**Surplus Wealth Maximization Plan**

**Most people say “You can lead a horse to water but you can’t make it drink.” I say if you make it thirsty enough along the way, it will be the horse’s idea to have a drink. Either the horse drinks or it dies but it’s the horse's decision to live or not. This is the same thing you must do with your clients. You must make them extremely thirsty while you are leading them to have a drink of water.**

**Look, the easiest thing in the world to sell is money and the status of more money. But this is the thing you aren’t selling money, you are selling access and status into a private exclusive club where money is all around. Everyone wants to join this club, but only a few have the chutzpah to do so. You are offering the opportunity to join the club while awaking the clients' deeply inactive chutzpah to do so.**

**What this report offers you is a road map that you can take your clients on. Ultimately you are the guide regardless of how great the map is you still have to set out and take the trip.**

**90% of selling is excitement. If you are excited it's hard for someone else not to be. We can all feel and hear true excitement. And that’s what you have to see in cryptos and Surplus, something that is exciting, new, and different.**

1. **Opener:**

There is a MASSIVE, a once in a lifetime opportunity in cryptocurrencies that is happening right now. The equivalent of walking down the banks of the Sacramento River in 1849 and being able to just bend down and pick up gold nuggets. Instead of this gold being on the banks, it has transferred to a place where very few have ventured.

NO this is not some pitch about how to buy Bitcoin from an ATM. I guarantee that you have never seen or heard anything like this before.

Billionaires and millionaires are being created literally overnight. And this is all happening at the fastest rate in history, companies are exploding faster than Facebook did.

Stocks made Wall Street and the select few rich. Cryptos are making the poor and the average rich.

You have heard of stories of cryptos making people rich overnight, right?

1. **Discovery:** 
   1. **Ask questions about current experiences in crypto.**
   2. **Ask questions about investing history.**
   3. **Ask questions about their current financial situation.**
2. **Creating Certainty:**

We have uncovered an unbelievably simple gap in the marketplace, and have the 100 year event that only comes once in a lifetime. Lucky for you and I, we are here today.

Reason why I say this is that to have something special happen typically a looplazoo event has to happen. Which means multiple factors have to come together just right and explode.

We are positioned to take advantage of this massive wave that is starting to rise, because we have the knowledge and team in place that is executing in all the different phases, rather that be building and scaling networks, financial product structuring, blockchain development, and advanced successful cryptocurrency investing experience.

By putting these extraordinary systems together, and packaging them all up we have the perfect vehicle for someone that is looking to get exposure to the crypto marketplace and see their money double in a short amount of time. You also will be getting in early and riding the explosive wave of the cryptocurrency industry up with us.

Now we have solved the extremely difficult problem of someone having to learn about the many different things that you must do to enter into the crypto marketplace, all of the normal confusion of not knowing if you are doing things the right way. We have a vessel that takes care of all of that.

1. **Presentation:**

First let's talk about the completely destructive path that cryptocurrencies and

the blockchain is on.

The comparisons to the early days of the internet and cryptocurrency is mind blowing. The internet was growing at 63% per year in those early days and crypto has been growing right at that same rate. In 1995 only around 5-10% of Americans had gone online, but many of them had heard about the “World Wide Web”.

Fast forward 27 years to 2022 and the internet has touched every single industry and has absolutely destroyed some.

We all know what the internet has done to retail and some of the biggest names in history such as Kmart, Circuit City, JCPenney, Sears, Barnes and Noble, Books A Million, Blockbuster, Toys R Us, and many many more.

But the internet didn’t stop there. When was the last time that you picked up a phonebook? Used a travel agent? Order a set of encyclopedias? What about looking at an actual map? Have you gotten the latest copy of the Playboy magazine lately?

The onslaught is still underway. How do you keep in contact with your family and friends? Do you know what some person that you haven’t seen in 10 years had for dinner last night thanks to social media?

The internet waged a complete and total war on the music industry and won. The internet is doing the same thing to cable TV. Uber destroyed taxi services thanks to being able to access the internet from a mobile phone.

Now you can get bank accounts completely online! You can send money to family and friends with just a few taps on your phone. Zelle, Venmo, Cash App, and Square are all Fintech companies that are disrupting the old central banking system.

For most people around the world no one sees any hope in the financial systems currently in place. They feel as if the financial system is rigged against them. It is harder now than ever to get ahead. One dollar gets you a lot less than it did a few years ago.

Thanks to the internet we can now enter Cryptocurrency, and how it is currently decentralizing finance for the first time in the history of humans.

Cryptocurrency is making what was only available to the few available to all.

Most people don’t wish to believe this Right Now! But your very lively hood is probably at risk of being destroyed by cryptocurrencies. Every single financial product that you can think of will be disrupted and changed forever over the next few years. And that is saying a lot considering how a bank operates and the products they offer haven’t changed much in over 600 years.

Let's look at the technology behind cryptos, it is a digital currency built upon the foundational technology known as a "blockchain".

The technology can transmit a digital unit of currency via a peer-to-peer system. The validation introduces a level of security for both the sender and the recipient that surpasses most existing transaction security protocols of banks. But the most compelling, disruptive elements of the technology is that it removed the need for a "middleman"--- such as a bank serving as the manager of those transactions.

The use of the blockchain technology is being adopted by the mainstream as a secure method of sending and receiving money, how is blockchain disrupting the banking industry?

Bank accounts won't be necessary as endpoints in a cryptocurrency scenario. There will be no need for an institution like the Federal Reserve to manipulate the value of financial units. Governments will have no method to interrupt or interfere with an individual's financial transactions (no more frozen accounts or the Government prying into your financial business). Thieves can't take money from a central storage facility.

Wells Fargo, J.P.Morgan Chase, HSBC, Bank Of America, and many other of the largest banks in the world are using blockchain technology right now today. J.P. Morgan Chase has even created their own cryptocurrency.

Here are some quick facts on the explosive cryptocurrency industry:

* In 1997 the Internet had 140 Million users and was growing at 63% per year.
* in 2012 it was 206 Million iphone users. The iPhone was growing at 62% per year.
* In 2021 Crypto had over 141 Million users and is currently growing at 113% per year. The reason is that almost the entire world has access to the Internet and a phone.
* Crypto is projected to reach over a billion people by 2024.
* Bitcoin alone accounts for $6 billion of daily online transactions (It is surpassed only by two of America's top payment networks - Visa Card ($30.3 billion) and MasterCard ($16.2 billion).
* As of January 2022, the total global market capitalization of all cryptocurrencies totaled to $2.05 trillion, making it enough to be the world's 8th largest economy by gross domestic product.
* A social media post about crypto appears every 2 seconds.
* 67% of Millennials Look to Bitcoin as a Safe Haven Asset as Compared to Gold.
* Only 1.1% of all transactions are illegal, compared to some type of financial fraud happening every 15 seconds in the banking industry.

You don't want to be left trying to use a Blackberry for business in 2022.

Crypto and blockchain is the biggest revolution since the start of the stock

market. Even bigger than the internet itself.

Opportunities that build and change individuals, families, communities, and

countries' futures only come around once every few centuries. Go back a few

centuries and look at what the creation of the shipping industry did for Spain

and Great Britain, furs for France, oil for Saudi Arabia, cars for Japan, and Oil,

steel, finance, cars, computers, and the Internet for America. The people who

got in early on these once in a century opportunities that were set to change

the world, those people's family lives have been changed forever.

Crypto is the opportunity for you that offers you the ability to create life

changing money for you and your heirs. I consider myself lucky to be here at

this moment, because to have two opportunities together in the Internet and

crypto in the same life is mindblowing. I am truly grateful, hope you are also.

Look, we've uncovered a massive gap in the market. Now perhaps it is obvious, but there is a key element in the process that isn’t being properly addressed. Everyone in crypto is too close to the elephant to see the whole thing.

They think everyone wants to go through the huge learning process of learning things like on ramping, figuring out which exchanges to use, rather to use a cold or hot wallet, which blockchain to use rather thats bitcoin, ethereum, binance, solana, or one of the many others, then you would have to learn about all of the different coins and tokens, then do all of the research to see if those are good investments or not, while dodging the scams.

All of this has to be completely done on your own, in a self discovery and self taught manner. There is no one central place to retrieve information from. Which makes the market completely inefficient.

No one wants to do all of that. I know I don’t, what about you?

Now, back to this gap that we discovered in the crypto market.

It is missing a way for the everyday person like myself to get in it. If you want to get into the crypto market right now it is either far right where you have to do a $100,000 minimum private placement with a Wall Street hedge fund that is also trading institutional money or you have to go far left and become the small local DIY guy doing it himself.

JP Morgan has come out and already said that Cryptocurrencies are the highest performing asset class ever in history.

So, the solution is crystal clear to me.

Surplus offers a bridge of sorts. An opportunity for you to gain access to the exclusive club of high explosive crypto market earners.

We are offering you a way to get exposure to this asset class in a way that doesn’t require you to learn one single thing about cryptocurrencies. We are doing this by providing institutional grade structured products similar to ETFs, annuities, mutual funds, REITs, bonds, and other alternative investment products. But with one vast difference everything is in cryptocurrencies.

For example, our flagship product is a Crypto Contract Asset that is a High Yielding Income Product that has a 30% yearly return, Yes a 30% APY. So, what that looks like on $10,000 is after 3 years it would become $21,970.

You will be able to easily double your current lifestyle with this Crypto Asset.

A little bit about Surplus is they have more skin in the game than anyone, their leadership team including the CEO Carlyle Sadler came over into the crypto space while leaving the lucrative Private Equity space, where they had already acquired 22 different companies valued at over $70,000,000. They have spent millions on the expert staff and employees, building the blockchain software systems, have put in the sweat and blood to build the products and added the level of security that allows me to be discussing this with you right now.

Let’s really break this down, they all went to college and one of the members received a Stanford MBA and another a Princeton MBA. They worked their asses off to get to where they were successful at their careers. They walked away from what they had built to walk over here into the crypto space.

Long story short crypto and more importantly Surplus is their life. Surplus is a modern future financial firm. When we look up years from now we will remember that we were here in the start with Surplus and crypto.

If you look at the last 100 years of financial firms, banks, and insurance companies. The Goldman Sachs, JP Morgan Chase, and the Mass Mutuals of the world you will see that those all have been built off of the equities and stock markets.

Future financial firms will be built off of the crypto markets. And Surplus is leading that charge now!

Yes, this is all exciting and amazing, but it really is just plain vanilla and a simple product just like all the other financial products that were created to help you and your money grow. But those products rather it be 401ks, IRAs, ETFs, annuities, mutual funds, REITs, bonds, or bank CDs are failing you now and are falling way behind inflation. At this rate more people are going to outlive their money.

At the end of the day you are looking for a return, you want your money to give you the highest return back. As long as it is safe and steady.

We are able to guarantee the rate of return on these products because we have the Quantunitive team that have created winning proprietary strategies that have been performing above industry benchmarks in all crypto market types. We use market neutral strategies that involve very advanced algorithms. These minds are some of the best and brightest in all of the investing markets, they are former physicists and rocket scientists.

To be transparent about these strategies Surplus is not buying any coins and hoping they go up. They are in the transaction business of market making and providing liquidity for the different cryptocurrencies.

So what’s the catch, right? This all sounds too good to be true? What are the problems and the things that can go wrong?

What is the risk of you losing your money? What if Surplus is not there in 6 months?

Look, crypto is risky, mostly because it hasn’t been around for 100s of years. But everything has to start somewhere and everything that’s old and consertaive started out as a new risky endeavor. But the people that were brave enough to get in a boat and ride that wave up made fortunes.

Any company that is in the crypto space is new and "risky"; they don't have the privilege of being around for 30 years or a Triple A rating from Moody’s. They are all new, some of the oldest and biggest crypto companies like Coinbase have only been around since 2017. They are all new trailblazing companies and Surplus is no different.

Surplus is honest and transparent about that, but like anything else everything isn't for everybody. We are at the cutting edge of transforming wealth and that is why you are receiving a risk adjusted return of 30%. Not because we are looking for naivete but because Surplus is more of a "gut/qualitative" call and not a "data/quantitative" call at this moment. Which means that gut call may not sit well for most people, and that is completely expected. Nonetheless, Surplus is NOT holding or taking clients' cryptos or money. This is NOT an investment, this is a crypto contract. No different from someone offering alien abduction insurance. (look it up, it's a thing ufo2001.com)

At the end of the day you have to do what's best for you and your family and Surplus's current youthful exuberance may not be that. If not, I understand but do keep your eyes open as Surplus comes around the corner as the next status quo. I guess for comfort what you can lean on is that Surplus does have banking relationships that are trusting in them, and not just any Joe Blow can partner with some of the largest banks in the space like Cross River Bank, Circle and Coinbase Custody. To build the backend infrastructure that Surplus has takes trust and belief in Surplus from their institutional partners.

Let’s not over look the fact that we are not asking you to dumb everything and put your life saving into crypto. There is this newly trouted portfolio structure that some Registered Investment Advisors came up with. The standard portfolio structure is 60/40, 60% stocks, 40% bonds. There is the first registered digital asset firm in Newport Beach, California that is trouting a new portfolio structure of 60/30/10, 60% still in stocks, 30% in bonds, 10% in cryptos giving a portfolio the exposure to the high returns that cryptos brings.

That 10% isn’t going to make you much in bonds anyway, especially in the worst bond market in over 40 years as reported by the Wall Street Journal but if by chance it goes up with cryptos it is life changing in a portfolio. And you will be saying I wish I would have done more.

Now obviously, what it takes to succeed in anything is the same thing that it is going to take to succeed here, and everyone at Surplus and myself included is doing that.

Look, I am not the boss of you and we know our opportunity will not work for everyone.

You can do whatever you want.

People are always worried about 20-30 different things when it comes to growing their money, but it is only a few that actually matter. Just focus on those few and everything will be perfect. Get distracted by all of those other things and you will waste your time and money, and end up with diminishing returns.

**Let me ask you a question: does that make sense to you?**

**Perfect! if it does then what are the next steps and how do you join us??**

Now you may be wondering who this Carlyle guy is; he doesn't have a Linkedin, and that's saying a lot considering he is a millennial himself.

Carlyle Sadler is the managing partner with Milan Capital Management and the CEO of Surplus. He prides himself on being return agnostic which leads to getting the best possible results time and time again for our clients. Him and his team does this by refusing to be out worked. Carlyle has been in the business and investing world for over 14 years now.

He scaled his first company, an apartment rental agency, to over a million dollars in 8 months at 23, which had 44 real estate agents at its peak. In 2013, He was early to the party on the app gold rush for the iPhone and had an app that did over 20 million downloads.

Since then, he has gone on to make investments in apartments, his first deal had a total of 366 units. He went from apartments all the way to companies that make airbags on cars. He has mentored thousands of people in business and helped some people to become successful millionaire business owners.

Every single thing that Carlye does is built off of his reputation of being a no bullshit guy that does what he says. Most of the people that are at Surplus weren't in cryptos a couple years ago, but they have bridged their careers and more importantly their lives into the crypto space because of who Carlyle is and out of the respect that they have for him.

At the end of the day it is about helping our clients and getting them the highest return possible through our products. These clients include people like Carlyle’s mother and her friends that now have crypto exposure in their retirement portfolios through Surplus products.

1. **Close:**
   1. Show the projection examples.
   2. Walk the client through the seamless signup process on the platform.