CAPITA
FINANCIAL NETWORK

BRUNCH & LEARN

Busting Myths for Women Investors

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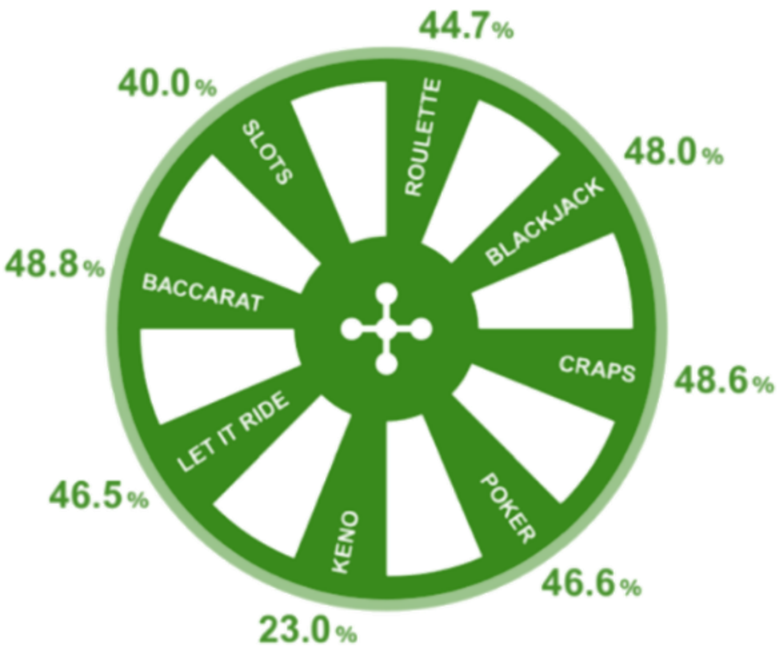
SCAN ME

TRUE or FALSE?

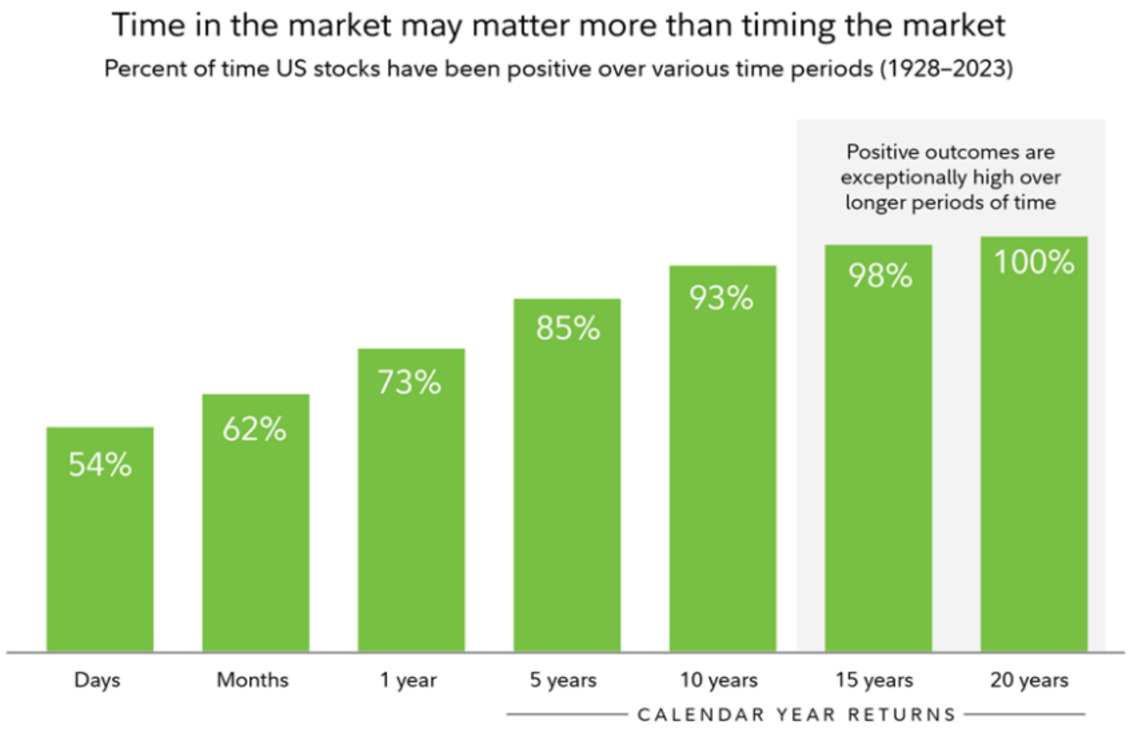
"Investing is like gambling"

IS THE MARKET REALLY LIKE A CASINO?

Odds of Winning at Various Casino Games



Percentage of Years US Stocks Posted Positive Returns



Source: Bloomberg, as of 12/31/23. U.S. stocks reflect S&P 500® returns. Past performance is no guarantee of future results. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. The S&P 500 Index was created in 1957; however, returns have been reported since 1926, and the index has been reconstructed for years prior to 1957. The S&P 500® Index is a market capitalization– weighted index of 500 common stocks chosen for market size, liquidity, and industry group representation to represent U.S. equity performance.

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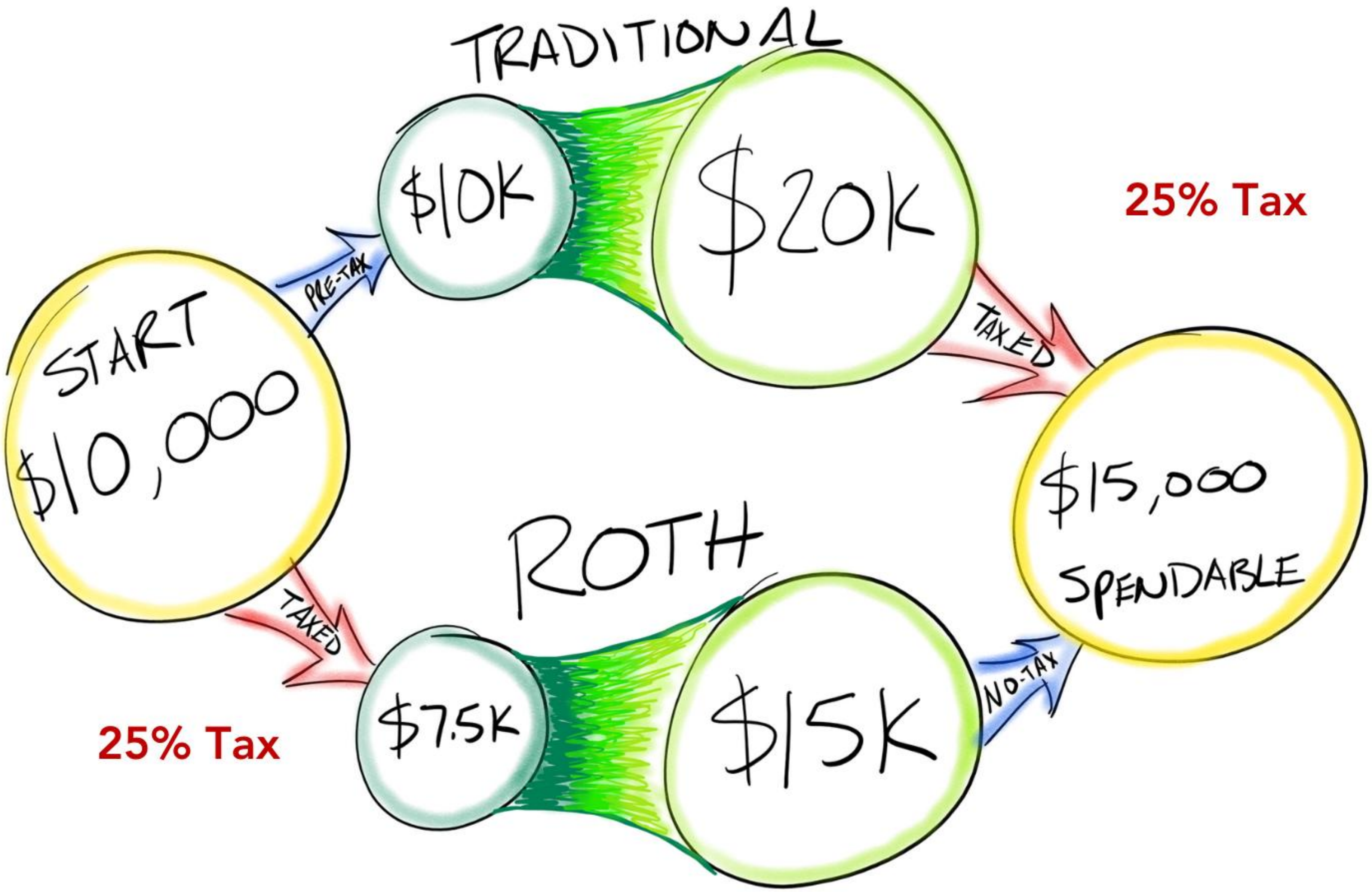
TRUE or FALSE?

“Roth is always better” or
“Taxes are worse in retirement”



Personal tax calculations are complex. Certain types of income may be excluded or only included in one of the depicted scales. These scales are designed for illustration and educational purposes only. You should consult your tax advisor to review your personal tax situation. Figures as of 2022

$100k Working Income

	Taxes
Total Income	$100,000
AGI Estimate	$100,000
Standard Deduction	$31,500
Additional Senior Deduction	-
Taxable Income	$68,500
Portion due to Social Security	-
Standard Income Tax (incl SS)	$7,743
Tax on Capital Gains	-
Add’l Medicare and NIIT Tax	-
Total Tax	$7,743
IRMAA B&D over Standard	-
Total Tax + IRMAA Increase	$7,743
Marginal Tax Bracket	12%
Effective Rate (Total Income)*	7.7%
Effective Rate (Taxable Income)*	11.3%

$100k Retired Income

	Taxes
Total Income	$100,000
AGI Estimate	$82,350
Standard Deduction	$34,700
Additional Senior Deduction	$12,000
Taxable Income	$35,650
Portion due to Social Security	$32,350
Standard Income Tax (incl SS)	$3,801
Tax on Capital Gains	-
Add’l Medicare and NIIT Tax	-
Total Tax	$3,801
IRMAA B&D over Standard	-
Total Tax + IRMAA Increase	$3,801
Marginal Tax Bracket	12%
Effective Rate (Total Income)*	3.8%
Effective Rate (Taxable Income)*	10.7%

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TRUE or FALSE?

"It's uncomfortable to talk about money with my friends"

TRUE or FALSE?

“Social Security is going away”

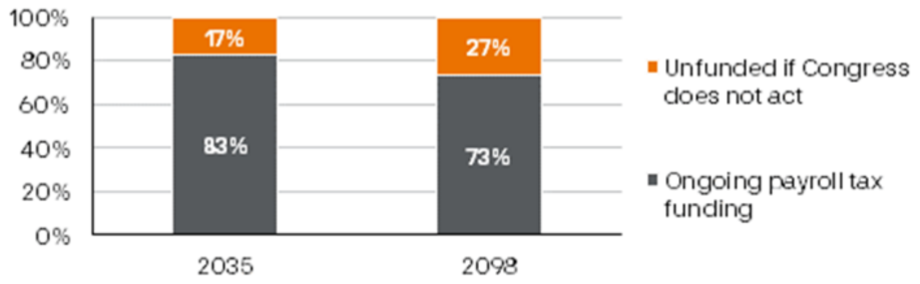
Social Security /Health

Debunking Social Security solvency myths

GTR | 45

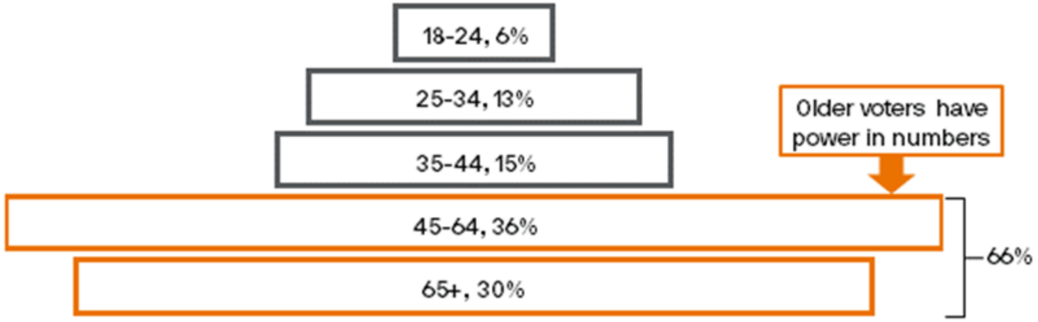
1 Myth: "Young workers will get nothing from Social Security."

Funded status of the combined Old-Age Survivor and Disability (OASDI) Trust Funds



2 Myth: "I should take my benefit now because it might be cut later."

Age of voters in 2022



Younger, higher earners are likely to experience some changes

Taxes and benefits cuts are unpopular, so Congress may put off addressing the issue until closer to 2035, when the combined trust fund is projected to be depleted.[1]

- Workers with earnings above the payroll tax cap may pay more in taxes.
- For young workers, there will still be payroll taxes to fund most of your benefits, but high-income workers are most likely to see gradual changes if there are benefit cuts.

[1] The Social Security Old Age and Survivor Trust Fund is projected to be depleted in 2033, but combined with the Disability Trust Fund the projected depletion date is 2035. This material should be regarded as general information and is not intended to provide advice. If you have questions, contact the Social Security Administration and/or your legal or tax professional. Source (top chart): 2024 Social Security Trustees Report. Source (bottom chart): Kaiser Family Foundation, number of voters as a share of the voting population by age.

J.P.Morgan
ASSET MANAGEMENT

Source: JP Morgan

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TRUE or FALSE?

"I don't make enough to start investing or build wealth"

Assumptions:

- Initial Savings: $5,000
- Monthly Contribution: $500
  - 10% of a $60k income
- 40 years until retirement
  - Age 25, Age 65 at retirement
- 8% Estimated Return

The Results Are In

In **40** years, you will have **$1,662,961.72**

The chart below shows an estimate of how much your initial savings will grow over time , according to the interest rate and compounding schedule you specified.

Please remember that slight adjustments in any of those variables can affect the outcome. Reset the calculator and provide different figures to show different scenarios.

Source: Investor.Gov - Compound Interest Calculator

TRUE or FALSE?

"I need to pay off my mortgage before I retire"

Pre-Retirement

Income	
Monthly Employment Income	$4,000
Expenses	
Mortgage	$2,000
Utilities/Bills	$500
Food	$750
Fun	$250
Misc.	$500
Balanced Budget	-

Retirement

Income	
Social Security	$2,500
Portfolio Income ($450k)	$1,500
Expenses	
Mortgage	$2,000
Utilities/Bills	$500
Food	$750
Fun	$250
Misc.	$500
Balanced Budget	-

TRUE or FALSE?

"My partner handles the money, so I don't need to pay attention"

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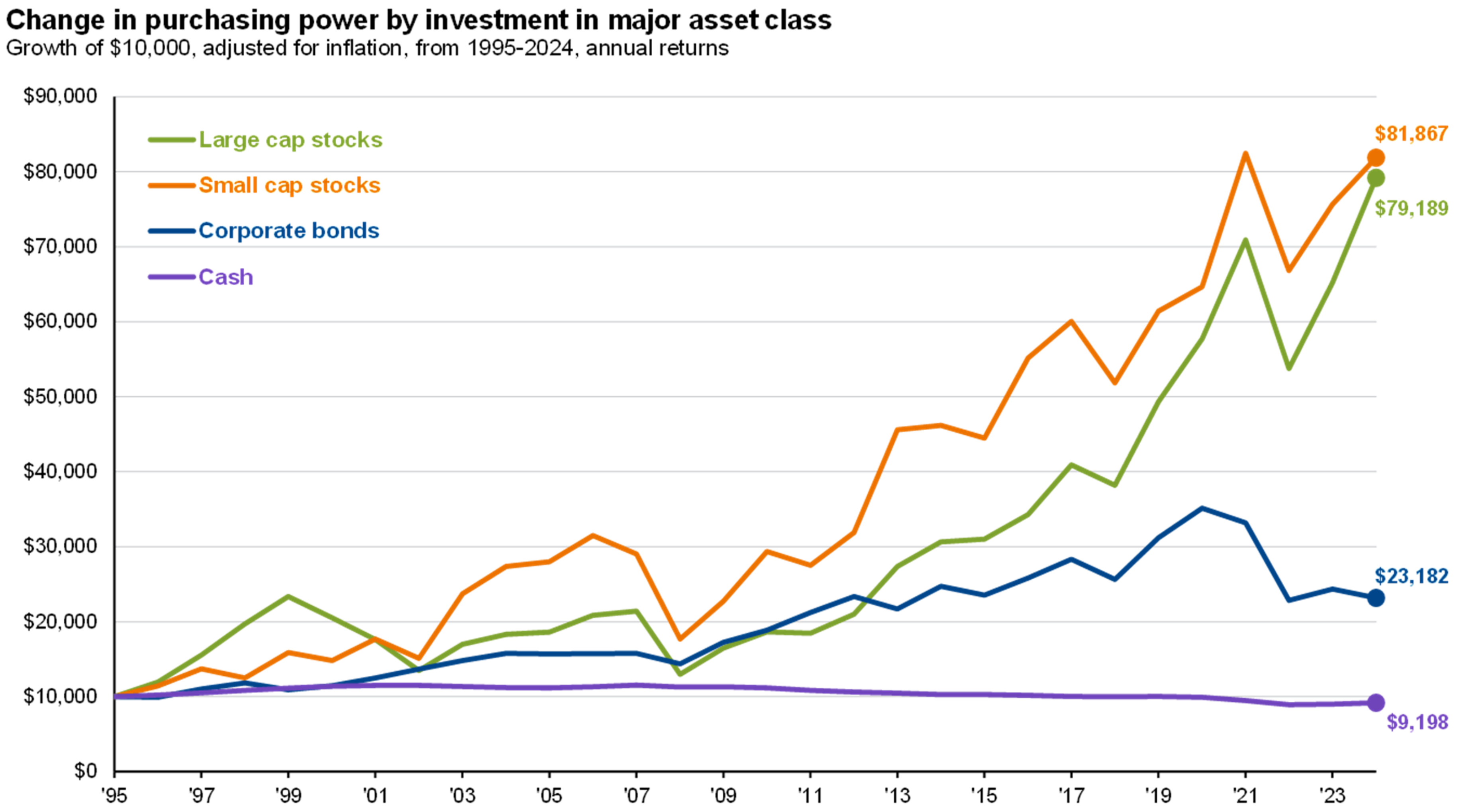
TRUE or FALSE?

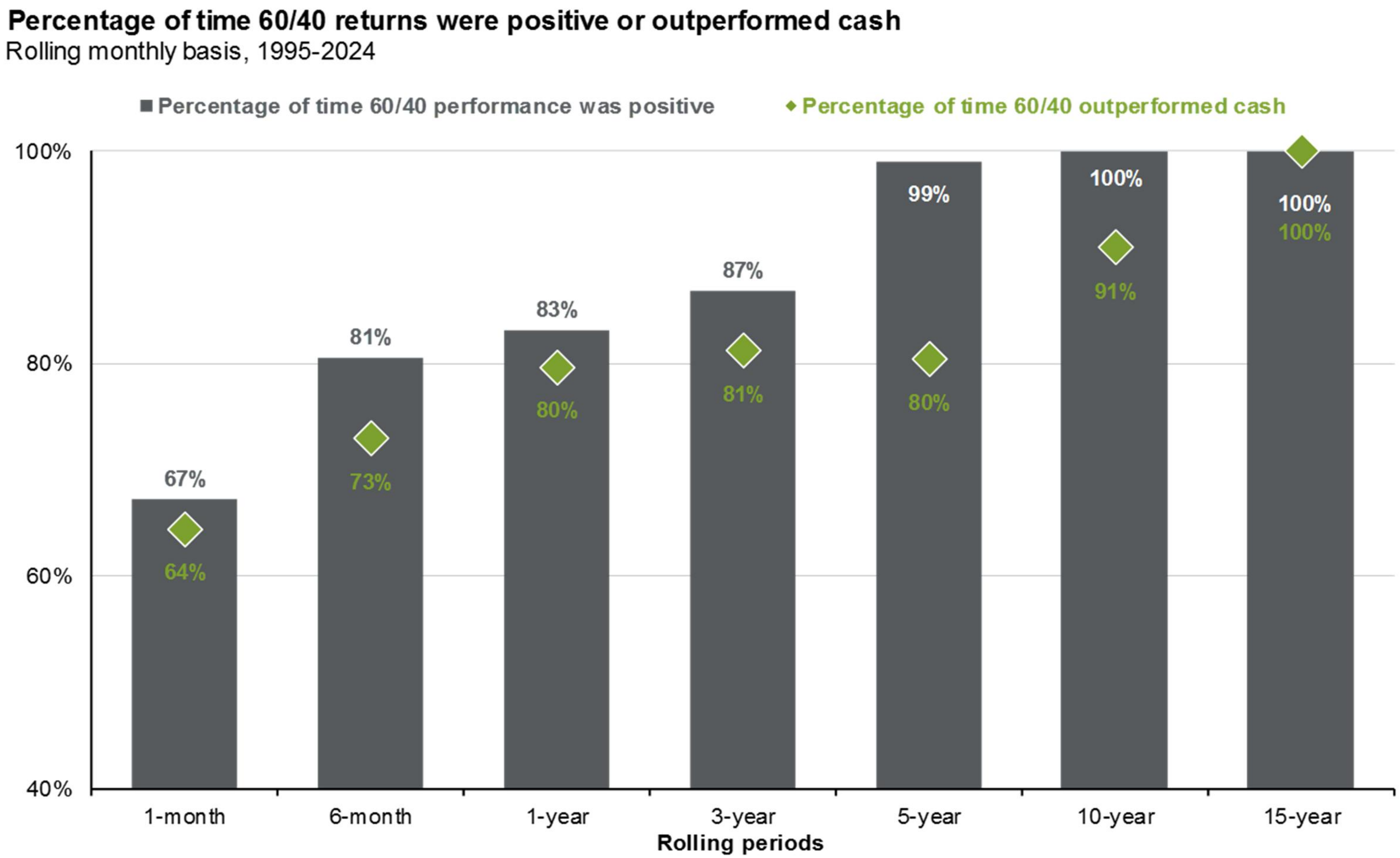
"Cash is safer than stocks"

Stocks vs Cash



Source: JP Morgan - https://am.jpmorgan.com/content/dam/jpm-am-aem/americas/us/en/literature/jpmorgan-models-and-markets.pdf

Stocks vs Cash



Source: JP Morgan - https://am.jpmorgan.com/content/dam/jpm-am-aem/americas/us/en/literature/jpmorgan-models-and-markets.pdf

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OCTOBER 8, 2025
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