

INVESTING 101

A BEGINNER'S GUIDE
FOR NATIVE AMERICAN
INVESTORS

LONGHOUSE
WEALTH MANAGEMENTSM

She:kon! Hello!

She:kon means “hello” in Mohawk

Investing can be a powerful tool for building **generational wealth**, but for many first-time investors, the process can seem overwhelming.

This guide is designed to help *Native American investors* understand the fundamentals of investing, how to start, and how to make informed financial decisions that align with their **values and goals**.



My name is Dean Ferraro. I’m the co-founder of Longhouse Wealth Management. I’m also an enrolled member of the St Regis Mohawks of Akwesasne, NY.

As an investment adviser my job is to help provide personalized financial guidance to my clients, helping them achieve their investment goals.

So let’s get started... **skoden!**

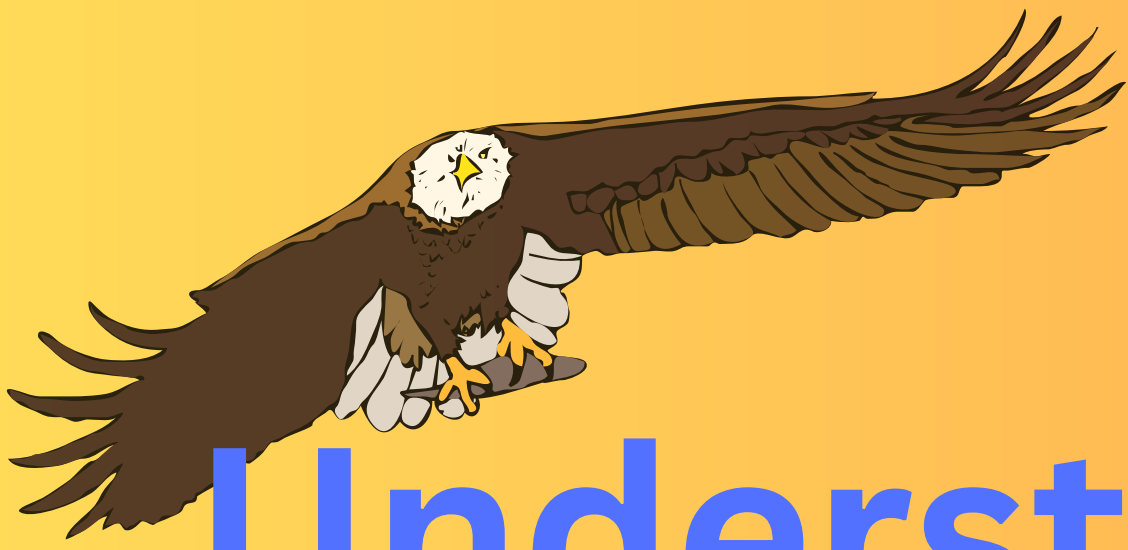
Why Investing Matters

Investing helps grow wealth over time through compound interest.

It provides financial security and independence.

Investing allows individuals to build assets for future generations.





Understanding the Basics of Investing

What is Investing?

Putting money into financial assets (stocks, bonds, real estate, etc.) with the goal of earning a return over time.

Common Investment Types

Stocks – Ownership in a company; potential for high returns but comes with risk.

Bonds – Loans to governments or companies; typically lower risk than stocks.

Mutual Funds & ETFs – Bundled investments offering diversification.

Real Estate – Investing in property for rental income or appreciation.

Tribal Investment Opportunities – Unique financial opportunities within tribal communities.

The Power of Compound Interest

Compound interest allows investments to grow **exponentially** over time.

The earlier you start, the more time your money has to grow.

Investing \$2,500/month
for 30 years
at a 9% annual return =

\$4,576,858.71



Creating Wealth for the Next Generation(s)

Using \$4.5 Million from the previous page, let's buy US Treasuries paying 4% annually.

4.5 million x 4% =
\$180,000/year
or
\$15,000/mo

Monthly income you own and control!

Investing Per-Capita Payments for Future Generations

Why it matters...

Many tribes distribute per-capita payments to their citizens from casino revenues or other sources.

While these payments provide financial support, they may not be permanent, and future generations may not qualify due to changing blood quantum requirements.

A separate, family-owned investment fund creates long-term wealth independent of tribal policies.

Investing these funds wisely can provide education, housing, and retirement security for future generations.

Creating a Family Trust or Investment Account

Investing a portion of per-capita payments can help secure financial stability for future generations.

Setting up a trust or independent family investment account ensures that lineal descendants have access to financial resources, *even if they do not qualify for tribal benefits.*

*We acknowledge that benefits vary from tribe to tribe.

Steps to Start Investing

- **Set Financial Goals** – Short-term vs. long-term goals (buying a home, retirement, etc.).
- **Assess Your Risk Tolerance** – Understanding how much risk you are comfortable with.
- **Open an Investment Account** – Choosing between brokerage accounts, retirement accounts (IRA, 401(k)), or tribal investment programs.
- **Diversify Your Portfolio** – Spreading investments across different asset types to manage risk.
- **Invest Consistently** – Contributing regularly, even in small amounts, helps build wealth over time.

Avoiding Common Investment Mistakes

Not starting early – The longer you wait, the less time your money has to grow.

Investing without a plan – Have clear goals and a strategy.

Trying to time the market – Staying invested long-term is usually more effective than jumping in and out.

Not diversifying – Putting all money in one stock or asset increases risk.

Niawengowa!

“Thank you very much” in Mohawk

Investing is a journey, and taking the first step is the most important part.

With the right knowledge and a well-thought-out plan, we can build long-term financial security for ourselves and future generations.

Ready to Start?

Schedule a Free Consultation with Longhouse Wealth Management to create a personalized investment strategy.

About us

At Longhouse Wealth Management, we specialize in guiding Native American investors through the complexities of wealth building. Our mission is to provide culturally aligned financial planning and investment strategies that help individuals and families create lasting financial security.

Why Choose Us?

- **Fiduciary Commitment** – We always act in your best interests.
- **Personalized Wealth Strategies** – Your financial plan is tailored to your unique needs and values.
- **Experienced Advisors** – We have years of experience helping clients build and protect wealth.
- **Culturally Informed Approach** – We understand the unique financial challenges and opportunities within Native communities.

Take the Next Step

Schedule a Free Consultation – Let's discuss your investment goals and create a strategy that works for you.

Contact Us – Have questions? Reach out to us anytime for personalized guidance.

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