

# TIME PORTAL

## User Guide



Invest with Understanding

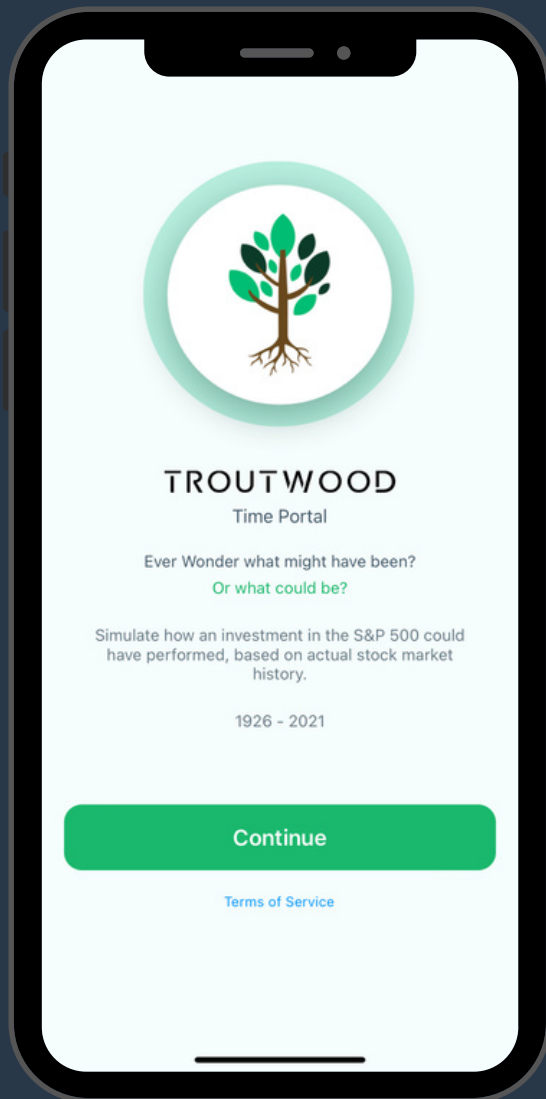


# GUIDE OVERVIEW



## HOW TO USE THE TIME PORTAL

Welcome to the User Guide for the Troutwood Time Portal app, designed to help uncover the value of investment! This guide offers step-by-step instructions for how to build the necessary confidence to invest with understanding using the Troutwood Time Portal App.



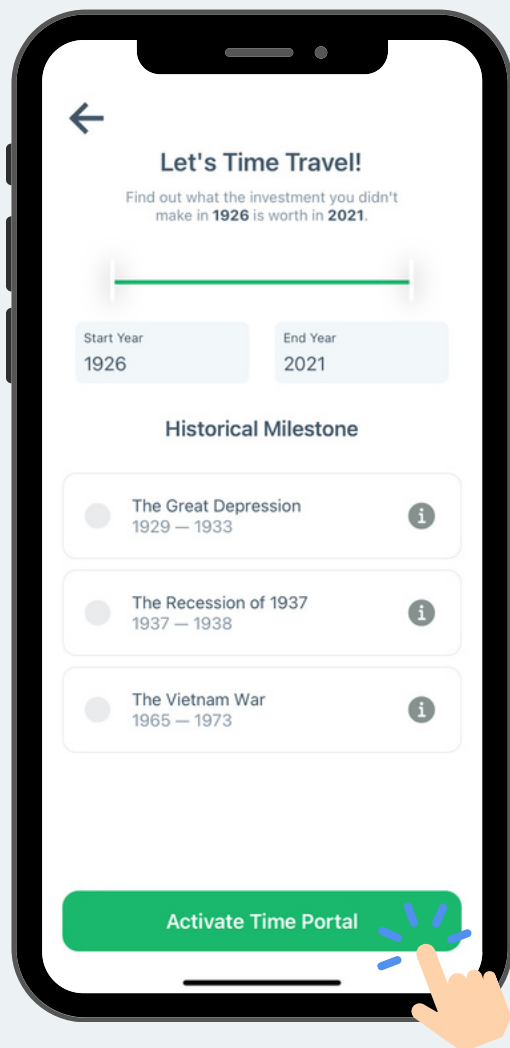
### Mission:

Time Portal was designed to help students explore their potential. By learning about the time value of money, dollar-cost averaging, and the importance of sticking to a plan, the app allows users to simulate how an investment in the S&P 500 could have performed along with period-specific results, milestones, consumer, and economic and political data.

With Troutwood, students will see what their future retirement and beyond could look like based on smart financial decisions.

# TRAVEL THROUGH TIME

With our intuitive interface, you'll be able to input your desired start and end years of investing, as well as explore the historical milestones that took place during those years.



(1) Input desired **start** year

(2) Input desired **end** year

(3) Select "Activate Time Portal"

Or,

(1) Select a historical milestone

(2) Select "Activate Time Portal"



# ACTIVATE TIME PORTAL

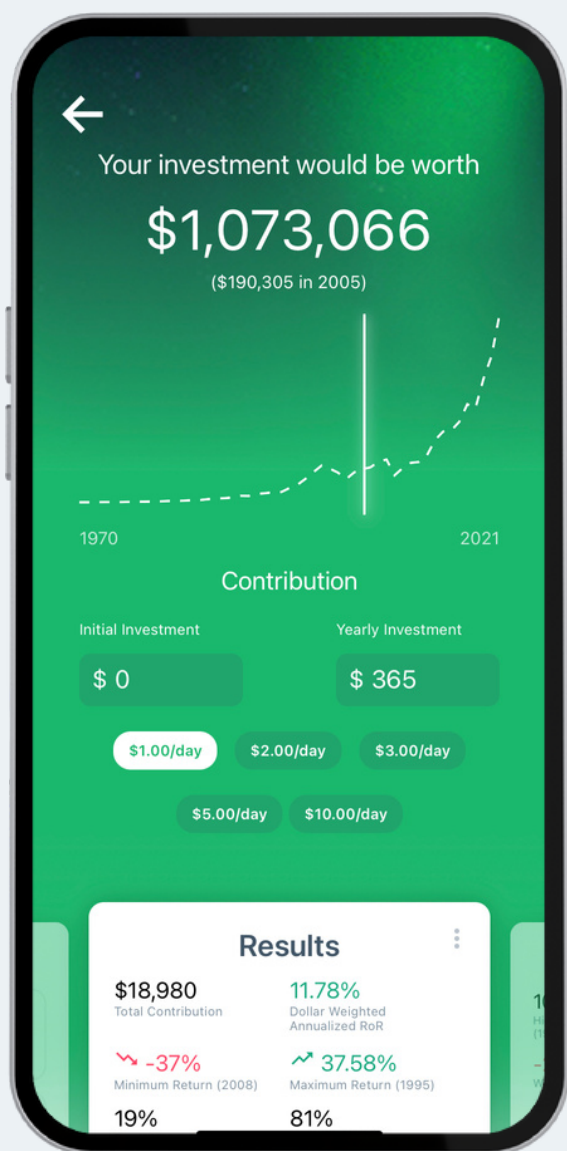
INVEST WITH UNDERSTANDING

Activate Time Portal



**Follow the green "Activate Time Portal" button to see what your investment would be worth.**

# YOUR INVESTMENT COULD BE WORTH...



## Total Worth

Time Portal calculates the potential worth of an investment. The app employs historical financial data and growth rates to provide an estimate of the investment's value in 2021.

Ex. \$1,073,066 would be the total worth of an investment of \$1/day in the S&P 500, from 1970-2021.

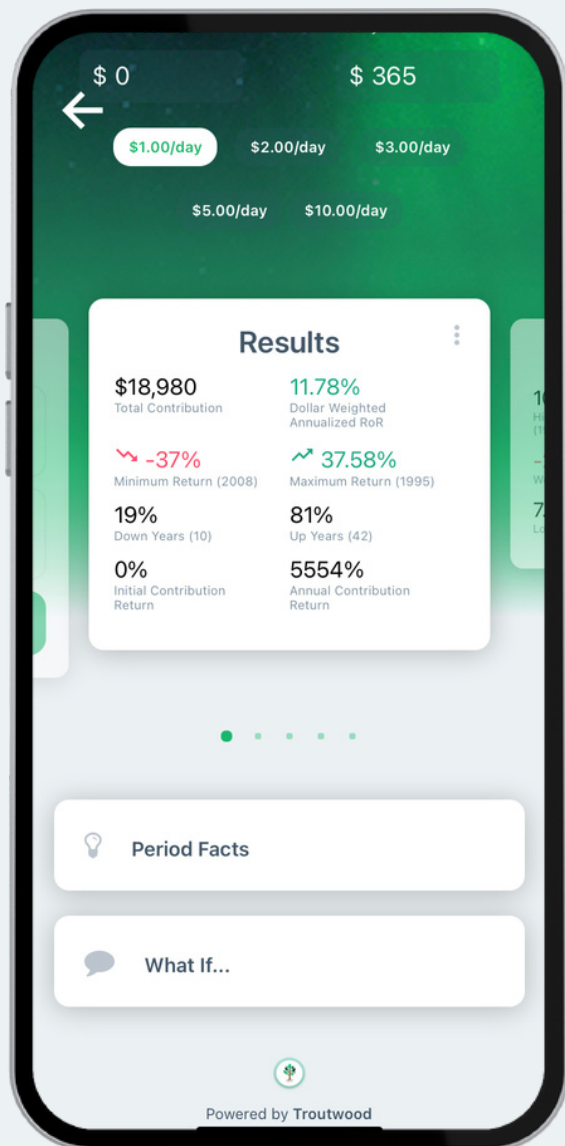
## Contribution

The estimated investment value can be changed by altering the initial investment or yearly **recurring investment**. The amount contributed per day can also be changed to see how it would affect the yearly investment, the investment total worth at the top, and the total contribution in the results section.

## Investments results

The results section shows the total contribution, dollar weighted annualized Rate of Return (RoR), and different return rates.

# YOUR INVESTMENT COULD BE WORTH...



## Economics

This section highlights the highest and lowest unemployment percentage, best and worst GDP, and highest and lowest price to earnings ratio.

## Politics

This section denotes the number of years of democrats and republicans and the mean return and recessions, among others, under both parties respectively.

## Consumer

This section reflects tuition, median house price, mortgage payment, house downpayment, mortgage rate and tuition increase for both years.

## Historical Milestones

To delve deeper into any of the historical milestones listed, simply tap on the event of your interest. A detailed view will appear, providing additional information, such as the significance, impact, and related developments associated with that particular milestone.

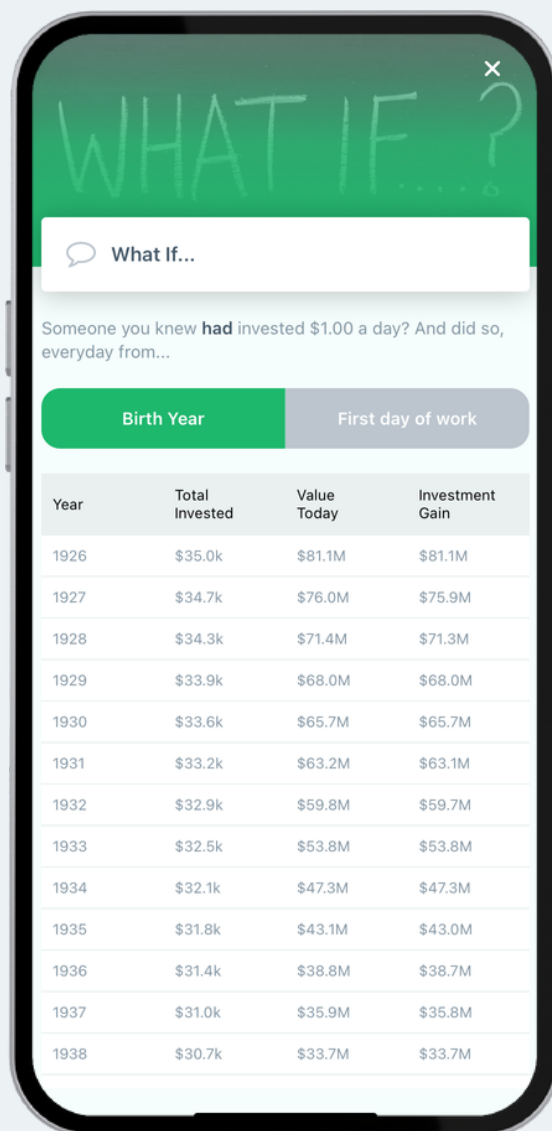
# PERIOD FACTS

This section provides a historical note, facts on geopolitics, women in history, and innovation, among other facts, with the option to discover more facts.



# WHAT IF...?

This section describes if someone you knew had invested \$1.00 a day and did so everyday from either your birth year or first day of work.



WHAT IF...?

What If...

Someone you knew **had** invested \$1.00 a day? And did so, everyday from...

Birth Year First day of work

Year	Total Invested	Value Today	Investment Gain
1926	\$35.0k	\$81.1M	\$81.1M
1927	\$34.7k	\$76.0M	\$75.9M
1928	\$34.3k	\$71.4M	\$71.3M
1929	\$33.9k	\$68.0M	\$68.0M
1930	\$33.6k	\$65.7M	\$65.7M
1931	\$33.2k	\$63.2M	\$63.1M
1932	\$32.9k	\$59.8M	\$59.7M
1933	\$32.5k	\$53.8M	\$53.8M
1934	\$32.1k	\$47.3M	\$47.3M
1935	\$31.8k	\$43.1M	\$43.0M
1936	\$31.4k	\$38.8M	\$38.7M
1937	\$31.0k	\$35.9M	\$35.8M
1938	\$30.7k	\$33.7M	\$33.7M

The table shows data for the total invested, value today and investment gain.

# SUMMARY

REMEMBER: INVEST WITH UNDERSTANDING



## Adjusting Years:

Should you wish to modify the start and end years, navigate back to the main screen and tap on the respective boxes. Update the values, and the app will recalculate the investment value and refresh the financial results and historical milestones accordingly.