



**LITTLE
HOUSE
CAPITAL**

VALIDATED FINANCIAL WEALTH SERVICES

**Enter our home and discover why so
many clients are making the move to
Little House Capital**

Little House Capital, LLC ("LHC") is a registered investment advisor. Advisory services are only offered to clients or prospective clients where LHC and its representatives are properly licensed or exempt from licensure.

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About (Learn more at Littlehousecapital.com)

- ❑ **HISTORY:** Little House Capital, LLC is an SEC Registered Investment Advisor (RIA) founded in 2017.

- ❑ **ASSETS UNDER MANAGEMENT:** ~ \$600 Million.

- ❑ **OFFERING:**
 - (1) Individual to complex family office wealth management
 - (2) In-House Investment Management
 - (3) Corporate Retirement Services

- ❑ **ADHERE TO FIDUCIARY STANDARD:** Legal obligation to always act in our clients' best interest.

- ❑ **OWNERSHIP:** 100% employee-owned and fully independent.

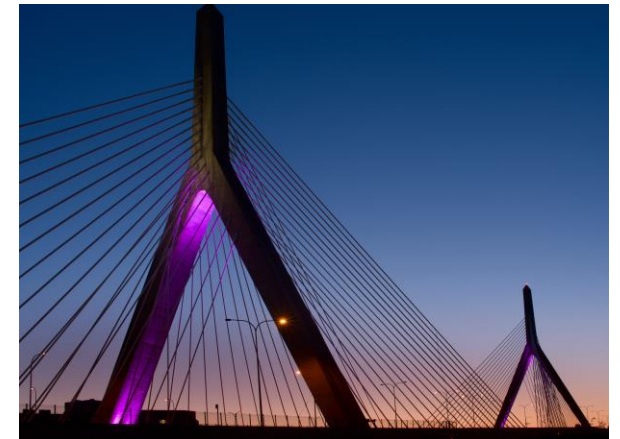
- ❑ **SKILLED PROFESSIONALS:** Certified Professional Planners, Certified Public Accountants, and a licensed Attorney with 100+ years of combined industry experience.

- ❑ **OUR CLIENTS:** Investment Advisors (RIAs), Foundations, Businesses, Families, Trusts, and High Net Worth Individuals.

Our Difference

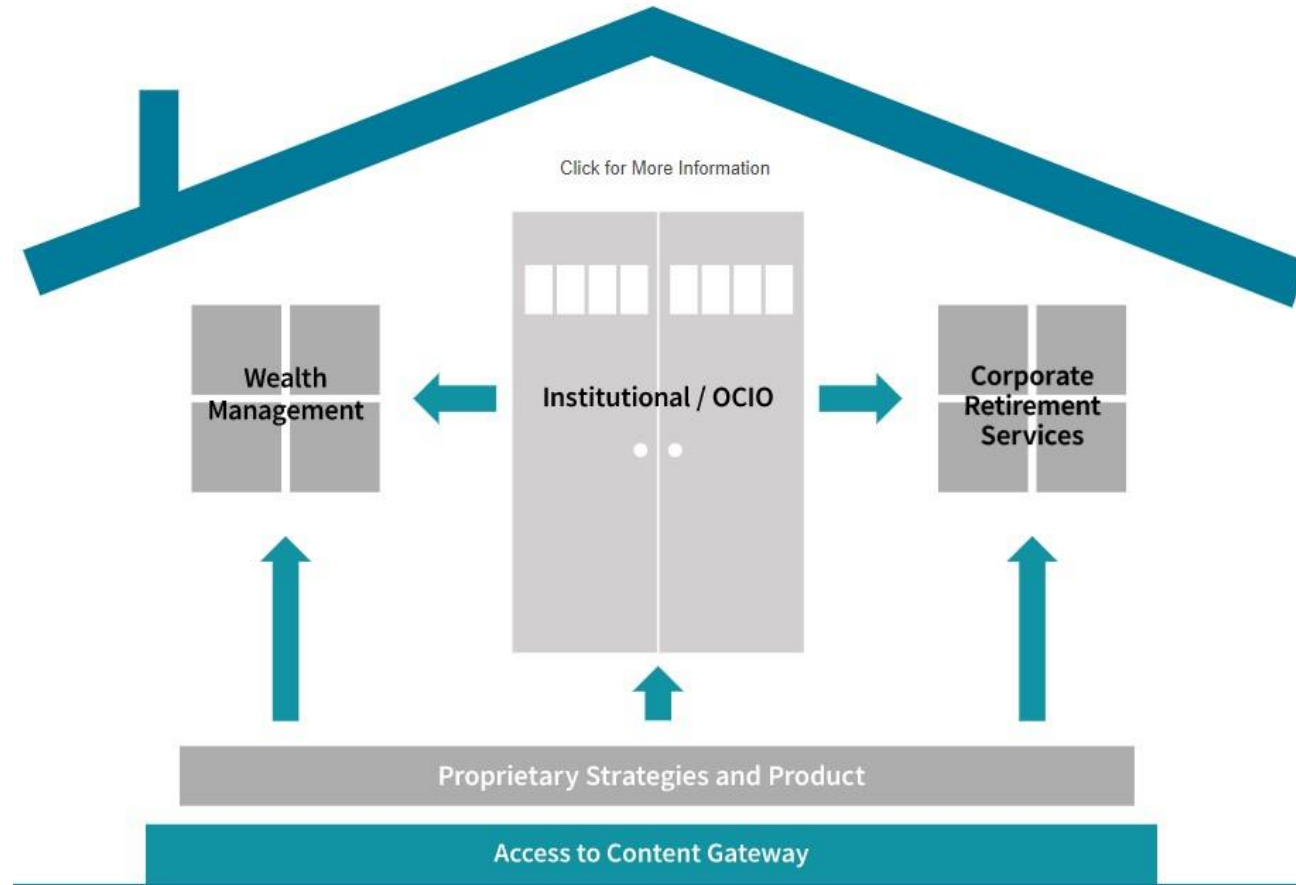
"It's easy to look busy, but hard to get things done." Robert C. Stimson, CPA, Founder

- ❑ Institutionally inspired solutions focused on individual needs.
- ❑ Advanced systems architecture giving access to our best thinking equally.
- ❑ Fixed connection block trading platform integrated with Portfolio Management Account System (PMAS).
- ❑ Proprietary solutions, products and content library focused on transparency.
- ❑ All-in-one secure information portal that ties everything together.
- ❑ Formalized, easy to understand monthly reporting.
- ❑ Access to content library and all related "locked" private content.



Our Solutions everything under one roof

Our solutions are designed around how individuals, their families, as well as institutions, need to operate in today's changing world.



Our Offerings

Overview - Little House Capital operates in three distinct lines of business that are designed to leverage our institutional experience and proprietary research process to deliver what our clients need. Our solutions are segmented into specific risk categories that align with each client's individual objective and risk appetite. We invite you to explore our core capabilities and discover the offering best suited for you.

Wealth Management

- ✓ Individuals and Families
- ✓ Trusts and Estates
- ✓ Family Office

Institutional

- ✓ Financial Advisors
- ✓ Endowments
- ✓ Foundations
- ✓ Sub-Advisory Services
- ✓ Outsourced CIO

Corporate Retirement

- ✓ 401(k) / 403(b)
- ✓ Investment Management
- ✓ Third Party Administration
- ✓ Compliance
- ✓ Custody and Clearing
- ✓ Participant Education

Wealth Management

Learn more – We provide exceptional service and access to ability and knowledge to carry out specific client goals. Our seasoned planning professionals will aid our clients in orchestrating and developing, then implementing a cost effective financial and estate plan that seeks to grow and protect your assets while minimizing taxes.

Financial Planning

**Let us design the plan
right for you**

We organize balance sheets, cash flows and tax profiles and then integrate those with lifetime goals and objectives.

Estate Planning

**A strategy to preserve and
transfer wealth to future
generations**

We coordinate with attorneys and tax professionals to help define estate planning goals and implement strategies to achieve them.

Family Office

**An overwhelming assignment
made easy**

Gain access to our comprehensive, multi-generational suite of services designed to meet the demands and needs of successful families.

Investment Solutions

We examine risk tolerance and capacity and offer access to our proprietary strategies and products

Gain access to our "content gateway" for market commentary, stock specific research, trading actions, and more.

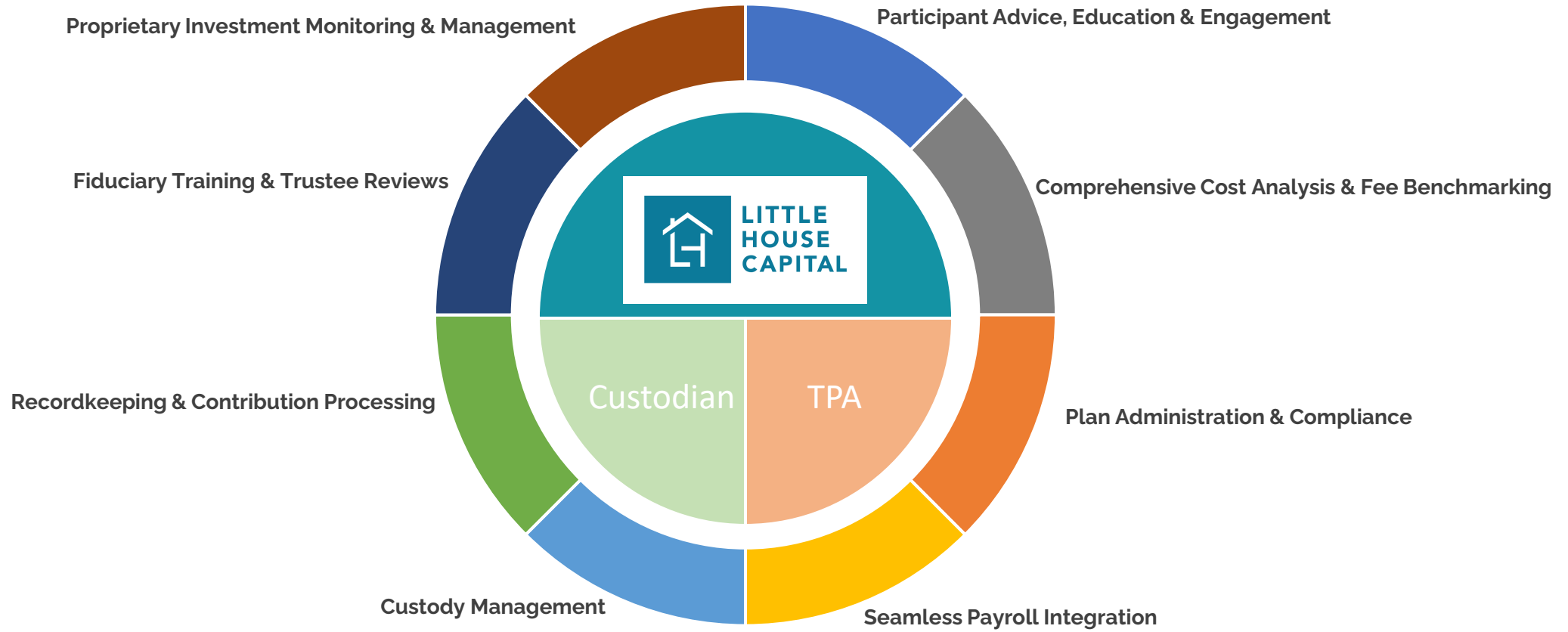
Institutional & OCIO

Learn more - We understand the importance of a fully automated and harmonized investment platform. Our institutionally inspired offering provides you with the investment tools and solutions that few firms can offer. Our investment ecosystem is supported by extensive research and content capabilities providing a more cost-effective approach with better outcomes – all from a single, highly efficient cloud-based interface.



Corporate Retirement Services

Learn more – Allows employers to offer leading-edge retirement planning solutions and services that they and their participants deserve



Financial Planning

Define. Design. Implement.

We understand the importance of a well-designed wealth and estate plan that encompasses all aspects of life



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DEFINE Getting to Know You

Our experience and research have shown that the following issues typically are of greatest concern to the individuals and families that we serve. Reviewing this list with each client allows us to identify those areas of concern and design detailed recommendations and focused solutions that we will implement and monitor throughout the year.

1. Investment Management

- Determine asset allocation to support lifetime goals
- Develop investment strategy for today's capital markets
- Aggregate data for consolidated, transparent reporting

2. Retirement Planning

- Analyze current balance sheet and cash flow
- Develop income and asset forecasting plan
- Review IRA distribution options and beneficiary designations

3. Estate Planning

- Review estate plan documents and fiduciary appointments
- Confirm asset titling and beneficiary designations
- Evaluate asset distribution plan at death, estate tax plan
- Address special needs, elder care, medical concierge

4. Tax Planning

- Evaluate current income tax profile
- Review tax returns and identify tax reduction strategies
- Discuss retirement plan distribution strategies

5. Disability Planning

- Review current disability plan legal documents
- Inform and educate family on planning decisions



6. Risk Management & Insurance

- Review current coverages to confirm proper protection
- Confirm ownership structures, beneficiary designations
- Develop strategies for wealth accumulation and transfer

7. Charitable Giving & Family Gifting

- Discuss family and charitable gifting goals
- Review gifting strategies

8. Debt Management & Liabilities

- Review lending needs and current credit facilities
- Create plan to manage, refinance and retire debts
- Access to marketable securities lines of credit

9. Executive Compensation & Planning

- Analyze stock options and restricted stock grants
- Review diversification and single stock concentration
- Develop stock sale and option exercise plan
- Assist with tax, deferred compensation and healthcare issues

10. Corporate

- Employee benefits / retirement plan review, design and implementation
- Succession planning for closely-held businesses
- Access to local industry specialists as needed

DESIGN

Establishing a Plan of Action

We act as our clients' general financial contractor to align their visions, strategies and investment objectives into a consolidated plan of action. Our promise is to make the process easy and efficient – this is what we do all year long.

We prepare a detailed Scope Statement for each client that identifies the client's critical concerns and objectives and their completion targets, and then we create a plan that tackles each issue one at a time.

The Plan

Becoming a Client



Scope Statement

Detailed Project
Plan Approved

Critical Items
Established

Strategies and
Product
Reviewed

Client Review

- Direct access to advisors and investment professionals
- 24/7 Daily online portal access to accounts via mobile
- Monthly reporting statements from custodian
- eMoney Access
 - Full financial picture with account aggregation and financial planning portal
 - DIY Aggregation of all outside accounts (investments, checking)
 - Digital Encrypted Vault to store key and sensitive documents centrally
- Benchmarked Performance Results
- Formal Investment Reporting Requirements established
- Use of Little House's proprietary strategies and products
- Access to Little House's Research via on-line Content Gateway

IMPLEMENT

Ongoing Assessment

We offer continuous professional guidance and oversight. We monitor our clients' progress to confirm their plan remains aligned with their goals. Formulating a communication plan is essential, and whether we meet face-to-face, or supply predetermined reporting packages, we are committed to giving our clients the depth of access and frequency of communication that they want.

OUTCOME

- ✓ Peace of Mind
- ✓ Family Members Know Who to Contact in an Emergency
- ✓ Coordination of Professionals
- ✓ Risk Management Consolidated and Monitored

KEY BENEFITS

- ✓ Tax Impact Monitored
- ✓ Redundant and Unnecessary Expenses Eliminated
- ✓ Professional and Money Management Costs Savings
- ✓ Asset Protection and Wealth Transfer Objectives Integrated

REPORTING

- ✓ Aggregated View
- ✓ Performance Results Measured Against Predetermined Benchmarks
- ✓ Risk Management Review
- ✓ Objectives Overlaid Against Investment Results

Investment Solutions When Sophistication and Simplicity Merge

Strategies and Products – Providing our Wealth Clients with Something Different

We provide our clients with an assortment of solutions and risk tolerance objectives suitable to their needs. Whether a client is seeking global, US-only allocation, current income, capital preservation, cash management, or specific institutional tailored strategies, we believe we have the investment solution



| | |
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| <p>Asset Allocation Strategies</p> <p><u>Global</u></p> <p>Income Maximizer</p> <p>Core Maximizer</p> <p>Growth Maximizer</p> <p><u>US Focused</u></p> <p>Income Maximizer</p> <p>Core Maximizer</p> <p>Growth Maximizer</p> <p>Institutional/Corporate</p> <p>Smart Active/Passive</p> <p>Active Fixed Income</p> | <p>Equity Products</p> <p>Dividend Income+</p> <p>Core+</p> <p>Absolute Opportunity+</p> <p>Evolution+</p> <p>Cash Management</p> <p>Short-Term Yield</p> <p>Short-Term Yield+</p> |
|--|--|

Investment Management

Fill the Empty Chairs with Expertise

At Little House, our fully automated investment platform allows Advisors and institutions to focus on what is important – their clients.

We make a complex process easy. Let us show you how.



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Our Platform

Where Data is Transformed into Information.

- ✓ Dynamic versus Static Trading Models – when doing it right matters
- ✓ Portfolio Management Accounting Systems and Synchronized Block Trading
- ✓ Risk and Attribution Management – Leverage Bloomberg's Portfolio Analytics (Port Function)
- ✓ Accounts Assignment to Strategies or Products – True Performance Reporting
- ✓ Adhere to GIPS performance Standards – Validation of composite performance across the platform
- ✓ Month End Account Reconciliation Versus Assigned Strategy / Product
- ✓ Real-time Access to All Related Investment Data
- ✓ Standardized Client Reporting Packages
- ✓ Lower overall Cost, Eliminates Redundant Fees Often Charged By Other Advisors

Overview of Allocation Strategies

At Little House, we recognize the value of a well-diversified, risk-adjusted, asset allocation.

Our strategies focus on the macro assessment of the global landscape while incorporating selective exposure to various asset types. We capitalize on country, sector, and industry cycles as they come in and out of favor.

Asset Allocation Strategies

Portfolio Risk Characteristics

- Institutional/Corporate**

- Global**

*Income Maximizer
Core Maximizer
Growth Maximizer*

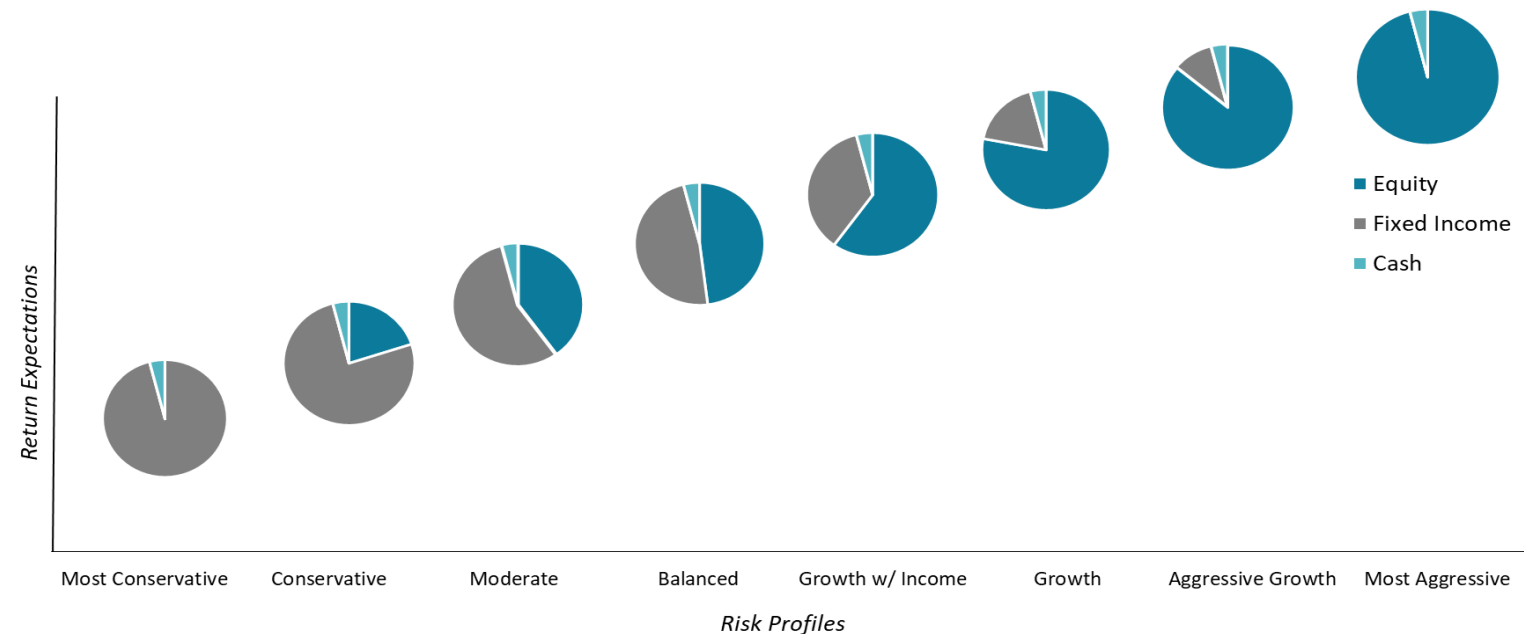
- US Focused**

*Income Maximizer
Core Maximizer
Growth Maximizer*

- Smart Active/Passive**

- Fixed Income Active Allocation**

- Short-Term Yield**

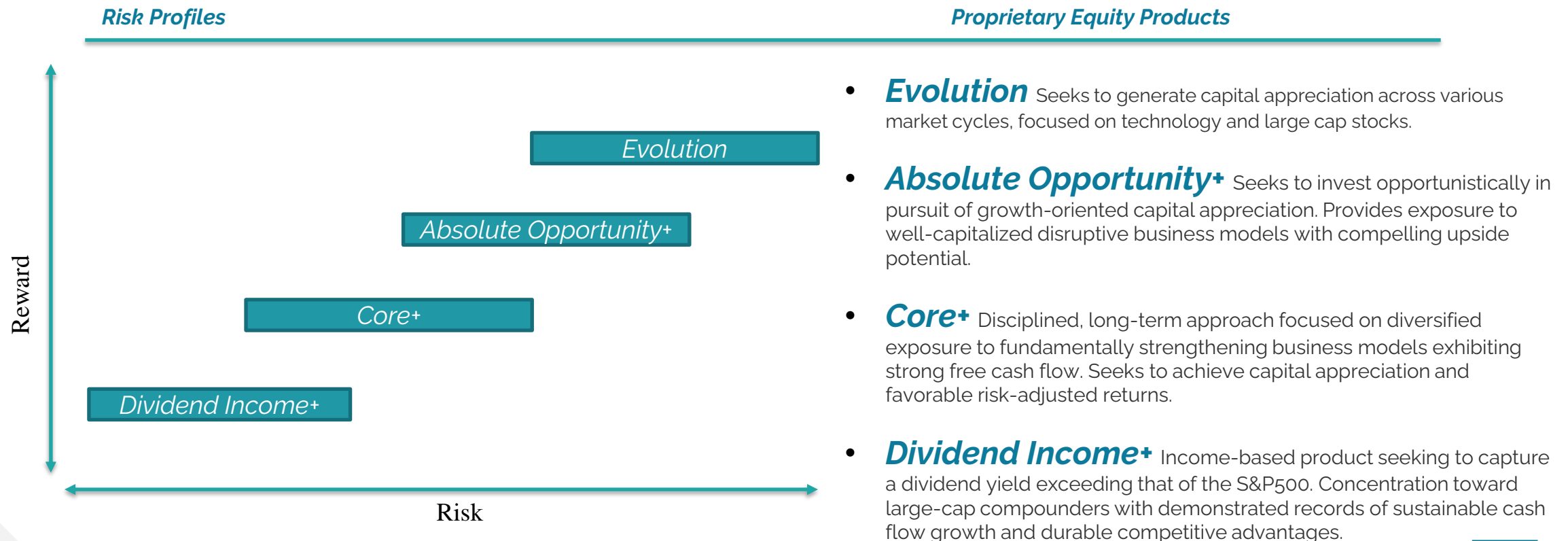


Equity Products

Anchoring the Strategy

Our proprietary equity products deliver sophisticated institutional quality portfolio construction for individual application.

We believe equity prices are heavily influenced by changing investor sentiment in the short-term. But in the long-term, equity share prices reflect the value of cash flows and economic profits.





Our Team



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ROBERT C. STIMSON, CPA

Founder, Chief Executive Officer & Chief Investment Officer



Robert (Bob) formed Little House Capital in 2017. He oversees all facets of portfolio and investment strategy construction, asset allocation, and manager and security selection. He brings more than 35 years of experience in portfolio construction, investment research and management.

He is a former Chief Investment Officer of the People's United Bank Boston office. Prior to that, he was Senior Vice President and Managing Director of Eastern Investment Advisors, the wealth management and trust division of Eastern Bank. In both positions, he had responsibility for more than \$2 billion in assets.

Bob is a former Wall Street analyst for WR Hambrecht + Co., Banc of America Securities, and Merrill Lynch. His experience on the buy side includes Pioneer Investments, Pioneer Group, Inc., and Massachusetts Financial Services. His career began at Coopers & Lybrand (later PricewaterhouseCoopers).

Bob earned a Master of Finance (with honors) from the Carroll School of Management at Boston College; a Bachelor of Science in Accounting and Bachelor of Arts in Economics, both from Ithaca College; and a Certificate in Financial Planning from Boston University. Bob has held a Certified Public Accountant designation in the State of Massachusetts.

Emerging internet-based technologies is an important focus of Bob's. His work has been recognized by StarMine's Earning Accuracy, Institutional Investor, and Greenwich Investor Survey. He has also been quoted in Barron's, The Wall Street Journal, New York Times, USA Today, Investor Business Daily, and other leading financial publications.

JEREMY S. DAVID, ESQ., CFP®*Managing Director & Chief Compliance Officer*

Jeremy joined Little House Capital in 2017 as a founding member, Managing Director, and Chief Compliance Officer (CCO), and he is also the firm's Chief Fiduciary Officer. He oversees relationships for high-net-worth individuals and families and advises clients in the areas of investment management, financial and estate planning, tax, and fiduciary services as he has done for over 23 years. Jeremy is a CERTIFIED FINANCIAL PLANNER™ and member of the Massachusetts Bar.

Prior to Little House Jeremy served as Senior Vice President and Senior Wealth Management Officer at People's United Wealth Management where he was responsible for the management and administration of trust and investment agency relationships totaling \$200 million. Prior to that he was Vice President and Senior Trust Officer at Eastern Wealth Management and held financial advisory positions with Sovereign Bank (now Santander) and AXA Advisors' Elite Services Group. Jeremy began his career as attorney in private practice focusing on estate planning and estate administration. Jeremy is also a Trustee and Investment Committee Chair of the Bridgewater State University Foundation.

Jeremy's educational background includes a Juris Doctor (cum laude) with a concentration in Estate Planning and Taxation from Suffolk University Law School, where he was an editor and writer for Suffolk University Law Review. Jeremy also holds a Certificate in Financial Planning from Boston University, and a Bachelor of Arts in Political Theory and French from Franklin & Marshall College.

JAMES R. MOISE
Managing Director



James is a Managing Director and joined the firm as a founding member in 2017. As a Portfolio Manager and senior member of the investment management team, he develops and oversees asset allocation, investment strategies, and products. He has more than 16 years of experience in the investment research and management industry.

Previously, James served as Senior Portfolio Manager and Senior Vice President of People's United Wealth Management in Massachusetts. Prior to that, James was an Investment Associate AVP at Eastern Wealth Management and worked for Banc of America Merrill Lynch and Bear Stearns.

James's educational background includes a Bachelor of Science in Financial Service Management from Johnson & Wales University. He also holds FINRA License Series 65.

Mark Cross-Powers

Senior Wealth Management Advisor



Mark joined Little House Capital in June, 2022 founding the newest office located in Bedford, NH. He is focused on helping clients achieve their financial goals by gaining an understanding of their needs and objectives which allow him to tailor unique solutions. Mark brings nearly thirty years of wealth management experience to Little House Capital and its clients.

Prior to joining Little House, Mark was the Senior Vice President and Trust Team Leader for New Hampshire Trust Company in Concord, NH, where he led a team of six Trust Officers, managed a number of client relationships and was responsible for new business development efforts. Before that, Mark worked for People's United Bank as the Senior Vice President and Regional Manager for the Wealth Management teams in Portsmouth and Manchester.

Mark also worked at US Trust at Bank of America as a high net-worth client relationship manager, leading the team in servicing clients with assets totaling over \$1 billion in Manchester, NH. He worked as a trust officer serving clients in Massachusetts and New Hampshire with Shawmut Bank, Fleet Bank and Charter Trust. Regardless of whether his clients had a net worth of several hundred thousand dollars or several hundred million dollars, Mark placed his clients at the center of all of his activities, to help them be successful.

Mark has a BA from Roger Williams University in Political Science with a minor in Economics. He also graduated from the American Bankers Association National Graduate Trust Schools at Northwestern University and earned the designation of Certified Trust and Financial Advisor in 2000. Mark is a graduate of Leadership Seacoast, class of 2005 as well as Leadership New Hampshire, class of 2017. He also holds FINRA Licenses Series 7, 65 and 66.

Robert Murphy, CPA, MST*Managing Director*

Robert (Bob) is a Managing Director and joined the firm as a founding member in 2017. He is the Head Tax Strategist for Little House Capital. He oversees relationships for high net worth individuals and families and assists clients in all aspects of life and estate planning to identify and achieve specific needs and goals. He has over 26 years of wealth management experience and brings tax planning expertise to the firm.

Bob most recently served as a Senior Managing Director and Principal of East Coast Asset Management. Before joining East Coast, Bob was with Eastern Wealth Management as Senior Vice President/Relationship Manager. Previously, he was a Vice President with Atlantic Trust Pell Rudman and prior to that, Bob spent 10 years at Cambridge Trust Company as Tax Officer.

Bob is a CPA and holds a Bachelor of Science degree in Accounting from Merrimack College and a Master of Science degree in Taxation from Northeastern University. He is a graduate of the National Graduate Trust School at Northwestern University, and he received a Certificate in Financial Planning from Boston University's Center for Professional Education. Bob is a member of the AICPA and the Mass Society of CPAs.

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Important Disclosures

Little House Capital, LLC (“LHC”) is a registered investment advisor. Advisory services are only offered to clients or prospective clients where LHC and its representatives are properly licensed or exempt from licensure.

Past performance is not indicative of future results. All investments carry varying levels of risk depending on a client's needs and objectives.

Investment products are not guaranteed by Little House Capital LLC, are not insured by the FDIC, by any other government agency and may lose value..

Little House Capital claims compliance with the Global Investment Performance Standards (GIPS®). GIPS® is a registered trademark of CFA Institute. CFA Institute does not endorse or promote this organization, nor does it warrant the accuracy or quality of the content contained herein. To receive a GIPS Report and/or our firm's list of composite descriptions please email your request to lhc@littlehousecapital.com

For additional information, please visit our website at <https://littlehousecapital.com/> and the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov by searching with LHC's CRD #290070.