Meeting Title: Vesta Pitch Deck Material | Craig & Tiffanie | Zoo...

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Tiffanie | Project Manager - **00:00**

Heard great things from Jared about you. So thanks so much for making the time for me today.

Craig Mass - **00:05**

Yeah, no, thank you. I appreciate it.

Tiffanie | Project Manager - **00:08**

I can hear you perfectly, yes. And I am prepared for our meeting. I'm going to go ahead and open up some questions. First of all, thank you for sending me the Vesta information booklet. It's beautiful. With your approval, I would love to use almost exactly every single page and include that in the booklet. With that we're giving to the band council.

Craig Mass - **00:30**

Okay.

Tiffanie | Project Manager - **00:31**

There were some extra questions that they had for us and I was hoping that you would be able to let me know if we can put that information also in their pitch booklet. We're making something really custom to their bank counsel. So they have 50 million that they're coming into in a settlement and that's really what we're going after essentially for their investment. So one of the questions was the 6% product. So in plain language, how does that note work? Where does the return come from? From. Is there a money flow diagram or anything that shows that they get the six around the 6%? I know we can't say the word guaranteed, but something to that effect.

Craig Mass - **01:18**

Okay. Would it. I'm just trying to pull up the specific product that would be similar in this case. It's okay if I share my screen?

Tiffanie | Project Manager - **01:28**

Yeah, sure. Thank you.

Craig Mass - **01:32**

As soon as I just figure out how to do that, I'll be good. Okay, I got it. So this. Wait for it to come up.

Tiffanie | Project Manager - **01:45**

There we go. Yes, I see it.

Craig Mass - **01:47**

Yeah. This would be essentially how the fund works. So it's a structured outcome, short term yield. So it's rooted in the same strategy as S&P 500. It kind of goes through in a Little bit more detail.

Tiffanie | Project Manager - **02:04**

But we could.

Craig Mass - **02:05**

We could kind of. I could send you this and you could lift out, I guess that's relevant.

Tiffanie | Project Manager - **02:09**

Oh, this is great. That's exactly it. Okay. Awesome. Okay. Love that. So that answers that question, which is great.

Craig Mass - **02:17**

Sorry, Tiffanie, to interrupt. I definitely think Jared should be like. Jared should be able to go into more detail, but that's probably obviously best done in the meeting or in person. Yeah, sure.

Tiffanie | Project Manager - **02:29**

Safety of capital. So can we lose principle? What protects the capital? The hedge or insurance? What it does, the realistic. Worst case in a bad year. If you can give me some language that I can clearly print. Rather be honest about that in case of anything.

Craig Mass - **02:50**

Okay. So yeah, we can. I can, I can put together some language around that.

Tiffanie | Project Manager - **02:58**

Thank you so much.

Craig Mass - **02:59**

It's going to be caveated with the whole, like we can't guarantee anything. And there are risks.

Tiffanie | Project Manager - **03:04**

No crystal ball kind of thing.

Craig Mass - **03:06**

Yeah. But they're minimal with the structure. Right. And so what would have to happen is like liquidity in the options markets in the states would have to cease to exist, which is not very common at all or even likely. So. Right, okay, so sas y product. And then this is just the capital preservation language. Okay.

Tiffanie | Project Manager - **03:30**

Okay, great. So the liquidity was a question that the majority decision maker asked for from what Jared said is basically like it's a one year lock in. And I think it would begin in September of this year and be locked in for a year. And then after a year, if they wanted to take out the six spent or a portion of it or leave all of it rolls for another year.

Craig Mass - **03:57**

Right.

Tiffanie | Project Manager - **03:58**

It's not quarterly after that, it's year by year.

Craig Mass - **04:01**

Yeah. So the closes that we have related to this product occur quarterly. So meaning we'll have our first one here in June, then it'll be in September, then December, then March. If you come in September, that's your anniversary date for next year. So then it' rolls for one year and it's locked up. It comes basically comes due next September. And then you can choose whether you want to keep it in or take it out then.

Tiffanie | Project Manager - **04:33**

But. Yeah, that makes sense. Yeah.

Craig Mass - **04:36**

Yeah. There's an audit, I think I believe this one. I'd have to confirm on this one. But it's similar to our other one where it's kind of like an automatic roll. So it'll just, it'll. It'll roll again. This one might be different because the interest on it changes depending on the market rates.

Tiffanie | Project Manager - **04:57**

Right, right. Okay. And just to confirm, let's say in, let's say December of the year after, if they wanted to invest more, they don't have to wait per year. They could invest every one of the quarters after that first year. Correct, Correct.

Craig Mass - **05:13**

Yeah. Any, any quarter. Yes, you can invest on any quarter.

Tiffanie | Project Manager - **05:17**

Thank you so much. I'm sorry, by the way, for these basic questions. None of us are as experienced as Jared, and that's why we're so grateful that he's been just incredible. And again, sorry if these sound very simple.

Craig Mass - **05:32**

Oh, you guys are great. These are, these are a lot of the questions we field anyway from experienced professionals as well. Cause it's good to understand the basics. So that's good. And so you guys are hitting all the right points. And Jared is a natural teacher.

Tiffanie | Project Manager - **05:43**

He really is.

Craig Mass - **05:45**

It's a passion, him so he. And he loves to be able to, like, support their different communities and to help. Right. So, like, that's. I think that's really his calling.

Tiffanie | Project Manager - **05:56**

We really feel that too. And I think everyone that meets him feels that too. So that's. That's been really awesome. So when it comes to the tax part, I know that's probably separate from you. I just wanted to confirm that's more to do with the accountants and the lawyers. If were to say, you know, tax free, that's more on us to back up with more of a CPA and a lawyer not to do investor. Correct.

Craig Mass - **06:22**

Yeah. So we don't give tax advice. That's right. We can kind of explain how we view the taxes might be. But it would be up to the, like CPAs and group to. To make a determination. Yeah.

Tiffanie | Project Manager - **06:35**

Yeah. Okay. So this question is more what happens to their investment if something happens to Little Tree Capital, for example, Mike and Michelle? Something happens. They're still locked in with Vesta. There's no risk on their end if anything happens with Little Tree. Correct?

Craig Mass - **06:51**

Yeah. I believe the way this is structured is that it's not even Vesta that holds the funds. It's one of our custodians. And so whether that would be Fidelity or Viso, so we don't even physically hold the money. It's held by a custodian. It's just that then they give us access to trade on those accounts. Right. So the band would give us access to trade on those accounts that the custodian holds on their behalf. And then that's how the relationship is set up.

Tiffanie | Project Manager - **07:20**

Makes sense. Makes sense. Perfect. In terms of the communication of the fund to those investors, how does that work? Is it a report? Is it a meeting once every. I'm not sure. What is the relationship management like from Vesta's perspective moving forward? If they do invest in September, let's.

Craig Mass - **07:39**

Say with the investors, so there would be quarterly reports that you'd be given. So you'd get quarterly reports. Then there's a. A bit more comprehensive annual one that you get in January.

Tiffanie | Project Manager - **07:54**

Would you be able to show me one of those? Maybe in an email I might put that in just so that I can show them how professional and how, you know, this particular bank council has held most of their millions in a traditional bank account, not even in an investment vehicle. So they're getting the 50 million coming in, I believe, before September. And this will be the first time that they're ever shown this kind of level of, you know, I Want to say financial literacy, professionalism, all. All of that. So I'd love to show that.

Craig Mass - **08:30**

Sure. I'll see if I can get a. Just a sanitized version of a client.

Tiffanie | Project Manager - **08:34**

Right.

Craig Mass - **08:35**

Yeah.

Tiffanie | Project Manager - **08:36**

Right. Yeah. Okay. Compliance. I already have your compliance line, which is great. I have your logos and your brand assets already. Okay. Okay. So this question is more of an open question. Is there anything that you feel the Band Council would like to know that we wouldn't be able to know ourselves with our limited knowledge?

Craig Mass - **09:04**

I think it comes down more to who we are and what we're trying to do. And so I did Jared go and kind of explain the family genesis of the family. Okay, good.

Tiffanie | Project Manager - **09:14**

So I think the basis of our values and it's kind of like the. The root of everything that we're building is on top of that. So, yeah, we're. That's a big part of it for us as well.

Craig Mass - **09:25**

So for us, Ovesta is having its seventh anniversary this month, and.

Tiffanie | Project Manager - **09:31**

Congratulations.

Craig Mass - **09:32**

Thank you. I've been here for four years of that. And what I. What I've noticed is. So there's a couple things that I think are important to note. It's like, even though we're seven years old, we come with. With Jared. Right. We come with decades of experience in risk management and sophisticated skills, so we can operate at an institutional level, and we do operate at an institutional level with those. That kind of access and strategy. So that's important. The other piece, though, is just the DNA of the firm is really. Oh, did I. I look like. Can you still hear me? I look like the video froze.

Tiffanie | Project Manager - **10:11**

We move my. Yeah, your video froze one of them. The other one is just your name.

Craig Mass - **10:17**

Oh, I don't know why I got in twice, but. Okay, as long as you can hear me, that's fine.

Tiffanie | Project Manager - **10:21**

I can hear you perfectly. Yeah.

Craig Mass - **10:22**

Great. So then the DNA of the firm is more like we. Jared always wants to provide something unique into the market that. Not just doing what everybody else does and then basically say, and, you know, we do this too, and we do it better. It's more like, no, we want to solve real problems for people. And the structured products are kind of a genesis of that where it's like with the, you know, the capital preservation or the, you know, the capture on the spread, like the 6% or whatever, you know, which quote, unquote, guaranteed that's something that's very important to the average investor. Right. And so Jared's worked very hard to kind of deliver those types of products. That's that solve real issues for investors. So that's important.

Craig Mass - **11:09**

And I think the other piece is that with the family, like they invest in all this stuff too. So they're an example of generational wealth. And I think that's what, my understanding is like that's what the band wants to aspire to. Right. And so it's like, you know, taking the strategies and the alignment between the owners and the investors, I think is. I think that's an important piece to capture. And not only that, but like successful generational wealth transfer. Right?

Tiffanie | Project Manager - **11:40**

Yes, yes, yes. Okay, amazing. I think I have everything then on mind. I might, if it's okay with you, before that meeting, I might send J and I'll CCU as well, that pitch booklet just to get your thumbs up, you know, in case there's anything that we want to stay compliant and all of that. So that answers the questions that I have. Thank you so much for sending over those documents. I think that's really going to help make our pitch fantastic, if I'm honest. And when it comes to our website, would we be able to put any of this on our website by also obviously mentioning Vesta or is that something that you'd rather just show potential clients that are serious and qualified?

Craig Mass - **12:32**

Yeah, we have issues with just sort of broadly disseminating some of this because it's for accredited investors or eligible investors only, so we can't. I get that we can't go out to the. Just the general market, but.

Tiffanie | Project Manager - **12:42**

Makes sense.

Craig Mass - **12:43**

But depending on what you sort of would like to put on, maybe just let us know what you're thinking and then we can run the compliance gauntlet here and see what we're able to do.

Tiffanie | Project Manager - **12:53**

Okay, awesome. Okay, awesome. That's probably it for me and I know how busy you guys are, so I won't take any more of your time. Thank you so much though for giving me this time. And yeah, I just want to say it again, like I'm just Mike and Michelle and everyone just really happy with the service quality, the professionalism, Jared's amount of flexibility with his time as well. I think there was a couple calls that were on the weekend, so we just really want to say that he's awesome and thank you guys so much for everything that you do.

Craig Mass - **13:26**

Yeah, no, thank you for that. And we just, we love partnering with like minded people who, you know, just want to do what's best for investors and kind of really have those strong ties to the community because that's where our roots are. So. So thank you for that and thank you for your time. So what I'm going to do is I'm going to send you the Sosy product, one pager that you can lift stuff from. I'm going to send you capital preservation language. I'm going to send you an example of a quarterly report. And then. Yeah, and then if you just let us have a look at everything so we can just check out from a compliance perspective, I think we are good. And I'm very sorry my video cut up. I don't know why. Yeah.

Tiffanie | Project Manager - **14:08**

Well, at least I got to see you for a Little bit. Now, I know, you know, putting a. I know it's still digital, but at least I can put, you know, a face to your name. And I'm sure this won't be the last time that we meet, but hopefully next time we meet is to celebrate a really big client acquisition. That's what we're all pushing towards.

Craig Mass - **14:26**

Yep, sounds great to us.

Tiffanie | Project Manager - **14:27**

Awesome. Okay. Have a good rest of your day. Thanks again. Thanks, Jim. Take care.