
CBO Fund White Paper

A Boutique, Engineered Investment System for Serious Capital

Effective April 1, 2026

A Quiet Welcome to a Different Kind of Fund

CBO Fund was created for investors who value clarity, discipline, and a refined investment experience.

We do not chase trends.

We do not rely on speculation.

We do not operate like a mass-market institution.

Instead, we offer something far more rare:

a calm, engineered, architect-level system designed for long-term wealth partners.

Every element of the Fund — from the ROI tiers to the per-diem structure — is built with precision, transparency, and respect for the investor's capital.

A Fund Built on Structure, Integrity, and Architectural Thinking

CBO Fund operates with the mindset of an architect:

- strong foundation
- clean structure
- no unnecessary complexity

High-net-worth investors deserve a system that is:

- **clear in its numbers**
- **predictable in its returns**
- **transparent in its rules**
- **calm in its execution**

There are no hidden fees.
No confusing products.
No aggressive sales language.

Just a disciplined, engineered system that rewards commitment and honors trust.

Why We Use a Tiered ROI Structure

Our ROI model is intentionally simple, fair, and aligned with long-horizon investors.

- The Fund begins at **\$100,000**, establishing a stable foundation.
- Each additional **\$100,000** increases the annual ROI by **0.5%**.
- At **\$1,000,000**, investors enter the **premium 46% tier**, reflecting a deeper, long-term partnership with the Fund.

This structure keeps the Fund balanced and predictable while offering meaningful incentives to investors who choose to grow with us.

A Boutique Fund With Personal Attention

CBO Fund is intentionally small by design.
We offer what large institutions cannot:

- direct communication
- personal attention
- consistent updates
- a relationship with the fund architect himself

Our investors are not one of thousands.
They are partners — and we treat them with the clarity, respect, and discretion they deserve.

Fairness From Day One: The Per-Diem System

Investors who join mid-month receive a daily ROI calculation based on remaining trading days.

- If their month-end balance is **below** the full-month ROI, the Fund's loss reserve fills the gap.
- If their balance is **above** the full-month ROI, the excess profit is fully theirs.

This ensures fairness for every investor, regardless of start date — a hallmark of our commitment to integrity.

Investment Packages & ROI Structure

CBO Fund is built on a simple principle:
reward long-term commitment with clear, predictable returns.

Each \$100,000 increase in investment raises the annual ROI by 0.5%, up to the premium tier at \$1,000,000.

This structure keeps the Fund disciplined, transparent, and aligned with investors who value consistency.

Investment Packages

	Package Investment	Annual ROI	Annual Return	Monthly Return	Daily Return
P10	\$100,000	40.0%	\$40,000	\$3,333	\$167
P20	\$200,000	40.5%	\$81,000	\$6,750	\$337
P30	\$300,000	41.0%	\$123,000	\$10,250	\$512
P40	\$400,000	41.5%	\$166,000	\$13,833	\$692
P50	\$500,000	42.0%	\$210,000	\$17,500	\$875
P60	\$600,000	42.5%	\$255,000	\$21,250	\$1,062
P70	\$700,000	43.0%	\$301,000	\$25,083	\$1,254
P80	\$800,000	43.5%	\$348,000	\$29,000	\$1,450
P90	\$900,000	44.0%	\$396,000	\$33,000	\$1,650
Pmax	\$1,000,000	46.0%	\$460,000	\$38,333	\$1,916

The Premium Tier

The 46% ROI at \$1M is a meaningful incentive for investors who choose a deeper, long-term partnership with the Fund — a tier designed for those who appreciate structure, discipline, and engineered consistency.

Key Principles

Minimum Investment

The Fund begins at **\$100,000**, establishing a stable and predictable foundation.

Tiered ROI Structure

Every additional \$100,000 increases the annual ROI by 0.5%, up to the \$1M premium tier.

Premium Incentive at \$1M

Investors who join or grow to \$1,000,000 receive the Pmax 46% annual ROI — a reflection of the Fund's commitment to serious, long-horizon investors.

Monthly Package Adjustments

If an investor's balance rises above or falls below a package threshold:

1. The new package rate applies starting the next month.
2. If the balance drops below \$100,000, the remaining funds are returned.

This keeps the system fair, consistent, and free of ambiguity.

Per-Diem for New Investors

Investors joining mid-month receive a daily ROI calculation based on remaining trading days.

1. If their month-end balance is short of the full-month ROI, the Fund's loss reserve fills the gap.
2. If their balance exceeds the full-month ROI, the excess profit is fully theirs.

This ensures fairness and transparency from the very first day.

A Closing Note to Our Investors

CBO Fund is not built for everyone.
It is built for investors who appreciate:

- transparency
- predictable returns
- a calm, engineered system
- and a respectful, senior-friendly experience

Whether you begin at \$100,000 or join at the \$1,000,000 premium tier, you will receive the same clarity, the same honesty, and the same disciplined approach.

This is the heart of CBO Fund:

a boutique, engineered investment system built on trust, structure, and long-term partnership.
