



Quotation for FlexMax Capital Appreciator Fixed Deposit Note 1 Year Term

Date of Offer: 2026/02/16

Address:

Telephone: +1 (555) 111-2222

Email: david.wilson@startup.com

Dear David Wilson

We take pleasure in submitting the following proposal to you:

INVESTMENT SUMMARY

Investment amount	R 75,000
Amount allocated with enhancement	R 75,000
Term in years	1
Commencement date	16-Feb-26
Percentage returned first year	9.75
Income allocated to capital in first year	R 7,312.5
Liquidity	None
Contract Start date	16-Feb-26
Exit date	16-Feb-27
Return Cycle	Annually
Capital allocation	100%

INCOME PROJECTIONS

Year	Capital Value	Div Forecast	Projected Div	Annualised
Current	R 75,000.00	9.75%	-	R 75,000.00
1	R 75,000.00	9.75%	R 7,312.50	R 82,312.50

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.

Placement and Admin fees

The Placement and Admin fees amount shown below are paid nett of VAT

Placement Fees			
Placement fee		1.00%	once off
Admin fees	First 3 years	0.75%	per annum
Management Fees	First 3 years	0.75%	per annum

COMMISSION

The Commission amount shown below are paid nett of VAT

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

CLIENT SIGN

Validity:

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

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 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.

Signature of investor: _____

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: kyle.oraclesystems+2@gmail.com

SUPPORT DOCUMENTATION

☐ Application form

☐ Copy of Identity Document / Passport

☐ Proof of Address

☐ Bank Statement