



WALLACE INVESTMENTS

14 Wall Street 20th Fl.
New York, NY. 10005
(917) 916-9545

K.Michael@wallaceinvestment.com

www.Wallaceinvestment.com

www.wallaceinvestmentsrealty.com

New York Financial Advisor #CRD300335
NYS Lic. Tax Return Preparer
New York Derivatives License NASD
New York Life/Annuity Insurance Broker License #1079093
New York Real Estate Broker License #10351213134
New York Real Estate Instructor License NYS Approved
E & O / 1 M Liability Insurance #596427449

In 2019 Wallace Investments has been honored by being named on the front cover of "THE TOP 100 PEOPLE IN FINANCE"

Welcome to Wallace Investments. for more than 32 years, *Wallace Investments has specialized in providing our clients a higher income from their 401k, IRA and other investment accounts by using our proprietary investing approach which has consistently outperformed most hedge funds as reported by Barclays hedge fund report ... "see our 2019 financial report"* Since we are fully Licensed Tax Accountants we can help our clients file their tax returns using our innovative tax strategies to save thousands of dollars. In addition Wallace Investments is a full service business consulting firm. From feasibility studies to business plans, arranging of financing, financial due diligence to mergers and acquisitions we are number one in our field. The first step that our clients take with Wallace Investments is to fill out our "Financial Planning Questionnaire" so we can determine the best financial plan for you which will give you the highest return with the least risk...Wallace Investments has served as a trusted partner of individuals and families wishing to protect and grow their assets. We pride ourselves on our individualized approach to helping individuals and families with Financial Planning with a focus on Income Replacement, Mortgage Protection, College Education Funding, Retirement Planning, Investments and Asset management as well as our commitment to putting our clients' interests first and foremost. This ***is done by making sure that ALL accounts and assets managed and held by our broker dealer "Interactive Brokers" remain under the account name and control of our clients at all times. Wallace Investments only invests and manages our client's accounts through "Third party discretionary" agreements.*** Wallace Investments also offers a specialized program giving our clients an option of leaving their investment accounts where they currently have them, but through a discretionary agreement, Wallace Investments can use our proprietary investment approach giving you the highest return without ever transferring your money. We take an objective and proactive approach, bringing proven expertise to bear on every aspect of a client's wealth from accumulation and growth through preservation and distribution.

Since our founding in 1987 by K. Michael Wallace, the firm has been managing money for individuals, families, trusts, and corporations.

K. Michael Wallace is licensed as a New York Financial Advisor, New York State Licensed Tax Return Preparer, New York Derivatives NASD License, New York Life/Annuity Insurance Broker License., New York Real Estate Broker License, New York Real Estate Instructor License, And is our current founder and president and has over 32 years experience managing money.

SERVICES

Wallace Investments has provided comprehensive wealth management services for more than 32 years. We have succeeded and grown due to the emphasis we place on building client relationships. We work closely with our clients to understand their near- and long-term goals in order to create an integrated wealth plan that is highly personalized. In addition, we often work with our clients' other professional advisors and may recommend strategic partners for specialized support in order to design a holistic plan.

Our average client tenure is about a decade, though many individuals, families, and institutions have been working with us for much longer. We believe their commitment to us is a direct result of our outstanding client service, disciplined investment approach, and experience in managing wealth in different market cycles. We have a low client-to-planner ratio of about 55 to 1, meaning that each client's portfolio gets highly personalized service and attention. When you call or e-mail us, you can expect a prompt response.

INVESTMENT APPROACH

Four main tenets underpin our investment approach: personalized service, disciplined portfolio construction, rigorous oversight, and detailed reporting.

Portfolio Construction

We provide exposure to an appropriate mix of investments based on each client's goals. We also seek to provide diversification with each asset class - across sectors, industries, and countries. We have access to investment platforms that offer leading investment managers, vehicles, and strategies. We employ a disciplined process to evaluate the investment opportunities and tend to look for strategies that can offer above-average return potential with below-average risk.

Reporting

We provide quarterly progress reports that track:

- Asset allocation
- Interest and dividends
- Gains and losses
- Rate of return on an annualized basis
- Portfolio balance

In addition, we also provide long-term performance analysis on an annual or as needed basis. We revise clients' asset allocation and holdings to optimize investment performance. And, we meet with each of our clients on a consistent basis to review returns, discuss strategy, and offer advice. Of course, we are always available to answer any questions our clients may have.

To get started with Wallace Investments ***Please contact us at 917-916-9545*** or by email K.michael@wallaceinvestment.com to set up an in-person or telephone consultation so as we can best form a plan to get started.

K.Michael Wallace CEO

WALLACE INVESTMENT.COM



Wallace Investments
The Investments Experts

For contact information call: K. Michael Wallace
Wallace Investments
14 Wall Street 20th Fl.
New York NY. 10005
(917) 916-9545 New York Office
www.Wallaceinvestment.com
K.Michael@Wallaceinvestment.com



INVESTMENT ADVISOR BACKGROUND

K. Michael Wallace is the Managing Director & Investment Advisor for Wallace Investments and will make all the investment and trading decisions.



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K. Michael Wallace is an experienced financial advisor, investor, accomplished author, distinguished speaker, and the chief executive officer of Wallace Investments, an independent financial advisory company with an international presence.

Michael began his career in finance more than thirty years ago, in the sales and operations department of Merrill Lynch. After a year of achieving notable results in that role, he transitioned to Lehman Brothers, as a foreign exchange trader and market maker. Following his early successes on Wall Street, Michael founded Wallace Investments in 1997, and has served in an executive capacity for the past two decades. In complement of his operational obligations, Michael maintains an active advisory role within the company, assisting his impressive roster of clients with all aspects of financial planning. Unlike other

advisors, Michael personally manages his clients' assets, accepting full charge of their interests. His lengthy and diverse experience allows him to advise on a full spectrum of opportunities and options in an array of markets, while greatly diminishing the risks typically associated with investing. This competitive advantage sets Wallace Financial, and Michael, apart from other companies, who are restricted to offering only certain products. Michael states, "I opened this company to help clients with ALL of their assets, especially real estate. I've been investing in real estate since I was 19, so I know the rewards and returns that are possible. Additionally, we are truly independent. We don't collaborate with other firms, so we don't incur the expenses that are traditionally passed on to the client."

Wallace Financial fees are the lowest in the industry, with margins of only a half penny per share. They have also established a track record for providing higher rates of return to clients by using a proprietary approach that has consistently outperformed most hedge funds, as reported by *Barclays Hedge Fund Report*. Michael asserts, "We've been consistently helping clients achieve excellent investment returns for years. Even after the fees, we are still outperforming the competition with double digit returns."

Undoubtedly, the breadth of Michael's experience has aided in the success that Wallace Financial now enjoys. His skillset encompasses negotiation, sales, income replacement, mortgage protection, college education funding, retirement planning, investments, and asset management. He holds a Bachelor of Business Administration degree in managerial economics from the prestigious New York University and is licensed by the State of New York as a financial advisor, annuity insurance broker, real estate instructor, contractor, and home improvement sales person, among other designations.

As an active and prolific real estate investor, Michael instructs classes on, *How to Buy Real Estate; No Money Down and No Credit*. He has also authored a series of chapters on real estate finance, which have been taught in both English and Spanish worldwide. Michael's first book, *Wallace Investment Real Estate Techniques* and the follow-up, *Wallace Investment Real Estate Contracts*, are available on *Amazon* and detail the methods he used to acquire more than ninety-five properties, with no money down.

In complement of his writing and academic pursuits, Michael also presents at conferences and seminars and is widely acknowledged as an entertaining and informative speaker. He maintains an active professional profile as a member of the Bronx Manhattan Board of Realtors, the Real Estate Investment Guild, and the Finance and Investment Management Organization.

When he is not occupied with the demands of his career, Michael enjoys listening to and playing music. He is a skilled musician and composer, who has been part of a recorded rock band since his teenage years and can often be seen at Lincoln Center, attending a symphony.



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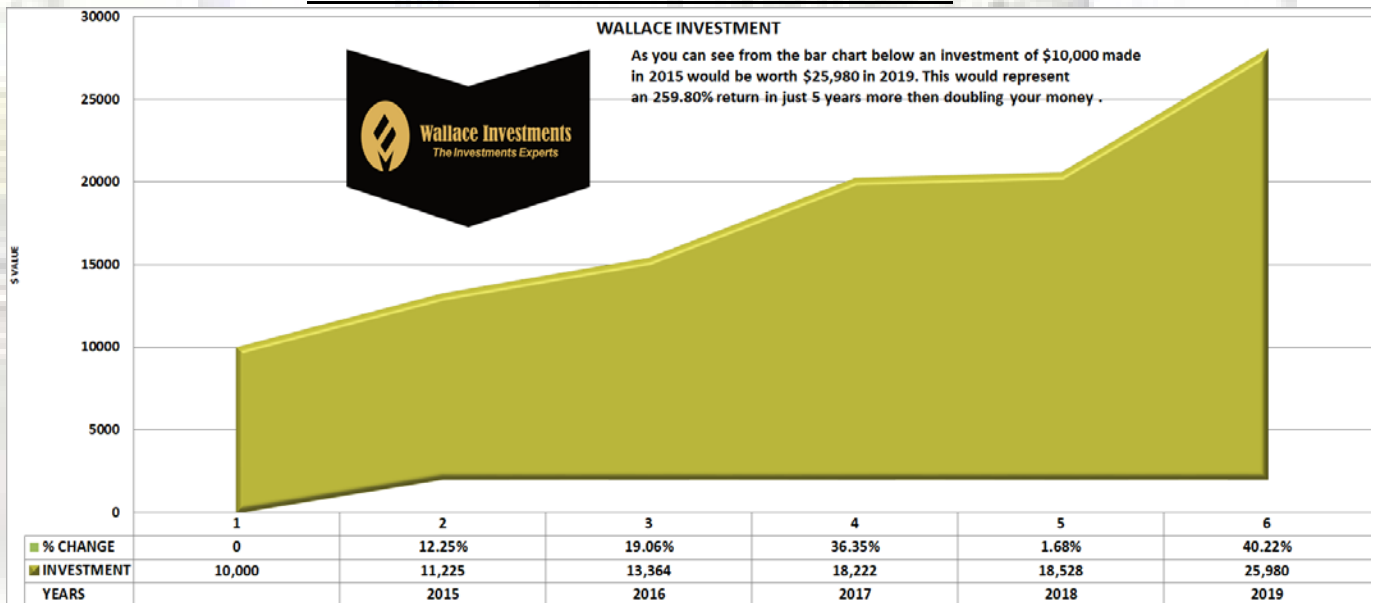
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PORTFOLIO PERFORMANCE HISTORY



The chart below shows that \$10,000 invested with Wallace Investments in 2015 accumulated to \$25,980 by the end of 2019.....more then double the initial investment in 5 years. Call 917-916-9545 for info.

Wallace Investments most recent audit for their investing performance for the year ending 2019 prepared by Shaun Accounting of Astoria New York said...

SHAUN ENTERPRISES INC.

Accounting & Tax Services

27-10 Houyt Avenue Astoria NY 11102 786ahaque@gmail.com Tel: 718-777-5563 * Fax: 718-278-7108

Financial Report 2019

K. Michael Wallace is one of our business clients. He has been working as an investment advisor for the last 33 years, operating under the name of Wallace Investments. We have audited his books, prepared financial reports and filed his taxes.

Based on our records, we confirm that Wallace Investments, in 2019, has paid its investors an annual return of 40.22% on their investments. This shows a significant difference between Wallace Investments and Dow Jones Industrial Average which has given its investors an annual return of 25.34% and Barclays Hedge Index Fund 10.71%. Wallace Investments, once again, has outperformed the market in 2019.

As you can see by the table presented below, Wallace Investments has repeatedly out performed these indexes in the last five years, showing a consistent profitable investment strategy for their clients:

	<u>Wallace Investments</u>	<u>Dow Jones Industrial</u>	<u>Barclays Hedge Fund Index</u>
2015	12.25%	-2.23%	0.28%
2016	19.06%	13.41%	6.15%
2017	36.35%	25.08%	10.94%
2018	1.68%	-3.48%	-5.15%
2019	40.22%	25.34%	10.71%

Though the past results are no guarantee for future results, but with his hard work and investment foresight, K. Michael Wallace has out performed some major investment fund managers. Hence he deserves our confidence and support.



Ainul Haque
Accountant

Dated: Jan. 28, 2020



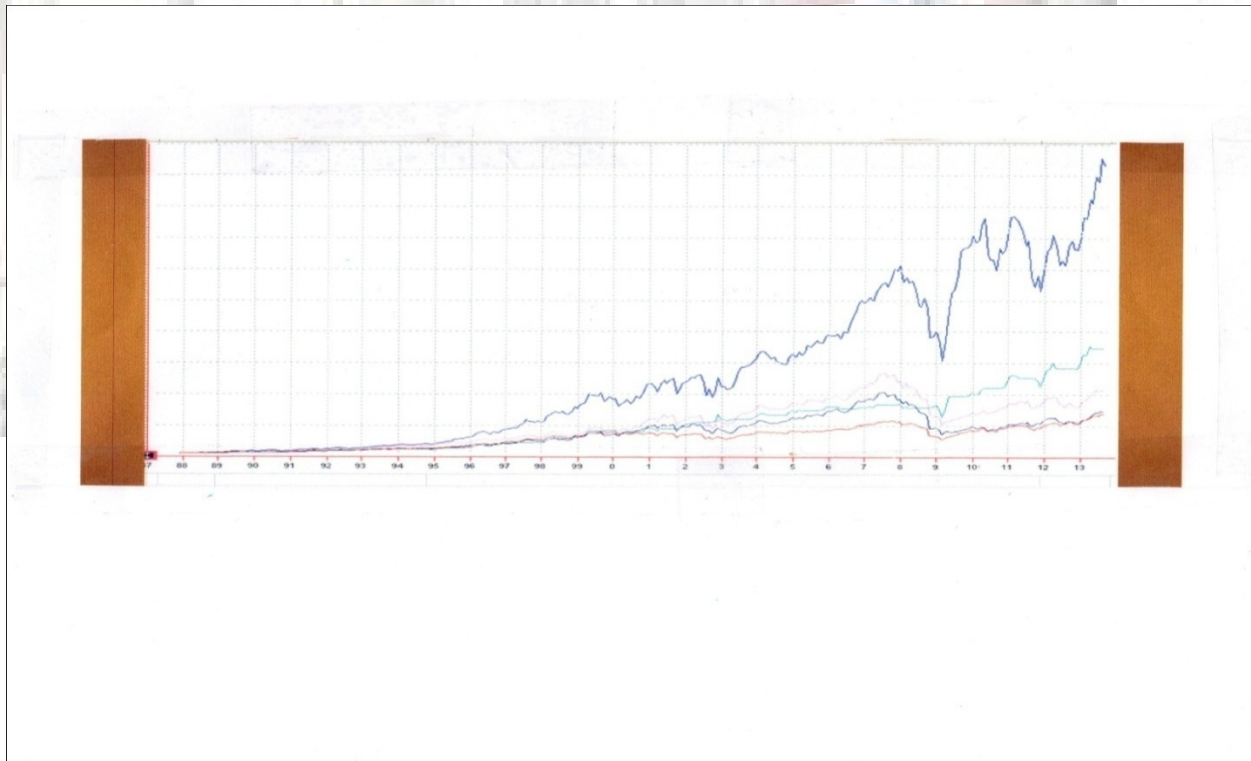
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In the chart below you will find the historical values of Wallace Investments Proprietary investment strategy verses the value of the Dow Jones Index over the same time period. The red line on the graph below shows the Dow Jones Index and the blue line at the top of the graph show the value change of Wallace Investments Proprietary investment strategy. **What is clearly seen is how the performance of Wallace Investments Proprietary strategy consistently out performs the Dow Jones Index from 1988 to 2014 with more than double the percentage return then the Dow Jones Index.** All of the stocks used in the Wallace Investment strategy come from the Dow Jones 30 stocks...So even though it has high returns, we are able to maintain a conservative approach investing in high quality blue chip stocks.





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A blurred background image of a city street, likely Wall Street in New York City, featuring tall buildings and a large American flag hanging from a building.

ERRORS & OMISSIONS INSURANCE, SURETY BOND AND REFERENCE LETTERS



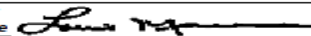
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CERTIFICATE OF INSURANCE				
<p>NOTICE: This insurance provides professional liability (E&O) insurance coverage and is written on a "claims-made and reported" basis and applies only to "written claims" first made against an insured and reported to the Insurer during the Named Insured's Certificate Period. No coverage exists for claims first made or reported after the Named Insured's Certificate Period unless an extended reporting period applies. (For those Named Insureds who are residents of or practice in New York State, no coverage exists for claims first made or reported after the end of the coverage relationship unless an Extended Reporting Period applies.) Defense costs reduce the Limits of Liability and are subject to the Retention. Please review the policy carefully and discuss the coverage with your insurance agent or broker.</p>				
<p>NAMED INSURED: WALLACE, KELLEY M 21-16 35TH STREET APT 1E ASTORIA, NY 11105</p>		<p>PRODUCER: LOUIS MARINACCIO CA LICENSE #:0B44869 8430 ENTERPRISE CIRCLE, STE 200 LAKEWOOD RANCH, FL 34202</p>		
<p>COMPANY AFFORDING COVERAGE: CNA - CONTINENTAL CASUALTY COMPANY.</p>				
<p>COVERAGE: THIS IS TO CERTIFY THAT THE INSURED LISTED ABOVE IS COVERED UNDER THE POLICY OF INSURANCE LISTED BELOW, FOR THE CERTIFICATE PERIOD INDICATED. THE INSURANCE AFFORDED BY THE POLICY DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICY.</p>				
Policy Number	Certificate Period		Limits of Liability: Each Claim	Limits of Liability: Aggregate
596427449	12/1/2015	12/1/2016	\$1,000,000	\$1,000,000
COVERAGE:			RETENTION AMOUNT: Each Claim	
Life, LTC, Accident, and Health			\$1,000	
Medicare Advantage and Medicare Supplemental			\$1,000	
Disability Income Insurance			\$1,000	
Indexed Annuities/Fixed Annuities			\$1,000	
Variable Annuities			Not Purchased	
Mutual Funds			Not Purchased	
<p>NOTICE OF CLAIMS: Life Agent Intake Notice Administrator, CNA CNA - Claims Reporting PO Box 8317, Chicago IL 60680-8317 or via email: SpecialtyProNewLoss@cna.com</p>			<p>SPECIAL PROVISIONS:</p>	
<p><i>Named Insured's Endorsements attached at Certificate Inception:</i></p>				
<p>DATE: 12/8/2015</p>			<p>BY  Authorized Representative</p>	

This certificate of insurance is not a contract of insurance. It is merely evidence of insurance provided under a Master Policy. Covered claims are paid in accordance with the terms of the Master Policy. Coverage is provided based on representations made on the Named Insured's Application for Insurance. No coverage exists if the representations made on the Named Insured's Application for Insurance are discovered to be false. Failure to provide true and accurate responses to any of the questions on the Application for Insurance will result in the immediate voiding of the insurance coverage issued and/or the denial of claims asserted against the Named Insured. Coverage is in-force only if premium payments are current. A Policy Aggregate of \$50,000,000 applies under the Master Policy except with respect to those Named Insureds who are resident of or practice in New York State. Please visit www.napa-benefits.org/ieo to download a complete copy of the policy for your records. Please note that this certificate of insurance is a summary of coverage and the certificate does not amend, extend, or alter the coverage afforded by the insurance policy, and coverage is subject to all of the terms, conditions and exclusions of the policy. In the instance of any conflict, the insurance language contained in the policy will prevail and control.



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Wallace Investments is bonded and insured with Western Surety Company


Western Surety Company
DISHONESTY BOND
(FOR ANY TYPE OF BUSINESS)

In consideration of the agreed premium, Western Surety Company, a South Dakota corporation (the "Surety"), hereby agrees to indemnify WALLACE INVESTMENT
16572 E. 1200 North Road, Westville, IL 61883

(the "Insured"), against any loss of money or other property which the Insured shall sustain or for which the Insured shall incur liability to any Customer or Subscriber of the Insured through any fraudulent or dishonest act or acts committed by any Employee or Employees of the Insured acting alone or in Collusion with others, the amount of indemnity on each of such Employees being Twenty Five Thousand and 00/100 DOLLARS (\$25,000.00).

THE FOREGOING AGREEMENT IS SUBJECT TO THE FOLLOWING CONDITIONS AND LIMITATIONS:

TERM OF BOND:
SECTION 1. The term of this bond begins with the 10th day of October, 2013, standard time, at the address of the Insured above given, and ends at 12:00 o'clock night, standard time, on the effective date of the cancellation of this bond in its entirety.

EXCLUSION:
SECTION 2. This bond does not apply to loss, or to that part of any loss, as the case may be, the proof of which, either as to its factual existence or as to its amount, is dependent upon an inventory computation or a profit and loss computation. In addition, the policy does not apply to the defense of any legal proceedings brought against the Insured, or to fees, costs or expenses incurred or paid by the Insured in prosecuting or defending any legal proceedings whether or not such proceedings results or would result in a loss to the Insured covered by this policy. In addition, the Company shall not be liable for any costs, fees and other expenses incurred by the Insured in establishing the existence or the amount of loss covered under this policy.

DISCOVERY PERIOD:
SECTION 3. Loss is covered under this bond only (a) if sustained through any act or acts committed by any Employee of Insured while this bond is in force as to such Employee, and (b) if discovered prior to the expiration or sooner cancellation of this bond in its entirety as provided in Section 10, or from its cancellation or termination in its entirety in any other manner, whichever shall first happen.

DEFINITION OF EMPLOYEE:
SECTION 4. The word Employee or Employees, as used in this bond, shall be deemed to mean, respectively, one or more of the natural persons (except directors or trustees of the Insured, if a corporation, who are not also officers or employees thereof in some other capacity) while in the regular service of the Insured in the ordinary course of the Insured's business during the term of this bond, and whom the Insured compensates by salary or wages and has the right to govern and direct in the performance of such service, and who are engaged in such service within any of the States of the United States of America, or within the District of Columbia, Puerto Rico, the Virgin Islands, or elsewhere for a limited period, but not to mean brokers, factors, commission merchants, consignees, contractors, or other agents or representatives of the same general character.

FRAUDULENT OR DISHONEST ACT:
SECTION 5. A FRAUDULENT OR DISHONEST ACT OF AN EMPLOYEE OF THE INSURED SHALL MEAN AN ACT WHICH IS PUNISHABLE UNDER THE CRIMINAL CODE IN THE JURISDICTION WITHIN WHICH ACT OCCURRED, FOR WHICH SAID EMPLOYEE IS TRIED AND CONVICTED BY A COURT OF PROPER JURISDICTION.

MERGER OR CONSOLIDATION:
SECTION 6. If any natural persons shall be taken into the regular service of the Insured through merger or consolidation with some other concern, the Insured shall give the Surety written notice thereof and shall pay an additional premium on any increase in the number of Employees covered under this bond as a result of such merger or consolidation computed pro rata from the date of such merger or consolidation to the end of the current premium period.

NON-ACCUMULATION OF LIABILITY:
SECTION 7. Regardless of the number of years this bond shall continue in force and the number of premiums which shall be payable or paid, the liability of the Surety under this bond shall not be cumulative in amounts from year to year or from period to period.
Form 1432-10-2002

Reference letters from current clients of Wallace Investments

WALLACE INVESTMENTS

16572 E 1200 North Road, Westville, Ill. 61883 217-267-5774 K.Michael@wallaceinvestment.com
P.O. Box 5662 Astoria, NY. 11105 917-624-4348 www.Wallaceinvestment.com

9-30-13

I have received so much help through Wallace Investments. Before I was introduced to them I was not sure exactly how to invest my money I had saved over the years. Now I'm investing my money through a diversified strategy they designed specifically for my situation. Through their vast knowledge of asset protection strategies I feel fully protected against any future event that could cause a disruption in my income that I have set aside for retirement.

Yasna Radich Kelly

Yasna Radich-Kelly

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To Whom It May Concern:

I have known Kelley Michael Wallace of Wallace Investments for many years and have had numerous positive Real Estate dealings with him over that time.

I currently have monies invested with Wallace Investments that are earning a 30% return.

I would recomend Wallace Investments as advisor for matters of investments in Real Estate matters.

 10/11/13

John Cunningham,
Real Estate Investor / Landlord,

P.O. Box 1054
Danville, IL 61834