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Current Programs

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Bank Instruments for Purchase – MTNs, SBLCs, BGs, etc.

Bank Guarantees (BGs) and Standby Letters of Credit (SBLCs) are available from Top 5 banks, via our premiere world-class cutting houses, several of the most prestigious in the world. They also provide Medium Term Notes (MTNs) and other bank instruments. At all houses, MTNs are accepted for monetizing for entry into BIIP trade platforms, if they are from a Top 10 bank. We also accept BGs and SBLCs from Top 10 banks. We don't spend the money to place them on Euroclear. If the client wishes to do so, that is his prerogative.

One firm is in Singapore, one is in London, one is in Switzerland. We have multiple Platform and Private bank relationships that can accommodate the purchase of MTNs or even get paid in MTNs from trade if desired.

Our Singapore and our Switzerland trade banks have top Tier Primary Platforms that have a large capacity for trade and the sale of FC or SS instruments. They are full-service platforms with all trade protocols for trade from cash accounts, CDs, Bonds, MTN on Euroclear, SBLC, BG, GPI, DTC transactions etc. The Platforms do transactions on a daily basis and can accommodate the sale of MTNs to qualified institutional and private buyers that have the international capacity and full banking authority to transact.

The platform owners tell us not to quote a price until they get on a direct call with a buyer. But in 2022 and so far in 2023, they have sold SBLCs FC at 42+2 and SS at 47 inclusive. These are issued by DBS or HSBC - - client's choice. They provide MTNs FC at around 40+2 and SS

at around 60+2. They buy \$10-15B worth every banking day for clients. Of course everything is done bank to bank - - that is a given.

Once a full CIS/POF package is submitted and DD is completed we will set up a conference call with the platform owner and client principal to discuss the transaction, current pricing, size and procedures then will supply client a complete transaction detail summary to move forward.

For more complete details, procedures, and links for other providers, please click on:
<https://bic-3.s3-us-west-1.amazonaws.com/MTNsSBLCSBGsProcedures.pdf>



INTRODUCTION TO CURRENTLY AVAILABLE AND FAVORED BANK INSTRUMENTS BUY-SELL PROGRAMS

You may already have familiarity and experience with the private world of bank instruments trading platforms, but if so, this information could still be of exceptionally great value to you. We are incredibly fortunate to have become connected with several of the groups operating at the very apex of this industry in the world. They offer benefits not found elsewhere.

Naturally, they provide the gold standard at the minimum, which is not unique to them, with which you may be familiar - - namely, absolutely zero risk, able to be confirmed in advance.

In the nondepletion reserve account programs, the client stays in full control of his committed capital or its equivalent at all times, just as he is now. The client's funds are never traded or placed at risk. One can have peace of mind and sleep at night, knowing the outcome is predictable.

Likewise, there is a nonperformance clause that releases the block if nonperformance were to occur.

In insured programs, returns can also be higher, because investors do turn over control of their capital to the trader. In exchange, they receive an insurance policy from world-class companies like Lloyd's of London worth 106% of one's capital deposit. Candidates have a choice of which

one of these programs is most appealing. But naturally the favored ones are the reserve accounts. With them, no insurance is necessary.

On **all** of these programs, clients are getting paid. Unlike the majority of broker jokers out there claiming performance exists somewhere, these programs *are actually currently paying out as contractually agreed*. This document **ONLY** shares information about programs with *already time-tested and confirmed proof of performance*.

This means newcomers do not need to do due diligence. One doesn't need to check us out. Prospective clients need to trust no one. It doesn't matter. Candidates for the invitation do not need to trust the program administrators or the traders. In the reserve account programs, the client never entrusts his money with them. The client doesn't need to do due diligence on whether they are trustworthy. The client stays in full control.

That much may already be familiar to most readers, as that is the gold standard with the few platforms around the world that operate in integrity and are actually performing. What is different about the several firms with which we are now connected consists of a number of more rare virtues that candidates might not have encountered before. It is these rarified values that could give one advantages considered rare and privileged.

We are *not* brokers and we do not shop client documents around. We operate in ethics, honesty, and integrity. We have deep spiritual principles as well as good business sense. All client documents are kept in the strictest of secrecy, nondisclosure, noncirculation, discretion, respect, trust, and confidence. Our word is our bond. We honor and respect the rights of others and work for the happiness of all. We favor only situations where everyone wins. This motive derives from within us, and not just what looks good on the outside. We answer to the oneness within.

Thus we are right at the quintessence of the global bank instruments industry, through several different channels - - all of which are heavily involved in humanitarian projects (the genuinely benevolent ones that are truly making a difference for the betterment of the world), all of which are proven to be performing and paying out as promised, and all of which can authenticate a prospective client on their screens within 15 minutes.

For candidates who have the required starting capital, it is their choice as to which one of these firms one would like to apply to be accepted as a client.

For those who would prefer the privacy of encrypted email, we recommend obtaining an email address at Switzerland's Protonmail. Many experts consider Protonmail to be the safest and most trusted email platform for invulnerability against hackers and information interceptors. All communication between two Protonmail addresses are protected within that domain.

Protonmail is one of the best, most impervious, most impenetrable encrypted email services on the planet. If you're interested in descriptive background info about it, you can see the article "The Only Email System the NSA Can't Access" from Forbes at

<https://www.forbes.com/sites/hollieslade/2014/05/19/the-only-email-system-the-nsa-cant-access/#1055b90767f7>. It was also published by The Sovereign Investor. See also Mark Nestmann's "Your Data Isn't Safe in the USA" at <https://www.nestmann.com/your-data-isnt-safe-in-the-usa>. He too recommends Protonmail. Also, from 2021: ProtonMail wins appeal against surveillance laws - <https://reclaimthenet.org/protonmail-wins-appeal-against-surveillance-laws>.

As you may know, with services like that, the emails you send from it are only non-interceptable if you send them to another Protonmail address. Likewise, the emails you receive at your Protonmail address are only non-interceptable if you receive them from another Protonmail address. If you only correspond from your Protonmail address to other Protonmail addresses, no party anywhere can intercept or understand the content of your emails.

There is no fee or cost for the basic service, although there is a premium upgrade available. The link to sign up is <https://protonmail.ch/invite>. Once obtaining an address there, the person who provided this document to you can provide you the appropriate Protonmail address to which to privately send your Proof of Funds (POF) and KYC (Know Your Customer) documents.



Summary of Current Available Programs

Specializations

Below is a list of some of the main types of transactions in which we specialize.

- Free and clear Cash in top 100 banks. We can also do heritage and asset backed CASH POF at times. Please always clarify what type of cash the client has on deposit.
- Banks and clients that can SWIFT

- Fresh cut or issued BGs from top banks
- Fresh cut or issued SBLCs from top banks
- Fresh cut or issued MTNs from top banks
- MTNs that are trading
- CDs from top banks – accepted via MT542 at our Swiss private bank trade platform
- 144A Bonds that are listed and trading on the London Stock exchange
- MT103 preferred BEST
- MT760 – preferred
- MT799 to MT760 – preferred
- MT199 to MT799
- MT799
- MT542
- PING programs
- Ven Bonds that can MT542
- DTC download

Assets Accepted for Trade Desks

- 1. Cash - Of course, always. Cash is king. That's the easiest and the highest priority.**
- 2. Heritage Funds - At least two of the Program Managers with which we work specialize in Heritage Funds. They successfully handle the larger heritage files routinely.**
- 3. Paper - We have six different monetizers can monetize MTNs, SBLCs, and BGs if they are from acceptable banks and if the value is 150M minimum.**
- 4. Currency Exchange...GPI...DTC...etc. etc. - At least two of the Program Managers with which we work have the required rarified expertise to successfully transact off-ledger to on-ledger DTC deals, as well as large currency exchanges.**
- 5. Gold - Usually very easy for our monetizers. If it is above ground, of sufficient size, and with easily authenticatable SKR from a sufficiently acceptable bonded bank vault or reputable storage facility, we can usually get 90-100% LTV on it and get the line of credit into trade fairly quickly.**
- 6. In ground assets - Some of our monetizers have done them successfully, but that is the slowest and the least desirable file to work on.**



Usually Client's Bank Must Meet These Typical Requirements

In order for you to pass compliance, be accepted, and have the invitation to participate in a BIIP contract via a PPP, the bank that is presently home to the client's money must also meet certain requirements. Unless you move your capital at the invitation of the trading platform, the bank where your money is based, for most programs, with some exceptions:

- ❖ Must be willing to give you the paper business cards of two bank executives who represent your account in the bank;
- ❖ Those same two bankers must be willing to place their signatures on your POF;
- ❖ Within one business day, at least one of those same two bankers must be willing to respond to phone calls and emails from you and from personnel at the trade desk; and
- ❖ Must be ready, willing, and able to issue any documents required by the trade desk, such as a BCL (Bank Confirmation Letter), or a letter stating that the bank will issue a DLC, CD, or SBLC on your behalf when required, or SWIFT instruments and actions, or other normal, routine, and reasonable documents, depending on what is required by the trade desk for your chosen program.

For mid and large cap files (100M+), client must be willing to issue:

- ❖ MT199 (proof of funds - - doesn't cost anything but it proves that the would-be client is the real owner/controller of the account)
- ❖ Sometimes: MT760 (To block account for issuance of credit for trading. The cost of the MT760 can be reimbursed by a profit advance by the trader within 3 days of issuance.)
- ❖ Certificates of Deposit (CDs) are accepted at our Swiss bank via MT542.
- ❖ At other times: Other forms of collateralization for credit for trading. In 100% of all cases, control of client's principal deposit always remains with the client and with no one else.



Ways to Accommodate Accounts from Non-Forex Countries

Traditionally it has been difficult or impossible for prospective clients with their funds in countries like India or China, or whole continents like Africa or South America, to get accepted to the BIIP PPPs. But new light has been emerging on this problem and solutions are working.

One such solution is if the client's funds are in a global bank and the client can get a Ready Willing and Able (RWA) letter from the bank's branch office in an acceptable location to cooperate with the trade desk's requirements.

For example, we had someone in Brazil with 500M EUR in the central bank there. Central bank or not, normally that is of no interest to our trade desks, due to the roller coaster instability of the Brazilian banking system. But we got a trade desk to accept an SBLC to be issued from that bank at 30% LTV. Normally LTVs on SBLCs are more like 70% or higher. But 30% is better than nothing, especially when most trade desks won't touch an instrument from South America at any percentage.

Another example is we had a client with 200M USD in HSBC, Mumbai, India. Previously, it was impossible, because HSBC Mumbai was obstructed by the government's central bank restrictions placed on money in banks anywhere in India. There was no way to move the money to another country and no way to even produce an acceptable POF or bank instrument that could be SWIFTed to a European or a Singapore BIIP trade desk.

But then we learned that Indians can have their accounts get accepted by European BIIP PPPs if they get an RWA from State Bank of India (SBI), London. SBI would get its confirmation from the bank in India, bank to bank. Then the SBI RWA would state that it stands ready to act on the client's behalf to issue an MT799 confirmation of funds, OR an SBLC according to the client's instructions. That moves the banking jurisdiction to the UK, which is acceptable to the trade desks.

This illustrates that we no longer need to have despair about the many clients with billions in these non-Forex countries. We may have ways to accommodate them.



What Banks Are Acceptable?

For a BIIP PPP to accept proof of an asset such as cash, preferably, or an instrument such as an SBLC or BG, to serve as the basis on which the line of credit is issued for trading, the client's cash or instrument must be in an acceptable bank.

This means a Top 100 bank, usually. A general list of the "Top 50 Banks" from LexisNexis is at <https://accuity.com/resources/bank-rankings>. There is also the "List of largest banks" on Wikipedia at https://en.wikipedia.org/wiki/List_of_largest_banks. However, these lists are not comprehensive.

The other criterion is the location of the bank branch. Acceptable locations for bank branches are:

- ❖ Most Western European countries - - United Kingdom or Switzerland preferred
- ❖ Singapore
- ❖ United States and Canada
- ❖ Australia and New Zealand
- ❖ Dubai

If you're not sure about whether your bank would qualify, let us know and we can inquire if it would be accepted. Here are the basic criteria to look for:

- ❖ Does the bank have SWIFT capability?
- ❖ Will the bank cooperate with a client-requested admin hold?
- ❖ In ping programs, will the bank accommodate electronic pings to check account balance?
- ❖ Will two bank officers sign the POF?
- ❖ Will those same two bank officers provide their business cards?
- ❖ Will they respond to phone calls or emails in a timely way?

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Current Program Descriptions

1

Trillion Dollar Off-Ledger to On-Ledger Services

The qualified client would be getting introduced to the specialized authorities who have the international clearances for bringing off-ledger funds on-ledger. One of them is the CEO of the Miami group, to whom I am direct. She is the Program Manager and is the highest authority on Heritage Funds and off-ledger to on-ledger receiver transactions. The Miami group operates at the apex of the global financial system, handling the Chinese Heritage Funds, and the treasuries of many royal families, among others, which number in the "T" and "Q" levels. It specializes in the large cap trades, with unique special Federal Clearance for movement of large funds. This firm sets the policy for all the other platforms and oversees them.

On 8-25-21, she informed that IP-IP transactions have been ended by the feds due to fraud. However, through an associate in a different partnership, we have receivers in Asia who can do IP-IP with limited capacity. The Miami group's current services can facilitate:

If ledger is fine, we are working on those types of files which are normally Farm 42s. DTC, minimum 5T unless otherwise approved with rolls and extensions. The amount of the first tranche is determined by the bank. Normally 500M then the remainder in the next tranche. Again, terms and conditions are in the contract. The Bank takes 60 percent. 40 percent is shared by receiver, sender, and Miami firm. It goes straight to program.

We will require a general KYC and we will issue a transaction code for the KYC, regardless of the type of transaction.

DTC, MINIMUM 5T

MT103/202

Will need to be confirmed by MT799 Or MT199

Minimum 50B with rolls and extensions

Manual download okay

NO ROBOTIC DOWNLOAD, NO ROBOTIC EMAILS

GPI

LEDGER TO LEDGER/ This is based upon bank approval. Ex. Top 5 Banks if we approve the bank.

LEDGER TO LEDGER WITH DEUTSCHE BANK [Note: All files from Deutschebank no longer accepted as of October 2021, unless the client can prove via MT799 or MT760.]

OFF LEDGER ACCOUNTS - FARM 42, MO, M1, M3, M6 ACCOUNTS

NOSTROS ACC. ETC

CASH ACCOUNTS - CLIENT'S FUNDS ARE NOT USED

And of course, LEDGER /CASH

Any BGs will have to be issued to the monetizer.

For a complete overview of the Miami group, please see the PDF at this link:

<https://bic-3.s3-us-west-1.amazonaws.com/Introduction+to+Miami+Group.pdf>

Another of our IP-IP and DTC authorities is the board of directors of a private Swiss bank to which we are direct. This Swiss private bank is a top Tier Primary Platform that has a large capacity for trade and the sale of FC or SS MTNs. They are a full-service platform with all trade protocols for trade from Cash accounts, CDs, Bonds, MTN on Euroclear, SBLC, BG, GPI, DTC transactions etc.



2

Large cap \$1 billion+ and Mid cap \$100 million+

Usually no single ready-to-go, one-size-fits-all, cookie cutter programs for mid cap and large cap levels exist. Large cap and mid cap files are given VIP treatment, which means arrangements for zero risk to principal and level of ROI are discussed, negotiated, and decided upon mutually, in a video meeting between client and trade desk officials. Each mid cap and large cap client is then given a custom-designed program, tailor-made for his particular resources and goals. Thus the first step to on-boarding is this video conference.

At the large cap level, \$1 billion and more, and at the mid cap level, \$100 million and more, programs are customized for each client. Return on Investment (ROI), safety of principal, and other benefits are at least as good as small cap programs. So anyone with mid cap or large cap

funds who is new to BIIPs should know that any safety mechanism of principal and any ROI made available at the small cap level, examples of which follow below, are a minimum illustration of historical values offered to qualified mid cap and large cap clients. But such benefits and procedures are decided on a case by case basis, between the client and the program manager.

Such clients should know that most broker promotions of ready-to-go, one-size-fits-all, cookie cutter programs for mid cap and large cap levels are, at best, copies of historical parameters from past programs. This is because platforms almost never put out a single format for all mid cap and large cap files. Mid cap and large cap clients are treated as VIPs, and are given an array of choices. There is room for negotiation, and that is why the on-boarding process for mid cap and large cap starts with a video conference instead of a form-filling exercise. Discussion is needed to get to know each other, and decide on a course of action.

At the mid and large cap levels, we have at least a dozen different top-of-the-world pinnacle-of-the-industry and state-of-the-art VIP trade desks from which the client can choose. For example, *programs available via Miami group* involve a 2T minimum for cash. Each one is customized one-on-one for each incoming new client. There is no link and no attached forms or overview. Prospective candidates who may qualify are simply encouraged to make contact and we usually begin with a telephone, Zoom, or Skype interview. If the client wants to submit POF first, that will usually expedite getting priority attention. The Miami group specializes in the large cap programs - at the B and T levels - - Heritage Funds, royal treasuries, BGs, SBLCs, etc.

Then through our Tree of Life group, one of our intake officers gives our clients access to a AAA private bank in Zurich that has 3 platforms - - one in the UK, one in Zurich and one in Singapore. 5 partners control everything. They have trade accounts in 15 top banks. They trade \$100 million and up. Their trades include enhanced trades, compounding, bullets, and other special features. The asset jurisdiction determines the trade location. They use MT103, MT760, MT199, MT542 and so on to trade. They monetize internally, not through a third party, then trade with 50 to 80% LTV. Then they enhance the LTV through trade back up to 100%.

Switzerland – exciting new bullets and programs. This trade group is the most out of the box with client solutions. They prefer MT103 but other options are available depending on bank.

Clients in the mid cap or large cap levels will be given a private video or audio conference to commence the intake process. The submission of complete KYC and POF first is appreciated, because it will make the conference more informed, but it is not required. If the client is willing to begin with KYC, which includes POF, use the instructions and links to forms at:

<https://bic-3.s3-us-west-1.amazonaws.com/KYC-POF-Instructions.pdf>

Then the conference will follow, and the intake team will have the appreciated convenience of visual information in the KYC to make the conference more intelligent. Otherwise, if the client requires a conference first, that can be arranged upon request.



3

Switzerland Platform and Private bank - 100M to no Maximum

Our Switzerland platform and private bank is a top Tier 1 Primary Platform that has a large capacity for trade and the sale of Fresh Cut (FC) or Slightly Seasoned (SS) instruments. They are a full-service platform with all trade protocols for trade from Cash accounts, CDs, Bonds, MTNs on Euroclear, SBLC, BG, IP-IP, DTC transactions etc. The Platform does billions of dollars' worth of transactions on a daily basis and can accommodate the sale of MTNs to qualified institutional and private buyers that have the international capacity and full banking authority to transact.

Asset classes accepted for entry into trade:

- | | |
|---|--------------------------------|
| ❖ All SWIFT protocols | ❖ Gold SKRs within Switzerland |
| ❖ Cash transfers | ❖ Heritage funds |
| ❖ Cash Blocks | ❖ Ledger to ledger (L2L) |
| ❖ Cash Backed Bonds | ❖ IP-IP transactions |
| ❖ Certificate of Deposit (CD) | ❖ DTC transactions |
| ❖ Bank Instruments (MTNs, SBLCs, BGs) | |
| ❖ Precious Stones under a SKR at a top Commercial bank | |
| ❖ Direct Buy/Sell opportunities for accounts with \$5B+ | |

Preferred is cash transfer via SWIFT MT103 to the private bank in Switzerland in a **non-depletion account** with client on as signatory. Funds are registered by the Monetary Authority of Switzerland (MAS) and are fully secured by the bank. Clients will be given multiple trade options including bullets depending on project funding and size of transaction. 5-year Evergreen trade programs are available.

This bank is one of the safest banks in the world to hold money. It has no debts and no derivatives. It is not retail. It is not open to the public. It is a private investment bank, so accounts can only be

opened for clients who have \$100M+ to deposit, and who pass compliance. Those who have the money and wish to have an account there can inquire with us and we can make the introduction.



4

Satori Group 2024 PPP Opportunities

The Satori Group has been able to create new trading relationships with some of the top traders in the world and are able to offer guaranteed access to the new programs that are being created as well as its longtime relationship with the Compound Trade program in Singapore at the DBS Bank which offers the highest ROI to the high-end investor. Satori can provide access to every program listed below because of its access to the traders that have created them. They are thus able to promise that if you submit a clean file which meets the minimum requirements of each program, your file will get to the trader who will be able to offer a contract.

1 - New Credit Enhancement Program. This program can accept ledger or off ledger funds which can be put onto ledger with the ability to multiply 5 times within four days. Accounts which represent interest from Heritage funds are also acceptable. Minimum is around 500M. There is no maximum.

2 - Gold. Trader will monetize gold held in SKR in acceptable bank for PPP platform trade. 500M and up required.

3 - Deutschebank trades. Most platforms will not accept clients with accounts at Deutschebank because of its greater-than-usual history of significant fraud. However, Satori has a trader who can arrange internal trades at DB. No SWIFTs or pings required. Minimum about 300M.

4 - EU central bank trades. Satori has a top trader in ping programs who has access to special high return program authorized by the central bank of the EU. Program is designed to return very high profits for purposes of funding humanitarian projects Minimum 500M.

5 - Trader Sam's 50M+ SBLC Buy Sell Program.

This program will buy and then sell SBLCs in a series of 10 transactions, for the client. Each transaction has provided about a 24% profit which has then been added to the client's account, in order to purchase a larger SBLC in the next transaction. The minimum capital required for entry

is 50M. The investor's capital can stay in his own account. The investor retains sole signatory status and full control on his bank account. As an example, a 50M investor has historically earned approximately 3B in 90 days after a series of 10 transactions which move very quickly. Info sheet at this link: <https://bic-3.s3.us-west-1.amazonaws.com/Swiss-50M-Buy-Sell.pdf>

6 – London 100M+ March 5X Bullet

- Client's principal capital need not move if it is in an acceptable bank.
- 100M cash minimum (USD or EUR equivalent)
- January bullet 5X (needs fast action). Principal is multiplied 5 times in one month if client enters the program in January 2024.
- Then the ROI on the increased principal is 137.5% per month **net** to client's account.
- If the client's principal capital is in HSBC or Barclays, no SWIFT is needed. Internal block only.
- If the client's capital is in other top SWIFT-able banks, then MT542 or MT760 is required.
- Other bullets may be offered over the year.
- Week 1 profit paid & then monthly thereafter.
- Compounding available. Client chooses ratio monthly.
- Evergreen contract will be available if desired.
- Assuming verification, a call with the client and the trade desk will occur within 36 hours.
- Accepts SBLCs for monetizing from A+ top tier banks only.
- Submit KYC first and have it pass compliance before too many detailed questions.

Client Application Process

For Clients with Cash (minimum 44M)

If the applicant is an **individual**, use the template at this link:

<https://bic-3.s3-us-west-1.amazonaws.com/KYC%2BIndividual%2BFillable.docx>

If the applicant is a **corporation or trust**, use the template at this link:

<https://bic-3.s3-us-west-1.amazonaws.com/KYC%2BCorporate%2Bfillable.docx>

- ❖ **500M** minimum entry. USD, EUR, or GBP. No maximum
- ❖ **Bullet triples client's principal** capital in the first month.
- ❖ **100% per week** thereafter, calculated on the new higher tripled capital.
- ❖ Client enters an SBLC that is either fresh cut or seasoned.
- ❖ FC is monetized at 70% and Seasoned at 80%.
- ❖ Monetized SBLC funds are put through a 10-day 3X enhancement program.
- ❖ New tripled capital trades at 100% per week.

Example: 500M FC SBLC . . . monetized at 70% . . . 350M
 350M put into 10-day enhancement . . . 1.05B
 1.05B trades each week for 40 weeks at 100% . . . 1.05B per week to client.

Program will also accept cash client (500M minimum). Cash is monetized at 80% then put thru 10-day enhancement into trade. IF the client wishes, they can issue MT 760 to trader and funds can be blocked in client's account and not move.

Application Procedure

The KYC form to use is:

KYC - Individual Client with Cash

<https://bic-3.s3-us-west-1.amazonaws.com/KYC%2BIndividual%2BFillable.docx>

KYC – Individual with 1B Cash or more (Provenance added)

<https://bic-3.s3.us-west-1.amazonaws.com/KYC%2BIndividual%2BFillable-w-provenance-29p.docx>

- - OR - -

KYC - Corporate Client with Cash

<https://bic-3.s3-us-west-1.amazonaws.com/KYC%2BCorporate%2Bfillable.docx>



Entry level: This program specializes in serving billion-dollar large cap clients. On the other hand, it is flexible enough to accommodate as little as 44M, by issuing the client a 100M FV SBLC for 42+2.

This is one of the most powerful trade programs on the planet. It is based in a major bank in Singapore which is one of the few AA banks in the world. It has been rated the best bank in the world for six years in a row. This private placement program has been running and paying out for years and has an established golden reputation. It is monitored and authorized by the Monetary Authority of Singapore (MAS).

But, no one can simply call up the retail side of DBS and get into the compounding program. The people answering will honestly claim to know nothing about such a program at their bank. This is because it is private - - By Invitation Only. That is why they are called Private Placement Programs. You have to know whom to contact to give you the introduction.

This buy-sell system is a compounding program that is unique even within the already rarified bank instruments world. This document is simply to share information on what is happening in reality. This is only responding to your inquiry. This is not to be construed as a solicitation or an offer of gains, securities, or guarantees. These programs are NOT open to the public. They are private placements only, by invitation only. This communication is private and will never be advertised. We are not selling anything and there are never any upfront fees.

Compounding. One who has familiarity with compound interest will understand the multiplying power of compounding. Compound trading platforms were banned in the EU in 2017 because they felt people were making too much money. In 2008, compound trading was permitted in the EU, but that changed by about 2017 when the EU banned it because they felt people were making too much money and humanitarian projects were not benefitting.

However, Singapore is an independent sovereign state and is not governed by EU regulation. Compound trading remains legal in Singapore and the DBS Bank offers the highest quality program. This Singapore program does not require that the client disclose his projects.

Ways to enter. There are two ways for a client to enter the compound trade program. The client may enter as a cash client or with an SBLC or MTN from a major world bank. If client does not

own an SBLC or MTN, it may be purchased from the principal of the trade program. A credit line is established for the client which is used to begin the first month's trade. Cash is assigned an LTV of 100%. SBLCs and BGs from top banks are monetized at 70% and MTNs typically at 50%. Any credit line at \$100M or higher will trade at 100% profit per month. Profits are compounded so that funds can double every month.

Return on investment. A trading account is created for the client who has complete control over this account. At the end of each month the client can take part or all of the profits leaving the next month to trade with whatever is left. A recommended range of reinvestment percentage is 50% to 80%. If the client does not remove any profits for the full 10 months, the ROI is 1000X the initial credit line.

If the client has entered the program with an SBLC or MTN, the client retains ownership of the instrument and after a 10-month block, he is free to do whatever he wants with it. If client enters with an SBLC, an MT 760 block is not required. The SBLC can be internally blocked in the account of the custodial owner.


All trades are conducted at the DBS bank by the DBS traders. As this is a bank trade, the DBS Bank stands behind the program so the profits are essentially guaranteed.

One client's 500M SBLC at only 70% LTV accrued 75B for the client in one year. Below is an example of what a trade might look like if the client entered the program with a \$143M SBLC. Remember the cost to purchase this SBLC is around \$64M Credit line is established at \$100M.

Month	start with \$100M	end with \$200M
2	200M	400M
3	400M	800M
4	800M	1.6B
5	1.6B	3.2B
6	3.2B	6.4B
7	6.4B	12.8B
8	12.8B	25.6B
9	25.6B	51.2B
10	51.2B	102B

TRADE PLATFORM PROCEDURES

1. To start the process, the account holder/Investor/Client must provide their KYC and POF.

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2. After thorough compliance, the investor will be requested to provide his POF via a Bank secured email to himself, the client / account holder. This is not required if an SBLC or MTN has been used to establish the credit line.
 3. Once compliance has passed, the client will get a direct call with the program administrator to discuss goals and procedure for blocking of funds or instrument.
 4. After a call with the client, the principal will issue a contract to proceed with trade. Once funds are blocked, trade will begin. With minimum of 100M credit line, funds compound at 100% per month. Client is free to take profits at end of each trading month. All trading is done at DBS bank by its own traders who use their own funds for each trade.

Zero risk. As always, this program never touches the client's principal capital. Therefore there is zero risk to the client's capital. The client's capital stays in the client's own account, under his or her own sole signatory control. Hence the client never turns over control of it to anyone else. A line of credit is issued in reflection of the client's principal, and the line of credit is put into the buy-sell program. Any promises and guarantees will only be in the trade contract given to a qualified client by the Program Manager. This overview is only provided by facilitators, consultants, and introducers. Whether that same return is made available to any particular client will only be determined between such client and the Program Manager when the client receives the contract. This overview is only stating a fact regarding previous performance.

The funds and the trade are registered with the MAS (Monetary Authority of Singapore) as a bank instrument for trade. The bank never calls the funds because they are only used as a proof of funds in the bank. An SBLC is only called if the client is buying goods from someone and he defaults or shuts down and it is used as a guaranteed payment, for example. For this trade program, by contrast, it is used instead of the real funds for a period of time like ten months or one year. Then it is unblocked and is free to use by the client again. That is why it is never called.

Profits guaranteed. In *other* trade programs from other platforms, where trades are completed by third parties, the traders' returns are not guaranteed but are on best efforts basis. By contrast, in this program, because the trades are completed within the bank, the returns are guaranteed.

The client will have a full contract showing the MAS registered funds in the trade bank and his profits will also be guaranteed by MAS Singapore. Same thing with the MT 103 funds transfer - -

it's all registered and under MAS. Trades are completed by fully employed bank officers at the AA-rated bank in Singapore.

When clients receive their Live Trade Contracts from the Trade Platform Principal, all of the terms and guarantees in the Trade Contract have already been reviewed and approved by the bank. The live Trade Contract Transaction/Contract number is assigned by the bank and lodged with the bank.

The returns as stipulated in the Live Trade Contract are approved and guaranteed by the bank to the Trade Program Principal (who has a special account at the bank) who passes these guarantees through to the client. All returns are distributed directly to the client's designated account(s) from the trade account, not the Trade Program Principal's account.

Available via private special introduction only. If you were to call the public numbers of the bank and ask about this program, they will say they don't know what you're talking about. And the lower ranking employees would be telling the truth. The retail side of the bank knows nothing about these programs. Remember, that is why they are called "Private Placement". The bank instruments trading industry is not public. It is "By Invitation Only". The trades are completed in a highly specialized designated division within the bank. Clients require a special private introduction to that department in the bank.

Frequently Asked Questions and Answers

Q: For clients that come to the compounding program with 100M minimum cash, can that cash stay in its present bank and be mirrored at DBS via MT760 or MT799?

A: Yes.

Q: We understand cash will be given an LTV of 100%. Thus would that mean 100M would place 100M into trade?

A: Yes.

Q: Since SBLCs get 70% LTV, the client may prefer to purchase one. We understand that a client with minimum 44M cash can purchase a 100M FV SBLC from DBS and the credit issued against it will place 70M into the client's trading account at DBS. Is this correct?

A: Yes. However, anything below 100M will only generate 70% per month instead of 100% per month, until it reaches 100M. At 100M, then it goes into the standard 100% per month.

Q: If so, is the client required to wire via 103 his 34M (+) somewhere? If so, to whom or to what?

A: DBS Singapore or HSBC London, according to mutual negotiation and client choice.

Q: What is the mechanism of zero risk to that client's 34M (+)?

A: The provider working with HSBC is one of the largest instrument providers in the world, and has an established golden reputation of integrity among wealthy families. The mechanism of purchasing an SBLC from a top bank like HSBC is failsafe, usually via MT799, and delivery of the instrument is locked in within 48 hours. Specific provisions of the transaction are negotiable.

Q: Can the client create additional trade contracts with additional capital?

A: Yes. No limit.

Investor-client has full control. Any changes to the amounts the client wishes to compound are made via an addendum to the Trade Contract which is then lodged with the bank. The client has complete control over the trading account and can choose in any month to remove or not remove any amount of profits.

Fraudulent submissions get caught. Would-be clients who submitted fraudulent documents pretending to be Proofs of Funds, were turned over to Interpol within 24 hours. But we trust the reader's capital is genuine and the reader's POF is authentic. Once a new client's capital is proven and his or her KYC has passed compliance, the client could receive the trade contract within 24 hours. So this can move quickly, in the client's favor.

How to apply. The first step would be for an informal KYC and POF. This the client **would not sign**. One would send it to us in Microsoft Word unsigned. This is because the Singapore bank has its own KYC format which they will not distribute to prospective clients. It is only given to the intake personnel. Thus once we have a new client's informal unsigned KYC information in our format, in Word, then if the client decides to proceed, and if he or she passes compliance, our intake personnel will fill in the bank KYC using the information the client will have provided in our KYC. Once it is ready and the client approves of the completed document, he or she would sign it.

Preferred methods of committing principal - - client may choose desired method

1. **Cash mirrored** – Client's principal may be able to stay in its present bank account and be mirrored at the trade bank. They are flexible about whether it is done MT760 or MT799. Client does not have to block funds to apply. KYC and POF will go thru compliance. If compliance is passed, the client will need to submit a 2-banker BCL.

Then the issue of blocking funds will be discussed between client and principal before contract is issued. After client has signed the contract, is when funds need to be blocked and blocking procedure would have been agreed upon at time of call. With a legitimate client, this is never a problem. Rest assured that if the client is legitimate, procedures that are pleasing to both sides will be possible to be worked out.

1. **Cash transfer** via MT103 to non-depletion account in the client's own name and sole signatory control at DBS Singapore - - or to a select few other correspondent banks including Barclays UK. 100% LTV.
2. **SBLC, BG, or MTN** from an AA-rated bank. SBLCs and BGs are given an LTV of 70%. MTNs – 50% or more. They get applied to the program via MT760. If the client does not presently have one of these instruments, no problem. DBS can provide it, either issued by DBS or HSBC London, client's choice. The instrument purchase and delivery process involve zero risk to the client's purchase capital, and takes a few days.

To qualify, a client must:

- ❖ bring a minimum of \$100 million USD or equivalent, liquid, if applying with cash; or
- ❖ bring an absolute minimum of \$34 million USD or equivalent if buying an SBLC to enter;
- ❖ maximum \$50B;
- ❖ the funds must be clean, free, clear of legitimate non-criminal origin, and unencumbered;
- ❖ be willing to mirror funds via MT760 or MT799 (see above), or move those funds to a new account in DBS Singapore under client's sole exclusive name, authority, and control;
- ❖ pass compliance after identity is cleared and true ownership of funds is proven; and
- ❖ show courtesy, respect, cooperativeness, and willingness to follow procedures.

Procedures

1. KYC
2. POF BCL or RWA letter from client's bank with bankers' signatures.
3. Bankers' business cards included with KYC.
4. POL photo (see instructions in link below).
5. Once verified we will need client to sign a JVA before submission. The JVA will only ask for small and very reasonable back-end fees out of profits. We are selling nothing, and we never accept up-front fees. There is no up-front fee for entering this program.

After preparing and review we will make any changes needed to KYC; then get signed by client.

Client Application Process

For Clients with Cash (minimum 44M)

If the applicant is an **individual**, use the template at this link:

<https://bic-3.s3-us-west-1.amazonaws.com/KYC%2BIndividual%2BFillable.docx>

If the applicant is a **corporation or trust**, use the template at this link:

<https://bic-3.s3-us-west-1.amazonaws.com/KYC%2BCorporate%2Bfillable.docx>

For Clients with SBLCs, BGs, or MTNs

There is a questionnaire and KYC to fill out, to begin the application process, at this link:

<https://bic-3.s3.us-west-1.amazonaws.com/DBSApplicationInstructions.docx>

Once we have that, if that checks out, then the next step will be a voice conference with our facilitators. During our conversation, we would ask each other various questions and decide upon a course of action. We have our own conference telephone line, plus a Zoom account, Skype accounts, Telegram, WhatsApp, etc. So depending on client's time zone and preferences, we can agree on a communication medium and proceed accordingly.



7

UBS 100M+ Swiss Trade Program

NO SWIFT REQUIRED

New as of January 15, 2024

1. This Trade Program is managed by UBS Bank in Switzerland and has a duration of 40 banking weeks.
2. Minimum required investment amount per contract is 100M, and the maximum allowed investment amount per contract is 5B. Multiple simultaneous trade contracts are allowed.
3. Only cash in the form of the following currencies is acceptable: EURO (€) and USD (\$).
4. Client's principal capital must be in a top-rated 100 bank located in Western Europe, Australia, USA, Canada, Singapore, and Hong Kong (Top 100 Banks). Other banks may be accepted on a case-by-case basis. Platform Director can assist investors to open bank accounts in top banks in Western Europe or Singapore.

5. The investor's cash funds are not required to be moved, nor is there a requirement for SWIFT MT-799/MT-760 blocking. Instead, the investor's funds remain safely in their bank account with an administrative internal hold.
6. Historical gross returns are 100%+ per month, which can be disbursed on a weekly basis. "Bullet trades" (enhanced trades) of 200%+ in 10 banking days are made available to the investor, subject to their availability.
7. The Trade Platform's management fees are 15%, which are deducted weekly from the investor's gross profits. Intermediaries receive 10% of the Platform's 15% on a weekly basis, which is paid by the Platform.
8. The profits of this program will be freely available for the investor to use without any liens, encumbrances, impediments, nor restrictions.
9. Although not required, the investor has the option to compound their profits weekly, bi-weekly, or monthly.
10. The investor retains full control and can remove the admin hold at their own discretion.

Required Compliance Documents

The investor is first required to submit the following compliance documents for due diligence:

- KYC, individual OR corporate, that includes a recent bank statement (only the Platform's KYC templates are acceptable for this program, and the investor must sign their KYC with their manual signature in wet blue ink since digital signatures are NOT allowed). Please include TWO (2) bank officers' business cards. KYC templates (choose corporate or personal) are at these links:

<https://bic-3.s3.us-west-1.amazonaws.com/UBS+100M%2B+Swiss+program+KYC-Personal.docx>

<https://bic-3.s3.us-west-1.amazonaws.com/UBS+100M%2B+Swiss+program+KYC-Corporate.docx>

- Bank RWA letter. Link to required template:
<https://bic-3.s3.us-west-1.amazonaws.com/UBS+100M%2B+RWA-Cash-Internal-Block.docx>
- Trade Platform Management 15% Fee Agreement that must contain the investor's notarized signature.

Process and Time Frame

- a) The client submits their KYC and other required compliance documents for due diligence that is usually completed in 48 - 96 hours.
- b) In two to three (2-3) days after the investor passes due diligence, the Trader will send the trade contract to the investor for review and signing.
- c) Three (3) business days after both parties sign the trade contract, the investor's bank organizes the internal blocking in favor of the Platform.

- d) The investor's bank will communicate with the Platform's bank to confirm the internal blocking in favor of the Platform. The client's bank officer will send an email to the Platform's bank officer to confirm the internal blocking in favor of the Platform.
- e) After seven (7) business days after the Platform has received and confirmed the internal block, the investor will receive the first profits of the program.
- f) The investor then subsequently receives the profits every week for the duration of the program



8

USA-based Ping Program – 5M Minimum Entry

Excellent Customer Service

Many clients know from experience that bank instruments trading platforms that accept small cap clients - - under 100M - - often are terrible at communications. They accept KYCs and then don't respond. In this case, those who went into this program before us say that the program manager has been courteous enough to provide a mercifully humane level of accessibility and responsiveness. In addition, the intake officers add to that their own commitment to first class accessibility and responsiveness. For those of us seasoned in the industry, this makes all the difference in the world.

5M minimum entry - - cash USD or EUR equivalent.

No maximum specified at this time.

Non-cash bank instruments are accepted. Terms vary on a case-by-case basis.

Client's principal stays in client's own account, so this is a truly zero risk "funds don't move" program - - the Holy Grail, the gold standard in the investment world. The client's capital is electronically pinged by the trade bank to verify that the client hasn't moved it, and a line of credit is issued against it for trading.

Client's principal capital must be in a top 25 world bank, not including China, India, Africa, Russia, or South America. We do not have any issues, as of now, with Dubai or the UAE.

280% net ROI per week. Not automatically compoundable, although client can manually take profits and reinvest in new contracts if desired. (Daily payout options also are available, with different ROIs.)

40 weeks duration (Other duration options are also available.)

Payouts total 1.44B after 40 weeks for the entire contract if a client started with 5M.

(Note: In the BIIP industry, “40 weeks” means it is spread out over one year, with periods for banker vacations when there is no trading and no payouts to clients.)

Proven performance - - people within our group have received successful results from this program.

Client Application Process

The KYC must be signed in blue ink, initialed on each page, passport ID required, bank proof of funds with 2 bankers to sign on the proof of funds and stamped by the bank, along with their contact information, email, fax number and direct number in the branch, bank name, branch address, SWIFT code, account number, wire code (sometimes this is not the routing code), company or individual name, personal address etc.

For Clients with Cash (minimum 5M)

If the applicant is an **individual**, use the template at this link:

<https://bic-3.s3.us-west-1.amazonaws.com/KYC+personal.docx>

If the applicant is a **corporation or trust**, use the template at this link:

<https://bic-3.s3.us-west-1.amazonaws.com/KYC+Corp.docx>



Other options for below 5M investors

As of this writing, networking with dozens of the most seasoned and experienced consultants in the bank instruments industry around the world, NOBODY has been able to find a funds-don't-move program with an entry level below 2M **that actually provides decent customer service**. We went through seven (7) of them in the first seven months of 2023 . . . and **every single one of them** failed to deliver a trade contract to our clients. Even worse, **every single one of them** failed to even have enough human decency to communicate and respond.

Therefore, after much discussion and research, we have come up with some funds-**do**-move programs . . . but whose risk levels are as close to the zero level as possible. Funds-don't-move programs are truly zero risk, at least in as far as one's principal capital is concerned, but ALL the ones we have encountered so far AND that actually RESPOND and COMMUNICATE require 34M or 50M and up.

Now for those with less than 5M, and even less than 1M, we have done the due diligence on a few possibilities. Don't believe us - - you can do your own DD - - but it is our opinion, after extensive research, that the risk levels on these programs are extremely low. See what you think.

9

Market Maker Capital Multiplier

This one requires a minimum of 1.6M USD, or 250K if it is pooled with other investors. It is deposited with a reputable American paymaster and escrow law firm account. The money is used to lease and monetize SBLCs, and gives a net return of 100% to the client within one month. There is a non-performance refund clause in the escrow agreement. Money in this funds-do-move transaction only leaves escrow when there is a return. Or in other words, money only leaves escrow after the monetization has already happened, just like the example of a real estate transaction where the escrow agent only releases the buyer's down payment to the seller after he verifies that the buyer's loan has already funded. It's as simple as that. 60 of these transactions have been completed successfully since November 2022. A slightly more complete introduction is provided at:

https://docs.google.com/document/d/1MglwyGE4o2EywDya_4KL_X9XtgF8caM8_4IKDEEU13o/preview

10

DDIGL Leveraged SBLC Project Capital Raising Program

Minimum entry to participate: 195K (\$195,000) USD (270K+ give FAR higher returns)

Maximum: 5M (\$5,000,000) USD

We have been investigating this Canadian-based program since June of 2023, and feel satisfied that it is performing and safe. It uses the magic of leased SBLCs in Europe. The firm administering it specializes in helping people raise capital for humanitarian projects.

Security: Client deposits money into a reputable attorney escrow account under contract. There is a non-performance refund clause in the contract. Also, the contract shows that the SBLC is non-recourse, which means the client is not obligated to pay the full purchase price for the SBLC; nor is the client obligated to repay the line of credit issued by the monetizer of the SBLC. The purchase price of the SBLC and its line of credit are covered by the profit on the monetization. The profits given to the client from the program are also non-recourse - - i.e., non-repayable by the client.

And, the administrator does not outsource the SBLC to an unknown third party. The client is welcome to use his or her own attorney to wire to the appointed escrow attorney.

Investors have so many fears - - yet they do not understand the business model. The owners of this program risk 100% of their own funds to have the SBLC or BG issued. The investor-client's measly 50% deposit does nothing for the program principals as they cannot raise capital successfully without it being completed and monetized. To some clients, we do not even explain how this company is raising the capital, when we are transparent and explain financial instruments to them - - as it just confuses them even more. Suffice it to say, it has been working and performing for all clients.

ROI: Approximately 1,200 to 30,000% within 120 days, net to the client after all fees. More precise terms will be in the contract. The reason for the range is that the smaller entry levels cannot access the larger SBLCs.

The company is privately assigning collateral as a sponsor. It has a lot of new business each month and is growing rapidly. This would not be the case if its reputation were not pristine. Clients have to be educated enough to see the benefit of being their client. To have a non-recourse facility for 50% deposit is extremely favorable in the financial markets. Lenders typically want 5-20% down for a loan facility paid upfront. ! Anyone can look around in the market and see that DDIGL's offering is hands down one of the best.

Complete information at this link: <https://bic-3.s3.us-west-1.amazonaws.com/DDIGL+intro.pdf>

60%+ Per Month Near-Zero Risk Stock Investing Program

\$25,000 Minimum Entry

The best in the world any of us have ever seen in decades. We sincerely invite you to let us know if you find a better one. Your choice of managed account (trading done for you) or do your own trading. Overview:

<https://bic-3.s3.us-west-1.amazonaws.com/60%25+Per+Month+Stock+Investing+Program.pdf>

Monetization of Assets

We often say that the ideal solution is for the client to SELL his asset. Rather than trying to have his cake and eat it too - - keep the asset and have the cash from it too - - if he wants to quickly multiply his estate holdings with zero risk, he may have the greatest success by simply selling the asset and putting the cash to put into the BIIP PPP. And if he cannot sell it, why would he think anyone would issue credit against it?

But for those who have a strong preference to avoid selling, and who believe it is possible to monetize the asset, there are some firms that are ready, able, and willing to obtain lines of credit against them and place that cash into a PPP.

The best non-cash asset to bring is gold bullion in a good bank, worth \$100M+ USD. For that, our private Swiss bank will usually provide a 90% to 100% LTV against it fairly quickly with no limit. The only condition is that the gold must be in a bonded vault in Switzerland.

We are connected with several firms of established reputation and extensive experience in the bank instruments field internationally, including arranging for monetization of non-cash assets for entry into a PPP.



Monetizer 1 ~ Florida Conversion of Asset to Tradable Paper Program

Here is an alternative solution. Convert the asset to tradable paper. Then it can go into a PPP. We have a relationship with a US based trade desk that has been in business since 2015. They have successfully traded inground assets already.

Procedures

Client submits a KYC with 43-101 (less than 10 years old)

Note: In some countries like Australia, the 43-101 is called JORC 43-101.

Client phone call with trade desk manager

Desk performs their DD

A letter of insurability is issued from either Lloyds or another top insurer

The premium is 2-3% but is paid from initial profits

Client pays the structuring fee - \$150K-400K depending on complexity, which covers legal costs for bond structuring, etc.

Bond is created and monetized. Credit line is established
The entire process takes 75-90 days.

Client Application Process for Florida Monetizer

Corporate KYC - Precious Metals instead of cash (in-ground OR above-ground)

<https://bic-3.s3-us-west-1.amazonaws.com/KYC+Mine-Corporate.docx>

Corporate KYC - Gemstones instead of cash (in-ground OR above-ground)

<https://bic-3.s3-us-west-1.amazonaws.com/KYC+Gems-Corporate.docx>

If above ground: Include SKR, appraisal, etc.

If underground: Include 43-101 or JORC less than one year old



Monetizer 2 ~ Variety of Options

Gold - Can monetize large bank held reserves that have SKRs from a top global bank. Can only place hallmark 999.9% gold with a bank issued SKR which is issued with full bank responsibility. Can monetize and trade gold bullion that is SKRed or vaulted in top locales.

Joint Ventures with gold mines - We are looking for gold mines that have a 43-101 in place. We're looking for a joint venture with the right owner.

Purchase of gold - Our Trust buys Bullion B2B or L2L discount 7/5 or better. We also have our own refineries.

Fine Art - This monetizer has a US Trust offers art owners the opportunity to put their paintings in a PPP. Their paintings package must be worth \$500 million or more. They can put their paintings in a PPP that can be of 1 to 5 years. The projected profits are 75% to 150% per month. LTV is expected to be 35% or better. Inquire for further details.

Chinese bonds - Direct to buyers of all the Chinese bonds that exist.

Bonds of all types - SP's, Yellow and gold dragons, Black Eagles, and Golden Guns, German bonds etc. We as a US Trust are the private end buyers of 237 different types of bonds and assets from around the world. To see the complete list, click here:

<https://bic-3.s3-us-west-1.amazonaws.com/Bonds+we+can+purchase.pdf>

Inground gold doré with 43101 and insurance wrap – we can take into trade.

For clients with in-ground assets and a 43-101 (or foreign equivalent) geological report, the report must be less than one year old, and must contain the following:

- ❖ A first-time report on a mineral property (exploration or operating).
- ❖ A summary of the exploration activities with inherent Quality Control/Quality Assurance (QA/QC) on a project.
- ❖ A summary of the mineral resource estimate for a property.
- ❖ A report outlining ownership of a non-operating interest in a property (Royalty or otherwise).
- ❖ A report containing the results of a Preliminary Economic Assessment.
- ❖ A report or summary of the results of a Pre-Feasibility Study, depending on the complexity of the project.
- ❖ A summary of the results of a Feasibility Study on a mineral property.
- ❖ A summary of work conducted on an operating project possibly containing updated resource and reserve estimates.
- ❖ Any variation of the above.

See complete Offer Details and Protocols at

<https://bic-3.s3.us-west-1.amazonaws.com/Offer+details+and+protocols.pdf>

In order to help you, you need to understand that if you want to get a deal done successfully, you have to follow some rules. That means, never submit an old KYC; and never submit a KYC with a pre-existing transaction code on it. Do you know why? It is because with those things on it, it means it has already been shopped around and may be all over the Internet.

M3 has a long list of bonds that his firm purchases at this link:

<https://bic-3.s3.us-west-1.amazonaws.com/Bonds+we+can+purchase.pdf>.

To get his attention, the KYC has to be current, and it must have **no** transaction code on it. In addition, M2 always asks me to present the owner or at least the owner mandate to him. That means I must send an email to the owner or owner mandate with a Cc to M2, and introduce the two of them to each other. But will the owner or owner mandate recognize me? No, he will not know me. Therefore you would need to introduce me to him, or tell me what name I should say has referred me, that the owner will recognize.

Does the owner know you? If so, then I can say "I was referred by Your Name", and the owner will recognize the name and respond. The only way the business can succeed is if the owner (or

owner mandate) is quickly responsive and cooperative. If the owner doesn't know you, then I need the name of someone whom the owner knows, to say I was referred by that person, so the owner will respond and be cooperative.



How to succeed with monetization

where it failed otherwise elsewhere

Countless prospective clients over the years have presented assets worth from the millions into the many billions and even trillions, with an interest in having cash credit issued against them, usually to place into a high- yield high cash-flow BIIP. But very few of them ever succeeded.

I went through literally dozens of monetizers, and most of them cherry-picked their few favorite files and left the rest. This left a long train of asset-rich would-be clients hanging with nowhere to turn.

I've had Monetizer 1 available for years, but admittedly his fees are pretty high, which the client must pay after receiving the contract, but before the monetization actually occurs. The fees can be in the six to seven figures. It is worth it - - because it converts the asset into tradable paper - - thus making it acceptable to BIIPs - - but understandably, very few asset owners have that kind of cash available or are willing to apply it in that way.

Monetizer 2 is one of those cherry-pickers - - he doesn't charge any upfront fees, but he also accepts very few types of deals to fund.

Enter Monetizer 3 . . . I began getting to know him in the last few months of 2023, and I've had a client happily in trade with him since December. Moreover, this client has 8B worth of copper powder and nickel wire - - which most monetizers won't touch with a mile-long pole. Thus M3 can entertain a much wider variety of exotic assets - - including in-ground, South American bonds, off-ledger, multi-B and T level card downloads, currency exchanges, and so on. You name it.

I have been speaking with him just about every day and I have been introducing him to other financial professionals who are very, very impressed with him. So our respect and appreciation of him are growing. I can assure you, he is far beyond merely a broker for traditional lenders. He is a one-stop shop for the complete monetization process from A to Z. I also learned that he has a Series 7 and 79

licenses and is registered with the SEC. He works directly with insiders at the major banks and financial institutions internationally.

To make money with him, a client just needs to present anything of substantial monetary value. And one would also need some way to come up with the cash for the insurance premium. The great thing about M3 is that he knows how to convert value to spendable money where other monetizers will say "that can't be done". Where the others say "no", M3 says "yes" and he demonstrates in our conferences his knowledge of the mechanics of how it is done.

Recently one of the conferences I had with him and another financial professional involves a client with 9T worth of VisaNet value, wondering what is the best way to bring it on ledger. M3 has revealed mechanics that blew the consultant away. M3 has already done over 60T worth of such transactions. His straight-shooting answers and his calm, clear, articulate answers on the mechanics display a knowledge that is simply above and beyond that of any other monetizer many of us have ever dealt with. And the 8B copper powder and nickel wire client I have had in trade with him since December is very, very happy.

His secret is very simple. The client must pay the insurance wrap up front. It is paid to a major reputable company like Fidelity or AIG, and it is refundable if the funding doesn't occur. The schedule of premiums is in the M3 overview in the pages following this one.

So when clients or their advisors tell me they're not willing to pay anything up front, I am blunt with them. I tell them that's absolutely stupid. (Unless, of course, they would be willing, but simply don't have it.) They would be shooting themselves in the foot if they decline an enrichment opportunity like that. I challenge them - - "Did you actually read the pages below about Monetizer 3? You should actually read it. You should NOT make assumptions about the imagined 'risk'".

IT IS NOT AN UPFRONT FEE. READ the pages below about Monetizer 3. It is a totally refundable insurance premium paid NOT to the monetizer, but directly to a reputable top insurance company like Fidelity or AIG. This is in the client's interest, as it opens the door for their assets to become tradable and monetizable. They will most likely **not** get cash flow on their assets anywhere else any other way. And if the client doesn't have the money for it, that's his first step - - to raise it. But see that M3's longer, slower monetization method only requires \$5,000. So I'm like, how can you have an asset worth millions or billions of dollars and can't raise 5K? Come on . . .

The insurance is "In case anything goes wrong, The flagging of funds, or have a problem with where the funds are going. This insurance allows me to use clearing houses as well, allowing to cut through red tape that holds up most entities without these relationships."

So ladies and gentlemen, how aware are you of the plague of molasses-like movement of large funds through the international banking system when said large funds are not properly cleared? Are you aware of the high number of freezes, holds, and outright thefts of large funds out there by bankers? M3 hinted at this when he referred to the "flagging of funds". Flagging is when a bank holds a block of funds and trades them for its own accounts for a period of time under the excuse that such block is "under investigation". M3 was being cryptic and polite by not mentioning that - - he hopes you already know and understand. That is why he hinted - - wink wink - - about "clearing houses".

Do you want to succeed with this transaction or not? Do you know one of the secrets of success? It is to get your advice from those who have already done it successfully and consistently without repercussions.



Monetizer 3 ~ Excellent for a wider variety of assets

The CEO of this firm is an American investment banker who has a Ph.D. in mathematics and worked for the Bank of India before going on his own. He is based in the United States. He also has a Series 7 and 79 licenses and is registered with the SEC. He has innovative approaches to raise capital for companies that have assets not always accepted by other monetizers. He has had six to seven client deals completed successfully **per month** for the last several years.

He accepts a variety of non-cash hard assets, such as gemstones, gold, in-ground minerals, paintings, fine art, copper powder, nickel wire, and others - - basically anything that has proven monetary value internationally with a minimum value of at least \$100M USD. He also buys real estate notes. His discounted offers range from 40% to 80% of the property's value, depending on the quality of it.

Option 1: An Easier and More Profitable Approach - - Selling Shares

Conventional bank loans against assets are hard to get and can be expensive due to the insurance required. That is why so many asset owners have not been able to get their assets monetized. Thus this firm has created an innovative approach using IPOs (Initial Public Offerings)

and SPVs (Special Purpose Vehicles) and other investments. The CEO makes an SPV of the client's asset. Within about 40 days the client will have liquidity of about \$1M to \$2M where the client can withdraw about 10 to 15% of this. The % amount is determined in order to not liquidate too much to affect the value of the shares of the SPV to investors.

This liquidity will increase quarterly and 10 to 15% can be withdrawn each time. After about 4 to 6 months the SPV will be produced into an NFT or ETF where the market value will be the amount of the asset value. At this time, they can leverage this amount and obtain a line of credit for 50 to 80% of the value of the asset.

The thing that helps the investors to invest is that the banker has business insurance with AIG that assures the investor's payments in case of any default. Further, the client's money back guarantee would be paid by this insurance in case of no performance, but non-performance has not occurred thus far.

Eventually within about six months the SPV can be converted into NFTs (Non-Fungible Tokens) and the value of the shares which would be the value of the stone (or other asset) can be leveraged to obtain a line of credit for 50 to 80% of the value. The cost for the SPV is \$5,000, but there is a money back guarantee. The cost for this is usually \$100,000, so it is very discounted with this company. The 5K fee is for the insurance insuring the trade. Insurance guarantees the payout.

There are no other upfront costs or fees. Even later on, the only other fees are out of profits. In other programs from other providers, the total cost to reassign the title ownership to the new SPV is approximately 500,000+ EUR including tax and fees. But in this program from this provider, the client is not billed for this at all. \$5,000 is the only out-of-pocket fee owed by the client in Option 1.

The client's goods can be delivered as they trade, or the assets can just be traded as derivatives - - client's choice. The investment banker can just make a market on the commodities via an exchange-trade derivative. This endeavor means there'll be no selling of the commodities - - there'll just be a financial derivative traded on his books. There would be no joint title.

As a benchmark derivative trade, they'll create a market cap value, usually in the billions. The value of the client's shares will be based on the percentage of shares he keeps. As a small example, if the market cap is 2M in 30 days and the client owns 50% of the shares, that'll be 1M in personal liquidity to the client.

1M USD was a hypothetical to illustrate the payout breakdown. Literally the client's payout will be based on the number of shares he owns in the trade book. In the 9-month period, the market cap may be capped at around 130% of the base asset value. During said period, the

client's payouts will be based on the percentage that he owns in shares. The agreement states the percentage of shares he would be able to cash out and the time periods in which he would be able to cash out.

Legally the program director can only speak in percentages. The client will own a percentage of the market cap, and within that owned percentage he'll be able to cash out a percentage of that, which is stated in the contract. Everyone involved in this endeavor must understand that market. If the cap is 5B, for example, that doesn't always mean the client withdraws 5B. It means the client owns a percentage of the 5B. The percentage of the 5B owned will be agreed upon once trade book is made, and the client can decide how many shares he wants to own, meaning he can decide the percentage of the 5B he wants to own.

Typically to max out profit, 30% is the best amount to hold. In the case of an asset worth 3.5B, for example, that'll be exceptional because that'll have the client holding 1.5B USD but still allowing the retail market to perform well.

There have been some clients of this banker who cashed out at par - - 100% value of shares in a year's time. Some hold much longer and essentially piggy bank the shares, to "withdrawal at will" - - but the 9-month time span is just the timeframe of market being capped. In any case, the program usually cashes out 100% of the value of shares for the client in 12 months' time.

It's important to allow the market to be continuously liquid as the client withdraws. The banker has created all successful markets thus far, for all clients.

Option 2: Conventional bank loans against assets

This firm can also do conventional bank loans against assets. The requirement for that is insurance, from major insurance companies like Fidelity and AIG that have "A" ratings. The client must provide the insurance premium up front for this approach to work. Then usually an LTV of up to 80% against the asset can be achieved. Fine art monetization can go up to 75% depending on what is used as verification. Then that credit can be put into zero risk bank instruments trading for high returns residually each month thereafter.

The insurance premiums for Option 2 according to asset value are approximately:

Asset Value	Estimated insurance premium
1M-2B	200K USD equivalent

2B+-5B	500K USD equivalent
5B+-7B	750K
7B+	1M USD

For example, if the asset is worth 1.5B, the insurance premium would be 200K. That 200K would go to a major reputable and top rated insurance company such as Fidelity or AIG, so it's not an "upfront" fee going to the monetizer's company. And, the insurance premium is refundable if the funding doesn't occur. So it may not be "zero" risk, but it's pretty close to zero.

The refundability of the insurance premiums is guaranteed. It's written right in the Market Maker contract saying the premium is refundable.

How to open dialog to move forward

Rather than asking you to start the dialog by filling out a KYC, this investment banker simply asks for proof of ownership of assets along with an appraisal. Then would follow an email exchange or a phone conversation, because every prospective client's needs and resources are different. Based on the exchange, then the necessary additional documentation can follow.



Note: The main specialty of this writer is the BIIPs via the PPPs. I have less knowledge of currency exchange. However, I do receive inquiries and proposals from buyers, sellers, and consultants on **currency exchange** from time to time. I am printing the synopsis of one of them for you below.

Private Currency Exchange

An associate writes:

I am mandate of a Hong Kong Provider for currency exchange (EURO, USD, RUBLE + 26 currencies)

HONG KONG PROVIDER

1978 - establishment of the company (several different fields)

2007 - registration for currency exchange
(HKP address and contacts are still the same).

Experience:

Director of the company - Hong Kong Provider is a professional and has experience in high banking for 40 years.

The HK Provider was formerly working in Chase Manhattan Bank New York, JPMorgan, HSBC Bank Plc. in London and HSBC Bank (Hong Kong) Limited

Lately he has 14 years of experience in successful currency exchange (Euro, US Dollars, Rubles and other currencies)

The HK Provider uses bank accounts in Hong Kong:

- DBS BANK (HONG KONG) LIMITED
- HSBC (Hong Kong) Limited
- Hang SENG BANK LIMITED
- STANDARD CHARTERED BANK (HONG KONG) LIMITED
- DAH SING BANK LIMITED
- BANK OF CHINA (HONG KONG) LIMITED (BOC)

Note: Mostly he uses a bank account in BANK OF CHINA (HONG KONG), however a choice of the bank is possible according to a mutual agreement.

Bank of China (Hong Kong) Limited is an independent bank, not related to People's Republic of China in the same manner as Thailand B.O.C and Indonesia B.O.C.

This point we can guarantee, and you are welcome to check with the Bank of China (Hong Kong) Limited. This bank is also one of Top 100 world banks.

The Bank Transactions:

They are firm and not changing!

The HK Provider uses MT103 and (preferably) TT wire transfer. TT wire transfer is preferred as it allows to transfer much higher amounts in one tranche.

Start of transactions (tranches):

According to the contract or the HK Provider allows test tranches according to sender's choice (minimum equivalent of € 10,000 and then gradually increase).

Volume:

Contracts can be without limit.

Currently there are prepared Private Fund Currency Exchange Agreements.

EURO vs USD (we receive Euros and provide US Dollars)

- Euro vs our USD, 50B, bonus 15/10
- Euro vs our USD, 500B, bonus 20/15
- Euro vs our USD, 1T, bonus 25/20
- Euro vs our USD, 5T, bonus 25/20
- Euro vs our USD, 50T, bonus 30/25

USD vs EURO (we receive US Dollars and provide Euros)

- USD vs our EURO, 50B, bonus 15/10%
- USD vs our EURO, 500B, bonus 20/15%
- USD vs our EURO, 1T, bonus 25/20%
- USD vs our EURO, 5T, bonus 25/20%

The beneficiary of the bonus is the HK Provider as he provides the service for the sender.

The bonus can be changed by a mutual agreement. The difference between Gross and Net bonus is a commission.

Usual commission:

- Sender's side: open 2.5%
- Receiver's side (always HK Provider's side) 2.5%, partly open for you as a second beneficiary in a list of commission distribution on our side for your cooperation

After signing the DOA we will complete the contract and within 24 hours we will return:

- full PFCEA
- bank CIS
- capability and responsibility letter CPA

This is enough information to do DD. We do not give other documents. Only the sender's bank officer, who is listed in the PFCEA, can request our CIS using bank secured e-mail.

My job is:

- preparation of the final PFCEA

- bonus adjustment
- adjustment of commissions

Hong Kong Provider then does

- PFCEA confirmation
- registration
- activation of the banking team and banking transactions



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