

Investment Package Table v4

Monthly

Package Rate

Investment Package Name	Original Investment Amount	"ROI = Return on Investment"			ROI = Annual ROI divided by 12	Monthly ROI in \$	Monthly Package Rate over the base rate		
		Trading Fund on Original Investment	Annual ROI on Original Investment	Annual ROI in \$ Amount			Monthly base rate 0.03 in \$	Monthly in \$	Annual in \$
P3	\$30,000.00	\$120,000	36%	\$10,800	0.03	\$900.00	\$900.00 \$	\$0	\$0
P5	\$50,000.00	\$200,000	38%	\$19,000	0.032	\$1,583.33	\$1,500.00	\$83.33	\$999.96
P10	\$100,000.00	\$400,000	40%	\$40,000	0.033	\$3,333.33	\$3,000.00	\$333.33	\$3,999.96

Note: 1. Initial Investment must be, at least, \$30,000 (P3). This is the base rate per P3.

How much minimum return of profit per year will each investor receive? Investors' annual minimum ROI entitled!

P3	\$30,000 investment	36%	\$10,800
P5	\$50,000 investment	38%	\$19,000
P10	\$100,000 investment	40%	\$40,000

2. P5 & P10 receive high risk/reward ROI above the base rate. At month end, the investors' fund at the start of the month will be the base of the computation for package rate. The month end fund should be more than the month start fund plus package premium rate which is the month start fund x package rate.

E.G. Month Start Fund = \$50,000. Monthly package premium amount is Month Start Fund x 0.032 = \$1,583. Month End Fund should be greater than \$50,000 + \$1,583, which is \$51,583. If not, CBO Fund will increase the investor's month end fund to \$51,583.

If an investor invested originally \$50,000 and he enjoys the package rate premium during the life of his investment, unless his withdrawal has reduced his fund to less than P5, \$50,000, or unless his fund amount increased organically or via additional deposit beyond P10, \$100,000.

This package rate premium will be applied each month to all the investors throughout the life of their investment, whether the fund size change is via deposits, withdrawals or organic growth. "organic" is defined to be the growth of the investment by the management of CBO Fund.

3. Any investor whose month end fund is not greater than the sum of (month start fund + (month start fund x package ROI rate), will be given additional profit amount to cover the deficit of monthly ROI in \$. This process is equally applicable to the case when the month end fund is less than month start fund. For the investors who join the Fund during any day of the month, such profit share calculation be **per diem**. Thus, the process eliminates the need for the investors to wait till the new month begins.

That is the benefit of CBO Fund which aims to protect the wealth of the investors, using CBO's loss reserve.

4. When investors' individual fund **changes** during the month, Whether upward passing a new package base or downward falling below the current package base, either organically through investors' individual fund growth or through additional deposit to the existing fund, or through withdrawing some of individual investor's fund, the new package rate will be applied from the new month and on.

When the investor's fund is decreased below \$30,000, his investment balance with CBO Fund will be returned, to the investor via wiring, according to the procedure of withdrawal. The date when the investment amount falls short of P3, is treated as the date of withdrawal request.

Of course, this example show only the profit reward on the basic rate.

In reality, the profit amount will increase each day, raising the sum of the investment through daily trading activities and compound asset increase. How does "per diem" work?

For the investors who joined the Fund for the first time, monthly wealth update is run on the basis of "per diem".

E.G. when an investor joins the fund, the system records how many trading days are left for the month for the investor. Assume that the investor chooses P3, which is \$30,000. His monthly ROI is .03 rate for the full month trading, which is \$900.00. For most of the time, there are 20 days of trading in a month. Dividing \$900.00 by 20, obtain daily P3 ROI, which is \$45.00 per day.

Assume the number of remaining trading days for this investor is 10. His month end fund amount should be more than \$450. Suppose the month end fund amount is \$30,200. His monthly ROI is short by \$250.00 This short fund amount is to be filled with the same amount from the “loss reserve” of CBO Fund, upgrading the month end fund to be \$30,450.00.

This monthly wealth review and update will work on the full month time span for the regular existing investors and on **the per diem** basis for the new investors, joining on any day in a month.

Promotion Discount Financial Refreshment

5. The investors who had the privilege of joining the Fund with promotional discount will see in their “Daily Fund Status Report” the first trading amount as the same discounted investment to the Fund and each day subsequently the amount will grow organically increasing till the end of the first month. When the monthly wealth update is run, these discount investments will be updated to the full level of each package level amount.

To that full package investment amount, the profit amount during the first month will be added as if the investment began to be used from the beginning in accordance with the full package level amount such as P3 \$30,000, P5 \$50,000 and P10 \$100,000. In doing so, it may be necessary to tap as normal procedure, when necessary, the loss reserve.

If it is desirable to know in detail how the “loss reserve” works, please visit poosungai.com and get a copy, selecting this one from many topics, from the dropdown menus at the top of “home” page.

