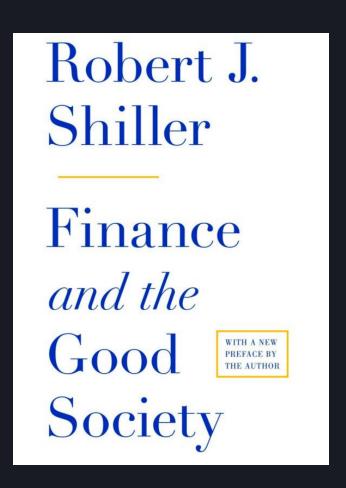
2. Democratization of Finance

Finance for the People

- Offsetting Adair Turner's trends are trends towards involvement of broad public
- Internet can be a great democratizer



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U.S. SEC Final Rules for Equity Crowdfunding 2016

"Permit a company to raise a maximum aggregate amount of \$1 million through crowdfunding offerings in a 12-month period;

Permit individual investors, over a 12-month period, to invest in the aggregate across all crowdfunding offerings up to:

If either their annual income or net worth is less than \$100,000, than the greater of: \$2,000 or

5 percent of the lesser of their annual income or net worth.

If both their annual income and net worth are equal to or more than \$100,000, 10 percent of the lesser of their annual income or net worth; and

During the 12-month period, the aggregate amount of securities sold to an investor through all crowdfunding offerings may not exceed \$100,000."

Examples of the Wonders of Finance: Conservation Foundations

- Nature Conservancy
- World Wildlife Fund
- Wildlife Conservation Society

- Specialized charities:
 - African Wildlife Foundation
 - Jane Goodall Institute
 - Diane Fossey Gorilla Fund
 - Cheetah Conservation Fund