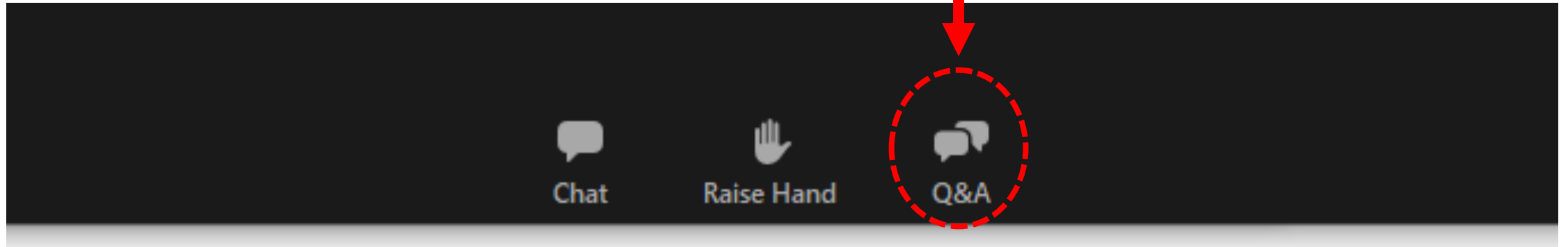


# POST-COVID IS CHANGING INVESTING ARE YOU READY?

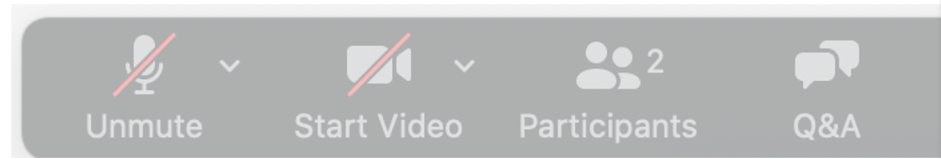


# ASKING QUESTIONS

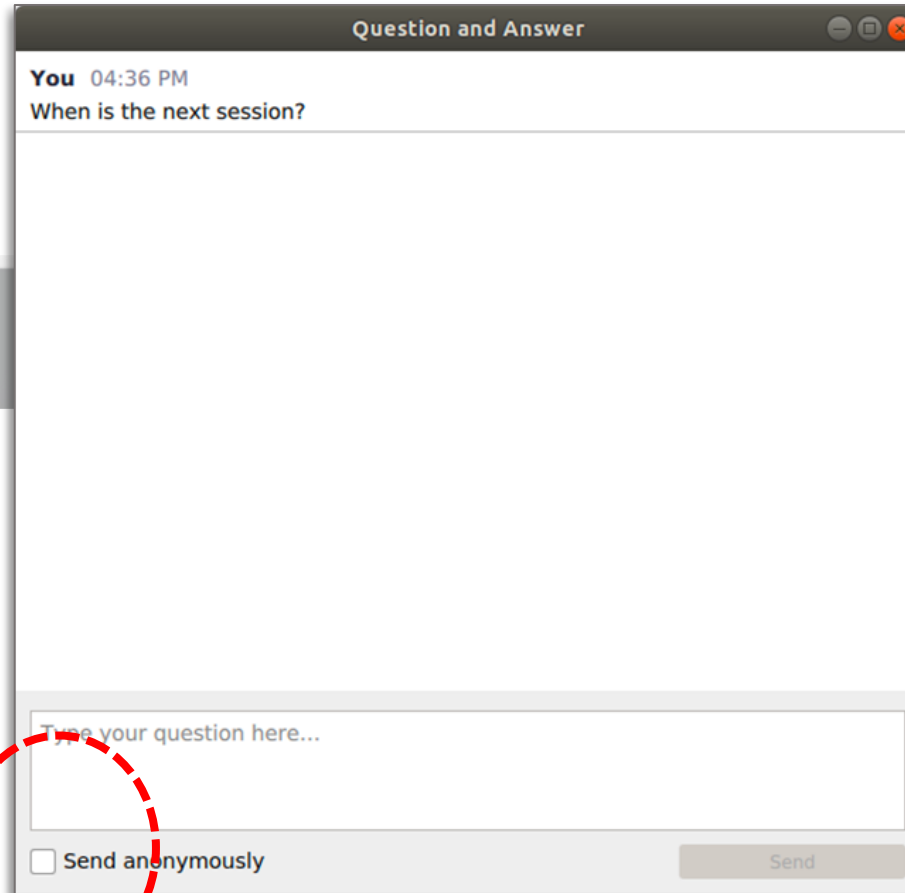


- You have the option to ask questions anonymously
- Rest assured, we will not be able to see or hear you during the webinar

# ASKING QUESTIONS



- Optional: “Send anonymously”





"A pirate can function without a bureaucracy. Pirates support one another and support their leader in the accomplishment of a goal. A pirate can stay creative and on task in a difficult or hostile environment. A pirate can act independently and take intelligent risks, but always within the scope of the greater vision and the needs of the greater team."

Steve Jobs

# LEADING THROUGH DRAMATIC CHANGE





## The Big Six

1. Face reality as it is, not as it was, or as you wish it were.
2. Be candid with everyone.
3. Don't manage, lead.
4. Change before you have to.
5. If you don't have a competitive advantage, don't compete.
6. Control your own destiny, or someone else will.

**LEADING  
THROUGH  
DRAMATIC  
CHANGE**

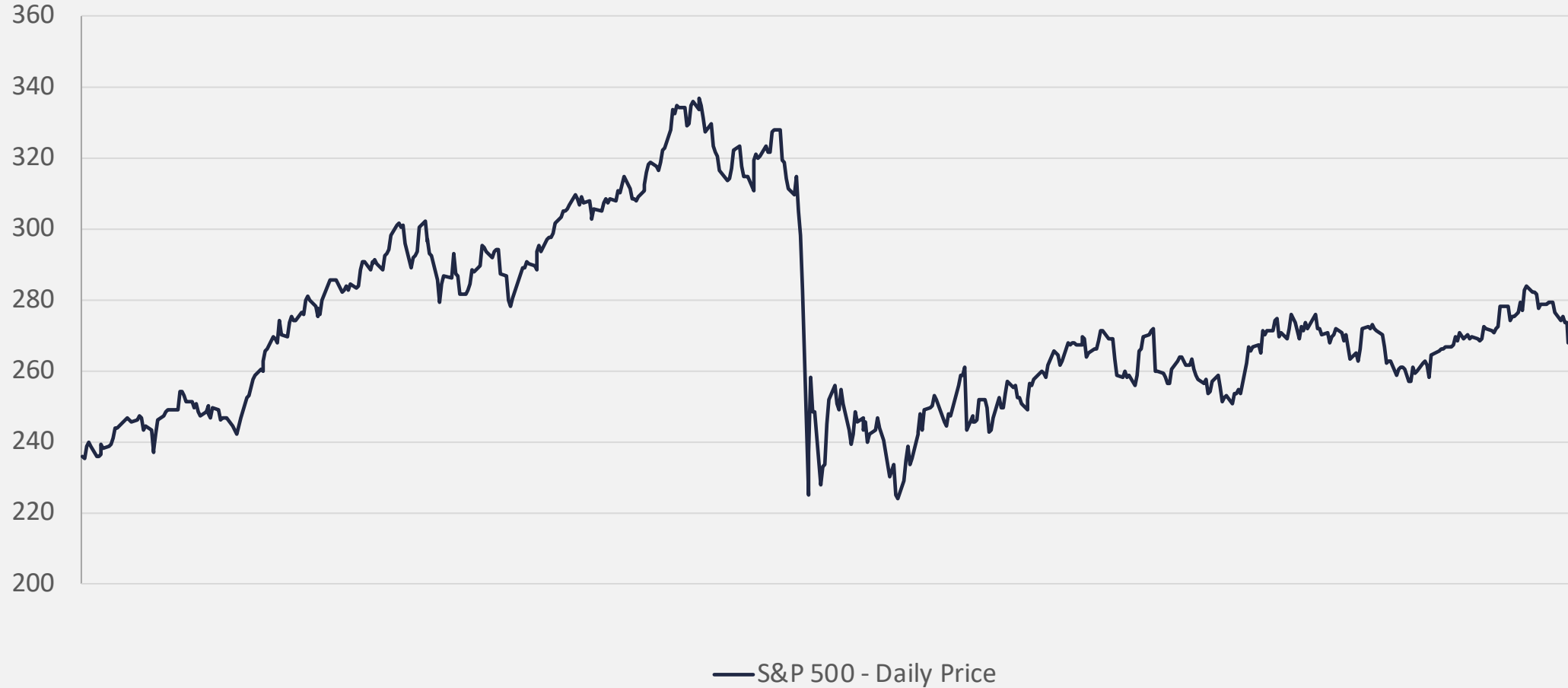


# ECONOMY & INVESTING

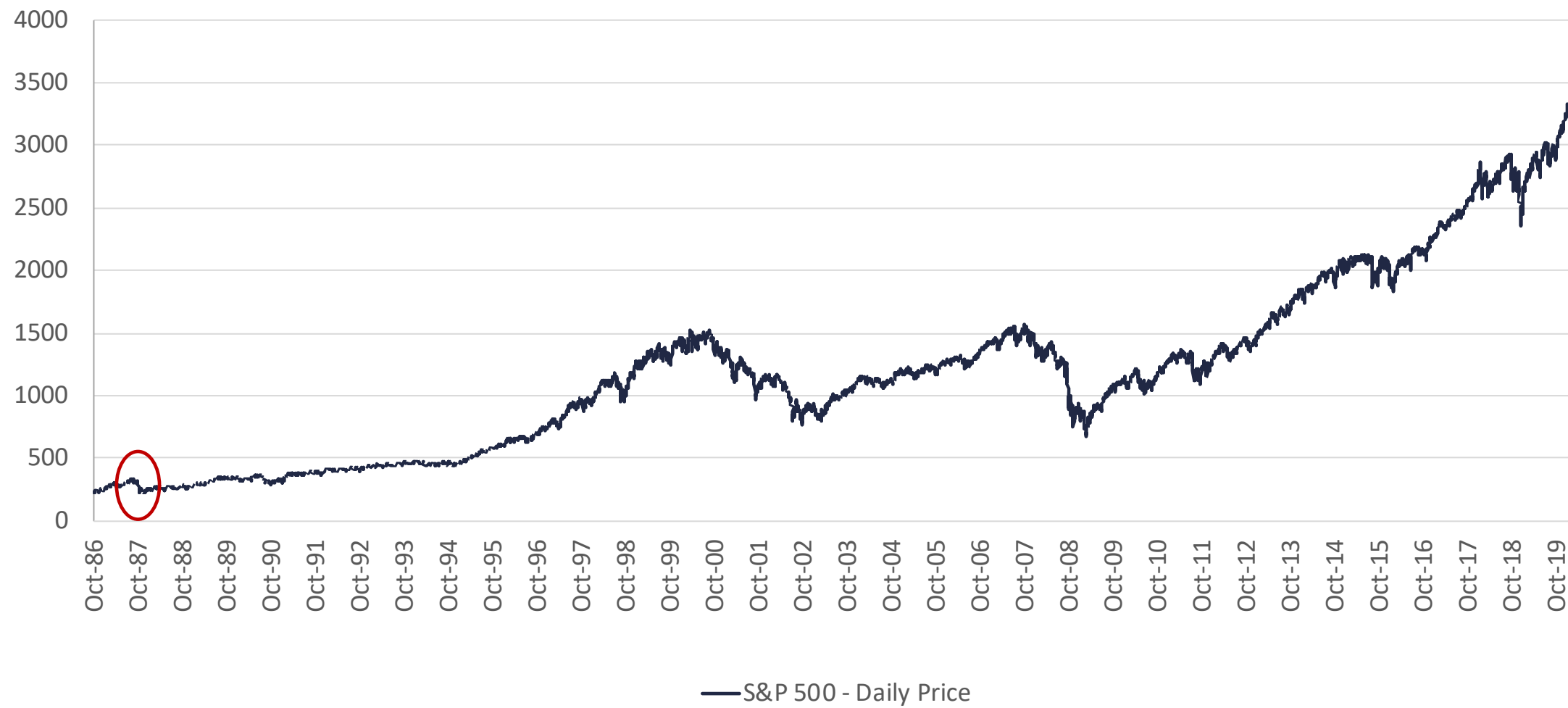
RATE OF CHANGE



# WHAT IS EVERY INVESTOR AFRAID OF?

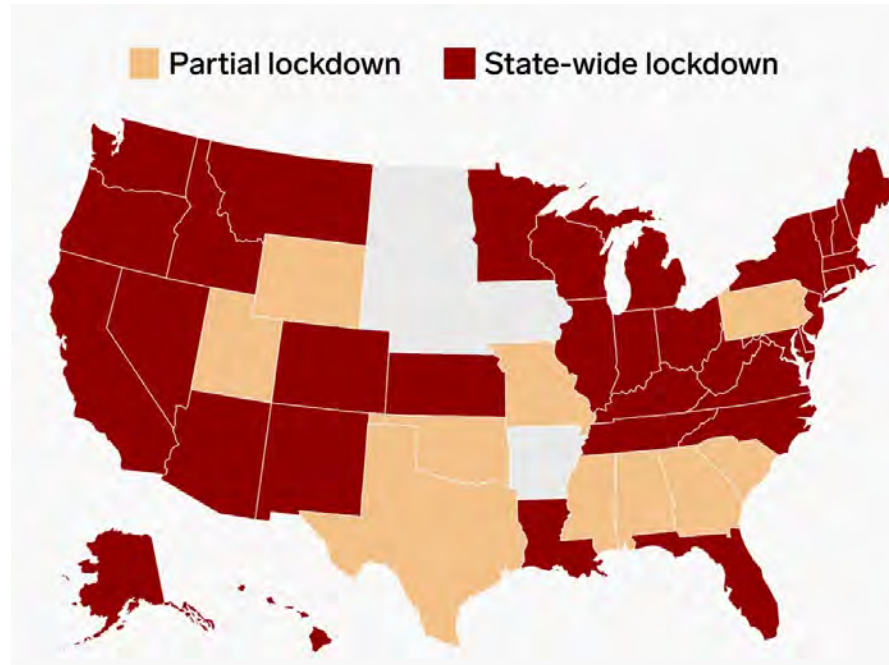


# FEAR VERSUS REALITY

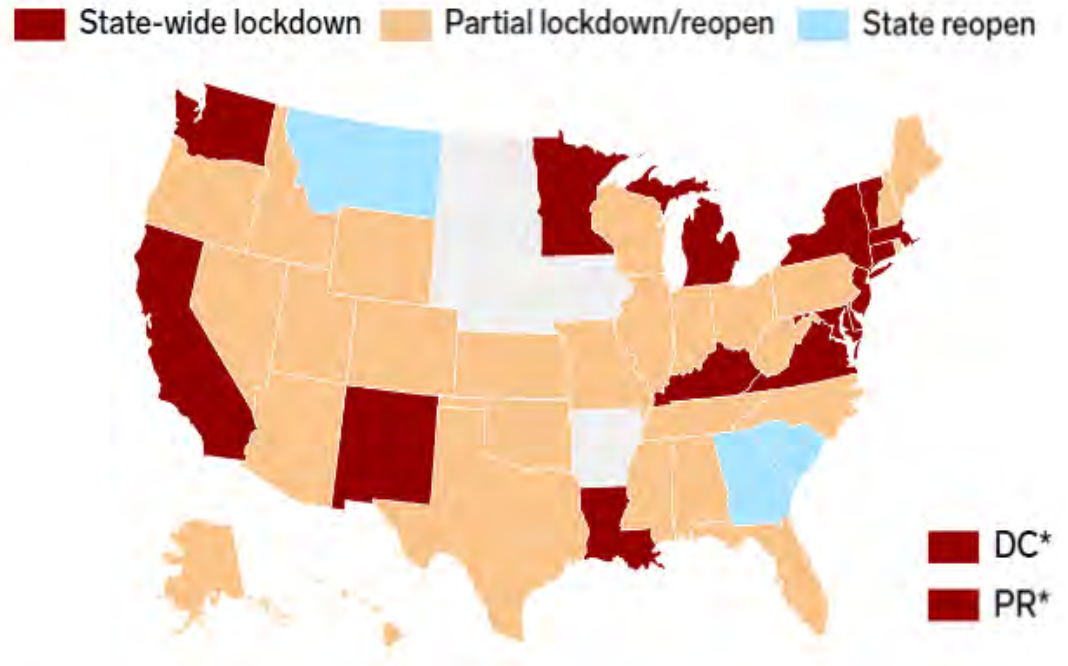




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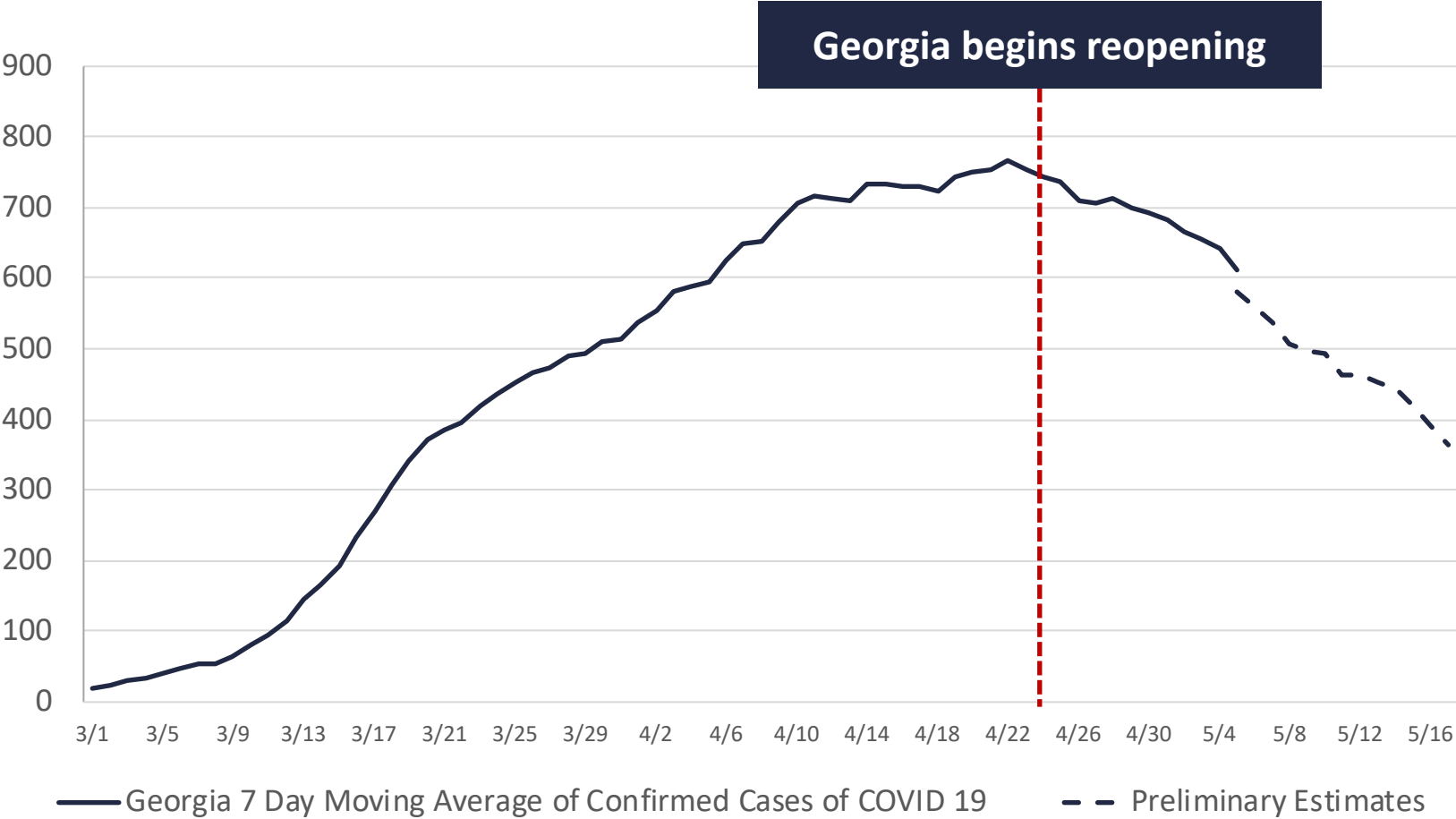


***As of April 1, 2020***



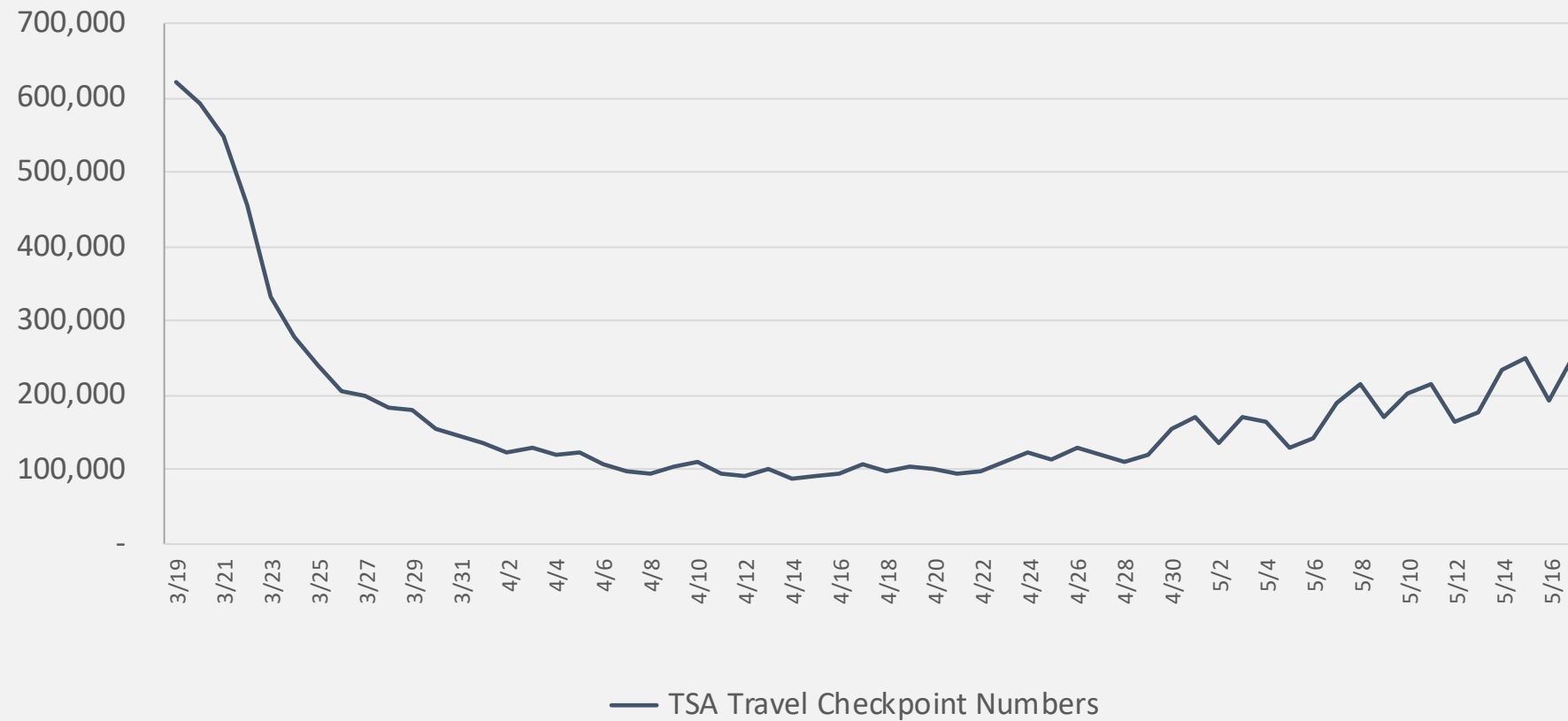
***As of May 15, 2020***

# CASES COMING DOWN AS REOPENING ALLOWED



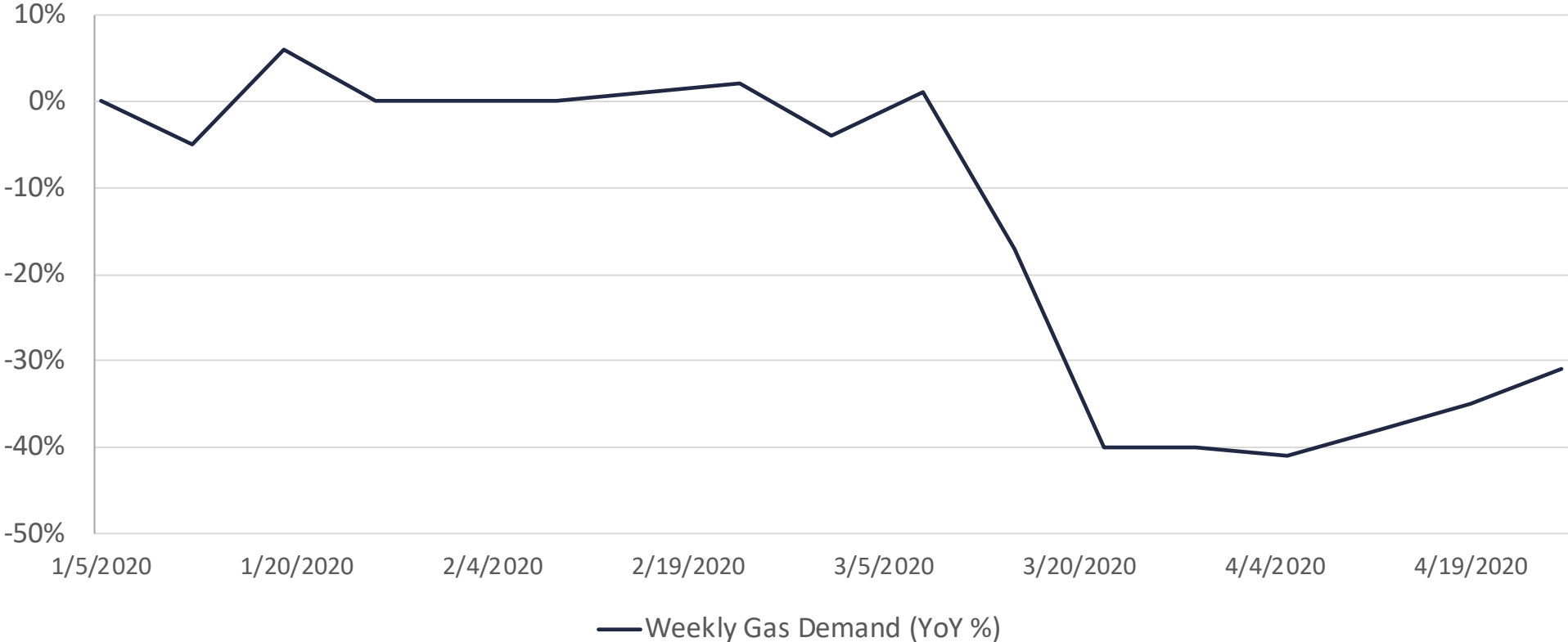
Footnotes: Data is daily and as of May 17, 2020.  
Source: dph.Georgia.gov, Verdense Capital Advisors.

# AIR TRAVEL IS SLOWLY RETURNING



Footnotes: Data is daily and as of May 17, 2020.  
Source: TSA.gov, Verdence Capital Advisors.

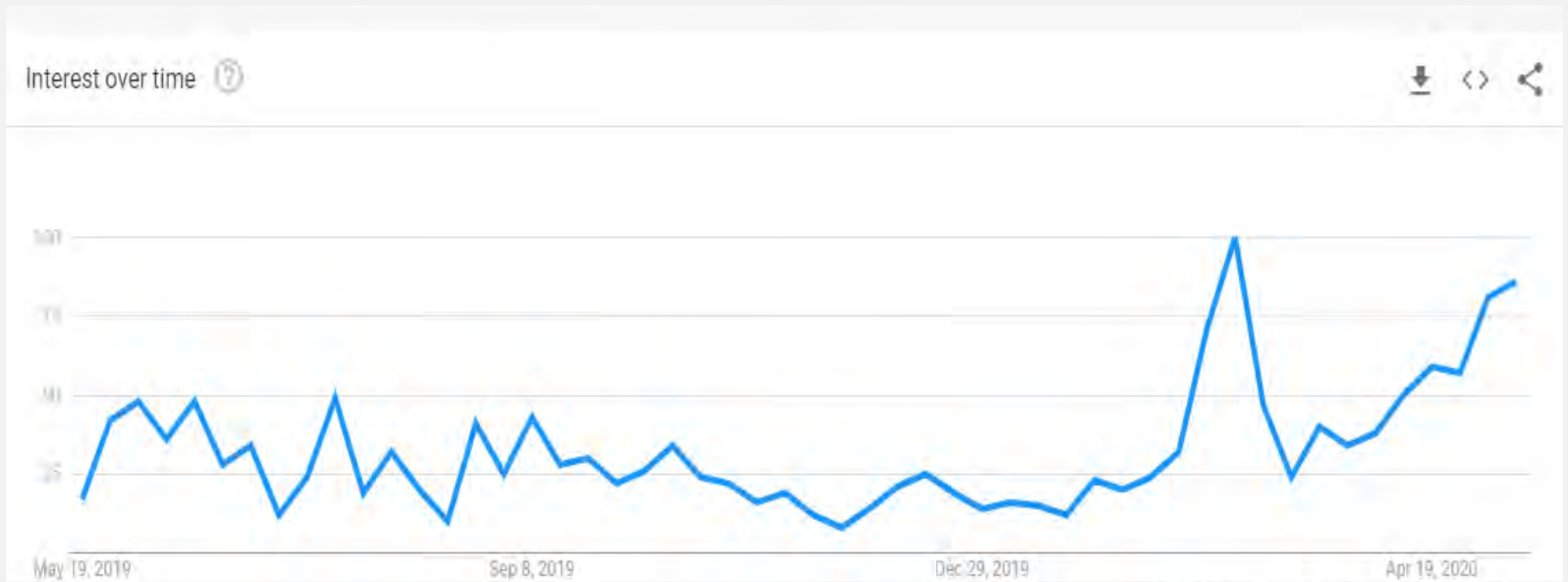
# DRIVERS SLOWLY RETURN TO THE ROADS



Footnotes: Data is as of May 15, 2020.  
Source: Gasbuddy.com, Verdenca Capital Advisors.

# CONSUMERS EAGER TO TRAVEL

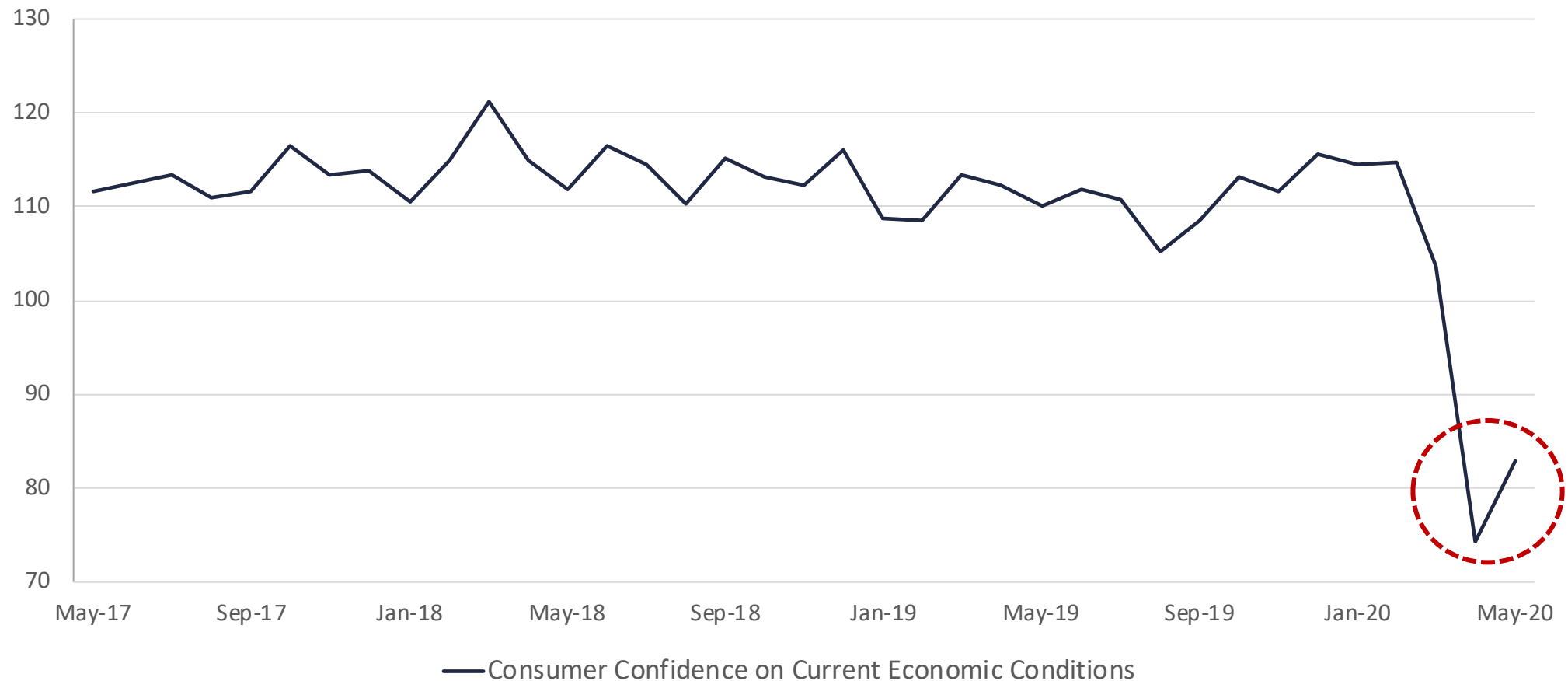
Google searches for VRBO



Footnotes: Data is as of May 18, 2020.  
Source: Google trends, Verdenca Capital Advisors.



# STIMULUS HELPING CONSUMERS WITH CURRENT SITUATION?



# EVENT DRIVEN BEAR MARKETS

## TYPICALLY YIELD ATTRACTIVE RETURNS

Year	S&P 500 Decline	S&P 500 Return 12 Mos Later
1987	-33.5%	22.8%
1961-1962	-28.0%	32.7%
1966	-22.2%	33.2%
2018	-19.8%	37.1%
1976-1978	-19.4%	12.6%
2011	-19.4%	32.0%
1998	-19.2%	39.2%
2010	-16.0%	30.8%
1983-1984	-14.4%	29.6%
1950	-14.0%	31.4%
<b>Average</b>	<b>-20.6%</b>	<b>30.1%</b>

Footnotes: All bear markets that were sparked by an event as opposed to a gradual decline in economic activity.  
Source: Bloomberg Finance LP, Verdenice Capital Advisors.

# CREDIT SNAPSHOT

Credit Spreads	Year End 2019	52 Week High	52 Week Low	31-Mar-20	Current
Invt Grade	101	381	101	260	201
Invt Grade BBB (ex financials)	123	456	122	348	251
High Yield	336	1100	315	880	718
High Yield ex Energy	295	973	272	749	649
High Yield Energy	674	2330	584	2057	1138
Global High Yield	423	1192	402	1008	806
U.S. Aggregate CMBS	72	260	60	188	161
3Mo Commercial Paper	19	208	5	149	12
Bank Loans	342	1035	331	612	539
5YR Muni/Treasury Ratio	67%	650%	58%	307%	185%

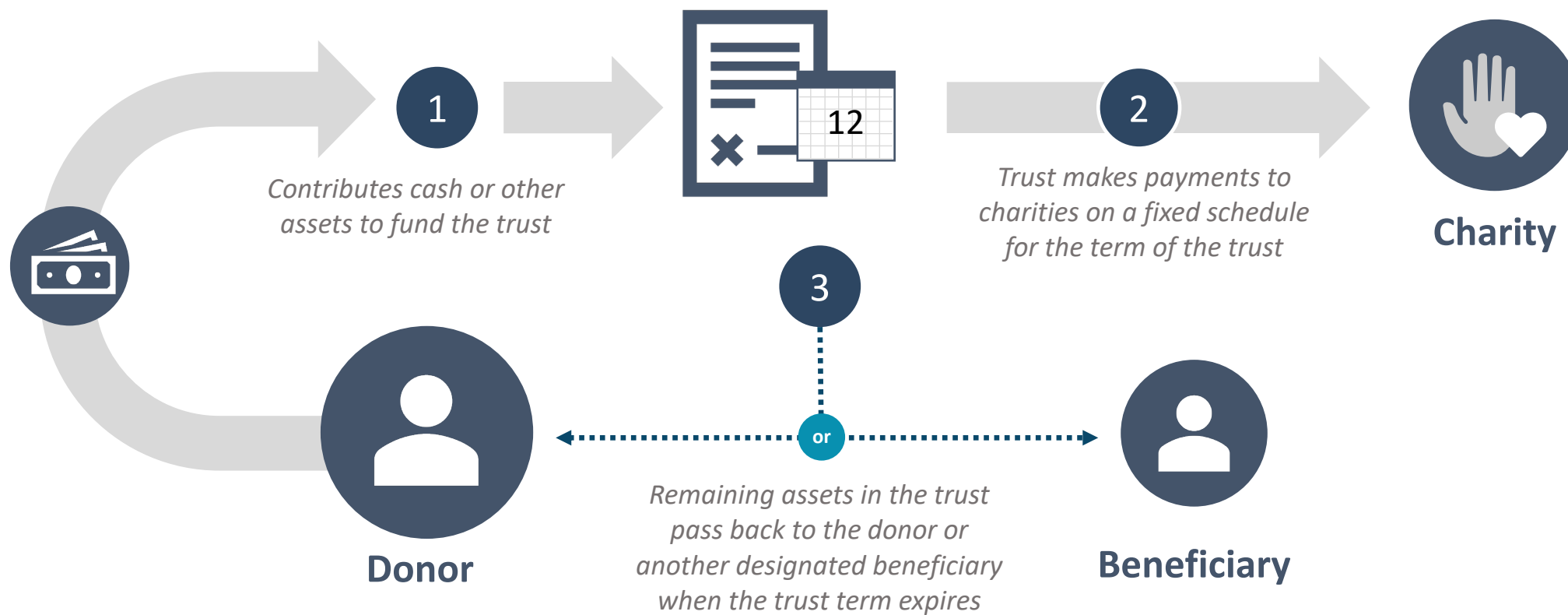
Footnotes: Current is as of May 18, 2020.  
Source: Bloomberg Finance LP, Verdense Capital Advisors.

# PLANNING

FINANCIAL PLANNING AND TIME HORIZONS



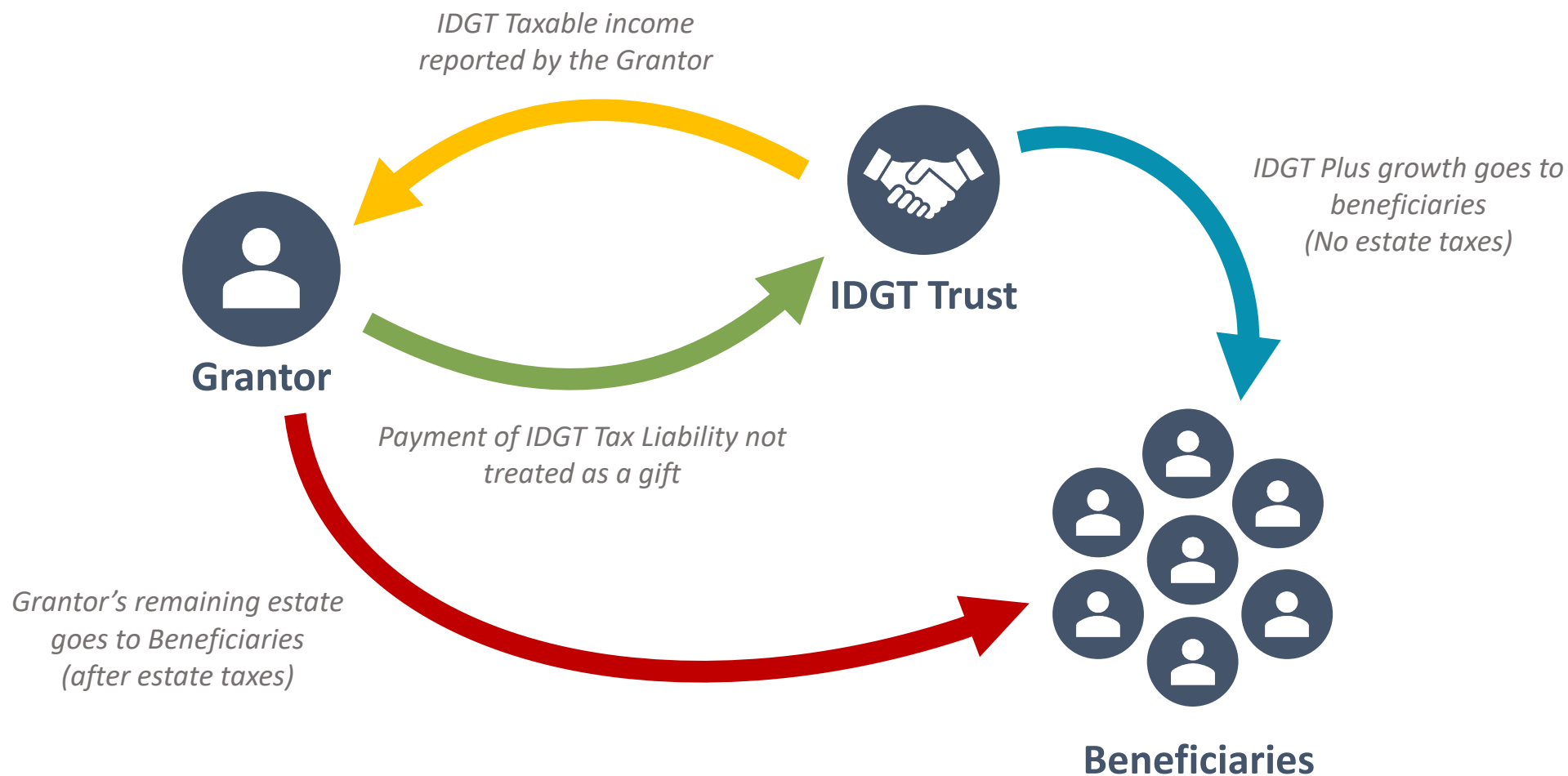
# CHARITABLE LEAD TRUST





# IDGT TRUST

## INCOME AND ESTATE TAX MECHANICS





COUNT YOUR  
BLESSINGS





# YOU ARE READY



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