

EFFICIENT

SECURE

REWARDING

**The Basic Working and Underlying Mechanics of
the new Value Based eUnit for Open Opportunity &
Secure Growth**

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0. QUICK RUN DOWN

Everyone's Future:

Units of the future:

Value backed electronic units for the average individual, with the quality of and the privileges only accessible to the wealthy.

Addressed industry segment:

Filling the gap in the services industry between:

1. Funds.
2. Self-Management.

Getting it done:

Leverage:

Leveraging the services of specialized service companies, with which there is already an established relation. Potential companies are: Registered Advisors dealing with the largest institutions in their fields worth trillions of dollars, to top accounting firms and insurance firms, leaders of their domain.

Connected framework:

Implementing a developed frame-work to connect the multiple specialized entities.

User experience:

Present the participant with a user experience and means of interaction that fulfills his needs.

Spreading it globally with your help:

Compensated promotion and expansion by individual Contributors.

A rewards system for Contributors for referrals generated, using a unique algorithm that is patent pending.

Guidance & conduct:

Maintains a high level of ethics and morality in investment choices.

Adheres strictly to ethical rules of investment.

People & Service:

Driving force:

- ▶ Unique expansion method which offers Contributors the opportunity to eventually become highly paid members of the project (and might even develop to becoming a share holder),
- ▶ A unique eUnit that offers:
 - ▷ Low initial participation requirement.
 - ▷ High level of accessibility.
 - ▷ High level of return.

With the current development of local societies, and by capitalizing on continuously expanding needs of individuals.

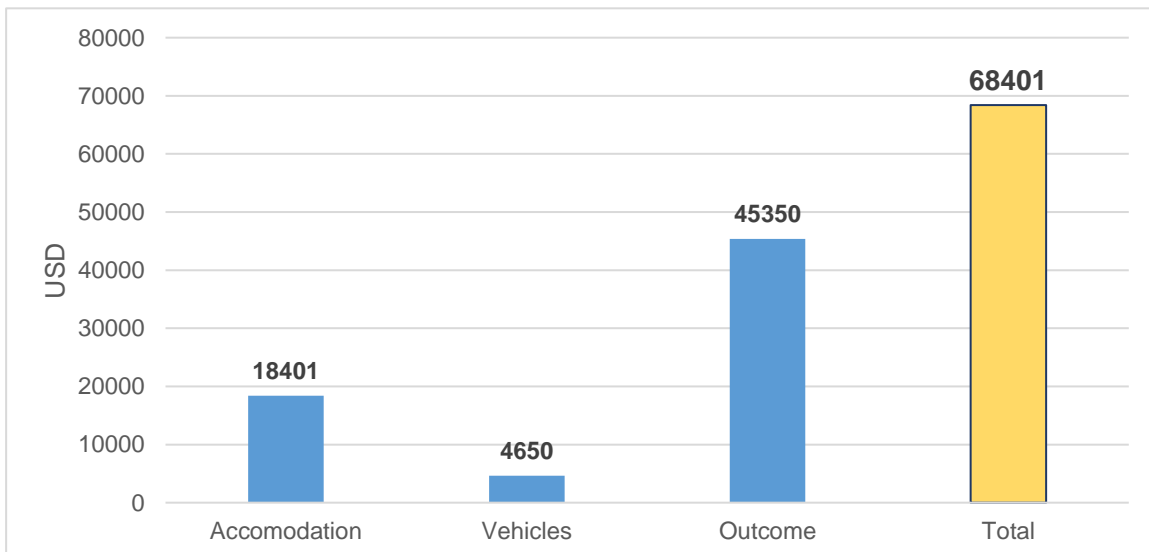
The perfect participants:

Emphasis will be on **25 – 35 year adults**. Offering them an excellent, never-before offered unit that can achieve all their goals at a very young age, compared to retirement standard age of 65.

Very young, very well-off:

A medium income individual (400 USD monthly), can achieve a total net worth of more than **68,000 USD** with minimal resource dedication, and he would be at the very **young age of 45**.

Graph 0.1



Unit features:

Unit owners will have the ultimate unparalleled investment vehicle.

- ▶ Security: *Secure long term model*
- ▶ Accessibility: *Full access to the backed up value**
- ▶ Returns: *High standard of outcome.*
- ▶ Earned-kept: *Whatever is earned fully the right of owner*
- ▶ Penalties: *None*
- ▶ Option: *Owner discretion termination*

1. INTRODUCTION

Current, prevalent options for mid-income to lower-mid income individuals are not the most efficient or convenient or accessible for them to participate in the greatest growth fields of society.

They are either very restrictive in nature or leave the individual to fend for himself in the wild world of growth and prosperity.

The new option described here will provide that neglected segment a growth and achievement option which, until recently, was only available to the very wealthy.

It is certain that with the continued development of technology and its permeation into in the investment and financial world, the ones who will apply it in a unique manner and utilize its efficiency will lead the future of prosperity, and open unfathomable doors of opportunity.

2. AVAILABLE MODELS COMPARISON

Current Growth Options:

1. Funds

Pros:

- ▲ Professionally managed
- ▲ Well diversified.

Cons:

- ▼ Complex fees structure
- ▼ High and diverse fees.
- ▼ Lack of transparency.
- ▼ Lack continuous follow up.
- ▼ Commitment period.
- ▼ Inflexible.
- ▼ Penalties.
- ▼ Chance for mismanagement.

2. Self-management

Pros:

- ▲ Flexible deposit & withdrawal.
- ▲ Full transparency.

Cons:

- ▼ High risk due to Lack of experience in investing.
- ▼ No professional management.
- ▼ Transaction fees.
- ▼ High minimum account requirement.
- ▼ Time & effort required.
- ▼ Limited diversification.

Everyone's Units in comparison:

Process outcome:

- ▶ Maintains previous options Pro's.
- ▶ Eliminates previous options Con's.
- ▶ Adds more value and benefits.

Pros

- ▲ Professional management.
- ▲ Defined fees.
- ▲ Limited management fees.
- ▲ Full transparency.
- ▲ Unlimited ability to monitor account.
- ▲ No commitment period.
- ▲ Flexible redemption and participation.
- ▲ No penalties.
- ▲ No chance of mismanagement or fraud.
- ▲ Low risk.
- ▲ No dedication required.
- ▲ Well diversified.

Comparative analysis:

Alternatives' dis-advantages:

- ▼ Archaic systems.
- ▼ Huge overhead.
- ▼ Entangled internal processes.
- ▼ Overlapping businesses.
- ▼ Local / Domestic focus.
- ▼ Difficulty to globally expand.
- ▼ Lack of focus.

Everyone's Unit's Advantages:

- ▲ **Superior Integrity:**
By complete separation of every process tasks.
- ▲ **Ethical:**
Ethical compliant investing.
- ▲ **Expandable:**
Phenomenal Room for upgrade to higher level services.
- ▲ **Advanced:**
Technological infrastructure that is built to ever expand, by being user dependent.
- ▲ **Future proof:**
Plans already in place to provide the two next level of service and functionality.
- ▲ **Unique Expansion:**
A unique (patent pending) expansion system will drive unprecedented growth.

3. PROCESS AND EXECUTION

Main Tasks & Potential Handlers:

▶ **Custody:**

Description: Safe keeping of clients' value.

Basis: Discretionary.

▶ **Brokerage:**

Description: Processing of buy / sell growth requests.

Basis: Discretionary.

▶ **Management:**

Description: Managing clients' value backup.

Basis: Discretionary. Fiduciary.

▶ **Transaction:**

Description: Facilitating clients redemption and participation request.

Basis: Non-Discretionary.

▶ **Client-side:**

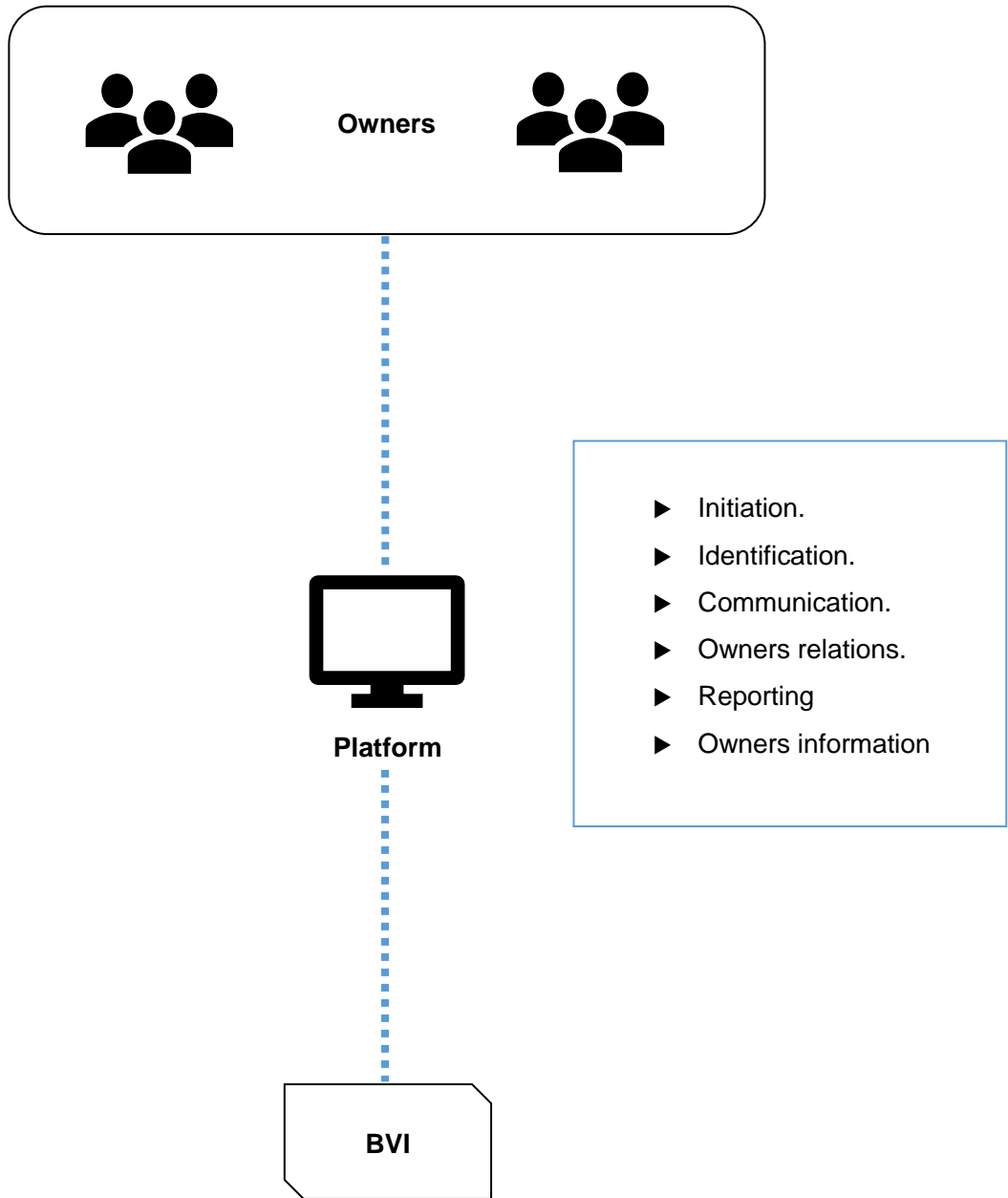
Description: Managing clients' requests and relations.

Basis: Non-Discretionary.

Process:

► Primary interaction:

Diagram 3.1:



▶ **Participation**

Procedure:

▶ **Initial purchase:**

The client purchases the unit initially through the website.

▶ **Deposit:**

The purchased amount is directly deposited into the Depositary account.

▶ **The Depositary:**

The Depositary bank account has the following features:

- Account owned by the BVI company.
- The independent accounting firm has full control and access to it.
- The BVI company has informational access to it.

▶ **Verification:**

The client's submitted purchase through the website is forwarded simultaneously to both the accounting firm and the BVI company for verification and cross checking.

▶ **Notification:**

The depositary notifies both the BVI and the accounting firm that the deposit has been made.

▶ **Transfer:**

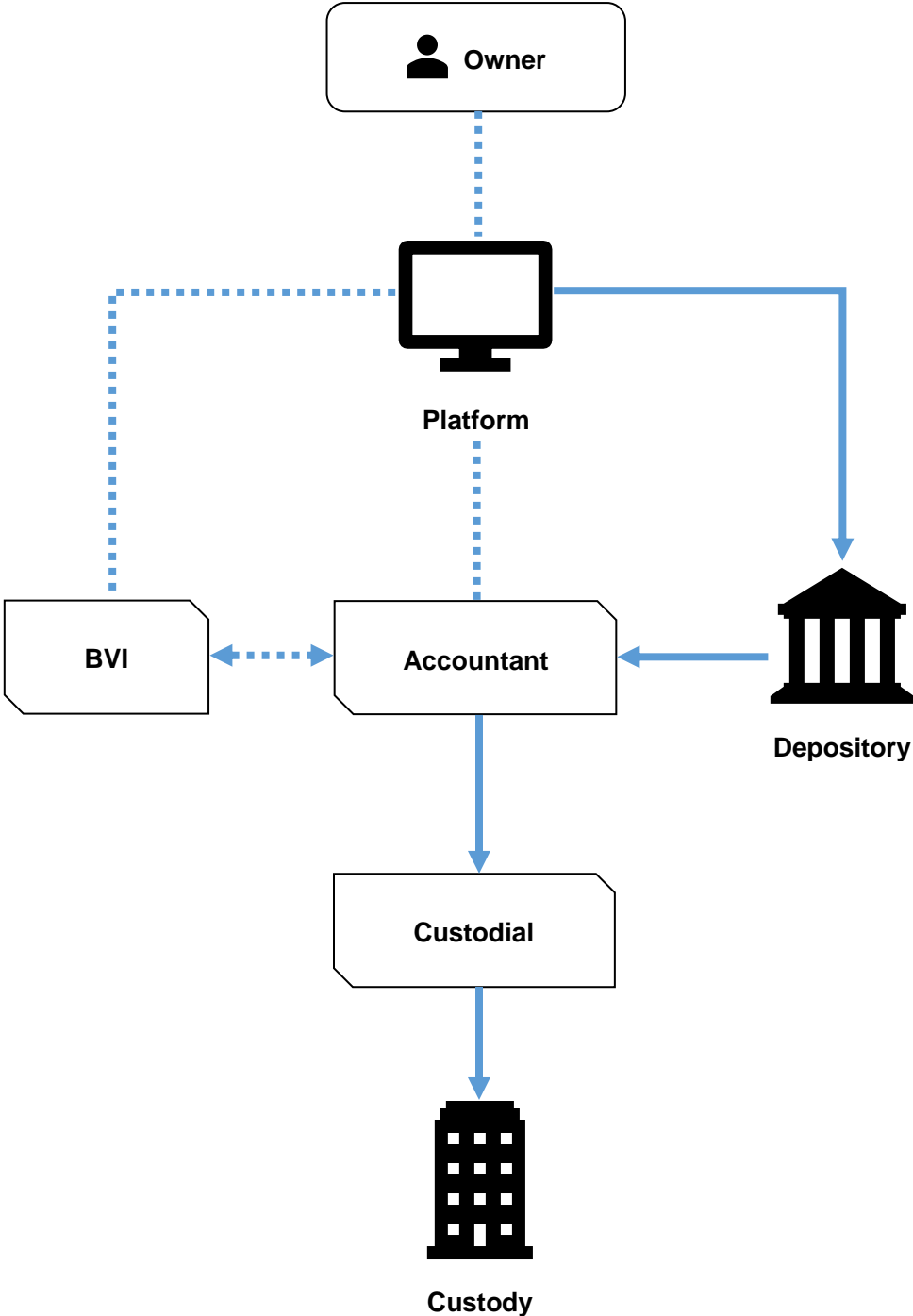
The accounting firm transfers the deposit to the custodial.

The process is illustrated in diagram 3.2

Advantages:

- ▶ Secure.
- ▶ Verified.
- ▶ Firewalled.

Diagram 3.2:



▶ **Management**

Procedure:

▶ **Recruitment:**

BVI company will recruit appropriate RIAs through Pershing LLC to manage the the backed up value of the units.

▶ **Communication:**

BVI company will receive and have access to status of the account/s managed by the RIAs and held at the custodial.

This includes:

- Real time updates.
- Around the clock access.
- Monthly reports.
- Quarterly reports.
- Annual reports.

▶ **Analysis:**

- **Sole responsibility of the RIAs.**
- **Done on a fiduciary basis.**
- **Per the ethical standards.**

▶ **Execution:**

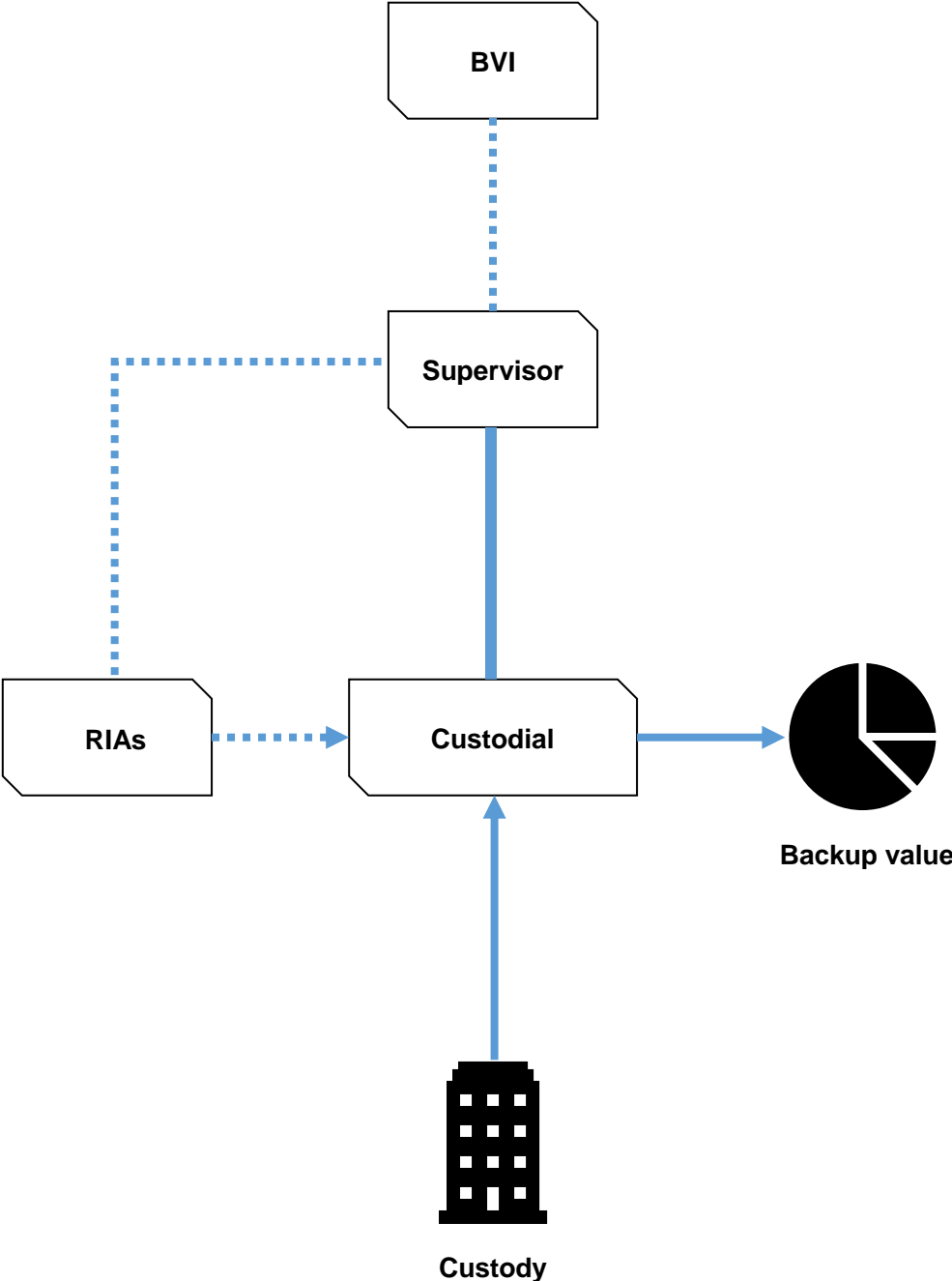
The RIA's submit the growth order to the custodial, who in turn does the execution and the trade.

The process is illustrated in diagram 3.3

Advantages:

- ▶ Accountable.
- ▶ Proper management.

Diagram 3.3:



▶ **Liquidation**

Procedure:

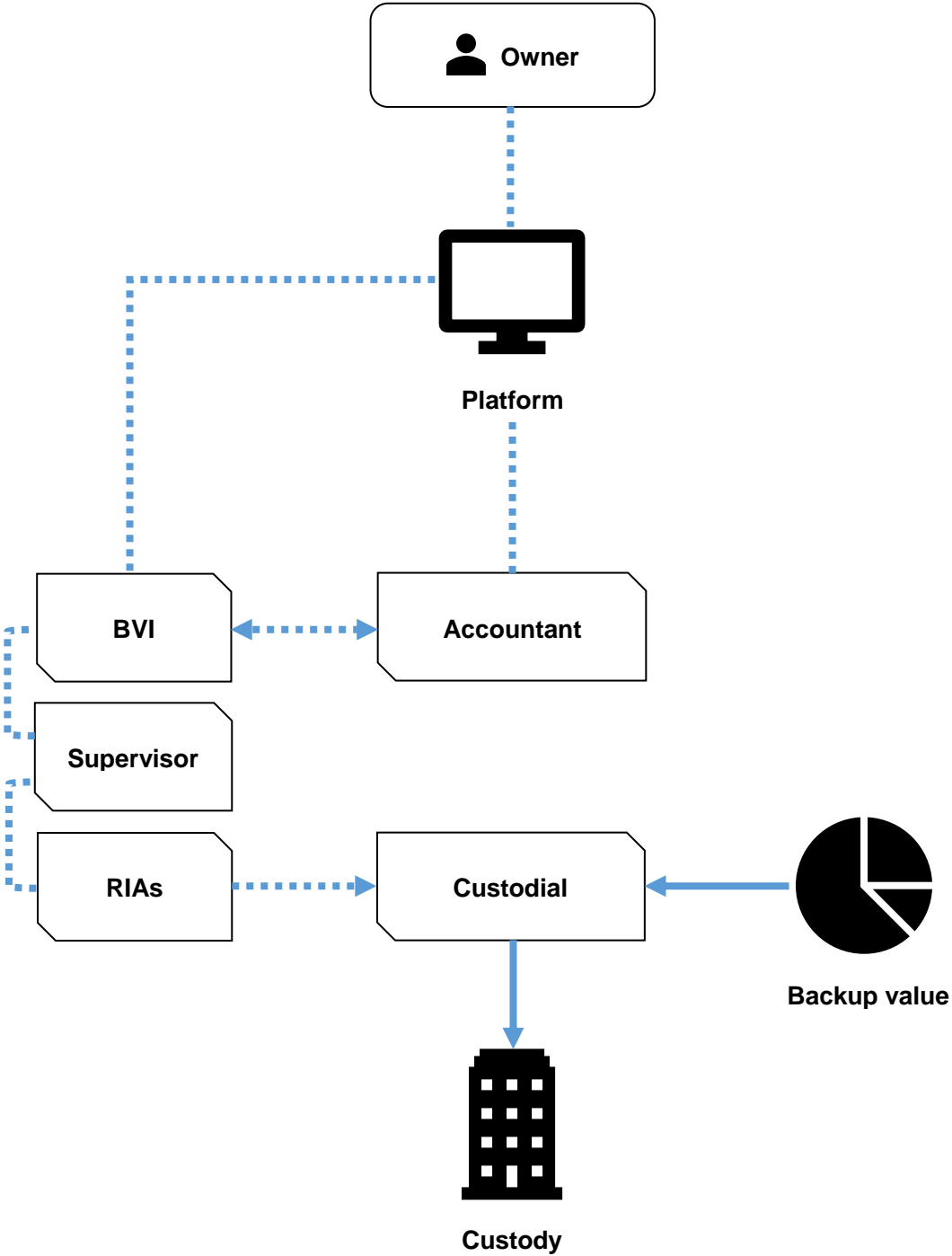
- ▶ **Trigger:**
An eligible and verified redemption order submitted by client through the website.
- ▶ **Verification:**
The client's submitted redemption form through the website is forwarded simultaneously to both the accounting firm and the BVI company for verification and cross checking.
- ▶ **Forwarding:**
An order is submitted to the RIAs through the supervisor for execution.
- ▶ **Execution:**
The RIA's submit the trading order to the custodial, who in turn does the execution and the trade.
- ▶ **Assets:**
Transaction outcome is held at the custodial for further processing.

The process is illustrated in diagram 3.4

Advantages:

- ▶ Accountable.
- ▶ Proper management.
- ▶ Secure.
- ▶ Verified.
- ▶ Firewalled.

Diagram 3.4:



▶ **Redemption**

Procedure:

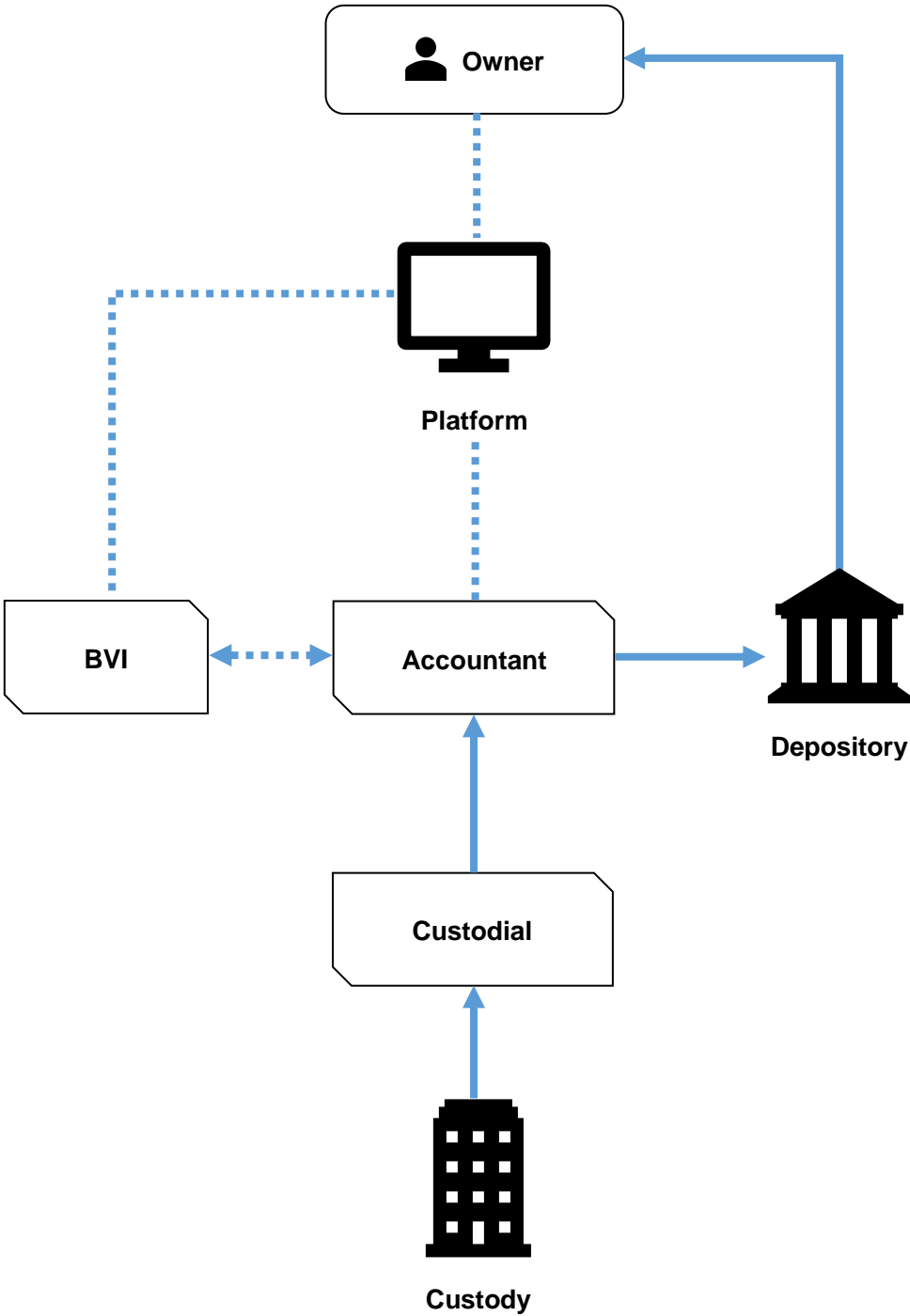
- ▶ **Form submit:**
The client submits his redemption form through the website.
- ▶ **Liquidation:**
The liquidation procedure is initiated and fulfilled.
- ▶ **Verification:**
The client's submitted withdrawal form through the website is forwarded simultaneously to both the accounting firm and the BVI company for verification and cross checking.
- ▶ **Order:**
The accounting firm submits an order to the custodial for withdrawal.
- ▶ **Transfer:**
The custodial transfers the amount to the depository.
- ▶ **Notification:**
The depository notifies both the BVI and the accounting firm once transfer is complete.
- ▶ **Withdrawal:**
The accounting firm delivers the amount to the client.

The process is illustrated in diagram 3.5

Advantages:

- ▶ Secure.
- ▶ Verified.
- ▶ Firewalled.

Diagram 3.5:



4. PEOPLES' POTENTIAL & NEED

Growth driving factors:

► Present cash surplus.

Un-invested liquid assets of:

- ▷ Moderately wealthy.
- ▷ Middle class.
- ▷ Lower-mid class.

Has reach an approximate value of 4.61 Trillion USD in a sample of 7 countries only.

► Increased need for growth.

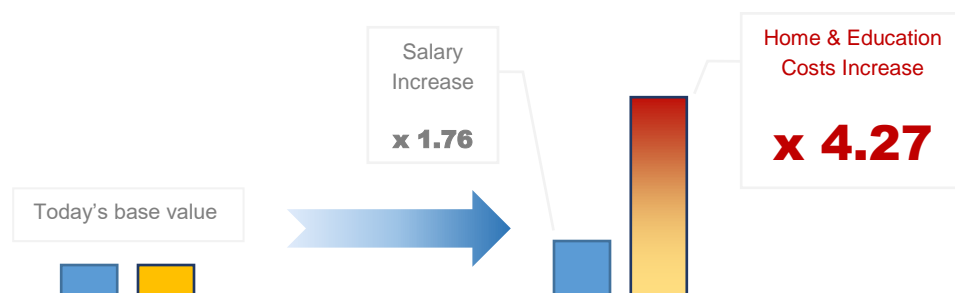
Rising costs of:

- ▷ Housing:
Increased by a factor of 20% annually the last decade.
- ▷ Education:
Increased by a factor of 9% annually the last three decades.
- ▷ Living expenses:
Increased by a factor of 4% annually on average.

Stated factors will drive people to find better ways to cover expenses, as they realize that saving alone won't meet their future demands.

Diagram 4.1

Home ownership & child education cost increase vs Salary increase in the coming decade:



5. OUTREACH

Juggernaut driving force

For the people, by the people:

A unique, incentive-based referral system forms the basis of the expansion strategy.

Profit sharing with contributors based on their collective efforts, and then gradated to each individual's effort level.

Referring propagators will be rewarded on the following basis:

- ▶ Every individual who contributed to the expansion of the base will receive a share of the propagation fee per his contribution.

With a solid, fully secure and achieving investing product, the propagators will be an exceedingly easy job.

The rewards will constitute the main driving force for Contributors and participation.

A motivated and active Contributor would be able to achieve a recurring annual incentive that could exceed **\$ 100k USD annually** now, and could easily exceed **\$ 250k USD annually** in less than 18 months, averaging between 5 – 10k USD annual per contributor.

The following diagram describes the contribution-based distribution of the propagating fee.

Diagram 5.1



GREATER THINGS TO COME

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his is only part of the great things developed and soon to be released to the public, which will drive a change unprecedented in improving the prospects of all of us, from average individual to the mega wealthy, and enable every owner to benefit from the fruit of their work, and give everyone a chance to contribute and share in the products and profits of a new, revolutionary, stable, unit of growth that will unify the segregated worlds of everyday life and prosperity, and mold them into one.

This is everyone's chance to be part of a great big future, by contributing a tiny fraction of their resources, in a secure, value-oriented manner.

We are all closer to the big day of release, and soon more will be revealed, so stay tuned.

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