

INTRODUCTORY PRESENTATION

FILIPPO ADVISORY SERVICES

Eric Filippo, CSC®

"SOMEONE IS SITTING IN THE SHADE TODAY BECAUSE SOMEONE PLANTED A TREE A LONG TIME AGO."

- Warren Buffet, CEO Berkshire Hathaway
- Net worth: $160B

WHO AM I?

- My name is Eric Filippo and I am a 3rd year student at the Schulich School of Business
  - Specializing in Finance and Accounting
- I have been passionate about wealth management and learning about the stock market since 2019 (13 years old), and have since gained many valuable career and life lessons
- My goal with Filippo Advisory Services is to apply what I did for myself for other people, so I can help relieve financial stress off clients, and provide them with more income for their future



PROFESSIONAL DESCRIPTION

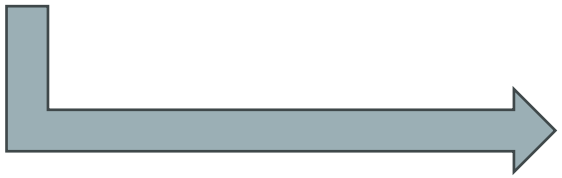
- Average return of 24% in 2025 across client accounts, with the S&P 500 only returning 16%
- I began managing for clients in February of 2025, with personal investment experience dating back to 2019
- Worked as an investment banking analyst in 2024-2025
- Obtained my CSC® Designation on July 1st, 2025, which allows me to perform transactions in securities, mutual funds, and alternative funds in Canada
  - Recognized as a foundational licensing requirement for many financial services positions by the big banks and institutions across Canada
  - Seen as a commitment to the financial services industry
- 3.9 cumulative GPA at the Schulich School of Business

HOW INVESTING WORKS

- Investing in a company means you are now part **owner** of the company. If the company does well, your share appreciates in value, which you can sell at any time for a profit or loss
- Buying only one company holds many kinds of **risk** (bad news, poor financials) but can also allow for greater profits
  - Generally, with higher return potential bears higher risk potential

How I Reduce Risk

- If the client is willing to buy individual stocks, I find high **risk:reward** entry points (essentially, I can tell if I am wrong quickly, and cut losses if I am)
- Risk a fixed % of total equity per trade, so risk is **known**, **controlled**, and **measured**.
  - I.e., I risk a maximum of 1.5% per trade in great market environments, that is, if the account balance is $100,000, I will not risk more than $1500 on the trade
- Regardless, I like to diversify using **ETFs**,



WHAT ARE ETFS?

ETFs hold a basket of stocks all under one account. In other words, you are holding multiple companies in one (up to 500), and the risks/returns of the companies are offset due to **diversification**

They work very similar to mutual funds, just with more tax benefits, more transparency, and more liquidity

ETFs usually track some sort of benchmark (i.e. S&P 500 – top 500 companies in America, NASDAQ – top 100 American tech companies, etc)

- These indexes have provided **8%-10%** average returns per year over the past **100 years**
- They track the overall market, and markets are in an uptrend around **75%** of the time

Bottom line: ETFs provide diversification benefits, limit your downside, and have proven to give **positive** returns for **the past 50 years**

EXAMPLE: S&P 500 ETF - $SPY

$1000 in this index 5 years ago would be worth **$1857** today

Market Summary > SPDR S&P 500 ETF Trust

659.03 USD

NYSEARCA: SPY

+303.70 (85.47%) ↑ past 5 years

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Nov 21, 8:00 p.m. EST • Disclaimer

1D | 5D | 1M | 6M | YTD | 1Y | 5Y | Max



Open	655.01	Mkt cap	594.84B	52-wk high	689.70
High	664.55	P/E ratio	-	52-wk low	481.81
Low	650.85	Div yield	-	Qtrly Div Amt	-

LET'S ZOOM OUT $SPY

Clear uptrend from 1993-Today

$1000 in this index in 1993 would be worth **$14000** today



Note: Investing is a lot more obvious in hindsight than it is in the moment. There will be downturns along the way, but as you can see, investing in quality has a proven track record of always coming back.

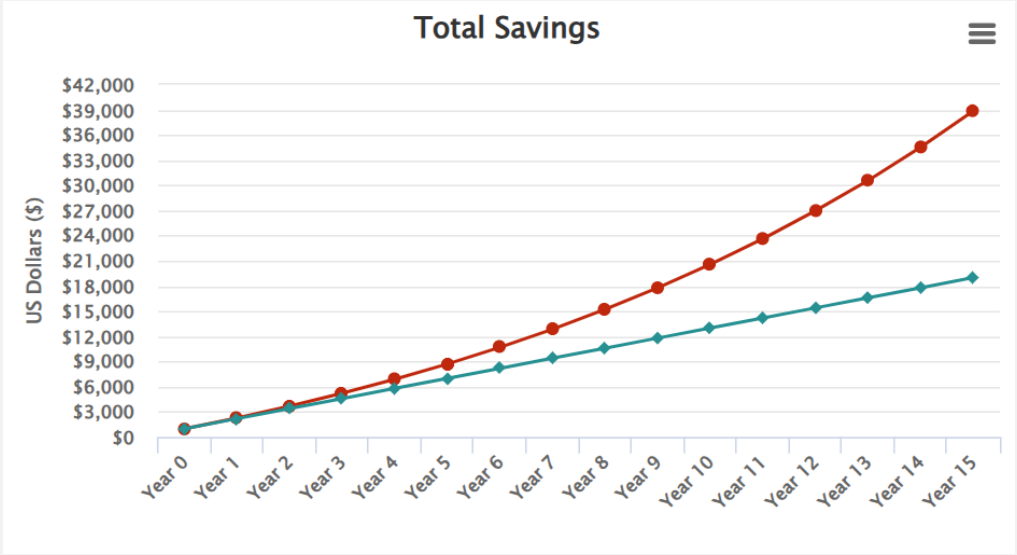
Market pullbacks can be stressful, but that's what I'm here for ☺

THE 8TH WONDER OF THE WORLD: COMPOUND INTEREST

NOW, LET'S ASSUME YOU;

- Invested $1000 into the S&P 500 index 15 years ago
- Added $100 per month until today
- What would the investment be worth Today?

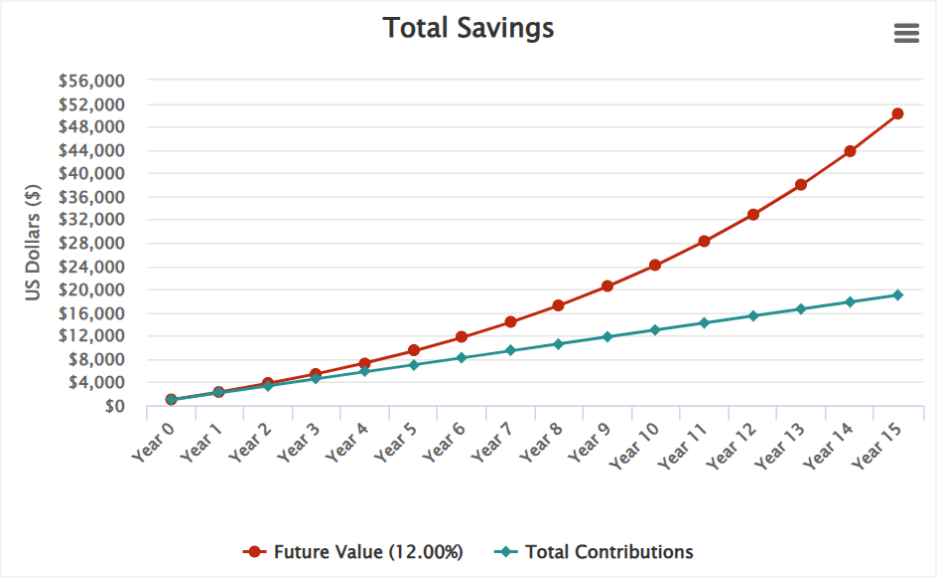
You would have **$38,875** Today



WHAT IF YOU…

- Invested $1000 into the S&P 500 index 15 years ago
- Added $100 per month until today
- However, I was able to find optimal risk to reward entries, avoid major recessions, and buy some leading stocks
- If all goes well, I average a 12% return compared to the market's 8%-10% return
- What would the investment be worth Today?

You would have **$50,209** Today



“SOMEONE IS SITTING IN THE SHADE TODAY BECAUSE SOMEONE PLANTED A TREE A LONG TIME AGO.”

Now, does this quote make more sense?

CONTACT INFORMATION

Please don't hesitate to reach out to me with any questions

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For full details regarding the advisory relationship, including risks, fees, conflicts of interest, and reporting practices, clients should refer to the Firm's complete Relationship Disclosure Document, available in our publications.