

# Six Strategies to Turn Tech Sales Income into *Long-Term Wealth*

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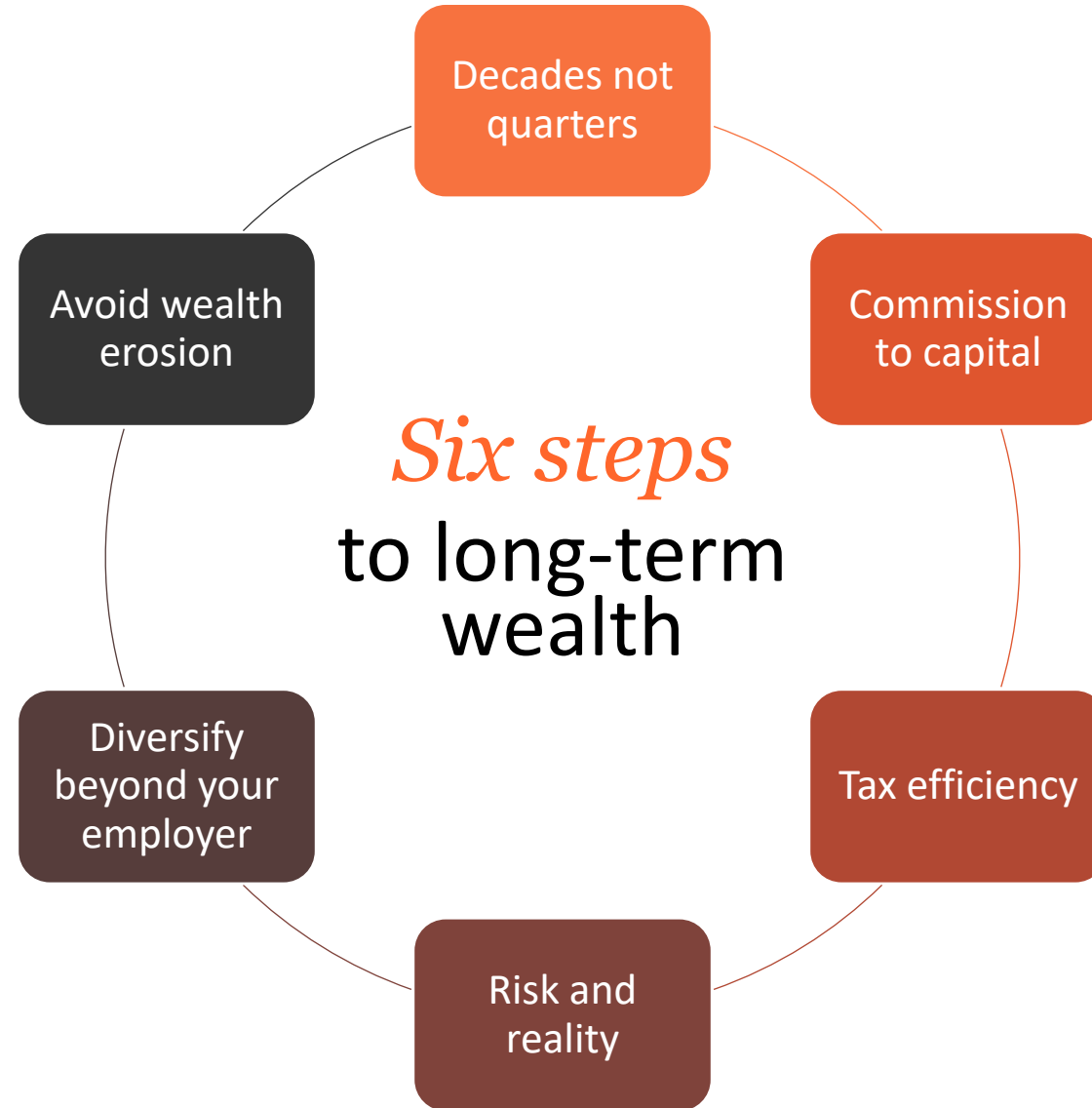


# Long-term wealth

Helping you do *what you want, when you want, with who you want* for as long as you want to”

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# About MUVADO

*Gregory Deer*

Independent Financial Planner

Chartered and Certified

Tech Sales Specialist



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# *Poll:* When do you aim to stop working?

- A. Within 5 years
- B. 5-10 years
- C. 10-15 years
- D. 15-20 years
- E. 20+ years

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Think in *decades* not *quarters*

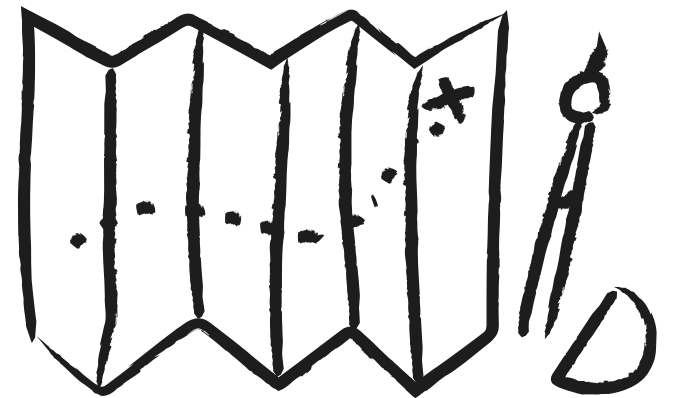
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# *Think in decades, not quarters*

“The average investor *underperforms* the average investments”

Source: Morningstar 'Mind the Gap' report

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# Think in decades, not quarters

## Manage Your Emotions

Avoid reactive investing



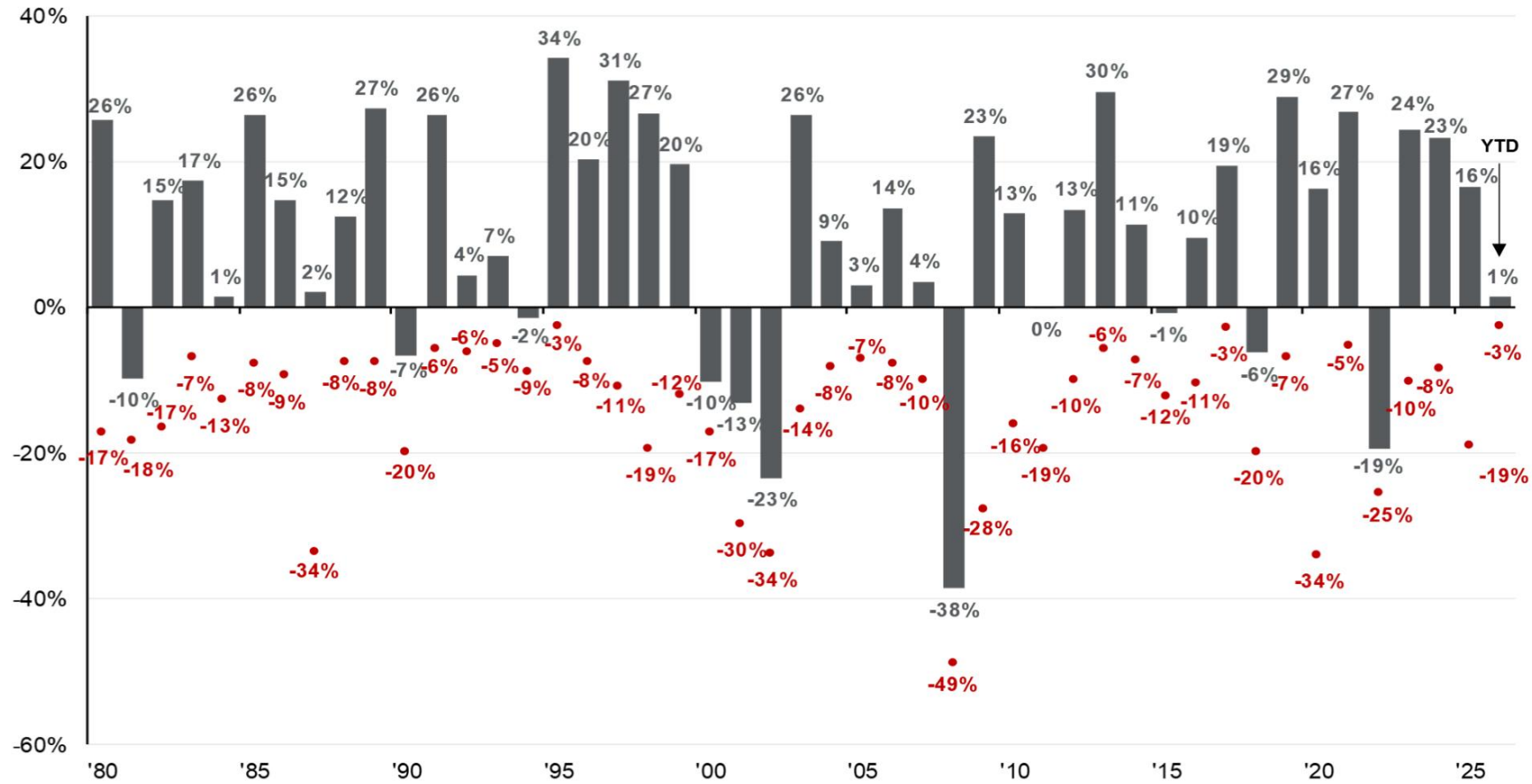
When markets go up and down, many people struggle to separate their emotions from investing. Reacting to current market conditions may lead to making poor investment decisions.



# Annual returns and intra-year declines

## S&P 500 intra-year declines vs. calendar year returns

Despite average intra-year drops of 14.2%, annual returns were positive in 35 of 46 years



Source: FactSet, Standard & Poor's, J.P. Morgan Asset Management. Returns are based on price index only and do not include dividends. Intra-year drops refers to the largest peak-to-trough decline during the year. Returns shown are calendar year returns from 1980 to 2025, over which the average annual return was 10.7%. Past performance is no guarantee of future results. Guide to the Markets – U.S. Data are as of January 30, 2026.

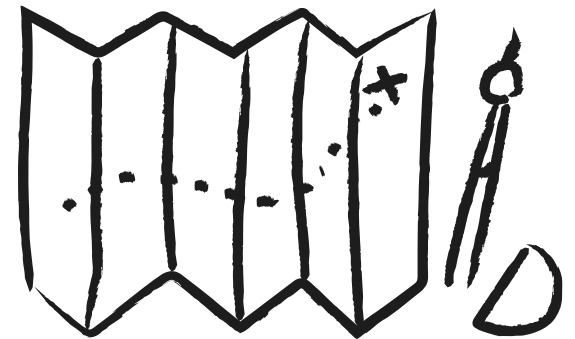
Convert *commission* into *capital*

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## *Poll: How do you allocate income to investments?*

- A. At the start of every month
- B. See what's left at the end of the month
- C. When I receive a big bonus/commission
- D. I don't do anything
- E. Random / Don't know

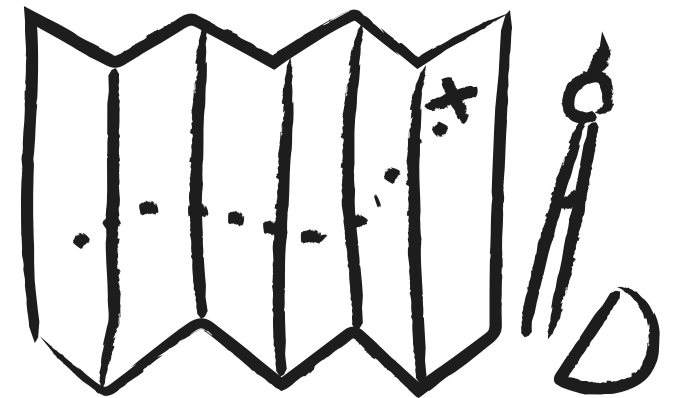
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# *Convert commission to capital*

“You do not *rise* to the level of your goals.  
You *fall* to the level of your systems”

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# Managing income and expenditure

## Fixed costs 50-60% (equivalent to base salary)

- Mortgage/rent and household expenses
- Basic vehicles and public transport
- Food and drink

## Guilt free spending 15-25%

- Eating out and entertainment
- Leisure and travel
- Clothing and grooming

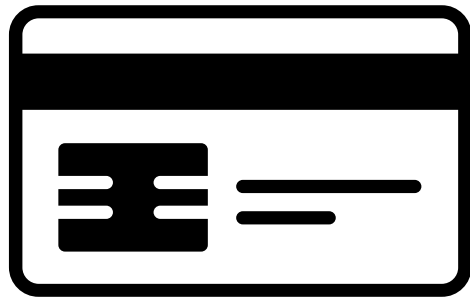
## Long-term investments >20%

- Equities, Bonds and Property



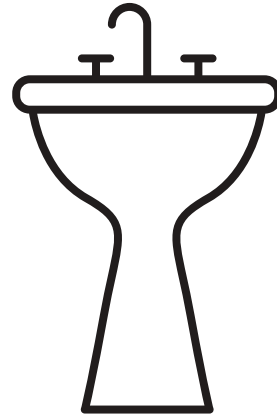
# MUVADO's 3 Cash Accounts

## Day to day account



- Salary paid in
- Direct debits and basics
- Leisure expenses
- Regular investments

## Sinking fund



- Monthly savings for annual expenses
- Instant access 'space'
- Holidays, Christmas, car insurance, MOT and service

## Emergency fund



- Easy access but separate
- Consider cash ISA
- High yielding account
- 3-6 months' basic expenses

# Commission to capital

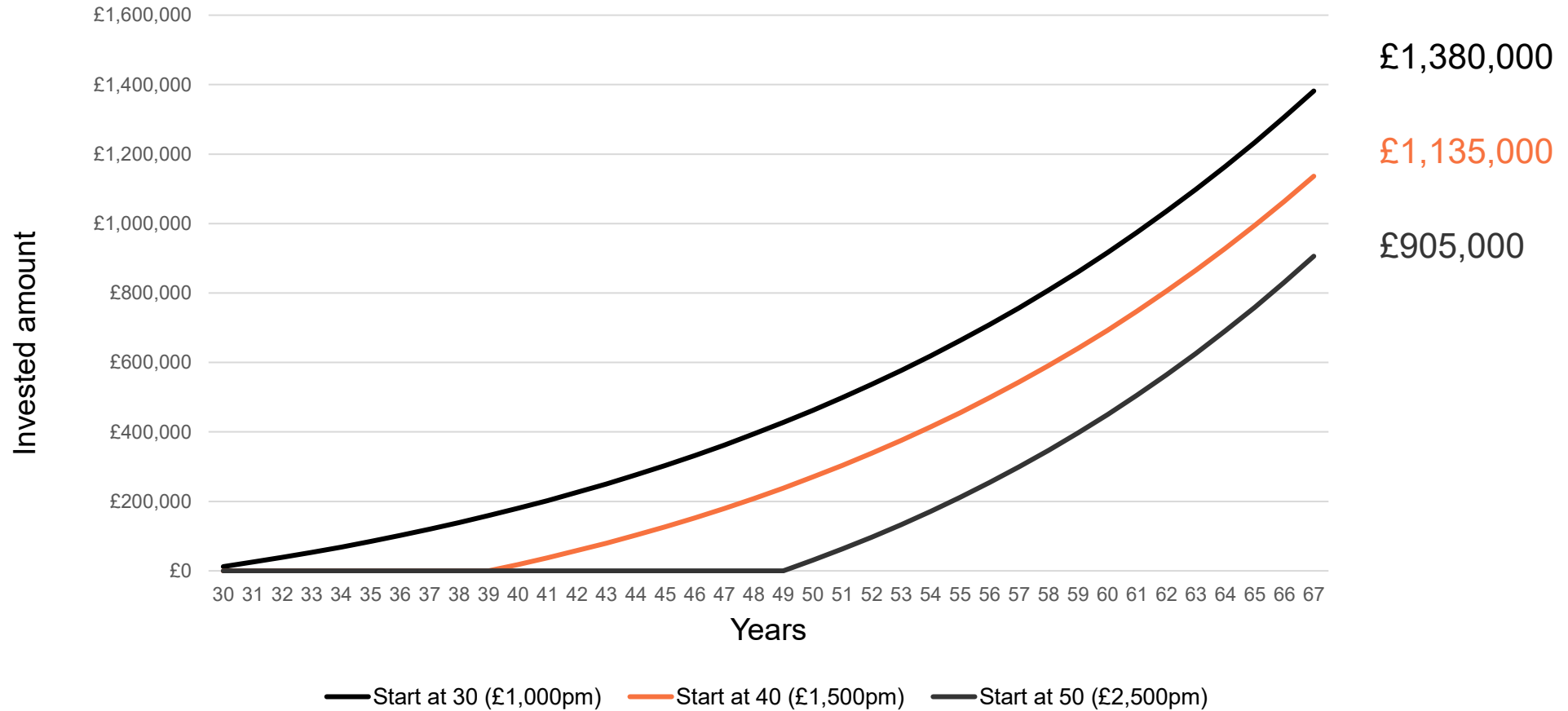
## Assumptions

3% after inflation investment return

3% increase to average weekly earnings and contributions

Investments carry risk. For illustrative purposes only.

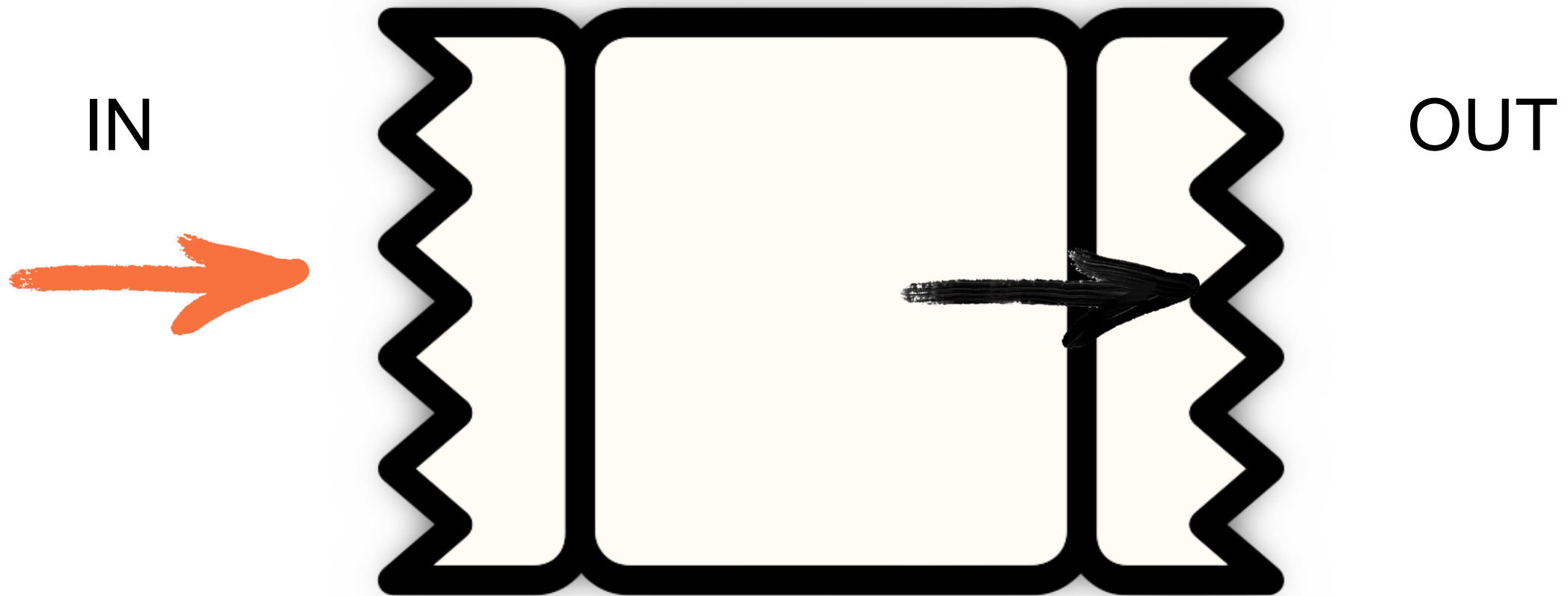
## Power of starting early



How can you save *tax*?

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# Wrapping your *assets*



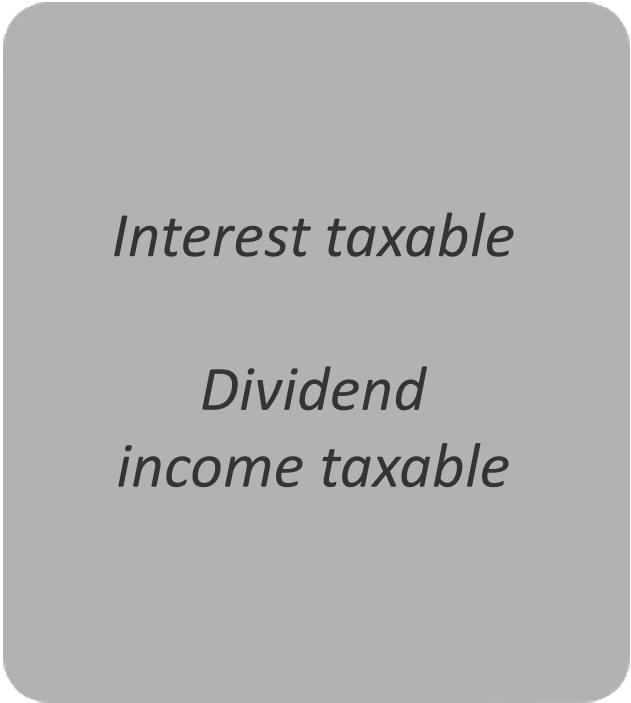
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# General Investment Account *(unwrapped)*

IN



- *No limits*



OUT



- *Capital gains tax on sales*

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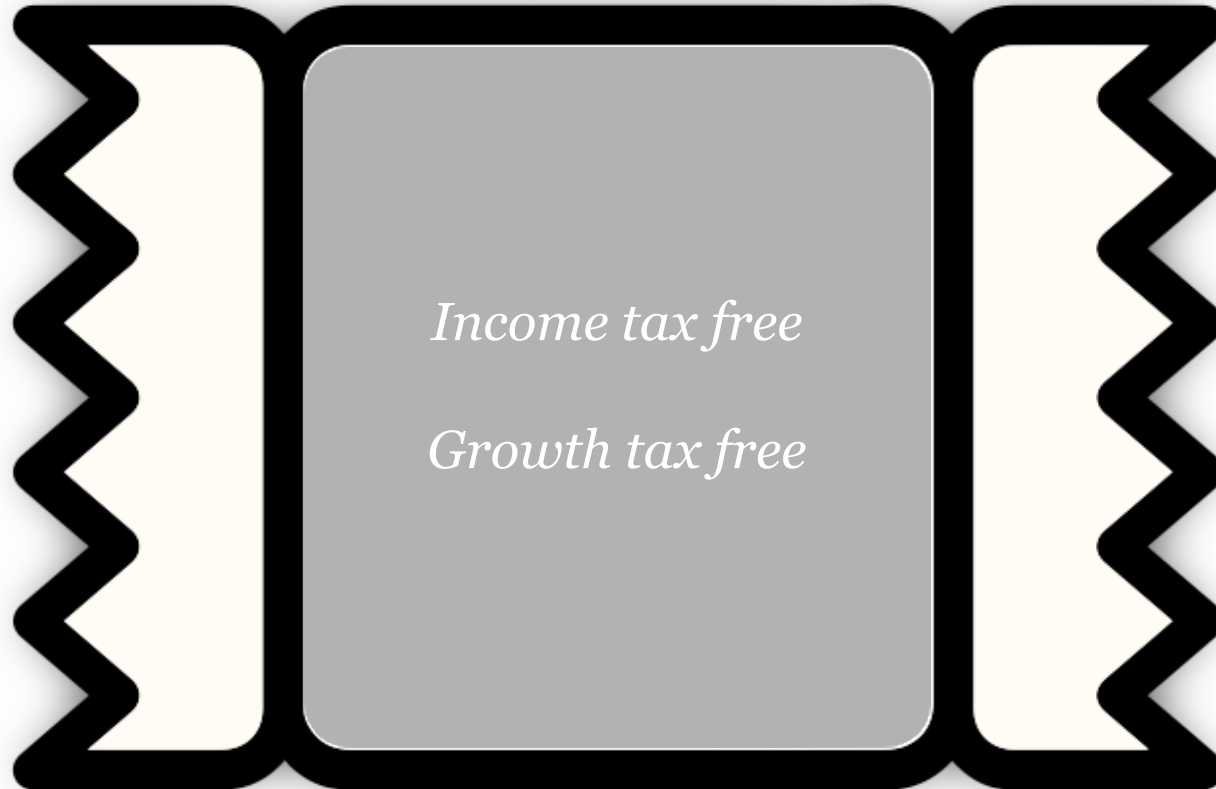
Annual dividend allowance = £500  
Annual capital gains exemption = £3,000

# ISA

IN



- *Maximum £20k each tax year*
- *Can be flexible*



OUT



- *No tax or limits*

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# Pension

IN



- Tax relief on contributions
- Max £60k or UK earnings
- Can be tapered
- Carry forward available



OUT



- Age 55 (57 in 2028)
- 25% tax free up to £268,275
- Remainder subject to income tax

# *Risk* and *Reality*

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Investing means taking risks

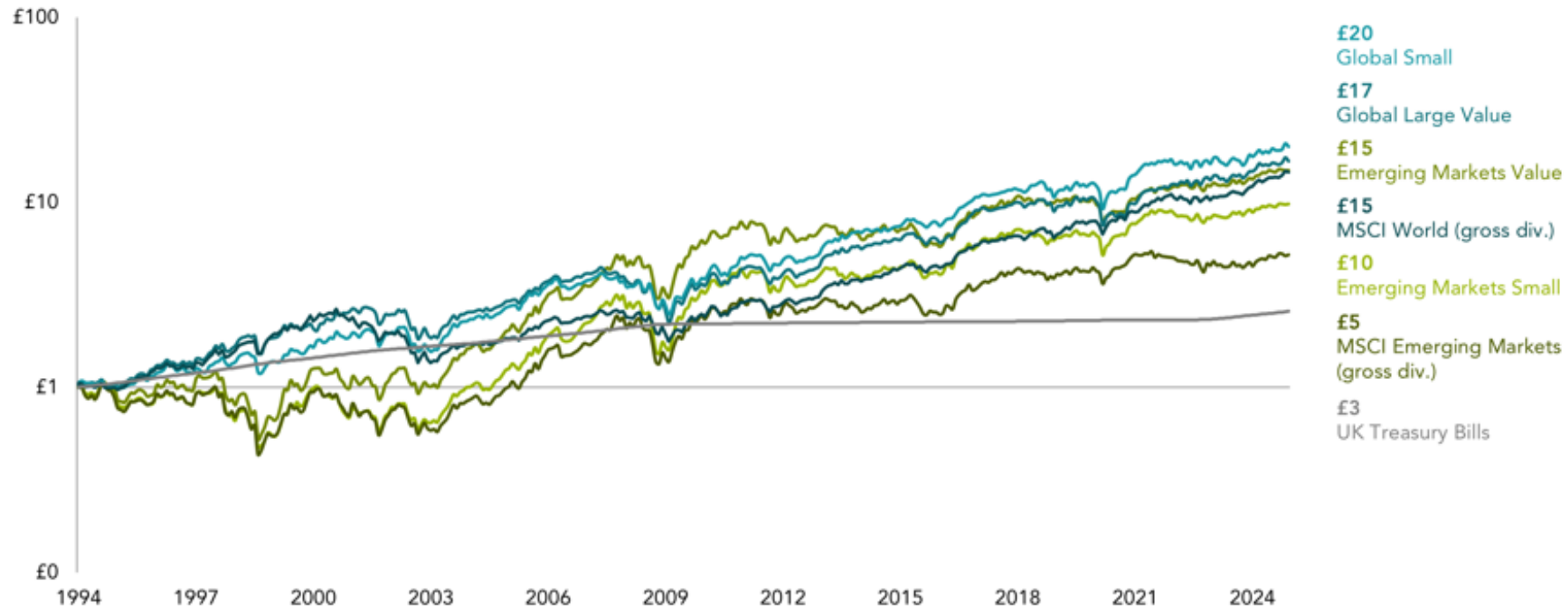
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Not  
Investing means taking risks  
too

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# Capital Markets Have Rewarded Long-Term Investors

Monthly growth of wealth (£1), 1994–2024



**Past performance is no guarantee of future results. Indices are not available for direct investment. Their performance does not reflect the expenses associated with the management of an actual portfolio.** In GBP. Data presented in the Growth of a pound chart is hypothetical and assumes reinvestment of income and no transaction costs or taxes. The chart is for illustrative purposes only and is not indicative of any investment. Emerging Markets Value is the Dimensional Emerging Markets Value Index. Emerging Markets Small is the Dimensional Emerging Markets Small Index. Global Small is the Dimensional Global Small Index. Global Large Value is the Dimensional Global Large Value Index. MSCI data © MSCI 2025, all rights reserved. UK Treasury Bills: Jan 1994–Jul 2004, DataStream from the Financial Times, Aug 2004–Jun 2017, UK Debt Management Office, Jul 2017–present, FTSE Tradedweb. The Dimensional and Fama/French Indices represent academic concepts that may be used in portfolio construction and are not available for direct investment or for use as a benchmark. See "Index Descriptions" in the appendix for descriptions of Dimensional and Fama/French index data.

*Diversify* **beyond your employer**

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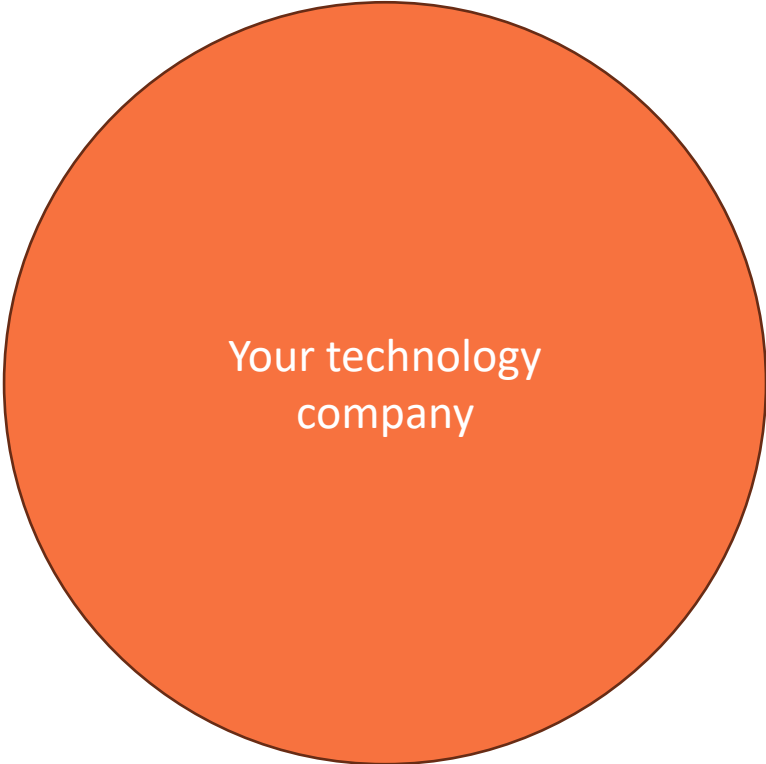
## *Poll: Who are you reliant on?*

- A. Insurance and investments only with employer
- B. Insurance and investments mainly with employer
- C. A balance of both
- D. Insurance and investments mainly personal
- E. All insurance and investments are personal

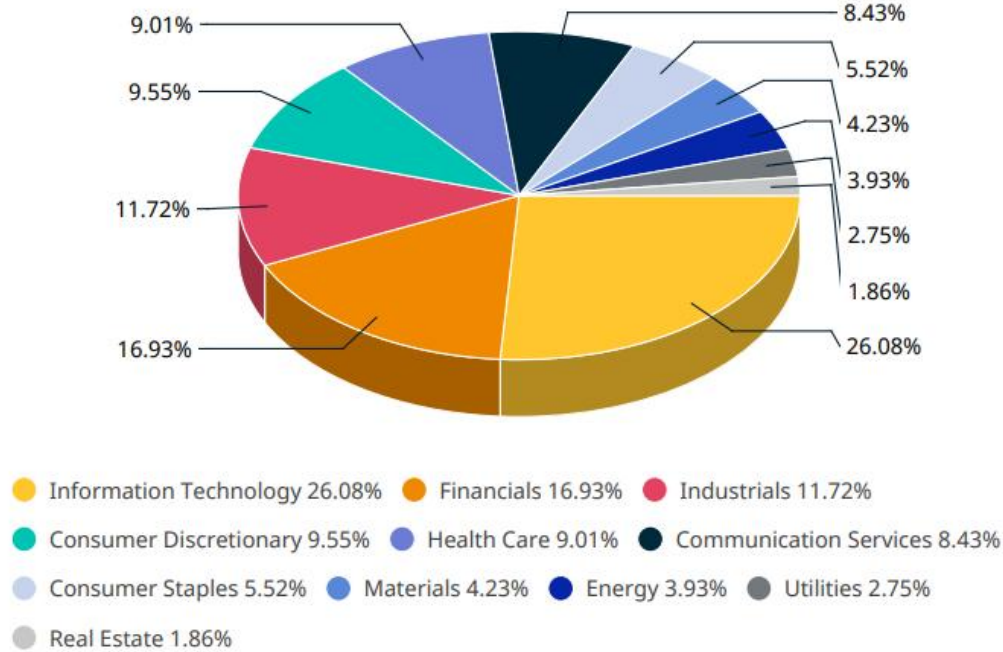
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# *Diversify beyond your employer*

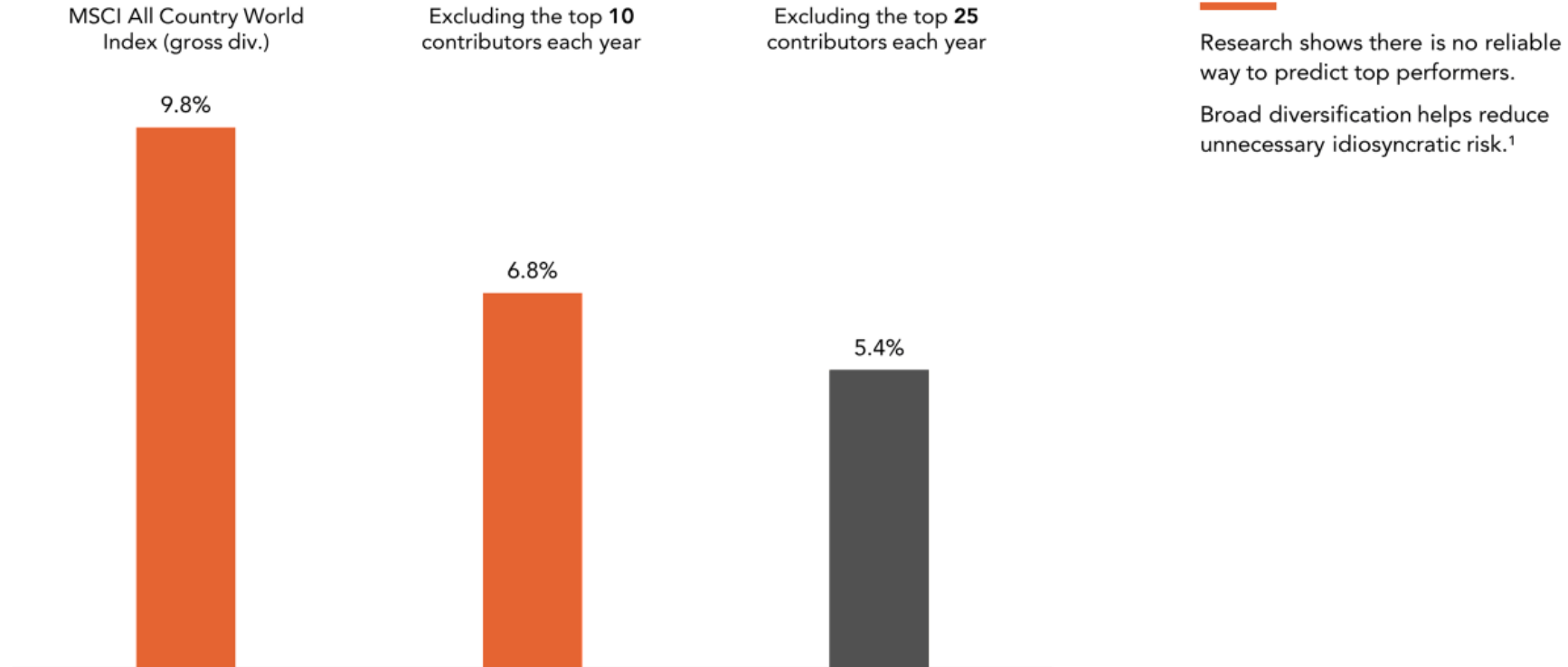


**SECTOR WEIGHTS**



# Benefits of Diversification

Compound average annual returns: 2010–2024



1. Idiosyncratic risk is unsystematic (diversifiable) risk associated with exposure to a single stock, sector, or country.

**Past performance is no guarantee of future results. Indices are not available for direct investment; therefore, their performance does not reflect the expenses associated with the management of an actual portfolio. Diversification neither assures a profit nor guarantees against loss in a declining market.**

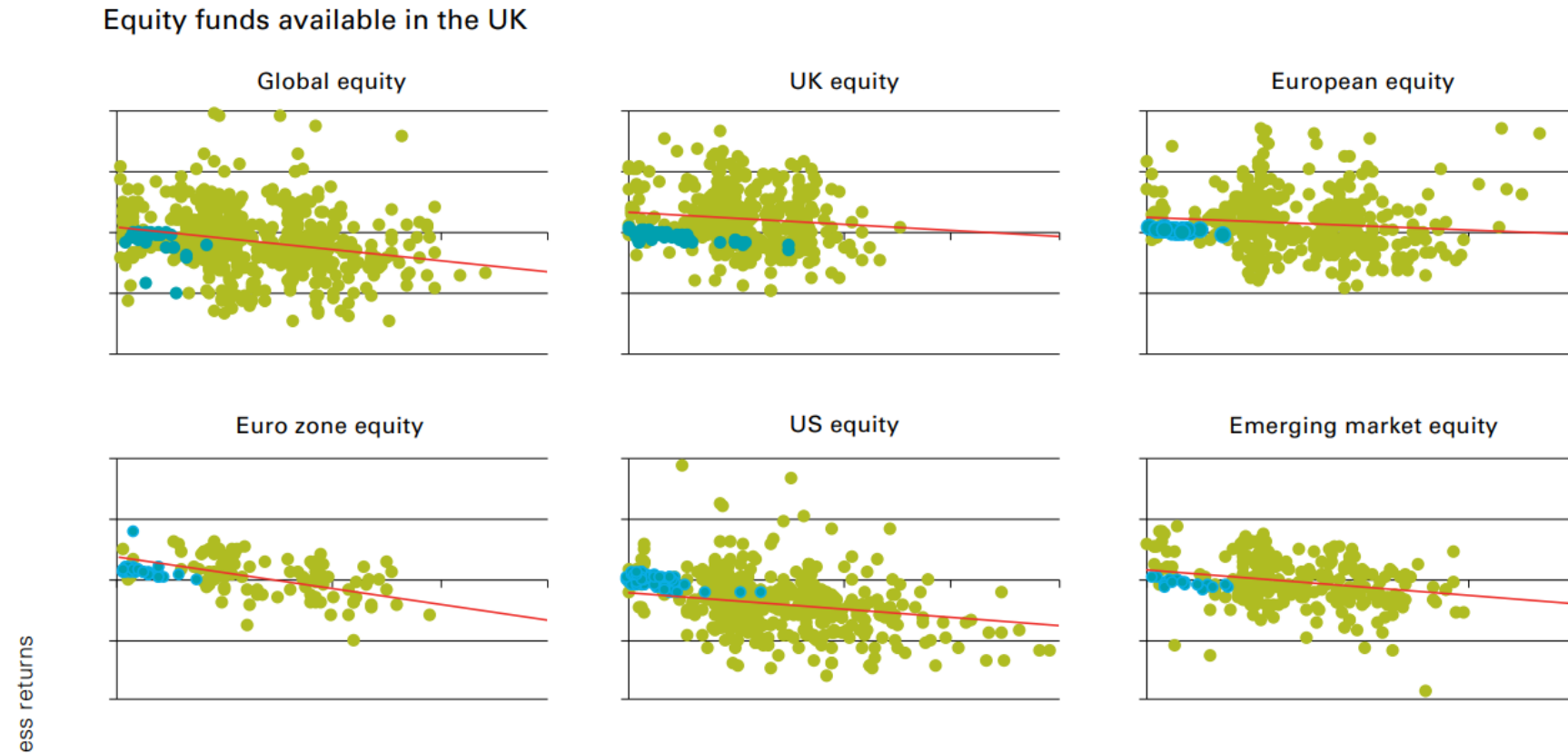
In USD. "Excluding the top 10" and "Excluding the top 25" exclude the respective stocks in the MSCI All Country World Index (gross div.) with the highest contribution to the overall index return each year. Source: Dimensional, using data from Bloomberg LP. MSCI data © MSCI 2025, all rights reserved.

*Avoid* **wealth erosion**

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# Avoid wealth erosion

Figure 4. Higher expense ratios were associated with lower excess returns for UK funds



## *Summary*

# Turn tech sales income into long-term wealth by

- ✓ Think in decades not quarters
- ✓ Systemise your money management
- ✓ Use tax wrappers to save optimise tax
- ✓ Diversify your investments beyond your employer
- ✓ Remember, you don't always get what you pay for

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## Summary

## Next steps

- **LinkedIn.** Connect with me on LinkedIn = 'Gregory Deer'
- **Free 30 Minute Money Audit.** Book using this QR
- **25 steps to financial freedom.**
  - Download a FREE checklist



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# Additional notes

- This presentation has been prepared by Muvado Money Limited (the “Company”) and is general background information as made on 1<sup>st</sup> March 2026. The information in this presentation is provided in summary form only and does not purport to be complete. This presentation does not contain all the information that is or may be material you and should not be considered as advice or a recommendation in respect of the holding, purchasing or selling of securities or other financial instruments and does not consider your objectives, financial situation or needs. By attending the presentation or by reading the presentation slides you agree to be bound as follows: This presentation has been made to you solely for information purposes.
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