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Manhattan Instrument

1. Investor Entry Point

- Initial Investment: The investor commits funds (e.g., \$50,000) into the platform.
- Investment Duration: Typically, 120 days per cycle, with potential rollovers.

2. Fund Management & Allocation

- Platform & Management: Funds are managed by Mosaic Global, which assesses and selects high-quality law firms and cases.
- Investment Vehicle: The funds flow into a managed fund operated by Noble Capital Markets, acting as the transiting investment bank.
- Legal & Insurance Structuring:
 - Insurance Guarantee Bond: An assurance bond issued by a third-party insurance company insures the invested capital automatically at the point of entry.
 - Additional Insurance Policies: Separate insurances organized by Marsh provide coverage for legal cases.

3. Funding Process

- Loan Notes & Case Funding:
 - Funds are allocated into individual loan notes linked to legal cases (with each note having a 120-day maturity).
 - The legal cases are carefully selected and assessed for merit before funding.
- Legal Case Management: Mosaic manages the legal case funding and ongoing case assessment.



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4. Protection Channels

- Capital Protection:
 - Guarantee Bond: Ensures the return of capital (up to 100%) if the legal case fails.
 - Insurance Policies: Cover potential losses, ensuring the investor's capital plus returns are protected.
- Insurance Limits:
 - Guarantee Bond: Direct insurances for the full principal and return.
 - Additional Insurance: Managed and overseen by Marsh, covering the legal case risk.

5. Legal & Financial Flow

- Flow of Funds:
 - Investor → Platform → Managed Fund (Noble Capital) → Legal Firms (via Mosaic)
 - Legal firms → Legal outcomes (recoveries)
 - Returns & principal paid back through insurance if cases are unsuccessful or delayed.
- Insurance Payouts: Triggered if legal cases do not resolve within the expected timeframe (e.g., past 120 days).



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6. Monitoring & Payouts

- Regular Checks: Every 45 days, performance and payout status are reviewed.
- Default & Insurance Claim:
 - Default rate (~0.5%) indicates cases not paying out on schedule.
 - Insurance claims compensate for missed or delayed principal repayment, ensuring capital protection.
- Return Realization:
 - Successful cases pay out, returning principal and profit.
 - The typical investment cycle is approximately 4.82 to 5 months, after which investments can be rolled over.

7. Reinvestment & Rollover

- Reinvestments:
 - Investors can reinvest their returns immediately after the initial period.
 - No mandatory waiting period; funds can be rolled over, maintaining ongoing investment cycles.

