

INVESTMENT POLICY

Jupiter Financial Group INVESTMENT POLICY



THE
JUPITER FUND

Issue Date: December 10, 2024



INVESTMENT POLICY

The Jupiter Group et al operate in common law under private contracts normally in trust form. These contracts are crafted to fit the contractual requirements for each specific purpose. The original unincorporate contract was created in 1995 and since that date NSC has entered into additional agreements, treaties, joint ventures, drafted in a common law from dealing with living beings protected by the US Constitution and other international agreements and treaties. These policies are written to provide full disclosure on how these contracts operates, but not allowed to provide any details of specifics transactions. The objective is to standardize our proceeds into simple transactions that abide by these standards.

PREAMBLE

THIS, SUI GENERIS, ONE OF ITS OWN KIND, CONTRACT, of Offer, Acceptance, and Equal Exchange, is a PRIVATE COMMON LAW CONTRACT in TRUST FORM, a PURE TRUST ORGANIZATION ("PTO"), a PRIVATE, COMMON LAW, UNINCORPORATED BUSINESS TRUST ORGANIZATION ("UBTO"), a PRIVATE COMMON LAW UNINCORPORATED BUSINESS ORGANIZATION ("UBO").

This Private Common Law Contract in Trust Form which creates the Entity known by all the above herein listed names, i.e., each created by a contract in trust form, is executed under the people's unimpaired Common Law Right to Contract, as protected by the Constitution of the United States of America, Article I, Section 10. This Contract is governed by the Magna Charta, the Articles of Confederation, the Declaration of Independence of 1776, the 1787 Constitution for the united States of America, the 1791 Bill of Rights, Article III supreme court decisions, defining the protections of such Constitution, and the Common Law of the original constitutional Republic of these united States of America, in that it is not repugnant to such Constitution.

This contract entity does not owe its existence to statutory law nor does this contract entity derive any power, benefit, or privilege from any statute, and is further defined by Supreme Court decisions and other court decisions, including but not limited to: "A Pure Trust is a contractual relationship in Trust form." Berry v. McCourt, 204 N.E. 2d 235 (1965); "If it is free of control by Certificate Holders, then it is a Pure Trust. Schuman-Heink v. Folsom, 159 N.E. 250 (1927); A Pure Trust organization created under the U.S. Constitution right of contract cannot be abridged. The agreement, when executed, creates a Federal organization not under the laws passed by any of the several (State) legislatures. Crocker v. MacCloy, 649 U.S. Sup. 39 at 270.

"The term 'common law trust' ... is not descriptive of any particular characteristics of such organizations. The basis for the terminology, 'common law trust' is not that such organizations are the creatures of the common law, as distinguished from equity, but that they are created under the common law of contracts and do not depend upon any statute". Schumann-Heink v. Folsom, 328 Ill 321, 159 NE 250, 58 ALR 485, viii.

Light - Series Trust, an Unincorporated Contract Entity as held under a Private Common Law Contract in Trust Form and as such is a Pure Trust Entity is created on the date first written on the Acknowledgment and Declaration of the Contract and Indenture, hereinafter referred to as "Trust Estate" ("trust estate") or "Entity" ("entity"). This Declaration of Contract and Indenture and all ancillary documents thereof, hereinafter shall be referred to as "Contract and Indenture" or "contract and indenture" or "contract/indenture and *created under a Master Trust created in 1995 and Augmented with additional International Treaties, recognized by all Nations participating in the WST/NSC/Jupiter - Programs to support Humans worldwide and stop all violence.*

BE IT KNOWN that this "Trust Estate" ("trust estate") or "Entity" ("entity") shall be named and known hereafter, for all purposes, including but not limited to, establishing a bank account for the "Trust Estate" or "Entity"; further this Trust Estate or Entity is hereby authorized to operate in any state in America or foreign country, and this Trust Estate or Entity shall exist, be known, and function by, though, and under the name of:

_____ - Series Trust; "or" _____ - SERIES TRUST ("_ST") _____ - Series Trust, an

INVESTMENT POLICY

Unincorporated Business Organization as held under a Private Common Law Contract in Trust Form and as such is a Pure Trust Entity and referred to hereinafter, as stated hereinabove, collectively as "Trust Estate" or "Entity" is a method of doing business that predates corporations and certain types of partnerships. Its roots come from the common law of England and derives its existence, right as an independent legal entity, from the law of contracts.

In the past, these types of organizations have sometimes been called "Trusts". However, it is in fact a "Contract" that is analogous to a contractual "business trust format". The documents that create this entity exist solely as a part of common law - specifically the common law right of contracts. This Entity has no relationship with equity law and does not depend on any statute for its/their existence. State statutes do regulate trusts but do not regulate this type of entity. The State is not a party to this contract.

According to the Supreme Court of these United States, "The fact that a business trust is not regarded as a legal entity distinct from its trustees, if a true trust, may result in this advantage to the trust, which a corporation does not possess: The trust consists of individuals....who are Citizens, and who, therefore, are entitled to certain rights and immunities such as those guaranteed by the privileges and immunities clause [Art. IV, section 2, Cl.1] of the Federal Constitution, which do not apply to corporations" - 296 US 344, 80 L ed 263, 56 S Ct 289, 156 ALR.

This Entity is NOT a trust for reasons that will be pointed out herein. The documents that create this Entity exist solely as a part of common law - specifically the common law right to contract with authority as stated and defined in Article I Section 10 of the U.S. Constitution 1787. As stated, this Declaration of Contract and Indenture that creates this entity has no relationship with equity law and does not depend on any statute for its existence. This entity is NOT an ordinary trust because it has no fund(s) to be administered for the benefit of beneficiaries, and it does NOT split legal and equitable title when the contract entity is created.

Under the Restatement of the Law of Trusts, 2d, adopted in all states, states that a trust:

..."MUST split title to property between legal and equitable parts. One person must hold property (legal title and possession and control) for the benefit of another (beneficiary -- equitable title -- the owner). The equitable owner has to possess the right to the performance of certain duties and the exercise of certain powers by the holder of legal title (the Trustee), which can be compelled in a court of equity.

The Internal Revenue Regulations ("Code"), in Sec. 301.7701-4(a), defines a trust as follows:

"Ordinary Trusts: In general, the trust as used by the Internal Revenue Code refers to an arrangement created by will or by an Inter Vivos declaration whereby Trustees take title to property for the purpose of protecting or conserving it for beneficiaries under the ordinary rules applied in Probate and Chancery Courts."

This Entity does not come within either definition because parties to this contract and indenture, by the terms and conditions of this contract and indenture, limit their respective rights, duties, and obligations to the common law and/or common law of contracts or both and this contract and indenture disclaims all rights to equity. This Entity is not a trust for either tax or legal consideration because the title to the assets is not "split" and there is not a "gift" of assets.

The Directors/Trustee(s) in this type of entity are vested with Fee Simple title and control over the assets of the entity and have no duty to hold the assets for the benefit of the holder(s) of Capital Units ("CCU") since the holder(s) of CCU neither assert nor give any rights to the assets of the business organization. (Van Ness v. Hyatt, 13 Pet 293,298; Marsell v. First National Bank, 91 US 356, 359; Bucher v. Ches. R.R. Co., 125 US 555,583.) The title herein in this contract and indenture is not split between legal and equitable title.

The U.S. Supreme Court recognized the validity of this type of business organization as recently as 1980. (Navarro v. Lee, 446 US 458, 64 L.Ed. 425 (1980). Also see Eliot v. Freeman, 220 US 178,182; Hecht v. Malley, 265 US 144, 68 L.Ed. 949, 44 S.Ct. 462.)

INVESTMENT POLICY

The Trustees of this Entity have no fiduciary duty to the holders of Capital Units because all parties to this contract and indenture agreed to devoid themselves of rights in equity. See Bouchard v. First People's Trust, 253 Mass. 351, 148 NE 895, where the court stated....

"The declaration of trust in the case at bar is different from any hitherto considered by this court, in that the shareholders (CCU holders) are utterly destitute of every legal right and every means of expressing an opinion touching the trust... Therefore, there is nothing for a court of equity to review."

All parties to this contract and indenture agree to devoid themselves of all rights in equity.

The Internal Revenue Service Manual MT9900-26 (1-29-75), 5041.1 ("Code"), in its definition of law specifically mentions common law as being binding on the IRS. Internal Revenue Regulations, although not binding on the courts, are binding on the IRS. In Regulation Section 301.7701-4(b), the Regulations recognize the validity of this type of Entity.

(b) Business Trusts -- There are other arrangements known as Trusts because the legal title to property is conveyed to the Trustees for the benefit of beneficiaries, but which are not classified as Trusts for the purpose of the Internal Revenue Code, "because they are not simply arrangements to protect and conserve the property for the beneficiaries." [Emphasis added]

Thus, the business trust organization is exempt from the Trust provisions of the Code as far as the IRS is concerned by its own definition. This is partly because the Restatement of Law of Trusts, 2d., Introductory Note, Page 1, defines a trust as follows:

"A trust is one of several juridical devices whereby one person is enabled to deal with property for the benefit of another person."

The transfer of property in a trust must be by gift only. It is a basic requirement for a trust that the grantor must donate the assets to the trust. In accordance with common law contracts this contract and indenture qualifies as a contract because: (1) There is an offer and an acceptance between, (2) Two or more parties, who are (3) Of legal age and competent understanding, and there is (4) Consideration, including, now, a legal object, and finally there is (5) A Termination date; thereby, all, unequivocally effectuating the creation of a common law contract and not a trust. One of the primary considerations herein is the equal exchange of property invested for a Certificate of One Hundred (100) Capital Units. This Certificate of One Hundred (100) Capital Units has an indeterminable value that can not be determined - at the time of the equal exchange. The equal exchange also includes other considerations that are defined herein.

The Restatement of the Law of Trusts, 2d, page 2, American Law Institute, Washington, D.C., further states in ~1 Comment (b)...

(b) Matters Excluded. A statement of rules of law related to the employment of a trust as a device for carrying on a business is not within the scope of the Restatement of this subject {trusts}. Although many of the rules applicable to trusts are applied to business trusts, yet many of the rules are not applied, and there are rules which are applicable only to business trusts. The business trust is a special kind of business organization.

This Entity does not come within the definition of a trust as defined by the IRS Code and statutory laws. It is therefore a common law contract with the following characteristics or criterion which must be present:

1. Legal and equitable title, viz. fee simple title, to the assets is vested solely in the Entity or with the Trustee(s) of this Entity in consideration for -

2. An equal exchange of a Certificate of One Hundred (100) Capital Units of this Entity, together with the "right to direct the initial issuance of all such Capital Units", the Entity, together with the use of this Entity, offered by the Creator at arm's length which Certificate of Capital Units or Declaration of

INVESTMENT POLICY

Contract and Indenture states that the Exchanger(s) investor:

- a. Has no joint business interest or association with the Trustee(s) because,
- b. The holder of Capital Units has no right, title, or interest in the assets of this Entity, except as defined herein, and
- c. Restricts the holder's rights in the whole transaction to those arising out of the common law of contracts and denies any rights under the law of equity and asserts his/her/their total freedom from equity, and

3. Grants limited liability (restricted to the assets only) to the Trustee(s) and the holders of the Capital Units, and

4. Is entitled to absolute privacy.

This contract and indenture unequivocally has all the herein immediately above defined essentials agreed to by all parties to this contract and indenture, i.e., (i) The Creator - Offeror; (ii) The Exchanger(s) - Acceptor(s); and (iii) The Trustee(s). This contract and indenture, when executed, shall be protected by the Magna Charta, the Articles of Confederation, the Declaration of Independence of 1776, the Constitution for these united States of America of 1787, the Bill of Rights of 1791, Article III supreme court decisions, defining the protection of such Constitution, and the Common Law of the original constitution Republic of these united States of America, in that it is not repugnant to such Constitution, and primarily by Article I Section 10 of the Constitution for the United States of America i.e., "No state shall...pass any Bill...or Law impairing the Obligation of Contracts. "

The words "Business Trust" as used in relation to "Pure Trust Organization" in this Contract and Indenture is a contract under the common law and Constitution for the united States of America Article I Section 10 or like constitution of other Nations that provide the same common law basis and protection.

The results intended are that this Entity will be free from many government restraints and the assets owned by this Entity will escape probate, gift taxes, inheritance taxes, estate taxes and will defer capital gains taxes; generally it will lower income taxes; protect Entity assets from personal litigation claims against the Trustee(s) and Holder(s) of Capital Units; and be free of reliance on statutory or equity laws. Examples of a "contractual", unassociated, and non- equitable business or Pure Trust Organization can be found in: Hecht v. Malley, 265 US 144 (1924); Bouchard v. First People's Trust, 148 NE 895 (1925); Schumann-Heink v. Folsom, 159 NE 250 (1927); and Navarro v. Lee, 446 US458 (1980). Also see 88 American Law Reports, 3d 704, 71 ALR 871, 58 ALR 485.

"The legal right of a taxpayer to decrease the amount of what otherwise would be his tax, or altogether avoid them by means which the law permits cannot be doubted." Justice George Sutherland, in Gregory v. Helvering, 293 US 465, 469 (1934).

This Entity is created by its Declaration of Contract and Indenture for a business purpose, to function in its own right as an independent legal Entity, managed by its Trustee(s).

Its roots come from the common law of England (Smith v. Anderson, 15 Ch.D. 247 (1880)). Since it is excluded from the trust provisions of the IRS Code/Regulations and Common Law Jurisprudence, the Exchanger(s)/Investor "may" be appointed the First Trustee under the terms of the contract and indenture with the same legal effect as if the Trustee receiving the conveyance had been another person. This type of arrangement was acknowledged in (Becker, Collector of Internal Revenue v. St. Louis Union Trust Co., 296 US 48, 50; 80 L.Ed. 35, 56 S.Ct. 78). 1. NOTE: The word "may" should be construed as raising the possibility that the exchanger might under some circumstances be allowed to serve as trustee. However, it is absolutely imperative to understand that any such circumstance must arise solely at the discretion of the Creator of the business trust and never because of an "understanding" or prearrangement between the Creator and the Exchanger(s), lest an "association" be created which would fall under the jurisdiction of the IRS.

The powers of the Trustee(s) in this Entity are absolute, and they have the responsibility to improve, enhance,

INVESTMENT POLICY

and build the financial value and rating of this Entity. The Trustee(s) are absolute owners of the assets in this Entity as joint tenants. They also may be given the exclusive power to interpret and construe the intent of the documents that creates this business organization. (Cohn v. U.S. Trust Securities Corporation, 40 NE 2d 282.) The Trustee(s) in this contract and indenture are absolute owners of the assets in this Entity as joint tenants. The Trustee(s) in this contract and indenture are hereby vested with the exclusive power to interpret and construe the intent of this contract and indenture that creates this Entity as outlined herein and under Article Eleven herein. It is the intent of this Entity to eliminate judicial supervision.

The recognition of this type of Entity as a separate Entity is also memorialized in the Uniform Commercial Code Section 1-201(28) and in federal bankruptcy adjudication. (Bankruptcy, 9 Am Jur 2d., Sec 140.) Further, this Entity does not violate the rule against perpetuities, because it is not a trust.

This Entity must not be confused with an "Association" where corporate tax rates apply (double tax). These associated or partnership type organizations are those that compare the holder of capital units to a shareholder and the Trustee(s) to the Board of Directors of a corporation. In a corporation, the directors receive instruction from the shareholders and can be removed by them. In a partnership, the partners jointly own and operate the business. These partners and stockholders are "associated" together in a joint action and interest of an enterprise. This is not so in this type of entity. The holders of capital units have no legal interest or power in the operation of the entity in the tax sense. (Elm Street Realty Trust, TC No 68 (1981); Morrissey v. Commissioner, 296 US 34 (1935); Crocker v. Malley, 249 US 223 (1919); Crocker v. MacCloy, 649 US Sup. 39 at 270 (1919); 58 ALR 485; Internal Revenue Ruling 301.7701-2.) This concept is not in this Entity.

There are only four tax formulas in the United States: (1) individual; (2) corporation; (3) partnership; and (4) trust. Internal Revenue Code Section 7701 defines a "person" to include an individual, trust, estate, partnership, association, company, corporation, or officer, etc., working on behalf of a taxable Entity. Since we know this Entity is none of the above, we are told; *In the Internal Revenue Regulations, Section 30.7701-1(a), the meaning of "person" was expanded to include an "unincorporated business organization". There is no doubt that this Entity is an "unincorporated business organization", so in tax parlance, the business created by this private common law contract and indenture is a "person".*

Is Federal Estate Tax imposed on the transfer of Certificates of Capital Units ("CCU") upon the death of a holder of capital units? "NO"! Both federal and state gift and estate taxes are on the transfer of "assets" affected by death. (Knowlton v. Moore, 178 US 41, 20 S.Ct. 747, 44 L.Ed. 969 (1900); YMCA v. Davis, 264 US 47 (1924), 44 S.Ct. 291, 68 L.Ed. 558; Edwards v. Slocum, 264 US 61 (1924), 44 S.Ct. 293, 68 L.Ed. 564; Goodman v. Granger, 243 F.2d 264 (1957); Babb v. U.S., 349 F.Supp. 792 (1972). An interest which terminates on or before death is not a proper subject of the federal estate tax. (Goodman and Babb, supra.)

Under this contract and indenture when the holder of Capital Units dies, the Certificate of Capital Units becomes a nullity to be returned to the Trustee(s). Under this contract and indenture each Certificate of Capital Units shall contain the following, or similar, clause:

"Upon the death, divorce, insolvency, bankruptcy, incompetency, dissolution of or waste (as defined in Black's Law Dictionary - Revised Fourth Edition), conviction or judgment against said Holder of Capital Unit(s) hereof, this Certificate (and all rights hereunder) shall be absolutely NULL AND VOID - as though the certificate never existed. However, all or part of the Capital Unit(s) hereby represented may be transferred before death, divorce, insolvency, bankruptcy, incompetency, dissolution of or waste (as defined in Black's Law Dictionary - Revised Fourth Edition), conviction or judgment by said Holder of Capital Unit(s) hereof, but only upon the prior approval of the Trustee(s), and in accordance with the provision of this Declaration of Contract and Indenture on file in the office of Trustee(s). This Notice is not intended to supersede any other method of transfer set out in this Declaration of Contract and Indenture or by resolution of the Trustee(s) on file in the office of the Trustee(s)."

Further, similar nullification provisions for judgments, criminal convictions, and divorce may be initiated by the Trustee(s) herein. Additionally, it is the intent of these clauses to insulate the CCU holder from claims of

INVESTMENT POLICY

creditors or prospective lien holders from attaching to the CCU. Because the CCU's become a nullity -- as though they never existed - there is no provision in the Code to levy the estate tax. Further, the courts have held that notes canceled at death are not includable in a gross estate. (Estate of John Moss, 74 TC No. 91 (1980).

To Recapitulate the Declaration of Contract and Indenture Brief:

The characteristics of this Entity, as intended by the Creator, the Exchanger(s), the Entity, and Trustee(s) (all parties to this Declaration of Contract and Indenture), is to be construed as an unincorporated organization as that term is used in U.S. Treasury Regulation and/or Internal Revenue Regulation, 26 CFR Section 301.7701-2(a) (3), but regardless of what name is applied, it is restated that this Entity is neither a corporation, nor an association, nor a Trust by gift, nor a statutory Trust, nor a testamentary Trust, nor any other type of entity or trust created by statute or government franchise.

Further: The characteristics of this Entity includes, but is not limited to: Limited liability for the Trustee(s); Centralized management; Not having "Associates" (as the term is used in U.S. Treasury Regulation and/or Internal Revenue Regulation, 26 CFR Section 301.7701(a) (1)); Not having continuity of life (but rather having a limited life); Having a Business Purpose; Is Irrevocable; Having an absence of free transferability of Certificates of Capital Unit(s); and Lack of control over the Trustee(s) by the Certificate Holder(s).

Further: The characteristics of this Entity, as intended by the Creator, the Exchanger(s), and Trustee(s) (all parties to this Declaration of Contract and Indenture), that the Trustee(s) of this Entity act solely within the constitutional rights as based upon the common law rights and immunities vouchsafed to Citizen(s) and to this **Entity as a legal, artificial, separate and distinct "person"** that it actually is, and further the parties to this Entity are protected, construed, and defined under or in: Article I Section 10 of the Constitution of the united States of America, i.e., "Unlimited Right to Contract"; and

1. Article IV Section 2 of the Constitution of the united States of America, i.e., "Citizens of each state shall be entitled to all privileges and immunities of citizens in the several States"; and

2. Article VI Section 2 of the Constitution of the united States of America providing that: "The Constitution of the united States of America and the laws made in pursuance thereof...shall be the supreme law of the land"; and

The parties to this Declaration of Contract and Indenture and this Entity created thereunder are also protected under the:

3. Fourth Amendment of the Constitution of the united State of America guaranteeing the "Right of Privacy" and "Right of Privacy of Records" as evidenced by the U. S. Supreme Court Ruling of *Boyd vs U.S.* and *Silverthorne vs U.S.*; and

4. Fifth Amendment of the Constitution of the united States of America; and

5. Seventh Amendment of the Constitution of the united States of America; and

6. Tenth Amendment of the Constitution of the united States of America; and

If any Trustee of this Entity or their appointees shall be asked for any information not in the best interest(s) of this Entity to reveal or are subpoenaed and respond to any court, this shall be deemed as "breach of fiduciary". If any Trustee is found in contempt of court or a similar status, rather than revealing information not in the best interest(s), he/she/they shall immediately cease to be a Trustee of this Entity. Any past Trustee cannot testify against this Entity in any court.

Any Court or Court Officer compelling a Trustee to violate this clause shall be sued

INVESTMENT POLICY

under a Title USC Title 42 action. This may be interpreted by this Entity as a criminal act.

No authority is granted to receive legal service or answer subpoena of any court except in criminal cases.

All interpretation shall be under the common law and all parties to this Entity, including but not limited to, Trustee(s), Certificate Holder(s), other entities having dealings hereunder, including but not limited to arbitration tribunal(s), admiralty, maritime, equity court(s), all are referred to legal citation(s) and various court ruling(s) pertaining to pure trust organizations of this type and to the unlimited right(s) to freedom of contract. Specifically, reference is herein made to the analyses of this pure type of Trust organization discussed in 156 ALR 22 and 88 ALR 3rd 704.

Nothing herein shall be construed as an intent by the parties to this Declaration of Contract and Indenture to evade taxes nor contravene any Federal nor State law nor to delegate to its Trustee(s) any special power belonging exclusively to franchise of incorporation. However, the intent herein by all parties is to act within the Constitution of the united States of America; their common law right(s) and immunities vouchsafed to all Citizen(s) and Person(s) there under.

Remainer of page left blank intentionally

INVESTMENT POLICY

Jupiter Investment Policies and Procedures

SCOPE

This Investment Policy applies to the funds of the investment plans (Fund) administered by the National Sales Corps (NSC), World Standing Together (WST) and Jupiter Financial Groups (JFG) a series trust and its affiliates, corporate entities, and partners. Herein shall reference JFG, meaning all parties involved as stated above. Jupiter's investment policy is to provide funding for humanitarian projects worldwide, on behalf of our clients, while protecting the principal investment, and achieving modest gains. This policy is written for the commercial/grant side and is subject to change without notice.

Special Notice: As of February 1, 2024, all maritime type transactions/ commercial transactions are suspended and placed in trust under National Sales Corps Unincorporated Contract Entity (NSC). All previous transactions and agreements are now held in trust and subject to common law, rule of law and/or other international law dealing with living beings. All corporation type entities and/or actions shall be held liable under NSC as per the Administrative Fee Schedule as recorded and amended 2018-16670/2022R-017511 filing in Craighead County, Arkansas and treaties signed by NSC or the Executive Trustee.

PHILOSOPHY AND STRATEGY

These investment philosophies and strategies are guidelines for all entities within these groups.

1. Investment Philosophy.

- a. Investment decisions shall adhere to the whole portfolio approach as provided in the constitutional rights within the Republic of United States and its organic/ original constitution, international laws, treaties, and accords. The Board of Trustees of World Standing Together (WST) shall establish investment policies, objectives, and strategies for the purpose of obtaining the optimum return on the Fund's portfolios in keeping with the assumption of prudent risk, as defined in each class of the JFG portfolio.
- b. The Board of Trustee(s) is the coordinating body for private funds and capital formation programs that provide economic stimulation in emerging countries through the World Standing Together. The overall investment philosophy provides capital formation programs in an array of financial programs from equity markets to sovereign entities, governments agencies and other humanitarian agencies worldwide. The Jupiter Group(s) entities have been operating for over 25 years in a quasi-Corporate, contract entity and sovereign structure to properly fit or overlap the operating jurisdictions.

INVESTMENT POLICY

2. *Objectives for all programs*

- a. **Knowledge** through access of information through the latest technology.
- b. **Prosperity** through creation of new opportunities in energy, water, medical, education and technologies and earth friendly/natural products.
- c. **Health** through the newest technologies in non-evasion breakthroughs and natural healing as provided by mother nature and harmonic technology.
- d. **Spirituality** by the planet raising it overall frequencies into new dimension and support all humanoids in raising the level of consciousness as capabilities.
- e. **Happiness** by ensuring the basic needs is met for all humanoids and raising the overall quality of life, in security, quality food, housing, health, education, and self-actualization.
- f. **Planet Health** protecting all natural resources and all living things.
- g. **Sustainability** optimization and balance of resources to ensure programs are self-sufficient.

3. *Focus of specific groups.* For simplicity the lead company “World Standing Together” is used throughout the document. World Standing Together represents thousands of entities across the planet working together under these basic principles and guidelines in a non-competitive or political agenda.

- a. **World Standing Together** specifically focuses on the creations of long-term sustainable programs that optimize the resources of a city, state, region, and nations.
- b. **World Standing Together** economic models address every facet of a Nation from the Executive Branches in providing support for the social economic issues for the people to the creation of new jobs, education, and small business opportunities.
- c. **World Standing Together** is addressing the human impact of AI expansion and other technologies. Providing better jobs and new opportunities for humans to increase the overall quality of life.
- d. **World Standing Together** will work the build new economic models to ensure Basic Needs and Income are met, while addressing new banking/finance models to support economic programs and family wealth protection.

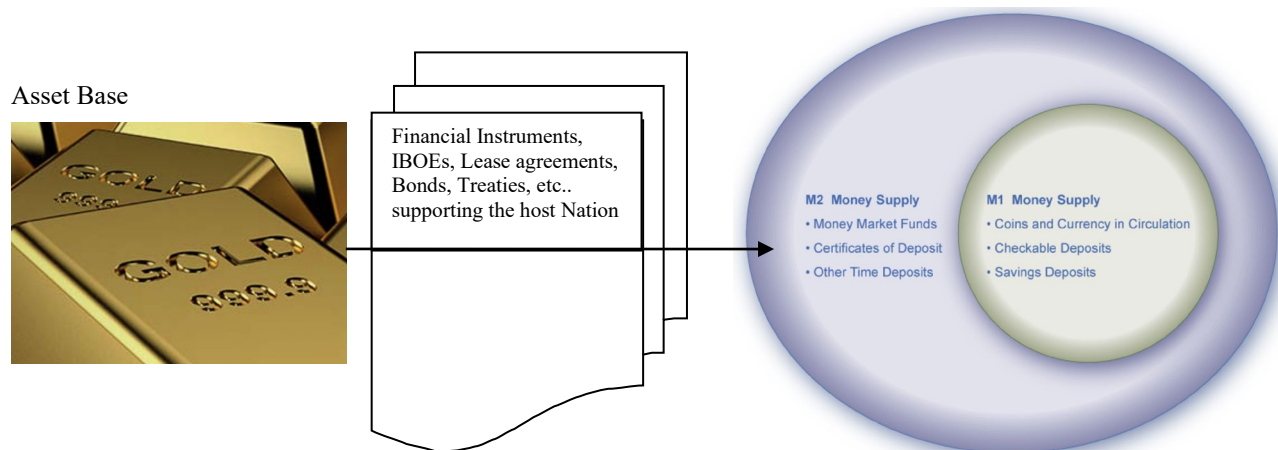
INVESTMENT POLICY

- e. ***World Standing Together*** programs were created to assist all people and Nations in transitioning to the future.
 - f. ***World Standing Together*** created a series of mirrored entities to provide all these programs to the indigenous people worldwide through a set a treaties and sovereign arrangements under the Light Nation, providing the L.O.V.E. platform providing free speech and closed loop economic programs.
 - g. ***World Standing Together*** charters provide a focal point to bring all the resources as needed to each city, state, and nation. These charters are created as a contract entity under the united States Constitution and/or jurisdiction constitution if available.
4. ***Investment Strategy.***
- a. **Primary Investment Goal.** The goal of the investment program is to provide capital to support humanitarian projects worldwide, while ensuring a fair market return and minimize risks to the fund. Jupiter is a private investment financial group chartered to fund projects to create jobs, build sustainable economies through the introduction of advanced technologies and to raise the educational level and economics positions of a Nation and its people.
 - b. **Asset Allocation.** The most important component of an investment strategy is the asset mix, or the resource allocation among the various classes of securities available to the Jupiter Group for investment purposes. The Board of Trustees shall set long-term asset allocation targets or ranges that will best meet the needs of the plans as approved by the Board of Trustee(s). Formal asset allocation/valuation assessments will be conducted annually for public type entities or at least every 5 years for non-public entities. These evaluations confirm the validity of the adopted asset allocation based on updated return projections. Any lack or weakness of validity will require consideration of revision to the asset allocation policy. Within each asset class, the Board of Trustees shall adopt portfolio implementation strategies and investment styles to meet the overall investment objective of each asset class. Hard assets shall be further placed into individual special purpose vehicles or series trust, and LLCs, SA, to provide 100% risk protection or minimize any potential loss. At the same time, normal GAAP/International Charter accounting principles shall be maximized to ensure amortization schedules or other tax benefits or treaties are adhered to maximized net profits in targeted entities.
 - c. **Operating Entities.** Operating Entities shall function in a general partnership role to provide the management as the operating unit. The ownership, management control and oversight may differ based on the long-term objectives of the operating units, collateral provided to support the overall transaction. The internal Jupiter Group of companies operate under the ownership and control of the Board of Trustee(s). Non-Jupiter owned entities could be structured in an array of possibilities based on strategic position and long-term objectives of the group. Asset protection programs

INVESTMENT POLICY

and long-term buy-out clauses provide the operating entities with access to more capital to expand and maximize the profits, while protecting the assets during the earlier years through the development stages of a business. These operating agreements are within industry standards to provide up front, operating and disposition loads on investments made by Jupiter Fund.

- d. **Financial Structure – Private Entities.** Jupiter-Fund provides capital to approved projects for the purchase of hard assets, and operating funds to support the business plan requirements. Hard assets are held in a special purpose vehicle for asset protection and operating units work under an operating management agreement. This simple structure provides minimum risk and the highest level of control for the operating unit, with sweat equity provisions and the first right of refusal to acquire the associated assets long term. At all times the Fund will remain 100% collateralized and protected with cut-through provisions to support non-performance operating units.
- e. **Financial Structure – Sovereigns.** Jupiter-Fund coordinates at the executive/ministry level of the Host Nation in support of a series of Public Private Partnership Initiatives. These partnerships initiatives are created to support humanitarian and larger infrastructure projects designed to overlay with the current Nations development plans. The Jupiter-Fund provides assets and/or funds at the M2 level to establish credit worthiness at the central bank and the ability to create M1 capital within the current Basel accords and financial classification and requirements of the Host Nation. This provides increase leverage in the creation of local currencies to be jointly used by Jupiter core group of companies and operating entities in private projects and the Governments projects, plus partnership initiates whereby Jupiter and the Host Nation work together.



INVESTMENT POLICY

- f. **Core Business Groups –Jupiter Family of Companies.** The core business groups separate Jupiter from other investment banking or project management groups. The objective is to build the long-term infrastructure to support the overall investment strategy of the Jupiter-Fund and drive a long-term revenue stream to support non-profit humanitarian projects. The Jupiter core companies are focused in the following areas: commercial property acquisition and management, commercial insurance, communications services, grass roots investment programs, natural resources proliferation and management, educational government support, project management systems and banking services and financial interfaces. The Jupiter Family also delivers shared core technologies to the Sovereigns to raise the quality of life and earth friendly technologies to protect the planet.
- g. **Asset Allocation Plans.** The JFG' investment staff is directed to rebalance at least quarterly the asset allocation of the investment portfolios to remain within the target allocation bands as follows: +/-5% for the large cap domestic equity, +/- 5% for the small cap domestic equity, +/-5% for the international equity, +/-5% for the investment grade fixed income and +/-5% for the high yield fixed income. Because of the inherent difficulty in rebalancing illiquid assets, such as private equity and real estate, the investment staff will attempt to manage the portfolio in a manner to remain low to target allocations. These bands surround the current target asset allocations of 30% for the large cap domestic equity, 15% for the small cap domestic equities, 15% for international equity, 20% for investment grade fixed income and 10% for the high yield fixed income portfolio. Unallocated cash provides a contingency fund up to 10% in support of either private, domestic, and international equities and/or super funds as available from time to time. Due to the volatility of the equity markets during the last 4 years, the Board of Trustee(s) place the public vehicles in trust to protect the shareholder equity and holding.

Jupiter Financial Group Asset Allocation

Domestic Equities			
<i>Asset Class</i>	<i>Targets</i>	<i>Minimum</i>	<i>Maximum</i>
<i>Large Cap</i>	10%	5%	15%
<i>Small Cap</i>	15%	10%	20%
International Equities			
	<i>Targets</i>	<i>Minimum</i>	<i>Maximum</i>
<i>International Equities</i>	15%	10%	20%
<i>Total Equity</i>	40%	45%	70%
	<i>Targets</i>	<i>Minimum</i>	<i>Maximum</i>

INVESTMENT POLICY

<i>Investment Grade</i>	20%	15%	25%
--------------------------------	-----	-----	-----

<i>High Yield</i>	10%	5%	15%
--------------------------	-----	----	-----

Alternative Asset

<i>Private Equity</i>	10%	5%	15%
------------------------------	-----	----	-----

<i>Real Estate</i>	20%	10%	30%
---------------------------	-----	-----	-----

2024 Investment Policy changes have been driven due to the concerns in the US Economy and currency. A 15% shift to Real Equity and Private Equity for 2025 provides additional protection by investment in hard assets and revenues streams.

1. Portfolio Implementation Strategies Defined.

- a. ***Active strategies.*** Active strategies are those which, through active investment decisions, are expected to outperform a segment of a market.
- b. ***Passive strategies.*** Passive strategies are those which are designed to track the performance of a defined market index.
- c. ***Buy and Hold Strategy.*** The buy and hold strategy are not expected to track or outperform an index but represents an investment that the Fund anticipates holding to maturity. Jupiter will target core industries as the base of their long-term investments.

2. Investment Styles Defined.

- a. ***Core Equity.*** The core equity style's portfolio holdings and characteristics are like that of the broader market as represented by the established benchmark. JFG core equity is currently in a special issue of an undisclosed amount hard assets with a maturity of 10 to 30 years.
- b. ***Active Core Equity.*** The active core equity style is a risk-controlled, value-added strategy with portfolio holdings and characteristics like that of the broader market as represented by the established benchmark.
- c. ***Concentrated Equity.*** The concentrated equity style selects stocks through a focused process that results in a portfolio holding significantly less securities than the index.
- d. ***Growth Equity.*** The growth equity style's stock selection process emphasizes expected above average long-term growth in earnings over valuations.

INVESTMENT POLICY

- e. **Emerging Market Equity.** Emerging markets or developing company's selection shall be limited to companies with JFG direct management participation or oversight capabilities.
- f. **Value Equity.** The value equity style selects stocks of companies believed to be currently undervalued in the general market, where the valuation takes precedence over expected growth in earnings. Emerging markets or developing company's selection shall be limited to companies with JFG direct management participation or oversight capabilities.
- g. **Core Bonds.** The core bond style constructs fixed income portfolios to track the investment results of the Lehman Brothers Aggregate Index within a 25% variability in duration and government sector allocation as well as a 50% variability in allocation for the corporate and pass-through sectors around the index. The government sector includes securities issued directly by the U.S. Federal government or its agencies as well as those securities that are fully guaranteed as to the timely payment of principal and interest by the U.S. Federal government.
- h. **High Yield Bonds.** The high yield bond style constructs fixed income portfolios to exceed the investment results of the Merrill Lynch High Yield Master Trust Index II within 50% variability in duration around the index.
- i. **Private Equity.** Private equity investments involve the purchase of illiquid equity and debt securities of companies, which in most instances, are not publicly traded. Investments in private company securities are made primarily through blind pool limited liability vehicles such as limited partnerships. Private equity strategy types include venture capital, buyouts, and subordinated and distressed debt. The private equity portfolio will be managed in accordance with JFG's separate Private Equity Policies and Procedures manual and participation of JFG management. Our Quick Ratio Chart provides a standard in mergers and acquisitions:

Quick Ratios Chart

Guidelines – Merger Acquisitions

Ratio	Description	Sample	Amount	
Discretionary Cash	After Tax Cash Flow	XYZ Company	\$10,000,000	
Capitalization Rate	Cost of Capital	12% to 18%	divided	
Capitalized Cash Flow		Market Value	\$83,333,333	
Interest Bearing Debt		Minus	\$2,000,000	\$81,333,333
Assets Values		Plus	\$1,000,000	\$82,333,333
Other Liabilities		Minus	\$1,000,000	\$81,333,333
Industry Stability	(.20 to .90)	Multiple by	80%	\$65,066,666
Annual Revenues Ratio	Monthly Business / Annual Agreements	5 years contractual flow cash flows	65%	\$42,293,333

Fair Market Value

Other Considerations:

- Final fair market value needs to consider risk assessment of the industry.
- Strategic Importance
- Cost of Capital in Industry
- Receivable ratios and cash flow
- Balance Sheet Analysis
- Prevailing Market/ Economic Conditions

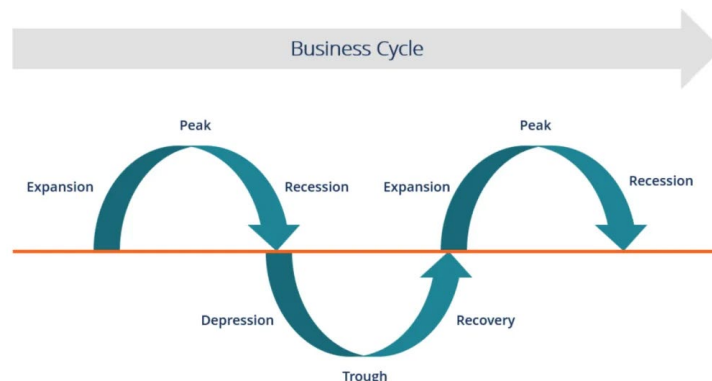
INVESTMENT POLICY

- Synergies of merger and/or acquisition
- License and other market Barriers
- Goodwill

Fair Market Value Final Offer is the Net Perceived Value of the Buyer

Special Note: Start Up Operations and Technologies are considered under the same terms based on 5-year projections and reconcile against actual performance.

- j. **Real Estate.** Real estate investment in publicly traded securities is a risk-controlled, value-added strategy with portfolio holdings and characteristics like that of the broader market as represented by the established benchmark. JFG 2022 policies are currently under review in considering the short fall in the new construction insurance in California and other markets. Secure underwriting markets may be emerging and providing JFG with new opportunities for 2024/25 real estate portfolio due to the banking and mortgage failures.
- k. **Investment Time Horizon.** In making investment strategy decisions for the Fund, the focus shall be on a long-term investment time horizon of rolling five-year periods. Private equity investments will focus on rolling ten-year periods.
- l. **League of Champions (LOC).** JFG coordinates and provides management support to oversee the LOC-Fund. These funds are special allocations for emerging nations in support of social economic and infrastructure for targets counties. These funds are normally part of a capital formation program through a natural resource exchange and government bonds, in exchange for balance sheet enhancement programs. The derivatives of this fund provide additional assets to the Jupiter asset base and structure. The LOC-Fund provides funds to specific projects approved by Host Nation, IMF, and United Nations or combination thereof through the World Standing Together Programs.
- Asset portfolio shall be placed into an elite management program (League of Champions) to support a profit business in high end luxury assets and private resorts and support the on-going business of financial platforms.
 - Our relationship provides unlimited resources to restructure typical structures by removing the financial burden and additional cost of risk management in these markets during the normal business cycle.



INVESTMENT POLICY

- Normal fee structures average 15% front load, 2% on-going management fees and 2% disposition fees with profit splits averaging 10 to 15%. This fee amounts to an average of 60 to 75% over the life of the project.
 - World Standing Together programs, and our internal requirement will flatten these business cycles and provide the ability to build a long term locked in marketplace and displace most of the normal operating cost by turning operational cost into profit centers. By overlaying our core business models the League Of Champions has become the perfect business plan to provide these services required in plain site and not be seen.
 - The structure provides a trust entity for each asset where the DF is the sole beneficiary of these properties and Jupiter would be the operators for League of Champions and private assets from resorts, hotels, high end properties, aircraft, ships, yachts, islands and other key assets placed in the system. Jupiter would be paid a flat fee of 1% annually over cost for the management and coordination to utilize these assets in the League of Champion system.
 - The additional benefits of League of Champions provide a full line of benefits to support the overall other marketplace built into the World Standing Together programs.
- m. ***Investment Policy Review.*** Annually and as necessary, the JFG staff shall review and recommend changes to this Investment Policy.

3. Performance.

- a. ***Performance Evaluation.*** Performance evaluation of the Fund is designed to monitor the asset allocation implementation plan and advisory manager selection decisions. Its purpose is to test the continued validity of these decisions and to trigger an analysis of underperformance or undue volatility. The Executive Director shall provide the Trustees in writing, on a quarterly basis, a summary of the Fund's performance as calculated by an outside performance measurement service. This report shall include a comparison of performance benchmark objectives as well as the investment performance of other public funds. Advisor performance will include a description of each advisor's style, standard of performance measurement, actual and expected rates of return, and the level of volatility as to its acceptability. It is expected that reporting for both private equity and real estate will lag public markets reporting by one or more quarters.
- b. ***Advisor Evaluation.*** The Trustees recognize the difficulty in selecting managers that consistently outperform their peer median manager in every time period.

INVESTMENT POLICY

Nevertheless, it is the goal of the Trustees to select managers that do so. In such time periods that a manager performs below expectations, the Trustees expect that manager to identify and rectify any deficiencies in the manager's process to which underperformance can be attributed. The performance of each of the Fund's actively managed portfolios is evaluated regarding the following investment objectives:

- i. its performance relative to its benchmark objectives.
- ii. its consistent adherence to its stated management style.
- iii. the discipline of its investment decision-making process.
- iv. its stability of staff; and
- v. its consistent adherence to the investment policies and objectives as adopted by the Trustees.
- vi. Performance below the peer median for each quarterly rolling one-year time frame requires an analysis by JFG staff of the performance and report to the Board.
- vii. The Executive Director shall annually make a recommendation to the Trustees regarding the termination or continuation of each advisor relationship. The Executive Director's recommendation to terminate or continue the advisor will be accompanied by an in-depth evaluation supporting that recommendation. When an advisor does not meet any or all the investment objectives defined above, termination of that advisor will be considered.

c. **Internal Portfolio Evaluation.** The performance of the internal portfolios is evaluated regarding the following investment objectives:

- i. performance relative to the stated benchmark.
- ii. adherence to tracking error and/or other risk constraints.
- iii. adherence to the investment policies, commissions, consultant fees and objectives as adopted by the Trustees.
- iv. Performance outside of the defined tracking error tolerance for each quarterly rolling one-year time frame requires an analysis by the JFG Director of Investments of the performance and a report to the Board. In addition, the Director of Investments will report on performance below the benchmark over a rolling one-year period. The Trustees expect the Executive Director to identify and rectify

INVESTMENT POLICY

any deficiencies in the portfolio's process to which such performance can be attributed. Defined tracking error tolerance is an excess return within two tracking errors for the Core and Expanded Core portfolios and one tracking error for the Small Cap, International Enhanced Core and the Core Bond portfolios.

4. ***Performance Benchmark Objectives.*** The following performance benchmark objectives are established:
 - a. ***Total Fund.*** The performance objective is to obtain overall investment returns over rolling five-year periods equal to the weighted average of the passive benchmark returns, plus active returns over the benchmark returns proportionate to the amount of active risk (tracking error) assumed in each asset class. At a minimum, active returns are expected to exceed the cost of management. Returns are weighted according to the adopted asset allocation. The expected excess returns are a function of the active return expected per unit of active risk established in the Fund's Active Risk Budget which is attached as Exhibit I.
 - b. ***Fixed Income.*** The performance objective of the total fixed income holdings is to achieve a total time-weighted rate of return over rolling five-year periods in excess of the Lehman Aggregate Index or like approved index in proportion to the active risk established in the active risk budget.
 - c. ***Active Core Bond Portfolios.*** The performance objective for the active core bond portfolio(s) is to outperform the performance on a time-weighted basis annually, relative to the Lehman Brothers Aggregate Index. The expected excess return is established in the Fund's Active Risk Budget, which is attached as Exhibit I.
 - d. ***High Yield Bond Advisors.*** The performance objective for the active high yield bond advisors is to achieve above median performance on a time-weighted basis over rolling five-year periods relative to a broad universe of active high yield bond managers without undue volatility on a risk/reward basis.
5. ***Targeted Internal Economic Development Groups.*** Jupiter has taken a worldwide view at supporting economies through an array of internal initiatives. The Association of Former Ambassadors Fund, AFA-Fund was established in 2005 to support worldwide project funding in concert with The Association of Former Ambassadors, the actual operating entity. America Standing Together and Better America Foundation were established in 2001 after 911. Today the World Standing Together is the flagship program.
 - a. ***LOC-Fund.*** The performance objective for the LOC-Fund is based on the use of core assets in US treasuries as credit enhancement tools for emerging

INVESTMENT POLICY

countries. Exchange ratios are based on the capital formation programs and a secondary position of matching amounts as an insurance pool. The fund is expected to achieve the returns of normal high yield bonds over a 5 to 15 year rolling average.

- b. **Better America Foundation.** BAF is designated as a non-profit redevelopment and educational foundation. These foundations shall work with other local and federal agencies to improve technical trades and craftsmanship. BAF also aids veterans, their spouses, retirees of the Armed Forces. (*Special note – BAF is currently working with the RC&D councils to expand their capacity nationwide*)
 - c. **America Standing Together.** AST is a profit redevelopment entity that empowers the local community through key local leaders to combine with AST National support center in providing low-cost money, new technology, and international coordination. These entities are established through the Better America Foundations in each local area and WST worldwide programs.
 - d. **Simple Model to establish a Charter.** WST will create internal offices as needed in all approved Nations. Our baseline funding model is \$5000 per person. Example city of 10,000 could be funded at \$500K to establish an operating charter with 3 people and a city of 100,000 would be qualified for a \$5M annual budget with 33 people, with investment funds exceeding \$40M to support the local community. (maybe adjusted based on cost-of-living indexes)
6. **Domestic Equities.** The performance objective of the domestic equity holdings is to achieve a total time-weighted rate of return over rolling five-year periods in excess of the S&P 500 Stock Index in proportion to the active risk established in the active risk budget. The large capitalization holdings are to track the S&P 500 Index within 120 basis points as measured on a time weighted basis annually, and the small capitalization holdings are to track the S&P 600 Index within 800 basis points, as measured on a time-weighted basis annually. (The Board of Trustee action in 2024, restricts most of the activity until new markets can be established)
- a. **Passive Domestic Equity Portfolios.** The performance objective of the passive large capitalization domestic equity portfolio is to track the return on the S&P 500 Index within 20 basis points and measured on a time-weighted basis annually.
 - b. **Active Core Domestic Equity Portfolios.** The performance objective of the active core large capitalization domestic equity portfolio is to track the S&P 500 Index within 100 basis points; the performance objective of the active core small capitalization domestic equity portfolio is to track the S&P 600 Index within 300 basis points. All returns and tracking errors are calculated on a time-weighted basis and annualized from quarterly measurements.

INVESTMENT POLICY

- c. ***Active Domestic Equity Advisors.*** The performance objective for the active domestic equity advisors is to achieve above median performance on a time-weighted basis over rolling five-year periods relative to a broad universe of active domestic equity managers with similar market capitalization criteria and without undue volatility on a risk/reward basis.
7. ***International Equities.*** The performance objective of the total international equity holdings is to achieve a total time-weighted rate of return over rolling five-year periods in excess of the Morgan Stanley Capital International Europe, Australia, and the Far East (EAFE) Free Index at a degree of volatility within 600 basis points of tracking error to the EAFE Free Index, as measured on a time-weighted basis annually. The return in excess of the EAFE Free Index should be in proportion to the active risk established in the active risk budget.
- a. ***Active Core International Equity Portfolio.*** The performance objective of the active core international equity portfolio is to track the EAFE Free Index within 300 basis points as measured on a time-weighted basis annually. Further each regional allocation is to track the appropriate region free index within 500 basis points; measured on a time-weighted basis annually.
 - b. ***Active International Equity Advisors.*** The performance objective for the active international equity advisors is to achieve above median performance on a time-weighted basis over rolling five-year periods relative to a broad universe of active international equity managers without undue volatility on a risk/reward basis.
 - c. ***Private Equity.*** The performance objective of the private equity holdings is to achieve a total time-weighted rate of return over rolling ten-year periods in excess of the S&P 1500 Index plus 300 basis points, net of all investment management fees and expenses.
 - d. ***Real Estate.*** The performance objective of the publicly traded real estate holdings is to track the FTSE EPRA/NAREIT Index within 300 basis points. All the returns and tracking errors are calculated on a time-weighted basis annually.
 - e. ***Performance Measurement.*** The total return concept, using market price valuations and income, is used in evaluating the investment results of the Fund. In addition, time-weighted rates of return are used in order to measure performance unaffected by the timing of contributions and distributions. The performance of the private equity portfolio will be measured by the internal rate of return (IRR) calculation. The private equity portfolio and individual investments will be benchmarked against the universe contained in the Venture Economics Inc. Private Equity Partnerships Database (PEPD), as published quarterly, and is expected to achieve above median performance over the long-term performance period.

INVESTMENT POLICY

- f. ***Investment Risk.*** Risk is often defined in terms of market volatility; in addition, for the Fund, risk is also defined in terms of the probability of not meeting the primary investment goal.

8. ***Implementation.***

- a. Duty of Care. The Board of Trustees, as fiduciaries of the Jupiter Groups to include WST charters and series trust, will:

- i. Manage the assets for the exclusive benefit of the members of the retirement plans.
- ii. Establish prudent investment policies defining investment objectives and strategies.
- iii. Seek to maximize investment return while maintaining the safety of principal.
- iv. Diversify the assets to reduce the risk of loss.
- v. Monitor and document investment performance; and
- vi. Efficiently manage the costs associated with implementation of its investment program. Investments shall be made exercising the judgment and care, under the circumstances prevailing at the time of the investment, that persons of ordinary prudence, discretion, and intelligence exercise in the management of their own affairs, not in speculation, but when making a permanent disposition of their funds, considering the probable income from the disposition and the probable safety of their capital. In determining whether a trustee has exercised prudence with respect to an investment decision, such determination shall be made taking into consideration the investment of all the assets of the trust, or the assets of the collective investment vehicle, as the case may be, over which the trustee had management and control, rather than a consideration as to the prudence of the single investment of the trust, or the single investment of the collective investment vehicle, as the case may be.

- 9. ***Code of Ethics and Personal Investment Activities.*** All members of the Board of Trustees, Investment Advisory Committee and JFG staff responsible for investment decisions or who are involved in the management of the Fund's assets shall be governed in their personal investment activities by the Standards of Professional Conduct established by the CFA Institute (CFAI) and applicable State statutes and shall sign a yearly affirmation of compliance with the Code of Ethics of the CFAI.

INVESTMENT POLICY

- a. ***Personal Transactions.*** All JFG professional investment staff shall obtain the written approval of the Director of Investments prior to making Jupiter trades in securities in which the JFG is invested; similarly, the Director of Investments shall obtain approval from the Chief Operating Officer; the Chief Operating Officer, from the Executive Director; and the Executive Director, from the Internal Auditor. Such trade approval is for the trading day on which the approval is requested and includes the staff member's trades as well as those for which the member is a "beneficial owner" as defined by Standard IV (B.4) of the CFAI Standards of Practice Handbook. All such staff shall report to the Internal Auditor on a quarterly basis regarding all personal investment activities. An internal investigation will be promptly conducted into any questionable trade with the possibility of relinquishing all profits for violations of trading policy. Gifts, Benefits or Favors. All Trustees and JFG staff who are responsible for investment decisions or who are involved in the management of the Fund's assets shall not solicit, accept, or agree to accept any gifts of more than de minimis value, personal benefits, or personal favors offered to them because of their positions with the JFG. Cash gifts are prohibited.
- b. ***Attendance at Functions.*** All persons responsible for investment decisions or involved in the management of the System's assets are prohibited from accepting invitations to functions, the costs of which will be borne by brokers, dealers, corporations, or the System's master trust custodian, except as provided herein. Exceptions to this rule are invitations to seminars or conferences presenting topics pertinent to the investment of the System's assets. This prohibition does not apply to business meals and receptions at which the sponsor is present, to conference events or ground transportation in connection with business meetings, meals, receptions and conference events. However, staff should use reasonable care and judgment to not place themselves in a situation that might cause, or be perceived to cause, a loss of independence or objectivity. Such business meals and receptions are to be employee only.
- c. ***Conflict of Interest.*** JFG trustees, IAC members and employees who become aware of a personal conflict of interest that affects their duty owed to JFG have an obligation not only to disclose that conflict, but to cure it. A person may cure a conflict of interest by promptly addressing it in the following manner. If the person may prudently withdraw from action on a matter in which a conflict exists, he or she may cure the conflict in that manner provided that:
 - i. the person may be and is effectively separated from influencing the action taken,
 - ii. the action may properly be taken by others, and

INVESTMENT POLICY

- iii. the nature of the conflict is not such that the person must regularly and consistently withdraw from decisions which are normally his or her responsibility with respect to JFG. Trustees must disclose any conflicts regarding matters that are before the Board and not vote on the matter.

10. **Confidentiality.** All Trustees, members of the IAC, and JFG staff having access to specific information regarding JFG investment transactions and related activity shall consider the information confidential in nature.

11. **Ethics Training.** JFG trustees shall receive periodic ethics training regarding state ethics laws.

12. **Compliance and Enforcement.**

- a. The Board will enforce this policy through the Executive Director who is responsible for its implementation with respect to JFG employees.
- b. The full range of disciplinary options under JFG personnel policies and practices may be used with respect to JFG employees who violate this policy, up to and including termination.
- c. The Board is responsible for the enforcement of this policy with respect to violations by individual trustees through resolutions of reprimand, censure, or other appropriate parliamentary measures, including requests for resignation.
- d. JFG trustees and employees with knowledge of a violation of this policy must report such violations to the General Counsel. No retaliatory action will be taken for any such report made in good faith.

13. **Delegation of Authority.**

- a. The Executive Director. The Executive Director is granted full authority and responsibility by the Board of Trustees in the implementation and administration of its investment programs subject to Board policies, rules, regulations, and directives consistent with constitutional and statutory limitations. As such, the Executive Director will establish procedures and controls for efficient implementation of investment programs by JFG investment staff.
- b. JFG Investment staff shall evaluate, and monitor securities purchased by the Fund, as recommended by outside advisors and/or JFG staff, and may recommend to the Executive Director securities not be purchased, or sold if owned, if the securities are deemed to lack sufficient investment merit or do not meet the criteria set forth in this policy document.

INVESTMENT POLICY

- c. The approval of investment dealers and brokers who do business with JFG and the trade allocation process will be approved by the Executive Director.
 - d. Core Assets are under the signature control of John W. Bush, Chairman and Andrew Wong, Vice Chairman with succeeding trustee(s) and lines of successions matching the trust agreement and/or organizational structures unless specifically specified different.
14. ***The Chief Operating Officer.*** The Board of Trustees has delegated to the Chief Operating Officer any right, power, or duty imposed or conferred on the Executive Director.
15. ***The Investment Advisory Committee.*** The Investment Advisory Committee (IAC) is composed of at least five and not more than nine members. The members are selected based on experience in the management of a financial institution or other business in which investment decisions are made or as a prominent educator in the fields of economics or finance. The IAC members serve at the pleasure of the Board of Trustees for staggered terms of three years. The IAC selects a chairman from its members, for a one-year term, to serve as liaison to the Board of Trustees.
- a. The IAC meets at least quarterly with the JFG staff and the investment advisors. In addition to quarterly meetings, the IAC may meet at other times, either in person or by telephone, as required by the Executive Director.
 - b. The IAC reviews the investments of JFG to be sure that they conform to the investment objectives and policies adopted by the Board of Trustees. From time to time, together with the JFG staff and investment consultants or advisors, they recommend to the Board of Trustees asset mix, portfolio strategy, investment policy, and eligible securities.
 - c. **Investment Consultants.** The JFG may retain from time to time, professional investment consultants to assist and advise the Trustees, the IAC, and JFG staff. Consultants are selected based on experience and the ability to provide competent advice consistent with the investment philosophy and goals of the Board of Trustees. Any conflict-of-interest disclosures that a Consultant is required to file pursuant to state law and federal securities laws must also be filed with and acceptable to JFG staff. Such disclosures will not be acceptable if they are perceived by JFG to show any loss of independence and objectivity by the Consultant.
 - d. **Investment Advisors.** The JFG may retain professional outside investment advisors to assist and advise the Trustees, the IAC, and JFG staff on specific sectors of the investment portfolio. Advisors are selected based on desired investment style, investment philosophy, experience, past investment results, and the ability to provide competent economic and investment advice consistent with the investment philosophy and goals of the Board of Trustees.

INVESTMENT POLICY

Advisors must satisfy the following criteria to be considered in the selection process:

- i. must be a bank, insurance company, or investment advisor as defined by the Registered Investment Advisors Act of 1940;
 - ii. must have a minimum five-year history with the desired investment style, demonstrate continuity of key personnel, have large public fund experience, and offer a reasonable fee schedule.
 - iii. must have a clearly defined investment philosophy and decision-making process; and
 1. must demonstrate generally favorable consistent historical performance, calculated on a time-weighted basis, based on a composite of all their fully discretionary accounts of similar investment style relative to a predetermined benchmark.
 2. Its key personnel shall be governed by the Standards of Professional Conduct established by the CFA Institute.
 3. Advisors will provide periodic reviews of that entire segment of the portfolio for which they are responsible. No advisor is eligible to receive commissions for their recommended security transactions executed for the JFG.
16. ***JFG Investment Staff.*** The JFG investment staff is retained and authorized by the Executive Director to support and maintain the integrity of the investment program. Responsibilities include portfolio management; company and investment research; monitoring of advisor recommendations; trade execution; and the development and recommendation of Trustee policy, asset allocation, portfolio structure, advisor/consultant selection, and custodian selection. In striving for management quality, it is the policy of the Board of Trustees to attract and retain qualified JFG investment staff and to promote, encourage, and provide continuing education for the staff.
17. ***Trade Execution.*** All currency and security trade orders must be placed with firms that meet all the requirements listed below. For a firm to be approved or remain approved, all information requested must be provided to the JFG.
- a. Firms must be duly registered as Broker/Dealers and be in good standing with the Securities and Exchange Commission.
 - b. Firms and their designated agents must be members in good standing of the National Association of Securities Dealers.

INVESTMENT POLICY

- c. Firms and their designated agents must be registered and in good standing with the State or National Securities Board; Firms must have a history of serving institutional clients for a minimum of 5 years.
 - d. The firm or its executing broker and the clearing agent must each have minimum excess net capital of \$2,500,000.
 - e. Firms used strictly as crossing networks may be exempt from these requirements with the approval of the Executive Director.
 - f. Notwithstanding the above, orders to effect currency exchanges may also be placed with banking institutions provided they have at least a five-year history of serving institutional clients in this capacity and a short-term debt rating of the highest rating by at least two of the following: Moody's, Standard & Poor's, Duff & Phelps, Fitch/IBCA Investor Services, and Thompson Bankwatch.
 - g. The JFG staff shall allocate trades for the benefit of the Fund based on the firm's relative ability to add value through:
 - i. products or services of benefit to the investment program, such as research products or portfolio analytics which are used in the JFG' investment decision-making process.
 - ii. trade execution; or
 - iii. a directed commission agreement.
 - iv. Trades allocated strictly for execution purposes will be executed at discounted commission rates.
18. ***BOT Disclosure: Jupiter practices and guidelines*** Using AI successfully is a major part of leveraging our knowledge base throughout the systems. Recently, there has been a lot more conversation, news, and legislation around Artificial Intelligence (AI) and bots and navigating the landscape can be tricky. The legal landscape around bots and AIs is something that we are monitoring actively, and we will make changes as required based on the jurisdictional requirements.
19. By using our website and subscribing to our newsletters, you confirm that you have fully familiarized yourself with this Full Risk Disclosure Statement and fully accept and agree to be bound by all the terms and conditions laid out herein.
20. ***Implementation Plan.*** A strategic implementation plan for the Fund, considering the expected growth of the Fund and the cost of the implementation of alternate strategies, will be recommended by JFG staff and approved by the Trustees on a periodic basis.

INVESTMENT POLICY

21. **Diversification.** The assets of the Fund will be broadly diversified in order to minimize the risk of large losses in individual investments. Investments are restricted by some state constitutions for securities, such as but not limited to, cash equivalents, bonds, common stocks, and certain non-publicly traded securities, such as limited partner interests in limited partnerships. The Fund will invest:

- a. no more than 3 percent of its assets at market value is in the securities of any one corporation unless it's a core business entity.
- b. no more than 1.5 percent of its assets at market value in the stock of any one corporation.
- c. in no more than 5 percent of the voting stock of any one corporation.
- d. no more than 1 percent of its assets at market value in the Jupiter Fund.
- e. no more than 15% of each advisor's high yield bond portfolio, based on market values, shall be in combined Deferred Interest, Contingent Interest and Pay-In-Kind bonds.
- f. no more than 3% of its assets at market value in publicly traded real estate stocks are held in the Real Estate asset class.

22. **Liquidity.** Liquidity shall be an investment consideration but does not necessitate the avoidance of securities not easily marketable if the security offers an attractive expected rate of return.

23. **Permissible Investments.** The Board of Trustees will consider investment instruments appropriate for this Fund and deemed to be prudent based on:

- a. their consistency with investment policy and portfolio objectives.
- b. their application to the portfolio's diversification.
- c. staff and/or advisor competency in evaluating and trading the securities.
- d. consideration of their liquidity within the portfolio; and
- e. the cost of including them in the program.
- f. Eligible securities are as follows:
 - i. Domestic equities, subject to the quality standards set forth in this policy document.
 - ii. Equities of companies domiciled in countries outside of the United States, subject to the quality standards set forth in this policy

INVESTMENT POLICY

document; staff shall execute foreign currency transactions necessary for the settlement of foreign security transactions, consistent with industry practice.

- iii. Fixed income and short-term securities, subject to the quality standards set forth in this policy document and as listed in the Eligible Securities List For

- g. Fixed Income which is attached as Exhibit II.

- i. Interests in certain limited liability securities and vehicles, such as limited partner interests in limited partnerships, trusts and limited liability corporations as deemed appropriate by investment staff with review by legal staff.
- ii. Global publicly traded real estate equities subject to the quality standards set forth in this policy document.
- iii. Futures and options, subject to the restrictions set forth in this policy document.
- iv. The purchase of Structured Notes and Inverse Floaters is prohibited.
- v. Investment securities of any corporation which derive 5% or more of its total revenue from contracts with the JFG are eligible for purchase, provided the Board of Trustees specifically determines that it is in the best interest of the JFG to do so.

24. Quality Restrictions.

- a. ***Investment Grade Fixed Income Securities.*** To be eligible for purchase, U.S. dollar-denominated fixed income and short-term securities, publicly traded or issued pursuant to the U.S. Securities and Exchange Commission's Rule 144A, must be rated no lower than investment grade by any of the following: Moody's, Standard & Poor's, Duff & Phelps and Fitch/IBCA Investor Services. Any security rated in the lowest investment-grade category must be rated by at least two of the foregoing rating agencies.
- b. Fixed income and short-term securities which have been downgraded to below investment grade portfolios by the rating services and which are expected to continue to deteriorate will be exchanged or sold.
- c. ***High Yield Fixed Income Securities.*** To be eligible for purchase, U.S. dollar-denominated fixed income and short-term securities, publicly traded or issued pursuant to the U.S. Securities and Exchange Commission's Rule 144A, must be rated no lower than "CCC-, Caa3 or their equivalent" by any of the following:

INVESTMENT POLICY

- i. **Moody's and Standard & Poor's.** Unrated securities are allowed if the internal rating determined by the high yield advisor is equivalent to a rating of "CCC-, Caa3 or their equivalent." Each JFG high yield portfolio, as well as the JFG high yield composite, shall maintain a weighted average quality rating of no less than "B- or B3 or their equivalent" by the foregoing rating agencies. Fixed income and short-term securities which have been downgraded to below the acceptable rating described in the above paragraph and which are expected to continue to deteriorate will be exchanged or sold.
- ii. **Equities.** To be eligible for purchase, stocks must be screened by JFG staff against any known bankruptcy proceedings, lawsuits, or breach of corporate ethics that might jeopardize the company's economic future or existence.
- iii. **Private Equity.** To be eligible for purchase, private equity securities must be institutional in quality and meet the parameters specified in the JFG' Private Equity Policies and Procedures manual.
- iv. **Real Estate.** To be eligible for purchase, publicly traded real estate securities must be screened by JFG staff against any known bankruptcy proceedings, lawsuits, or breach of corporate ethics that might jeopardize the company's economic future or existence.
- v. **Bond Exchanges.** Bond-for-bond exchanges may be executed when determined to be in the best interest of the Fund upon consideration of yield, quality, marketability, and long-term investment objectives for the Fund. Both ends of the transaction must be in sight, that is, the sale must be made in clear contemplation of reinvesting the proceeds and substantially all the proceeds of the sale must be reinvested.

25. *Use of Risk Management Tools.*

- a. **Strategic Objective.** To facilitate risk management and to provide efficiency in investment implementation through lower transaction costs and lower portfolio turnover or to provide higher correlation to the benchmark index returns.
- b. **Definition.** A risk management tool is a security whose value and usefulness are derived from the value of an underlying security and shall include only futures which are Commodities and Futures Trading Commission (CFTC)-approved and exchange-traded options. However, options on futures are not permitted.

INVESTMENT POLICY

c. Allowable Strategies.

- i. **Substitution:** When the characteristics of the risk management security sufficiently parallel those of the underlying cash market security, it may be substituted on a short-term basis for the cash market security. For example, this strategy would be used for securitizing cash flows, for asset allocation rebalancing or for transitioning portfolios.
- ii. **Risk Control:** When the characteristics of the risk management security sufficiently parallel those of the underlying cash market security, an opposite position to the underlying cash market security can be taken using the risk management security as a hedge. This strategy would be used to hedge risk exposures without having to sell the underlying cash market security.
- iii. **Mirrored Entities:** The utilization of mirrored entities and layering to provide asset protection can be utilized by the Board of Directors/Trustee(s). Article 44 of the master indenture provides the provisions to create investment vehicles to provide asset protection and other strategic purposes for our unit and shareholders. These guidelines must be adhered to for proper coverage and protection.

d. Prohibited Strategies.

- i. **Speculation:** Using the risk management security solely to speculate in its characteristics for investment return is not permitted. This strategy establishes an obligation in excess of the value in the underlying portfolio.
- ii. **Arbitrage:** Exploiting the characteristics of the risk management security to take advantage of a more attractive return than from either the underlying cash market instrument or another related risk management security is not permitted.
- iii. **Leverage.** Leverage in the use of risk management securities is prohibited. Cash in excess of the initial margin required is to be invested in eligible short-term fixed income investments.
- iv. **Counter-party Requirements.** Counter-party creditworthiness shall be rated no lower than “A-, A3 or their equivalent” by the following:
 1. Moody’s and Standard & Poor’s. The use of unrated counterparties is prohibited. An entity acting as counterparty shall be regulated in the United States.

INVESTMENT POLICY

- v. **Futures Commission Merchants.** Futures Commission Merchants (FCM) shall be in good standing with the CFTC and the National Futures Association (NFA) and have a history of serving institutional clients for a minimum of 5 years and must demonstrate adequate capitalization to handle JFG business.
 - vi. **Reporting.** Results of the risk management program will be reported quarterly to the Board of Trustees.
26. ***Directed Commissions.*** The Board of Trustees of the JFG is aware of the need to maximize the JFG' resources, including commission dollars generated through trade activity. As such, directed commissions will be used to fund a portion of budgeted investment program expenditures, within the following guidelines:
- a. Commission rates will not be increased for the sole purpose of generating directed commissions.
 - i. Trading relationships for directed commission trades must be transparent from non-directed trades; and
 - ii. Directed commission brokerage statements must be reconciled monthly.
27. ***Securities Lending.*** The Trustees will contract with an entity to act as agent in the lending of the Fund's securities, provided the lending agent will provide full indemnification against borrower default in accordance with State and/or national law. Eligible instruments for the investment of cash collateral shall be consistent with the JFG' policies unless an exception is specifically approved by the Executive Director. The list of eligible borrowers shall be the responsibility of the lending entity.
28. ***Divestment of Plan Assets on Non-Economic Factors.*** The investment program is to be conducted to abide by federal and state laws while investing and managing the Fund for the exclusive benefit of the member's plans. It is not the Board's policy to knowingly support terrorist activities or other similar hostile threats that could be detrimental to JFG' investment program. The Board recognizes that an industry or company's behavior may be deemed unacceptable or as negatively impacting society at large due to its product(s), locations in which it conducts its business, and its environmental or social practices. While it may appear straightforward to just divest or prohibit new investment in such a company's securities, the Board of Trustees has a fiduciary obligation to act for the exclusive benefit of the members of its retirement plans. For the Board, as fiduciaries of the Fund, to make investment decisions based solely on non-economic or collateral considerations could be construed as making investment decisions in a manner that is not for the exclusive benefit of member of the retirement plans. Further, the Board of Trustees recognizes that there are a variety of approaches to deal with unacceptable business practices. Investment staff shall

INVESTMENT POLICY

review investments to determine the most prudent method to protect the Fund and invest system assets consistent with this Investment Policy.

29. **Compliance.** The core asset base (undisclosed number of United States Treasuries) of the Jupiter Fund have been cleared by the Federal Reserve by the following written statement:

- a. We confirm that we have or will performed all political, economic and financial due diligence, including but not limited to due diligence in compliance with Articles 2 to 5 of the Agreement of Due Diligence of 1977, Articles 305bis and 305ter of Swiss Criminal Code and the US Federal Banking Commission circular of December 1998, and in compliance with the International Counter Money Laundering Act (United States H.R. 3886 and United States S.2972), and in compliance with the Wolfberg Treaty, the European Government Council Resolution Number 921, Wolfgang Convention of 4th May 2002 the USA Patriot Act, as well as all Treasury, Federal and Cantonal Laws of Switzerland and affirm, with full banking authority, that all laws have been complied with, good clean funds of non-criminal origin and legally earned, or by license or authority from the government of the United States of American, under the appropriate laws of said country.

Notice: These assets were originally placed under a contract entity in 2005 and have continued to remain under trust and protected under the US Constitution and common law with UCC-1 filings against these assets. Most recent filing: NY UCC records: 202309188446615

30. **Economically Targeted Investments** (ETI's). ETI's are generally defined as investments which have a secondary goal, such as promoting economic growth in a specific industry or geographic region through a targeted investment that creates or supports housing, jobs, infrastructure, etc. The Board of Trustees has a fiduciary duty to manage and invest the assets of the Fund for the exclusive benefit of the members of the retirement plans. This fiduciary responsibility does not allow investment decisions to be made solely on non-economic or collateral considerations. Therefore, ETI's, like all investments, will be evaluated on their investment merits without consideration of the purpose of any secondary objectives. All investments shall be evaluated as part of the Fund's overall strategy and structure and must meet investment policy guidelines for permissible investments and demonstrate the ability to achieve a market rate of return on a risk adjusted basis while incurring no singular cost to implement or monitor. Jupiter has targeted the Native America Nations and all Indigenous People in 2018 as an ETI to support communication, education, and economic development. Jupiter through the WST program will also address Universal Basis Income (UBI) through micro banking on a Nation-by-Nation basis. The goal will be to create small businesses that can be self-sustained creating jobs and opportunities. Treaties signed in 2021 to start these operations.

INVESTMENT POLICY

31. ***Securities Litigation Policy.*** As a large institutional investor, the Fund frequently holds securities that are the subject of individual and class action securities litigation. The Board of Trustees recognizes that there are several litigation options available when a company has violated federal or state securities laws that result in losses to the Fund. Investment staff shall manage the Fund's interest in securities litigation matters as an asset of the Fund and shall review the materiality of the financial loss, if any, that resulted in litigation. Investment staff will consider the cost and benefits of the litigation options available in adherence with the fiduciary obligation to act for the exclusive benefit of the Jupiter Fund. In most cases, the Fund's interest in securities litigation claims will be adequately addressed solely through JFG' participation as a class member, rather than taking a lead plaintiff role in such litigation. In such event, the filing of any claim shall be prepared, processed, and managed by the Fund's custodian on behalf of JFG, at the direction and with the oversight and approval of investment staff. In securities class action cases where the materiality of the financial loss to the Fund are exceptional and/or where it is determined that the Trustee's fiduciary obligation requires active participation or separate prosecution of claims, after consulting legal staff, the case may be referred to appropriate legal counsel approved by JFG for evaluation and recommendation to the Board.
32. ***Voting of Proxies and Bond Indenture Changes.*** All proxies and proposals for bond indenture changes involving companies whose securities are owned by the Fund shall be voted according to the following policies, in such a way as to give the most benefit to the participants of the Fund and be consistent with the stated goals and objectives of the Fund:
33. ***Mergers and Acquisitions.*** Proposals involving mergers, acquisitions, reorganizations, and takeover contests will be reviewed by analysts on a case-by-case basis. All proposals, particularly financial and corporate governance resolutions relating to real or potential merger and acquisitions, spin-offs, and tender offers will be scrutinized to determine the impact on the JFG' interests. Any proposal, response by management or outside interests deemed to be detrimental to the interests of the JFG will be opposed. Those management proposals where shareholders receive fair remuneration will be approved.
34. ***Board of Directors and Compensation.*** The election of individual directors and slates of directors will be cast on a case-by-case basis. Grounds for opposition to a slate of directors include consistent proposals for anti-takeover measures, exorbitant management compensation and perks relative to industry standards, and a majority representation of insiders. Other factors considered in determining whether a director has added value to the management of the company would include attention to attendance, tenure, stock ownership, and whether the director nominee serves on multiple boards or has a conflict of interest in serving on the board. Directors that have not demonstrated diligence, honesty, and competence are voted against. The composition and structure of the board and committees are also considered in determining the best interests of shareholders, e.g., affiliation, term, size, etc. Disclosure of director background, experience, performance, and accountability to

INVESTMENT POLICY

shareholder interests are favored in order that shareholders may vote appropriately for the most qualified director nominees who would add value to the management of the company.

35. ***Liability and Indemnification.*** Increased indemnification and liability limitations to protect officers and directors from being personally liable for violations of their fiduciary duty of care and that protect against costly litigation, are favored by the JFG. The need to attract and keep qualified directors outweighs concerns that relaxed liability exposure may depress share value.
36. ***Miscellaneous.*** All issues proposed that do not qualify as appropriate in another category are included as miscellaneous and examined to determine benefit to the JFG. Those proposals that pertain to general business operations including details of management composition; management structure; company name; date, times, and location of meetings; employee matters; and auditors, are approved unless deemed detrimental to the interests of the JFG. Issues related to shareholder activities including, but not limited to participation on committees, stock purchases, and access to proxies are also evaluated as to the best interests of the JFG. Disclosure pertinent to shareholders is preferred unless the cost of doing so outweighs the benefits.
37. ***Proposals on Stock Options.*** Plans that compensate with stock options are designed to attract, hold, and motivate qualified executives and outside directors and are favored by the JFG. The JFG votes against stock option plans that give executives unfair advantages over other shareholders, result in excessive compensation, are used to act as an anti-takeover measure, or provide the board with discretion over the terms of the plan. As stock option plans have the potential to dilute owners' returns and assets, stock option plans that would dilute shareholder value beyond acceptable levels are opposed. Proposals to disclose terms of stock option plans are favored to make certain that the best interests of the shareholders have been upheld.
38. ***Social Issues.*** Any social issue which will negatively impact the nature of business operations will be opposed. The JFG will abstain from any proposals which would require management to act entirely upon social rather than economic issues.
39. ***Takeover Related Proposals.*** Proposals that facilitate general business operations or that add economic values are favored. Proposals designed to instate or increase takeover protection or that eliminate, restrict, or inhibit shareholder rights are opposed.
40. ***Proposals on Voting Procedures.*** The integrity of the proxy voting process depends on a voting system that protects voters from potential coercion and reduction of voting power. Proposals that provide a shield against management pressure, re-solicitation, and fraudulent vote tabulation are favored.

INVESTMENT POLICY

41. Reporting Requirements.

- a. **Monthly Reports.** The Executive Director shall report to the Trustees in writing monthly:
 - i. A summary of the Fund's investments.
 - ii. A listing of all purchase and sale transactions affecting the investment portfolios; and
 - iii. other information as requested by the Trustees from time to time.
- b. **Quarterly Reports.** The Executive Director shall provide to the Trustees, on a quarterly basis, a summary of investment performance as described in this Policy.
- c. **Annual Reports.** The Executive Director shall provide to the Trustees in writing on an annual basis:
 - i. a listing of all investment holdings by the Fund(s).
 - ii. a year-to-year comparison of the Fund's investments.
 - iii. a summary, by broker, of the commissions on all stock
 - iv. transactions, the volume of directed commission activity and services funded and a summary, by broker, of all fixed income transactions; and
 - v. A summary of securities lending income.

42. Investment Objectives and Guidelines for the Group Insurance Fund. This Section defines the investment objectives and guidelines for the funds of the Employees Life, Accident and Health Insurance, Benefits Fund and the AFA-Fund (Insurance Fund) administered by the Jupiter Financial Group (JFG).

a. Funding of the Short-term Liabilities:

- i. The investment objectives and guidelines for funding the short-term liabilities of the Insurance Fund are as follows:
 - 1. **Primary Investment Goal.** The goal of the investment program is to earn a return consistent with the investment assumptions used to set insurance premiums at a reasonable cost to the members while providing liquidity and minimal principal risk.

INVESTMENT POLICY

2. **Liquidity.** The emphasis on liquidity shall be an investment consideration to provide for the timely payment of all claims and projected cash flow needs. Consideration will also be given to any expected changes to the funding or cost structure of the short-term liabilities.
3. **Minimal Principal Risk.** The emphasis on minimizing principal risk shall be governed by the prudent management of interest rate risk, credit risk and liquidity of the investment holdings.
4. **Return Objectives.** The return objective of the short-term investment program is to provide a return in excess of the 91-day Treasury bill rate without undue risk.

43. *Investment Guidelines.*

- a. **Credit Risk.** Credit risk to the Fund will be managed by the following: Securities of greater than one year to maturity must have investment-grade ratings. Securities of less than one year to maturity must have the highest short-term ratings provided by at least two of the following rating agencies: Moody's, Standard & Poor's, Duff & Phelps and Fitch/IBCA Investor Services.
- b. **Interest Rate Risk.** Interest rate risk to the Fund will be managed by investing the majority of the fund's assets in short-term fixed or floating-rate instruments.
- c. **Liquidity Risk.** Managing liquidity to meet the Fund's requirements will be met by structuring the investment portfolio to maintain an enough allocation of funds in highly liquid, short-term instruments.

44. *Funding of the Long-term Liabilities.* The investment objectives and guidelines for funding the long-term liabilities of the Insurance Fund are as follows:

- a. **Primary Investment Goal.** The goal of the investment program is to earn a return consistent with the investment assumptions used to set insurance premiums at a reasonable cost to the members.
- b. **Return Objectives.** The return objective of the long-term investment program is to track the performance of the Lehman Brothers Aggregate Index on a time-weighted basis annually.
- c. **Investment Guideline.** Permissible investments shall be investment grade fixed income securities.

INVESTMENT POLICY

- d. ***Project Insurance Objectives.*** AFA-Fund goal is to provide primary credit enhancement to qualifying nations. The nation must have IMF, World Bank and UN support through the AFA to qualify. The AFA –Fund is matched by a national exchange of not less than 200% of investment or higher based on the rating of the nation.

INVESTMENT POLICY

Exhibit I

Jupiter Financial Group Fund Specific Portfolios Adopted February 3, 2018 as amended

The Specific Portfolios

Series 8888	(AA + or better Rated Government, Municipalities and Corporate Bonds)
Series 7000	(A- or better secondary market Government, Municipalities and Corporate Bonds)
Series 6000	(B + or better corporate Government, Municipalities and Corporate Bonds)
Series 5000	(C + or better corporate Government, Municipalities and Corporate Bonds)
Series 4444	(Commercial Real Estate)
Series 4333	(Residential Real Estate)
Series 4222	(Hotel and Resort Properties)
Series 4000	(Green Earth Technologies – Private and Public entities – rated and non-rated)
Series 3000	(Humanitarian Services Development – infrastructures - UBI)
Series 2000	(Development Projects Natural Resources)
Series 1000	(IPOs and New Business Development)

Jupiter offers an asset exchange package that provides governments and other entities to place performing and non-performing assets into the asset base of the trust in exchange for certain classes of preferred unit shares. This provides a quarterly or annual dividend, plus participation in the investment pool per class. Below are the guidelines by classification.

Class	Voting	Description	Liquidity Ratio	Pool Ratio	Dividend Rate
Preferred Class A	No	Cash or Cash Equivalents	80%	35.56%	6%
Preferred Class B	No	Margin-able Financial Instruments	60%	26.67%	5%
Preferred Class C	No	Non-Margin-able Financial Instruments	40%	17.78%	4%
Preferred Class D	No	Commodities, precious metals and gems – appraised	30%	13.33%	3%
Preferred Class E	No	Raw land appraised and other assets	15%	6.67%	2%

INVESTMENT POLICY

Exhibit I.2 Foreign Corruption Act of 1977, as amended.

The Foreign Corrupt Practices Act of 1977, as amended, 15 U.S.C. §§ 78dd-1, et seq. ("FCPA"), was enacted for the purpose of making it unlawful for certain classes of persons and entities to make payments to foreign government officials to assist in obtaining or retaining business. Specifically, the anti-bribery provisions of the FCPA prohibit the willful use of the mails or any means of instrumentality of interstate commerce corruptly in furtherance of any offer, payment, promise to pay, or authorization of the payment of money or anything of value to any person, while knowing that all or a portion of such money or thing of value will be offered, given or promised, directly or indirectly, to a foreign official to influence the foreign official in his or her official capacity, induce the foreign official to do or omit to do an act in violation of his or her lawful duty, or to secure any improper advantage in order to assist in obtaining or retaining business for or with, or directing business to, any person.

Since 1977, the anti-bribery provisions of the FCPA have applied to all U.S. persons and certain foreign issuers of securities. With the enactment of certain amendments in 1998, the anti-bribery provisions of the FCPA now also apply to foreign firms and persons who cause, directly or through agents, an act in furtherance of such a corrupt payment to take place within the territory of the United States.

The FCPA also requires companies whose securities are listed in the United States to meet its accounting provisions. See 15 U.S.C. § 78m. These accounting provisions, which were designed to operate in tandem with the anti-bribery provisions of the FCPA, require corporations covered by the provisions to (a) make and keep books and records that accurately and fairly reflect the transactions of the corporation and (b) devise and maintain an adequate system of internal accounting controls.

For particular FCPA compliance questions relating to specific conduct, you should seek the advice of counsel as well as consider using the Department of Justice's FCPA Opinion Procedure, found [here](#).

Jupiter Financial Group and its affiliates comply with FCPA in all transactions.

Accounting policy is full disclosure in all situations. Jupiter deals in at the super national to underdeveloped countries. Since Jupiter advisory boards operate at a private trust position the objective is always to remain above reproach in handling the financial matters. Jupiter has adopted industry standards such as the Lehman Formula in handling sales commission and consultant fees in authorized jurisdictions.

The original version (called the Lehman Scale) was as follows:

- 5% of the first \$1 million raised from investors.
- 4% of the second \$1 million raised from investors.
- 3% of the third \$1 million raised from investors.
- 2% of the fourth \$1 million raised from investors.
- 1% of everything between \$4 million up to \$99.99 Million raised from investors.
- .075% of everything above \$100 Million
- .050% of everything above \$200 Million
- .025% above \$201 Million

The Lehman Scale was widely used in the 1970s, 1980s and 1990s but is no longer the standard that it used to be due to inflation (\$100 in 1970 is now worth \$627.39 as of 2016).^[2] To account for this, some banks developed variants in the 1990s that critics saw as overly greedy - for example, switching to \$10 million increments (i.e., 5% of the first \$10 million, plus 4% of the next \$10 million, etc.). Today, the original formula remains in use in limited situations with so-

INVESTMENT POLICY

called "finders" - individuals (not firms), who introduce relationships but otherwise do not have any execution, distribution, legal, analytic, or administrative role in the execution of a deal.

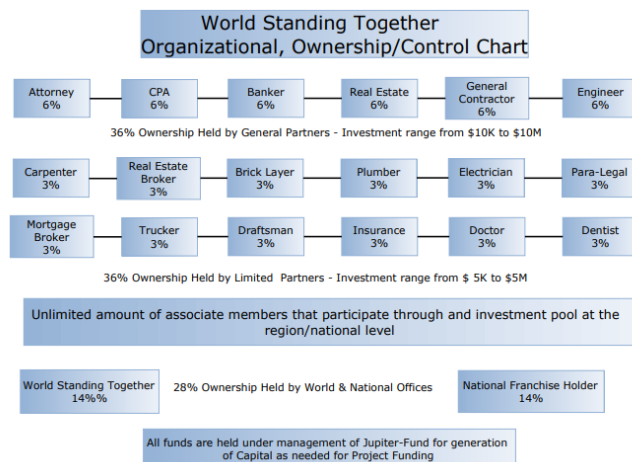
Jupiter can only commit in any transaction to the net revenues achieved by our operating entities or series trust. Our goal is to push as much as possible to the operating trust advisory board. As a general format in non-affiliates would be a 50/50 split for commissions made available through financial programs or other non-operating transactions. Jupiter will only pay a single pay master and they must accept responsibility to handle additional entities or personnel involved in the process. Jupiter is a closed loop system and normally only utilizes our affiliates and trustee(s).

As a general format in affiliates such as World Standing Together Charter would be an 80/20 split for commissions made available through financial programs or other non-operating transactions. 72% remains with project operators at the local level to support the operations, payroll etc.. 28% remains at the Jupiter worldwide level to handle international operations and support. Sales commissions for Officers, Trustee would be paid against the industry standard of Lehman scale, or double Lehman scale if approved by the Board of Trustee(s) and Finance committee prior to transaction closing. Outside consultant can also be paid under these same provisions as a one-time payment or placed under a consultant agreement for some predetermined time frame, within the budget of that local operating entity.

In all cases the controller of local entity must have full accountability with normal audit trails of funds paid to internal companies and individuals. The underlying objective is to sustain long term operations and economic growth, not pay individuals wind fall type compensation. All compensation should be within normal standards for work accomplished. Annual bonuses and other compensation can also be part of the overall compensation plan approved by the local operating entities.

The World Standing Together (WST) compensation is based on a public and private partnership arrangement. Shared compensation is based on net profits derived from projects being completed. At the same time, the partnership gains a higher level of professional support that allows net profit gains across the trade groups by having an in-house professional team.

The WST charter guidelines provide 36% as general partners and 36% as limited partners, with the other 28% split between a National and World Charters.



INVESTMENT POLICY

Non charter project funding (NCPF): NCPFs will be handle like a normal acquisition with equity and control splits handled on a percentage of capital invested by partners no more than a 10% goodwill number shall be included, unless an international audit firm can confirm in writing to exceed. Normal cost accounting procedures and asset protection programs will be implemented. Release of funds shall be managed through an international accounting firm against invoice and approved annual operating and capital budgets. (Use Quick Ratio Chart as reference, page 6)

Public Grants and Governmental financial support shall be coordinate by the office of chairman and through the central bank coordination with each Nation.

Objective: Create a fair and honest incentive program for salaried, non-salaried and outside consultants. Total compensation needs to be within normal business standards based of experience and education level in such industry. The following guidelines are our normal fees based on level of professional and type of transaction.

The following chart is for guideline purposes only.

Transaction	> \$1 Million		>\$ 5 Million		> \$50 Million		>\$250 Million		<\$250 Million	
	(Fees in Basis Points of value of Contract or Project)									
Sales	1000		500		250		100		50	
Purchases	800		400		125		75		40	
	Pts	Part	Pts	Part	Pts	Part	Pts	Part	Pts	Part
Financing /Funding	500	3%	400	2%	300	1%	200	.50%	100	.25%
Mergers & Acquisitions	1000	5%	800	4%	700	4%	600	3%	500	2%
Investment Management Annually	800		700		600		500		400	
Other Services	1000		500		250		100		50	
Coordination of other Professional Services	100		90		80		70		50	
Executive Services	Director		Vice President		President		CEO		Chairman	
Hourly Rate	\$350		\$450		\$600		\$750		\$900	
Monthly Dedicated	\$20,000		\$26,000		\$32,000		\$45,000		\$60,000	
Monthly Partial	\$10,000		\$13,000		\$16,000		\$22,500		\$30,000	
Travel Time Per day	\$1,000		\$1,500		\$2,000		\$2,500		\$3,000	
Expenses	Reimbursed		Reimbursed		Reimbursed		Reimbursed		Reimbursed	

The League of Champions was created to provide additional incentive programs to Jupiter internal Champions in support of their direct participation at the Host Nation level.

INVESTMENT POLICY

This program provides open financial support programs, education support and incentive packages that will have full support from the International Agencies to support anticorruption.

Standards will be internationally developed with full disclosure to appropriate agencies and full disclosure of all remuneration for our Champions that are making a significant contribution to their Host Nation.

Pending proposed structure once Jupiter is fully funded.

Exhibit I.3: Jupiter Financial Group signed agreement to provide the financial support and guarantee of a precious metal backed stock under the following guidelines to utilize the public company “Infinite Networks Corp. Wyoming Company” and Qenex Communications, Inc. Wyoming Company.

Our objective is to protect our shareholders of record of both companies as we move into a full operating position. Infinite Networks Corporation, Nevada declared and provided to our shareholders of record in 125 shares in Qenex in 2007. Our goal was to ensure our investors can recover their basis and a gain as we move forward. In 2007, Qenex shares traded in the \$0.55 per share range. This provided the shareholders of Infinite with a dividend of over \$60.00 per share of INN. (125 shares at \$.55 market price in 2007)

Qenex Communications trust is now making available a swap for the original shareholders of record of prior to 2007. Qenex Communications Trust will issue 1 trust unit share for every one share of Infinite and 125 shares of Qenex. Each trust share carries a 1 gram of gold and has an original strike price of \$77.00 and carries a PUT for \$93.17 after 24 months of issue, and a \$100 Call. Qenex Trust retains the right of refuse for each transaction.

NOT VALID UNLESS COUNTERSIGNED BY TRANSFER AGENT.
INCORPORATED UNDER THE LAWS OF THE STATE OF Arkansas

NUMBER 50001

50001

AUTHORIZED COMMON STOCK:
Unlimited Shares
No Par Value

Qenex

Communications Series Trust

SHARES **1**

CUSIP NO. 74732N 10 9

COUNTERSIGNED & REGISTERED
National Sales Corps S-ABCD E
TRANSFER AND REGISTRAR
BY: _____

THIS CERTIFIES THAT ****SHAREHOLDER****

IS THE RECORD HOLDER OF ***1***

SHARES OF Qenex Communications Series Trust COMMON STOCK

transferable on the books of the Corporation in person or by duly authorized attorney upon surrender of this Certificate properly endorsed. This certificate is not valid until countersigned by the Transfer Agent and registered by the Registrar. *Witness the facsimile seal of the Corporation and the facsimile signatures of its duly authorized officers.*

DATED September 26, 2023

Whitton Smith
SECRETARY

John W. Bush
PRESIDENT

United States Trust Seal
Qenex

THE SECURITIES REPRESENTED BY THIS CERTIFICATE HAVE NOT BEEN REGISTERED UNDER THE SECURITIES ACT OF 1933 AS AMENDED, OR APPLICABLE STATE SECURITIES LAWS. THE SECURITIES HAVE BEEN ACQUIRED FOR INVESTMENT AND NOT WITH A VIEW TOWARD RESALE AND MAY NOT BE OFFERED FOR SALE, SOLD, TRANSFERRED OR ASSIGNED IN THE ABSENCE OF AN EFFECTIVE REGISTRATION STATEMENT FOR THE SECURITIES UNDER THE SECURITIES ACT OF 1933, AS AMENDED, OR APPLICABLE STATE SECURITIES LAWS, UNLESS THE COMPANY HAS RECEIVED AN OPINION OF COUNSEL, WHICH IS SATISFACTORY TO THE COMPANY, TO THE EFFECT THAT SUCH REGISTRATIONS ARE NOT REQUIRED.



INVESTMENT POLICY

New issued shares purchased from trust after October 1, 2023, will carry a 1-gram value per share. The final share value an open based on 90 days average of Good London Delivery (GLD) at time of selling shares if sold in open market or private buyer. The above certificate is only a sample, the actual electronic share may differ.

Exhibit I.3.1:

Jupiter Financial Group Asset Backed Bonds

Jupiter Financial Group, *Equity Position Protection Notes (EPPN) series 1000* holds the assets base in trust to support the World Standing Together program long term financial backing in precious metals and other assets as noted below.

Business Overview

The trust coordinates asset management in a full mix of portfolios through its operating companies, affiliates, and partnering arrangements. Each Series Trust is separately managed by one or more entities under a contract indenture providing the trust full ability to direct all investments. Jupiter Financial Group, Inc. a Wyoming Corporation is the investment advisory company with affiliate fund-managers worldwide through our affiliates; The Jupiter Fund, LLC, Infinite Networks Corporation, Qenex Communications, Inc., and other series trust that are established to handle projects as needed. The Trust acquires additional assets through direct purchases with our clients in Unit Shares under a capital formation program. This provides a direct purchase of Unit Shares and access to the investment pool within the capital formation guidelines.

Investment Strategy

The investment strategy of the Trust for both the proceeds of the Offering and other assets of the Trust will focus on: (i) achieving the highest yield consistent with low to moderate credit risk; (ii) assuring timely payment of the principal and interest due under the Notes; (iii) utilizing a portion of the Trust Estate for secured investments which will enhance the Trust's financial statement and generate an income stream for financing of its projects; and (iv) allowing the Trust to institute the project development.

The assets of the Trust Estate, including Eligible Investments, will secure all obligations of the Trust with respect to the payment of principal and other distribution as authorized on the Notes. To the extent that assets of the Trust Estate, including cash payments made to the trust upon the maturity of Eligible Investments, exceed the amount of all principal payable to Holders of the Notes at maturity, the Trust may direct the Trustee to distribute such excess amounts to the Trust from time to time. The Trust has provided that none of the risks associated with the Project's development shall be incurred by the Holders.

The following investments (collectively, the "*Eligible Investments*"): (i) cash; (ii) U.S. Treasury Securities (as defined in the "Index of Defined Terms"); (iii) obligations of foreign and U.S. banks rated in one of the investment grade rating categories by Moody's (Aaa, Aa, A or Baa) or Standard & Poor's (AAA, AA, A or BBB); (iv) money market mutual funds, including those for which the Indenture Trustee or any affiliate receives compensation with respect to such investment, which are either: (a) rated in the highest rating category by Moody's or Standard & Poor's; or (b) comprised in their entirety of U.S. Treasury obligations. and (v) other notes, common stock, corporate bonds of rated and unrated public corporations either fully reporting or expected to achieve fully reporting status within twelve months or less as approved from time to time at the sole discretion of the Trust or as further discussed within any specific offering as made available to the Trust.

Targeted Investment Strategy

The targeted investment strategy for World Standing Together expects five potential types of participating groups.

Charter Member: the participation of an active WST charter that invested funds into the creation of a operating entity.

Local Member: joins as a local business to support the city initiative.

Investor: participating in a project specific charter.

Local Donor: Local entities or individuals with a desire to help by participating through financial support.

Funder: Chartered member – support to program at a World Level – providing the additional 30:1 support

The goal is to provide a feel of ownership and participation, over 90% of the required funds are by the funding groups.

There are incentive programs at each level of participation: *(each level has certain perks made available)*

<i>Contribution Level:</i>	<i>\$1.00 to \$2,000</i>	<i>\$2001 to \$5,000</i>	<i>\$5001 to \$10,000</i>	<i>\$10,001 to \$50,000</i>	<i>\$50,000 plus</i>
Charter Member	Patriot	Gold Patriot	Platinum Patriot	Chartered Patriot	Life Patriot
Local Member	Patriot	Gold Patriot	Platinum Patriot	Chartered Patriot	Life Patriot
Investors	Patriot	Gold Patriot	Platinum Patriot	Chartered Patriot	Life Patriot
Local Donor	Patriot	Gold Patriot	Platinum Patriot	Chartered Patriot	Life Patriot
Funder	Patriot	Gold Patriot	Platinum Patriot	Chartered Patriot	Life Patriot

INVESTMENT POLICY

Raised Targeted Funds Example per \$100,000,000.00

<i>Contribution Level:</i>	<i>\$1.00 to \$2,000</i>	<i>\$2001 to \$5,000</i>	<i>\$5001 to \$10,000</i>	<i>\$10,001 to \$50,000</i>	<i>\$50,000 plus</i>
Charter Member	\$150K	\$400K	\$450K		
Local Member	\$300K	\$800K	\$900K		
Investors	\$600K	\$1,600K	\$1,800K		
Local Donor	\$450K	\$1,200K	\$1,350K		
Funder			\$4,500K	\$18,000K	\$67,500K

Use of Funds:

<i>Designated Investments</i>	<i>Percentage Targeted</i>	<i>Key Focus Areas</i>
Project specific	20%	Key projects needed in country non-government
WST Charters	60%	Local, regional, and national level
National Support	20%	Non-profit, infrastructure, education, medical, seniors. Veteran/patriots

Below is a list of the series to handle each area of investment:

Series 8888	(AA + or better Rated Government, Municipalities and Corporate/Contract Bonds)
Series 7000	(A- or better secondary market Government, Municipalities and Corporate Bonds)
Series 6000	(B + or better corporate Government, Municipalities and Corporate Bonds)
Series 5000	(C + or better corporate Government, Municipalities and Corporate Bonds)
Series 4444	(Commercial Real Estate)
Series 4333	(Residential Real Estate)
Series 4222	(Hotel and Resort Properties)
Series 4000	(Green Earth Technologies – Private and Public entities – rated and non-rated)
Series 3000	(Humanitarian Services Development – infrastructures)
Series 2000	(Development Projects Natural Resources)
Series 1000	(IPOs and New Business Development)

INVESTMENT POLICY

EXHIBIT II ELIGIBLE SECURITIES LIST FOR FIXED INCOME

Agency and Non-agency Collateralized Mortgage Obligations (CMOs) and Real Estate Mortgage

Investment Conduits (REMICs)

Agency and Non-Agency residential, multi-family and commercial Mortgage-Backed pass-through securities, including specified pools, To-Be-Announced (TBA) pass through and TBA rolls

Asset-backed securities

Bank Notes

Bank Loans

Banker's Acceptances

Bills of Exchange

Bonds with Contingent Interest Features

Bridge Loans

Certificates of Deposit

Commercial Paper

Convertible Securities

Deferred-Interest Bonds (including zero coupon and step-up coupon bonds)

Deposit Notes

Domestic Corporate Bonds and Notes

Equipment Trust Certificates

Futures

Guaranteed Investment Contracts

Inflation-Indexed Bonds and Notes

INVESTMENT POLICY

Institutional Money Market Funds

Loan Participation Agreements

Master Notes

Payment in Kind Bonds

Preferred Securities

Project Finance Bonds

Promissory Notes

Real Estate Investment Trusts

Repurchase Agreements

Sale/Leaseback Bonds

Short-Term Investment Funds

Stranded Asset Utility Bonds

Taxable Municipal Bonds

Time Deposits

U.S. Treasury Checks and Bonds and Government Agency Securities (including Treasury Strips) Yankee, Euro and Global Bonds and Notes

Quality Restrictions:

1. Commercial Mortgage-Backed Securities (CMBS). To be eligible for purchase, CMBS must be multi-borrower, multi-property transactions.

2. CMOs and REMICs. To be eligible for purchase, CMOs and REMICSs (agency and non-agency) purchased at a price of par or above will be limited to such securities that exhibit no more than 200% cash flow variability as compared to the security's underlying collateral. Issues purchased at a discount will be limited to such securities whose average life is not expected to extend (from purchase) by more than 200% as compared to the security's underlying collateral.

3. Eligible Securities List for Fixed Income Revised as of: TBA

INVESTMENT POLICY

- a. Commercial Paper, Certificates of Deposit, Bank Notes, Banker's Acceptances, Deposit Notes, Guaranteed Investment Contracts, Loan Participation Agreements, Master Notes, Letters of Credit, Bank Guarantee, Promissory Notes, and Time Deposits. To be eligible for purchase in the investment grade portfolio, the securities must have the highest rating by at least two of the following: Moodys, Standard & Poors, Duff & Phelps, Fitch/IBCA Investor Services, and Thompson BankWatch.
- b. Repurchase Agreements. To be eligible for purchase, repurchase agreements must be collateralized by securities that are: a minimum of 102 percent of the face value of the transaction, classified as eligible securities in accordance with this policy, marked to market on a daily basis and held by an acceptable third party custodian.
- c. Institutional Money Market Funds and Short-Term Investment Funds. To be eligible for purchase, money market funds must have been in business a minimum of five years, must be classified as Section 2a7 funds of the Securities Act of 1933, and its holdings must have quality restrictions consistent with those of this policy document. The JFG must have the ability to take possession of its funds within one business day and is limited to five percent of the money market fund size.
- d. Payment in Kind Bonds. To be eligible for purchase, Payment in Kind (PIKs) bonds are limited to those securities that receive interest payments in either cash or additional amounts of the same security.
- e. Sale/Leaseback Bonds. To be eligible for purchase, sale/leaseback bonds are limited to those securities that are issued and whose cash flows are serviced through a trust structure.
- f. Real Estate Investment Trusts. To be eligible for purchase, real estate investment trust securities are limited to unsecured debt of the REIT or secured by collateral other than a direct equity interest in the real estate being financed.
- g. World Standing Together (WST) Securities. WST will utilize a series of financial instruments to provide the funding to support the charter such as Red Cross Letters of Credit dependent on the jurisdiction. The ability to create local currency may also be available using banker's acceptances, bills of exchange or gold credit instruments.

INVESTMENT POLICY

Exhibit III Project Funding Guidelines

Jupiter provides the coordination to support investments for our clients through an array of financial structures such as joint ventures, equity participation, on-lending activities and project management. The chart below is targeted guidelines and subject to changes based on risk analysis of any financial structure.

Relationship	Jupiter/Project Equity Position		Profit Equity Split	
	Jupiter Percentage	Client Percentage	Profit Equity	ROI
Loan and/or Joint Ventures				
Instruments/ Cash	80-90	10-20	50/50	8 – 15%
Project Implementations	80-90	10-20	Up to 90	Market
Project Management	80-90	10-20	Up to 90	Market
<i>Transactions are normally structured as a loan/equity transaction. Some buy back percentages of ownership maybe available depending on each project. Assets are retaining in separate portfolios for risk mgt.</i>				
Project/Asset Management	Jupiter/Client			
	Jupiter Annual Mgt Fee	Targeted Net ROI	Targeted Equity – Project	Project Structure
Instruments/Cash	.05 - 1.5%	15 to 23%	0%	Loan / Equity Conversion
Project Implementations Fee	4.5 – 6.0%	18 to 25%	55 to 90%	Loan / Equity Conversion
Project Management Fee	2.5 – 5.0%	9 to 12% audited book value	55 to 80%	Loan / Equity Conversion
Asset management agreements are a minimum of 3 years. Jupiter agreements provide full vertical integration for security exchanges, on-lending operations and other third-party support as required.				
On-Lending	Jupiter (Normal disbursement is expected to be not less than 80% of loan)			
	Jupiter	Internal Bank	Host Bank	Brokers
Origination Fee	1%	1%	TBA	10 – 25 Basis Pts
Coordination Fee	2.5%	2.5%	TBA	
Application Fee	2.5%	2.5%	TBA	
Due Diligence	2.5%	2.5%	TBA	
Capital Commitment Fee	1%	1%	TBA	
Total Fees	9.5%	9.5%		10- 50 Basis Pts
Jupiter on-lending activities are coordinated through affiliate banks. Jupiter provides internal co-guarantor relationships for affiliate banks. All fees are paid at closing from proceeds except application fee to handle normal processing cost. The fees above are targeted maximums and maybe adjusted based on scope of project and preliminary risk analysis. Targeted interest rates are at 2 to 5 points above LIBOR based on risk analysis. Normal minimum loan non-reimbursable processing fee is \$20,000.				

INVESTMENT POLICY

Exhibit IV Loan Guidelines and Terms for Risk Assessment

Terms Spread Sheet

Clients Targeted 10% To 17%
Return:

Financial Structure Overview General Guidelines

Risk Assessment		Two Types of Financial Structures					
		Secure			Unsecure		
		90%	80%	70%	120%	100%	80%
Project Structure							
Loan 3 to 5 years	Interest Rate	12%	10%	8%	16%	14%	12%
Loan 5 to 20 years	Interest Rate	10%	9%	8%	14%	13%	12%
Equity Position		90%	80%	70%	100%	95%	90%
Personal Guarantees		Y	N	N	Y	Y	Y
Corporate Guarantees		Y	Y	Y	Y	Y	Y
Government Guarantees		Y	Y	Y	n/a	n/a	n/a
Potential Buy Back		30%	25%	15%	40%	35%	30%
BOTs		80%	70%	60%			
Normal Disbursement of Loan		80%	83%	85%	70%	75%	80%
Operating Cost Controls		Days			Days		
		30	30	30	30	30	30
Capital Expenditure Plan							
Lease Back		X	X	X	X	X	X
Direct Purchase			X	X			
Estimated Cost of Funds							
3 to 5 yrs loan		17%	13.4%	11%	22%	19%	17%
5 to 20 yrs loan		11%	9.85%	8.75%	17.5%	14.25%	13%

INVESTMENT POLICY

Exhibit V ***Underwriting Guidelines***

Financial Structure:

Loan underwriting is provided internally or through a third party in a co-lending /on-lending relationship. Jupiter's role is to ensure funds under management are placed into a secure position within the ranges of targeted returns within the risk assessment guidelines.

Origination Fees are to provide the normal cost to handle the pre-work of due diligence and loan underwriting and normal can range from 25 basis points to 300 depending on the complexity of the loan and transaction.

Risk analysis or assessment is based on what percentage of the project is at risk or placed in an un-secure position, plus a secondary position on industry and location. Jupiter goal is to place all loan in a 70% risk position or 30% secure equity at risk. This establishes the management, owners of the project of have 30% of the loan amount either pre-invested or available through other private sources, willing to accept a secondary collateralized position to Jupiter. At the other end of the spectrum, the entity may only be a concept no previous history or collateral to support a secure loan position. Jupiter would consider this an un-secure loan, with un-proven concept and management that would carry a 120% risk factor. Jupiter would expect a higher than market interest to match to risk and controlling equity position until the business was successful and proven.

Equity positions range from a low of 40% to a high of 80% based on risk analysis of the project. Long term the goal is to exit the project within 5 to 8 years and only retain a small equity position of 20% or less.

Financial controls in all cases will be maintained within normal guidelines of accounting procedures as adopted in the Sarbanes-Oxley Act of 2002.

Jupiter goal is to establish secure investment opportunities for our clients and meet to annual adopted standards as approved by our Board of Trustee(s) for expected net return of investment.

INVESTMENT POLICY

Exhibit VI Gold Transaction – Guidelines

Objective: Complete a purchase agreement for blocks of Gold Bullion to be leveraged into the Jupiter Fund to support operational needs and provide an ongoing revenue stream through the placement and margin of securities underwritten buy gold bullion.

Guidelines: Utilized one of our Public Stock Companies as a primary gold backed stock buy the placement of the first 5,000 Metric Tons. Complete a stock swap/commitment of common control shares for the 5,000 Metric Tons. Once funded, these shares will be fully registered and free trading under the management of Jupiter and the series trust.

Gold Coin Program: Jupiter produces a series of gold coins to handle different programs from Crypto Currency, Gold Backed Stock, and the League of Champions. Jupiter will create and maintain an inventory of gold coins to support these programs worldwide.

League of Champions (LOC)

The League of Champions program provides levels of participation based on the assets and contributions placed into the system. The chart below provides an overview of the basic levels of commitment. The League of Champions is the creation of an Elite Level Travel/Vacation program. The Program will include Elite Hotels/ Private Estates and Private Islands as potential travel/vacation. Private air/jet service and yachts positioned worldwide.

League Of Champions								Max Capacity Up to
Grams	Jupiter Coins		Commitment	Week sea	Hrs air	Week Residential	Annual Fees	
3	100,000	<i>Owners Circle</i>	\$ 20,000,000	1000	100	1000	\$ 1,400,000	8
3	50,000	<i>Champions</i>	\$ 10,000,000	1000	100	1000	\$ 700,000	7
2	25,000	<i>Players</i>	\$ 5,000,000	1000	100	1000	\$ 350,000	6
2	12,500	<i>Platunm</i>	\$ 2,500,000	1000	100	1000	\$ 175,000	5
1	5,000	<i>Gold</i>	\$ 1,000,000	1000	100	1000	\$ 70,000	4
1	2,500	<i>Silver</i>	\$ 500,000	1000	100	1000	\$ 35,000	3
1	1,500	<i>Pearl</i>	\$ 300,000	1000	100	1000	\$ 21,000	2
<i>Jupiter coins issued annually based on level.</i> <i>Coins can be used in any combination for Yachts, Residential Properties, Resort Properties and Private Aircraft Properties, Assets are held in Trust to created additional income.</i> <i>Income increase properties value and 30% used to support Non-profit side</i>								

The League of Champions allows the huge amount of capital and assets to be used that are currently not providing any positive revenue stream. The purchase of high-end hotels, luxury estates, private islands, yachts, and jets can be properly organized to ensure the write offs, depreciation, and other tax benefits are structured against the profit entities to maximize the net income levels across our groups. At the same time, position the assets in a series of standalone entities to ensure asset protection through the utilization of the series Trust entities.

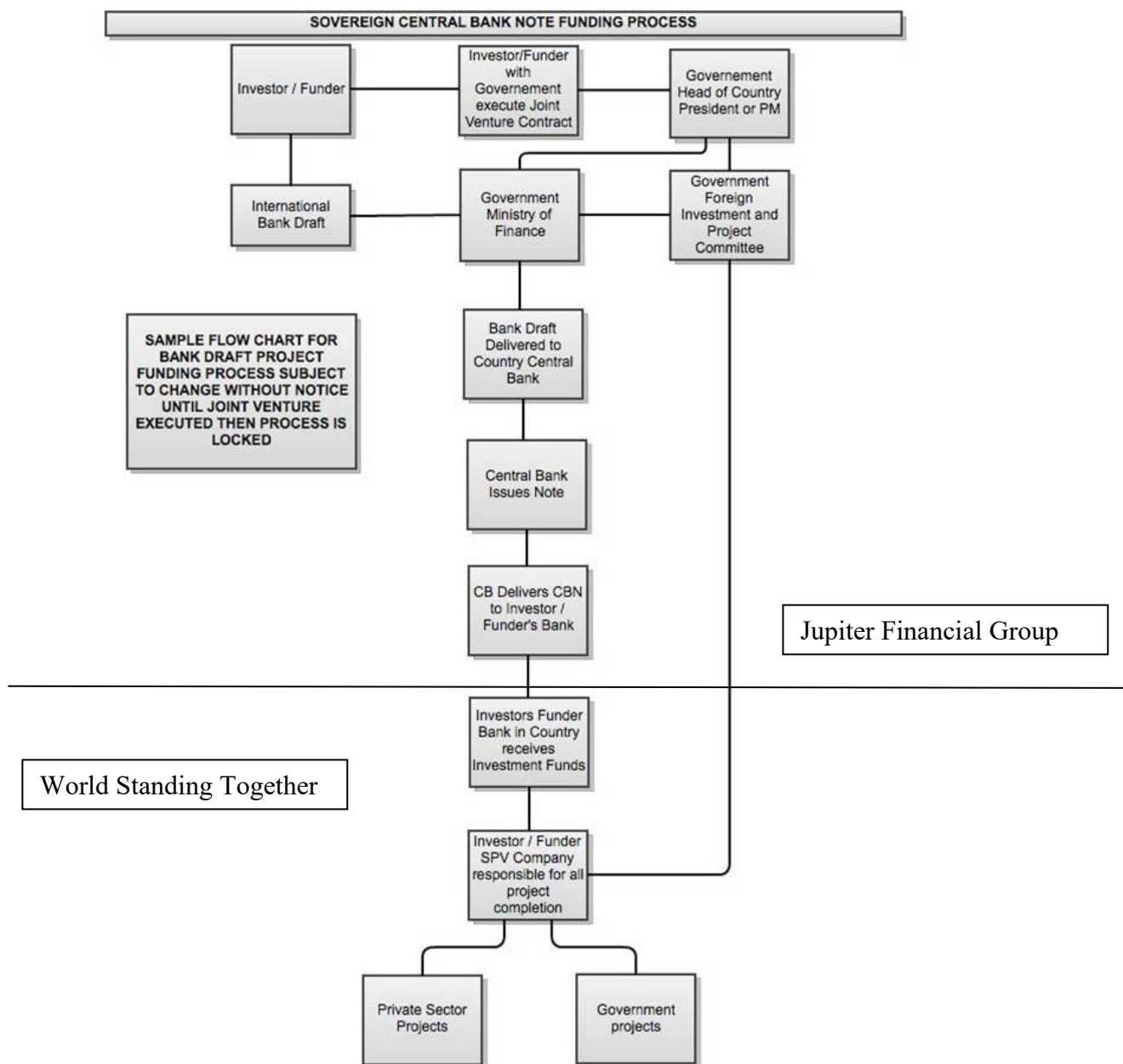
INVESTMENT POLICY

Share Allocation Chart:

Series 8888	(AA + or better Rated Government, Municipalities and Corporate Bonds)
Series 7000	(A- or better secondary market Government, Municipalities and Corporate Bonds)
Series 6000	(B + or better corporate Government, Municipalities and Corporate Bonds)
Series 5000	(C + or better corporate Government, Municipalities and Corporate Bonds) Allocation to Investment groups 50 (1,000,000) \$100M Funds
Series 4444	(Commercial Real Estate) Allocation REITS – 10 (2,000,000) \$200B Commercial Properties
Series 4333	(Residential Real Estate) Allocation REITS - 5 (2,000,000) \$50B for Estate Acquisitions
Series 4222	(Hotel and Resort Properties) \$250B Allocation 50 (500,000) \$50M blocks for hotel acquisitions
Series 4000	(Green Earth Technologies – Private and Public entities – rated and non-rated) \$100B Allocation of 500 (200,000) \$20M Blocks for Green product development.
Series 3000	(Altruistic Services Development – infrastructures - UBI) \$100B Allocation of 1000 (5000) \$500K blocks to support local city Vet funds, Homeless etc. Veteran of America Ranches and Educational Programs for the families of Lost Hero's
Series 2000	(Development Projects Natural Resources) \$100 Billion Allocation of 50 (500,000) \$50M blocks to support mining operations.
Series 1000	(IPOs and New Business Development) \$100 Billion Allocation of up 200 (200,000) \$20M blocks to support new business creation.

INVESTMENT POLICY

Securitization: World Standing Together (WST) funding is normally considered project funding. Our projects are funded normally positioned at the Sovereign level flows down to local projects for profit and government projects/social programs. Jupiter Financial Group will normally structure assets at the Sovereign level that will be made available to the WST charters to handle projects on a charter-by-charter basis.



This chart shows the normal process and levels of responsibility to coordinating funding at a Nation level. The Special Purpose Vehicle (SPV) can be the chartered WST, or a separate entity to handle a specific project. Sample International Bill of Exchange or Banker Acceptance note can be properly coordinated to be utilized to provide a credit enhancement for project funding. Jupiter Financial Group assets provide the security to support these IBOEs.

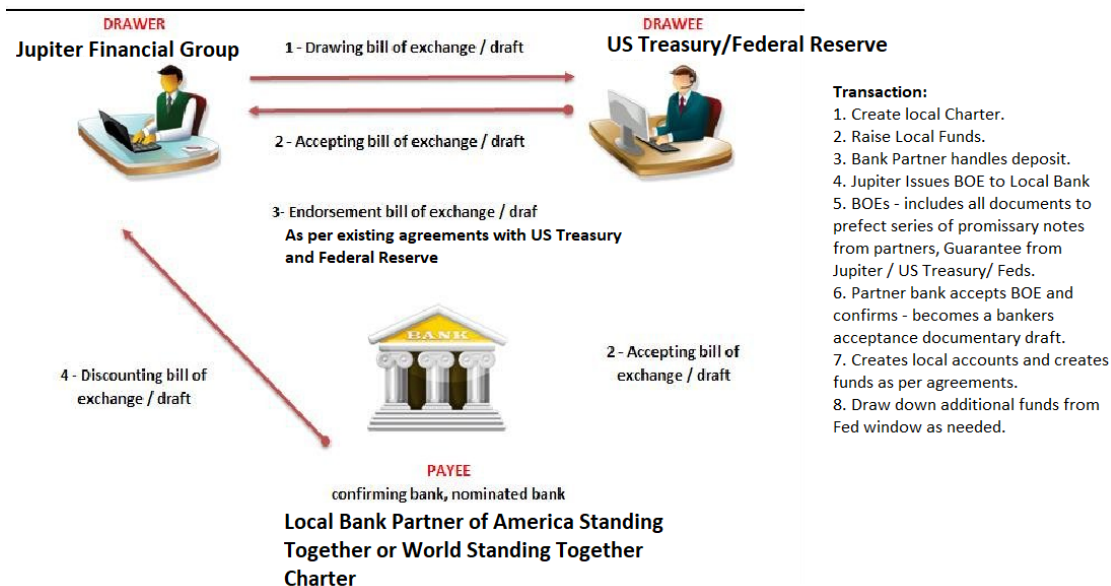
INVESTMENT POLICY

INTERNATIONAL BILL OF EXCHANGE (UNCITRAL Convention 1988)		No. 21000
PURSUANT TO AND INACCORDANCE WITH FINAL ARTICLES OF THE UNCITRAL CONVENTION IN EFFECT ON THE DATE HEREOF		
REF: Ratified convention Articles 1-7,11,12,13,46-3,47-4(c), 51		
Issued on August 20, XXXX	Posted Certified AccT XXXXXXXX-2	
Expiration Date: March 4,XXXX		
ORIGINAL PRIVATE BANK ACCEPTANCE		
PUBLIC POLICY DOCUMENTARY DRAFT ISSUED KARAMOUZI'S BANK/TRUST REG NO. B-0000304-4		
Guarantee Legal Tender of the Corporate UNITED STATES		
Legal Tender for all debt, Public Charges, Taxes and Due payable without Deductions for and free of any Levy, Duties or Impost of any nature in \$USD		
PRESENT DIRECTLY TO THE COLLECTING PARTY WITH DOCUMENTS ACCEPTANCE FOR HONOR TO CREDIT ON SIGHT.		
PERFECTED AND REGISTERED BY UCC DOCUMENT No. 2014092248372256 as ADMENDED and PAYMENT BOND No. AMRI000003 RA393427653US		
PRIVATE REGISTRATED INDEMNITY BOND AMRI00001 PRIVATE REGISTERED BOND FOR OFF-SET AMRI00002		
CREDIT UPON SIGHT TO PAYEE: World Standing Together Charter – {City/Nation}		
DRAWEE:	SECRETARY OF THE TREASURY OF THE UNITED STATES ("AVAL" or Guaranteed) OR OTHER AUTHORIZED REPRESENTATIVE OF THE UNITED STATES, THRU ENS LEGIS U.S. CITIZEN-TRUST, or further ASSIGNMENT OF CLAIMS ACT 1940	
BILL OF EXCHANGE: (An obligation of the United States Treasury)	Presented For Acceptance on Demand	
CREDIT CONDITIONALY	REMIT AT PAR VIA FED WIRE	
PAY TO:	WORLD STANDING TOGETHER CHARTER – {CITY/NATION}	\$4,000,000.00 USD
IN SUM CERTAIN AMOUNT OF:	FOUR MILLION AND No/100 U.S. DOLLARS	
Drawer:	John W. Bush Private Banker Karamouiz's Bank/Trust, Ltd.	
Signature By:	_____, agency, without recourse _____ "As good as aval" , Authorized Representative A Holder-in-Due Course of the Account	
		Fingerprint
On this _____ day of _____, 20____, before me, a Notary Public of the state of Arkansas, came John W. Bush, who proved to me based on satisfactory evidence to be the signatory is subscribed hereon. Solemnly swore under oath that he has firsthand knowledge of the facts contained herein and that they are true, correct, complete and certain to the best of his knowledge and belief.		
Signature by _____	Notary _____	My Commission expires: _____
Special Instructions:		
1. Non-cash item prepaid Electronic Funds Transfer Only		
2. This Sight Draft is Bankable Paper Guaranteed as a direct obligation of the United States and is considered a Negotiable Instrument for discharge of any private or public contractual claim/offer to include those that are verbal. This valuable document is written in Good Faith under the Doctrine of Necessity and Tendered for the Transfer by Assignment to the Drawer to render a Settlement in Full Satisfaction and closure of Contract Deed _____ by the transfer of credit on account.		
3. Contract dated _____ instrument and Form UCC-3 must remain attached to this instrument.		
4. Acceptance of this instrument constitutes agreement of the parties that discharge obligation of the original invoice/demand instrument.		
5. SEPARATION OF THESE DOCUMENTS, DESTRUCTION, MUTILATION OR SURRENDER TO MAKER DISCHARGES LIABILITY HEREIN.		
ACCOUNT DOMAIN:		
PAYOR:	SECRETARY OF THE TREASURY OF THE UNITED STATES	
BANK:	UNITED STATES DEPARTMENT OF THE TREASURY – Treasury Control System (offset payments) and/or ASSIGNMENT OF CLAIMS ACT 1940	
	TOCS, P.O. BOX 1686, BIRMINGHAM, AL 35201-1686	
Prepaid Account No. XXXXXX et al	PROJECT FUNDING AGREEMENT: XXXXXXXXXXXXXXXXXXXX as amended	Value: \$4,000,000.00

INVESTMENT POLICY

Full underwriting is required in support of a commercialized contract in support of the funding, securitization, safeguards, and auditable systems to ensure compliance in the jurisdiction of the approved project.

Basic Bill of Exchange Transaction



Impact of America Standing Together

100,000 Population City

		Planned		Pessimistic		Optimistic	
		100%		20%		80%	
Assumptions		Partners		Partners		Partners	
USA Population	100,000	680,652		136,130		544,522	
Charters Total	32,412						
Local Funds	\$ 166.00	\$	16,600,000	\$	3,320,000	\$	13,280,000
AST Funds	\$ 30.00	\$	498,000,000	\$	99,600,000	\$	398,400,000
Muliter Effect	11	\$	5,478,000,000	\$	1,095,600,000	\$	4,382,400,000
Taxes:	21%	\$	1,150,380,000	\$	230,076,000	\$	920,304,000
Total Funds		\$	514,600,000	\$	102,920,000	\$	411,680,000
Variable Cost							
Cost of Goods	45%	\$	231,570,000	\$	46,314,000	\$	185,256,000
Total Variable Cost		\$	231,570,000	\$	46,314,000	\$	185,256,000
Gross Profit		\$	283,030,000	\$	56,606,000	\$	226,424,000
Operating Cost							
Sales & Marketing	3%	\$	8,490,900	\$	1,698,180	\$	6,792,720
R&D	2%	\$	5,660,600	\$	1,132,120	\$	4,528,480
G&A (w/o Depreciation)	12%	\$	33,963,600	\$	6,792,720	\$	27,170,880
Total Operating Expenses		\$	48,115,100	\$	9,623,020	\$	38,492,080
Income from Operations		\$	234,914,900	\$	46,982,980	\$	187,931,920

INVESTMENT POLICY

WORLD STANDING TOGETHER Charters

The World Standing Together is now in a position to lock in geographic areas and register projects to be funded. NSC is the founding group for America Standing Together and World Standing Together.

To lock in a charter or secure a potential position within the system there are a couple of ways. World Standing Together now offers 90-day options, so you can lock in your area and start the planning process to move forward with your project or charter. Current pricing is subject to change without notice.

World Standing Together

Charters are now available	Project Funding	Non-profit Charters
You can lock in your area - Today!	Project funding being schedule for WST Members.	We are scheduling our WST Charters
LEARN MORE	LEARN MORE	LEARN MORE

NSC will create the template for a Series Trust Charter under the Master Trust of WST. This trust provides the foundation for creating an operating entity within your jurisdiction. This trust remains in place as the link between WST World and every charter and becomes either the operating entity or the advisory board. Visit the WST, AST and NSC tabs on the site so you fully understand the financial models before attempting to lock in a city, state, or country.

If you are looking to hold a Regional, State or Nation position can sign up those areas on the NSC can offer a way to earn a geographical area sponsoring new charters. This will give you a regional position at the same geographical or population of your choice, irrelevant of where you sponsored a charter.

Simple example: You sponsored 5 cities that created charters, each having 200,000 as a population. You would have the first right of refusal to take a regional position in WST and handle an area of 1,000,000 people.

Starting charters and registering projects take lots of time and effort so only acquire a charter if you are serious about building and group of leaders with the desire to make your city, state, region, or nation as better place.

INVESTMENT POLICY

Bonds and Currency Notes (Including but not limited to the following)

- 1 Agriculture Notes
- 2 Alfuka 1912 Boxes
- 3 Alpha Omega Boxes
- 4 AMBER DRAGON - 1 MILLION
- 5 American Dream Box/Morgenthau Box
- 6 American Golden Guns
- 7 American Hardware Boxes
- 8 American Railway Bonds
- 9 Black Coffin
- 10 BLACK DRAGONS / Black Dragons -1B- / BLACK DRAGON 10 BILLION
- 11 Black Eagle / Super Black Eagle/ Imperial Black Eagle
- 12 BLUE DRAGON - 100 MILLION
- 13 Blueberry Bonds
- 14 Brazilian Bonds / LTNs
- 15 Bugatachi
- 16 Celebration Boxes
- 17 CH - YUAN CENTURY
- 18 Chariot of Fire
- 19 Chinese Government Reorganization Bonds
- 20 Chinese Historical Bonds
- 21 CH-RED DRAGON
- 22 DOUBLE DRAGON 100 TRILION
- 23 Double Dragons -1B-
- 24 Double Guns & Grenade/Double Black Gun Pagoda
- 25 DRAGON 100 MILLION
- 26 Dragon Notes
- 27 Elizabeth Notes
- 28 Euro Gold Dollar Boxes/Notes
- 29 Farmer Bonds
- 30 Farmer Box
- 31 Federal Reserve Boxes (FRBs)
- 32 Federal Reserve Notes (FRNs)
- 33 Forbidden City
- 34 Freedom Women currency
- 35 G7 Boxes
- 36 German Bonds
- 37 Gold Bonds
- 38 Gold Dragon 1000
- 39 Gold Dragons

INVESTMENT POLICY

- 40 Gold Solomon
- 41 Golden Bible
- 42 Golden Buddha
- 43 Golden Buddha Manuscript
- 44 Golden Buddha statue
- 45 Golden Buddha Sword
- 46 Golden Camel
- 47 Golden Castles and Boxes.
- 48 Golden Castles with Towers
- 49 Golden Cathedral
- 50 Golden Chrysanthemum
- 51 Golden City & Boxes.
- 52 Golden City (large) & Golden City (small)
- 53 Golden Coffin
- 54 Golden Crab
- 55 Golden Diamond
- 56 Golden Dragon Chair / Golden Sarg
- 57 Golden Guns - Bullets & Boxes.
- 58 Golden Horse
- 59 Golden Imperial Palace
- 60 Golden Leaf
- 61 Golden London Tower
- 62 Golden Morgan Boxes.
- 63 Golden Mosque
- 64 Golden Pagoda (large) & Golden Pagoda (small)
- 65 Golden Palace / Solomon's
- 66 Golden Paradise
- 67 Golden Quran
- 68 Golden Screen
- 69 Golden Scroll / Totem
- 70 Golden Sword / Golden Pistol
- 71 Golden Torah
- 72 Golden Trumpets and Boxes
- 73 Golden Tulip / Purple Tulip
- 74 Google Notes
- 75 HONG KONG Golden Dollar Boxes / Notes
- 76 HONG KONG Lion Head Bonds
- 77 HONG KONG Tiger Notes
- 78 HONG KONG DRAGON
- 79 HSBC Banknotes
- 80 Imperial Black Eagles
- 81 Imperial Chinese Box
- 82 Imperial Dragons (HK)
- 83 Imperial Notes
- 84 IQD Beige Box -1B -

INVESTMENT POLICY

- 85 IQD White Box - 2B -
- 86 Iraqi Dinars and Boxes
- 87 Japanese Gold Dollar Boxes / Notes
- 88 Japanese Government Bonds
- 89 Japanese Kobe Sauna Boxes
- 90 Jericho Boards
- 91 JP Morgan & Wells Fargo
- 92 JP Morgan Gold/Silver/Bronze Boxes
- 93 K333 Versailles Boxes
- 94 Liberty Bonds
- 95 Liberty Boxes / Suites/Bonds
- 96 Liberty Boxes.
- 97 Macau Dragon 5 Million
- 98 Metal Boxes
- 99 Mexican Bonds
- 100 Ministry of Finance Bonds
- 101 Napoleon Bonds
- 102 Ohio Boxes
- 103 Pacote Silver / Calsca Silver Boxes
- 104 Peacock / Red Seal
- 105 Petchili's and other Chinese bonds
- 106 Petrobras Bonds
- 107 Philippine Victory Notes
- 108 Pilate Ring
- 109 PINK DRAGON 1000
- 110 Plum Blossom / Gold Blossom
- 111 Queen Victoria Bonds
- 112 Railroad bonds
- 113 RED DRAGON 1 MILLION
- 114 RED DRAGON 1000
- 115 RED DRAGONS
- 116 Russian Bonds
- 117 Salmon Castle
- 118 Septillion Notes
- 119 Silver Guns/Black Guns
- 120 Solomon's Temple
- 121 Sovereign Gold Bonds
- 122 SPECIAL AGRO-CHEQUE OF \$100 BILLION ZIMBABWE DOLLARS
- 123 Super Petchili Bonds and Boxes
- 124 Temple/Forbidden City
- 125 Tiger FRN
- 126 Tiger Lily Boxes
- 127 Tiger-Zebra Boxes
- 128 TOV Book of Redemption / Scrolls
- 129 TOV Boxes

INVESTMENT POLICY

- 130 TOV Boxes (Baby Boxes & Mother Boxes)
- 131 Treasury Notes/Boxes
- 132 Truman and Osmena Bonds
- 133 Tungsten / Golden Tungsten Box
- 134 UN Boxes
- 135 US FED Instruments (US Treasury Instruments)
- 136 US Golden Dollar Boxes/Notes
- 137 US Silver Certificates
- 138 US TREASURY Bonds / Strips
- 139 Victory Bonds
- 140 Wells Fargo Boxes
- 141 World Bank Boxes
- 142 Yellow Dragon 100 quintillion Notes.
- 143 Yellow Dragon Notes
- 144 Zimbabwe (Blue) Mother Box - 1B -
- 145 Zimbabwe 100 Decillion Notes
- 146 Zimbabwe 100 Quintillion Dollar Notes
- 147 Zimbabwe 100 Septillion Notes
- 148 Zimbabwe 100 Sixtillion Notes
- 149 Zimbabwe 100T Boxes Blue Notes
- 150 Zimbabwe 100T Boxes gold Notes
- 151 Zimbabwe 5 Octillion Dollar Notes
- 152 Zimbabwe Bicentillion (600 zeroes)
- 153 Zimbabwe Blue Containers
- 154 Zimbabwe Blue Quintillion Notes
- 155 Zimbabwe Centillion (303 zeroes)
- 156 Zimbabwe Decillion Notes
- 157 Zimbabwe Dumillillion
- 158 Zimbabwe Duodecillion
- 159 Zimbabwe Gold coins & ingots
- 160 Zimbabwe Gold Quintillion Notes
- 161 Zimbabwe Megalillion
- 162 Zimbabwe Milletillion (3003 zeroes)
- 163 Zimbabwe Millillion (probably doesn't qualify)
- 164 Zimbabwe Myrillion
- 165 Zimbabwe Nonacentillion (2703 zeroes)
- 166 Zimbabwe Nonillion Notes
- 167 Zimbabwe Novemvigintillion
- 168 Zimbabwe Novillion
- 169 Zimbabwe Octillion Notes
- 170 Zimbabwe Octillion Notes (Green, Silver and Gold)
- 171 Zimbabwe Octocentillion (2403 zeroes)
- 172 Zimbabwe plates
- 173 Zimbabwe Quadrigentillion (1200 zeroes)
- 174 Zimbabwe Quindecillion

INVESTMENT POLICY

- 175 Zimbabwe Quingentillion
- 176 Zimbabwe Quinquacentillion (1503 zeroes)
- 177 Zimbabwe Quintillion Notes (Blue, Gold)
- 178 Zimbabwe Red Dragons -1B-
- 179 Zimbabwe Septcentillion (2103 zeroes)
- 180 Zimbabwe Septendecillion
- 181 Zimbabwe Septillion Notes
- 182 Zimbabwe Septingentillion
- 183 Zimbabwe Sexcentillion (1800 zeroes)
- 184 Zimbabwe Sextillion Coin
- 185 Zimbabwe Sexvigintillion
- 186 Zimbabwe Sixtillion Notes
- 187 Zimbabwe Trecentillion (903 zeroes)
- 188 Zimbabwe Trevigintillion Notes
- 189 Zimbabwe Undecillion
- 190 Zimbabwe Vigintillion Notes
- 191 Zimbabwe Yottalillion
- 192 Zimbabwe Zettalillion

All the financial instruments carry their own set of opportunities and benefits. The ability to clear most of these instruments required the ability to show provenance from the original owners. Jupiter Financial Group has worldwide provenance to clear all these instruments and other complex structures.

Our procedure is simple and provides protection to the current owners and long-term support in asset management services.

Redemption procedure:

1. Create a US Constitutional Trust.
2. Acquired assets into the Trust.
3. Packaged is underwritten through our Bank.
4. Our Bank submits package from Trust Department.
5. Trust ownership remains confidential.
6. Funds move into Trust.
7. Owner and Trustee(s) coordinate final placement of funds.
8. Coordination of asset management programs

**** Special Note:** facilitators and intermediaries are also placed in the trust to ensure fee are also properly allocated and protected.

Jupiter Financial Group can provide genealogy and final clearances at a Sovereign level and approved projects through the World Standing Together program.

Procedures:

Jupiter creates a joint venture series trust with owner to provide genealogy and projects.

Assets are legally placed into Trust and sold under the guideline as noted above.

Owner shall declare life style funds and/or project funding.

Life style funds shall be paid and accounts coordinate if needed.

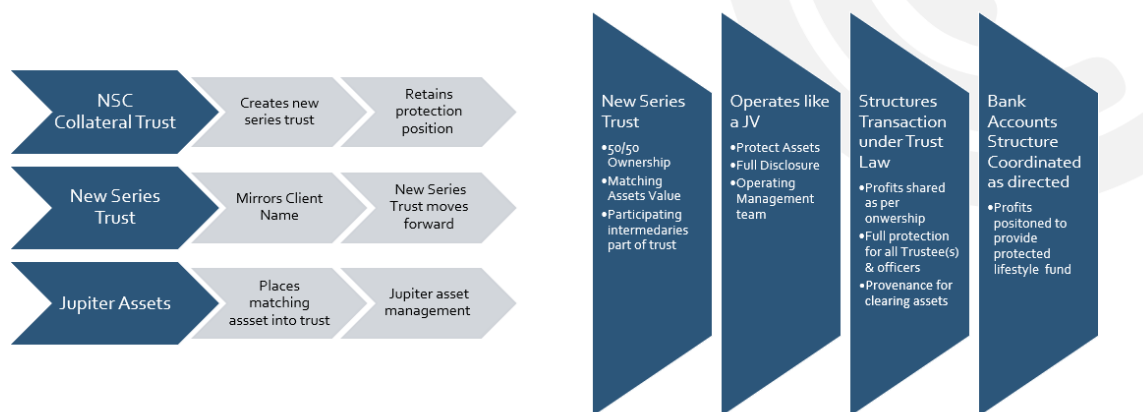
Project funds shall be moved to the WST program as Board of Director of Series Trust.

WST program shall be established and managed the approved projects.

If owner has pending approved projects they will be funded through Jupiter Financial Group and/or World Standing Together Program.

INVESTMENT POLICY

TURNKEY ONE STOP OPERATIONS



Establishing a Contract Entity in Trust Form

Human Sovereign Trust/ Charter



Business Trust



Project Implementation



Long Term Planning



Structuring of Entity

Business /Family Analysis
Due Diligence/Purpose
Covenant of Privacy
History Lesson
Underwriting/Indenture
Registered with Master Trust
Issuance of Unit Shares
Movement of Assets
Selection of Trustees
Surrender of Unit Shares
Re-issuance of Unit Share
Selection of Officers
Purpose of Entity
Collateral Enhancement
Bond Issuance
Bank Selection
Financial Manager
Risk Analysis
Insurance

Timing
2 to 8 weeks
80 to 200 Man Hours

Creation of Entity

Issuance of Documents
First Meeting
Organizational Structure
Nominating Trustee
Preceding Trustee
Fiduciary Responsibility
Business Plan/Purpose
Introduction Letters
Bank Letters
Investment Accounts
Taxation Issues
Jurisdictional Structure
Operational Structure
Deliverables
Management Contracts
Expense Policies
Book Keeping

4 to 12 weeks
200 Man Hours

Management

Operating Entity Established
Feasibility Study
Selection of Vendors
Government Approvals
Concession for New Business
Local Management
Financial Controls
Compliance
Quarterly Reviews
Liability Notice
Bailee -Manager
Contract Services/Workers
Compensation Plans
Protector

Life of Entity

Long-Term Planning

Quarterly Reviews
Reinvestment Plan
Loan Repayment
Social Economic Plans
Local Hiring Plans
Executive Training
Government Coordination
Long term mgt
Entity Renewal

INVESTMENT POLICY

The Sovereign Buyer(s)

- The Sovereign Buyers are Governmental International World Organizations, and their sources of funds for payments are from Gold-Backed Collateral Accounts.
- The Sovereign Buyer is a Consortium of Trusts, Organizations, and Foundations; it is also not any particular country but pertains to multilateral entities connected with "[The G-20 Countries](#)".

CLOSING PROCEDURE

1. Imperative that sellers have no connections with criminal activity and that their files are proper to pass the Due Diligence.
2. After that they will receive the documents, namely Genealogy & PSA (Profit-Sharing Agreement) to sign.
3. In a specific order of the files, each seller will receive a CONTRACT based on their assets.
4. Once the contract has been received, they will be paid 1% Payment in 24 hours and 9% Payment in 3-5 days and then the remaining Payments in tranches of 10 %.
5. It is Sovereign Buyer therefore that will be the highest pricing all around, as other in-between buyers would also putting their files onto our desk.
6. Once the file is approved, Seller will receive the CONTRACT and within 24 hours. Normally Seller will get Contract from Sovereign Buyer in 2 to 4 weeks in accordance with specific order of priority.
7. Seller will get 20% Net of the Gross price
8. Rest 80% goes to Humanitarian Projects & supranational institutions. SELLERS CAN SUBMIT HUMANITARIAN PROJECTS.
9. The lawyers cooperate with Sovereign Buyer's Paymaster to arrange the outgoing of the fees over the QFS and arranging for sellers & facilitators the Diplomatic Passports and Sovereign Status.
10. The inspection will be done through a classified team of experts on the location of the assets.
11. Transportation will be done through them by military or diplomatic jets.

DOCUMENTS REQUIRED

Please submit full updated KYC with the Genealogy for FACILITATORS.

- Template of Genealogy will be provided
- Template of KYC will be provided
- Instructions for photographs and videos as the Proof of Life (PoL) will be given

INVESTMENT POLICY

The **National Economic Security and Recovery Act (NESARA)** is a set of proposed economic reforms for the United States was signed by Congress and then into law on October 10, 2000, by President Clinton, under orders by U.S. military generals at the White House under duress.

NESARA implements the following changes:

1. Zeros out all credit cards, mortgage, and other bank debts. (Due to the illegal banking activities)
2. Abolish the Income Tax.
3. Abolishes the IRS.
4. Creates a 14% flat rate non-essential new item only sales tax.
5. Increases benefits to senior citizens.
6. Returns Constitutional Law to all courts.
7. Reinstates the original Title of Nobility amendment.
8. Establishes new Presidential and Congressional Elections within 120 days after NESARA is announced.
9. Monitors Elections and prevent illegal elections activities of special interest groups.
10. Creates a new U.S. Treasury, currency back by precious metals. (ending the Bankruptcy of 1933 initiated by Franklin Roosevelt)
11. Forbids the sale and America birth certificates records as chattel.
12. Initiates new U.S. Treasury in alignment with Constitutional Law.
13. Eliminates the Federal Reserve System.
14. Restores financial privacy.
15. Retrains all judges and attorneys in Constitutional Law.
16. Ceases all aggressive, U.S. government military actions Worldwide.
17. Establishes peace throughout the planet.
18. Release enormous sums of money for humanitarian purposes.
19. Releases over 6,000 patents of suppressed technologies, including free energy, antigravity and sonic healing technologies.

NSC has operated under constitutional law since the 1990s. Our stance has remained the same since the 1990s as the original Farm Bill was transformed into NESARA and **Global Economic Security and Recovery Act** or **Global Economic Security and Reformation Act (GESARA)**. The implementation has taken a global awakening to combat elites as seen by 911, and other false flag events continue to block this program worldwide at all costs.

INVESTMENT POLICY

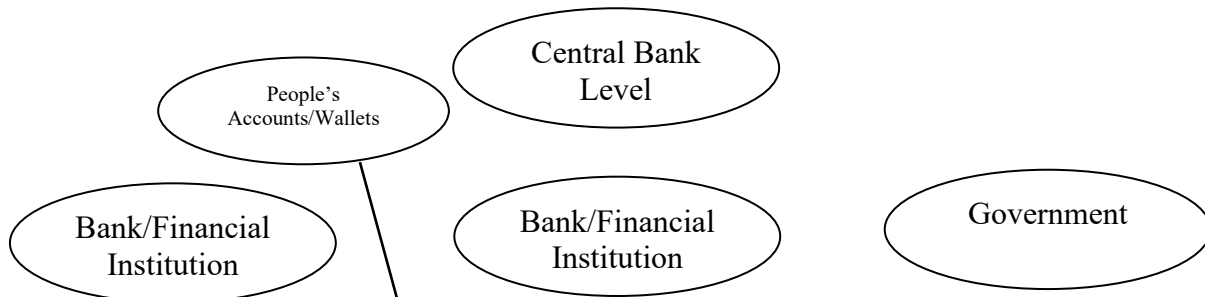
Financial Institution of the Future:

Establishing financial freedom goes beyond having the ability to have no restriction on the use of funds. True financial freedom is that each sovereign being has the right to 100% financial privacy. The last 100s of years has been plagued with nominee accounts and off-balance sheet funds that only allowed the controlling entities and agencies to work in the shadows in the name of government so called national and banking security etc... ending in misused of funds and corruption. What's the solution?

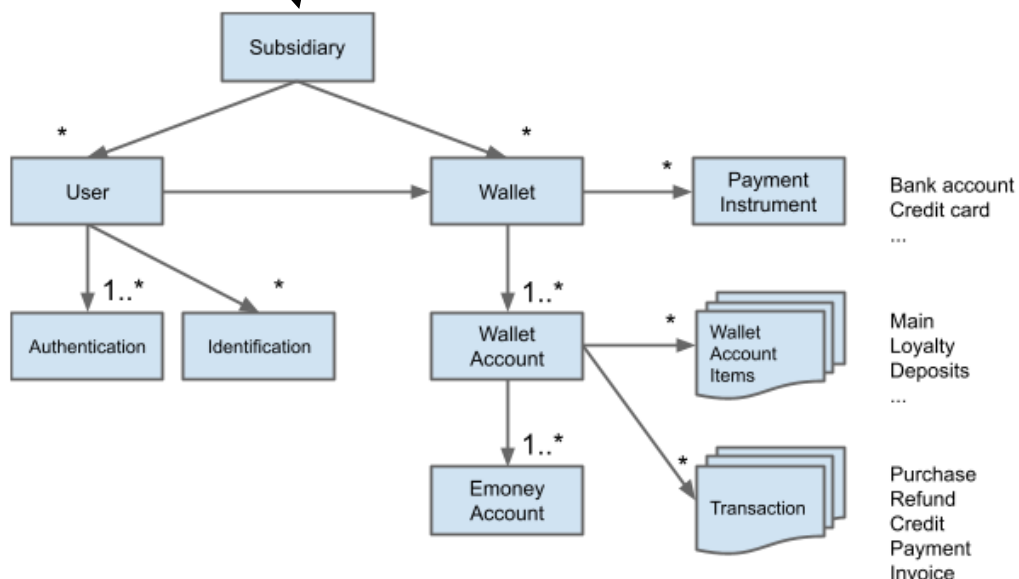
First ask yourself, is it the amount of funds or wealth that's the issue or is it the type of transaction that's the issue. If you eliminate the size of the account everyone becomes equal, so then we only deal with the transaction type. Even if the wrong people have funds, they can't transact illegal business we have still accomplished our objectives. Now with Quantum computing we can track every transaction to ensure compliance with international laws

Building the financial services to support World Standing Together will strive to maintain financial privacy while providing robust commercial and private commerce.

World Structure for Jupiter Financial Group:



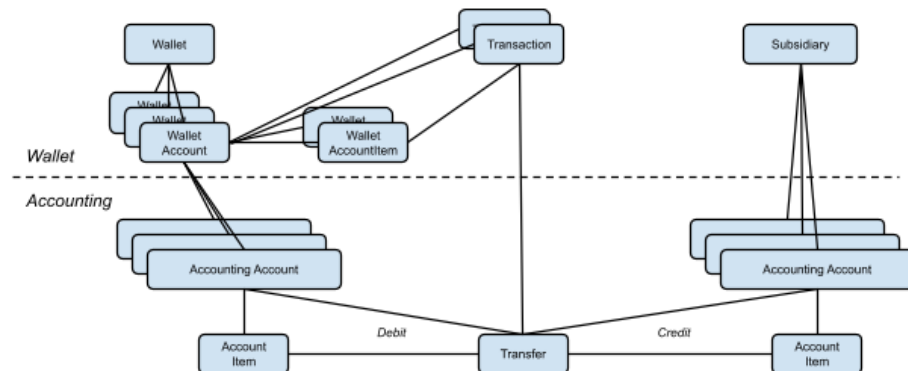
Wallets / Accounts are held at the central bank level or moved to a commercial financial institution by the account holder. Wallets would have the same basic functions within international standards. This provides the highest level of confidentiality on a country-by-country level.



INVESTMENT POLICY

The accounting concept would provide interface at the transactional level.

Accounting concept



The following diagram illustrates the currencies, and what money is transferred / exchanged if required. The transaction-amount only determines the applicable consumer-amount and merchant-amount. Only if the consumer-amount and merchant-amount have different currencies, the amount must be exchanged when transferred.

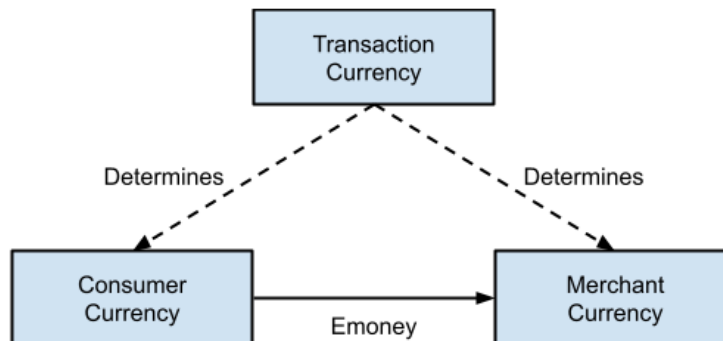
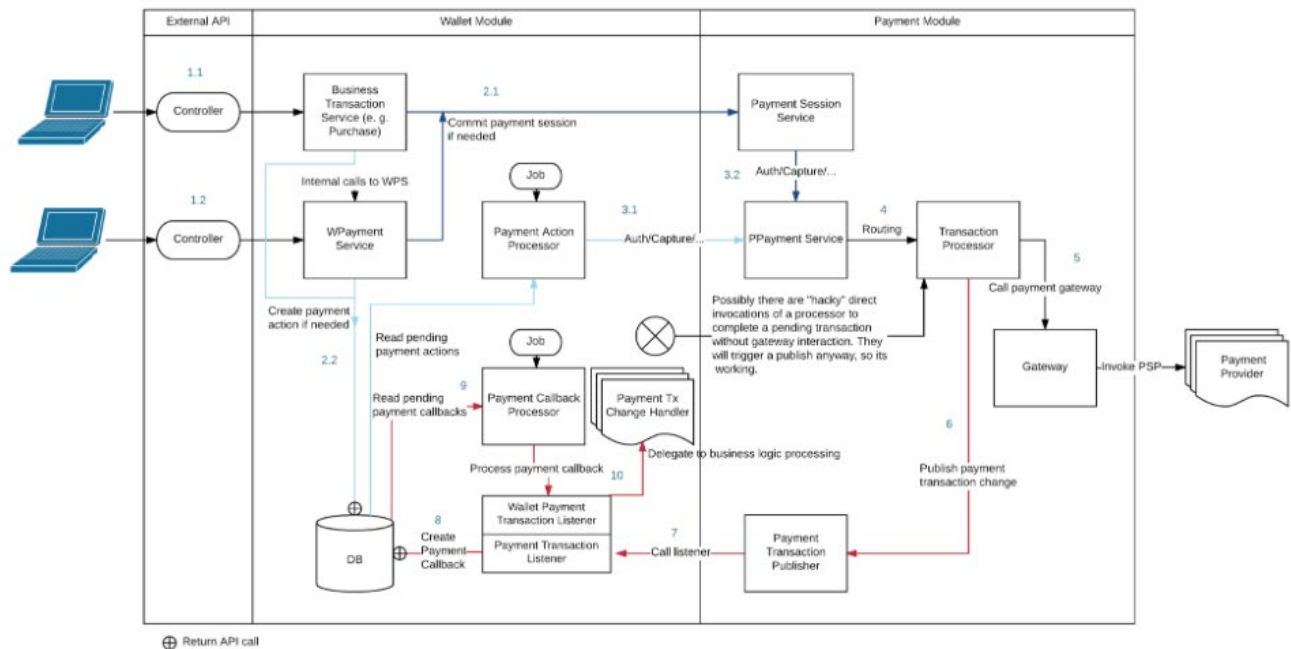


Diagram below with flow description:

- 1.1 Client invokes an API which is implementing a business transaction service which requires a payment transaction.
- 1.2. Client invokes the API of the Payment Service directly (e. g. Funding/Withdrawal)
- 2.1 Both business transaction and payment service need to commit the payment session if used.
- 2.2 In case there is no payment session commit with a direct Payment Service call, or no payment session at all, a payment action will be created.

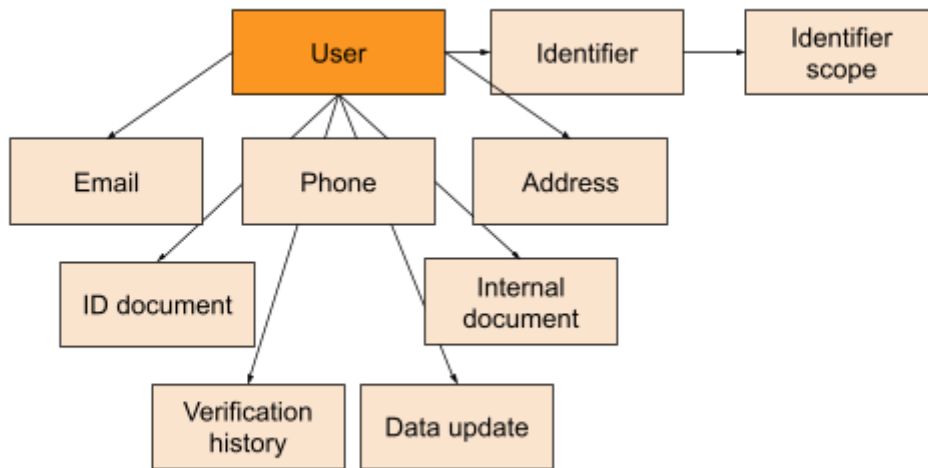
INVESTMENT POLICY

- 3.1 In case a payment action has been used, the processing job will invoke the payment action processor to also call the Payment Service operation as defined by the payment action.
- 3.2 In case a payment session has been committed and it is incoming money, the respective operation of the Payment Session will be called (Auth/capture/..)
4. Internal payment transaction routing to the responsible payment transaction processor containing the transaction and gateway information
5. Processor delegates to the payment gateway
6. Processor calls payment transaction publisher to inform about the received status from the gateway
7. Publisher calls all registered payment transaction listeners
8. Payment transaction listener implement in Wallet module creates a payment callback db entry
9. Payment callback job reads pending payment callbacks and invokes processing
10. Wallet payment transaction listener delegates to the payment transaction change handler. These handlers are responsible for implementing the actual business logic that will finish (or fail) the business transaction.



INVESTMENT POLICY

Creating the User Module:



The **User** represents a customer legal entity that is the legal contract partner for a Subsidiary. A user is also typically the owner of a wallet. A user has the following attributes which can be stored in the database:

- ID
- birth country
- birth place
- citizenship
- creation datetime
- date of birth
- display name
- first name
- gender
- invited by
- IP address
- is on watch list flag
- language
- last name
- nation code
- occupation
- personal number
- primary address ID
- primary email ID

INVESTMENT POLICY

- primary phone ID
- registration source
- source of income
- status
- subsidiary ID
- verified address flag
- verified bank account flag
- verified birth place flag
- verified citizenship flag
- verified date of birth flag
- verified email flag
- verified gender flag
- verified identification document flag
- verified name flag
- verified nation code flag
- verified personal number flag
- verified phone flag
- verification level

Know your customer (KYC) is the process of a business identifying and verifying the identity of its clients. The concrete KYC requirements (mandatory user data, acceptable verification process, applicable limits) are defined through the bank and anti-money laundering regulations which may be different from country to country.

The User module of the CoreWallet provides basic implementations of common steps of the widespread KYC procedures. It supports:

- Email verification
- Phone verification
- Personal user data verification / ID documents upload

Please note that payment instrument (credit card or bank account) verification is not a part of the User module, but a part of the Wallet module, because payment instruments are associated with a wallet and not with a user. Nonetheless, the information about the successful bank account verification (verified bank account flag mentioned above) is stored with the user as changing the value of this flag may trigger a change of the KYC level of the user.