



HOA Invest thoroughly checks accounts over \$250k at each bank and monitors CD and T-bill maturity, providing a recommendation 90-days before maturity.

HOA Invest Advisors seek board member signatures using DocuSign. They aim to boost returns and reduce taxes by prioritizing federally insured CDs and Treasury bills while acting as fiduciaries.

ACCOUNT REVIEW & NOTIFICATION

E-SIGNATURE & INVESTMENT EXECUTION



ENROLLMENT

Begin by signing up with www.HOAinvest.com Invest and connect your HOA's investment and bank accounts

MANAGERS ASSESSMENT & APPROVAL

Managers assess pending recommendations, comparing them to reserve studies, and then approve or deny them.

TRANSPARENCY

Managers assess pending recommendations, comparing them to reserve studies, and then approve or deny them.

Community Managers

STREAMLINING YOUR HOA INVESTMENTS

WHY CHOOSE US?



Our experienced team, with 25+ years in the industry and 15 years in HOA expertise, is here to simplify and improve your investment management. At HOA Invest, we offer expert advisory services combined with our innovative HOA Invest Technology. This technology redefines how HOAs handle investments. With us, you can streamline processes, make informed decisions, and easily meet the Davis Stirling Act requirements.

FINANCIAL ACCOUNT INTEGRATION

Seamlessly integrate your HOA's financial accounts into our platform for real-time access to critical financial data.

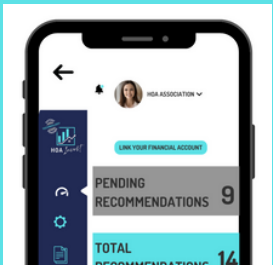
CUSTOMIZED INVESTMENT PLANS

Develop tailored investment plans that align with your HOA's unique objectives, whether it's building reserves, funding projects, or ensuring long-term stability.



SIMPLIFY YOUR HOA INVESTMENTS

Simplify your HOA investments with HOA Invest, the smart solution designed to streamline your financial management. With our user-friendly platform, you can effortlessly integrate your financial accounts, receive expert guidance, and monitor investments in real-time. We prioritize transparency and compliance, ensuring your HOA's financial success is just a click away. HOA Invest simplifies complex financial tasks, empowering your HOA one investment at a time.



USER-FRIENDLY INTERFACE

Our platform offers a user-friendly interface, making it easy for HOA board members and administrators to access financial data, monitor investments, and receive recommendations.

EXPERT RECOMMENDATIONS

Through our collaboration with financial experts and advisors, HOA Invest delivers tailored investment recommendations to optimize returns while ensuring capital preservation.

RISK MITIGATION

We prioritize the preservation of capital by advising on safe and reliable investment options, such as certificates of deposit (CDs) and U.S. Treasury bills.



5.5% CD vs. 5.5% Treasury Yield

UNLOCK THE SECRET TO 6% RETURNS: YOUR INVESTMENT POWERHOUSE



Ranking the Safety of Financial Assets: T-Bills, CDs, and Money Market Accounts

When it comes to the order of safety for assets like T-Bills, CDs (Certificates of Deposit), and Money Market Accounts, here's how they generally rank:

Treasury Bills (T-Bills): These are often considered the safest because they are backed by the U.S. government, making them virtually risk-free.

Certificates of Deposit (CDs): CDs are also safe investments. They offer a fixed interest rate for a specific period, and your principal and interest is usually insured up to \$250k by the FDIC (Federal Deposit Insurance Corporation).

Money Market Accounts: Money market accounts are typically safe, but they may carry slightly more risk compared to T-Bills and CDs. They invest in short-term, highly liquid assets, such as government securities and high-quality corporate bonds. While the risk is still relatively low, it's slightly higher than T-Bills and CDs.

What is a Treasury bill?

A Treasury Bill, often called a T-Bill, is a type of investment issued by the U.S. government. It's like lending money to the government, and in return, they promise to pay you back with interest after a specific period, which can range from a few days to a year. T-Bills are considered one of the safest investments because they are backed by the full faith and credit of the U.S. government, which makes it highly unlikely for them to default on their payments.

A Scenario: Unveiling the Potential

Let's consider a scenario for your \$100,000 investment in both a 5.5% CD and a 5.5% Treasury in California's 8.84% tax bracket.

CD Investment:

- Annual Interest: \$5,500 (5.5% of \$100,000)
- Tax Impact: \$5,500 x 8.84% = \$486
- After-Tax Earnings: \$5,500 - \$486 = \$5,014

Treasury Investment:

- Annual Interest: \$5,500 (5.5% of \$100,000)
- Tax Impact: \$0 (Often exempt from state tax)
- After-Tax Earnings: \$5,500

In this scenario, your Treasury investment effectively equals a 6% return after taxes, surpassing the after-tax earnings from the CD.

Cracking the California Tax Code

The Tax Advantage

California Associations face a state income tax rate of 8.84%. However, interest income from U.S. Treasuries is often exempt from state and local income taxes, providing you with a significant tax benefit.

Benefits of Working with an Investment Advisor

Enhanced Fiduciary Oversight

Investment advisors provide an additional layer of fiduciary protection, ensuring your association's financial health.

Expert Product Diversification

Advisors can help diversify your association's investments, reducing risk and optimizing returns.

Tailored Financial Strategies

Receive personalized financial guidance tailored to your HOA's unique needs and goals.



Harness the power of tax efficiency with U.S. Treasuries through HOA Invest. Consult with our financial advisors to discover how this strategy can align with your unique financial goals and empower you to achieve financial success.

Unlock Higher Returns with HOA Invest with Confidence, Secure Your Financial Future

For personalized financial advice and investment strategies, contact us today.
Your financial success is our top priority.

