

Introduction

I greatly appreciate the opportunity to introduce to you this investment services, and look forward to helping you meet your financial goals. We've dedicated ourselves to providing investment advisory services to the investment community. This investment program is founded on the idea that diversification and asset allocation are the keys to investment success. All too often, investors pursue strategies that, while steeped in good intentions, lack the discipline and planning considered vital by many investment professionals to reaching their financial goals.

At the forefront of this investment method is our personal approach in constructing an investment portfolio suited to your needs and a portfolio tracking system developed by an investment professional with over 20 years of multifaceted investment experience. Once we agree upon the investment mix set forth in this proposal and make the investments, your positions will be entered into our system to help insure that your asset mix stays on target. Unlike most investment services that only check your asset allocation targets once every quarter, we monitor your account at least once a day.

We believe that the increased volatility of today's markets requires constant monitoring of your portfolio in order to control risk and increase the likelihood of you reaching your financial goals.

In this proposal, we will describe each step of our four-step Investment Process. We will provide you with an overview of Modern Portfolio Theory and how we will relate it to your investments. At the end of the proposal, we have provided a customized Investment Policy Statement, which will outline your goals and objectives as an investor, and provide specifics on the management of your portfolio.

Thank you for the opportunity to introduce our services, we look forward to participating in your efforts to secure a sound financial future.

WORDFROM THE LEADERS

At **Pulsechaindef**, we have a deep and abiding belief in seeing the world through our clients' eyes.

And we know that, this year, many of you have had reasons to be concerned about the future.

Whether you're saving for a child's college education or working toward a comfortable retirement, these last few months have made it difficult to know if you're still on track to meet your goals. First, I want to reiterate our strong belief in the power of long-term investing. Even in truly challenging circumstances, we believe one of the best things you can do is to stay focused on your plan.

Keep saving, Keep investing in the future. And, to the extent possible, try to tune out the noise. History shows that markets have demonstrated a remarkable ability to recover from even the most trying times.

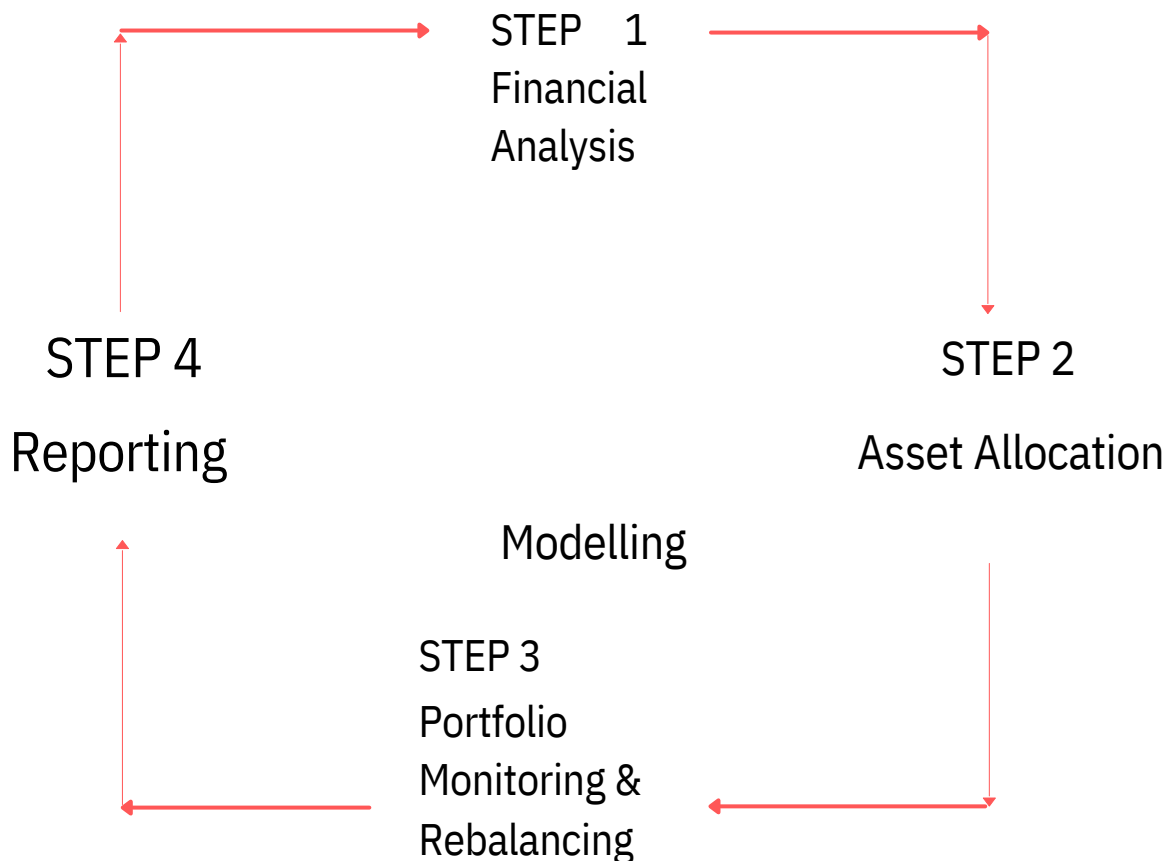
If you can stick to your goals through the ups and downs, you'll be in the best position to create a better tomorrow for yourself and your family.

Our 4-step money management process

We will operate within the framework of a Four Step Investment Process. It is designed to bring structure and discipline to the ongoing decision-making of your strategy.

A disciplined investment process will promote appropriate responses to changing individual financial circumstances and periods of volatile financial markets. The ultimate success of your investment strategy in meeting your long-term objectives will be determined by:

- Developing a clear understanding of your goals and objectives;
- Properly aligning your investable resources consistent with these objectives;
- Eliminating an emotional response to perceived short-term investment opportunities and market volatility.



Our 4 Step Money Management Process promotes a clear understanding of your investment goals.

Step 1 - Financial Analysis

A sound investment strategy begins with the establishment of your current financial position. We have analyzed your financial circumstances, including available resources, investment time horizon, liquidity needs, rate of return objectives and risk tolerance.

ESTABLISHING YOUR RISK/RETURN PROFILE

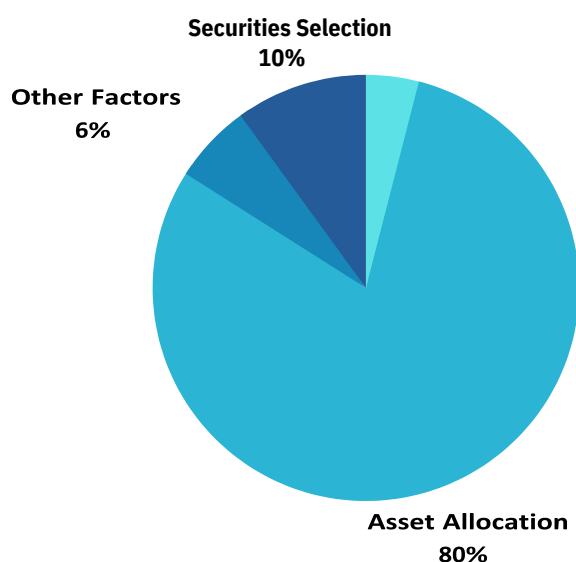


Based on your answer, our discussions and investment preferences, your overall investment objectives and risk tolerance is consistent with our Moderate Profile.

Step 2 - Asset Allocation Modeling

Asset Allocation is the process of allocating your investment capital to specific asset classes to maximize expected returns for a given level of risk. It is essential that you understand the relative importance of asset allocation versus security selection, market timing and other factors in determining portfolio performance.

Asset Allocation is at the heart of our asset management approach. Academic studies by Brinson, Hood and Beebower, (1986); and Brinson, Singer and Beebower, (1991), concluded that over 90% of portfolio performance results from the asset allocation decision and all other factors have only marginal impact.

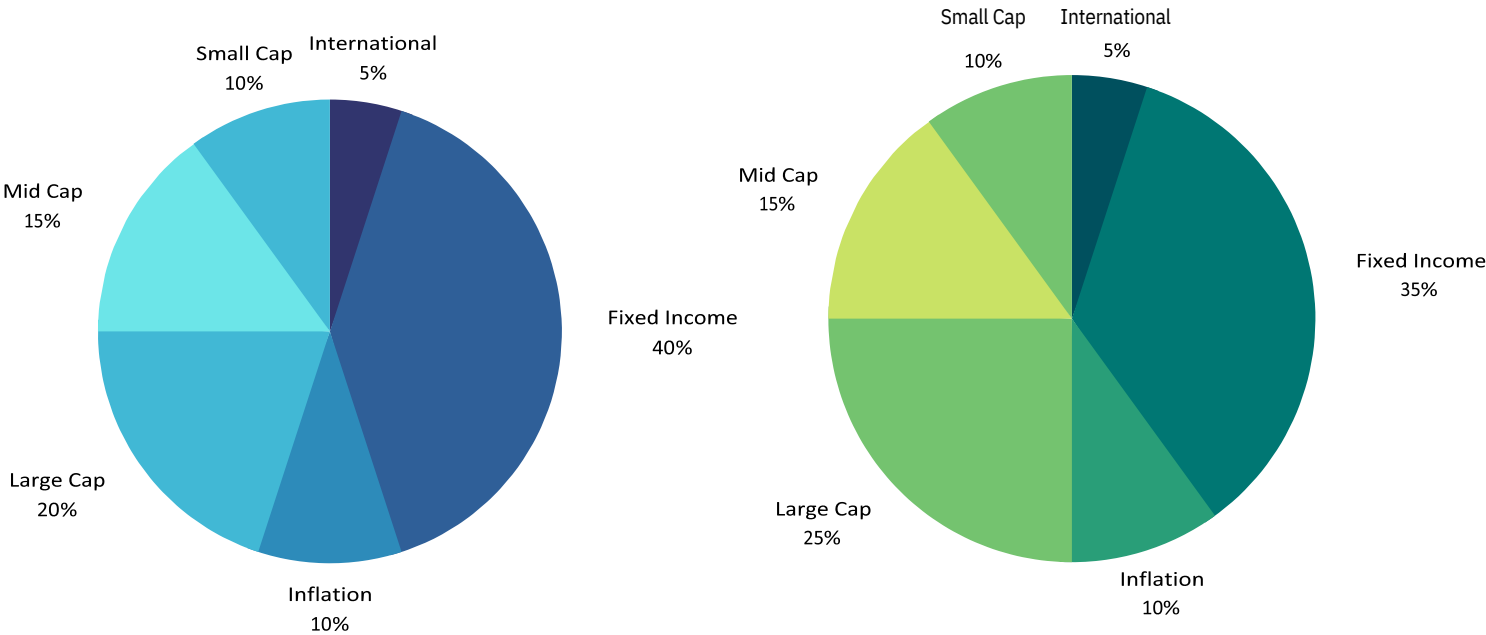


In 1990, Harry Markowitz won the Nobel Peace Prize in Economic Sciences for his extensive research in Asset Class Behavior and Portfolio Analysis. His findings are commonly referred to as Modern Portfolio Theory and his work has had a profound influence on the world of modern finance and investment management. Modern Portfolio Theory offers a more in-depth analysis of the performance of asset classes. In addition to analyzing historic returns and volatility, the Theory adds a third dimension to portfolio management that evaluates asset class's diversification effect on a portfolio. This shifts the attention away from individual securities and toward a consideration of the portfolio as a whole.

We employ a strategic asset allocation approach to our portfolios. This approach tends to maintain a more static asset mix throughout the investment time horizon. The asset mix is determined based upon your risk/return parameters. Once the asset mix has been established the portfolio is rebalanced when the targets percentages are violated by a pre-determined amount to maintain a constant level of risk exposure throughout the investment period. In addition, our system is capable of gradually increasing the fix income target over time. The use of this option creates a custom target date fund designed to provide a simple investment solution through a portfolio whose asset allocation mix becomes more conservative over time.

Step 3 - Portfolio Monitoring and Rebalancing

Portfolio monitoring and rebalancing is the other and equally important component of Modern Portfolio Theory. The primary goal of a rebalancing strategy is to minimize risk relative to a target asset allocation, rather than to maximize returns. A portfolio's asset allocation is the major determinant of a portfolio's risk-and-return characteristics. We monitor the asset mix in your portfolio at the end of each trading day and intraday during periods of extreme volatility, to help insure that your asset allocation stays on target.



We measure the allocation of your investments in the following four ways:

- Fixed Income & Inflation Hedge vs Equity & Alternative Investment
- Value Equity vs Growth Equity
- By major asset classes
- By all 18 Asset Classes

This intuitive approach to rebalancing is designed to provide superior risk adjusted return on your invested assets.

CRYPTO CURRENCY

UNDERSTANDING CRYPTOCURRENCY

Cryptocurrency, such as bitcoin, is digital money which is 'mined' through specialist programs and software. It revolves around a technology called blockchain, and many people invest in these assets thanks to a lack of government regulation. It is often a free and easy way to trade and make money without leaving paper or digital trails. People enjoy investing in cryptocurrency because it means that they can make money through a transparent, user-friendly exchange. Bitcoin, in particular, has seen spikes and dips in value over recent years, which makes it an appealing investment for people who enjoy the thrill of the marketplace. Some individuals have made a lot of money from cryptocurrency investment but it carries many risks. As it is a currency which is neither mainstream nor fully regulated, markets are always likely to go up and down at any given moment. Some experts suggest that working through the lows is crucial to experience massive potential returns. Businessmen and entrepreneurs all over the city trade in cryptocurrency. It is seen by many to be the future of transparent trading. Therefore, many investors are keen to get ahead of the pack before such money goes mainstream.

Investing in crypto is complex. Whether you're sophisticated or just getting started, our mission is to make crypto investing very simple for you.

WE DEVELOP HIGH-QUALITY, INVESTABLE CRYPTO INDICES.

The universe of cryptocurrencies can be intimidating. There are hundreds of exchanges and over 1,000 cryptocurrencies to choose from. Separating the winners from the losers is difficult. We help digital asset investors make sense of the investable universe by creating liquid, transparent and high-quality cryptocurrency benchmarks.

WE CREATE A SAFE AND SECURE WAY TO INVEST.

We believe that asset protection and investor security is paramount. We've institutionalized our investment infrastructure to include strict multi factor operational controls and procedures that are maintained throughout the investment process.

WE STREAMLINE TAX REPORTING AND HARVESTING OF TAX LOSSES

We operate strategically during periods when tax-loss harvesting can be applied within our funds. Our fund aggregates the profit and loss of your crypto holdings making it easy to track.

WE CUSTOMIZE THE INVESTMENT EXPERIENCE BASED ON YOUR NEEDS.

We work alongside investors to understand what they need. We are high-touch, transparent and focused on delivering the right solution at a competitive price point. Our platform's open architecture offers investors a wide-range of ways to partner with us.

We are a financial services firm dedicated to crypto asset investing. We manage a suite of high-quality indices, complexity-free offerings and customized investment programs for high-net-worth individuals and institutions. We apply a stringent selection criterion that systematically tracks the performance of the most liquid, secure and investable crypto assets. Indices are market-cap weighted, automatically rebalanced and priced in real time.

OUR CRYPTO INVESTMENT OBJECTIVE

The objective of the Pulsechaindef Investment Services Team is to track the performance of a market capitalization weighted basket of the largest and most liquid digital assets that are tradeable and secure.

INVESTOR BENEFITS

Data Integrity and Liquidity: pricing data sources are

selected by evaluating the largest exchanges with strong track records of stable, secure performance while maintaining local regulatory compliance. Coins are eligible if they meet substantial liquidity thresholds, which are measured only on a limited list of eligible and trust exchanges.

Secure and Investable: the eligible universe of

cryptocurrencies is narrowed to only include digital assets with wallet solutions capable of generating private keys and signing transactions offline, allowing cold-storage custody. The platform will not hold assets that cannot be stored and transferred safely.

CHOOSE YOUR PORTFOLIO

Starter

USD300 minimum

USD 2,999 maximum

1.5% Daily Profit Return

Referral Bonus 10%

Total Earning : 10.5%

Profit Withdrawal or Reinvestment in 7 Day(s)

[Deposit Now](#)

Premium

USD3,000 minimum

USD 7,999 maximum

2% Daily Profit Return

Referral Bonus 10%

Total Earning : 14%

Profit Withdrawal or Reinvestment in 7 Day(s)

[Deposit Now](#)

Gold

USD8,000 minimum

USD 17,999 maximum

3.5% Daily Profit Return

Referral Bonus 10%

Total Earning : 24.5%

Profit Withdrawal or Reinvestment in 7 Day(s)

[Deposit Now](#)

Supreme

USD18,000 minimum

Unlimited

4.5% Daily Profit Return

Referral Bonus 10%

Total Earning : 31.5%

Profit Withdrawal or Reinvestment in 7 Day(s)

[Deposit Now](#)

Step 4 - Reporting

We employ an unprecedented proprietary investment system to define and execute your investment strategy. A registered broker/dealer and FINRA/SIPC member will execute all trades and act as the custodian of your account. We will place all transactions directly with the selected broker/dealer and the custodian of record will provide all trade confirmations, monthly brokerage statements,



David Berrado Lopez
Director of Financial Conduct
FMRRC



Olivier J. Francois
Chief Marketing Officer
FCA



C. Ah-Hen
Chief of Financial Administration
IFMRRC



BOB COLBY
Financial Industry Regulatory Authority
Chief Legal Officer FINRA

INVESTMENT POLICY STATEMENT

The purpose of the Investment Policy Statement is to establish a clear understanding of the investment objectives and policies applicable to the management of your investment portfolio. These guidelines have been established in accordance with the risk/return profiling developed using the Investment questionnaire.

The Investment Policy Statement:

Establishes reasonable objectives and guidelines for the investment of your portfolio.

Sets forth an investment structure detailing the expected allocation among asset classes.

- Creates the framework for a well-diversified asset mix that can be expected to generate long term returns at a suitable level of risk.

Your Investment Profiles:

Overall Investor Profile - Moderate

The primary objective of this portfolio is moderate long-term capital appreciation and moderate current income with a reasonable amount of volatility. Assets will be invested in a balanced portfolio of equities and an alternative investment; and fixed income and a futures index.

Equity Investor Profile - Moderate Conservative

This equity portfolio emphasizes Large-Cap securities. Lesser percentages are allocated to Small-Cap, Mid-Cap, Foreign securities and the alternative investment. The Equity allocation emphasizes Value style equity investments with Growth style being a lesser concern.

Fixed Income Investor Profile - Moderate Conservative

This fixed income portfolio is designed to provide stability by emphasizing Short and Intermediate Term U.S Govt. Bonds with lesser allocations to long-term U.S Govt., High grade Corporate, international and High Yield bond investments and a futures index intended to protect against inflation.

Modern Portfolio Theory

Modern Portfolio analysis has shown that even a random mix of investments, known as Asset Classes, is less risky than putting all your money in a single investment. The crucial insight of Modern Portfolio Theory is this: the risk of an individual asset is of little importance to the investor; what matters is its contribution to the portfolio's risk as a whole. Asset classes generally do not move in tandem. When one asset class is advancing, another may be declining. In creating your portfolio, we have established minimum and maximum holding ranges for each asset class to insure adequate diversification.

REVIEWS AND COMMENTS

I will say I've loved the service I've gotten from Pulsechaindef Investment Services. Since I joined the community, even though I had just started with the minimum \$5000 at the time, I felt like they treated me like I was one of their biggest customers. -
OLEG BRUSOV (INVESTOR)

*I absolutely love Pulsechaindef Investment Services. When my Wife passed, they set up an investment account for my life insurance benefits, handled the rollover of an old Vanguard 401(k) account as well as my wife's 401(k) into an inherited IRA account. The team has been excellent, always available and even did a "courtesy sale" of some dead stocks I had in my original portfolio. I highly recommend Pulsechaindef Investment Services to anyone. -*SEAMUS WALSH (INVESTOR)

I originally signed up to test the waters in November of 2018. After the first month, I decided to transfer my investments over. The feature I love the most is being able to make smaller deposits that immediately makes profits. This means that I don't have any idle cash sitting around after having transferred it, it's immediately put to use.

*-*LANCY BENCH
(PARTNER/INVESTOR)

It is a supportive community with high values of each leader/director. That impressed me from the get go only a few months back. There is a great deal at stake, now more than ever, when it comes to our finances. Trust is essential and that has been earned in my mind with Adam especially. I have a lot to lose if my humble investments are not managed responsibly. I'm grateful to be asked about my goals and shown a path to follow as a team member. That one is outstanding and a rare find.

*-*SANDRA BARON
(INVESTOR)

For me, the financial advice and planning sections were the biggest perk of Pulsechaindef Investment Services. Like most of us, I'm juggling a few goals including saving for retirement, and I'm glad Pulsechaindef Investment Services can help keep me on schedule.

*-*DAVIDSON JOHN
(INVESTOR/PARTNER)



FINAL WORDS

It is my pleasure to welcome you to our uniquely integrated financial investment planning and ongoing financial consulting services. I am confident that you will quickly realize what a difference our approach will make in your life. Over the nearly 3 decades of my professional life as a financial investment adviser, I have to thank my client/friends who have themselves firmly expressed and shown me over these many years, that the optimal way for me to personally serve in my professional capacity as financial adviser and broker, is by knowing what makes you tick; what brings you meaning; and what, for you, is a life well lived. Most of you I imagine are accustomed to the standard investment services offered by your bank or brokers like myself. You probably think of a financial adviser/broker as someone who looks over your assets; asks you a few questions about your long-range goals and your risk tolerance and shows you 2 or 3 investment packages that he/she advises, and from which you the select the package that seems best to you. That's usually about it. Then your money is placed into that portfolio and you receive quarterly reports, and perhaps an annual or biannual review. About it, right?

That is not "about it" when you decide to come on board with Pulsechaindef Investment Services. We have come to realize that no financial person nor investment company can optimally manage a financial portfolio in the long run if they have not discussed your highest life values; your long range desires; your short range needs and concerns; your immediate play money plans and expenditures; and any old patterns or unconscious beliefs that may be keeping you stuck from experiencing your life to it's fullest. In fact, we consider it our obligation to you that we DO talk about your money and your vision; your fears and your dreams; your health and your wealth; the places where you excel in life and the places where you find yourself getting stuck. How on earth can we craft a solid, meaningful and useful financial management tool if we don't really know who you are, where you stand, and where you are headed?

So yes; Pulsechaindef Investment Services is different from the old static model of patriarchal money management. But yes too; I guarantee you that Pulsechaindef Investment Services is fully empowered with the same tools, technologies, protections, and price points as other investment firms. The investment mechanisms and SEC oversights in our industry are uniform in this regard. Few realized this fact.

I absolutely know (and am told over and over by my select client base) that our key difference is what makes all the difference! We want to know you. We want to really know who you are as well as what you yearn for and where your roadblocks may lie. With this integral foundation, then can we work together to pave the most customized road map possible for successfully placing, managing, reviewing, and enjoying your wealth-building progress at each milestone and vista-point along your route. So, if this is not something you are seeking, please accept and take advantage of these free exercises in this welcome package, and no need to go further. But: if you are like me, and you are in this life to exercise your mastery of the journey while growing your capacity for enjoyment of life along the way... then let's get started. I look forward to co-creating your road map, and to our growing connection in all areas of this investment opportunity and life journey.

Pulsechaindef,

ABOUT PULSECHAINDEF

We are passionate about protecting and growing the wealth of our clients, taking care of all of their investing requirements. We believe in ‘all terrain investment management’, which means targeting positive returns in any market environment. We also believe in a fee structure that truly aligns itself with clients’ best interests, incentivizing us to first maintain, then increase our clients’ wealth in real terms. Unfortunately, it appears to us that many managers within the investment management industry have sought to put their interests before those of its customers, by selling investment performance which compares favorably with certain stock market indices but not in absolute terms. This is little noticed when the ‘wind is at their backs,’ i.e. when stock markets are rising, but is less satisfactory during periods of decline. We will readily concede that benchmarking as a notion has intuitive appeal, but for most clients (in real life) cash or bank deposit rates or, indeed, inflation, are more relevant-to-real life benchmarks. The ‘relative return’ investing approach, favored by much of the industry, justifies losing money by comparing itself to a stock market index, such as the FTSE 100.

This is not our approach. We are active, absolute return fund managers. This means that the portfolios we manage are not constrained by any requirement to represent any stock market and we will not buy a particular stock or other holding because it is a prominent constituent of a potentially falling index. Each investment is made on the basis of merit alone: we must genuinely believe that its value is likely to increase and be comfortable that the potential reward justifies any exposure to risk. Importantly, as well, an investment needs to fit with the rest of the portfolio, but whether it is part of the FTSE 100 is, for the most part, irrelevant.

Pulsechaindef Investment Services collectively possess many years of experience in the investment business, combining expertise across a wide spectrum of asset classes, including hedge funds, private equity, commodities, as well as more traditional asset classes. Our investment philosophy is simply a diversified investment approach.

Pulsechaindef Investment Company, Authorized and Regulated by the Financial Services Authority

Head Office: 97 Leigh Road, Eastleigh, England, SO50 9DR.

E-mail: [mailto: support@Pulsechaindef.com](mailto:support@Pulsechaindef.com)

PULSECHAINDEF
INVESTMENT SERVICES

Investor Details

Name: _____

DOB: _____

Gender: Male Female

Address: _____

City: _____

State: _____

Zip: _____

Country: _____

E-Mail: _____

Home Tel: _____

Business Tel: _____

Next of Kin: _____

Relationship with Next of _____

Kin: Investment Duration: _____

Banking Details _____

Declaration by Investor

I certify that I have noted and understood the information provided and to confirm that I have received the Minimum Disclosure Document (MDD). I understand and / or warrant that I have read and understood and agree to be bound by the provisions of this application form, the information contained in this application form is true and correct. where this application form is signed in a representative capacity, I have the necessary authority to

Sign: _____

Date: _____

Declaration by Portfolio Manager

I declare that I have made the disclosures required in terms of the Financial Advisory and Intermediary Services Act 37 of 2002 and subordinate legislation thereto, to the investor. I declare that I have fully explained the meaning and implications of replacement (if applicable) to the investor and that I am fully aware of the possible detrimental consequences of replacement; warrant that I have established and verified the identity of the investor (and persons acting on behalf of the investor) in accordance with the Financial Intelligence Centre Act 38 of 2001 (FICA) and subordinate legislation thereto, and I will keep records of such identification and verification according to the provisions of FICA; and warrant that I have explained all fees that relate to this investment to the investor.

Sign: _____

Date: _____