

CONTRACT TRUST CALL #161

RECORD

DISCLAIMER Hello Everyone. Today is Saturday, April 8, 2023. 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. We are Indicator Information Institute. My name is Carol Werelius and my business partner 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.indicatorinformation.com, www.indicator-calls.com and www.iiicalls.com. As we get closer and closer to our expected windfall event, 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.

We are happy to answer your Trust questions, that's why we're here. Many of you ask about the actual exchange and what to expect. That is NOT our area of expertise and we have been asked not to speculate about procedures, so please don't ask. As always, your Trust questions are welcome. *6 to raise your hand.

1. During the course of your research into the best asset protection vehicle for you and the hoped for revaluation of the Dinar and other currencies, you no doubt have learned about Trusts, LLCs, corporations an other statutory entities.
2. Most of you are aware that we offer and create Non-grantor Irrevocable Common Law Contract Business Trusts. It is technically a Business Trust, but we have opted to drop the word Business from the title as it sometimes

causes confusion. For the sake of simplicity, we refer to it as a Contract Trust. If your trust says Business Trust, its ok and still very valid.

3. The Contract Trust that we use is based on the Massachusetts Business Trust. When looking it up in a Law library, you will find it in the B as in Boy section, not in the T section with all other trusts. The usage of the term Business Trust is actually a misnomer in this case. There is no business and it is more accurately described as a Contract in Trust format. It is a unique entity that is not a grantor trust, nor is it revocable. It is based on the law on contracts. We, as Americans are guaranteed the right to contract by our Constitution.
4. The Contract Trust does not rely on any state laws or regulations for its power or authority. It derives its legality and lawfulness from the Constitution of the United States of America, Article I, Section 10 which preserves and protects the unalienable rights of all Americans to enter into a contract.
5. 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 on the assets and property of the Trust.
 - 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. A Statutory Trust may avoid Probate, but because it is revocable, it may subject to death and inheritance taxes.

6. People have asked “Why should I establish a trust rather than continue owning currency in my own name & Social Security number?”
 - a. Owning anything in your own name and Social leaves your assets exposed. If you were to exchange in your own name, then have an accident or heart attack on the way home, all that money would be at risk, and would be taxed at the federal rate of 40%, after the current \$12+ Million exemption. That does sound like a lot, but many currency holders are likely to receive considerably more than that. The assets could be tied up in court for years, and your family may not see any of it for a very long time.
 - b. On the other hand, if you exchange into a properly crafted Trust, and then have an accident or heart attack, the assets REMAIN in the Trust, with no probate, or estate taxes. It will be managed by the remaining Trustee or Successor Trustee(s) that you previously named. On a personal note, a friend of mine recently passed away. All of his currency is in a Trust, and NO ONE, except his Successor Trustees, are even aware of it.
 - c. Many have recommended that all your personal accounts should be labeled as POD, or payable at death. That takes care of the probate issue, but is still at risk of taxes and becomes public information.
 - d. Having assets in your name leaves you wide open for lawsuits and others wanting you to part with your new found wealth.
7. There are obviously many advantages to the Contract Trust but for most people the single biggest feature is that you can become the Trustee. **Quite simply, there is no one between you and your money.** 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.

- 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 or estate taxes.
- d. The assets of the Trust are protected from third party creditors who may have an issue with you personally.
- e. You may name your spouse as co-Trustee.
- f. One or both of you may become Executive Trustees, allowing one to act on behalf of the other.
- g. You must designate one 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.
- 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 adult children. If they are minors, you can name an Custodial 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 Custodial Successor Trustee to be at least 25. And, no, you cannot be your own Successor Trustee.
- i. 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. So, essentially, no in-laws.

- j. We have 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.
 - k. 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. Our website, www.indicatorinformation.com, is full of sample minutes for your use. The website is "members only" for your authorized use only.
8. Most of us have heard that the RV will usher in a new era, politically. NESARA/ GESARA appears to be on the horizon, along with the resurgence of common law, and the restoration of our Republic. Most of the statutory laws and Trusts may be changed to reflect that. Many laws will be phased out rapidly and all contracts will be amended accordingly. Our Contract Trust is common law, its not going anywhere.
9. This Trust is a contract, and since we can't contract with ourselves, we use a third party, called a Creator. The Creator can be anyone you choose. Your adult child, your brother-in-law, a trusted co-worker. The Creator temporarily takes title to your assets and "exchanges" them into the Contract Trust. This is all on paper. The Creator doesn't need to know how much of anything you are exchanging into the Trust. As this is an exchange, you need to get something back, right? The Creator gives you \$21 and 100 Trust Certificate Units.
10. The Creator's last task is to appoint a First Trustee. While he or she can appoint anyone, the typical and most logical appointee for Trustee is you, the original Investor. Lets face it, if you were smart enough to buy all that

currency, and smart enough to put it into Trust, wouldn't you be the most logical choice to continue to manage it?

- a. After the appointment of the First Trustee, the Creator exits the Contract Trust, with absolutely no further responsibility, duties, authority or liability regarding the Trust Organization.
11. The First Trustee then appoints a second Trustee, if he or she wants to. The Trust can operate with a single Trustee. In the case of a married couple, one spouse typically appoints the other as Co-Trustee.
 - a. Together, they appoint one or more Successor Trustees.
 12. Your Contract Trust consists of the Contract and Declaration of Trust, Specific minutes and Notary pages. Schedules for your assets. Extra Minute pages for future use. Certificates and Abstract of Trust. Access to our website with complete instructions and essays on uses of Business Trust in commerce. Legal opinions on uses of the Trust. Sample minutes and documents for your use.
 13. We obtain an EIN for the Trust name you choose.
 14. Your currency gets into the Trust by the initial exchange of assets for \$21 and 100 Trust Certificate Units.
 15. You do not have to share how much currency you have, just the types of currency.
 16. You can add more currency by Minute, as you acquire it.
 17. When the Trust is created, you and the Creator must sign a few pages in front of a Notary Public. The signature of the Successor Trustee does NOT need to be notarized.
 18. One of the big questions we are always asked is this: "How do I get money out of my Trust?" Let's assume that there very soon comes a day when there are millions of dollars inside of it. Remember, you still control it as Trustee.

There are 4 different ways to accomplish this.

1. **TRUSTEE FEES:** As a Trustee, you are entitled to justifiable compensation for your efforts and responsibilities. Best of all, there is no other agency or party to determine what you might decide to be a reasonable amount. Just keep in mind, however, that whatever you (and your spouse) receive may be subject to 1099 income and therefore reportable on your 1040 individual Tax Return each year.

2. **BORROWING:** The Contract Trust authorizes that you, the TRUSTEE, have the right to borrow money from it, provided such borrowing is SECURITIZED. This is different than COLLATERAL, although such might be wise to consider as well. What is Security? If someone came to you and wanted to borrow money, what would be the first thing you'd require, assuming you agreed to loan them any money? Wouldn't that be a Promissory Note?

You're now wearing two hats; one as the Trustee/lender and the other as the individual borrower. Although you can set the terms of such borrowing/lending, I'd highly recommend you move cautiously and respect the fact of these two roles could be viewed as somewhat intermingled, especially if you do not maintain adequate records to support what you do. Use Minute entries in your Contract Trust binder to show the authorizing, documentation and even the rationale behind it. Keep everything in a secure place.

Although such Notes can be renewed or "rolled over," remember that such loans must be paid back at some point in time. Otherwise, the IRS will likely consider this as "forgiveness of debt" and subject to gift tax rules. Again, know the Rules & Regulations.

3. **WRITING OFF EXPENSES:** As a Trustee, you now have some awesome responsibilities to protect and preserve the valuable assets within this Contract Trust and hopefully, cause them to grow.

Number ONE should be to take a long trip to help get your blood pressure and nerves under control from this rather stressful and bumpy ride of the RV/GCR. But this isn't just going to be merely an R & R trip. As a Trustee, you ought to be seeking worthwhile investment opportunities in other locations, i.e., cities, states and even foreign countries, on behalf of your Contract Trust. This should allow

you to write-off a good portion of your trip expenses; but not 100%. That's pushing things too far, in my opinion. But something like 80% should be easily justified, with the other 20% being covered personally.

In addition to collecting expense receipts, also collect brochures and investment information. Retain all of this so that if you are ever audited you can back up your write-offs. You may not have success with just one trip and perhaps several trips may be justified. My point is this; as a Trustee, you have an added opportunity to WRITE OFF certain expenses associated with this Trustee appointment that would otherwise not be possible, yet at the same time, enjoy the benefits associated with them.

4. **BECOME YOUR OWN BANKER:** The final and perhaps best way to enjoy the benefits of this new found post RV wealth inside your Business Trust is to think of it in terms of it being what I refer to as, YOUR MOTHER LODE BANK.

Instead of purchasing other things, like a new house, a ranch, apartments or office buildings in the name of your Motherlode Contract Trust, think about this for a moment. You'd be required to disclose the fact that you even have a Motherlode Contract Trust and most all of the details about it, starting with its very name, to such people and entities as Realtors (on both sides of the transaction), escrow companies, title companies, county recorders, etc. This would definitely not be in your highest and best interest, correct? You want to maintain the greatest measure of CONFIDENTIALITY possible.

We suggest your Motherlode Contract Trust creates new Trusts for these purchases. Your Management Trust, because it has a bank account can act as fiduciary.

Sign the original Earnest Money perhaps in your own name, then add these 3 words, AND / OR ASSIGNS. Before closing, you can then easily assign this to the new Real Estate Trust. If asked where you were obtaining your money in order to pay cash, all you'd need to say is, "Private Source Funding", period. Then at closing, the Management Trust pays cash for such real estate purchases.

The scenario I've just described could be arranged for other ventures or wishes, such as a new car, motorhome, boat.

Jim, what would you like to add today?

It appears that once again, we are very close, so I urge you to be prepared. Typical turnaround time is less than a week, but I expect that to be considerably longer post RV. Our Contract Trusts are well priced at only \$1995 for new clients, and \$1795 for additional Trusts or family members. We also offer a 20% referral fee for any fully paid new Trust.

Initially, all you need is a Motherlode Trust, which holds your currency and will be the Trust you use at your exchange. You will probably want additional Trusts in the future such as Management Trusts, Real Estate, Vehicle, Annuity, Charitable Trusts, etc.

Jim close

Thanks for your time and attention. My name is Carol Werelius. My number is 877-333-5018 or 206-915-4236. I am available between 10 and 6 Eastern time, Monday through Friday. The best way to reach me is by email. info@indicatorinformation.com. Have happy and safe weekend! Happy Easter, Go RV and God Bless America!