



# GLOBAL WEALTH FUND

ACCOUNTS & SERVICES GUIDE

In the world today we have enough resources to solve most human problems. We can build hospitals all over the world if we use our resources. If you conscript all the money in the world, though, there's not nearly enough. We have the buildings available & the doctors to do it. Money is our interference. It reduces our abilities & limits our dreams.

The shameful thing about the last century is that there was only one Edison, one Louis Pasteur, one Nicola Tesla, one Madame Curie. We should have had thousands of them, and we will once we get rid of artificial boundaries that separate people.

-Jacque Fresco

# Be a Force for Good

**“Great things are done where men & mountains meet.”** -*William Blake in 1793*

The Global Wealth Fund is among the world's elite private financial institutions. Imaginative & bold, we have financed many of history's innovations. Our portfolio includes investments spanning the globe in every major industry sector.

We believe human achievement requires five elements: vision, talent, opportunity, time and capital. Missing only a single element, would-be history makers are reduced to inconsequential actors. We are proud to provide these individuals and their respective companies with the most difficult element to assemble: the financial foundation upon which to execute a successful endeavour. When these endeavours are cultivated to their fullest potential, change becomes possible and humanity benefits by improved quality of life.

We operate exclusively in the sophisticated digital global economic market and have become one of the world's largest private stakeholders. We also built the world's first artificial intelligence trading desk. As world economies make the gradual generational transition to a digital existence, we will remain one of its most important players. Regardless of future political and socioeconomic strife, our financial ecosystem is secure and will remain viable in all circumstances, as it cannot be extinguished by outside forces. Our operating centres, scattered across the globe, are among the most highly-guarded secure private facilities on earth. Our mission to improve the future will never be halted. Our passion will never be extinguished. We bank the future.

# Fixed Investments

A Global Wealth Fund Certificate of Deposit is a traditional annuity investment instrument that is backed by the financial strength of our corporate network of more than 400 international financial service companies.

The Global Wealth Fund deploys investment capital to projects in more than 120 countries. Our investment portfolio includes more than 10,000 diversified investments across a majority of industries and is independently audited. Our Certificates of Deposit are privately insured against loss and are accepted as AAA-rated assets in every progressive financial market worldwide.

## CURRENT CERTIFICATES OF DEPOSIT (USD)

<u>CD Name</u>	<u>Minimum</u>	<u>12</u>	<u>60</u>	<u>120</u>	<u>240</u>
AAA Corporate	\$100	5.779%	5.842%	5.983%	6.017%
Sub-Rated HY	\$500	6.435%	6.925%	7.140%	7.765%
Global FX Treasury	\$1,000	8.459%	8.517%	8.620%	8.755%
VHY Emerging	\$2,500	11.434%	11.571%	11.625%	11.813%
Roth IXR Trust	\$10,000	12.390%	12.452%	12.566%	12.711%
Spl GloMar Comp	\$100,000	15.003%	15.495%	15.780%	16.119%

# Private Numbered Accounts

A Global Wealth Fund private numbered banking account is the ultimate financial tool. The choice of savvy global citizens who value privacy and security, our accounts make it possible to earn, spend and invest money in any country without the unwelcomed imposition of outside parties. Our clients include royalty, international celebrities, global corporations, UHNW individuals, politicians and account holders located in non-traditional banking zones.

Our private numbered accounts are not subject to international reporting or FATCA limitations. This is made possible by the fact that our accounts are sub-numbered internal account types, which we offer as a service to our private clients. Your data is not subject to third party examination. In exchange for this protection, our firm is very selective about the quality and quantity of our numbered accounts.

## Account Minimums & Associated Fees

Minimum Initial Deposit:	\$100,000
Monthly Account Fee:	\$250
Minimum Balance Required:	\$25,000 ( <i>after 30 days</i> )
Debit Card:	Free
Wire Transfer Fee:	Free
Online Account Access:	Free
Currency Exchange:	Market rate plus 0.199%

# Managed Trusts

The Global Wealth Fund is synonymous with wealth creation and stability. From our earliest banking roots we focused on building diverse and sturdy investment portfolios capable of weathering cycles of financial turbidity.

In today's modern global marketplace it is vital that a portfolio be diversified in as many countries as possible, simultaneously embracing technology and adopting innovative opportunities. Our team of global experts is composed of talented individuals from many industries and sciences. Collectively they represent a highly focused and unusual think tank of futurism and invention. The philosophy born from this valuable team is the foundation upon which we manage the world's largest collection of private trusts.

## Managed Trust Terms & Conditions

Minimum Trust Funding Amount:	\$1,000,000
Available Trust Structures:	PPIF, Offshore, Blended European
Trust Vesting Period:	120 months
Early Withdrawal Penalty:	1.500% of total trust size
Trust Term Limit:	None
Trust Management Fee:	Performance based, 1.155% per year
Trust Establishment Fee:	None
Trust Administration Fee:	0.100% of total trust size
Guaranteed ROE-A:	17.250% FPA
Maximum ROE-A:	26.000% FPA

# Loans & Bridges

**Underwriting commercial loans is one of our firm's largest divisions. We extend capital to companies in more than 120 countries using more than thirty currencies.**

**We invite companies of any size, age or location to petition our firm. Upon our receipt of a complete file, we carefully consider each request on a case-by-case basis. We do not use underwriting algorithms, nor do we make a decision using a status quo mindset. Instead we aim to learn everything possible about the true nature of a company so that we might better understand its present and future capital needs. We aim to build long term non-transactional relationships with our clients and make decisions after weighing future considerations.**

**We do not offer a boilerplate stated loan program but entertain any complete file that requests a minimum of \$25,000. Our desired loan period is not less than one year and not more than ten years. Borrowers should be prepared to cover no greater than 2.000% of closing costs after financing contract guarantee has been executed.**

**To petition our firm for a loan please include:**

- 1. Cover letter that clearly declares your capital request**
- 2. Detailed business plan & 120 month pro-forma that is created only using liveplan.com**
- 3. All historical corporate financial statements, if applicable**

**Note: we reject files with prejudice that are incomplete, including business plan/pro-forma not generated by liveplan.com. No exceptions shall be granted.**

# Bond Underwriting

**Our largest area of practice, commercial bond issue underwriting remains the world's most powerful force for innovation and success.**

**This decade we have underwritten more than \$144 billion dollars in private new bond issues, earning us the distinction as the only privately-owned financial institution to cross the \$10 billion annual threshold.**

**We specialise in bond issues for un- and under-rated companies with at least one year in operation and positive cash flow. We place high consideration value upon management experience, strategic planning, contractual opportunity and historical execution when choosing our portfolio of companies to underwrite. In exchange for this elevated level of scrutiny, we guarantee placement of 100% of our contracted bond offerings within 90 days. We maintain one of the world's largest private databases of investors and actively engage in inter-agency merchant banking investment. We also operate the world's largest private secondary bond market, which is supported by our world class retail investment vehicles. We have financed some of history's largest privately-owned projects.**

**Our preferred bond underwriting size is no less than \$1,000,000 and no more than \$500,000,000 for new clients. We will entertain clients in any industry or country. We desire to build a significant long-term exclusive banking relationship in order to serve the needs of our underwritten companies, our private investors and our own legacy trust portfolio.**

# Venture Capital

**Our firm regularly participates in dozens of venture capital finance deals each year. These deals are typically blended debt/equity structures, often with convertible options.**

**A proper venture capital investment is one in which there is ample vision and opportunity for execution. While we do finance blind venture capital pools, our preference for direct investment is situated upon narrowly-focused opportunities. We expect strong corporate management, a solid ideological foundation, a clear and reasonable strategic plan and an innovative or efficient problem solving approach.**

**We are willing to participate in venture deals in any industry, and therefore, receive hundreds of submissions for consideration each month. Accordingly, our screening process is highly selective. Strong applicants should submit a complete file that includes comprehensive historical and projected financial statements. In addition, strong applicants should clearly define the elements described above and shall make a compelling case as to the potential impact of their project on at least one facet of worldwide health, stability or well being.**

## **Venture Preferences**

<b>Deal Size:</b>	<b>\$250,000 - \$50,000,000</b>
<b>Deal Types:</b>	<b>Debt, equity, convertible equity, blends</b>
<b>Preferred Industries:</b>	<b>healthcare, financial technology, consumer technology, manufacturing, real estate, energy, transportation, digital commerce</b>

# Equipment Financing

The Global Wealth Fund takes pride in offering one of the world's most flexible and comprehensive equipment financing programs. We understand the value of building a capital asset base, which transforms a company's balance sheet into a resource to ensure long-term survival and sustainability.

## Equipment Financing Program Guidelines

<b>Financing Type:</b>	<b>Loan, lease, lease to own</b>
<b>Client Types:</b>	<b>Corporations only (start-ups welcome)</b>
<b>Client Industries:</b>	<b>All accepted (equipment up to \$100M per piece)</b>
<b>Financing LTV:</b>	<b>80% to 100%</b>
<b>Funding Time:</b>	<b>7-30 days, depending on down payment</b>
<b>Application Docs:</b>	<b>Equipment spec/appraisal Corporate historical financial statements Pro-forma (minimum length of loan or lease)</b>
<b>Personal Guarantee:</b>	<b>Not required</b>
<b>Personal Credit Score:</b>	<b>Not required</b>
<b>Lease Term Available:</b>	<b>Up to 120 months</b>
<b>Lease to Own:</b>	<b>Yes, \$1 purchase at end of term</b>
<b>Lease Interest Added:</b>	<b>10.125% amortised/ 14.450% (lease to own) amortised</b>
<b>Loan Interest Rates:</b>	<b>3.000% - 12.000% per year</b>
<b>Early Termination Fee:</b>	<b>2.250% of total deal value</b>

# Receivables & Contracts

For companies challenged by long receivable periods, Global Wealth Fund can provide immediate access to earned cash at affordable rates, creating the opportunity to achieve wider profit margins. We can also provide financing for client consumer credit terms and programs.

Our firm provides rapid turnaround contract financing so that client companies can capitalise on immediate marketplace opportunities. We specialise in custom-designed packages that preserve, enhance and build client cashflow, freeing valuable resources for growth.

## Receivables Financing Information

Receivable Max Period:	180 days
Avg. Receivable Max:	\$1,000,000 (non-rated) per consumer
Annual Turnover Max:	\$250,000,000
Daily Interest Rate:	.015% - .250% (based on risk)

## Contracts Financing Information

Max Contract Size:	\$1,000,000,000 (sovereign) \$500,000,000 (rated public) \$50,000,000 (private)
Turn-Around Time:	1 day
Funding Time:	7 - 21 days
Monthly Interest Rate:	0.599% - 3.599%

# Letter of Credit Leasing

Global Wealth Fund letters of credit are cash and asset backed standard SBLC's that are accepted by the world's foremost financial institutions. Our SBLC's can be used for trade platforms, project financing, corporate acquisition and commercial debt restructuring.

## Letter of Credit Leasing Guidelines

<u>Lease Length</u>	<u>3M</u>	<u>6M</u>	<u>12M</u>	<u>24M</u>	<u>36M</u>
Minimum Amount:	\$10M	\$25M	\$50M	\$50M	\$50M
Placement Fee:	1.150%	1.050%	0.900%	0.800%	0.700%
Monthly Fee:	1.000%	0.900%	0.750%	0.650%	0.550%
End of Term Fee:	3.000%	2.750%	2.500%	2.400%	2.150%
Total Lease Cost:	7.150%	9.200%	12.400%	18.800%	22.850%

# Asset Monetization

A Global Wealth Fund Non-Liquid Certificate of Deposit is an efficient and risk-free way to monetize your precious assets including real estate, boats, airplanes, financial instruments, rare and precious materials, mineral deposits, art and antiques. Without surrendering your ownership, put your asset to work and earn additional income. We give you the platform to earn income from an asset of value.

## Asset Monetization Guidelines

<u>CD Product Type</u>	<u>12M</u>	<u>24M</u>	<u>36M</u>	<u>60M</u>	<u>120M</u>
Real Estate NLA	0.750%	0.769%	0.794%	0.813%	0.825%
Moving Vehicle NLA	0.922%	0.935%	0.946%	0.957%	0.969%
Precious NLA	1.035%	1.140%	1.175%	1.203%	1.232%
Assayed NLA	1.440%	1.456%	1.565%	1.682%	1.753%

\* Dividends are paid bi-annually

\* Certificates of Deposit are fully transferrable and may be monetised

\* Asset owner does not relinquish ownership or possession

\* Assets are not used as collateral or put at risk

# Proof of Funds

Sometimes a business deal simply needs an experienced and honoured partner to succeed. The Global Wealth Fund offers private clients the ability to provide proof of funds and venture capital partner support to succeed in their endeavours.

Standard proof of funds (30 day locked) is available to lease for a fee of 1.000% per block.

## Preferred Projects & Industries

Real estate

Transportation

Mineral extraction

Energy production

Equipment leasing

Manufacturing

Import/Export

Logistics

Renewable technology

Medical services

Healthcare delivery

Social engineering

Geothermal

Sustainable development

Retail

Agriculture

Financial technology

Business development

International business

Education

Food distribution

# Insurance Wraps

Global Wealth Fund financial instrument insurance wraps are term insurance contracts against common instruments including certificates of deposit, long-term notes (LTN), medium term notes (MTN), bank guarantees, standard bank letters of credit (SBLC) and corporate-issued bonds.

## Insurance Wrap Program Guidelines

<u>Instrument</u>	<u>AAA</u>	<u>AA/A</u>	<u>B/C Tiered</u>	<u>Non-Rated</u>
1 Year (FPY)	1.500%	2.150%	3.250%	4.950%
2Y (FPY)	1.403%	2.075%	3.135%	4.780%
3Y (FPY)	1.302%	1.895%	2.935%	4.695%
5Y (FPY)	1.274%	1.745%	2.875%	4.595%
10Y (FPY)	1.104%	1.650%	2.795%	4.500%
20Y (FPY)	1.015%	1.450%	2.595%	4.450%