EXPONENTIAL WEALTH MANAGEMENT, LLC

AUSTIN, TEXAS

LONG-TERM CAPITAL STEWARDSHIP FOR SELECT FAMILIES

Austin, TX – USA
www.expo-wealth.com
609-915-4338

WHO WE ARE

Exponential Wealth Management, LLC (EWM)
Austin, Texas

- Independent fiduciary wealth management firm
- Selectively partnering with a limited number of families
- Focused on long-term capital stewardship and inflation-adjusted wealth compounding
- Experience across multiple market cycles

FIDUCIARY MANDATE

- Act solely in our clients' best interests
- No conflicts of interest
- No proprietary products
- No incentives tied to transactions
- Fiduciary duty is our operating standard

INVESTMENT REALITY: MARKETS

- Markets cannot be predicted consistently
- Forecasts change frequently
- Short-term outcomes are inherently uncertain
- Our response: discipline over prediction

INVESTMENT REALITY: INFLATION & VOLATILITY

- Inflation erodes purchasing power over time
- Volatility is unavoidable
- Drawdowns are a normal feature of equity investing
- Our response: structure, patience, and measured course correction

CLIENTS WE SERVE BEST

- Families with long-term (7–10+ year) investment horizons
- Cash-flow positive, disciplined savers
- Comfortable with short-term market volatility
- Value process over prediction
- Focused on stewardship, not speculation

CORE BELIEF: WEALTH CREATION

Equities are the primary driver of long-term, inflation-adjusted returns

CORE BELIEF: BEHAVIOR

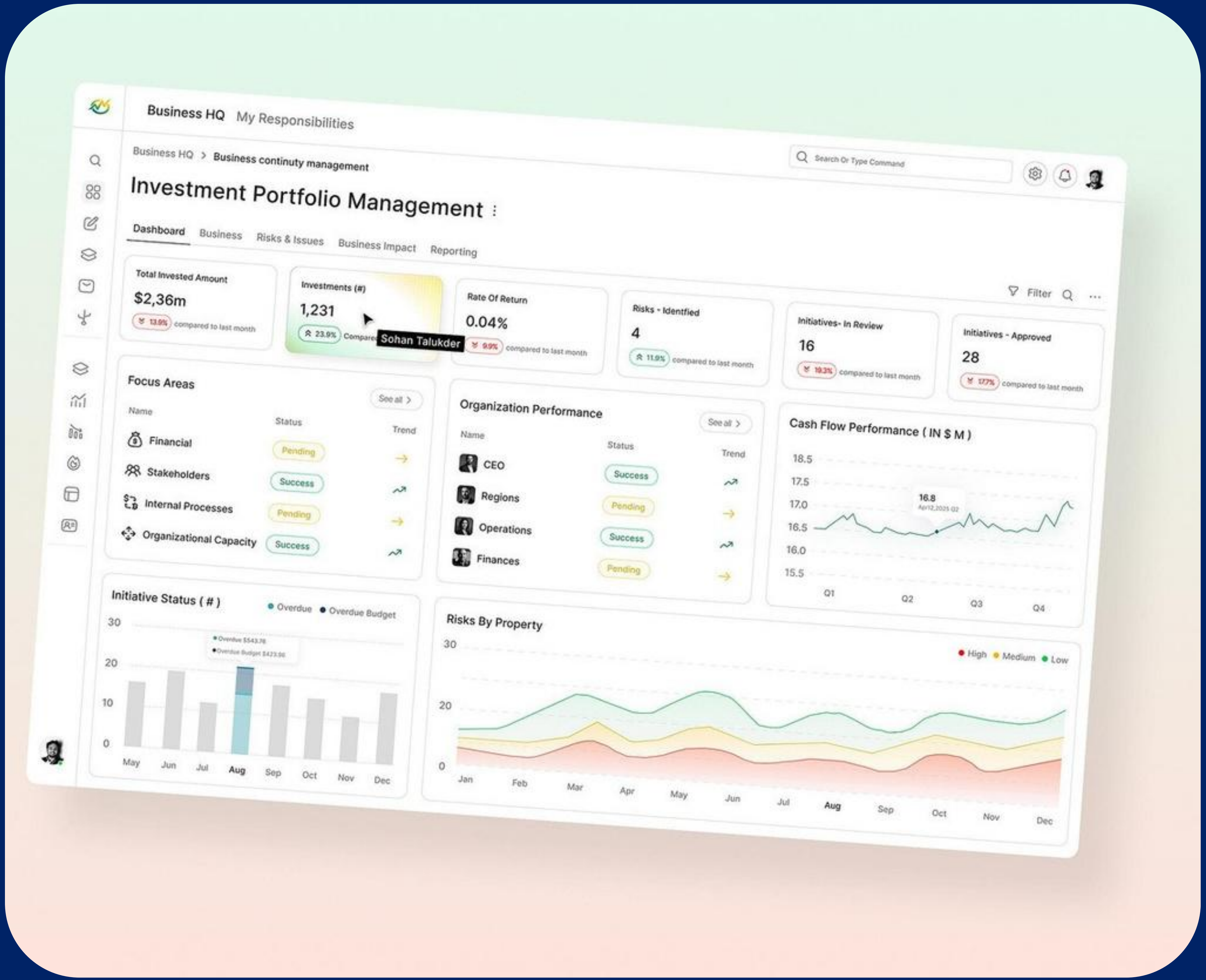
Behavioral discipline outweighs tactical decisions

CORE BELIEF: COSTS & TAXES

Costs and taxes compound quietly over time

PORTFOLIO PHILOSOPHY

- Every asset has a clear purpose
- No allocation exists by habit
- Structure must support behavior during stress
- Portfolios are built for resilience, not reaction

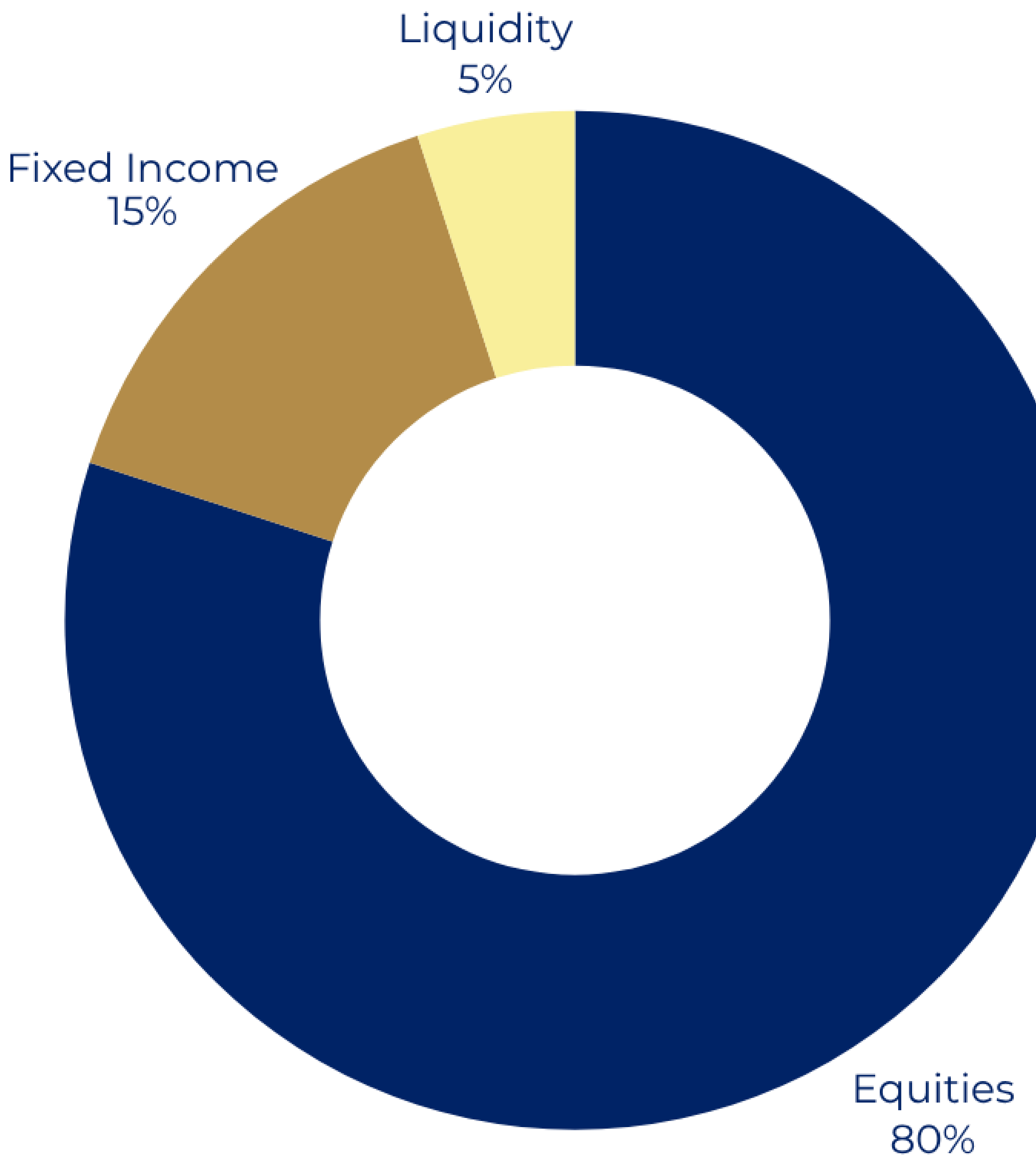


STRATEGIC ALLOCATION

Target Allocation:

- Equities ~80%
- Fixed Income ~15%
- Liquidity ~5%

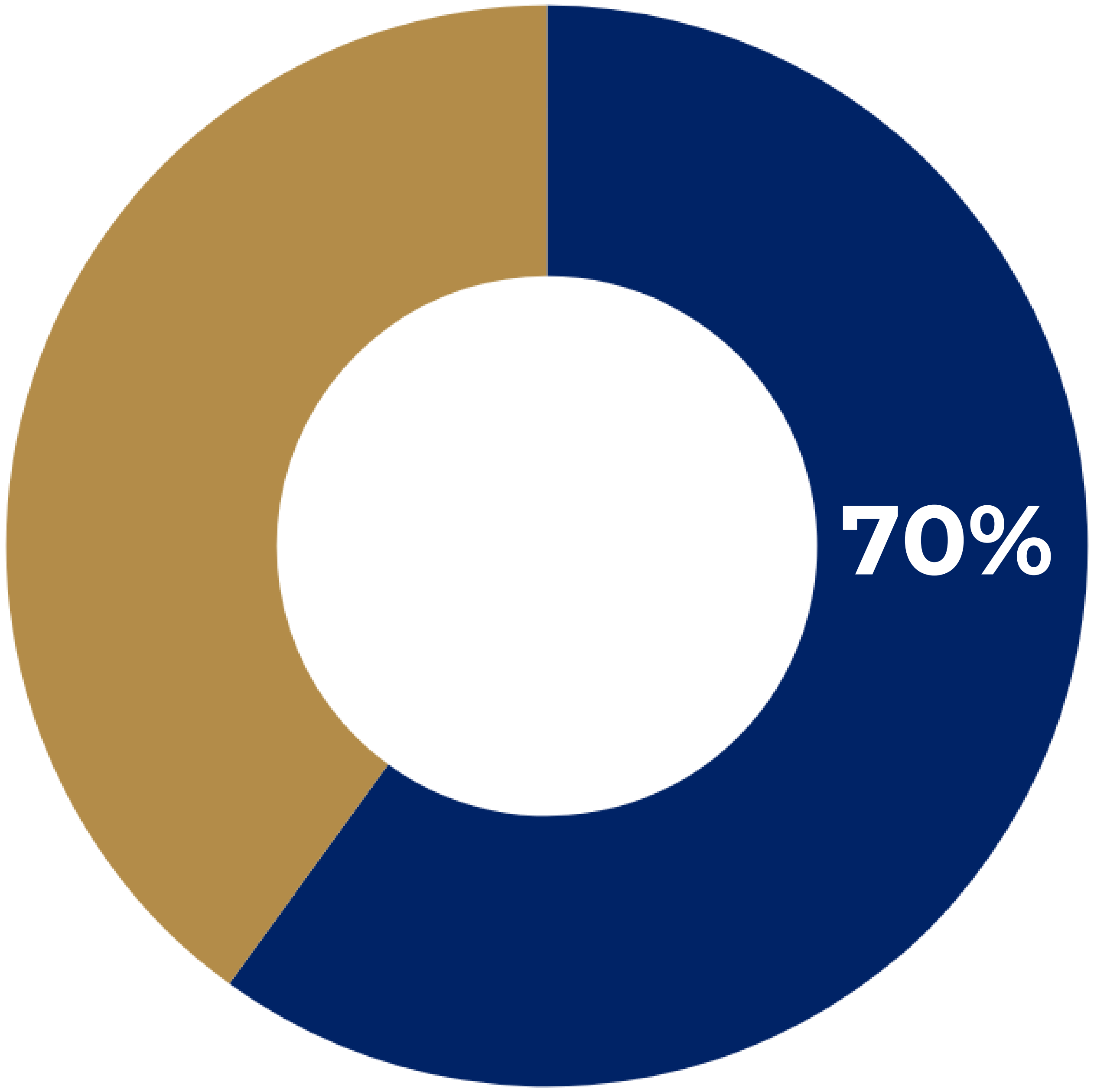
This is a behavioral framework, not a static allocation



EQUITY CORE

U.S. Large-Cap Growth (~70%)

- Durable competitive advantages
- Pricing power
- Strong balance sheets
- Global revenue diversification
- Long-term earnings compounding



EQUITY COMPLEMENTS

Mean-Reversion Sleeve (~10%)

- S&P 500 Sector ETFs, US small caps, developed & selective country market ETFs

MEAN-REVERSION DISCIPLINE

- Disciplined, valuation-based rebalancing
- Opportunistic, not predictive
- Periodically reviewed and harvested back into core
- Not short-term market timing

ROLE OF FIXED INCOME

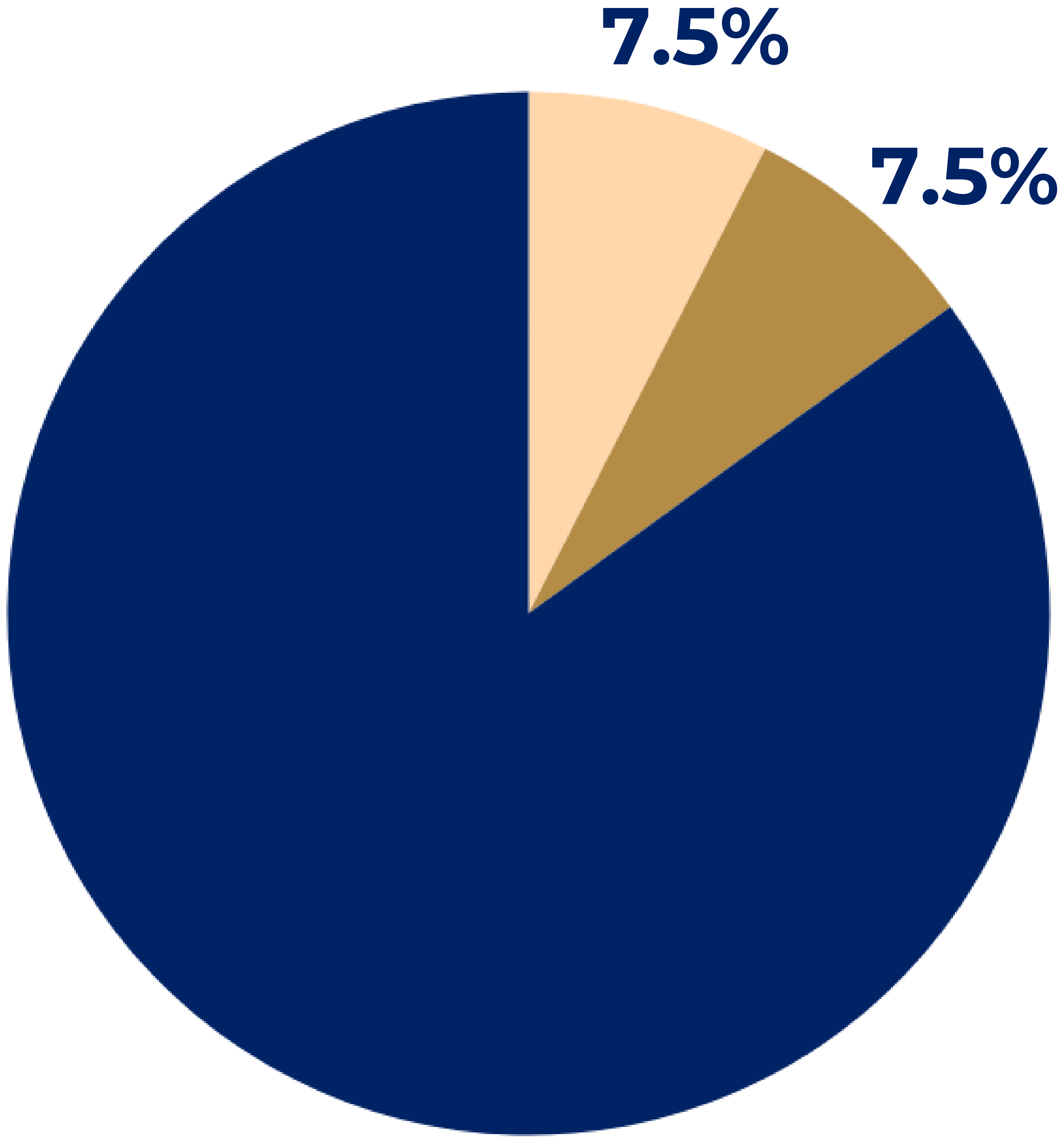
Liquidity during periods of stress

- Capital preservation
- Optionality during market dislocations
- Incidental income

Designed to support decision-making, not generate real returns

FIXED INCOME STRUCTURE

- Investment Grade (~7.5%)
- High Yield – upper credit tier (~7.5%)
- No leverage or derivatives
- Duration ~2.5 years or less

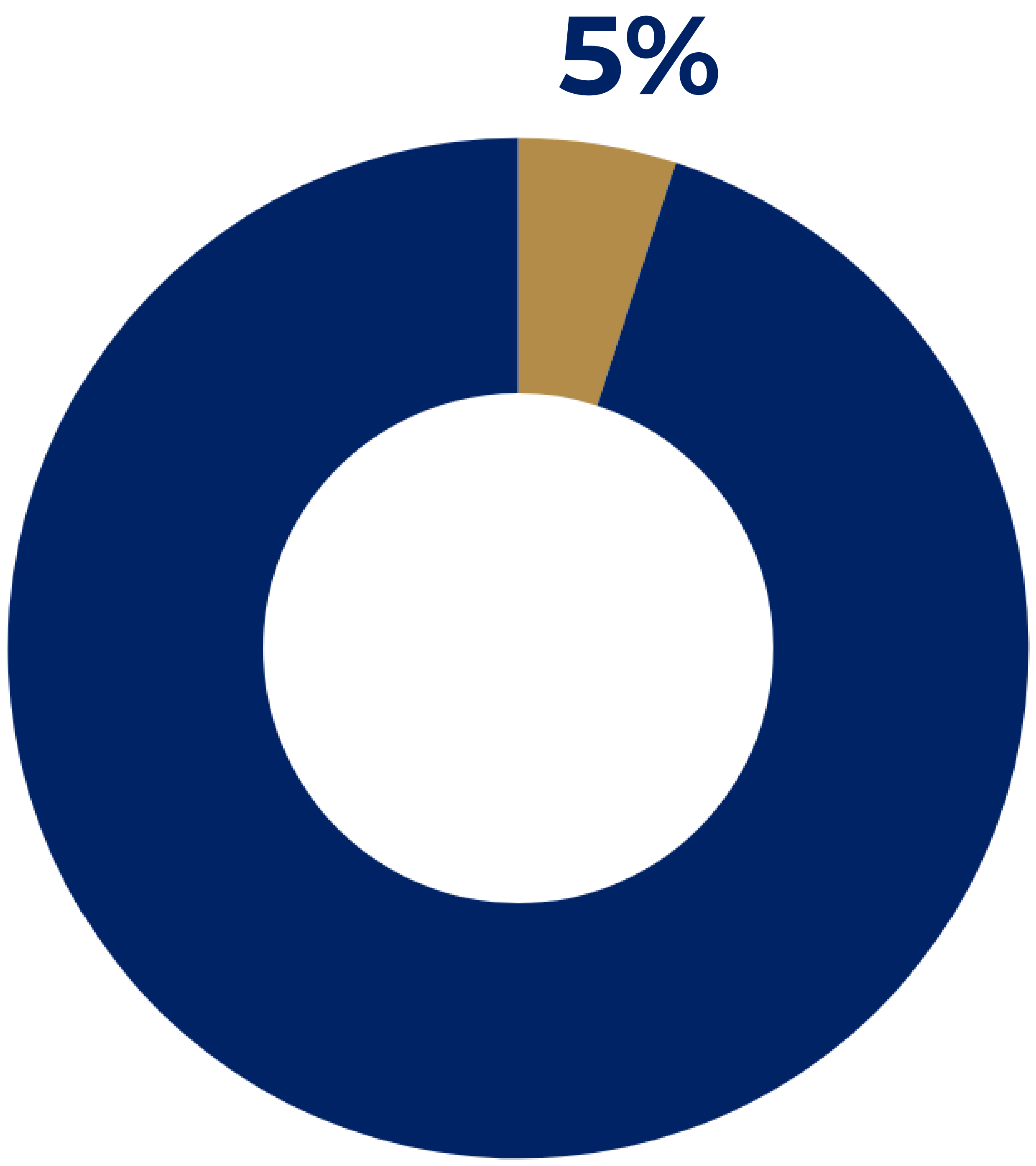


LIQUIDITY RESERVE

T-Bills (~5%)

- Preparedness for unknown expenses
- Tactical flexibility
- Behavioral stability

Liquidity is strategic, not idle



TACTICAL REBALANCING

- Trigger: Equity drawdowns ~15% or more
- Action: Redeploy up to 10% of fixed income
- Minimum one-year holding period

Pre-committed rules reduce emotional error

BEHAVIORAL GUARDRAILS

- Volatility is the cost of admission
- Emotional decisions destroy capital
- Decisions are defined before stress occurs
- Clear communication framework:

What | When | Who | Why | Actions

WHAT WE AVOID

- Market timing
- Leverage, options, derivatives
- Opaque or fee-layered structures
- Immature asset classes
- Complexity without clear economic value
- Conflicts of interest

OUTLOOK (2026–2031)

We prepare for a range of outcomes, not a single forecast

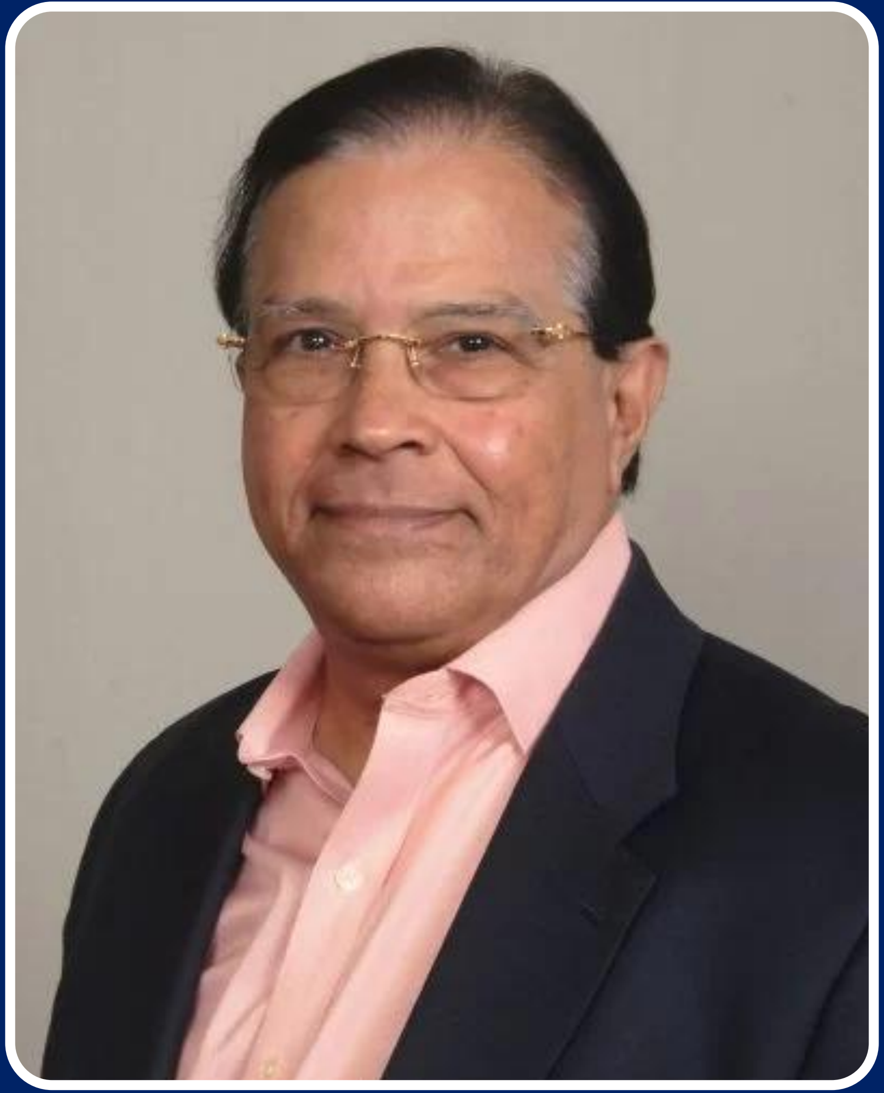
- Expect inflation variability
- Policy uncertainty likely
- Periodic market drawdowns
- Rotating market leadership

Portfolios are designed for endurance

OBJECTIVE

To preserve and grow family capital across generations with clarity, discipline, and long-term purpose

ABOUT THE ADVISOR



Ram Kolluri
Founder & Fiduciary Advisor

- Advising families across multiple market cycles since the 1980s
- Focused on long-term, tax-aware wealth compounding
- Works selectively with high-net-worth families seeking disciplined capital stewardship

CONTACT

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Austin, Texas

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For families seeking long-term alignment, we welcome a conversation.

Limited capacity for new client relationships.

Exponential Wealth Management, LLC

Perpetual Prosperity