

Quotation for FlexMax Income Provider Fixed Deposit Note 3 Year Term

Date of Offer: 2026/02/10

Offered to: David Wilson

Address:

Telephone: +1 (555) 111-2222

Dear David Wilson

We take pleasure in submitting the following proposal to you:

Investment summary

Investment amount	R100 000,00
Amount allocated to Income payments with enhancement	R105 000,00
Term in years	3
Commencement date	10-Feb-26
Percentage returned first year	10.25%
Income Payment annual amount received in first year	R10 762,50
Liquidity	None
Contract Start date	10-Feb-26
Exit date	10-Feb-29
Income allocation cycle	MONTHLY
Capital allocation	100%

Income projections

	Projection Scenarios				
Year	Capital Value		Income Taken		
	Current		Annual		Monthly
1	R105 000,00		10.25%	R10 762,50	N/A
2	R105 000,00		10.35%	R10 867,50	N/A
3	R100 000,00		10.45%	R10 450,00	N/A
		Growth Return Over Time	R32 080,00	Capital Returned	R100 000,00

Address:

INCOME PROJECTIONS

Year	Capital Value	Income Taken	Annual
Current	R 105,000.00	-	-
1	R 105,000.00	10.25%	R 10,762.50
2	R 105,000.00	10.35%	R 10,867.50
3	R 105,000.00	10.45%	R 10,972.50

Growth Return Over Time: R 32,602.50

Capital Returned: R 100,000.00

MODELLED FUND CHOICES

ISIN	Fund Name	Type	Split
ISIN Code GG00B3TBCS61	WSF Global Equity Fund	Risk-Adverse	100%

** Please note that fund choices will be modeled and should the dividends below these returns, the modeled returns will be payable to the client.*

CONDITIONS

1. To effectively evaluate this product against comparable alternatives, it is essential to analyze and contrast its risk reward profile with those of similar products offering analogous risk reward structures.
2. This offer involves the purchase of Fixed Deposit Notes (FDN's) in private equity. Given the inherent risks associated we strongly recommend independent advice before making any commitment.
3. This offer contains no guarantees beyond those expressly stated herein. Upon signing, the terms outlined in this offer shall constitute a legally binding agreement between the client and the company.
4. The applicant acknowledges understanding of the complexities involving this investment as well as the lock-in periods contained in the investment.
5. The applicant understands that a loan agreement will come into existence after signature of this quotation and that returns paid are mirrored on the performance of the selected fund above.
6. The applicant understands the zero liquidity nature of this investment and has ensured that he has enough liquid investments or savings to ensure liquidity during this investment.
7. The applicant understands that the directors or trustees of company funds, in their collective capacity, may limit, withhold, defer or reduce payments or payouts as necessary at moment's notice to safeguard the company's liquidity requirements and ensure financial stability.
8. The individual, individuals or organisation's entering into this agreement acknowledges and understands that this is a fixed-term contract, as specified in the duration outlined above, the term "Exit Date" refers to the agreed-upon end date of the agreement.
9. The applicant understands that if shares are issued under this agreement, the shares are issued for security only and are returnable when the applicant is paid back his invested capital.
10. The applicant retains the option to convert their capital to fixed shares at exit date; whereafter the par value of the converted shares will be based on a comprehensive company's valuation at the time of exit.
11. This document serves as a formal proposal and is subject to full underwriting and approval by the management committee.

VALIDITY

This offer remains valid for a period of 14 days from the date of issuance, it is imperative that the receipt of funds occur within this specific time frame. All required documentation must be completed, and funds transfers finalized on or before expiration of the offers validity period. Should any information remain outstanding or incomplete, funds will be processed, a new offer must be issued and duly executed before the terms can be formally accepted by the company.

PLACEMENT AND ADMIN FEES

Description	Frequency	Percentage
Placement fee	Once Off	1.00%
Admin fees	First 3 years	0.75% per annum
Management Fees	First 3 years	0.75% per annum

COMMISSION

Description	Frequency	Percentage
Commission	First Year 1.00%	After 1st year 0.50% per annum

AGREEMENT DETAILS

Agreement number:	OFDN-104-778-003	Elroy Meiring
Investor Name:	David Wilson	

I, the undersigned, by my signature below, hereby accept the above quotation and confirm that this quotation will form the basis of my agreement with the company. I confirm that the amount will be invested and I confirm herewith by my signature below that this will constitute a legal, valid and binding obligation to the issuer enforceable in accordance with its terms.

Signature of Investor: _____

Offer Prepared By:

Kyle test
Cell: 076 309 2590
Office: 0861 263 346
Email: kylem+437@opianfsgroup.com

Signature of investor: _____

SUPPORT DOCUMENTATION

- ☐ Application form
- ☐ Copy of Identity Document / Passport
- ☐ Proof of Address
- ☐ Bank Statement