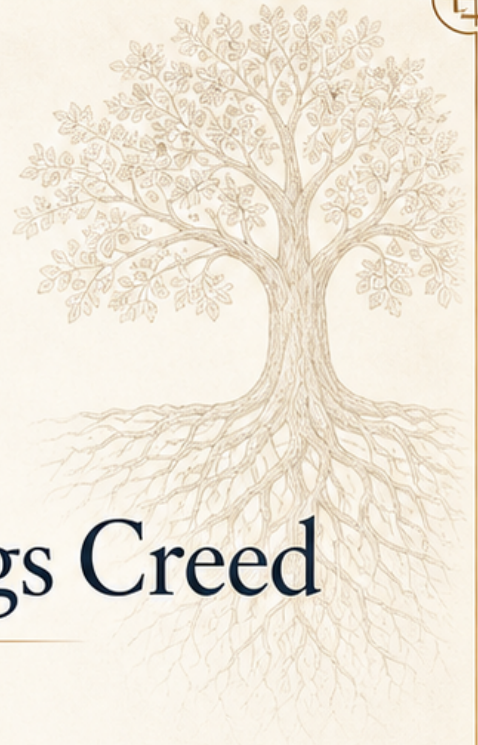




BARICH HOLDINGS

LEGACY. STEWARDSHIP. GENERATIONS.



The Barich Holdings Creed



We build before we consume.
We protect before we gamble.
We document before we claim.



We do not confuse income with wealth,
attention with value, or borrowing with prosperity.



Each generation receives education, structure,
values, and opportunity - not entitlement.



The family capital system exists to protect the household,
compound productive assets, fund education, support
business creation, and transfer stewardship to
future generations.



Principal is preserved. Cash flow is improved. Debt is
used only when it is controlled, productive,
measurable, and non-destructive.



Every asset must have a job. Every liability must have
a reason. Every family member must understand
the difference.

ONE FAMILY.



MANY GENERATIONS.