

## Quotation for FlexMax Income Provider Fixed Deposit Note 3 Year Term

Date of Offer: 2026/02/10

Offered to: Michael Chen

Address:

Telephone: +1 (555) 987-6543

Dear Michael Chen

We take pleasure in submitting the following proposal to you:

### Investment summary

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

### 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 | <b>R32 080,00</b> | Capital Returned | <b>R100 000,00</b> |

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 |

## CLIENT SIGN

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### Taxation:

Taxation is not addressed in this plan. Taxation should be discussed with a tax adviser.

### Fees:

This offer details the fees payable under the contract, which encompass deal placement fees. (commissions)

### Suitability:

The client's access to capital are restricted for the duration of this agreement. As such, it is imperative that the client maintains a financial position robust enough to support the terms and obligations outlined herein, such term also being the potential fluctuation of income drawn from the investment. Ensuring financial stability will safeguard the client's interest and and facilitate the successful execution of this agreement.

### Financial Advice:

Limited financial advice has been given with this offer.

### Benefits payable on death:

In the event of your passing during the term of this agreement, the benefits of this agreement shall be transferred to your designated beneficiaries or your estate until the end of the agreement.

## COMMISSION

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

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## AGREEMENT DETAILS

Agreement number:

**OFDN-104-778-003**

**Elroy Meiring**

Investor Name:

Michael Chen

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

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Signature of investor: \_\_\_\_\_

## **SUPPORT DOCUMENTATION**

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