

CONTRACT TRUST CALL
April 11, 2020

RECORD

DISCLAIMER Hello Everyone. Today is Saturday, April 11, 2020. Welcome to our Contract Trust Conference Call. We are not accountants, tax professionals, lawyers or currency dealers. We are not engaged in rendering legal, tax, accounting or other professional advice. Should you require those services, you should retain competent advice from a professional in that field.

WELCOME Thanks for joining us today. My name is Carol Werelius and my associate Jim Knox and I have these calls every 2nd and 4th Saturday of the month. These calls are recorded and available on our website, [www.indicator information.com](http://www.indicatorinformation.com), iqdcalls.com and YouTube. As we get closer and closer to our expected RV, we thought this would be a good time to review our Common Law Contract Trust, and why we think it is the best vehicle for you to protect your assets. As always, your questions are welcome.

1. Most of you are aware that we offer and create Non-grantor Irrevocable Common Law Contract Business Trusts. For the sake of simplicity, we refer to it as a Contract Trust. It is technically a Business Trust, but we have opted to drop the word Business from the title as sometimes causes confusion. If your trust says Business Trust, its ok and still very valid.
2. Prudent estate planning compels you to not own anything. Asset management, NOT ownership, is the best method available to reduce risk of loss. You can do this by utilizing the Contract Trust. No insurance at any cost can furnish the protection that the Contract Trust can provide. It provides protection for you, your family, your goals and objectives.
 - a. Remember, the secret of real wealth is not ownership, but control.
 - b. Use of the Contract Trust that we offer totally eliminates probate and inheritance taxes.
 - c. Unlike a revocable grantor trust, the Contract Trust is irrevocable.
 - d. Irrevocable means no one can tell you to terminate the Trust to pay someone else, so your assets are protected from anyone trying to get money from you personally.
 - e. The Contract Trust is created in contemplation of life, not death. The most significant distinctions between revocable and irrevocable trusts are the estate tax considerations. Property that you place in an irrevocable trust is no longer

considered part of your estate, meaning that the property typically isn't included in your estate's value when it comes to determining if you owe death taxes and, if so, how much.

3. One of the major benefits is that the Contract Trust contract allows you to be the Trustee of your own Trust. The management of any trust lies with the Trustee. You retain full management, control and benefit of the assets of the Trust. No manager, protector, outside trustee or anyone else telling you what you can and cannot do. There is no one between you and your money. Additionally;
 - a. There are no annual fees.
 - b. It is private, not required to be registered in any state (except Nevada), unless it is actively engaged in operating a business. That ensures your privacy.
 - c. The Trust owns its assets in fee simple, meaning 100% of the asset belongs to the Trust, and is managed by one or more Trustees. The assets of the Trust will never be subject to probate or inheritance/estate taxes.
 - d. The assets of the Trust are protected from third party creditors who may have an issue with you personally.
 - e. Because it is not registered in any state, your privacy and anonymity are pretty much guaranteed.
 - f. You can name your spouse as co-Trustee.
 - g. One or both of you can become Executive Trustees, allowing one to act on behalf of the other.
 - h. You can name your children as Successor Trustees. When the Trust is created, you need to name one or more successor trustees. That's usually your kids. If they are minors, you can name an interim successor Trustee to manage the trust on their behalf until they are old enough and mature enough to handle it. If your kids are minors, I suggest the age at which they take over from the interim successor trustee to be at least 25.
 - i. You can designate 1 or more Successor Trustees, specifying that they both become Trustees at the same time, or one goes before the other. You can change this designation at any time for any reason.
 - j. You can add a "bloodline" clause, to ensure that your family's generational wealth

does not fall into other's hands. Many of us will be creating generational wealth when this event occurs. While you can't "rule from the grave", you can specify that all future Trustees be a part of your bloodline, to be proven by a DNA test. For instance, you could name your daughter as your Successor Trustee, and she can name her children, but not her husband.

- k. We have added a "spendthrift" clause so no future Trustee, Successor Trustee or Certificate Holder shall have any right to alienate, encumber or hypothecate any interest in the Trust, or pledge his or her possible share of Trust income.
 - l. Record keeping is minimal, and you can do it yourself. We give you very specific directions on operating your Trust, as well as instruction on writing minutes that document your actions. This saves you time and money.
 - i. Our website, www.indicatorinformation.com, is full of sample minutes for your use. The website is "members only" for your authorized use only.
 - m. The Contract Trust is a irrevocable common law contract trust, that is actually a contract in Trust format.
 - n. We are guaranteed the right to contract to the US Constitution.
4. You may have projects you wish to start. Consider this, after the exchange and this new found wealth, do you really think you will be managing that money and your projects yourself? The numbers this may bring in are far higher than most of us have ever dreamt about, let alone managed. Don't expect to be able to live the life of Riley, just because you finally have some money. Great wealth also brings great responsibility.
- a. Many of us have been advised to hire "transition teams" to assist us with managing our money. While it may be premature to start interviewing people at this time, you may want to consider Personal Bankers, Relationship Managers, Humanitarian Advisory Teams, as well as Wealth Management Teams, Trust Management Teams, IT Teams, Medical and Health Advisory Teams, Real Estate Specialists, Legal and Tax Specialists and Security Teams.
 - b. You will probably want to hire your own personal manager or Executive Assistant. I would caution you to find a good head hunter that will vet good candidates. It is NOT a good idea to hire your grandson, sister or best friend. Hire a reputable company to hire your 'personal manager' and other employees. Make sure that the company fully vets the candidates to include full background checks to include previous employment, police record (to include fraud, amongst other criminal activities), previous marriages (worst case, they are harassed on the job

by and ex or back child support), military background and verify educational background to include delinquent student loans and a full credit check. If any of those previously mentioned come up, the might be tempted to steal from you, blackmail you or worse, help kidnap you.

- c. Your personal manager is your liaison to all the rest of the ‘department heads’ for all your projects. They report to the ‘personal manager’ and reports to you and you decide if you need personal time with the department heads.
5. We are often asked about getting money out of the Trust.
- a. As Trustee, you are entitled to a salary. While this is taxable to you, I think it is still a good idea. You can take a much or a little as you determine you need. If you find you can’t make it on 10 grand a month, give yourself a raise! This is a taxable event.
 - b. You are also entitled to a share of a distribution, much like a stock dividend, if you, the Trustee decides to make one. Again, that is taxable income.
 - c. Creating secondary Contract Trusts, like Real Estate or Vehicle Trusts, is an excellent way to purchase that new house or fancy car without creating a loan or a taxable event. That way the new Trust owns the asset from day one, it is not a taxable event and you don’t have to make payments.
 - d. You could also borrow from the Trust. A big question for many is “How do I pay off my house?” or “How do I purchase new property?” There are a couple of ways to do this. You could borrow the money from the Trust personally, essentially a new mortgage or refi, (refinance) that you control, or the Trust could pay-off/purchase the property itself. In either case scenario, you still end up owning the property in your own name. This is NOT a good idea if you are trying to keep a low profile. A better option is to obtain a mortgage from the Trust, secured with a promissory note, and put the house into a Real Estate Trust. This is also not a taxable event.
 - i. If you borrow money from the Trust, you must make payments, even if it is just a nominal amount for interest. How about a 10 year renewable balloon note at 2% interest? You must make the interest payments or the IRS could consider it a gift.
 - ii. We have specific Contracts and Minutes to facilitate these options for additional Trusts.

- e. Let the Trust pay for your business expenses. You will have office expenses, professional assistance as well as automobile expenses. If you are planning a trip, make it a business trip, so you can write off most of the expenses. Likewise with a golf or tennis membership. You need to expand your circle of potential business offers, right? Suppose you are thinking about buying property in Europe. Why not make it a working vacation. Talk to realtors, pick up business cards, etc. I'm sure you'll meet a lot of business contacts on the golf course, tennis court, marina, etc. Maybe the Trust could contribute to the cost of those memberships. While I wouldn't try to write off the cost of everything, this is certainly a good way to pay for these expenses. The Trust can also pay for your insurance needs. Most of those expenses are tax deductible to the Contract Trust.
 - f. Regardless of which method or combination of methods you choose, be sure to write Minutes to support your actions. You must be diligent in keeping the Contract Trust legal and in compliance with Federal, State, County and City codes.
6. Will I need more than one Contract Trust?
- a. While you probably don't need additional Contract Trusts at this point, you will most likely want to diversify post RV.
 - b. We like to call this first Contract Trust your Motherlode Trust. It is and should stay private, known only to you and your Private Banker/Wealth Manager.
 - c. We suggest that you never purchase anything from this Trust, and never do online banking from this Trust. You won't even need checks or a debit card.
 - d. Once all the initial business of the exchange/redemption has settled down, you may wish to create additional Contract Trusts for specific needs. We offer secondary trusts such as Management Trusts, Real Estate Trusts, Vehicle Trusts, and Charitable Trusts.

Jim, would like to talk about our website?

7. Before we close, I'd like to mention some of the No-Nos I have read regarding the exchange. Unfortunately, I can't find the quote.
- a. All exchangers and redeemers would be required to sign a Non Disclosure Agreement that would last for 90 day. After those 90 days there would be another three months you would be tracked on what you said about your NDA. That

tracking would happen through your phone conversations, email, Internet and social media. If you said or did anything against your NDA they would come after you and likely freeze your accounts.

- b. After your appointment you would be closely monitored by the NSA – through your phone, computer and/or Internet. If you broke your NDA and talked about your exchange, you would automatically lose your monies. That NDA would be for a specific time period depending on the amount you received at your exchange/redemption.
- c. I have read that we won't be able to say RV, GCR, Dinar, Dong, Zim, foreign currency, etc. Even if you are speaking to a family member or friend who knows about it, say anything but the above words. All I know is we must be very careful. Loose lips can cost you!
- d. You may want to private your own NDA to any professionals you hire and to any of the people you have previously spoken with regarding this investment.
- e. Also, when it comes to giving to organizations or to people, I suggest using an attorney to handle all giving. Now, if it is a \$20, \$50, or \$100 tip here and there, that is different, but if it is any real money, I am going to utilize an attorney, a legal firm to do the giving. By doing it this way nobody receiving the funds really knows who the donor is, who the giver of that money is. It is a way to keep it private, keep it anonymous. That is just something I feel we all need a certain level of security and certain people not knowing essentially where this money originated.
- f. For your own protection, the best thing is to ZIP your mouth on how much you have and don't expose yourself with unnecessary luxury.

Close with: Our Trusts are currently priced at \$1995. We accept all four major credit/debit cards. We also pay a \$300 referral fee.

Thanks Jim, would you care to add your contact information?

Thank you for your attendance and attention. Once again, my name is Carol Werelius, my phone number is 425-820-8090. I am available between 10 and 6 Central time. My email address is info@indicatorinformation.com. Go RV, Happy Easter and have a great week!

