

**Ortiz
World
Wealth**



Professional Money Management

The Smart Guide To Sound Investing

www.OrtizWorldWealth.com

Solutions Provided

- ***Retirement Strategies*** that provide income you cannot outlive.
- ***Tactical Investment Designs*** that help minimize risks and maximize gains.
- ***Estate Transfer Methods*** that eliminate taxes and avoid probate court.
- ***Nursing Home Plans*** that allow you to provide for yourself instead of depending on family, friends or welfare.



GL Trust, Inc dba Ortiz World Wealth

GL Trust, Inc. is a California Registered Investment Adviser. As an independent RIA firm, we are devoted to providing individuals in, or approaching, retirement with targeted asset management to help protect, maintain, and grow their financial portfolios. With a broad range of expertise and a shared commitment to putting clients' best interests first, our team has developed a proven track record of successfully aligning assets with each client's unique objectives to leverage and manage investment portfolios that can weather market fluctuations.

O1

**Investment
Options**

What You Want Out Of Your Investment

GROWTH

Growth is fundamental to an investment. The need or desire to increase the value of investable assets now and for the future.

LIQUIDITY

Liquidity is the ability to take your money out of your investments. This is needed in-case of an emergency or income needs.

SAFETY

Safety and security is important to have when you are investing your money; especially during your retirement years.



The problem is you cannot get 100% of all three of these "wants" from any one investment. So what is the solution?

Investment Marketplaces



Guaranteed

- Banks
- CDs
- Insurance Companies
- Annuities, Life Insurance



Alternatives

- Real Estate
- Precious Metals
- Energy
- Asset Backed Securities



Non-Guaranteed

- Stock Market
- Stocks
- Bonds
- Mutual Funds

Investment Examples



Guaranteed

Growth - Modest
Safety - Highest
Liquidity - Little to None

Products*

CD's, Annuities

Representative
 Agent/Advisor

You can purchase guaranteed investments such as CD's and Annuities from banks and insurance companies. The person assisting you will be an agent. Independent Advisors, due to their fiduciary responsibility also offer these products as guaranteed solutions

**These are just a sample of products in the market place. The list is not limited to these products.*



Alternatives

Growth - High
Safety - Moderate to High
Liquidity - Short Terms

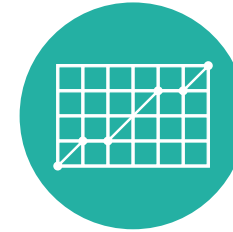
Products*

Real Estate Trusts, Metals, Energy

Representative
 Advisor

Alternatives offer a high rate of return when compared with other types of investments. There is typically an underlying asset that collateralizes the principal. Because they're less liquid they typically pay higher than a bank or insurance company can. Most broker/dealers and agents do not use alternatives.

**These are just a sample of products in the market place. The list is not limited to these products.*



Non-Guaranteed

Growth - Highest
Safety - Little to None
Liquidity - Highest

Products*

Stocks, Bonds, Mutual Funds

Representative
 Broker/Advisor

Non-Guaranteed investment offer the highest potential rate of return on your investment. However, as such they also have the potentially highest risk. Therefore, properly managing the risk/reward ratio is where sound unbiased advice is needed most.

**These are just a sample of products in the market place. The list is not limited to these products.*



Who Takes The Risk

Guaranteed Marketplace

For guaranteed investments the party that takes the risk is the INSTITUTION. These institutions and products are risk transfer products. Who ever controls the risk controls the time and the return.

Alternatives Marketplace

With alternative investments the risk is typically SHARED between you and the fund manager. As in the example of a Real Estate Investment Trust. Both parties have money invested.

Non-Guaranteed Marketplace

When you're making a Non-Guaranteed investment such as investing in the stock market YOU take all of the risk. There is no guarantee you will grow or keep you investment. Because you take all the risk you control time. "Time in the market" not "timing the market" determines successful return.

"Risk is like fire: If controlled it will help you; if uncontrolled it will rise up and destroy you."

Theodore Roosevelt

Standards

SUITABILITY

**Broker-Dealer
And Agents**

Broker-dealers only have to fulfill a suitability obligation. This requires them to make “suitable” investments. However in terms of loyalty a broker or agent’s duty is to the broker-dealer or insurance company he or she works for and not necessarily the client.

Broker-dealers only have to fulfill a suitability obligation, which is defined as making recommendations that are consistent with the best interests of the underlying customer. Broker-dealers are regulated by the Financial Industry Regulatory Authority (FINRA) under standards that require them to make suitable recommendations to their clients. Instead of having to place his or her interests below that of the client, the suitability standard only details that the broker-dealer has to reasonably believe that any recommendations made are suitable for clients, in terms of the client's financial needs, objectives and unique circumstances.

FIDUCIARY

**Registered Investment
Advisor**

A Registered Investment Advisor is bound to a fiduciary standard as part of the Investment Advisors Act of 1940. Which means they must put their clients’ interests above their own. As such, an RIA’s loyalty is to the client.

Investment advisors are bound to a fiduciary standard that was established as part of the Investment Advisors Act of 1940. They can be regulated by the SEC or state securities regulators, both of which hold advisors to a fiduciary standard that requires them to put their client's interests above their own. The act is pretty specific in defining what a fiduciary means, and it stipulates that an advisor must place his or her interests below that of the client. It consists of a duty of loyalty and care, and simply means that the advisor must act in the best interest of his or her client.

The Solution

The SOLUTION is tactical global diversification. This would include guaranteed, non-guaranteed and alternative investments to give you all three "wants"; growth, liquidity and safety. We partner with multiple money managers for greater diversification which eliminate conflicts of interests. Tactical asset allocation is an active management portfolio strategy that shifts the percentage of assets held in various categories to take advantage of strong market sectors and minimize market downturns.



"Predicting Rain Doesn't Count; Building Arks Does."

Warren Buffett

02

Endowment Strategy

BEYOND "BUY AND HOLD"

For the past 100 years, buy and hold strategies have resulted in significant losses at least once every 10 years during market cycles.

These losses can devastate a portfolio. Remember the 2008 financial crisis? Or when the tech bubble burst in 2000? The Asian Financial Crisis of 1997?

How about Black Monday in 1987...there are numerous examples going all the way back to the Great Depression.



The endowment investment philosophy builds portfolios using an asset allocation methodology pursued by major universities. "U.S. university endowments, such as those of Harvard and Yale, have been leaders in diversified multi-asset-class investing for more than two decades. Through this approach to investing, and with a large exposure to alternative asset classes, they have consistently achieved attractive annual returns with moderate risk."

THE SOLUTION

The purpose of a university is to create out-of-the-box, non-traditional thinkers. So, what better way than to lead by example. U.S. university endowments, such as those of Harvard and Yale, have been leaders in diversified multi-asset-class investing for more than two decades. Through this approach to investing, and with a large exposure to alternative asset classes, they have consistently achieved attractive annual returns with moderate risk. This approach to investing has aided us in solving many of our clients individual needs and goals.



Strategy 1
ILLIQUID



Strategy 2
LIQUID



Strategy 3
BOTH

STRATEGY 1

Illiquid Investments

The first implementation strategy utilizes illiquid alternative investments like private equity, hedge funds, and real assets. This is the preferred strategy for the larger college endowments like Harvard and Yale Universities, as well as for ultra-high net worth clients, to implement with their investment portfolios. This allows the investor to capture the significant illiquidity premium that has historically been in excess of 5% annually for these investments. Investing in alternatives may require that you be an accredited investor – which opens up a wider array of available investment options.



STRATEGY 2

Liquid Investments

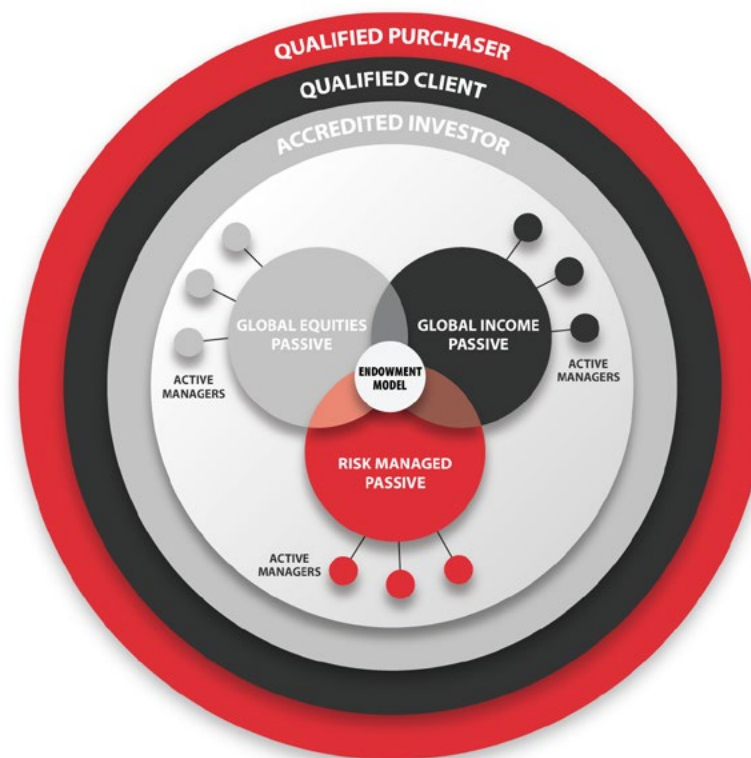
The second method utilizes liquid alternative investments. The recent proliferation of Exchange Traded Products, primarily using Exchange Traded Funds and Exchange Traded Notes, has allowed us to build portfolios using liquid alternative investments. Asset Styles and Strategies that are not presently available in Exchange Traded Funds/Notes are implemented using Mutual Funds and/or Closed End Funds. Investors generally do not need to be accredited to use this strategy.



STRATEGY 3

Liquid & Illiquid Investments

The third methodology is a hybrid model that utilizes a combination of illiquid and liquid alternative investments. As with the first strategy, investors may need to be accredited.



BUILDING THE FUTURE, NOW

Ortiz World Wealth gives you access to the same thorough strategies that America's top universities use to make their money work for them. Alternative investments can bolster and broaden your retirement plans to allow you a better sense of security and confidence in your future. Although Alternative Investments are an integral part of the solutions we provide here, it's the whole plan that when comes together, can give you a dependable lifetime income.



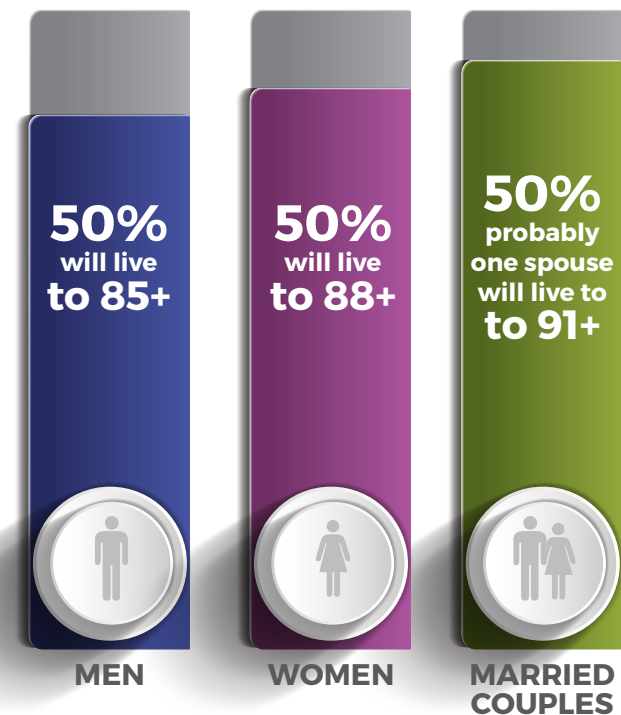
03

Segmentation Strategy

Will You Run Out Of Money In Retirement?

Today, people are living longer, which means you need to think long-term when planning your retirement income needs.

The last thing you want is to run out of money in retirement and have to once again go back to work or figure out how to generate more income, or worse yet depend on others.





TIME SEGMENTED STRATEGY



At Ortiz World Wealth we practice a time segmented strategy. We take a lump sum of money and divide it in up to 5 segments. These segments will then provide income for you for a set amount of time. At the end you have a lump sum larger than what you began with, and we can divide once more into up to 5 more segments and repeat again and again. This is the best way to reduce the risk of out living your savings!

1. Give Investments A Purpose
2. Spreads Investment Risk Out Over Time
3. Helps You Better Prepare For Your Future

* "No Market Risk" refers to the use of an income vehicle such as an annuity, CD's, a money market or other vehicle that is not invested in the Stock Market.



Plan Smarter. Live Better.

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