



To Founders Group Worldwide,

Thank you for showing interest in our company. It is with great pleasure that we are presenting you with the personalized investment plan within our company.

Let me provide you with a brief vision of our company: We are a financial firm with a focus on micro and small loans, made available to private individuals and businesses. We currently offer a wide and flexible range of loan types, loan lengths and interest rates.

At Cosmo Wealth Management our relationship with our clients is very personal, we get to know the client on a whole different level, not typical within our industry, and the client gets to know us as well. Every client is different, and their story is unique, we don't make decisions by credit reports other companies provide us with, we take into consideration many different factors in order for us to construct a more concise and personal profile of our clients.

Believing in our clients when no one else will and being able to help them, makes all the difference in the world to them and in turn to us, not just as a company but as individuals as well.

With keeping on par with the law, we have established a business model to maximize efficiency and security to our investors and company.

100% of the net income from the former fiscal year will be distributed in the following ways:

- A) 20% reserve for the company
- B) 20% reinvested into the company
- C) 12% divided between partners
- D) 10% divided between the board of directors
- E) 38% returns for investors





We are currently raising new capital and looking for possible investors who might be interested in our company, our values, and our vision. Our investment options are the following:

- A)** Capital invested will be locked-in for a minimum term of 12 months, at the end of which it will be returned or reinvested, as the investor chooses.

- B)** The investment will generate a 1.50% monthly interest, 18.00% annually.

- C)** Interest generated by the investment can be distributed by wire transfer, bank deposit, check or Bitcoin.

- D)** It can also be reinvested for it to accrue interest.

- E)** In that case the investment will generate a 1.50% monthly interest, 19.56182% annually.

To facilitate the transfer of funds between our investors and ourselves we have many options available in both the United States of America and El Salvador with regards to this matter.

- Next you will see a couple of examples on how our investment options would behave on your investment.



OPTION: COSMO INTEREST PAYMENTS

EXAMPLE A:

Investing \$150,000.00 capital.

For a 12-month term.

With an interest rate of 1.50% monthly, 18.00% annually.

$$\$150,000.00 \times 1.50\% = \$2,250.00 \times 12 = \$27,000.00$$

$$\$150,000.00 + \$27,000.00 = \$177,000.00$$

Twelve payments of \$2,250.00 and one payment of \$150,000.00

No. of payment	Date of payment	Initial Amount Invested	Amortization	Interest Accrued	Amount Paid Out	Final Amount Invested
1	1st Month	\$ 150,000.00	\$ -	\$ 2,250.00	\$ 2,250.00	\$ 150,000.00
2	2nd Month	\$ 150,000.00	\$ -	\$ 2,250.00	\$ 2,250.00	\$ 150,000.00
3	3rd Month	\$ 150,000.00	\$ -	\$ 2,250.00	\$ 2,250.00	\$ 150,000.00
4	4th Month	\$ 150,000.00	\$ -	\$ 2,250.00	\$ 2,250.00	\$ 150,000.00
5	5th Month	\$ 150,000.00	\$ -	\$ 2,250.00	\$ 2,250.00	\$ 150,000.00
6	6th Month	\$ 150,000.00	\$ -	\$ 2,250.00	\$ 2,250.00	\$ 150,000.00
7	7th Month	\$ 150,000.00	\$ -	\$ 2,250.00	\$ 2,250.00	\$ 150,000.00
8	8th Month	\$ 150,000.00	\$ -	\$ 2,250.00	\$ 2,250.00	\$ 150,000.00
9	9th Month	\$ 150,000.00	\$ -	\$ 2,250.00	\$ 2,250.00	\$ 150,000.00
10	10th Month	\$ 150,000.00	\$ -	\$ 2,250.00	\$ 2,250.00	\$ 150,000.00
11	11th Month	\$ 150,000.00	\$ -	\$ 2,250.00	\$ 2,250.00	\$ 150,000.00
12	12th Month	\$ 150,000.00	\$ 150,000.00	\$ 2,250.00	\$ 152,250.00	\$ -
				\$ 27,000.00		



OPTION: WEALTH INTEREST PAYMENTS

EXAMPLE B:

Investing \$150,000.00 capital.

For a 12-month term.

With an interest rate of 1.50% monthly, 19.56182% annually.

\$150,000.00 x 1.50% = \$2,250.00 to be reinvested for it to accrue interest = \$152,250.00

\$152,250.00 x 1.50% = \$2,283.75 to be reinvested for it to accrue interest = \$154,533.75

and so on...

One payment of \$179,342.73

No. of payment	Date of payment	Inicial Amount Invested	Amortization	Interest Accrued	Amount Paid Out	Final Amount Invested
1	1st Month	\$ 150,000.00	\$ -	\$ 2,250.00	\$ -	\$ 152,250.00
2	2nd Month	\$ 152,250.00	\$ -	\$ 2,283.75	\$ -	\$ 154,533.75
3	3rd Month	\$ 154,533.75	\$ -	\$ 2,318.01	\$ -	\$ 156,851.76
4	4th Month	\$ 156,851.76	\$ -	\$ 2,352.78	\$ -	\$ 159,204.53
5	5th Month	\$ 159,204.53	\$ -	\$ 2,388.07	\$ -	\$ 161,592.60
6	6th Month	\$ 161,592.60	\$ -	\$ 2,423.89	\$ -	\$ 164,016.49
7	7th Month	\$ 164,016.49	\$ -	\$ 2,460.25	\$ -	\$ 166,476.74
8	8th Month	\$ 166,476.74	\$ -	\$ 2,497.15	\$ -	\$ 168,973.89
9	9th Month	\$ 168,973.89	\$ -	\$ 2,534.61	\$ -	\$ 171,508.50
10	10th Month	\$ 171,508.50	\$ -	\$ 2,572.63	\$ -	\$ 174,081.12
11	11th Month	\$ 174,081.12	\$ -	\$ 2,611.22	\$ -	\$ 176,692.34
12	12th Month	\$ 176,692.34	\$ 176,692.34	\$ 2,650.39	\$ 179,342.73	\$ -
				\$ 29,342.73		





If you have any questions regarding any of the information provided to you on this document, please feel free to reach out and we will be happy to further discuss it and go into more details.

From all of us at Cosmo Wealth Management we hope that this information is to your liking and that this will be the beginning of a long and successful venture between us.

Best regards,

A handwritten signature in blue ink, appearing to read "Bruno Verri".

Bruno A. Verri

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