

## Compulsory Systematic Savings Program (CSSP) of the WBP

Within the **Private Banking Facility (PBF)** is the **Wealth Building Program (WBP)** wherein the **PBF** is the manager of the **WBP**. The **WBP** has many functions, but the overall goal is to . . . build tangible wealth measured in terms of liquid *Capital* (cash or its equivalent) at hand, and growth of that *Capital* in the near determinable future. The intent of the **WBP** is to increase Capital growth as rapidly as possible in a measured, self-sustaining, progressive, and protected framework. The result is to reap the benefits of continuous Capital formation, continuous creation of liquid Earning Assets that have fixed determinable quantifiable value, and acquisition/aggregation of Collateral that is used to buttress and/or support the Earning Assets. These Assets thereby become Collateral Based Assets (in contrast to Commodity Based Assets that are subject to risk), and serve as a financial tool for almost any worthwhile purpose.

What is the **Wealth Building Program (WBP)**? The core element of the **WBP** is the **Compulsory Systematic Savings Plan (CSSP)** using 4-1 leverage and tax incentives to build tangible wealth within an asset protected and tax-favored environment. The **WBP** revolves around the **PGO Member/PBF Participant** that operates “a private bank within a bank” using the proprietary legal and financial structure of the Ministry Led Venture. The **CSSP** is necessarily designed to allow satisfaction of a present debt obligation at some point in the future: or, simultaneously provide the means to accommodate the purchase of an asset or realization of some desired end event.

### Compulsory Systematic Savings Plan (CSSP)

Although based in the United States, the **CSSP** is engineered to be scalable, flexible, and adaptable to any given situation around the world. The **CSSP** accomplishes this by requiring and enforcing self-discipline on the part of the **PBF Participant**, incorporating any one or number of levels to accommodate financial needs. *Level 1* is the foundation from which all other levels are derived. Multiple levels may be employed simultaneously for different purposes at any one time.

**Basic Unit: Level 1** = \$1,000 USD initial Capital contribution in conjunction with a mandatory Capital contribution commitment of \$50 USD per month for a term of sixty (60) months. The total of all Capital contributed over this term = \$4,000 USD (\$4,000 = \$1,000 + \$3,000). Upon the end of the five (5) term, the Trust (on behalf of the **PBF Participant**) realizes a net value of \$16,000 USD in the form of cash. This cash may be payable to the **PBF Participant**. Commensurate with the expiration of this initial 5 year term, the **PBF Participant** may continue for an additional five year term or longer.

#### Illustration of Level 1 Only:

Initial Capital Contribution	Monthly Capital Contribution Commitment	Term in Months	Total Monthly Capital Contributions (60 Months)	Total Combined Capital Contributions at End of Term	Leverage Factor Multiplied by Total Capital Contributions	Total Capital Realized at End of Term	Average Annual Return on Total Capital Contributions
\$1,000.00	\$50.00	60	\$3,000	\$4,000	4	\$16,000	80%

# Compulsory Systematic Savings Program (CSSP)

## Account Withdrawals:

Withdrawals of Capital and/or earnings thereon before the expiration of the five year term are not permitted. To reiterate, the **CSSP** is designed to accomplish the purposes of the **PGO Member/PBF Participant** to accumulate wealth without interruption. Wherein there is need for greater flexibility in terms of forward-planning and/or factors beyond one's control, other programs within the **PBF** are available for this purpose. Thus, the **CSSP** is exactly what it is entitled: a *Compulsory Systematic Savings Plan*.

## Multiple Levels for easier Forward Planning:

Within the **CSSP**, there are multiple levels in increments of \$1,000 USD initial Capital contributions, coupled with correspondingly increased monthly capital contributions directly in proportion to *Level 1*. For purposes of ease of understanding, each and every level is a multiple of *Level 1* in connection with the initial Capital contribution, but with increased monthly commitments of additional contributions in increments of \$50.00 USD per month:

**Illustration of Multiple Levels based on Level 1:**

		Monthly			Total	Leverage Factor	Total	Average	
	Initial	Capital	Term	Total	Combined	Multiplied by	Capital	Annual	
	Capital	Contribution	in	Monthly	Capital	Total Capital	Realized at	Return on	
Level	Contribution	Commitment	Months	Contributions	Contributions	Contributions	End of Term	Total Capital	Contributions
1	\$ 1,000	\$50	60	\$3,000	\$ 4,000	4	\$ 16,000	80.0%	
2	\$ 2,000	\$100	60	\$6,000	\$ 8,000	4	\$ 32,000	80.0%	
3	\$ 3,000	\$150	60	\$9,000	\$ 12,000	4	\$ 48,000	80.0%	
4	\$ 4,000	\$200	60	\$12,000	\$ 16,000	4	\$ 64,000	80.0%	
5	\$ 5,000	\$250	60	\$15,000	\$ 20,000	4	\$ 80,000	80.0%	
6	\$ 6,000	\$300	60	\$18,000	\$ 24,000	4	\$ 96,000	80.0%	
7	\$ 7,000	\$350	60	\$21,000	\$ 28,000	4	\$ 112,000	80.0%	
8	\$ 8,000	\$400	60	\$24,000	\$ 32,000	4	\$ 128,000	80.0%	
9	\$ 9,000	\$450	60	\$27,000	\$ 36,000	4	\$ 144,000	80.0%	
10	\$ 10,000	\$500	60	\$30,000	\$ 40,000	4	\$ 160,000	80.0%	
N			60			4		80.0%	
100	\$ 100,000	\$5,000	60	\$300,000	\$ 400,000	4	\$ 1,600,000	80.0%	

## Line of Credit:

In addition, the **PBF Participant** can receive an open ended line of credit based upon their Capital contributions over the aforementioned five year term equal to four (4) times their Capital contributions that can be used for any purpose outside the PBF, providing that the proceeds of the loan are used to build assets and otherwise satisfy the parameters of the Wealth Building Program (**WBP**); i.e., satisfaction of debt, purchase of a home, business, educational and/or medical expenses, retirement, and other uses. Acceptable parameters of the **PBF** are defined by YAHUWAH Aloahiym, as well as existing legalities in connection with any activity deemed to be illegal as determined under US law. Essentially, the intent of the

## Compulsory Systematic Savings Program (CSSP)

**PBF Participant** must necessarily come into alignment with the structure, capabilities, purview, and guidelines of the **PBF**.

### **Scalable Modifications:**

The *Basic Unit* of the **Compulsory Systematic Savings Plan (CSSP)** can be scaled to any situation or scenario anywhere in the world with electronic access. For example, if the **PBF Participant** is in need of \$96,000 USD at the end of five years, then the Basic Unit of \$1,000 may be multiplied by a factor of 6:

**Example: PBF Participant's** need for \$96,000 USD at the end of 5 years:  $\$96,000 / \$16,000 = 6$

Therefore, 6 times \$1,000 = Initial Capital Contributions of \$6,000 and corresponding monthly contributions totaling \$300 USD (\$300 USD = \$50 USD x 6). Therefore, *Level 6* of the **CSSP** would be employed, wherein Capital has been created and growing at an average annual rate of 80% to accommodate the need for \$96,000 USD at the end of term.

	Initial	Monthly			Total	Leverage Factor	Total	Annual	
	Capital	Capital	Term	Total	Combined	Multiplied by	Capital	Return on	
	Contribution	Contribution	in	Monthly	Capital	Total Capital	Realized at	Total Capital	
Level	Contribution	Commitment	Months	Contributions	Contributions	Contributions	End of Term	Contributions	
6	\$ 6,000	\$300	60	\$18,000	\$ 24,000	4	\$ 96,000	80.0%	

### **In the Event of Default of Monthly Contribution:**

What happens in the case of default in connection with the monthly capital contribution commitment?

In the event that the **PBF Participant** defaults on his or her monthly Capital contribution commitment, and the default is not cured within 90 days, then all contributions are returned to the **PBF Participant** at the end of the aforementioned contractual 5 year term with accrued earnings based upon a fixed rate per annum. No distributions of contributed Capital and/or earnings shall take place until the end of this term.

In the event that the **PBF Participant** wishes to reenter the **WBP** following his or her default even if such default is not cured (satisfied), then access to the **WBP** shall be granted without delay, provided that the **PBF Participant** makes new contributions in the same manner as before, and scalable as they desire and/or are capable. It must be emphasized that the **PBF Participant** is making a commitment, but never loses their respective Capital once contributed and the earnings thereon; they simply lose the opportunity to have the leverage factor work on their respective behalf for that particular unit (or series of units) that is (are) the subject of their default; in other words, the only loss is an opportunity cost on that particular unit that was the subject of default. For example, if the **PBF Participant** employs 6 units, and defaults on two of those units, then the remaining four are unaffected by the default and remain active.

## **Transfers of US Income Tax Qualified/Non-Qualified Funds**

Capital in the form of cash is in one of two forms: Tax Qualified or Non-Qualified funds. *Tax qualified funds* are funds that are lodged in a type of IRS restricted account; i.e., an individual retirement account (IRA), or

## Compulsory Systematic Savings Program (CSSP)

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some other form such as a qualified employee 401K retirement plan. *Non-qualified funds* are funds that are necessarily unrestricted by the federal government in terms of access and use, and can be employed in any legal manner.

Transfers of liquid assets in the form of either type may be used as a source of capital contribution for the **CSSP**. The **PBF** is able to liberate tax qualified funds without creating a taxable event for the **PBF Participant**. Non-qualified funds are unrestricted in the first place, and therefore do not necessarily cause taxable events.

*Qualified Funds* are eligible to be transferred into the **PBF** tax free, subject to compliance with applicable tax law. In such an event, returns on these types of accounts earn at a superior fixed rate over a fixed time period, and enjoy the same asset protection, as well as removal from the risk of market value adjustment (MVA), Credit Default Risk, potential dilution of equity interest (by the account holder), and other factors that impact the value of the account.

*Non-qualified funds*, being unrestricted, may be employed as a Capital Contribution into the **CSSP**, or into alternative **WBP** programs also with superior yields and flexibility in connection with the term of the financial instrument employed.

### Transfers of Illiquid Assets

Assets are either liquid (easily convertible into cash within a certain time frame; typically, a year or less) or illiquid (having equitable value that is difficult or impossible to access). These assets may be transferred into the proprietary structure of the Ministry Led Venture, wherein liquidity, either in whole or in part, may be arranged and accomplished, pursuant the interests and desired goals of the **PGO Member**. Again, the same asset protection provisions as well as other advantages would apply, and these advantages can be very appealing.

Outside and separate from the **PBF**, conversion of illiquid assets to liquid assets can be a time consuming, labor intensive and financially risky maneuver. However, the **CSSP** can be employed to reduce the headache, and provide a financially viable alternative without risk.

**Example:** Assume a **PBF Participant** has a parcel of real property with an estimated Fair Market Value (FMV) of \$500,000 and an immediate liquidation value of \$200,000, and that is difficult to sell or otherwise finance pursuant to prevailing market conditions and/or other factors. In addition, assume the physical condition of the property requires additional capital investment to make it marketable or functionally useful, may or may not be income producing but has recurring carrying cost features which further add to the cost of ownership burden, real and/or anticipated depreciation, etc. Given these characteristics, equity growth can be either: negative, stagnant, or slow. What can be done?

The **CSSP** may be a suitable answer. Given the liquidation value of \$200,000, these funds can be employed attaining rates of growth of 80% annually with no risk. In addition, exposure to market value adjustment (MVA) is eliminated, as well as effective termination of all carrying costs, maintenance and repair expenses, exposure pursuant to functional obsolescence and further depreciation, legal issues, and other related

## Compulsory Systematic Savings Program (CSSP)

factors that together reduce the real, quantifiable value of the asset. Thus, \$200,000 cash realized from its liquidation value is in a position to yield 80% annually over a 60 month period, or \$800,000 with **no** risk:

	Initial	Monthly	Term	Total	Total	Leverage Factor	Total	Annual	
	Capital	Capital	in	Monthly	Combined	Multiplied by	Capital	Return on	
	Capital	Contribution	Months	Contributions	Contributions	Total Capital	Realized at	Total Capital	
Level	Contribution	Commitment	Months	Contributions	Contributions	Contributions	End of Term	Contributions	
50	\$ 50,000	\$ 2,500	60	\$ 150,000	\$ 200,000	4	\$ 800,000	80.0%	

### PBF: Sources of Working/ Investment Capital

The **PBF** is a source of virtually unlimited working and/or investment capital when employed properly. To repeat, the **PBF** is focused on Capital Formation, Creation of Earning Assets, and Acquisition and Aggregation of Collateral that creates the *Collateral Based Assets*. The *Collateral* is used to indemnify the secured Earning Assets against default.

### What are the procedures to become a PBF Participant?

- 1) First, every **PBF Participant** must be enrolled in *Perfect Gift.Org (PGO)* as a **PGO Member**.
- 2) Second, each **PBF Participant** must contact the *Trustee Representative for Guardians Trustee LLC* in order to receive and execute the required Trust documents. These documents are required to create a Trust for the **PBF Participant**, serving as a vehicle for a means of asset protection and benefits. All financial transactions are carried out pursuant to the formation of the Trust, which effectively serves as the “bank within a bank” on behalf of the **PBF Participant**.
- 3) Upon contact with the *Trustee Representative*, directions and procedures for the transfer of funds will be provided.

To contact the *Trustee Representative*, simply send an email to: [guardianstrustee@gmail.com](mailto:guardianstrustee@gmail.com) or call the USA phone number below.

### *Withdrawal from the PBF:*

In the unlikely event that a **PBF Participant** wishes to withdraw or terminate their respective **PBF** involvement, then how is this accomplished? In other words, how does any party get out? The answer is not problematic, and not punitive.

Simply contact the Trustee Representative and discuss the matter.

### Contact Information:

Edward A. Young

Trustee Representative

Guardians Trustee LLC

USA Cell Phone: 307-640-7040

Email: [guardianstrustee@gmail.com](mailto:guardianstrustee@gmail.com)