



## IMPORTANT INFORMATION ABOUT THE FINCH GROWTH CALCULATOR

The tool is intended to give some indication of the risks associated with the selected portfolio by showing the hypothetical change in value of the starting balance invested in accordance with the allocations of the selected portfolio for the period starting November 1, 2010 through October 30, 2020. Target allocation information for each portfolio is provided below. **The returns of the selected portfolio shown are hypothetical and do not reflect the results of actual trading of any account or group of accounts, or contemporaneous investment decisions made by Trio Advisors, Inc..** In generating these hypothetical returns, the tool assumes (a) the starting balance was invested in accordance with the selected portfolio target allocations as of November 1, 2010, and rebalanced to approximate the target portfolio allocations whenever an allocation differed by 10% or more of the target portfolio allocation; (b) no additional contributions into or withdrawals from the account were made; (c) reinvestment of any dividends and interest; and (d) for Finch Growth accounts, the monthly deduction fees of \$2 for account balances of \$1,000 or less, or \$7 for account balances greater than \$1,000. **Past performance is no guarantee of future results.** The performance of an actual account managed in accordance with the selected portfolio may differ significantly from the hypothetical results shown, including because the historical market conditions used in generating these hypothetical returns may not be repeated in the future.

Trio Advisors, Inc. did not begin managing client assets until July 2020, and the hypothetical portfolio performance information should not be confused with actual performance. For example, unlike an actual performance record, the hypothetical portfolio information shown does not represent any actual trading or management of actual assets. The hypothetical portfolio performance information also differs from actual performance because it is achieved through the retroactive application of the selected portfolio, which was developed with the benefit of hindsight. Trio Advisors, Inc. expects its clients to use their Finch account like a typical checking account, making regular deposits into the account and withdrawals in the form of spending. The portfolio return results shown do not reflect any deposit or withdrawal (*i.e.*, spending) activity, however, other than the initial deposit of the selected amount and the reinvestment of dividends and interest. For actual accounts managed using these portfolios, Trio Advisors, Inc. expects rebalancings to occur when deposits or withdrawals are made, and when actual allocations exceed +/- 10% of the target portfolio allocations. The hypothetical returns shown could have differed from actual account performance, potentially by a substantial amount, if typical deposit and withdrawal activity had occurred in the hypothetical account, or if changes in the selected portfolio had been made.

The free checking account hypothetical performance information uses interest information taken from [bankrate.com](http://bankrate.com), assumes the deposit of the selected amount as of November 1, 2010 (with no further deposits or withdrawals), and that the account paid interest at a rate of 0.00% APY until February 28 2015, at 0.06% APY between March 1 2015 and March 31 2020, and 0.00% APY from April 1 2020 onwards. Actual free bank checking accounts available to you may pay, or have paid during the period shown, interest at higher or lower rates. Please keep in mind that, unlike a U.S. checking account, your Finch account will not be FDIC insured and may lose value (other than the portion deposited in “cash,” which is eligible for FDIC insurance up to \$250,000 per account holder). All investing involves risk, and there is no assurance that an account managed by Trio Advisors, Inc. and invested in accordance with any portfolio will outperform the returns of a free checking account or not lose money.

### *Portfolio Information*

- Finch ‘low risk low return’ Growth portfolio consists of 50% cash, 30% iShares Core U.S. Aggregate Bond ETF, 20% SPDR® S&P 500® ETF Trust
- Finch ‘medium risk low return’ Growth portfolio consists of 40% cash, 30% iShares Core U.S. Aggregate Bond ETF, 30% SPDR® S&P 500® ETF Trust.
- Finch ‘high risk low return’ Growth portfolio consists of 10% cash, 50% iShares Core U.S. Aggregate Bond ETF, 40% SPDR® S&P 500® ETF Trust.

In the hypothetical portfolio results shown, the “cash” portion of each portfolio assumes that it was invested in an account that makes 50% of Federal Funds Rate.

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