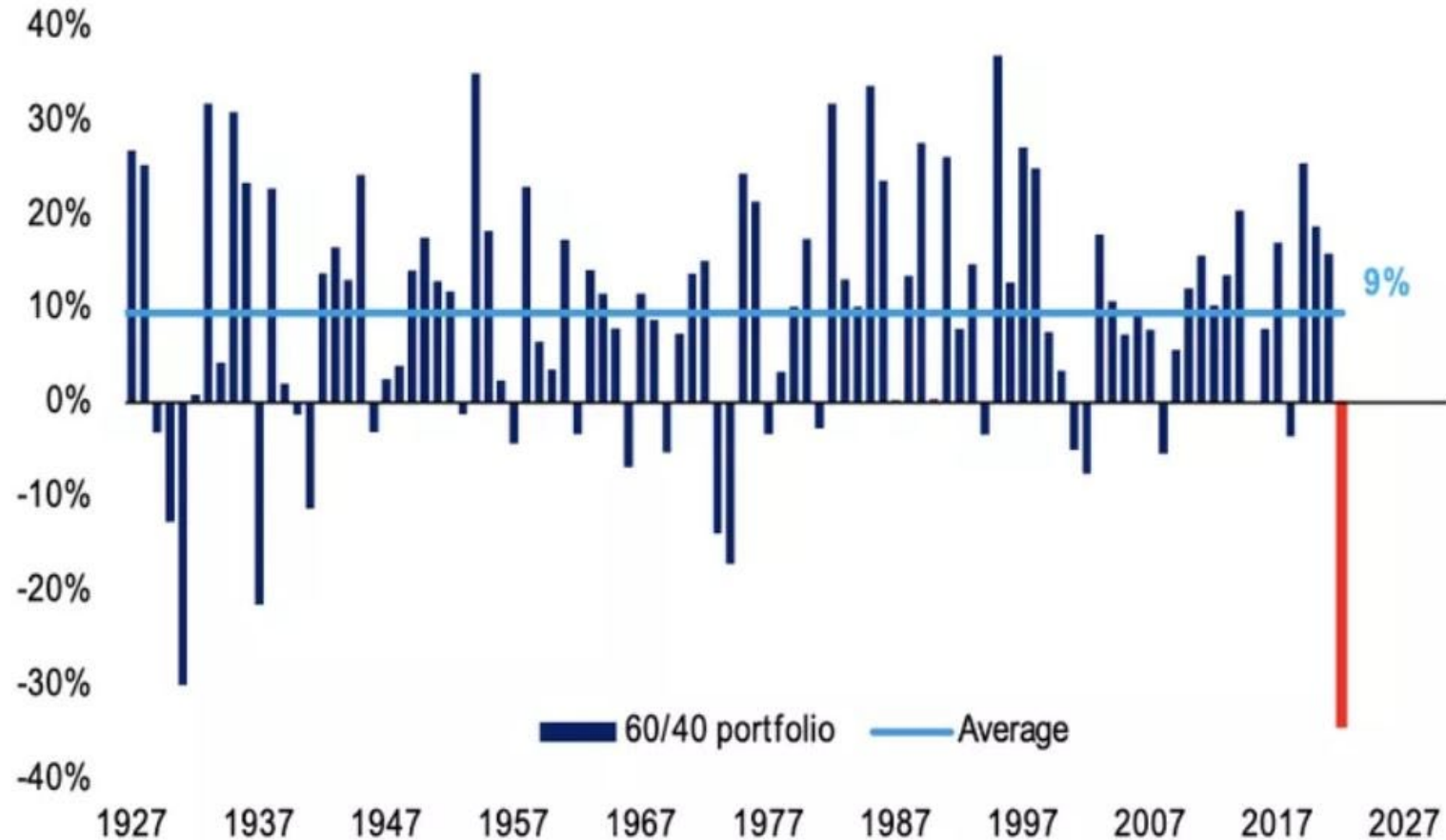
*Adjusted for reinvested dividends, and adjusted for inflation*

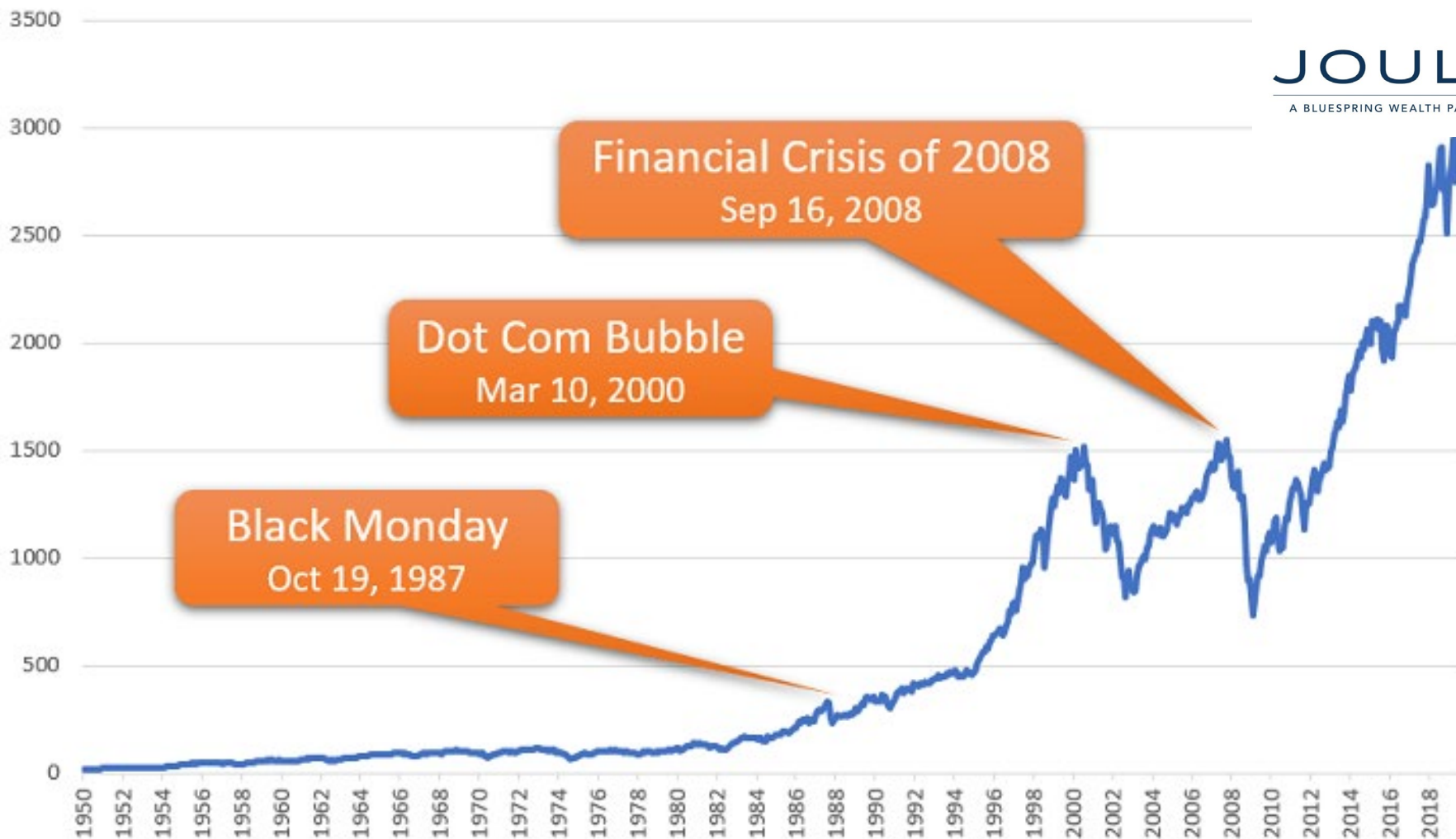
JOULE

A BLUESPRING WEALTH PARTNER



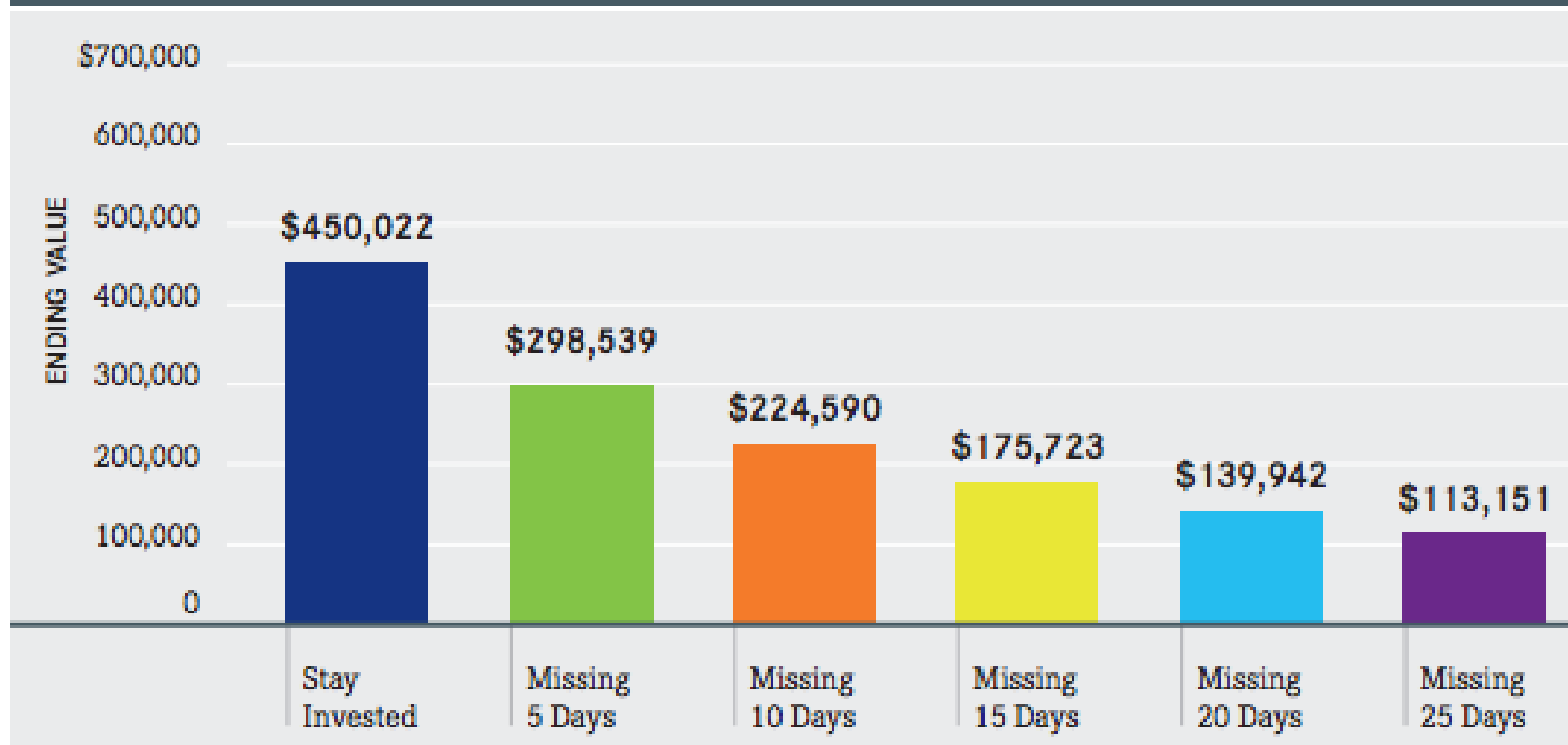
# Annual 60/40 portfolio performance





## Missing Top-Performing Days Can Hurt Your Return

Hypothetical Investment of \$100,000 in S&P 500 Index Over the Last 20 Years (1992-2011)

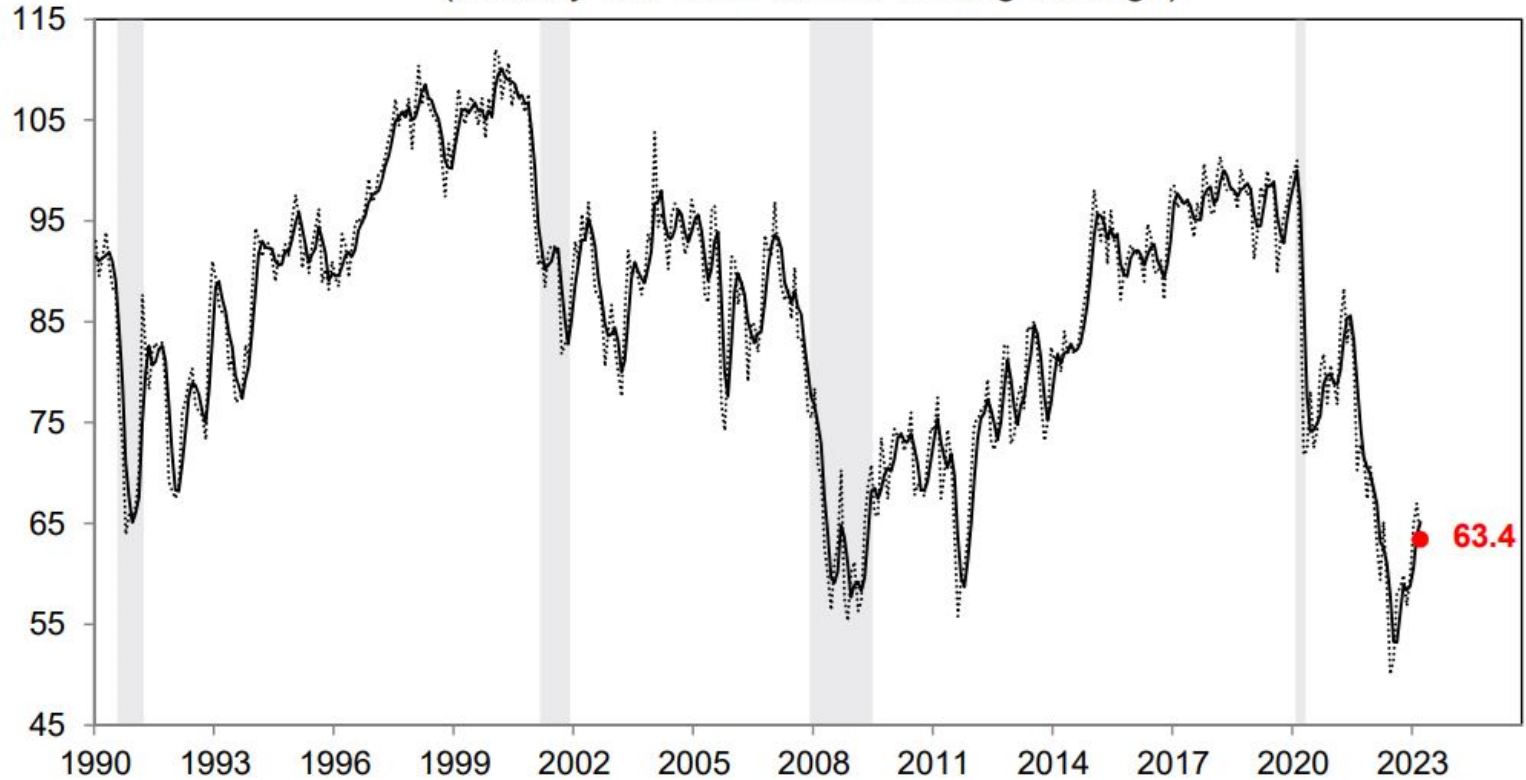


Sources: BlackRock; Bloomberg. Stocks are represented by the S&P 500 Index. Past performance is no guarantee of future results. It is not possible to directly invest in an index.

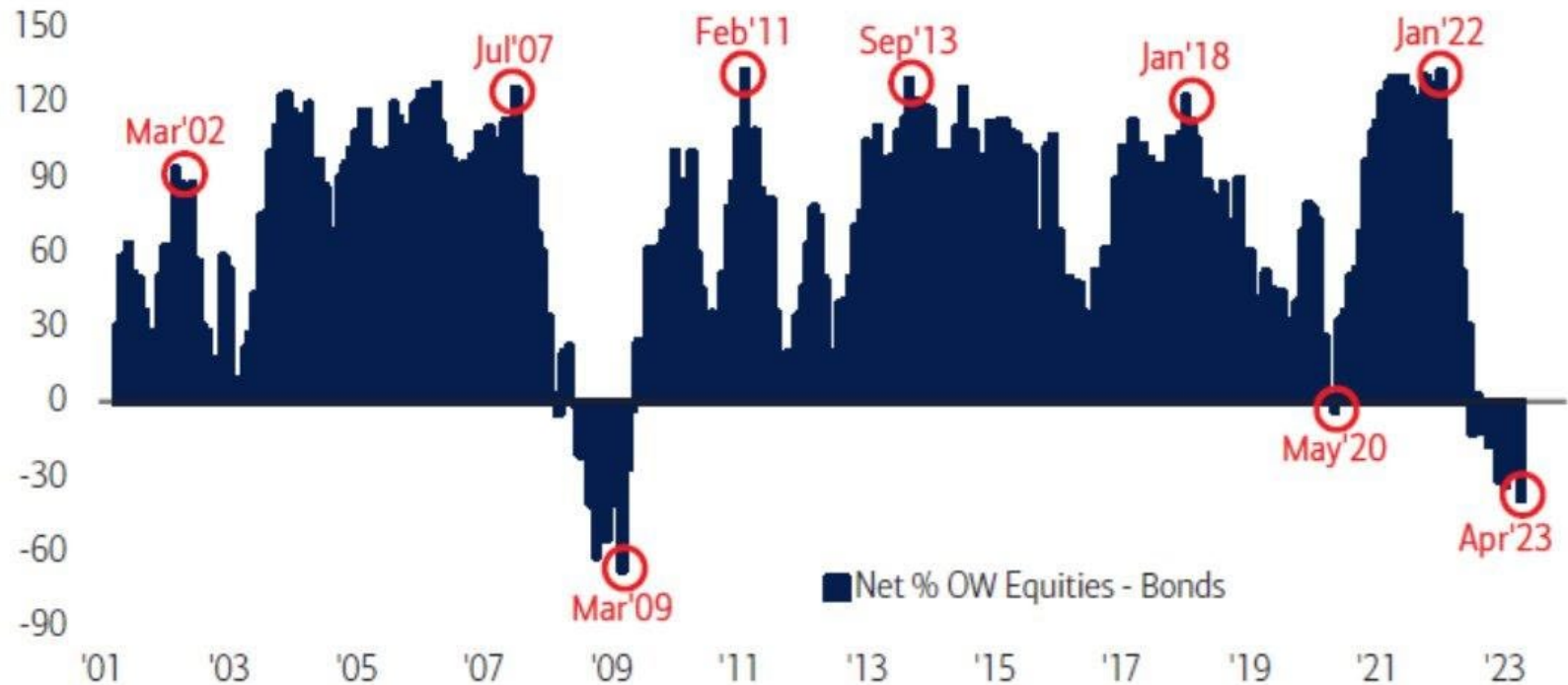


# Index of Consumer Sentiment

(Monthly and three month moving average)



**Chart 12: ...and relative basis**  
Net % overweight equities vs bonds



Source: BofA Global Fund Manager Survey

## #3 - Markets are Dead



The Motley Fool

### A Top Wall Street Analyst Thinks the Stock Market Is in a "Death Zone": What Should Investors Do?

Many investors eagerly desire a reason to be optimistic. That's why you've heard a lot of talk about the potential for a new bull market...

Feb 26, 2023

Original Dow Jones  
Average - 1896

American Cotton Oil

---

American Sugar

---

American Tobacco

---

Chicago Gas

---

Distilling & Cattle Feeding

---

General Electric

---

Laclede Gas

---

National Lead

---

North American

---

Tennessee Coal & Iron

---

U.S. Leather (pfd)

---

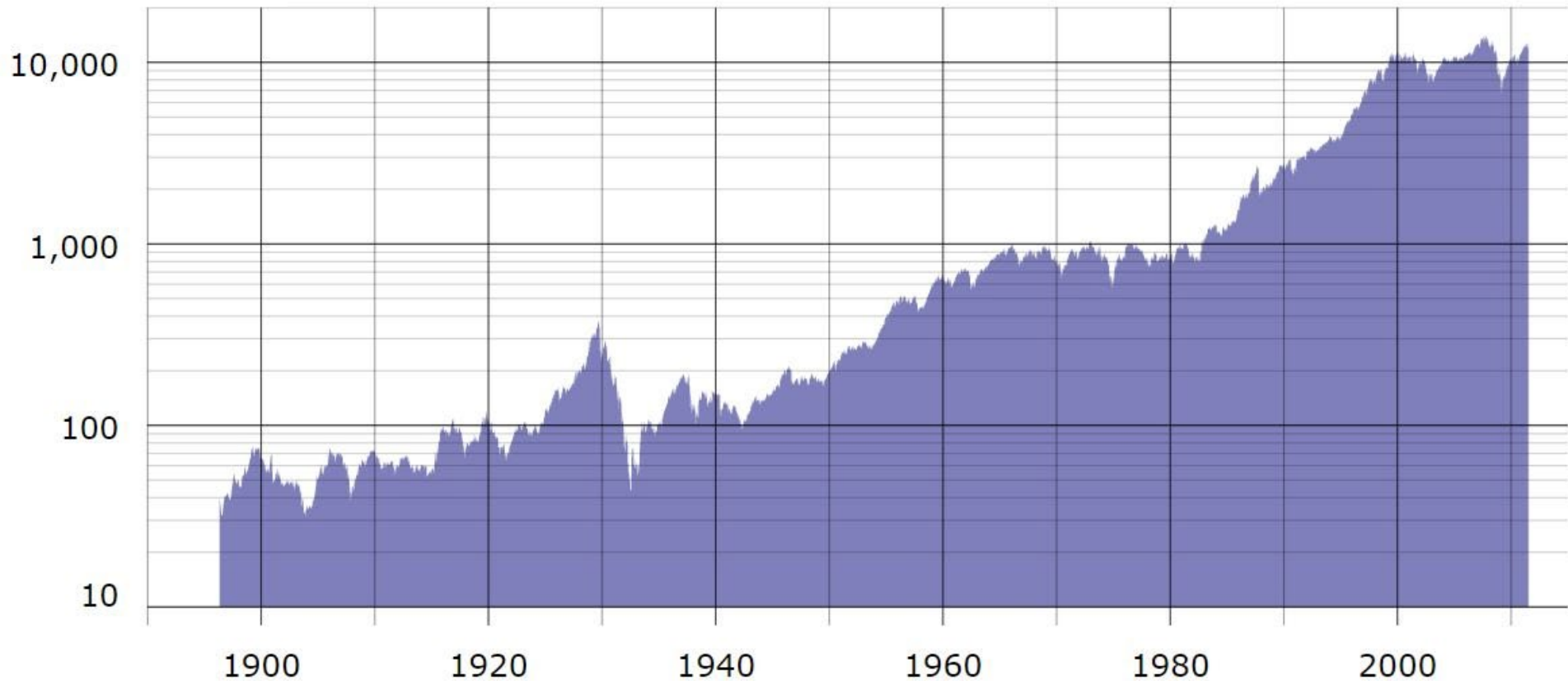
U.S. Rubber

## Current Dow Jones Average

3M	MMM	1976
American Express	AXP	1982
Amgen	AMGN	2020
Apple Inc.	AAPL	2015
Boeing	BA	1987
Caterpillar Inc.	CAT	1991
Chevron Corporation	CVX	2008
Cisco Systems	CSCO	2009
Dow Inc.	DOW	2019
Goldman Sachs	GS	2013
Honeywell	HON	2020
IBM	IBM	1979
Intel	INTC	1999
Johnson & Johnson	JNJ	1997
JPMorgan Chase	JPM	1991

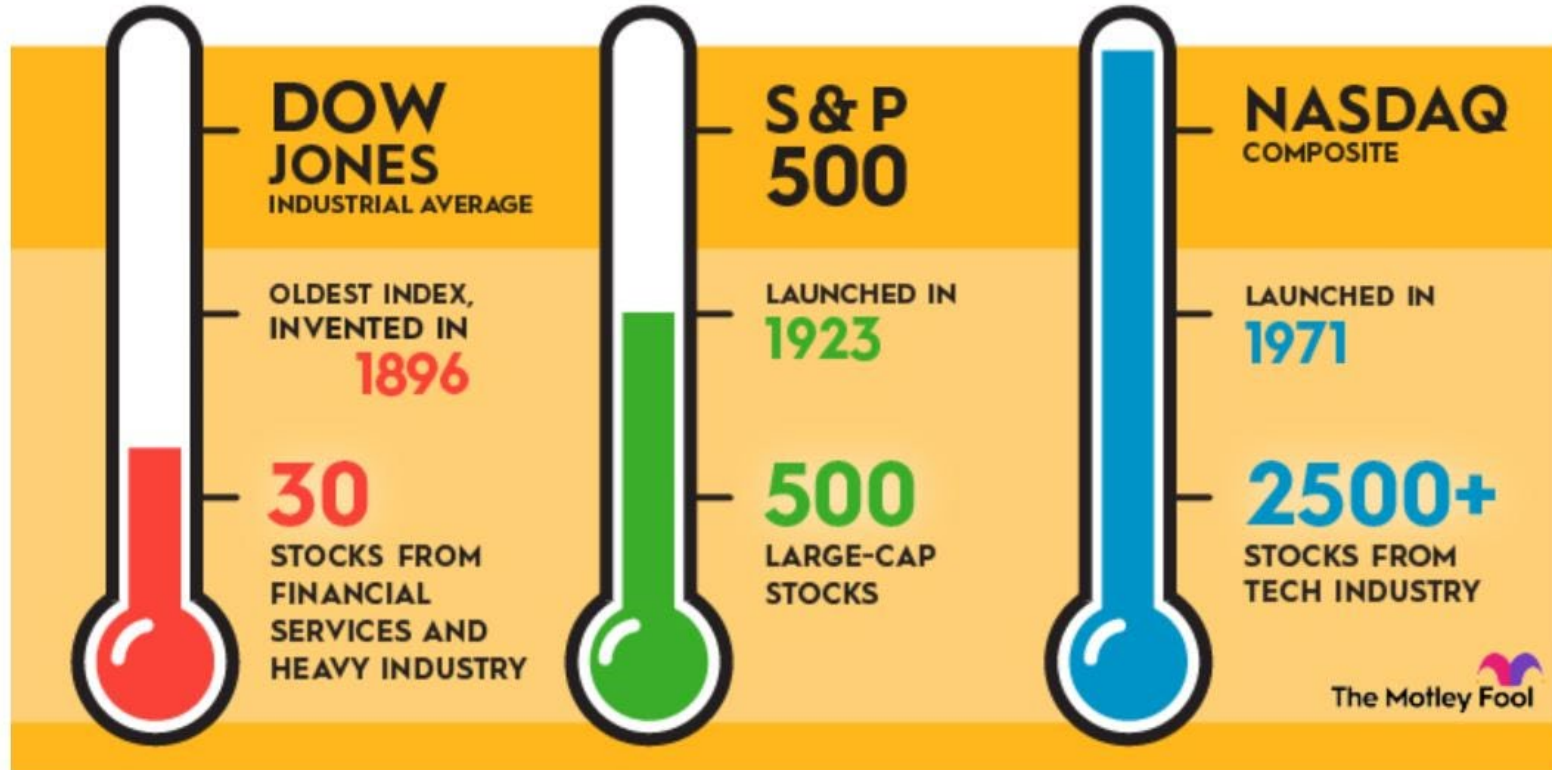
McDonald's	MCD	1985
Merck & Co.	MRK	1979
Microsoft	MSFT	1999
Nike	NKE	2013
Procter & Gamble	PG	1932
Salesforce	CRM	2020
The Coca-Cola Company	KO	1987
The Home Depot	HD	1999
The Travelers Companies	TRV	2009
The Walt Disney Company	DIS	1991
UnitedHealth Group	UNH	2012
Verizon	VZ	2004
Visa Inc.	V	2013
Walgreens Boots Alliance	WBA	2018
Walmart	WMT	1997

## Dow Jones Industrial Average





# Indices

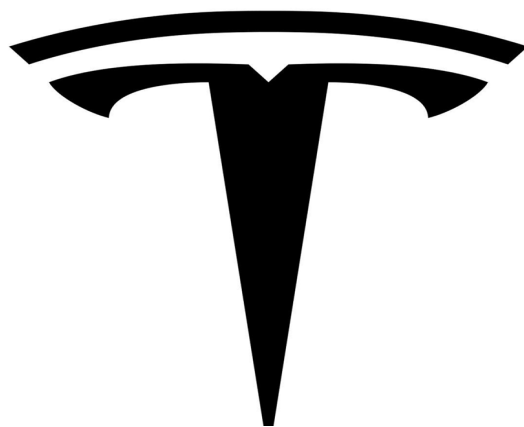
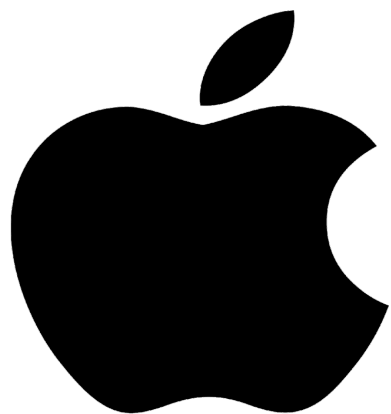


Source: The Motley Fool

# Alphabet

JOULE

A BLUESPRING WEALTH PARTNER



# Microsoft

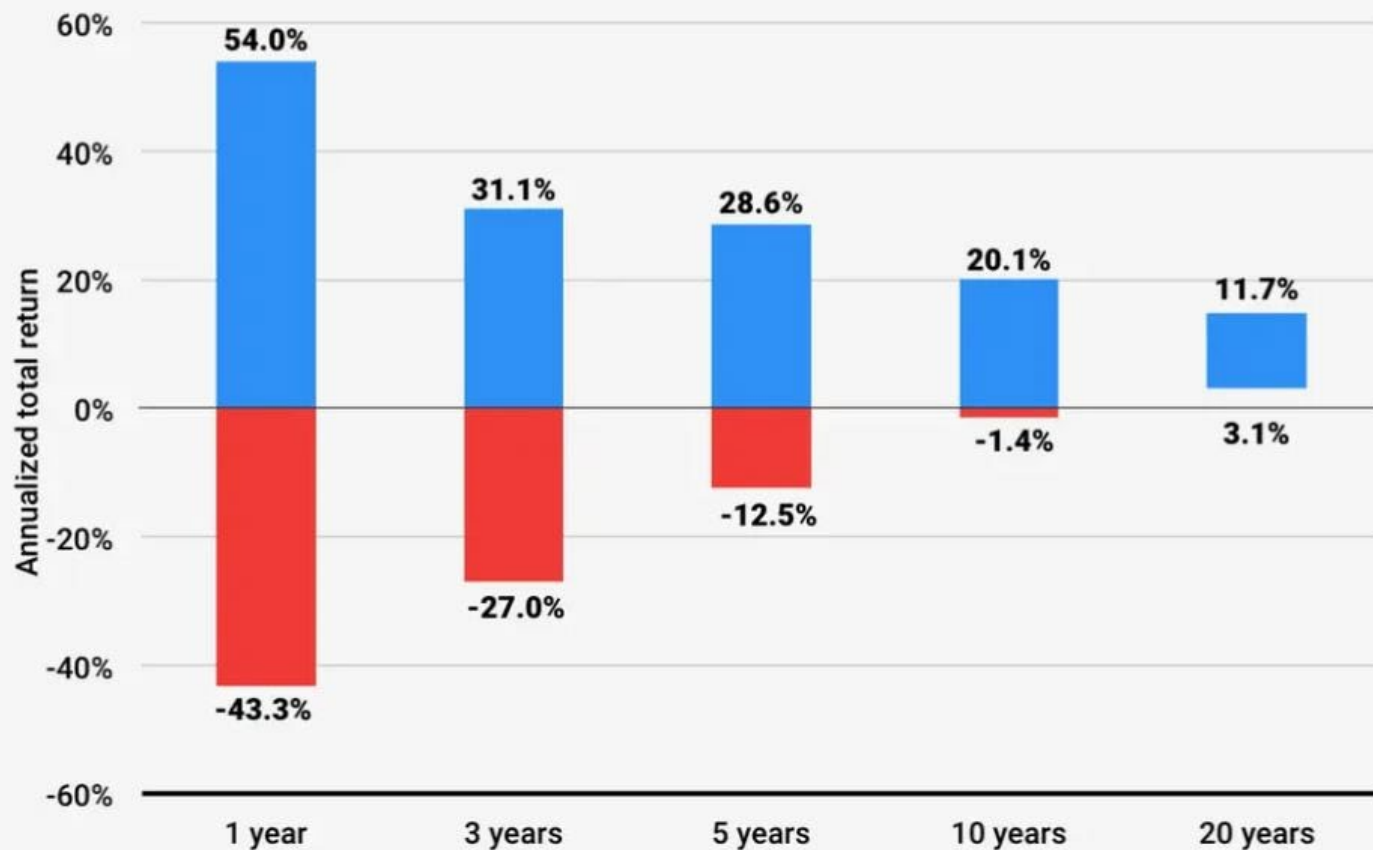


JOULE  
A BLUESPRING WEALTH PARTNER



**ON Semiconductor®**

# S&P 500 RETURN BASED ON TIME HORIZON



The slide features several vertical lines of varying heights and colors. On the right side, there are two dark blue lines. On the left side, there are two dark blue lines and one gold line. These lines are positioned at the edges of the white central area, creating a modern, geometric frame.

# JOULE

---

A BLUESPRING WEALTH PARTNER

QUESTIONS?

# DOOR PRIZES SPONSORED BY

## Gold Level Sponsors

Acuity Insurance

Secura Insurance Companies

Summit

Risk Placement Services, Inc.

Keystone Insurers Group

Fortified

First Benefits Mutual

BondExchange

Liberty Mutual, Safeco, State Auto

## Silver Level Sponsors

Bolton & Company

Kentucky Growers Insurance

Midwestern Insurance Alliance

**BIG I**  

---

**KENTUCKY**





2  
0  
2  
3

# LEADERSHIP CONFERENCE

BOWLING GREEN, KY • MAY 15-17