

Property – Fintech – Banking – Exchange Trading – Theft & Loss Prevention – Payment Processing -
Community Centric Growth Services

INVESTORS EXHIBITION

CLARUS Money Project: San Salvador, El Salvador April 25, 2024 2pm-5pm

- Showcase and test our platform technology.
- Discuss economic conditions and growth plans in El Salvador and beyond.
- Discuss investment offer terms, benefits, growth strategy, exit options, etc..
- Q&A sessions.
- Presentations: Legal team, property development team, tech team, marketing team, escrow agents/accountant, project growth partners, El Salvador government officials.
- SPECIAL greeting from Argentina government official.
- CLARUS Money Project University grants ceremony.
- Meet & greet evening social/networking after event. Location to be announced.

Reserve your seats by emailing us at sofia.olivares@clarusmoneyproject.com or registering at

- LIVESTREAM AVAILABLE ON YOUTUBE

Last edited February 9, 2024 www.clarusmoneyproject.com

Limited private offering : CLARUS Money Project

Save people money. Protect
their money. Make it easy.

Fixing the global monetary system and offering blockchain banking solutions to ALL.
HEDGED RISK INVESTMENT PROPOSAL:-

PROPERTY

SWITCH CRYPTOCURRENCY EXCHANGE

CRYPTO COIN BONUS ALLOCATION

BANKING & PAYMENT PROCESSING

El Salvador President
Nayib Bukele's future "Bitcoin City"

THE 4 IN 1 HEDGED RISK INVESTMENT:

- Building and land purchase(s) for our own "Blockchain City" in El Salvador infused with government's own \$1 Billion USD infrastructure investment.
- Payment Processing grant for staking/transaction verification income generation = \$6 million+(MYID yearly value in USD).
- SWITCH Cryptocurrency exchange with 2-3 viral growth locations to begin in 2024.
- MY IDENTITY Crypto Coin: Functions as guard and solution in cases of cryptocurrency theft and/or negligent loss.

CLARUS Money Project Investment Opportunity in El Salvador:

1. Blockchain City Banking Solution Center(s) Development (Building & Land Purchase):

We are embarking on the creation of our own “Blockchain City” in El Salvador, strategically infused with the government’s substantial \$1 Billion USD infrastructure investment.

This visionary project aims to establish a thriving ecosystem for blockchain technology, innovation, and sustainable growth.

Key Features:

Building and Land Purchase: Acquire prime real estate within the burgeoning economy of El Salvador to develop revenue generating Blockchain Banking Solution Centers, payment processing, cutting-edge facilities, co-working spaces, and infrastructure.

Government Support: Collaborate closely with the government to leverage their investment and regulatory support.

2. **Payment Processing** grant for node/authority staking to collect blockchain transaction verification income= \$6million MYID yearly value in USD.

3. **SWITCH Cryptocurrency Exchange:**

Our SWITCH exchange is poised for rapid expansion, with 2-3 viral growth locations set to launch in 2024. As an investor, you’ll be part of this dynamic platform that bridges traditional finance with the crypto world.

Highlights:

Strategic Locations: Identify high-traffic areas where SWITCH can thrive and attract a diverse user base.

Revenue Streams: Benefit from trading fees, advertising, and listing charges shared with investors.

Market Impact: Position SWITCH as a leading exchange in El Salvador and beyond. ONLY exchange with physical storefronts!

4. **MY IDENTITY (MYID) Crypto Coin:**

MYID serves as a robust solution for safeguarding against cryptocurrency theft and negligent loss.

Here’s how it works:

Guardian Functionality: MYID acts as a protective layer, ensuring secure transactions and preventing unauthorized access.

Innovative Approach: Unlike traditional coins, MYID prioritizes recovery solutions of stolen or lost assets and risk mitigation.

Promotion and Adoption: We’ll actively promote MYID on the SWITCH exchange, our physical storefronts, and crypto wallets.

Key Benefits:

Diversification: Investment across multiple avenues—real estate, next generation blockchain banking solutions, payment processing, crypto exchange, cutting edge tech and asset protection.

Government Backing: Leverage El Salvador’s commitment to technology development, tax benefits & \$1billion USD infrastructure infusion.

Risk Mitigation: MYID provides peace of mind for crypto holders.

Early Entry: Be part of the next wave of innovation in El Salvador & beyond.

Investment Opportunity: El Salvador Blockchain City - SWITCH Crypto Exchange – MY IDENTITY Coin – Payment Processing

As an investor partner, you’ll gain access to exciting opportunities in El Salvador’s burgeoning economy & blockchain ecosystem. Our comprehensive investment package includes:

Property Ownership and Income Stream:

90% shared ownership in the property value and income stream generated by El Salvador Blockchain City Banking Solution Center location(s) with payment processing.

This strategic investment provides exposure to the rapidly growing El Salvador real estate market in the heart of the blockchain revolution.

Equity Stake in SWITCH Crypto Exchange:

60% shared equity ownership of the SWITCH crypto exchange. As a partner, you’ll benefit from all revenue streams, including trading fees, advertising, and listing

charges. Our commitment to transparency ensures that your interests align with the exchange's success.

MYID Coins at ICO Price:

Acquire MYID coins at the original 2019 ICO price of \$0.004USD/MYID. These coins will be actively promoted on the SWITCH exchange, our physical storefronts, and crypto wallets.

Notably, MYID reached an all-time high of \$0.33USD/MYID on Bittrex Global, resulting in substantial returns for early holders. Our project's valuation briefly soared to 33 billion USD during an unforeseen trading spike.

Exclusive Access to OKGlobal Coin Securities Offering:

Gain early access to the private OKGlobal Coin Securities offering before the registered SEC public offering.

The original filing dates back to 2019 for both OKGLOBAL COIN LLC (CIK#0001777807) and SWITCH INSTANT PAYMENTS LLC (CIK#0001777808).

Investor/project funds are securely managed by an independent accounting/escrow firm, ensuring transparency and accountability.

Key Benefits:

A minimum investment of \$200K translates to an immediate investment value of \$280K.

Hedged Risk: Our diversified approach mitigates risk while maximizing growth potential.

Unlimited Explosive Growth: Tap into the dynamic crypto, payment processing, banking and real estate markets.

Monthly Income Stream: Enjoy returns from multiple sources.

Early Exit Options: Flexibility to sell equity ownership as needed.

Invest with confidence and be part of the future of finance and technology.

***Investor/project funds are securely managed by an independent accounting/escrow firm, ensuring transparency and accountability.**

Rapid Multiple Exit Options For Investing Partners

1. Property equity

Land value, Building value, Income generation

2. Exchange equity

Exchange value, Income generation

3. MYID coin

Market speculation Value

The product, the solution, the innovation.....

Blockchain, cryptocurrency, banking industry and fiat currency is a mess.

Fiat currency is backed by nothing and loses purchasing power year after year.

1 out of 4 people are "unbanked".

Crypto/blockchain:

Confusing

Its risky and feels like gambling.

Where do I go for help?

It doesn't seem to actually do anything to improve my life or save me money.

Can anybody help me in cases of theft or if I lose the password to my wallet?

Its slow, expensive to send and isn't backed by anything.

Nobody was addressing the problems we saw in any meaningful way, so we decided to make something for ourselves.

It turns out that other people are interested in our solution too.....therefore, welcome to

CLARUS Money Project
Launched 2017

7 years later and over \$1 million USD spent on research, development and testing our solution:

- A better alternative to government fiat currency that cannot be printed into oblivion. –OkGlobal Securities Coin
- Backed with various assets such as gold, silver, properties, revenue generating services. -OkGlobal Securities Coin
- Offset inflation loss by generating an income stream from routine financial services that we can NOW do BETTER, CHEAPER & FASTER. –OkGlobal Securities Coin

OPTIONAL ability to add your own identity to your money for recovery solutions in cases of theft or even negligent loss. -MY IDENTITY Utility Coin

- PUBLIC brick & mortar locations for next generation borderless banking, SWITCH crypto exchange, in-person service/on-boarding, immediate crypto to fiat cash-out, at-cost/free money changing & remittance services to MYID Coin holders and other community centric financial and social services.

GLOBAL TESTING AND MARKET RESEARCH
PREPARING FOR LAUNCH BEGAN IN 2017

Watch a public response video at <https://www.youtube.com/watch?v=BIEIXGkdz7M&t=4s>

HOW WE
REACH THE
PUBLIC TO
GROW

KEEP IT SIMPLE:

- Save people money.
- Protect their money.
- Make it easy.
- Banking for the 1 out of 4 unbanked

Services available at....

Public locations – “Blockchain Cities”

1st Location(s) : Within El Salvador supported with \$1Billion dollar infrastructure investment. Successful beta business-modeling completed 4th quarter 2021 at USA-Tijuana Border.

Our first MY IDENTITY Coin purchaser in USA. A retired school teacher who has wanted to invest in cryptocurrencies but needed assistance to navigate the confusing process.
WE ARE THE BRIDGE for the general public.

Our project colleagues in training at the second Public Service Center beta test.

What are the public locations for?
SWITCH CRYPTOEXCHANGE , BORDERLESS BLOCKCHAIN BANKING CENTERS & COMMUNITY CENTRIC SERVICES
We are the FIRST TO MARKET!!

**FREE MONEY CHANGING, REMITTANCE, SAME DAY CRYPTO TO FIAT MERCHANT OFF-RAMP
**
AT-COST/FREE MONEY CHANGING & REMITTANCE OFFERED ONLY TO OUR MY IDENTITY COIN HOLDERS.

Singapore

USA

EL SALVADOR, USA,
MEXICO, SOUTH KOREA,
JAPAN, GERMANY,
INDONESIA, AFRICA, etc..

SWITCH EXCHANGE is entering the marketplace at the right time!

Many exchanges soon to fail due to past and current on-going practice of wash trading and offering illegal securities products. Also poor transparency, customer sign-up, lack of accountability and customer service to their traders.

The top exchanges have market values of several hundred million up to the billions. We are confident SWITCH will be a top exchange due to our unique advantages!

- Market leading store fronts
- In-person on-boarding
- Blockchain banking for ALL
- Cost saving financial services
- Immediate crypto cash out services
- Operational transparency

Who are our customers/users?
-1 out of 4 un-banked and/or underserved
-Users of money

changers/remittance services
-Merchants looking to replace
VISA/Mastercard for a better
option
-People who want in-person
assistance
-Cryptocurrency enthusiasts

-People looking to replace
problematic fiat currency

Money Changers Association Singapore

Untapped growth
opportunity with old
economy.
Transition declining money
changer industry to partner
SWITCH locations and
borderless blockchain
banking services for our
community.
Our money changers are
eager and waiting to grow
with us.

Money Changers San Diego-Mexico Border

BUILDING STRONG GLOBAL
PARTNERSHIPS: In collaboration
with the Border Fusion Initiative

Bringing the border community together through a binational trading vision. -Miguel Aguirre

MONEY CHANGERS COMMENTARY:
Luis & Enrique, CEOs of Borderxchange – USA & Mexico

1 of 4
Q & A break:

Han S. Kim – Chief
Researcher/Founder

SWITCH exchange – TEST DRIVE
Rep: Jade Wu

2 of 4
Q & A break:
SWITCH EXCHANGE - Singapore team

We are in the midst of the decoupling of the traditional economy to
the new decentralized cryptocurrency economy.

CITIZENS LOSING FAITH AND LEGITIMACY IN FIAT

CURRENCY AND TRADITIONAL BANKING SYSTEM

- People's deposits will be there when they need them - at no cost to the taxpayer.

In 2021 cryptocurrency surpassed VISA/Mastercard/AMEX/Discover in annual transaction value.

January 27, 2022 InteractiveBrokers Traders'Insight Contributor BENZIGA

We are faster, cheaper and more secure than our competition while reaching our project aims!

Our competition:

- Banks
- Payment Processors -Visa/Master Card
- Centralized Ownership Of Large Corporations
- Financing Companies
- Money Services/Remittance/Exchange
- Fiat Currency

NO COMPARABLE Blockchain Projects To Date.

We have First-Mover & Second Mover Advantage – No comparable competition

Learning from other top projects and absorbing into our own.
Industry first blockchain banking solutions centers!
Proprietary guards and recovery solutions in cases of theft and/or negligent loss.
The best blockchain tech reactive to future needs of our community.

Creating a real money backed by assets and is inflation resistant (Future securities coin offering).
Saving people money on routine daily financial services.

Making it all easy with in-person assistance at physical storefronts.
ONLY cryptocurrency exchange in the world with in-person member services and brick-and-mortar public locations for mass marketing and trust building with the community.

See Addendum at end of pitchdeck for further list of advantages

Our blockchain tech: CLARUS Living Blockchain
100,000 to 1,000,000 transactions per second(tps)
Our cost per transaction is fractions on the penny
*TPS is currently under build. There is no guarantee we will reach our projected TPS.

Blockchain Network is secured via multiple node and chain consensus.

PAYMENT PROCESSING IS A MULTI-TRILLION DOLLAR ANNUAL INDUSTRY WE CAN DO BETTER, FASTER & CHEAPER
By comparison VISA network 65,000tps
Mastercard 5,000tps
Our fees 0.1%-0.25% with no flat fee per transaction

Competitor's Fee 1.25%-2.0% plus \$0.10-\$0.25 per transaction
Consumer Wins. Merchant Wins. We Win.

Our tech stack:

RUST Programming Language
Substrate Pallets

Polkadot Network Protocol
Activity Pub Social Networking Protocol
MYIDverified Blockchain Asset Solutions Consensus

What it all means:
Us vs Them

A BETTER ALTERNATIVE TO GOVERNMENT FIAT CURRENCY : US VS COMPETITORS

January 17, 2022

Projects of note that we use to build and improve upon to meet our project aims.

Ethereum

Avalanche

Proof of
Work

Stellar

Proof of
Stake

Solana

Algorand

Tomo

Monero

Proof of
History
PROOF OF PERSON

Our technology, blockchain banking solution
centers, SWITCH exchange storefronts and
“break-even” non-profit model makes us
the most disruptive project in the market!

What is our “break-even” growth model?
We disrupt traditional banking and
financial services by positioning ourselves
as a replacement, while charging only
enough fees per year to cover expansion,

operating costs, and offset annual inflation. This approach aligns with one of our project aims: REAL MONEY.

A break-even business model that traditional industries can only compete with if they choose to return/negate profit beyond NO PROFIT.

Please select your payment option:

Examples located end of pitchdeck(Addendum)

Example 1. ... One year term insurance premium financing.

Example 2....Payment processing competitor to Visa/Mastercard.

El Salvador Legal Team – Torres Legal

Property Agent
El Salvador
PRESENTATION

st

1 Proposed Blockchain City Location(s): El Salvador

-Arguably the most ambitious country in world to transition to new blockchain economy.

-Bitcoin City/crypto innovation advanced by world's most popular President Bukele with government's own \$1billion USD property development investment.

-No capital gains taxes on cryptocurrency, property tax, employment tax, municipal taxes.

Strong potential to follow Singapore's explosive property value growth example!

Bitcoin City will have its own
airport

SWITCH exchange location to be
opened within, upon airport
completion.

-Offer free money changer services for MYID coin holders, borderless blockchain banking solutions, and in-person cryptocurrency exchange assistance/on-boarding/cash-out.

-VIRAL GLOBAL GROWTH VIA INTERNATIONAL
AIRPORTS

New Airport Terminal

The new three-level terminal expansion was inaugurated in February 2022. It includes five new waiting rooms with boarding areas, commercial and immigration spaces, and airline company offices.

In 2018 El Salvador international airport served 3,392,236 passengers. With the new terminal, the international airport could serve more than 5 million passengers annually.

SWITCH exchange, blockchain banking for ALL and free money changer services location to be opened in 2024

4 of 4
Q&A
Torres Legal – Hector Torres
&
El Salvador Property Realtor

Escrow
accounting
officer
PRESENTATION

Remaining Estimated Project Cost \$8 million USD for:

1. Property purchase(s) and repurposing for "Blockchain City/Blockchain Banking Services Centers".

-Physical locations for SWITCH exchange, in-person public on-boarding/marketing and other community centric financial, legal and social services. (Ex...at-cost/free money changing, remittance & banking to attract participants. NO ID banking accounts or identity verified bank accounts available.)

2.SWITCH exchange launch, licensing & physical locations.

-Investors will share in proceeds from SWITCH centralized exchange locations.

3. Development of CLARUS living blockchain, MYID platform and solutions offer to fix El Salvador's bitcoin roll-out problems.

Minimum \$200k USD per investor/entity/investment group. 60/40 investment allocation with MYID bonus given after 18 months in a scheduled release. (Example: \$120K Blockchain City property equity ownership, \$80K SWITCH exchange ownership, \$80K in MYID @ \$0.004/MYID. Total \$4.8 million USD for property development and \$3.2 million USD for exchange, El Salvador btc rollout fix, CLARUS blockchain (MYID utility, SWITCH stable, OKGLOBAL security) and MYID wallet development (guard against cryptocurrency theft and/or negligent loss). \$200K = \$280K in return starting value

Can't meet the minimum \$200k per investor?

Connect with our escrow agent and Torres Legal about joining an investment group.

No commitment or investment until full investor due diligence & research.

All we need now is your NONBINDING letter of intent to invest.

President Nayib Bukele working on new airport to be strategically positioned for El Salvador's "Bitcoin City.

The investment closing date will be announced after investors have had an opportunity to review the intended site and details for the property and land purchase in El Salvador.

INVESTOR PRIORITY

- First option to invest until funding limit

reached:

El Salvadorean citizens/entities

- Second option to invest until funding limit

reached:

Latin American citizens/entities

- Final option to invest until funding limit

reached:

All other global investors

SUBMIT YOUR NON-BINDING INVESTMENT OFFER

NON-BINDING LETTER OF INTENT TO INVEST

Effective Date: _____

RE: Investment into a Business Proposal

This investment letter of intent, (the "Letter of Intent"), represents the basic terms for an agreement that shall be considered non-binding. After this Letter of Intent has been made, a formal agreement will be constructed to the benefit of the Parties involved.

The Investor: _____

(the "Investor").

The Investment: Limited private offering "CLARUS Money Project".

Investment Amount: \$_____ (the "Investment Amount") shall be payable on the closing date.

Principal Members: CLARUS Money Project (the "Principal Members") are the main shareholders or owners of the Investment.

Currency: All mentions of currency or the usage of the "\$" icon shall be known as referring to the US Dollar.

The Transaction: The Investor will enter into an agreement in the amount of (\$_____ USD) for ownership interest in the Investment .

Structure: In order to facilitate a closing all parties agree to do their best efforts to formulate a formal agreement or Closing that: a. Complies with all federal, state, and local regulatory requirements; b. Minimize or eliminate any adverse tax consequences; and c. Be as cost effective as possible.

Investment Conditions: It shall be the obligation of the Investor to review all materials provided. In addition, the conditions of the investment include: a. The Investor and its advisors having had a reasonable opportunity to perform the searches and due diligence to their satisfaction; b. The Investor being able to

communicate with necessary clients, customers, vendors, tenants, or other third (3rd) party necessary.
Closing: The closing (the "Closing") is the act of exchanging The Investment for the Investment Amount.
Good Faith Negotiations: The Investor and the Principal Members agree to act in an honest and diligent manner to enter into "good faith" negotiations in order to execute a formal agreement and/or close the transaction.

Acceptance: If you are agreeable to the aforementioned terms, please sign and return a duplicate copy of this non-binding Letter of Intent.

INVESTOR:

Investor's Signature _____

Date _____

Print Name _____

PRINCIPAL MEMBER(S):

Principal Member's Signature _____

Date _____

Print Name _____

Principal Member's Signature _____

Date _____

Link to download CLARUS Money Project.docx

Please include a copy of your government issued identity card if you are an individual private investor or a business license or company formation document for institutional investors.

Please submit non-binding letter of intent to invest to : contact@clarusmoneyproject.com

3 of 4

Q&A

Escrow Officer

&

Han S. Kim –Chief

Researcher/Founder

The use cases for MY IDENTITY Coins

Protect

Used as a transaction/gas fee (99% cheaper than Visa/Mastercard) paid to protect your cryptomoney. Senders have immediate platform and secondary traditional recovery options in case of theft, scams or even negligent loss. No practical remedies currently exist in the marketplace for these issues! Just us.

Grow

Tremendous opportunity to buy MYID at the startup price and make 100x, 200x or more RETURNS fast because that has already occurred before without our project marketing/development/growth initiative!

Save

Access to the most competitive money changing

and remittance fees. Make money from coins going up in value and save money from fees. Additional money saving services will be offered in financial, travel and service sectors.

MYID - wallet

Verified identity wallet guard against theft and negligent loss.

VIRAL GROWTH VIA:

Web 3.0 decentralized social and business networking platform. Self custody over content and information.

Decentralized free speech platform networking our MYIDverified & MYIDanonymous community.

Twitter alternative.
Own your content.
Own your followers.

Verify wallet addresses. Verify identity of merchants and sellers. Recover theft and loss. Remain anonymous if you wish.

MYIDverified wallet test drive
Chief tech lead & researcher: Han S. Kim
Coding Lead: Immanuel John

We aren't just the HOW but more importantly we are the WHY?

9/10 top cryptocurrencies have a "If we build it, they will come" mentality. They work on faster, cheaper and more secure but who cares if not fixing real problems?

OUR VALUE COMES FROM BEING VALUABLE TO OTHERS.
Give them freedom. Give them savings.
Give them what they want, not what we want to give.
Make all this accessible and easy!
Don't force the public to learn. Necessity and savings is enough. We have the global market advantage NOW!

We are the only blockchain project with a people centered solution to make cryptocurrency mainstream.

Our Brilliant Senior Team:

1. Han S. Kim

Chief Tech Lead and Researcher, Han S. Kim, the Project Founder, brings over two decades of experience in insurance, finance, and technology. His multifaceted background provides valuable insights into driving the technological aspects of our project.

2. Silvia Olivares Leon

Head of Marketing for our expansion in El Salvador. Silvia brings with her a wealth of experience, having served as the Head of Marketing for McDonald's El Salvador and as the Chief Marketing Manager for national chain Pollo Campero. With over a decade of experience in management and sales, including serving as marketing & sales manager for FEDECREDITO Bank, Silvia has demonstrated exceptional leadership and strategic vision. Her expertise will be invaluable in driving our growth in this new market. Silvia is a proud alumna of the University of El Salvador and holds a Master's degree from the prestigious ADEN Business School.

3. Hector Torres

Head of Torres Legal, plays a crucial role in ensuring compliance and licensing for our operations in El Salvador. His legal expertise is vital to navigating the regulatory landscape, contributing to the success of our project.

4. Brandon Tee

Singapore legal advisor for CLARUS Money Project, leads corporate law at WMH Law Corporation. Founder of B7 Venture Capital, he's been involved in major IPOs and is a business developer for YCH Group, Singapore's leading supply chain management provider.

5. Immanuel John

A seasoned Blockchain Developer, excels in writing Solidity smart contracts for Ethereum and private blockchains like R3 Corda. With a passion for web3, he actively contributes to the Polkadot ecosystem and explores various blockchain platforms.

6. Schultz Wang

Specializes in tech development, collaborating with coders. He brings a wealth of experience from roles at Samsung Electronics, Google, Oppo, and Vivo.

Of special note:

*ONLY MYID utility coins are available for purchase now. OkGlobal Securities Coin offering is scheduled for 3rd or 4th quarter of 2025. As typical with other securities offering, OkGlobal Securities Coin is a highly restricted sale. Terms and conditions of the securities offering will be made available at a later date. SWITCH stable coins will be made available for purchase with the launch of our own unique blockchain(CLARUS) and consumer/merchant payment wallet(MYID-WALLET) 2nd or 3rd quarter of 2024. SWITCH stable coins are not an investment vehicle but a fiat backed stable payment bridge/currency necessary for merchants to avoid possible price/value loss until OkGlobal Securities Coins build up a history to become a stable consistently growing hedge against inflation and absolute value

loss preferred by merchants.

SWITCH stable coins are intended for merchant use to avoid volatility but because they are backed by fiat currency, they are not a hedge against inflation and are not asset backed, therefore have no guards against absolute loss!

CLARUS Money Project

Opportunity:

What will the new year bring us?
365 missed opportunities.

→

email : contact@clarusmoneyproject.com

website: www.clarusmoneyproject.com

Telegram: <https://t.me/myidentitycoin>

ADDENDUM

- Example 1. ... One year term insurance Premium Financing.

Extreme low risk. Loan risk covered by reinsurance companies and state guarantee fund. No recovery/repo

costs in case of unpaid loans. Safely can expect annual returns to, at minimum, meet annual inflation.

- Example 2....Payment processing competitor.

We are 99% cheaper with no contracts, no equipment, no minimums, same day cash out.

- First Mover & Second Mover advantages
- How we will increase MYID Coin price
- MYID Coin supply and allocation
- Proof-of-stake grants for fee generation

Example 1

One year term

insurance premium

financing

Overview

Insurance premium financing is the business of extending credit to a policyholder to pay for premiums when the insurance carrier requires payment in full at inception of coverage. Premiums are advanced either directly to the insurance carrier or through an intermediary (Le. insurance broker) and repaid by the policyholder, with interest, during the policy term. By contract and statute, the finance company secures the right to cancel the insurance upon default and establishes a first position lien on the unearned premium of the policy.

Commercial Insurance Premium Finance Opportunity

Global Market Size of approximately \$55 Billion in annual originations

The United States market represents approximately \$40 Billion in annual originations

- Net Interest Spread of approx. 4.50%

Variable loan sizes (\$1,000.00-\$5 Million+), fee income and growth opportunities

Very low credit losses driven by the collateral of "unearned premium

Considerable Growth Opportunity to Banks

Bank-owned insurance subsidiaries finance significant insurance premium through unaffiliated premium finance companies each year.

Banks that do not have a captive insurance subsidiary have opportunities to finance the insurance purchases for their customers and even greater opportunities with their retail agency customers

Why This Product is Attractive to Banks

1. Loan Growth

- Loan averages can range anywhere from \$1,000 to more than \$5,000,000

High customer renewal rates (75%+)

- Loan setup fees

2. Fee Income

- Substantial late fee income
- Other fees

3. Low Losses

- The insurance policy serves as cash/collateral for the finance company
- Commercial loan delinquency rates are low
- Charge-offs in the sub-30 basis point range

4. Market Size

- U.S. Market size of \$40B+ in annual originations
- Potential market size of \$500B+ (includes entire market, non-financed, and installment billed)

Our business model gives us ability to offer the lowest rates across unlimited banking and financial services industries. We grow. We protect our money. We back our money. We reduce costs for ourselves and for others. www.input1.com/resources/articles/a-diversification-opportunity-for-banks

DISRUPTIVE

We charge the lowest premium finance rate in the market.

"We create a fiat currency alternative that offsets annual inflation loss."

We win. Customer wins.

6 years later and over \$1 million USD spent on research, development and testing our solution:

A better alternative to government fiat currency that cannot be printed into oblivion.-OkGlobal Securities Coin

Backed with various assets such as gold, silver, properties, services. OkGlobal Securities Coin

Offset inflation loss by generating an income stream from routine financial services that we can NOW do BETTER, CHEAPER & FASTER. -OkGlobal Coin

OPTIONAL ability to add your own swelling your money to guard against risks from theft or even negligent loss. -MY IDENTITY Utility Coin

Example 2
Payment
Processing

Credit Card - Visa

Average Interchange Fees - 1.15%+ \$0.05 to 2.40% + \$0.10

Average Assessment Fees - 0.14%

Credit Card - Mastercard

Average Interchange Fees - 1.15%+ \$0.05 to 2.50% + \$0.10

Average Assessment Fees - 0.1375% (transactions under \$1,000); 0.01% (transactions \$1,000 or more)

Credit Card - Discover

Average Interchange Fees - 1.35%+ \$0.05 to 2.40% + \$0.10

Average Assessment Fees - 0.13%

Credit Card - American Express

Average Interchange Fees - 1.43%+ \$0.10 to 3.30% + \$0.10

Average Assessment Fees - 0.15%

Typical Costs for Credit Card Processing:

Payment Processor - PayPal

Swiped Transaction Fee - 2.99%+ \$0.49

Online Transaction Fee - 3.49%+ \$0.49

Monthly Fee - \$0

Payment Processor - Square

Swiped Transaction Fee - 2.6%+ \$0.10

Online Transaction Fee - 2.9%+ \$0.30

Monthly Fee - \$0

In 2021 the alternative payment market, cryptocurrency, surpassed VISA/Mastercard in annual transaction value.

Our blockchain and fee specs:

CLARUS Living Blockchain

100,000 to 1,000,000 transactions per second(tps)

*TPS is currently under build. There is no guarantee we will reach our projected TPS.

Our cost per transaction is fractions on the penny

By comparison VISA network 65,000tps

Mastercard 5,000tps

Our fees 0.1%-0.25% with no flat fee per transaction

Competitor's Fee 1.25%-2.0% plus \$0.10-\$0.25 per transaction

We win. Consumer Wins. Merchant Wins.

OUR MERCHANT PAYMENT PROCESSING:

-NO CONTRACTS

-NO EQUIPMENT

-SAVE 90% OR MORE COMPARED

TO VISA/MASTERCARD/AMEX

-SAME DAY CASH-OUT

-CONVENIENT NEIGHBORHOOD

LOCATIONS

We have First-Mover & Second Mover Advantage – No comparable competition

Benefits of being a first-mover, second mover and market leader

Become a market leader, especially if there is no comparable competition.

Establish industry standards.

Develop a brand identity and brand recognition early on.

Secure a loyal customer base over a longer term than future competitors.

Lock in partnerships, contracts, and talent before any competitors do.

Develop new products and services, as well as tweak existing ones, over a longer time frame.

Minimize acquisition costs, due to the lack of competition.

Capture investor attention, if the product, service, or company is seen as a promising investment opportunity.

Disadvantages of being a first-mover (WE OVERCOME WITH 6 years of research, development and real-life testing).

While it can be advantageous to be a first-mover, it isn't necessarily a recipe for success. There are also many disadvantages first-movers may encounter. This includes the risk of:

Paving the way for new companies to improve and expand upon the company's existing products or services.

Higher financial costs, given the need to establish a whole new market segment, among other first-mover costs.

Being knocked back by regulators, as well as banks and investors, as they may be hesitant to support an entirely new product, service, or company.

Failing to 'keep up with the times' if the company's competitors are more successful with innovating and responding to customers' demands.

Not being able to learn from the successes and failures of competitors, while competitors are able to do so with your company — even before they launch.

Being perceived by consumers as passé once newer, more advanced options become available.

Being scrutinized more acutely due to having a first-mover status.

Real-life examples of companies with first-mover advantage:

The following are examples of well-known companies that are said to have benefited from first-mover advantage:

Amazon — The first significant online bookstore.

Tesla — The first company that successfully pioneered electric vehicles.

eBay — The first major online auction website.

We take advantage of being both a first mover and a second mover!

- Listing of MYID Coins and marketing on own SWITCH exchange.

MY IDENTITY COIN

AVAILABILITY IN 2024:

-Launch of Blockchain Banking Solutions Centers(BBSC) around the world(Blockchain Cities). BBSCs are a powerful

marketing/branding advantage and public on-boarding bridge that no other project has capitalized upon:

-Viral growth strategy for MYIDverified wallets to collect fees from children(MYIDanonymous) wallets.

-Our BBSCs offer money savings services that people already use. We require a minimum MYID purchase of \$5 USD to enjoy

the benefits. The average purchase during a beta test at our USA and Singapore BBSCs has been upwards of over \$50/person.

We offer a win/win situation. The consumer wins by getting coins that may increase in value and the consumer saves money

immediately on services he/she would have used anyways. We begin by offering money changing services free/at-cost.

MYID coin sales generated at BBSCs are used to "buy-back" our own coins on exchanges, after paying for necessary operation

costs. Thereby we increase liquidity and an organic upward price drive of MYID Coins.

-Traditional boots on the ground marketing at our global locations.

-MY IDENTITY Coins are required for the transmission fee(gas) to be applied when utilizing the MYIDverified-Wallet crypto

protection guard.

-Easiest on-boarding process in the world. OUR STAFF does the work for the public. This is a necessity

for a large percentage of the general population who are intimidated, had no real financial incentive and/or uneducated about the process.

BANKING FOR THE “UN-BANKED” : Create non-id accounts for the un-banked and who MAY wish to stay anonymous. MYID is an optional identification technology that can be used for its utility purpose or can be used as a value speculation instrument.

(Re-sale at profit.)

- Social media influencers via YouTube, Facebook, Instagram, TikTok, twitter, etc..

- Roadshows/conferences and promotion of blockchain basics education courses leading to the sales of MYID coins to attendees.

- Traditional print, billboard, tv and radio outreach/marketing.

- Beta testing with merchants and consumers in El Salvador and USA-Mexico in the economic development zone outlined by

our project and colleagues at the “Border Fusion Initiative”. We will be well positioned to expand and market our project

globally while making a cross border impact on many people who truly would benefit from our project the most, the under

privileged and often with the least opportunities in our society.

Total MYID Coin supply is 100 Billion.

Less than 1% has been released into circulation via exchanges, our initial coin offering and sales at our International Service Centers.

60% of 100 billion is allocated for public purchase. The remaining 40% is locked for the team, founder, partners and project development needs.

The supply is capped. The supply may be reduced/burnt if it suits project logic and community benefit.

The remaining 59 billion will be released per sale as per demand as per market price on exchanges and via our International Service Centers, to not flood demand and to encourage an organic price drive.

Proof – of – Stake node Grants for transaction verification rewarded with income/fee generation.

One grant will be shared by our El Salvador investment participants for the purpose of transaction validating a cap equivalent to \$25 million USD/day. This grant is awarded directly from CLARUS Money Project. The staked coins are owned by CLARUS Money Project and are for the sole purpose of El Salvador investment participants to generate an income/fee revenue to be shared amongst the investor participants.

Staking Coins:

Staking involves locking a certain amount of cryptocurrency in a unique wallet to earn rewards. Here’s how it works:

Proof of Stake (PoS) blockchains use staking as a consensus mechanism.

Stakers are randomly selected to secure, validate, and produce blocks on the blockchain network.

In return for their participation, stakers receive interest/fees.

By staking their coins, users actively contribute to network security and stability.

Collecting Fees from Verifying Transactions:

Validators play a crucial role in validating transactions on PoS blockchains.

Unlike traditional hardware-based validators, PoS validators prove their honesty by staking coins.

Here's how it works:

Staking: Validators lock up a certain amount of cryptocurrency (their stake) as collateral.

Transaction Verification: Validators verify and validate transactions on the blockchain.

Rewards: After successfully verifying transactions, validators are rewarded.

These rewards can come in the form of transaction fees or similar incentives.

The fees compensate validators for their efforts and costs associated with running staking pools.

In summary, staking allows crypto holders to actively participate in network security, while earning rewards by verifying transactions. It's a win-win for both the network and investors.

The Clarus Money Project stands out as a groundbreaking fintech initiative, uniquely addressing challenges in both fiat currency and cryptocurrency realms. Its hallmark lies in providing blockchain banking solutions accessible through physical storefronts, catering to society at large.

Clarus, an Artificial Intelligence Life Assistant, embodies the project's innovative spirit, engaging users through AI-powered communication within its wallet integration.

To date, no other projects in the world offer cryptocurrency recovery solutions. We are the one and only recovery solution that can return lost or stolen cryptocurrency back to its rightful owners.

Continuously improving, the project strives to enhance user experience by integrating functionalities such as food ordering, education support, transportation services, health monitoring, and more. As a work in progress, Clarus embodies a commitment to staying relevant and continuously evolving to meet the evolving needs of its community.

