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a clean canvas to a lifestyle of opportunities

# INVESTORS YIELD INSTRUMENT PACK

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Sean Young

sean@universumwealth.com

# OUR INVESTMENT PRODUCT SUITE: TAILORED OPPORTUNITIES FOR YOU

## PROPERTY INVESTMENT



Real estate has historically proven to be a reliable investment asset, often retaining its value even in inflationary environments. The demand for residential and commercial properties continues to grow, presenting an opportunity for investors. Investing in real estate can generate rental income, providing a steady cash flow while also offering the potential for capital appreciation over time. Whether through residential units or commercial spaces, property investment can serve as a powerful hedge against economic instability.

## YIELD INSTRUMENTS



Secured yield instruments present a stable return option with comparatively lower risk. These instruments are backed by tangible assets, providing security to investors. By investing in secured loan notes, individuals can benefit from fixed income with the potential for attractive yields. This investment method is particularly appealing during times of inflation, as it offers predictability and security amidst economic volatility.

## CITIZENSHIP BY INVESTMENT



CBI programs offer a unique opportunity for wealth diversification and security. By investing in certain approved ventures, individuals can obtain citizenship in another country, providing access to new markets and global opportunities. This investment not only enhances personal mobility but also allows for increased protection of wealth. CBI can provide a pathway to greater financial security, enabling individuals to spread their investments across different jurisdictions and safeguard their assets against local economic uncertainties.

# YIELD INSTRUMENTS





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*Yield*  
**INSTRUMENT**

Capital Guaranteed: Up to 23% Enhancement Every 180 Days!

- Entry: \$ 50 000
- Secured Capital
- Predictable Returns
- Short-Term Commitment

**ACT NOW: DON'T LEAVE MONEY ON THE TABLE**

**WHATSAPP: + 31 6 27 3333 49**

[WWW.JWSPARKS.COM/YIELD-INSTRUMENT](http://WWW.JWSPARKS.COM/YIELD-INSTRUMENT)

# INTRODUCTION

## SHORT TERM YIELD INSTRUMENTS

### Your Gateway to Exceptional Returns!

In today's fast-paced financial landscape, finding reliable investment opportunities can be challenging. That's why I'm excited to introduce you to our Yield Instrument, a unique investment solution designed specifically for discerning investors like you.

The Yield Instrument offers the potential for remarkable returns of up to 23% every 180 days, providing not just income but a strategic pathway to enhance your wealth. Backed by robust capital protection from reputable insurance houses, this opportunity ensures your investment remains secure.

By leveraging our extensive network and expertise, the Yield Instrument channels funds into high-potential litigation cases, allowing you to tap into a market that has historically delivered exceptional performance.

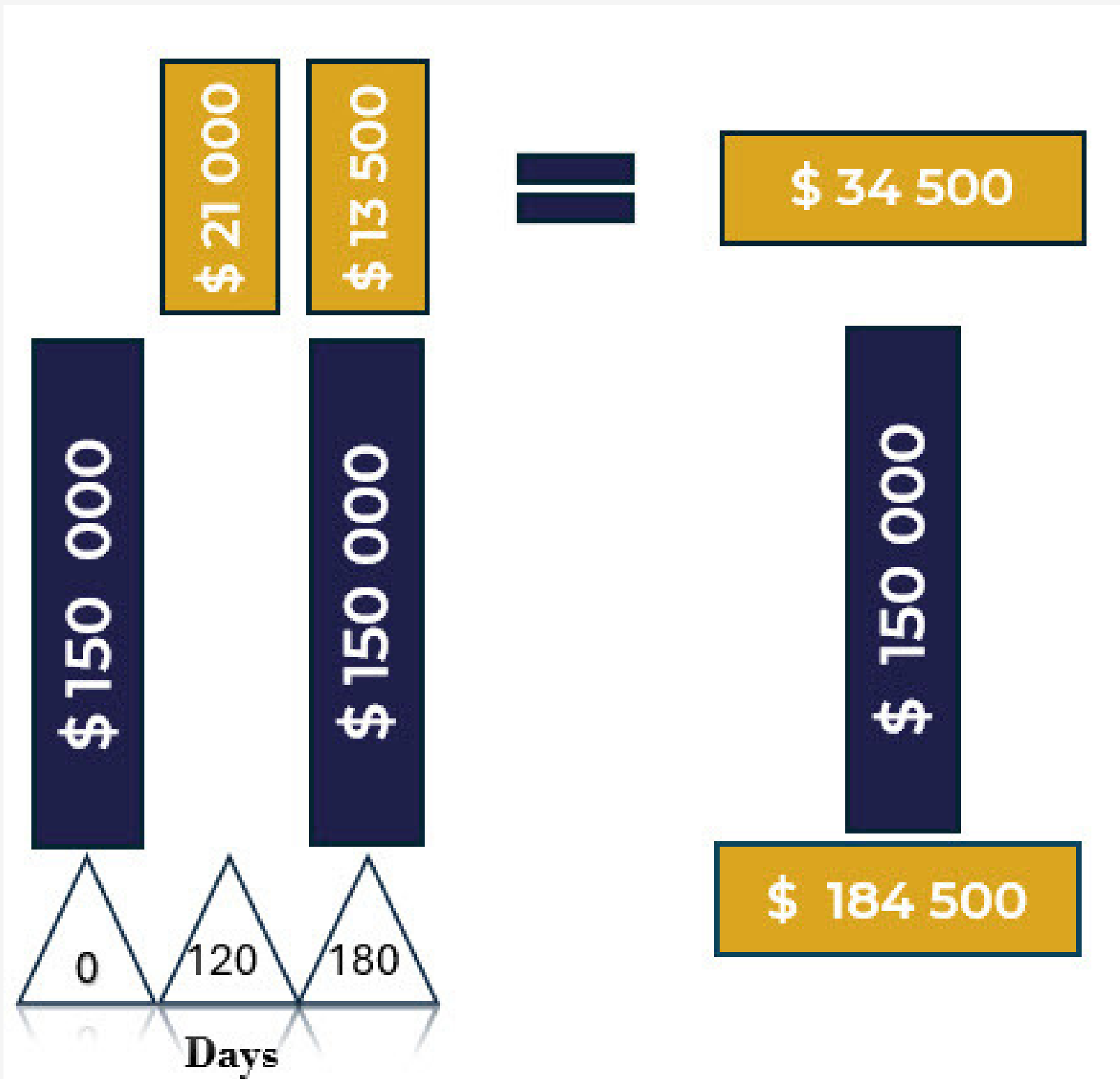
Whether you are looking to grow your portfolio or diversify your investment strategy, the Yield Instrument is tailored to meet your financial aspirations.

Join a select group of investors reaping the benefits of this innovative solution—your financial future awaits!



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# ABOUT THE INSTRUMENT

## COMPREHENSIVE GUARANTEED YIELD INSTRUMENT

The Comprehensive Guaranteed Yield Instrument is a premier investment opportunity expertly crafted for ultra-high-net-worth individuals seeking exceptional returns with minimized risk. This unique financial vehicle delivers a harmonious blend of lucrative enhancements, averaging 20% upwards every six months, providing investors with an attractive avenue for wealth growth.

Designed to align with the sophisticated financial strategies of discerning investors, these short-term instruments offer flexible coupon payouts ranging from 30 to 120 days, ensuring immediate cash flow that complements your investment strategy. Additionally, you can expect the guaranteed return of your principal upon request, with timelines varying between 88 and 120 days, depending on the instrument currently in play.

What sets the Comprehensive Guaranteed Yield Instrument apart is its robust multi-layered guarantee. This structure ensures the utmost protection of your principal investment, allowing you to invest with confidence. With this instrument, you can focus on your long-term financial goals, knowing that your investment is safeguarded by industry-leading assurances.

Embrace this opportunity and let the Comprehensive Guaranteed Yield Instrument enhance your investment portfolio, delivering a secure path to financial success.



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COMPREHENSIVE GUARANTEED  
YIELD INSTRUMENT



180 DAY INSTRUMENT

Entry : \$ 50 000  
By Invitation Only  
20% 180 Day Enhancement  
120 Days after Insurance of Capital: 12%  
180 Days after Insurance of Capital: 8%  
Your capital is securely backed by a multi-layered guarantee,  
ensuring comprehensive protection of your principal investment

**ACT NOW: DONT LEAVE YOUR MONEY ON THE TABLE**

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WHATSAPP: +31 6 27 3333 49  
WWW.JWSPARKS.COM/YIELD-INSTRUMENT

# IN LAYMANS TERMS

## COMPREHENSIVE GUARANTEED YIELD INSTRUMENT

In simple terms, your yield instrument invests in lawsuits. In cases with a high chance of success and a quick return on investment. They then offer funding to those cases.

### KEY POINTS

#### 1.Easy Investment:

- By investing with us, you can earn money from successful lawsuits without dealing with any legal stuff yourself.

#### 2.Security:

- The cases are chosen carefully to help manage risk and provide you with short-term and long-term investment options.

### 120-Day INVESTMENT PERIOD:

- You will be involved for 120 days before the larger investors take over.
- This short timeframe means you will receive quick returns on your investment.



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# TOTAL ASSURANCE

## COMPREHENSIVE GUARANTEED YIELD INSTRUMENT

### HOW IT WORKS:

#### 1. Finding Lawsuits:

- The platform model uses connections with lawyers around the world to find promising lawsuits.
- It looks for cases that can make a lot of money and can be resolved quickly—usually within 12 to 18 months.

#### 2. Providing Funds:

- The platform provides money to support these cases.
- This short-term funding helps the cases progress so that they can be sold to other investors within 120 days.

#### 3. Selling to Big Investors:

- Once a case is at a good point, it is sold to larger investors like pension funds or insurance companies.
- This generates profits for the original (120 day) investors.



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With our innovative investment solution, you have complete control over your entire investment process through your own personal platform.

### Here's how it works:

- **Direct Access:** Manage your entire investment directly on your platform, ensuring full transparency and oversight of your funds at all times.
- **User-Friendly Interface:** Log in and agree to a Non-Disclosure Agreement (NDA) by simply ticking a box. This grants you unrestricted access to all necessary information.



# THE INVESTMENT PLATFORM

- **Easy KYC and Payment Process:** Upload your own Know Your Customer (KYC) documents and enter your bank account details directly on the platform, ensuring secure management.
- **Direct Payments:** Make your investment directly through the platform and view your investment status in real time.
- **Reliable Payouts:** On specified coupon payout and maturity dates, funds are automatically deposited into your provided bank account, with no third-party interference.
- **No Hidden Fees:** Enjoy complete transparency with no startup, sign-up, or exit fees.

## Conclusion

- Our platform empowers you as an investor, equipping you with all the tools needed to manage your investments efficiently and securely. Enjoy peace of mind knowing that your funds are handled directly by you, with complete transparency and no hidden costs.

To log in and secure your own personal platform, which will also display all your clients who have invested through you, click here: [Log in here](#)

# The Silent WEALTH PRESERVER

## 120 - 180 DAY YIELD INSTRUMENT

### Titanium Gold

Entry Level: \$ 50 000

#### Option One:

Period: 120 Days

Capital: Guaranteed

Coupon Enhancement: 12%

Coupon Paid: On Maturity(120 days)

Principal returned after 120 days

#### Option Two:

Period: 180 Days

Capital: Guaranteed

Coupon Enhancement: 20%

Coupon Paid:

- 12% paid after 120 days
- 8% paid after 60 days

Principal returned after 180 days

For detailed information on our investment  
opportunities, please visit

[www.jwsparks.com/instruments](http://www.jwsparks.com/instruments)

PRE-LAUNCH PRIMER  
Minimum Subscriptions 50,000  
NOT FOR DISTRIBUTION

ELITE SERIES  
GOLD

### Multi-Coupon Short-Term Notes

Accumulator Coupon  
**180 Days 8.00%**  
Redemption Coupon Payment 2

Total Enhancement  
on Invested Capital<sup>①</sup>  
**20.00%**

Rolling Maturity  
Opt Out

Enhancement Coupon  
**120 Days 12.00%**  
Redemption Coupon Payment 1

<sup>①</sup> Calculated on investment held for the 180 Day term.

Manhattan Elite Gold Class Multi-Coupon Notes Strategy

<b>Short Duration</b> Short-term product offering multiple liquidity events	<b>Rolling Multiple Coupons</b> 120 Day 180 Day Redemption Payments paid directly into your nominated banking institution
<b>Rolling Maturity Opt-out</b> 120 Day Maturity Opt-Out election to manage liquidity needs	<b>Established Short-Term Program</b> Track Record that has delivered superior outsized market returns
<b>Invest in Multiple Currencies</b> USD   GBP   EUR   AED   SGD   CAD	<b>Capital Protection</b> 100% Multi-Tier Capital Protection
<b>Unlock Value with Private Credit</b> Offering Higher Yields in shorter duration that are largely un-correlated to the stock markets	<b>Rolling Maturities</b> Invest multiple times to build an optimized earnings strategy

# The Silent WEALTH PRESERVER

## 120 - 180 DAY YIELD INSTRUMENT

### Titanium Diamond

Entry Level: \$ 150 000

#### Option One:

Period: 120 Days

Capital: Guaranteed

Coupon Enhancement: 14%

Coupon Paid: On Maturity ( 120 days)

Principal returned after 120 days

#### Option Two:

Period: 180 Days

Capital: Guaranteed

Coupon Enhancement: 20%

Coupon Paid:

- 14% paid after 120 days
- 9% paid after 60 days

Principal returned after 180 days

For detailed information on our investment opportunities, please visit [www.jwspark.com/instruments](http://www.jwspark.com/instruments)

PRE-LAUNCH PRIMER  
Minimum Subscriptions 150,000  
NOT FOR DISTRIBUTION

ELITE | SERIES  
DIAMOND

### Multi-Coupon Short-Term Notes

Accumulator Coupon  
**180 Days 9.00%**  
Redemption Coupon Payment 2

Total Enhancement on Invested Capital<sup>①</sup>  
**23.00%**

Rolling Maturity Opt Out

Enhancement Coupon  
**120 Days 14.00%**  
Redemption Coupon Payment 1

<sup>①</sup> Calculated on investment held for the 180 Day term.

Manhattan Elite Diamond Class Multi-Coupon Notes Strategy

<b>Short Duration</b> Short-term product offering multiple liquidity events	<b>Rolling Multiple Coupons</b> 120 Day 180 Day Redemption Payments paid directly into your nominated banking institution
<b>Rolling Maturity Opt-out</b> 120 Day Maturity Opt-Out election to manage liquidity needs	<b>Established Short-Term Program</b> Track Record that has delivered superior outsized market returns
<b>Invest in Multiple Currencies</b> USD   GBP   EUR   AED   SGD   CAD	<b>Capital Protection</b> 100% Multi-Tier Capital Protection
<b>Unlock Value with Private Credit</b> Offering Higher Yields in shorter duration that are largely un-correlated to the stock markets	<b>Rolling Maturities</b> Invest multiple times to build an optimized earnings strategy

# The Silent WEALTH PRESERVER

## 120 DAY YIELD INSTRUMENT

### Diamond - 120 Days

Period: 120 Days

Entry Level: \$ 150 000

Capital: Guaranteed

Coupon Enhancement: 14%

Coupon Paid: On Maturity

### Diamond - 180 Days

Period: 180 Days

Entry Level: \$ 150 000

Capital: Guaranteed

Coupon Enhancement: 23%

Coupon Paid: 14% on 120 Days

9% on 180 Days

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[www.jwsparks.com/instruments](http://www.jwsparks.com/instruments)



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# The Silent WEALTH PRESERVER

## 120 DAY YIELD INSTRUMENT

### Gold - 120 Days

Period: 120 Days

Entry Level: \$ 50 000

Capital: Guaranteed

Coupon Enhancement: 12%

Coupon Paid: On Maturity

### Gold 180 Days

Period: 180 Days

Entry Level: \$ 50 000

Capital: Guaranteed

Coupon Enhancement: 20%

Coupon Paid: 12% on 120 Days  
8% on 180 Days

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# The Silent WEALTH PRESERVER

## 90 DAY YIELD INSTRUMENT

### Titanium Diamond

Period: 90 Days

Entry Level: \$ 150 000

Capital: Guaranteed

Coupon Enhancement: 15%

Coupon Paid: On Maturity

### Titanium Gold

Period: 90 Days

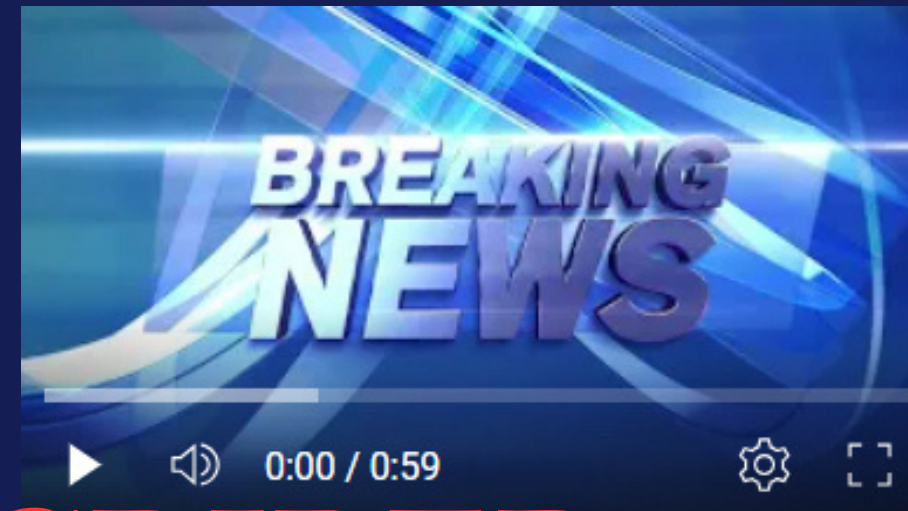
Entry Level: \$ 50 000

Capital: Guaranteed

Coupon Enhancement: 10%

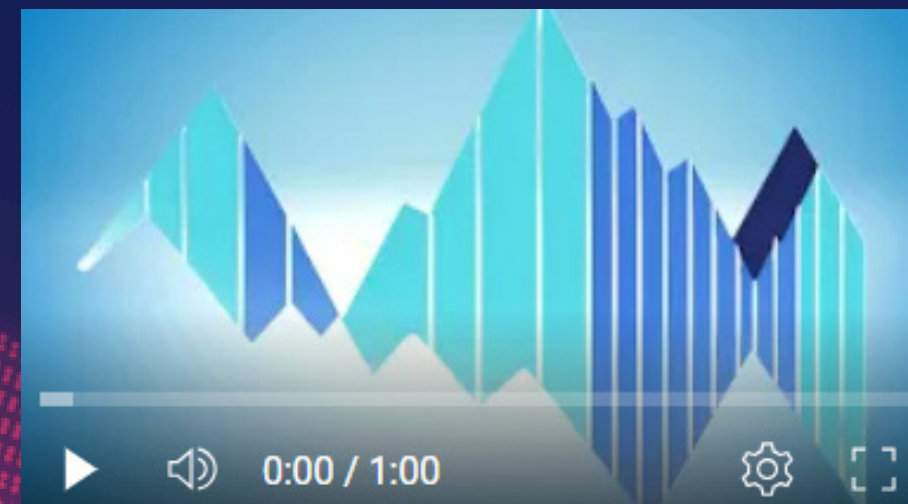
Coupon Paid: On Maturity

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# FULLY SUBSCRIBED



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# The Silent WEALTH PRESERVER

## 88 DAY YIELD INSTRUMENT

### Titanium Diamond

Period: 88 Days

Entry Level: \$ 150 000

Capital: Guaranteed

Coupon Enhancement: 15%

Coupon Paid: On Maturity

# FULLY SUBSCRIBED

### Titanium Gold Class A

Period: 88 Days

Entry Level: \$ 50 000

Capital: Guaranteed

Coupon Enhancement: 11.88%

Coupon Paid: 30 Day & On Maturity

For detailed information on our investment  
opportunities, please visit  
[www.jwsparks.com/instruments](http://www.jwsparks.com/instruments)

### SHORT TERM DEBT INSTRUMENT

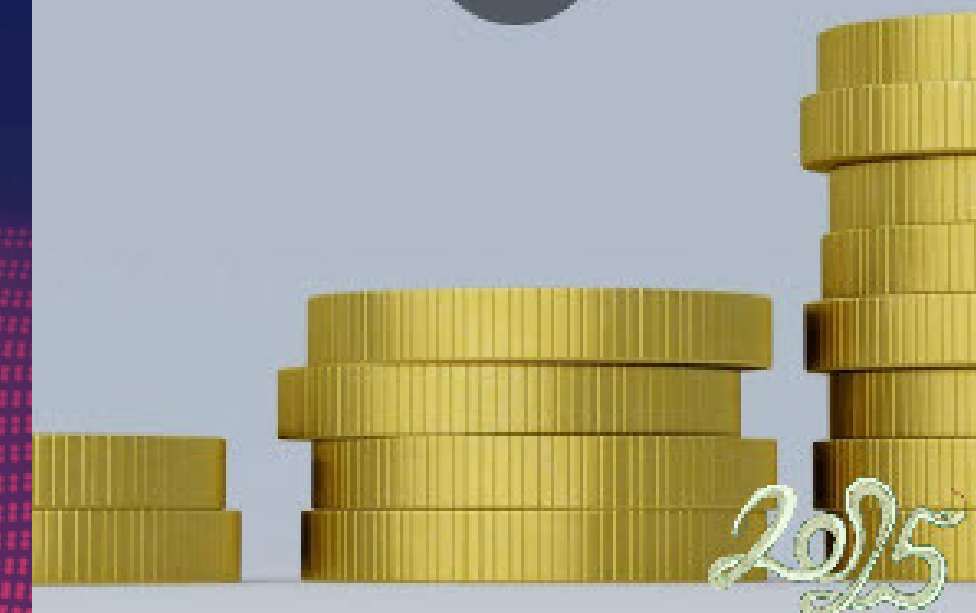
88 DAY GUARANTEED NOTE

Capital Guaranteed

88 Days - 8.88%+ 3% Enhancement

Investment Entry: \$ 50 000 / € 50 000 / £ 50 000

Direct Entry: No Management, Entry or Exit Fees

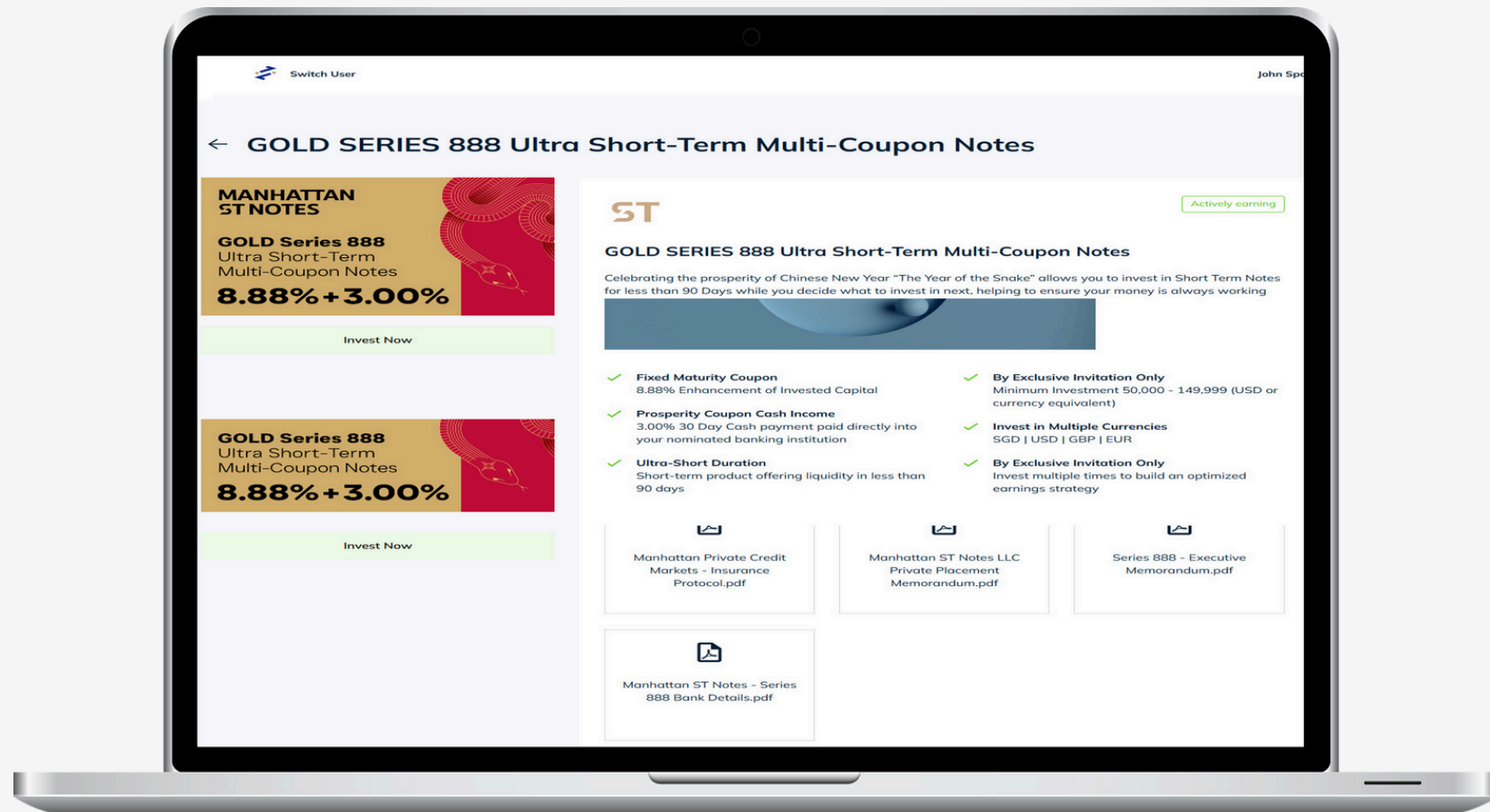


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**CLICK TO PLAY PRESENTATION**

# POWEPOINT PRESENTATION

## COMPREHENSIVE PRESENTATION

An essential resource that lays out everything you need to know about this groundbreaking investment opportunity.

In today's fast-paced financial landscape, clarity and insight are paramount. This presentation serves as a comprehensive guide, detailing not only the mechanics of the Yield Instrument but also its substantial benefits for discerning investors.

You will discover:

- **In-Depth Insights:** Navigate through the key features of the Yield Instrument, ensuring you fully understand how it operates and the exceptional returns it offers.
- **Investment Options:** Explore our exclusive opportunities tailored for various investment strategies, allowing you to choose the best fit for your financial goals.
- **Security and Flexibility:** Gain insight into the robust capital protection measures in place and how our short-term structures offer immediate returns while safeguarding your investment.

This presentation is a must-watch for anyone serious about elevating their investment strategy. Whether you are looking to diversify your portfolio or maximize returns, the Yield Instrument is designed for you. Don't miss this chance to empower your financial future.

# POWERPOINT PRESENTATION

## 120 DAY YIELD INSTRUMENT



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# POWERPOINT PRESENTATION

## CAPITAL GUARANTEED YIELD INSTRUMENTS



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# POWERPOINT PRESENTATION

## IN LAYMAN'S TERMS



### CAPITAL GUARANTEED

Investor capital is protected by a multi-layered insurance structure. This robust system incorporates an initial guarantee, complemented by further insurance policies underwritten by a panel of reputable insurers. This multi-level approach significantly mitigates risk and ensures maximum protection of the principal investment.



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# POWERPOINT PRESENTATION

## HOW IT WORKS



### HIGH-VALUE, QUICK RESOLUTION CASES

- Focuses on high-potential legal cases.
- Targets cases with significant financial returns.
- Aims for resolutions within 12 to 18 months.
- Maximizes efficiency and profitability for clients.
- Seeks to provide swift justice



### FINANCIAL SUPPORT

- Provides financial support for select legal cases.
- Empowers clients and legal teams.
- Eliminates financial constraints in pursuing lawsuits.
- Enhances focus on case development.
- Increases likelihood of successful outcomes.



### GLOBAL LEGAL NETWORK

- The platform model leverages a global network of legal professionals.
- It identifies promising lawsuits through connections with diverse lawyers.
- Facilitates streamlined discovery of high-potential legal cases.
- Enhances opportunities for individuals and organizations.
- Provides access to valuable claims often unavailable through traditional methods.

01

02

03



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# POWERPOINT PRESENTATION

## HOW IT WORKS



### TRANSITIONING CASES

- Cases are sold to larger investors when they reach a favorable stage.
- Target investors include pension funds and insurance companies.
- Provides significant capital infusion for case development.
- Supports continued progress and resolution of the case.
- Attracts investors seeking high-return opportunities.



### QUICK INVESTOR TRANSITION

- Provides short-term funding for legal cases.
- Facilitates case progression for quick investor transition.
- Enables sales to other investors within 120 days.
- Allows for rapid development of cases.
- Enhances appeal for potential investors seeking opportunities.



### PROFIT GENERATION

- Generates profits for original investors providing short-term funding.
- Successful sale of cases leads to returns on investments.
- Reflects financial success from strategic funding.
- Incentivizes early-stage investors to support promising lawsuits.
- Encourages a cycle of investment in high-potential cases.

04

05

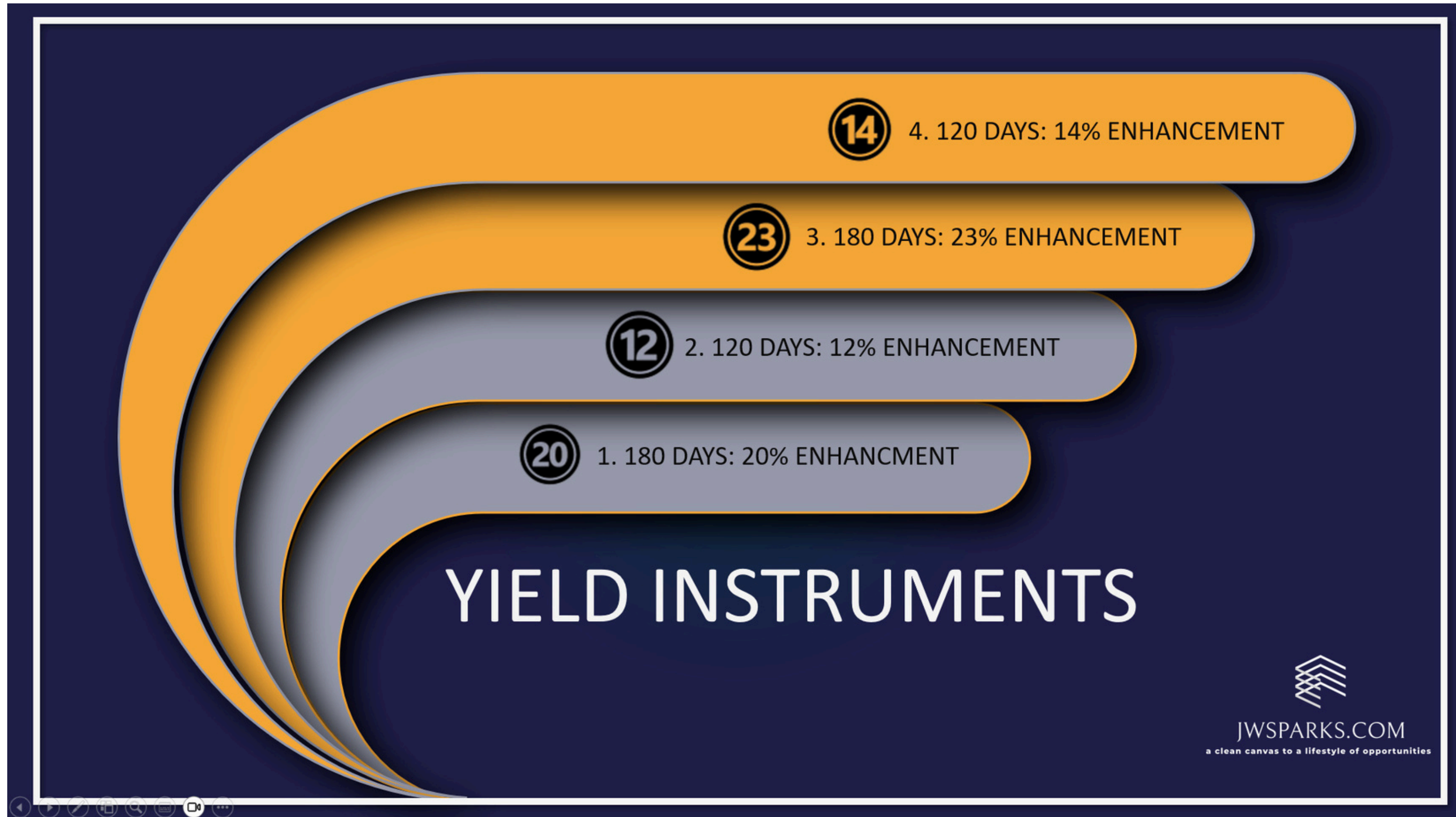
06



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# POWERPOINT PRESENTATION



# POWERPOINT PRESENTATION

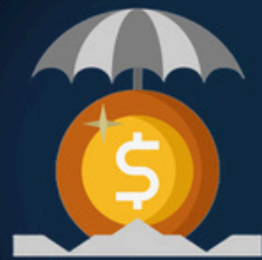
## INVESTMENT PLATFORM

### Organizational Entity

The Organizational Entity provides a unique, multi-layered investment solution (MTCP) offering 100% capital protection to investors in litigation finance. This significantly mitigates risks associated with market volatility and traditional bond investments.

### Insurance

The PIS Bond (PISB) acts as a crucial layer of protection within the MTCP structure. It's a surety bond, meaning it guarantees the performance of obligations to the LABN holders. If for any reasons the Organizational Entity fails to meet its obligations (e.g., due to underperformance or timing issues of the underlying litigation assets), the PISB steps in to cover the shortfall. This provides "Tier 1 capital protection," meaning it's the first line of defense for investors. The key aspect is that the PISB isn't just a promise; it's backed by a pool of capital pledges. This implies that there are assets dedicated specifically to ensuring the PISB can fulfill its obligations. This backing provides a higher degree of confidence to investors that their investment is protected even if the underlying litigation investments underperform.



### Trading & Custodial Specialist

Its primary function is to receive capital from investors (via the issuance of LABNs—Legal Asset-Backed Notes) and then deploy that capital to fund various asset vehicles (related to litigation finance). After these assets generate returns, proceeds are then distributed back upstream to redeem the LABNs held by the investors. Essentially, it acts as an intermediary between the investors and the underlying investments.

### Litigation Funder & Manager

In essence, they acts as a bridge between investors (indirectly, through the MTCP structure) and the legal proceedings. They are responsible for identifying, securing, and managing high-potential litigation investments, making them a critical component of the investment strategy.



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# POWERPOINT PRESENTATION

The image shows a laptop screen displaying a financial product page. The page is titled "GOLD SERIES 888 Ultra Short-Term Multi-Coupon Notes". At the top left, there is a "Switch User" link. At the top right, the name "John Sp" is visible. The page features two promotional cards on the left, each with a red and gold background and a snake illustration. Both cards state "MANHATTAN ST NOTES" and "GOLD Series 888 Ultra Short-Term Multi-Coupon Notes" with a rate of "8.88%+3.00%". Below each card is an "Invest Now" button. The main content area on the right has a large "ST" logo and a green "Actively earning" badge. Below the logo, the product name is repeated, followed by a celebratory message about the Chinese New Year "The Year of the Snake". A list of six key features is presented with green checkmarks: Fixed Maturity Coupon (8.88% enhancement), Prosperity Coupon Cash Income (3.00% 30-day cash payment), Ultra-Short Duration (liquidity in less than 90 days), By Exclusive Invitation Only (minimum investment 50,000), Invest in Multiple Currencies (SGD, USD, GBP, EUR), and By Exclusive Invitation Only (multiple investments for optimized earnings). At the bottom, there are four document download icons with labels: "Manhattan Private Credit Markets - Insurance Protocol.pdf", "Manhattan ST Notes LLC Private Placement Memorandum.pdf", "Series 888 - Executive Memorandum.pdf", and "Manhattan ST Notes - Series 888 Bank Details.pdf". The laptop's navigation bar is visible at the bottom of the screen.

# POWERPOINT PRESENTATION

YOUR INVESTMENT, SECURELY PROTECTED

## CAPITAL INSURED

*Deed*

2

*Certificate of Insurance*

**CERTIFICATE OF INSURANCE**

This certificate is issued as a matter of information only and confers no rights upon the certificate holder other than those provided in the Policy. This certificate does not amend, extend or alter the coverage afforded by the Policy listed herein.

**Policyholder:** [REDACTED]

**Case Type:** Any Commercial Contract, Insolvency and Class Action cases. Other Case Types by exception subject to Insurers discretion

**Insurer and Policy:** The Policyholder's legal liability for the payment of the Defendants costs (if any) up to the specified Limit of Indemnity, as outlined in the relevant Litigation Funding Agreement (and as declared to [REDACTED]) are covered in the event of a loss by an Insurance Policy (policy reference [REDACTED]) issued by [REDACTED] London, UK.

**Inception Date:** 9<sup>th</sup> November [REDACTED]

**Investment Limit:** Maximum Case Limit - USD \$2,000,000 with the exception of the [REDACTED] case which has a limit of USD \$4,000,000

**Limit of Indemnity:** USD \$65,000,000

This Certificate shall only be shared at the discretion of the policy holder with Investors under executed non disclosure agreement and if so required a policy access surety deposit for the Insured and is not to be distributed to any other parties.

**UCC FINANCING STATEMENT**  
Delaware Department of State  
U.C.C. Filing Section  
Filed: 06:41 PM 07, [REDACTED]  
U.C.C. Initial Filing No: 2024 [REDACTED]  
Service Request No: 2024 [REDACTED]

FILING OFFICE COPY - UCC FINANCING STATEMENT (Form UCC1) (Rev. 07/01) [REDACTED]

COLLATERAL: This financing statement covers the following collateral on UCC FINANCING STATEMENT SECTION 4: COLLATERAL [REDACTED]

(ACCESSED BY PASSWORD-VALIDATED DATA ROOM)

MULTI-LEVEL SECURITY FOR YOUR INVESTMENT

# POWERPOINT PRESENTATION



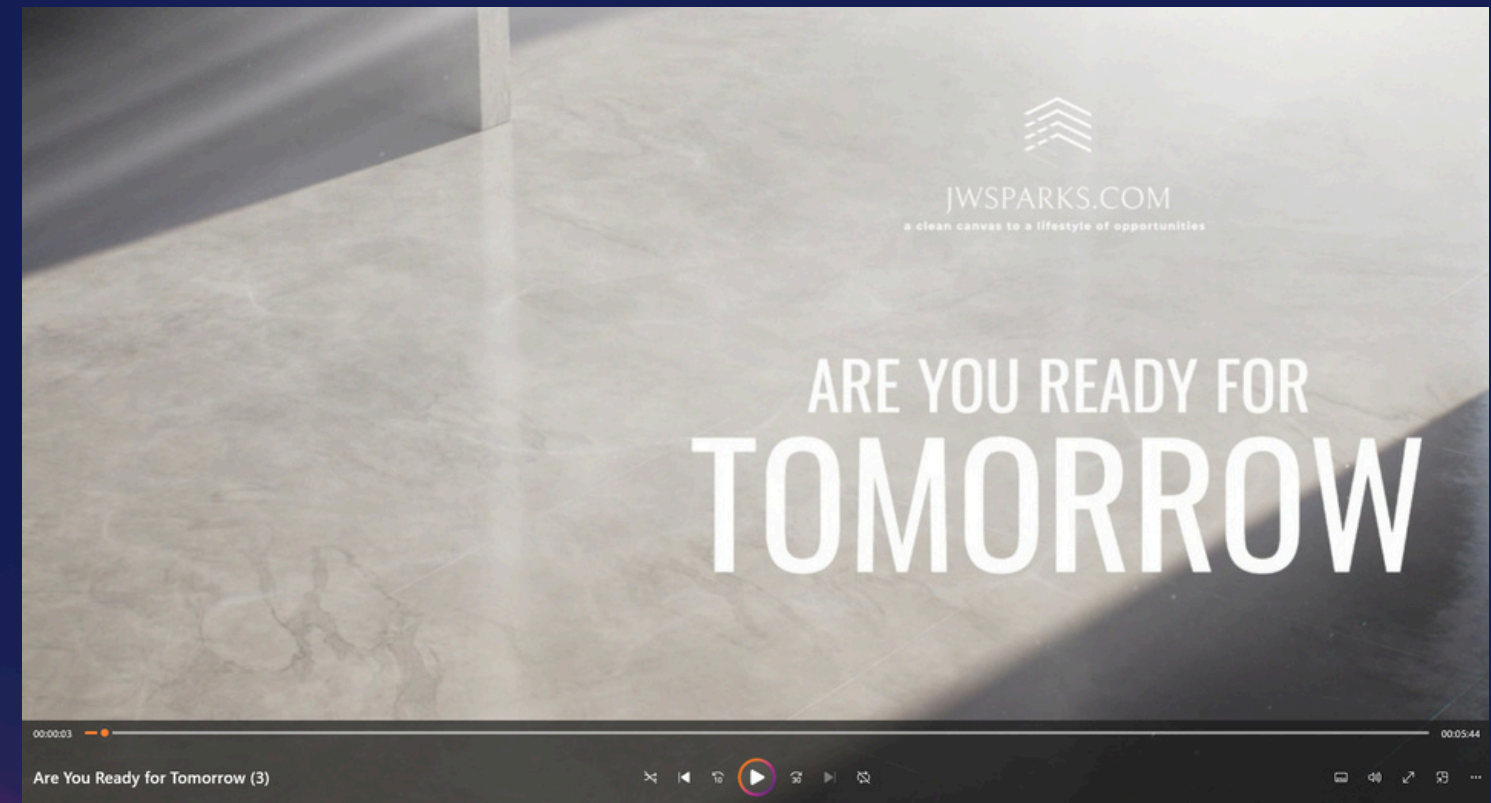
# The Silent Killer

## PREPARE FOR TOMORROW

### DON'T LET UNCERTAINTY DEFINE YOUR FUTURE

**Are you truly prepared for tomorrow?**

In a world where your financial security can vanish in the blink of an eye, stability is anything but guaranteed. Every day, unforeseen events can disrupt our lives, turning our dreams into distant memories. Understanding your financial future isn't just a luxury—it's an absolute necessity for survival. This eye-opening presentation challenges you to confront the uncomfortable realities of your finances. What happens to your loved ones if they are left to navigate a financial storm without your preparedness? Can you afford the devastating consequences of inaction? Every moment counts. Don't wait for tragedy to strike; take control of your tomorrow—watch now and empower yourself with the knowledge to secure your peace of mind!



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# WRITTEN INVESTMENTS

**INVESTMENT  
PROPERTY**

**£100M**

**WRITTEN**



**CITIZENSHIP BY  
INVESTMENT**

**€ 20M**

**WRITTEN**



**YIELD  
INSTRUMENT**

**\$ 5M**

**WRITTEN**



# INVESTMENTS RETURNS

## THE NUMBERS BEHIND OUR SUCCESS

PROJECT	Entry	1 Year Return	10 Year Return	25 Year Return
Investment Property	From £ 8000	-3%	256%	1701%
Yield Instrument	From \$ 10 000	variable	-	-
Citizenship by Investment	From \$45 000	Self & Family Enrichment	Global Wealth	Legacy Investment

# ABOUT THE AUTHOR



Our family's legacy in property development spans over 100 years, originating from my forefathers' vision when they sailed from the UK to South Africa. We have established over 100 thriving towns, building thousands of homes, schools, hospitals, and shopping centers that create vibrant communities. With a property portfolio exceeding £1 billion, we possess unparalleled expertise and a proven track record—investing in property is truly in my blood.

Throughout my 33-year professional journey, I have lived and worked in eight countries, including Antarctica, gaining invaluable lessons in finance, culture, and human nature. My diverse experiences include roles in manufacturing, finance, family office management, hospitality, and property development. I have held high-level positions in various financial entities, from Offshore Investment Funds to Pension Funds, and have served on numerous boards of directors. This depth of experience enables us to effectively navigate the investment landscape and help you build a secure financial future.

# Next STEPS

## TAILORED INVESTMENTS SOLUTIONS FOR EVERYONE

Partner with us to secure your financial future and build a lasting legacy for your family. We offer tailored solutions for investors worldwide, providing access to exclusive opportunities in property, yield instruments, and citizenship by investment—all designed to deliver strong returns and protect your capital for generations to come. Our personalized strategies combine wealth preservation with significant growth potential across diverse global markets. Contact us today to discuss your unique needs and explore the possibilities of building a secure and prosperous future for you, your family and those who follow.



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# CONTACT

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