



Over the past 12 months, the overnight risk free interest rate has moved from close to 0% to 4.00% (soon to be at least 4.50%). Yet, checking and saving accounts are still paying close to 0%. Why the bank is not paying us more, should be a top-of-mind question for every American.

Titan Investments is seeking to open the eyes of everyone to this anomaly. We have moved a significant portion of funds into risk free Treasury Bills that currently pay ~3.875% and offer daily liquidity. We are capturing this opportunity for our investors; banks should be paying deposit holders.

Remember, any deposit dollar a bank has is either invested into loans or investments. Why let the bank make 4% off your deposit dollar and pay you next to nothing? JP Morgan Chase currently has more invested into overnight investments than their total loans for the first time in history. Chase has realized this opportunity, why are Americans ignoring it?

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*Backtested performance is NOT an indicator of future actual results. There are limitations inherent in hypothetical results particularly that the performance results do not represent the results of actual trading using client assets, but were achieved by means of retroactive application of a backtested model that was designed with the benefit of hindsight. The results reflect performance of a strategy not historically offered to investors and do NOT represent returns that any investor actually attained. Backtested results are calculated by the retroactive application of a model constructed on the basis of historical data and based on assumptions integral to the model which may or may not be testable and are subject to losses.*

*Backtested performance is developed with the benefit of hindsight and has inherent limitations.*

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*Model portfolio performance is not shown net of the model advisory fee of 1.00% the average fee charged by Titan Investment Management LLC, and gross of trading costs based on our Custodian TD Ameritrade. Performance does not reflect the deduction of other fees or expenses, including but not limited to brokerage fees, custodial fees and fees and expenses charged by mutual funds and other investment companies. Performance results shown include the reinvestment of dividends and interest on cash balances where applicable. The data used to calculate the model performance was obtained from sources deemed reliable and then organized and presented by Titan Investment Management LLC.*