

El Lugar Loan Bond 2023

I. GENERAL INFO

- 1. Purchase price: USD 5,000.
- 2. El Lugar will pay you back over the next 7 years a total amount of USD 7,500.
- 3. This means you make a 50% profit on your investment or USD 2,500 profit.
- 4. Loan bonds are available until **June 30, 2023**
- 5. Repayment starts end of 2024 over 7 years at USD 1,071,43 yearly:

| Loan Amount | \$ | 5.000,00 |
|----------------------|----|----------|
| Year 1 – end of 2024 | \$ | 1.071,43 |
| year 2 | \$ | 1.071,43 |
| year 3 | \$ | 1.071,43 |
| year 4 | \$ | 1.071,43 |
| year 5 | \$ | 1.071,43 |
| year 6 | \$ | 1.071,43 |
| year 7 | \$ | 1.071,43 |
| TOTAL return | \$ | 7.500,00 |
| Total investment | \$ | 5.000,00 |
| Total Profit | \$ | 2.500,00 |
| in % | _ | 50% |

6. You buy your Loan bond online via the El Lugar cockpit:

https://el-lugarcockpit.com

- 7. After payment you get a loan bond certificate and your bonus
- 8. As a bonus you get one ½ hour private session with Gary Douglas or Simone Milasas

II. Terms and Conditions

- 1. This is not a public offer! To buy a loan bond, you must become a member of the "Friends of EL Lugar Association". Only Members are allowed to buy a 2023 Loan Bond
- 2. Your **Membership** is USD \$70 for the entire 7-year period; you can buy it online in your El Lugar cockpit:

https://el-lugar.com/cockpit/

- 3. You can cancel your Loan Bond purchase free of charge if you do so within 14 days of the purchase date. After that a cancellation fee of 20% applies.
- 4. Exact Repayment date: The first repayment date will be sometime between the end of December 2024 or into January 2025, depending on holiday delays. The latest pay out date is guaranteed to be by January 31, 2025

5. The Private Session:

If you choose the private session as bonus, the following applies:

- a. You will receive instructions how to book your private session and schedule the time and date yourself.
- b. The time and date depend on the availability of Gary Douglas or Simone Milasas.