

Private and Confidential: For PGO Members Only

Brief Summary of Operations of the Private Banking Facility (PBF)

Short & Concise Explanation of Private Banking Facility (PBF) Operations

This information is **privileged** and **confidential** and is available for review for **PGO Members only**. The **Private Banking Facility (PBF)** is designed for use by committed **PGO** Members who have personally and/or corporately pledged to regulate and otherwise conduct their respective lives in compliance with the Righteousness of Aloahiym. This information is deliberately withheld from the general public.

All performance results of the **PBF** are the result of YAHUWAH'S *Light* at work within the **PBF**. The **PBF** provides for minimally guaranteed quantifiable returns on contributions of capital into the **PBF** legal framework wherein **all capital and earnings are indemnified against loss**. These returns on capital are the **minimum** to be received defined by contract, with indemnification as to safety, growth of assets, income, etc.; subject to the **PBF Participant's** particular involvement in one or more of the **PBF** proprietary programs. There is **no limit as to the maximum return** on capital. Why? Because YAHUWAH'S *Light* is infinite, and there is no limit as to how, how much, and when He decides to manifest any rewards to any particular **PBF Participant**, understanding that the **PBF is a Ruach driven enterprise**. [See Psalm 37:4-5].

Regardless of the return experienced by the **PBF Participant**, it is **imperative that each party perceive and understand** that the amount and type of *reward* pursuant to his or her **PBF** involvement is a function of what YAHUWAH has allowed, and **NOT** a result of the **PBF** making that determination. In short, it is YAHUWAH'S favor **exclusively** that determines the final yield on capital over and above the **PBF** minimum contractual guarantee, and not that of man or the organizational structure that is administered by man, including the Principals and various operational executive managers of the **PBF**. Thus, **the PBF is an engine of change; a very real, tangible, and quantifiable paradigm shift in the manner in which commerce throughout the world is to be undertaken**.

Perception of Events and Rewards of the PBF through the Eyes of YAHUWAH

Most individuals view their circumstances through the eyes of their respective flesh despite YAHUWAH'S instructions to the contrary [Mark 11: 23-24; John 4: 48-50], failing to imagine, conceive, and comprehend what is actually possible and in store for them, [Mark 9:23], if they would line up their respective lives [Luke 12:29-32; Matt 6:33; others], with, in and through the *Light* of Aloahiym [Matt 21: 21-23; Eph 3:20]. However, talk is cheap; and performance through action counts. The **PBF** is a measuring rod of that performance, and the standard is the condition of the **PBF Participant's** heart [2 Chon 16:9].

Why the effort through the flesh? The basic reason is that these same people continually **attempt to reap rewards out of their flesh** driven by the carnal nature in lieu of YAHUWAH'S *Light*, thereby bringing a curse upon themselves [Jer 17: 5-6; 1 John 2:16]. The **PBF** has been designed and developed for the express purpose of overcoming this curse with verifiable results. Specifically in connection with money, the **PBF** is to demonstrate YAHUWAH'S power at work through His Word . . . at work in each **PBF Participant**. [See Matt 22:29; Deut 8:18]. The tangible rewards of the **PBF** are potentially unlimited, and available to every single respective believer who conducts his or her personal and professional life according to YAHUWAH'S

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rules of engagement, and not their own. While the superior returns on capital are impressive, they are insignificant compared to the infinite rewards possible that are guaranteed by and through YAHUWAH'S performance on His Word. The **PBF** is a part of the biggest movement of YAHUWAH since the Day of Savuot (Greek: *Pentecost*) in connection with *His* preparation of *His* people for the catching up of the *Man Child* [Rev 12:5].

Goals and General Structure of the Private Banking Facility (PBF)

The **PBF** is a composium of several different interactive, but affiliated companies operating synergistically to form a financial mechanism so as to achieve the following goals:

- 1) Safety of Capital and Earnings in a tax favored environment providing maximum legal asset protection within the continental United States (State of Wyoming) from unauthorized entry by private parties and government entities alike;
- 2) Tangible Net Growth of Assets and Earnings thereof in real terms at rates of superior growth and earnings without commonly associated market risks;
- 3) Financial mechanism that is adaptable, flexible, and scalable to most scenarios throughout the world;
- 4) Use of the **PBF** scripturally based **Wealth Building Program (WBP)** and other **PBF** financial vehicles, to reduce and/or eliminate debt to any creditor . . . anywhere in the world, while enabling any **PBF Participant** to effectively escape financial bondage through lack of opportunity and/or captivity to oppressive economic slavery;
- 5) Provide a mechanism for **Continuous Capital Formation** coupled with simultaneous **Continuous Collateral Aggregation** for use in the defined market and organizational structure of the **PBF** with adjustable liquidity (conversion of assets into cash (USD) *that is protected against* asset devaluation, dilution, dissolution, premature income stream termination, inflationary pressures and/or currency exchange issues), and other factors pursuant to market value adjustment (MVA), and/or credit default loss (CDL), but where assets and/or multiple income streams can be created, sustained, and/or multiplied (with indemnification) for maximum tangible growth in real terms;
- 6) Create an engine of economic growth for small/medium sized business enterprises to thrive and flourish by providing access to a proprietary legal and financial structure that produces investment and/or working capital on terms that will stimulate and sustain growth that produces wealth in real terms.

Composition of the Private Banking Facility (PBF)

The **PBF** is comprised of the following component companies:

- 1) WY LLC (Limited Liability Company) operating as the administrative head of the **PBF** network legally empowered to provide services to a *Private Members Only* organization (**Perfect Gift.Org**) formed for the purpose of Ministry and/or funding for charitable and missionary causes as provided under US law;

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- 2) US Life Insurance Company based in WY, USA;
- 3) Nationally chartered US Commercial Bank;
- 4) State of WY Licensed Life Insurance sales agency serving the **PBF** affiliated WY Life Insurance Company exclusively;
- 5) Use of independent Trusts as a shelter for all assets and earnings of Grantor/PGO Member;
- 6) Use of **PGO** designated irrevocable Trustee of said independent Trusts . . . Guardians Trustee LLC
- 7) Independent network of **PGO Members** through **Perfect Gift Ambassadors (PGA)** interested in enabling other potential candidates to become **PBF Participants** for which they receive a referral fee as compensation;
- 8) **Perfect Gift Financial Advisors (PGFA)** operating to assist potential immigrants that are **PGO Members** in conjunction with the process for *Continuous Capital Formation* administered by the Trustee and managed by the **PBF** and repatriation of their respective assets under the protection of US law;
- 9) **Man Child Financial Trust (MCFT)**, an irrevocable inter vivos Trust venued in Wyoming providing funding for various charitable and missionary causes;
- 10) Various other affiliated organizations to service **PGO Members** as needed and directed by YAHUWAH Aloahiym.

Brief Description of Operations of the PBF

The **PBF** is extremely complex and multi-faceted, requiring the involvement of a broad range of qualified professional specialists from many different areas both within and outside of the financial community. The **PBF** is not a single financial institution, but rather a composium of different entities operating on behalf of each and every **PBF Participant** individually. The significant hallmarks of the **PBF** are total, absolute and complete privacy, confidentiality, protection, financial safety through indemnification of capital and earnings, coupled with tangible maximum returns on capital. The proprietary advantage of the **PBF** is achieved through the operations of a mechanism of a series of events wherein each and every part of the **PBF** operates both synergistically and symbiotically.

The **PBF** is charged with providing superior and impeccable performance results with predictability and certainty (in adjustable specified time frames) in a seamless fashion, while maintaining full indisputable legal compliance with all applicable federal and state laws. Given the daunting legal and financial challenges around the world, including the US, success can only be attained by and through the favor of YAHUWAH Aloahiym, despite the skill sets, accomplishments, and capabilities of any one group of specialists or component group of companies. **Hence, man simply cannot take credit for the success of the **PBF** [1 Cor 4:7].**

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Briefly stated however, the Ministry Led Venture is a network form of organization that combines the financial strength and stability of the *US Legal Reserve System* with the liquidity and monetary distribution of the *US Federal Reserve System*.

The *combined efforts* of the component companies of the **PBF** serve to attract and aggregate *Collateral* in the form of irrevocable *Life Insurance Guaranteed Contracts* pursuant to the *Legal Reserve System* in portfolio blocks of \$100 Million USD. The *Collateral* is aggregated continuously through a **PBF** affiliated Wyoming chartered United States *Life Insurance Company* that is of necessity a member of the *US Legal Reserve System*. This *Collateral* is subsequently monetized, used to support *Capital* creation from within the **PBF**, and subsequently distributed through a **PBF** affiliated nationally chartered US Commercial Bank *exclusively* to Members of the *Private Membership Organization* and non-religious operating Ministry of **Perfect Gift.Org (PGO)**.

Formation of Capital and distribution is accomplished pursuant to this monetization process. **Aggregation of Collateral** and **Formation of Capital**, (*two separate functions*) both occur simultaneously in a seamless operation from within the **PBF**, creating a spread between the two elements. This spread constitutes *Margin Income*. The *Margin Income* generates blocks of continuous, multiple income streams flowing into the **PBF**.

Pursuant to this proprietary monetization process, additional sources of *Capital* are created and deployed within the **PBF** in various forms contributing collectively to the **PBF Wealth Building Program (WBP)**. This created *Capital*, supported by the *Collateral*, is further deployed (within the **PBF** mechanism) generating additional multiple income streams, subsequently being compiled into blocks (portfolios) of income producing assets (Earning Assets).

These blocks (or portfolios of multiple blocks) containing Capital and related income streams are then contractually distributed to **PBF Participants**, subject to the terms and conditions of their respective contractual involvement within the **PBF**. Since the *Capital* created is based on the value of *Aggregated Collateral*, these assets are known as **Collateral Based Assets** that can be liquidated (converted into cash in USD) within the **PBF**. Once converted, the cash can then be distributed through the **PBF** affiliated *US Commercial Bank*, that is of necessity subject to US Banking Regulations and other pertinent laws. This cash or its equivalent can be utilized in any number of different ways, such as investment and/or working capital, or used within the **PBF** in connection with the **WBP**.

Collateral Based Assets provide that all Capital and Earnings generated from within the **PBF** are indemnified against loss pursuant to the protection of the *Legal Reserve System*, thereby eliminating risk due, in part, to Market Value Adjustment (MVA), Credit Default Loss (CDL) or asset devaluation, asset depreciation or dilution, and/or certain other forms of loss where net *realized* liquidity values are determined pursuant to the **Commodity Based Asset** value structure of the *Federal Reserve System*. The **PBF** uses Collateral Based Assets exclusively in its proprietary operations to accomplish its purposes.

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Commodity Based Assets are assets where value upon liquidation (sale, dissolution, or Net Present Value upon maturity) is measured as a function of the net amount of proceeds *realized* (net of liquidation costs) pursuant to an act of the free market (in economic terms) of the world's financial systems. These net *realized* values can and do fluctuate on a constant, daily basis, minute to minute . . . due to any number of influencing factors, i.e., political, military, social, general supply and demand functions, etc.

As a result, these market fluctuations cause variances in portfolio values upon liquidation that are then translated into the aforementioned net *realized* market values. With *Commodity Based Assets*, there is **no** undergirding of indemnification to protect against loss, as is the case with *Collateral Based Assets*. Thus, use of *Commodity Based Assets* involves high measures of risk; where use of *Collateral Based Assets* does not.

Pursuant to the operations of the **PBF**, indemnification of both capital and earnings is incorporated to mitigate the effects of *deleveraging* common to today's general free market features and conditions. *Deleveraging* of asset values is a result of changing dynamics of any given market. *Deleveraging* is often a function of *decreasing* commodity values, and the corresponding effect that it has across a broad spectrum of industries and/or economies; i. e., oil, real estate, financial markets, etc., and is necessarily an obvious characteristic of the world's systems; aka, the Babylonian systems which are destined to fall **[Rev 18: 1-24]**.

The exclusive nature of the operations of the **PBF** for **PGO Members** serves YAHUWAH first and foremost. In addition, the *Private Membership Organization* of **PGO** as an operating Ministry enables the **PBF** to comply with all requisite legal requirements. Thus, only **PGO Members** are allowed to participate in the **PBF**. Hence, the **PBF Participant** receives first the protection of YAHUWAH and His Covenant promises **[Psalm 89:34]**, and secondarily the protection derived from the financial stability and safety of the *US Legal Reserve System* while taking advantage of the liquidity (liquid market value upon financial instrument maturity or dissolution) of the *US Federal Reserve System*.

The returns on both contributed and created Capital are predicated on known constants in the manufacture and disbursement of Capital (cash money) wherein specified contractual minimum guaranteed returns are carefully controlled and implemented pursuant to robust and highly monitored Asset Liability Risk analysis and management. Once the minimum returns have been identified, then these blocks of capital can be multiplied to operate in a sequence of series wherein the combined strength of Capital is maximized at certain, specific time intervals, becoming available for disbursement; or redeployed either in part or in full, so as to continue the production of further growth of both capital and income.

How does the PBF Work?

The primary elements of the **PBF** consists of a network of: 1) the administrative and coordinating head of the **PBF** operating as a WY LLC; 2) the Wyoming Chartered Life Insurance Company; and 3) a US Nationally Chartered Commercial Bank formed to hold a new asset class of financial instruments created by monetizing the assets of the *Legal Reserve System* through the *Federal Reserve System*. This new asset class, called **Collateral Based Assets**, and created by this symbiotic relationship has: 1) predictable

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quantifiable value; 2) is not subject to market or credit default risk as are *Commodity Based Assets*; and 3) is liquid upon demand, subject to the adjustable structure of the instrument.

As such, *Collateral Based Assets* provide a sustainable solid, tangible, recognizable, financially solvent, and viable liquid capital foundation for: 1) Bonds issued by the **Private Banking Facility (PBF)** to holders of both Qualified and Non-Qualified Funds; 2) Credit Enhancements issued in the form of Direct Payment and Stand-by Guarantees to the Nationally Chartered Commercial Bank refunding the blocks of secured Earning Assets originated and funded by the **PBF**; 3) Blocks of secured income producing assets used to fund and otherwise capitalize the **PBF Wealth Building Program (WBP)**; and 4) Secured Capital Assets with adjustable liquidity (flexibility and adaptability) structured to provide and/or secure Corporate and Private loans used to fund **PBF Participant** projects for investment, acquisition, and/or working capital for purposes either within or outside the confines of the **PBF** legal and financial structure.

The funding of this new asset class creates a continuous source of *Capital* needed to sustain near vertical growth of the **PBF** and its participating Members. Because of its safety and predictable value, these *Collateral Based Assets* can be used to indemnify portfolios of secured Earning Assets (income producing debt instruments) refunded through the Nationally Chartered Bank at a cost *substantially lower* than the earning yield on the respective instruments. This allows the Margin Income to be capitalized and deployed as *Capital* by offering the holders of these debt instruments in the form of deferred liabilities (bonds) earning fixed rates of income with equity participation within the legal and financial structure of the **PBF** where capital and earnings are indemnified against loss.

The creation and deployment of this new asset class undergirds a *Financial Program* that combines the advantages of traditional stand-alone banking, insurance, and equity products into a new revitalized and symbiotic relationship product that satisfies the five needs of money: Safety, Growth, Income, Liquidity, and Tax efficiency, all in one Program.

Introduction of this Program is through a tax and legal structure custom designed by **PBF** Licensed Financial Service Centers, using a process that allows the **PBF Participant** to acquire, accumulate and protect assets and then distribute wealth to heirs completely free of all taxation (subject to full US legal compliance) while giving back to a system that is based on giving and receiving; fulfilling, in part, **James 1:17: Every good and every perfect gift is from above coming down from the Father of lights . . .**

PBF: Instrument of Transition in Commerce

The **PBF** changes the way America saves and invests through the funding of *Small to Medium Business Enterprises* as the engine of the country's economic growth while facilitating global commerce and trade. Why? Capital that has historically been placed at risk (in the form of *Commodity Based Assets*), resulting in speculation and losses . . . no longer needs to be at risk. Pursuant to the operations of the **PBF**, the upside return on capital is preserved, while the downside risk of loss is mitigated.

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How does this occur? The **PBF** operates within its own proprietary organizational structure, and also outside of this structure, but only where the **PBF** proprietary process is employed. For example, a **PBF Participant** may wish to engage in a business activity independent and outside of the **PBF**, but desires to use the **PBF** financing capability in order to avoid financial risk. This can be accomplished where all parties are willing to structure the transaction according to **PBF** requirements. The result would be that the deal is made, and all capital and earnings of the respective transaction are indemnified against loss, and the financial interests of all parties involved are both satisfied and preserved. The issue is not the deal itself, assuming it is legitimate, viable, and approved by YAHUWAH, but the manner in which *Capital* required for the transaction is deployed.

In connection with Capital deployed outside of the PBF, many business or financial transactions are not capable of funding, capitalization and/or related financing, as well as worthy consideration based on conventional good business practices and judgment, due to the associated level of overall risk. The **PBF** is a potential game changer however, because this inherent risk can be mitigated through indemnification of both capital and earnings unique to the transaction. Without exception, prudent capitalization in any instance demands good business operating practices for any project, but the associated risk concerning the required capital investment is mitigated pursuant to the proprietary indemnification provided by and through the **PBF**.

In connection with capital deployed within the PBF, risk factors are assimilated the same way, but with some major changes. In short, cash or other capital transfers into the multiple, but independent Trust structures are used to create additional *Capital*. This Capital created can be used to both increase and support the NPV of the *Capital* transferred. For example, a \$1,000 USD cash contribution has the ability to earn the return on capital as a \$4,000 USD contribution thereby achieving a 4 to 1 ratio, substantially increasing the yield on the **PBF Participant's** capital contribution, and wherein both all capital and earnings are indemnified against loss. Thus, safety as well as superior returns on capital are assured. Therefore, why place capital at risk wherein there is no need? Moreover, returns on capital can be accomplished in an asset protected, tax free environment, with assurance that all assets and related earnings would be available for future generations.

Given the unique capabilities of the **PBF**, a **PBF Participant's** concurrent debt load (acquired previously outside of and apart from the **PBF**) can also be eliminated with proper and intelligent financial engineering. The same type of engineering can also be employed to provide for payment of medical expenses, retirement, present and future child support obligations, school and other educational expenses, etc. In other words, debt (payment obligations of whatever kind) is not a refinancing of existing debt with more debt, but satisfaction of the debt itself.

Virtually any and all payment obligations can be satisfied in and through the proprietary **PBF** legal and financial structure that is scalable, duplicable, adaptable, and capable of custom engineering to fit almost any financial need throughout the world without refinancing debt or payment obligations with more debt.

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Concluding Remarks

The **PBF** is the first ever innovation of its kind. **PGO** is the head of the Ministry Led Venture. One cannot participate in the **PBF** without first becoming a **PGO** Member. Why?

As an arm of the Ministry of Aloahiym, each and every **PBF Participant** is required to live a personal and professional life in complete compliance with YAHUWAH'S demands and standards of Righteousness. Without this requirement, then any and all persons are led into a delusion of their own making [2 Thes 2: 10-12]. Yahushua came to the earth to save men's souls, to turn them from darkness to His Light [Acts 26:18] and to destroy the works of the enemy of their souls [1 John 3:8]. This does not happen by enabling man to become rich so as to perish in the end.

The **PBF** is a tool of YAHUWAH in this age so as to enable man to turn from his wicked ways respectively (as directed by the darkness of the carnal nature) [Rom 8: 4-8] and focus on His Light exclusively. Hence, the total rewards of the **PBF**, determined by YAHUWAH Aloahiym, are given out of His Light (favor) such that man's attention to his or her business, money, and finances are necessarily focused on His Light, and nowhere else. This practice leads to multiple and continuous life changing experiences in His Light, where eventually the **PBF** has less and less appeal to the **PBF Participants/PGO Members'** total composite being . . . spirit, soul, and body, as well as the respective persons' total existence.

It is the condition of the heart (motives) that YAHUWAH monitors and rewards as He sees fit [Prov 24:12; James 4:3].

John 15:7 If you abide in Me, and My words abide in you, ye shall ask what ye will, and it shall be done unto you.

End.