

Cheat Sheet for Appointment with Supplemental Information

(Rev. 5.21.2021)

The information in this document is based on the most recent information available. It is not intended to be the authority on the GCR/RV or appointment process. It is intended to be a guide for yourself and/or those you gifted Zim and/or currency. It has been extended from the last update to include supplemental information for those who are new. As always, do your own research.

It is expected that there may be changes once final instructions are received. This information is based on exchanges/redemptions done in the USA. Each country will have its own process and information should be available for all once notifications have been issued.

1. The redemption/exchange process is streamlined and will be easy and straightforward. The appointment will only be about 15-20 minutes. You will be in and out quickly.
2. The current understanding (and subject to change) is there will be a "Safe Web Link" or 800# sent to those who purchased currency/bonds online with a registered dealer. This would include: Banks, Travelex, Great American Coin or with the aggregating sites (example: Dinar Recaps, Dinar Chronicles et al). Currently there are approximately 2 million email addresses.
3. Emails should be coming from Wells Fargo, HSBC, Chase, Bank of America and possibly Fifth Third.
4. If you do not receive an email, the information will be posted on aggregating sites and/or with those who provide RV intel.
5. If you receive an email directly, you may forward it to anyone you gifted currency and/or bonds. If you received as a gift, you may get the email forwarded to you.
6. Follow the instructions provided in the email.
7. You may be asked to verify who you are by answering questions based on publicly available information. This process is similar to when you apply online to open a bank account or a loan.
8. You may be required to electronically sign an NDA (Non-Disclosure Agreement). Read carefully so you understand what you are agreeing to. The NDA is to protect you. Print a copy for your records and for future reference. At the appointment, you will be signing a paper copy of the NDA.
9. You may be given an 800# or a unique 800# to schedule an appointment. The number may be to a specific location or you will be giving your Zip Code, to be directed to the closest location.
10. When you call you may be asked if you have Zim, Currency or both. This is because not all locations will be able to redeem Zim. NEVER say how much you have, and they cannot legally ask.
11. Remember that bonds (Zim) is redeemed, and Currency is exchanged.
12. You are free to redeem anywhere inside the United States. You are not required to exchange in your home state. It is recommended that if you live in a small town, that you go far enough from home, so you are not recognized. This is for your safety. There are no restrictions if you want to go to another state. You cannot go to another country to exchange. If you are a US citizen living abroad, check with place of exchange on what options you have available to you.
13. What to bring to appointment:
 - a. 2 picture IDs – driver's license, passport, government ID or anything with your picture
 - b. 2 recent utility bill statements – this verifies your address

- c. If homeless or no permanent address explain this at appointment.
 - d. Social Security card and/or Birth certificate. These may not be necessary, but bring especially if you have no picture ID.
 - e. If you have a bank account with a Tier 1 bank (HSBC, Chase, WF, Bank of America) bring your account number and routing number (a blank check will have that info.).
 - f. If you have a trust, bring the cover and indemnification pages (notarized pages). You may bring the entire trust, but they should only need copies of those pages.
 - g. Currencies/Bonds – Separate by country and denomination, large to small, facing in same direction. Place each currency into a small plastic bag.
 - h. If you have a lot of currency, recommend you create a tally sheet of how much of each currency/bond you have.
14. On day of appointment dress professionally. Do not dress to a point that you are uncomfortable.
 15. Allow yourself plenty of time. Know where you are going and where to park if in a large city/urban area. Do not use Uber or Lyft type services. You might consider hiring a professional security company for transportation if safety is a concern.
 16. Do not share with anyone purpose of your appointment or what you are doing.
 17. Make a list of anything that you need in the first 10 days. Do you have any emergency needs like housing or medical, etc.
 18. If you are redeeming Zim, make a 3-6-month budget. Budget does not include existing debt. Zim proceeds will be placed into a structured payout. Structured payouts take approximately 3 months to set up. By having a budget, you can have funds available for living expenses during that 90-day window.
 19. It is expected that close of appointment that you will receive a debit card with 1-2% of Zim proceeds. Unless you have a large amount of currency you should have access to those funds the same day or within 24-36 hours. Large currency holders may have to put a portion of their funds into a structured payout.
 20. Rates on currencies are based on Street rate, International and Contract rate. Not all currencies have a Contract rate. You can ask if there is one. You will want to know if there are conditions for receiving the contract rate and what they are. *See supplemental information for definitions.
 21. The Redemption Centers will have a default package. This package includes rates, fees, services and benefits/perks. The default rate will be the International rate. If this is agreeable, you simply will follow through on signing all documents.
 22. Leave with copies of all signed documents and any business cards.
 23. Banks are reporting that there will not be time to create a skeleton trust at appointment. If possible, set up appointment for immediately after exchange to meet with a trust attorney or Trust Co. representative to have a trust created. Be prepared to have a unique trust name picked out. Also, who your beneficiaries will be and a successor trustee (person who will take over for you should you not be able to manage duties). Trust name should not be something associated with you directly.
 24. When you get to the actual exchange process:
 - a. They will run your currency/bonds through the DE LaRue machine. This machine counts and verifies the authenticity of your currency.
 - b. If you do not like what is being offered, you can ask if any portion is negotiable.

- c. You may be asked what you plan to do with funds. If you are redeeming Zim, the expectation is that you would do humanitarian projects, but is not required. At end of this document is a list of projects that you can choose from to support if you wish. (No longer 80/20 requirement on the Zim)
 - d. Historically, they have been looking for the following things in projects:
 - i. Projects are global in nature – start local and grow outward
 - ii. Job creation
 - iii. Duration – multigenerational
 - iv. Improves economy and helps businesses impacted by Covid
25. The best way to talk about your projects is to explain a problem and then how you want to fix it. Example: Homelessness – want to build safe affordable housing.
 26. Your project should be typed up in a 1-3-page format with bullet points. This just makes it easy for them to read. Attached at end of this document is a cover sheet for your project. A copy of your project write up will be left at Redemption Center.
 27. If you do not like the default package (rates, fees, services and perks) you may be able to request to talk to someone about what you plan to do and why you need something different than being offered. You may be given a Safe Keeping Receipt (SKR). This is where your currency/Bonds are recorded, and you are given the SKR. You will then work with a Trust company and/ or Wealth Manager to assist with negotiations and preparing the needed information.
 28. Discuss what fees they are charging for exchange. It may be that that fees have been calculated in the rates. It is ok to ask if you can negotiate fees. In many cases, you may be further ahead to just pay the fees. This is something you can ask about. The same is true for services and perks.
 29. If all is agreeable, sign and get copies. Remember that any agreements can be rescinded within 72 hours/3 days by law. You may ask if that time can be extended to allow you time to meet with professionals and to come back and renegotiate in your best interests.
 30. You will open a new bank account for each currency and/or bond you are redeeming/exchanging. These accounts will be under trust account name if you have one.
 31. Each person will be given a US Treasury Account and be in the QFS.
 32. You can take your spouse to appointment or not. You do not want to take anyone who is not familiar with this process as they may end up slowing everything down with too many questions.
 33. Below are some questions to ask and some may not be necessary under the new QFS:
 - a. Do the funds from each currency/bond need to be in separate accounts?
 - b. What about fund protection: Does FDIC still apply, or do I need a Lloyds or Cdars Insurance for amounts over \$250,000? Is this something they can assist with?
 - c. I have been told that these transactions are non-taxable, if not, should that not be true, will you provide in writing that I will have access to the funds to pay taxes.
 34. Ask for a full explanation of what the CAP's and restrictions are and how they work. How are they scaled and what are the benchmarks for restrictions to be removed?
 35. Read everything they give you including the NDA. If you do not understand, ask until you do. OR if you feel you need help, ask if there is an attorney available who can help.
 36. Be respectful – they are not trying to trick you or deceive you.
 37. Discuss Bank Perks – on the private banking side there are perks that you can request. Understand that you will be paying for them. They typically are tiered – so the more AUM (assets under management) you have, the more options you have.

38. Let them know you are aware that there will be a number of essential tasks to be addressed in the next 10-15 days. Tell them you will be needing help in setting appointments and managing those tasks. Ask if they can provide you with someone to can help.
39. Below is a list of possible tasks and list of professionals for short term and long term.
 - a. Establish primary irrevocable trust and any additional trusts or structures. Basic trust components may include:
 - i. Complex
 - ii. Non-grantor
 - iii. Discretionary
 - iv. Spendthrift
 - v. Asset protection
 - b. Meet with Security and Risk management team
 - c. Wealth Management Team
 - d. Attorneys and CPAs
 - e. Establishing short- and long-term priorities
 - f. Education for self and family – ask what time frame is for completion
40. There will be a number of decisions that will need to be made post exchange appointment including meeting with or hiring professionals to assist you. The list below is intended only as a guide.
 - a. Accounting / Tax
 - b. Acquisitions
 - c. Administrative Assistant
 - d. Art/Advisory Collection
 - e. Asset Management
 - f. Aviation Safety Training
 - g. Brand Identity / Web Design
 - h. Charity / Philanthropy
 - i. Compliance / Oversight
 - j. Concierge
 - k. Consultancy
 - l. Precious Metals
 - m. Digital Privacy / Cyber Security
 - n. Education Consultancy / Private Tutor
 - o. Employee Screening
 - p. Hiring Advisors / Human Res. Search Team
 - q. Events/ Lifestyle Management
 - r. Family Office / Software Solutions
 - s. Family Video Biographies
 - t. Genealogy / Family History
 - u. Governance Specialists
 - v. Home Entertaining / Party Service
 - w. Ind. Wealth Mgmt
 - x. Insurance
 - y. Interior Design/ Consultancy
 - z. Intern. Foreign Exchange

- aa. Legal
- bb. Medical / Health
- cc. Mobile/ Telecomm
- dd. Private Banking Adv/instructor
- ee. Multi-Dimensional Governance
- ff. Family Office
- gg. Public Relations/ Comm
- hh. Private Aircraft Mgmt/Charter
- ii. Property / Hotel / Comm &Res
- jj. Security / Risk Mgmt
- kk. Security / Protection Services
- ll. Succession Estate Planning
- mm. Training / Wealth Transition Adv
- nn. Trust/Fiduciary
- oo. Venture Capital Investments
- pp. VIP Travel

Many are new to this and often terms are used incorrectly, switched, or interchanged. It is more important that you understand what terms mean when you get to your appointment.

DEFINITIONS

Tier 1 Bank: Tier 1 banks are those that hold the highest assets. They include: include: HSBC, Wells Fargo, Chase, Bank of America.

Full-Service Banks: Banks that offer a full range of services including a foreign exchange department. Credit Unions are not usually Full-Service.

Types of Rates:

Front screen/Street Rate: This is the rate you see when you look to purchase or sell currency. The buy rate is higher than the sell rate and the bank always includes a fee. The fee includes the bank portion and the UST portion.

International Rate/ Back Screen/ Default: This is the rate that is used for trading. It is higher than the front screen/street rate. Example: Street rate per million Dong: \$1180. International rate: \$470,000. To receive international/default rated does require that you sign an NDA. This protects you and the bank.

Contract Rate: This is a rate that is agreed to between countries. Any contract rate is a written agreement between 2 parties. When you hear “contract rates” associated with the RV, it is often being misused. Unless you have a written agreement with another, you do not have a contract rate. If you negotiate for something different than the default, then you will be signing a written agreement and that would be your contract rate.

In the context of the US, it has written agreements with other countries, specifically Iraq and Vietnam. With Iraq, it is sometimes referred to as “contract for oil”. This is an agreement between governments. The US holds Iraqi Dinar and will receive that contract rate. Not all currencies have contract rates. Currently, if you hold Zim, contract rates will not be available. This is because you will receive more from the Zim than you will with a contracted currency rate.

NDA – Non-disclosure agreement - A written agreement between 2 parties that specifies what cannot be disclosed or shared. Usually there is a time limit, 90 days +. As relates to the RV, you are agreeing to not discuss what rate you received for your currency and Zim. The RV transaction is a private transaction. The UST does not want you talking to public about your private transaction.

If you choose not to sign NDA, you will go with the public (Tier 5) and will receive Street Rate.

Who can participate? Generally speaking, you can participate in the RV if you are not and have not participated in gangs, legalized crime, murder, human trafficking etc. If you are unsure, make appointment and ask when you get there.

RV Tiers:

T1 = Governments

T2 = Military, those who put this together, groups

T3 = Humanitarian Organizations/Groups and SKR groups

T4 = Internet group – those who follow what is going on with the RV

T4A = Individuals with SKRs, now part of T3

T4B – Individuals, Internet Group

T5 = Public

SKR: Stands for Safe Keeping Receipt. This is where someone who is licensed and authorized to be a Paymaster (usually an attorney) represents a group of currency holders (were originally done prior to Zim being in the offering). They sign a contract and agree to a specified rate. There are not and have not been any new SKR groups for several years.

Prosperity Packages: These cover a very wide area. Includes funds from from large trusts such as St. Germain, Rodriguez, Heritage and Mitterrand Trusts will be used to assist the Common Man and help with some debt relief.

Adjudicated Packages: These are lawsuits where plaintiffs won the legal cases. The largest are: CMKX, Native American Claims, Farm Claims, and others. You will know if you are already a part of these.

CMKX: A diamond mine that oversold stock with the help of the SEC. They were sued by key stockholders and won. Often referred to as an adjudicated package

Farm Claims: Lawsuit that involved farmers who were unfairly taken advantage of by bankers. They sued and won.

Currency Basket: Originally there were a few baskets with different countries' currencies revaluing approximately 6 months apart. There are 22 currencies that are scheduled to go initially. Once all are asset backed, currency will be exchanged at 1:1. Will not matter if it is a Mexican Peso or a Dinar. The RV is about creating a level playing field. Not all currency rates will rise, some will fall.

List of currencies:

- US
- UK
- Kuwait
- Canada
- Mexico
- Russia
- China
- Venezuela
- Iranian Rial
- IRAQ
- Indonesia Rupiah
- Malaysia
- Vietnamese
- Brazil
- Saudi Arabia
- Qatar

- United Arab Emirates
- Turkey
- Afghanistan
- India
- Libya
- Japan

If you do not have a project but wish to help below is list of 15 categories of projects from which you can choose. Each category is associated with an Executive Order (EO). You can look up the EO to learn what the focus is. This will help if you do not have an existing project. I have included an example.

- Infrastructure – (There are 5 EOs related to infrastructure. One is #13807 8/15/2017 – Review purpose and what is needed)
- Energy
- International and American business
- Security
- Violence and criminals
- American Indians, refugees and pacific islanders
- Housing
- Technology and space
- Agriculture, oceans, water
- Health
- Spiritual
- Terrorists
- Education
- Financial and money
- Veterans

Name of Project

Name of Submitter

Phone number

Email Address

Date of Submission

Description of the project – give as much detail as possible. (If you have a plan or outline prepared, attach this form to front of that plan.)