

# Investment Proposal

This investment is only for private placement for the investors who know the risk and reward in equity trading.

The investor must register with his or her physical address, email address, tax identification and name as well as the personal phone number.

The trading operation is limited to equities, not options, not corporate bonds not treasury bills, not notes, not derivatives and not swaps.

The trading consists of both buying/selling and shorting/covering.

The trading operation of CBO Fund includes both stock day trading and investment trading. LCS loss protection is mostly used in stock day trading. The holding period for these equities, when trade is day trading, is within one day. The holding period of the securities in the investment trading is one to several days to manage profitable exits.

## 1. Operation Environment

When the investor decides to invest according to 'Investment Package Table', he will send wire the investment amount to Chase Bank, using the following information. Please double check account and ABA numbers before you send.

When you complete the "Investment Form", you will get this same wiring information via your email. The bank of the investor will help complete the wiring transaction.

JPMorgan Chase Bank, NA  
P. O. Box 182051  
Columbus, OH 43218-2051  
ABA transit routing #\*\*\*\*\*

For credit to:

John Oh, DBA CBO Trading  
18121 EAST HAMPDEN AVENUE C89  
AURORA CO 80013-7622

UNITED STATES

Account #\*\*\*\*\*

In **care of CBO Trading, Investor's Acct # \_\_\_\_\_**

**(Investor's Name)**\_\_\_\_\_

**(Investor's Address)**\_\_\_\_\_

**(Investor's Phone Number)**\_\_\_\_\_

When the investor completes the investment form and it is validated, he will get the account number, CBO Trading Chase account number, and Chase routing number.

When his wire amount shows up in CBO Trading account, the investor will get by email the web link to set up the investor's own password.

Using the web link, please visit [poosungai.com](http://poosungai.com) and set up the unique password, with which the investor can log on to the web site right away and 24/7, and be able to check the status of his fund and its changes day to day.

Enjoy the convenience of withdrawing any amount within the accumulated profit at any time as frequently as desirable all online. The money will be wired to the investors in the next business day. The withdrawal request must be completed before 3:00 PM EST.

Also, if the investor does not like the investment status, all he has to do is to come to [poosungai.com](http://poosungai.com) and log in. Then, follow and complete the withdrawal procedure.

There is no penalty in withdrawing the investment. For the requested withdrawal, the amount of the fund at the close of the market on the day the withdrawal request was received,

will be sent to the investor in 2nd to 3rd business days by wire. The sales of the stocks legally

be settled in T + 1 business days for cashing out.

The date of the sales of the stocks in the daily stock position is not counted as one of the T + 1 legal settlement date. The business day after the sales date is considered the first day of the liquidation. And for the date when the cash available for the investors, the guide of "wire Proseses in Client Privilege" should be understood.

## 2. Profit & Loss Distribution

Trading profit is summarized daily after 8PM on stock market open day.  
The time to review the prior business day's trading result is 7:00 AM EST.

**Distribution of profit:**

20% allocated to "loss reserve". Then,  
40% of the profit for the investor  
60% that of the trader.

**AI assisted trading software** tends to increase the profit level very high.

Our investors are entitled to receive the minimum return on investment for each package which

has been described in detail at **Investment Package Table v5**.

This table is part of the legal prospectus.

*You can review it by clicking on "Home" of the top navigating menu.*

*The last item in the dropdown menu is iptv5pdf.pdt. By clicking on it, the file will be opened for your perusal and download, if you want!*

The minimum investment is P10 package, which is \$100,000.

However, for those investors who may prefer the higher rate

of return on their investment, attractive alternatives

are offered in the name of packages. For the detail

please see "Investment Package Table v5" table below:

But the highlight of this great investment values has been summarized here below:

How much minimum return of profit per year will each investor receive?

P10 \$100,000 investment    40%

The rest of the **rate of returns on the clients' investment** will be observed in accordance with 'Investment Package Table v5.

Investors' annual minimum ROI in dollars!

P10 \$40,000

In case of loss recovery for the investors at the end of each month,

for instance of P10, any loss including the amount of less than 0.0333% of the start fund of each prior month, will be added back to the sum of the month start fund of the investor,

in 'per diem per 20 trading days' method, using the loss reserve.

"per diem" is applicable to the case when the investor joined the Fund in less than 20 trading days or when the investor withdraws his investment before the completion of 20 trading days.

In the case of P10, CBO Fund regards any profit amount less than 0.0333% per month as pivot to loss.

Once the investors read all the details of the Fund and understand fully the detail ramification of the Fund operation, the maximum rate of the profit return is dependent on the imagination and the analysis of the investors on the Fund profit potential.

For the detailed guide in your research on maximum profit potential, please peruse [Max Profit](#).

For the understanding of such profit source, please review [Profit and Loss source](#).

## Policy on Profit Share

1. The profit share is based on **Investment Package Table v5"**.  
The minimum return on the investors' money is like the following:

Investors' annual minimum ROI is assured to each investor like:  
P10 \$100,000 investment 40% \$40,000

2. For new investor joining the fund during intra month

When an investor joins the fund during a month (intra month) before the first of the new month,  
his fund will get minimum profit amount per Investment Package Table for each day from the date  
his fund begins to be used in trading to the last day of the first month.

,  
Ex. 3 days before the first of the new month were when a new investor joined the Fund.  
For the instance of P10, his minimum profit share be  $\$167/\text{day} \times 3 = \$501$ . Because  $\$167 \times 20$  is  $\$3,334.00$ .  
However, suppose if the sum of the trading profit share for his 3 days were  $\$1,257$ , then, that amount is his profit share.

Such calculation is performed at the monthly fund status reporting, and the result will appear at the Daily Fund Status Report from the first of the new month. The daily minimum profit share is applicable to all the investors.

### 3. For existing investors

The investors are always monitoring their fund growth against the aim of monthly profit growth stated at Investment Package Table v5.

How the investor can monitor the progress of his wealth growth?

1. Time to check 24/7 daily on line
2. Report to use: Daily Fund Status Report.  
You can visit [poosungai.com](http://poosungai.com) and log in and see the report.

- a. This report has daily profit amount.
- b. It also shows monthly rate of profit growth.  
The investor can use this information to compare with the stated goal of monthly profit rate.  
E.G. 0.0333(\$3,333/month per \$100,000). If more, fine.  
Else the monthly minimum ROI update will take place for the investors for raising the wealth to the monthly ROI level as stated in "Investment Package Table v5".

So please click on [Investment Package Table v5](#) for the download of our own copy.

3. Procedure to withdraw the fund or deposit more:  
Visit <https://www.poosungai.com/>  
Select top menu 'Login'. Once you have logged in, you will need pass through the 'Security measure'.  
Then, reach 'Dashboard' and select left side menu 'Money Move'

The rest of the steps -->. please follow the procedure!

'Withdrawal'.

**On withdrawal**, the system can distinguish if you are withdrawing part of accumulated profit or your investment, depending on *the amount you enter to withdraw*. Please understand the difference in time it takes to get money via wire as described above in the last paragraph of Operation Environment and also please see the section of the Fund Lifetime Analysis of Daily Fund Status Report, the profit column shows how much your accumulated profit is and that is the profit amount you can withdraw and get the next day delivery by wire.

When an investor deposits additional amount for the invested fund, he sends his wire to Chase Bank in the same way as described in Operation Environment. Please make sure to double check before sending, the address and the note about CBO Trading with its account number. When this deposit clears, the amount will be used in trading and, at the same time, show up in the investor's Daily Fund Status Report. While this step is taken, the investor can come to his account at [poosungai.com](http://poosungai.com), and process the steps for the deposit.

As to the cash wired to the investor, the actual wiring will be performed by Chase Bank.

## Loss Reserve system protects the investors' fund

Banks and insurance firms use the system called loss reserve for their business protection. CBO Trading does so, too, to protect **the wealth of our investors**.

**No trading loss will affect the investors' fund.** Instead, the loss reserve will be tapped. Loss Reserve and LCS with AI software will prevent CBO Trading from common traders' loss, and they will also protect the wealth fund of the investors.

## Loss Reserve System Management

1. The receipt of the loss reserve amount is 20% from daily trading profit.
2. The amount of maintenance level is 20% of the total amount of the Fund.
3. Any Loss Reserve Amount in excess of the maintenance level be disbursed to CBO account for any business expenses.
4. The conditions when the loss reserve is less than the amount of maintenance level:
  - 4.1 When the loss reserve has been disbursed to cover the amount of any daily loss.
  - 4.2 When new investors join until their fund profit contributes the profit to the level of 20% of their fund total.

EX. Today the profit is \$3,000. Loss Reserve will be increased by \$600, 20% of daily profit.

Assuming the total Fund is \$100,000, the amount of Loss Reserve maintenance is \$20,000.

This is the amount which will be tapped (decreased) by any daily loss. That is when Case 4.1 is applicable.

When a new investor joins with his investment amount, \$100,000, on that day, the amount of Loss Reserve maintenance will be less than \$6,000.

Based on \$120,000 total Fund (before he joins, the Fund were \$100,000), Loss Reserve be still \$20,000 when it should be \$26,000, until his fund contribute from the daily profit to the level of \$6,000.

Case 4.2 is applicable here.

This allocation of 20% of daily profit sum to the loss reserve amount has been taken into account in the computation of the rate of investors' fund growth rate. How?

In other words, the takeout of loss reserve does not affect the stated profit rate in Investment Package Table.

The daily routine of computing profit share is that the first amount of profit to take out is loss reserve amount, 20% of daily profit. The remaining balance is divided like 40% for the investors and 60% for the trader. For instance, if the day's profit were \$1,000, then, first \$200 is set aside for the loss reserve. Then, the remaining balance, \$800, is divided into \$320 (= 40% of \$800) for the investors and \$480 (= 60% of \$800) for the trader.

Stock market is very capricious, and volatile. CBO Trading tries to protect our investors from any anxiety and wealth diminishment, using the Loss Reserve support. **How?**

## Loss Reserve - How they protect investors?

If the daily trading results end with losses, the investor's fund will not suffer the loss. Instead, loss reserve will be tapped monthly.

Therefore, *the daily fund status report will show loss during such period*, until on the month end, the system applies Loss Reserve to the account of loss.

Please remember that the Fund treats any profit less than the stated profit aim in the Investment Package Table will be treated as loss.

For example, see the Investment Package Table for details.

Our goal is to succeed in the endeavor to increase the happiness and wealth of the investors.

To accomplish this objective, the information about the investor's fund status is maintained as current as each day, enabling the investors to make investment decision based on up to date trading performance data. In addition, the daily financial report is also **the ownership report of the fund share by the date and the account number** . Please click on [Daily Fund Status Report](#) and examine the contents and format of the report and understand the information clearly. Please use the full monitor of the desk top computer for the report. By the way, this report is available to the existing clients for its use also with the smartphone, and it can be accessed in anywhere and at any time. For your review, please click on [Daily Fund Status Report in mobile format.](#)

### 3. Privacy Protection

The investors' privacy data(tax identification, phone number, checking account number and pin) will be stored appropriately '\*' with high security. Thus, "hacking" is impossible.

The data base which stores the data that were initially entered through the investmentform, will have only the last 4 digits of information for all the personal private data.

### 4. Transparency Measures

There will be annual CPA audit which will be available at the web site of poosungai.com. The date of the audit report will be announced through the web page. Also, individual investor can request financial data relative to his investment and the report will be available digitally upon request. The request be once a year and be complied within 30 business days from the request notice receipt by email.

### 5. Monthly Profit Aim Accounting

For the new investment of the Fund,

the date when the investment amount wired to the Fund begins to be used for the trading, will be the monthly starting date for the monthly profit aim accounting, and the new investor will be informed of this date via email.

## 6. Client Privileges

CBO Fund intends to work hard for the growth of the investors' wealth, but also, its endeavor for the intangible benefit of the investors will increase as the Fund continues to satisfy the investors in the future.

Please make sure that you understand the client privileges fully and take advantage as time goes by.

## 6. Investment Procedure

1. Fill out the investment form. Please click on [Investment Form](#).

When the investment form submitted, you will get your own account number.

2. Wire minimum investment payable to Chase Bank. To do so, give the wire information as shown

in (1) Operation Environment to your bank. they will know the requirement for successful wire transfer.

This wiring information will be sent to you via your email as soon as you submit "Investment Form" for your convenience!

3. When the wired investment amount has been cleared for use in trading, poosungai.com will send

an email which will contain the account number and the web link for setting up your password.

Once you have the account number and your own password, you can begin to see your fund status right away. The daily report contains your fund status as of the prior trading and the latest monthly fund status.

4. On each month end, the monthly profit for your fund will be summarized for your information after 8PM in the Daily Fund Status Report (hereon, called "the report").

Subsequently, each day before 9AM, your investment

status will be posted on line and in the report.

You can check the daily change if you want and you can make decision of withdrawing or adding as you like.

5. Please make sure that you download the web pages called "*Prospectus*". So, click the Prospectus in PDF format for downloading onto your DOWNLOAD folder.

[Prospectus in PDF](#)

In the PDF Prospectus, the following report could not be part of the Prospectus. So, please click on it.

[Daily Fund Status Report](#)

Also, click the Investment Package Table v4 in PDF format for downloading onto your DOWNLOAD folder.

[Investment Package Table v4](#)

Please do not open the files until the "**save**" process in your computer is complete.