M&A Wealth

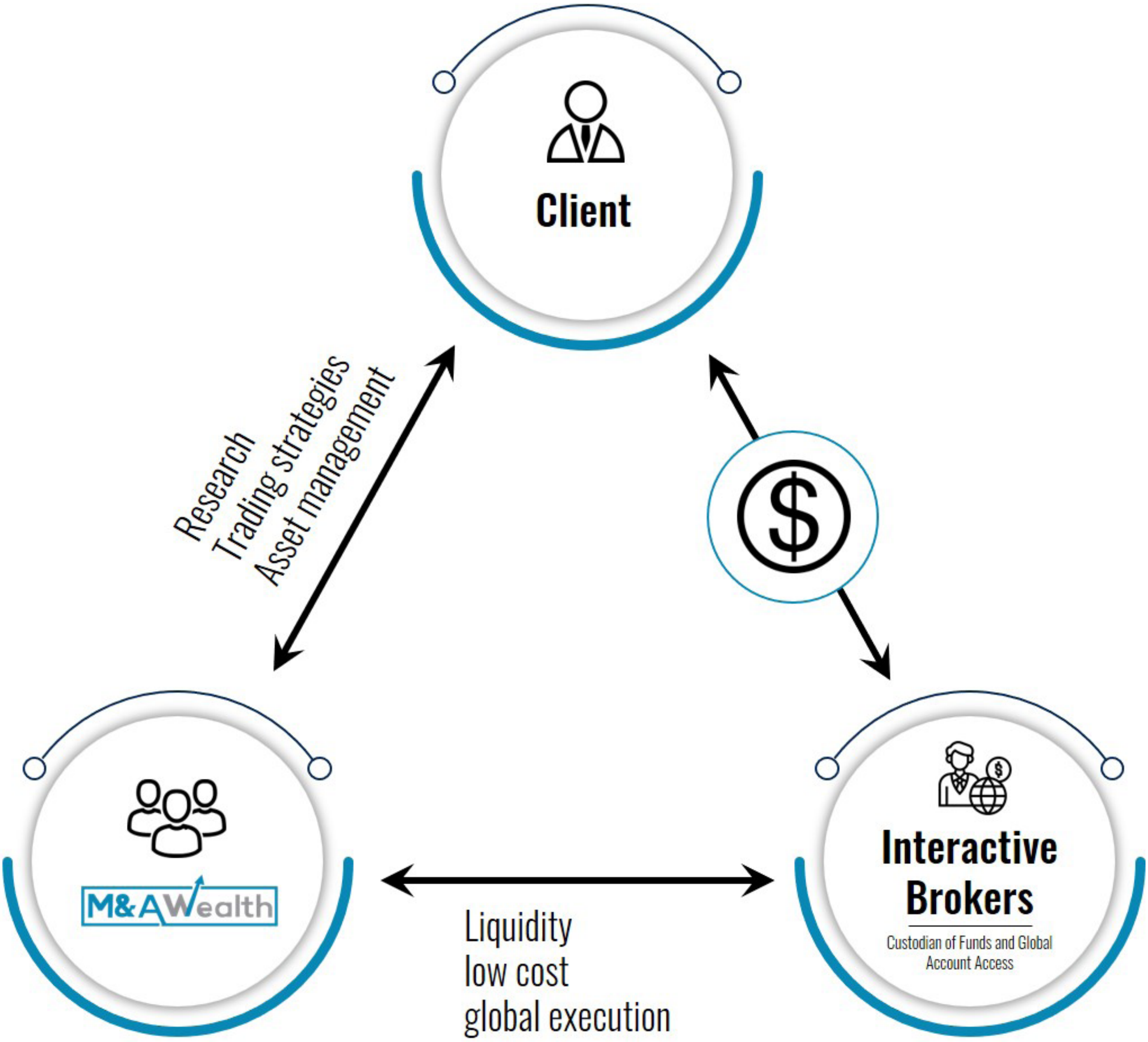
New-Age Investing

ABOUT US

We are a boutique investment management firm that enables individuals and small business owners to gain access to time-tested investment strategies typically offered to large institutions only. This is the reason why we founded M&A Wealth as an independent Registered Investment Adviser firm.

There is a huge gap in what Wall Street does and what is offered to the normal investor. Time-tested, age-old investing for the new-age. We have more than 30 years of experience and our proprietary strategies explained in this brochure have entered the 5th year of their existence.

FLOW OF MONEY



WHY US?

We are held to the "Fiduciary" standard. Unlike broker/dealers who can only offer you what is on their limited menu, being independent we can work with every financial institution and offer their solutions and services, in addition to our two proprietary strategies.

Regarding our proprietary strategies, we use Benjamin Graham's methodology of finding a stock's intrinsic value. Benjamin Graham is widely known as "the father of value investing". He also taught and later employed Warren Buffet. Benjamin Graham developed a methodology that is based on sound fundamentals not speculation.

OUR PROCESS

1. INTRINSIC VALUE

Value investing is deriving the intrinsic value of a common stock independent of its market price. By using a company's factors such as its assets, earnings, and dividend payouts, the intrinsic value of a stock can be found and compared to its market value. We also look at the cash flows of a business to see how much future income they can generate and then discount it by up to 20%, which gives us a "Margin of Safety".

2. MARGIN OF SAFETY

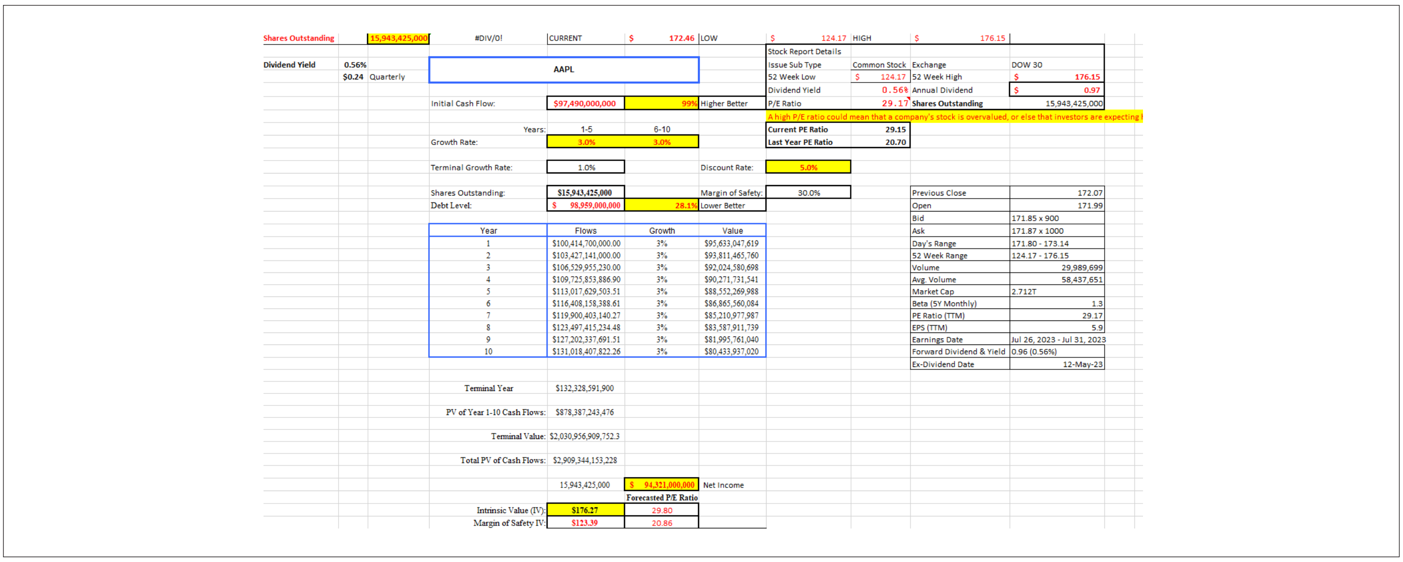
Margin of safety is a principle of investing in which an investor only purchases securities when their market price is significantly below their intrinsic value. In other words, when the market price of a security is significantly below your estimation of its intrinsic value, the difference is the margin of safety.

3. FUNDAMENTAL ANALYSIS

We conduct intensive research using the past 10 years of a company's financials and analyze them to discover the stock's intrinsic value and low P/E ratios.

4. LIQUIDITY

We only work in a universe of 600 of the largest U.S. stocks that belong to the S&P 500, DJI 30 and NASDAQ 100, so we are always liquid.



Shares Outstanding	15,943,425,000	#DIV/0!	CURRENT	$ 172.46	LOW	$ 124.17	HIGH	$ 176.15
Dividend Yield	0.56%							
	$0.24	Quarterly						

AAPL

Stock Report Details				
Issue Sub Type	Common Stock	Exchange	DOW 30	
52 Week Low	$ 124.17	52 Week High	$ 176.15	
Dividend Yield	0.56%	Annual Dividend	$ 0.97	
P/E Ratio	29.17	Shares Outstanding	15,943,425,000	

A high P/E ratio could mean that a company's stock is overvalued, or else that investors are expecting

Current PE Ratio	29.15
Last Year PE Ratio	20.70

Initial Cash Flow:	$97,490,000,000	99%	Higher Better	
Years:	1-5	6-10		
Growth Rate:	3.0%	3.0%		
Terminal Growth Rate:	1.0%		Discount Rate:	5.0%
Shares Outstanding:	$15,943,425,000		Margin of Safety:	30.0%
Debt Level:	$ 98,959,000,000	28.1%	Lower Better	

Year	Flows	Growth	Value
1	$100,414,700,000.00	3%	$95,633,047,619
2	$103,427,141,000.00	3%	$93,811,465,760
3	$106,529,955,230.00	3%	$92,024,580,698
4	$109,725,853,886.90	3%	$90,271,731,541
5	$113,017,629,503.51	3%	$88,552,269,988
6	$116,408,158,388.61	3%	$86,865,560,084
7	$119,900,403,140.27	3%	$85,210,977,987
8	$123,497,415,234.48	3%	$83,587,911,739
9	$127,202,337,691.51	3%	$81,995,761,040
10	$131,018,407,822.26	3%	$80,433,937,020

Terminal Year	$132,328,591,900		
PV of Year 1-10 Cash Flows:	$878,387,243,476		
Terminal Value:	$2,030,956,909,752.3		
Total PV of Cash Flows:	$2,909,344,153,228		
	15,943,425,000	$ 94,321,000,000	Net Income
		Forecasted P/E Ratio	
Intrinsic Value (IV):	$176.27	29.80	
Margin of Safety IV:	$123.39	20.86	

Previous Close	172.07
Open	171.99
Bid	171.85 x 900
Ask	171.87 x 1000
Day's Range	171.80 - 173.14
52 Week Range	124.17 - 176.15
Volume	29,989,699
Avg. Volume	58,437,651
Market Cap	2.712T
Beta (5Y Monthly)	1.3
PE Ratio (TTM)	29.17
EPS (TTM)	5.9
Earnings Date	Jul 26, 2023 - Jul 31, 2023
Forward Dividend & Yield	0.96 (0.56%)
Ex-Dividend Date	12-May-23

5. TRANSPARENCY

We use the world's largest digital broker, Interactive Brokers, LLC as a custodian of client funds and clients have 24/7 access to their accounts and daily performance reporting through them.

6. HEDGING RISK

Buying a stock and hoping it appreciates by the time you sell, is just one way. There are several other ways to buy a stock and hedge downside risk at the same time. Options contracts have been around since the 1920s and are the most efficient way to take a position and buy or lend stock in the market. We use options contracts.

7. WHAT IS AN OPTION?

An option is a contract that gives you the right or obligation to buy or sell a financial product at an agreed upon price for a specific period of time.

Options allow us to use fewer dollars to maximize gains. For instance, 100 shares of the S&P 500 will cost you around $400,000 as of May 2023, and 1 option contract (100 shares) will run you around $4000 for a 30 day option contract and 1 year contract would cost about $36,000.

Options are available on numerous financial products, including equities, indices, and ETFs. Options are called "derivatives" because the value of the option is "derived" from the underlying asset. When you trade stock, you exchange ownership in a company. By contrast, when you buy or sell option contracts, you are trading the potential, or obligation, to buy or sell the underlying stock. Owning an option, in and of itself, does not impart ownership in the underlying security, nor does it entitle the holder to any dividend payments.

WHY TRADE OPTIONS?

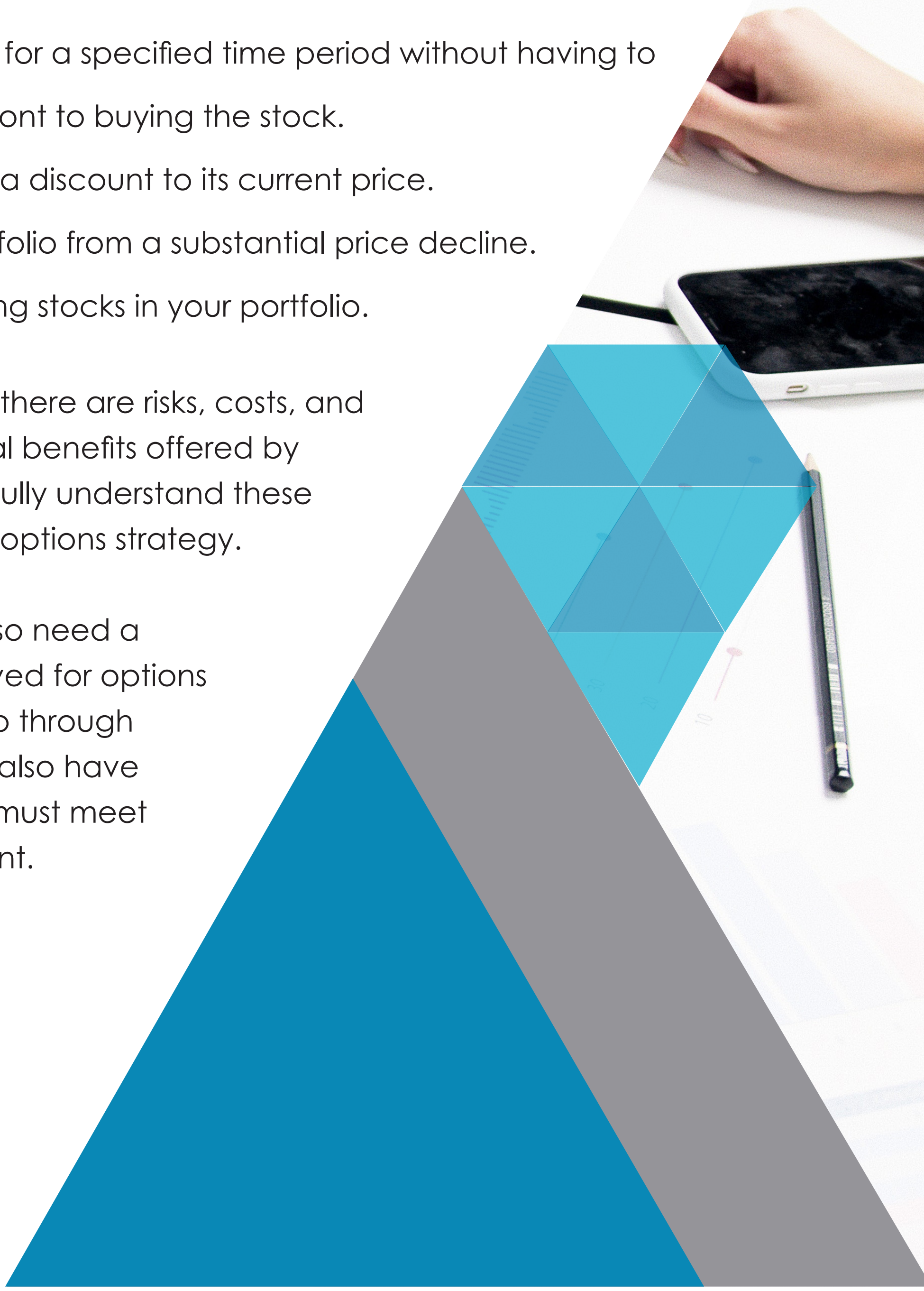
When trading equities, your primary trading strategies are limited to buying the stock if you are bullish or shorting the stock if you are bearish. That leaves only two ways to make money and you better be right about the direction you picked.

By incorporating options into your strategy, you'll get more ways to hedge whether you're bullish, bearish, or even neutral on the market. They include the potential to:

- ✓ Lock in the price of a stock for a specified time period without having to commit all the money up front to buying the stock.
- ✓ Buy a stock in the future at a discount to its current price.
- ✓ Protect a stock in your portfolio from a substantial price decline.
- ✓ Generate income on existing stocks in your portfolio.

It is important to understand that there are risks, costs, and trade-offs along with the potential benefits offered by any option strategy. Be sure you fully understand these aspects before entering into any options strategy.

In order to trade options, you'll also need a brokerage account that's approved for options trading, which we have access to through Interactive Brokers, LLC., and we also have suitability standards that a client must meet before we can open their account.



CALLS VS. PUTS

BUYING A CALL OPTION

Calls are typically purchased when you expect that the price of the underlying stock may go up.
A Call option gives the contract owner/holder (the buyer of the Call option) the right to buy the underlying stock at a specified price by the expiration date; the date at which an option no longer trades and has expired. All options eventually cease to exist and have an expiration date. Options can be bought or sold before the expiration date.

BUYING A PUT OPTION

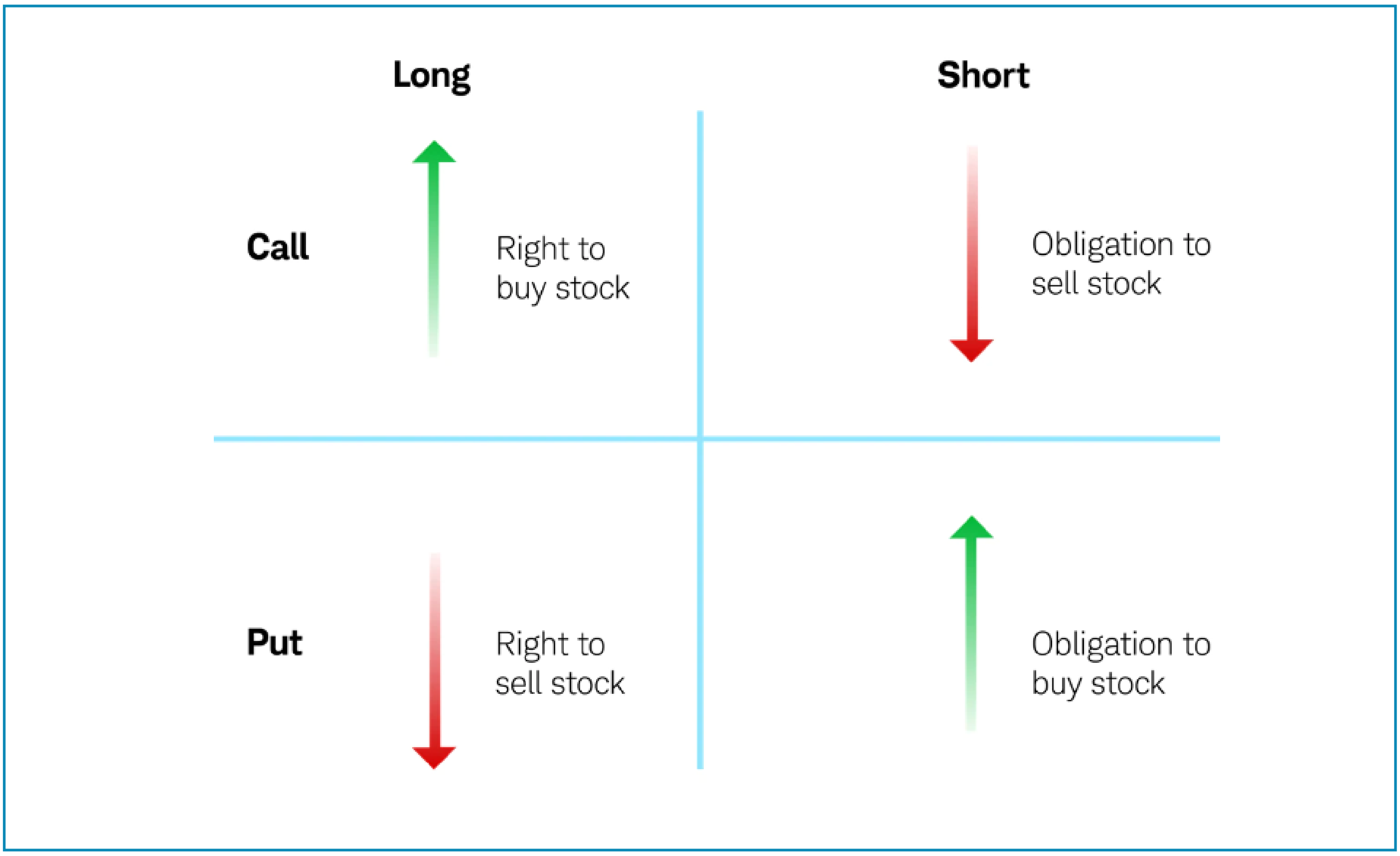
Puts are typically bought when you expect that the price of the underlying stock may go down.
A Put option gives the contract owner/holder (the buyer of the Put option) the right to sell the underlying stock at a specified price by the expiration date. . Options can be bought or sold before the expiration date.

SELLING A CALL OPTION

Calls are typically sold when you expect the underlying stock to be lower than current market price.
The seller of a call will have to deliver the stock at the strike, receiving cash for the sale at expiration. Options can be bought or sold before the expiration date. If the stock stays at the strike price or dips below it, the call option usually will not be exercised, and the call seller keeps the entire premium.

SELLING A PUT OPTION

Puts are typically sold when you want to own a stock lower than current market price.
When you sell a put option on a stock, you're selling someone the right, but not the obligation. You have the obligation to buy 100 shares of a company at a certain price (called the "strike price") before a certain date (called the "expiration date") from them. Options can be bought or sold before the expiration date.



Common options strategies

Typically, options traders choose a strategy based on their outlook.

Objective	Outlook	Strategy	Description
Income generation	Neutral to bullish	Covered Call	Sell a call against an existing stock position
Income generation	Neutral to bullish	Cash-Secured Equity Put	Sell a put, secured by cash set aside in case of assignment
Hedging	Neutral to bearish	Protective Put	Buy a put on an existing stock position
Speculation	Either direction	Straddle	Buy a call and a put at the same strike
Speculation	Either direction	Debit Spread	Buy and sell a call at the same time, or buy and sell a put at the same time

OUR STRATEGIES

We use both of the strategies listed below. We help the client decide based on their objective, which one or a combination of both to utilize. We do not engage in emotional or baseless speculation.

INCOME GENERATION

Options can be used to potentially generate income on stocks you own and stocks you would like to own.

HEDGING

Options can be used to reduce the risk on an existing stock position.

AGILITY

We can adapt our strategies to benefit from changing market conditions and client objectives. We are not "sitting ducks". We normally place our option trades for 30-45 days out, so we have the ability to change gears if market conditions are generally pointing toward a certain direction, before we place the trades.

If you do your research before buying, trading options is no riskier than trading individual issues of stocks and bonds. In fact, if done the right way, it can be even more lucrative than trading individual issues.

And that is what we do

RESEARCH – ANALYZE – STRATEGIZE – EXECUTE – MONITOR – EXECUTE AGAIN

If you would like to discuss further, please contact us at info@mandawealth or at 1-866-973-3627 to book a 30 minute complimentary consultation.

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