SAVVLY

Create Financial Peace of Mind

An Innovative Solution for Your Retirement & Estate Plan

Client Brochure

savvly.com

A very small investment in **Savvly** can help secure your financial legacy from the uncertainties associated with longevity — while preserving wealth and optimizing tax efficiency.

Create A Later Life Windfall

Savvly is a private, pooled investment[1] designed to create a windfall in the second phase of retirement that can be used to maintain a high quality of life or mitigate the impact of unexpected late life expenses. Savvly does not provide income, but a payout similar to life insurance — except you receive it while you're still alive.

First, you make a small contribution that's pooled into a low-cost, equity index fund. Then, at a pre-designated age (picked by you or with the help of Savvly), you receive a lump-sum payout of your original contribution, its market returns, and your share of others' pooled contributions who take an early withdrawal or pass away before their payout date.

By investing a small amount today, less than 5-10% of your portfolio, Savvly can make a big difference in the future.

Help Secure Peace of Mind With Savvly

Wealth Preservation
Protect your estate from the expenses incurred in your later years.

Tax Efficiency
Keep more of your investment through significant tax benefits.[2.]

Wealth Transfer Optimization
Transfer your wealth efficiently.

Risk Management
Focus on higher yield products in the short-term.

Additional Windfall
Build a late life windfall.

Early Retirement
Retire early or increase early retirement spending.

Protection From the Unexpected
Mitigate the risk of later life expenses, such as healthcare costs.

Peace of Mind
Mitigate the risk that your final years create a financial burden on loved ones.

What Savvly Is Not

Savvly is not an annuity

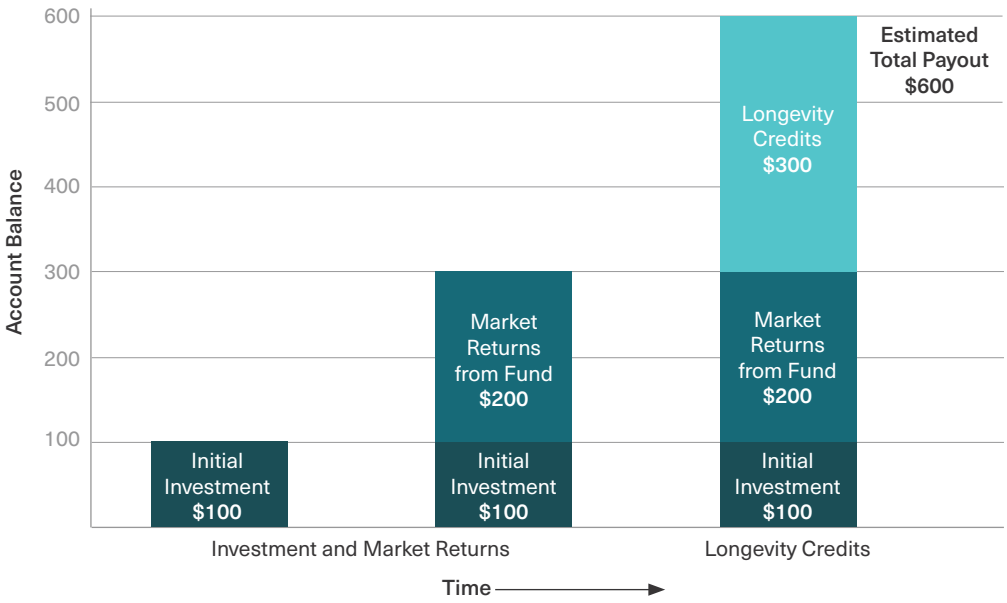
Savvly is not an insurance policy

Savvly is not an actively managed fund

Savvly is a shared savings pool where investors are rewarded for living a long life

1. Structured as a Limited Partnership.
2. Savvly does not provide tax advice; please consult your tax professional.

How Savvly Works



Who Savvly is for:

Today, Savvly is available to accredited investors or qualified purchasers. Savvly can be purchased directly through Savvly or through a financial adviser.

Fund Details

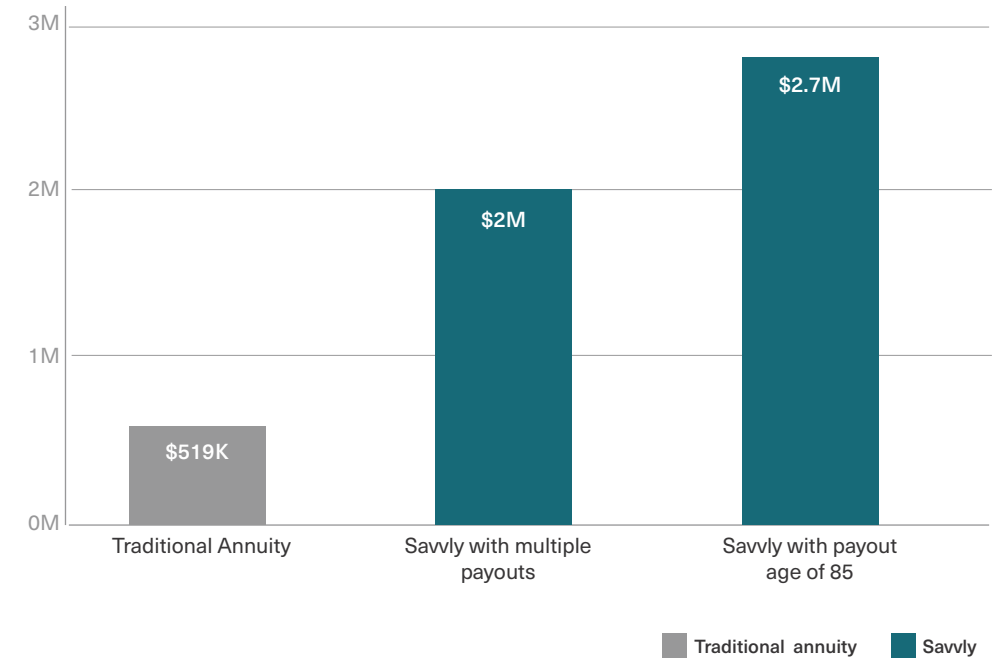
	Fund 1: For Accredited Investors	**Fund 2:** For Qualified Purchasers
Minimum Investment	$10,000	$100,000
Maximum Investment	$100,000	$300,000
Savvly Management Fees	Management fee of 50 basis points annually	Management fee of 35 basis points annually
Return on Investment	Principal and returns of index fund plus a share of the Savvly investment pool	

To qualify as accredited, an individual must earn more than $200K/year (or $300K/year with spouse), have a net worth over $1 million, or be an investment professional (e.g., a licensed associated person of a broker-dealer or investment adviser). To qualify as a qualified purchaser, an individual must have a net worth of $5 million or more.

Refer to the Private Placement Memorandum for a comprehensive view of terms, which may include transaction fees associated with liquidation events.

Savvly vs. Annuities

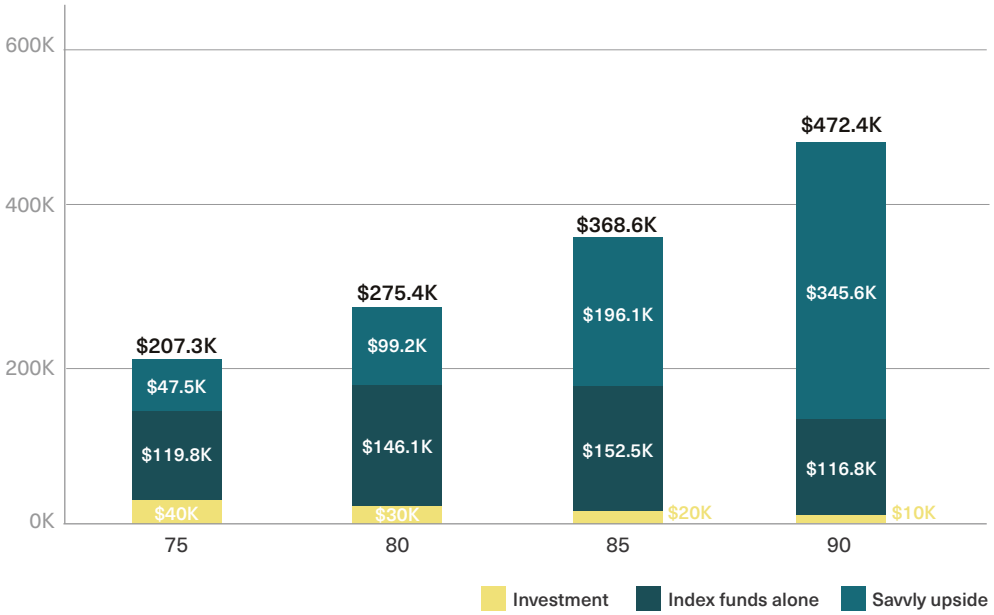
Simulation: Participant invests $300K at age 65 and lives to 100



Assumes: Investment of $300K at age 65 for participants who live to 100, Inflation: 3.5%, S&P 500 Real Growth Rate: 7.5%, Annual Annuity Payment: $19,166, Annuity Annual Increase: 2.0% Figures based on representative market returns and forfeitures consistent with actuarial data from 1995-2020 and 2022 benchmark.

For illustration purposes only. Outcomes may vary. In inflation-adjusted numbers.

How Multiple Payouts Work



You put $100K into Savvly at age 57 with payout ages of 75, 80, 85 and 90. Assuming the market grows at 8%, they may expect to receive higher returns than investing in index funds alone, as indicated.

A Tax-Efficient Vehicle

Savvly may be able to help you keep more of your investment through significant tax benefits. Here's an example of how it works.

Let's say you invest $100K into Savvly, which buys shares of an S&P 500 fund. We'll assume that $600K is the value at payout age, resulting in a 6:1 value vs. cost basis value ($600K vs. $100K).

As a Limited Partnership and pass-through entity, Savvly can transfer the stocks to your brokerage account. The assets do not need to be liquidated.

When you sell your shares, you pay long-term investment gain taxes on the amount liquidated, instead of paying higher, short-term investment gain taxes or high income taxes as is the case with most insurance products.

Given the in-kind returns, beneficiaries may be eligible to receive the same in-kind transfer with potential step ups in cost basis.

Consult your tax adviser to determine if the tax benefits of a Limited Partnership are right for you. Savvly does not provide tax advice.

Meet the Leadership

Dario Fusato
Chief Executive Officer
& Co-Founder

Dario started his business career at McKinsey & Company as a management consultant. He also held roles as SVP, Partner, and COO at Aon Plc for one of their most innovative and data-driven divisions. In 2013, he was invited to one of the world's largest insurance brokerages, Arthur J. Gallagher & Co., to introduce a similar data-driven approach as Managing Director. Dario holds a Ph.D. in Aerospace Engineering and two additional master's degrees from the University of Maryland and a MS from Polytechnic of Turin.

Antonio "Tony" Derossi
Chief Operating Officer
& Co-Founder

Tony is an insurance sector veteran and technology enthusiast. He began his career in the Insurance and Asset Management practice of McKinsey & Company's Business Technology Office. From there, he joined Allianz and ultimately became the regional COO of Allianz CEEMA and then the COO of Allianz Fireman's Fund. He has contributed to the development of several insurtech startups, including KWH Analytics, Omni: US, and Bunker, among others. Tony holds an M.Sc. in physics from the University of Trieste.

Robert Evans II
General
Counsel

Rob is a Partner in the New York Office of Locke Lord LLP and Chair of the Capital Markets Group. He joined Locke Lord in 2019 after serving as a senior officer in the US Securities and Exchange Commission's Division of Corporation Finance. Before that, he was a partner at Shearman & Sterling LLP for 20 years. He teaches Advanced Fundamentals for Corporate and Securities Lawyers as an adjunct professor at U. Penn's Carey Law School.

No Early Withdrawal Penalty Clause

For the first 2 years, investors can withdraw from Savvly with no penalty. In this case, they will receive their initial investment, adjusted for the returns from the Vanguard ETF fund.

Ready to learn more?

We are happy to connect with you to further answer any questions.

Book a meeting | savvly.com | info@savvly.com | 1-888-372-8859

Disclosures

Savvly Adviser, LLC is an exempt reporting adviser. Information presented is for educational purposes only intended for a broad audience. The information does not intend to make an offer or solicitation for the sale or purchase of any specific securities, investments, or investment strategies. Investments involve risk and are not guaranteed. Savvly Adviser, LLC has reasonable belief that this marketing does not include any false or material misleading statements or omissions of facts regarding services, investment, or client experience. Savvly Adviser, LLC has reasonable belief that the content as a whole will not cause an untrue or misleading implication regarding the adviser's services, investments, or client experiences.

Past performance of specific investment advice should not be relied upon without knowledge of certain circumstances of market events, nature and timing of the investments and relevant constraints of the investment. Savvly Adviser, LLC has presented information in a fair and balanced manner.

Past performance is not indicative of future performance. Principal value and investment return will fluctuate. There are no implied guarantees or assurances that the target returns will be achieved or objectives will be met. Future returns may differ significantly from past returns due to many different factors. Investments involve risk and the possibility of loss of principal. The values and performance numbers represented in this report reflect Savvly Adviser, LLC's management fees.

The values used in this report were obtained from sources believed to be reliable. Performance numbers were calculated by Savvly Adviser, LLC using the data provided. Please consult your custodial statements for an official record of value.

Savvly Adviser, LLC is not giving tax, legal or accounting advice, consult a professional tax or legal representative if needed.

Savvly Adviser, LLC is an exempt reporting adviser and is the investment manager of Savvly Investment Fund 1, L.P., a 3(c)-7 fund and Savvly Investment Fund 2, L.P., a 3(c)-1 fund.

The case study examples assume a 4% per annum retirement portfolio withdrawal, 4% per annum retirement portfolio growth, and market returns of 6% per annum. Figures include reinvestment of capital gains and dividends, but do not reflect the effect of any applicable sales charges, adviser fees, or redemption fees, which would lower these figures. The case studies are not intended to imply any future performance of the fund.

Assumptions and Risks

These case studies are for illustrative purposes only, to help show possible performance for investors. These case studies are created based on various assumptions, and there is no guarantee that these same results will be achieved by investors. The use of hypothetical returns naturally entails inherent risks and limitations. These returns do not represent the performance of any particular investor, account, or portfolio. No representation is being made that any investor will, or is likely, to achieve gains or losses similar to those presented. Please consider these and other factors carefully and do not place undue reliance on hypothetical information.

These case studies are based on the following assumptions:

- Case studies shown assume a management fee of 0.25% per year, and a one-time payout fee of 2%. Individual advisor fees are not included and may vary.
- All case studies assume inflation of 3.5%, retirement portfolio real growth of 4% per annum before final payout, retirement portfolio real growth of 2.2% per annum after final payout, and S&P 500 real growth of 7.5% per annum. These assumptions are based on long-term projections. References to future expected returns are not promises of actual returns that may be realized, and should not be relied upon in that regard. Actual returns may vary significantly.
- Case studies assume a 3% early withdrawal rate before payout or death. In case of death or early withdrawal, beneficiaries receive 25% of the lesser of their initial investment or the current market value of that investment.
- The case study for Fred assumes net accumulation of $61K per year before retirement
- Mortality rates were estimated based on the Actuarial Life Table provided by the Social Security Administration. A mortality table is a table prepared by actuaries that shows the rate of deaths occurring in a defined population over a particular time period. Based on a mortality table, it is possible to calculate the probability of a person's death based on their age. The Actuarial Life Table is the base used by the Society of Actuaries for their analyses of financial exposure that is associated with mortality.

In addition to standard investment risks, the actual payouts received by clients may be impacted by sequence of returns risk and the volatility experienced within the sequence of returns. Sequence of returns risk is the risk that comes from the order in which investment returns occur. Significant market declines near payout age may reduce that amount received unless a client chooses to extend their investment over a longer duration.

In addition to investment risks, the long-term total return of the Savvly is impacted by actual redemption rates (either voluntary or upon death) of Savvly investors. Total returns may decline if mortality rates or voluntary redemptions decline and may increase if mortality rates or voluntary redemptions increase. To the extent investors live longer than predicted by the mortality table, the return provided by the longevity reallocation mechanism will be reduced. No assurance can be given that the mortality experience of Savvly will conform to that reflected in the Actuarial Life Table.

Disclaimer

Unlike traditional mutual funds or exchange traded funds ("ETFs"), Savvly operates unique investment fund structures and investors should carefully consider whether their financial condition and investment objectives are aligned with these retirement-focused investments. Savvly may be suitable for an investor primarily concerned about ensuring sufficient capital for the later years of retirement. Savvly may not be suitable for an investor whose primary objective is short term growth. Payouts from Savvly are tied to the life of the investor and, accordingly, people with serious or life-threatening health issues should not invest in Savvly.

Savvly is not an insurance company, Savvly investments are not insurance or annuity contracts, and investors will not have the protections of insurance laws. Payouts from Savvly are not guaranteed or backed by an insurance company or any third party, nor are they exposed to counterparty risk from Savvly, as investors have title to assets in the underlying limited partnership in the event that Savvly stops operating.

The long-term total return of Savvly may be impacted by volatility and sequence of returns risk. The long-term total return of Savvly will also be impacted by actual redemption rates, and may increase or decline as mortality rates or voluntary redemptions increase or decline. This is not a complete list of the risks associated with an investment in Savvly.

Please read the Private Placement Memorandum before investing. Important information about Savvly is contained in the Private Placement Memorandum. Management fees and expenses all may be associated with investments in private placement opportunities. Private placements are not guaranteed, their values change frequently, and past performance may not be repeated. Savvly Advisor LLC is the Manager of funds invested in Savvly. For further information on Savvly, please visit www.savvly.com. Savvly and the Savvly logo are trademarks of Savvly Advisor LLC, registered in the United States.

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