**ZIM TIPS & REMINDERS**

* EVERYTHING BELOW IS AS EXPECTED-- AS OF NOV 1, 2021
* DO NOT ASSUME YOU KNOW BETTER or MORE THAN THE FOLKS SUPPLYING THIS INFORMATION
* Contract rates for Dinar and Dong are not available if you have ZIM *(but the power of ZIM redemption with projects, far outweighs any differentials)*
* Personal family governance humanitarian projects are **only** submitted as part of a ZIM REDEMPTION WITH PROJECTS submission (*Personal family governance humanitarian projects are not included for submission if submitting dinar and/or dong with projects* ***unless one has an enormous amount of each)***
* Being prepared as outlined is highly recommended, even if all prepared documentation is not utilized
* Processes for countries other than US are not entirely known, but similar preparation is recommended *(difference regards trusts -- recommendations for foreign countries is unknown)*
* All Zim redeemed by the same person – regardless of how many entities used – will be treated as one redemption and sliding scale will be applied, unless doing it with a POA for another unable to attend
* Husbands and wives redeeming Zim separately will be treated separately if each got their own EIN for their Trusts. Two appointments will be needed and can be scheduled back-to-back
* ZIM default values decline after the first two, with a steep decline after 10 -100Ts
* If you have Zim, it is recommended to call for your appointment shortly after notifications and plan to redeem in short order since there is a time limit for redemption, and no ZIM redemption after tier 4B
* There are two options for Zim redemption

1. **ZIM REDEMPTION WITHOUT PROJECT SUBMISSION** 
   * 1. Redeem your ZIM bonds and take the default amounts offered
     2. Sign the default agreement.
     3. 11% off your ZIM redemption will be donated to a collective group of projects
     4. You will not be able to donate the 11% to specific organizations
     5. Expect 1% at appointment and then 9% in 10 days OF THE TOTAL DEFAULT AMOUNT
     6. The remaining 90% will be received in structured payments with interest, ***unless*** you are over 70 at the time of redemption, in which case YOU MAY CHOOSE for the 90% to be paid within days, although at a reduced amount.
     7. All default amounts will be calculated adjusting for declining amounts per 100T ZIM in excess of 200T
2. **ZIM REDEMPTION WITH PROJECT SUBMISSIONS**

* For Zim redemption with projects, submission of a personal family governance humanitarian project (FG) and a large global humanitarian project is HIGHLY recommended
* Additional humanitarian projects may be included but should be significant with global impact whenever they are expanded beyond the original scope presented
* Recommendation is to focus on one or two GLOBAL projects, rather than try to boil the ocean
* Smaller non-global projects can and should be included as line items under family governance (see example below)
* Global humanitarian projects should consider world issues not just solving a problem within the US borders *(you can start with US and go global if the issue is a worldwide concern... like ‘cleaning up subways’ does not apply to Haiti)*
* Projects submitted may be combined with similar efforts by your Team
* You are submitting a project idea, it will be refined and expanded by a team
* You (with few exceptions) will not be running your projects
* Utilize the Zim Redemption Program Template for your projects (*in the docs room*)
* Review the Twinslor Zim Redemption sample (*in the docs room*)
* Expect that projects will be evaluated and potentially modified (including costs estimates for FG) -- PRIOR to potential approval
* Cost estimates for your global humanitarian project are to be only your best guess
* You are to present the mission and objectives for your global humanitarian project idea, the team may very well obtain experts to devise a plan to solve the issue presented
* Your team has every reason to fight for your project ideas—and they will
* Present high-level bullets --- leave documentation with group
* Utilize the ‘talking points’ guide if needed (*in the docs room*)
* Each project will stand on its own regarding project approval
* For Zim, you cannot submit a family governance without a global humanitarian project
* Ideally, request funding annually for personal family governance humanitarian project
* Ensure your FG project speaks to the humanitarian aspects of giving
* For FG project – better to help many with some $ than few with lots of $$
* You will get the value of the default amount for your Zim regardless of project approval
* The personal family governance humanitarian project and your global humanitarian project will be FULLY FUNDED if approved and these monies will NOT come from the monies you receive as the default values for your Zim
* Funding is project based and NOT determined by the amount of Zim redeemed
  + 1. Submit your ZIM bonds with your Zim Redemption Program proposal
    2. Request that a Trust Company Management Team evaluate your project needs and negotiate project funding for all your projects and personal monetary benefit on your behalf
    3. DO NOT sign the default agreement
    4. You can ask for the extra time to be an addendum to the Zim default agreement or you can show them the Affidavit of Full Review for them to sign or ask your Personal Banking Assistant that you requested (by Form) or Team member to obtain the extra time needed- OR
    5. Obtain a Safe Keeping Receipt (SKR) for submitted ZIM (*tell them you are wanting to have Your Trust Company Management Team negotiate for an amount that will be enough to fund your projects after a full review of your projects, and after the team presents a full business plan with financials for approval)*
    6. You can request the 11% for the collection of projects not be withheld pending project approval
    7. You can still expect 1% of the standard default amount at appointment and then 9% in 10 days OF THE TOTAL STANDARD DEFAULT AMOUNT and then the balance
    8. Any additional compensation possible would be received as part of your projects and subsequently determined by the team, and later agreed upon by you. The amount received will far exceed what you would have received with the standard default amount since you and all those listed in your FG project will be highly compensated.
    9. The monies your projects receive, the length of time, and the payout structure will be determined based on your projects’ needs, the humanitarian idea, and your involvement. (*Project involvement may be as little as a yearly review of project status or day to day oversight depending on your desire and abilities)* You may also receive funds for your idea, as board member and as trustee as well as any additional work you do.
    10. In the event a project is rejected, monies will continue as referenced above (I. v & vi.)

Below is an example of what **might be** line items in Personal Family Governance Humanitarian Project cost estimates

|  |  |  |
| --- | --- | --- |
| ITEM | ANNUAL | NOTE |
| Self | X million |  |
| Spouse | X million | ‘PAY IT FORWARD STIPULATIONS WILL BE GIVEN ‘ |
| Children | X million | ‘PAY IT FORWARD STIPULATIONS WILL BE GIVEN ‘ |
| Grandchildren | X million | ‘PAY IT FORWARD STIPULATIONS WILL BE GIVEN ‘ |
| Siblings | X million | ‘PAY IT FORWARD STIPULATIONS WILL BE GIVEN ‘ |
| Future family | X million | ‘PAY IT FORWARD STIPULATIONS WILL BE GIVEN ‘ |
| Relatives - Parents | X million | ‘PAY IT FORWARD STIPULATIONS WILL BE GIVEN ‘ |
| Relatives - Nieces & Nephews (10) | X million | PAY IT FORWARD STIPULATIONS WILL BE GIVEN ‘ |
| Relatives - Cousins | X million | PAY IT FORWARD STIPULATIONS WILL BE GIVEN ‘ |
| God children | X million | PAY IT FORWARD STIPULATIONS WILL BE GIVEN ‘ |
| Friends | X million | PAY IT FORWARD STIPULATIONS WILL BE GIVEN ‘ |
| ‘Almost ‘family | X million | PAY IT FORWARD STIPULATIONS WILL BE GIVEN ‘ |
| Past employees | X million | PAY IT FORWARD STIPULATIONS WILL BE GIVEN ‘ |
| People from the past who gave of themselves | X million | PAY IT FORWARD STIPULATIONS WILL BE GIVEN ‘ |
| Caregivers | X million | PAY IT FORWARD STIPULATIONS WILL BE GIVEN ‘ |
| Co workers | X million | PAY IT FORWARD STIPULATIONS WILL BE GIVEN ‘ |
| Neighbors | X million | ‘PAY IT FORWARD STIPULATIONS WILL BE GIVEN ‘ |
| Favorite Charities | X million | Each will be vetted by your Team. |
| Local smaller community project | X million | LOCAL EFFORT IDEALLY DIRECTED BY ME |
| Community support/organizations | X million | INCL POLICE, FIRE, SENIOR CTR, FOOD BANK..ETC |
| Ed of Ocala scholarship | X million | Trust mgmt. team may contact [allykayeast@gmail.com](mailto:allykayeast@gmail.com) for operationalizing assist |
| Vet/ Animal expenses aid | X million | % FOR STAFF - THE REST, A FUND FOR THE NEEDY |
| Lawyer/ Legal aid | X million | % FOR STAFF - THE REST, A FUND FOR THE NEEDY |
| Mechanic/ free car repair services | X million | % FOR STAFF - THE REST, A FUND FOR THE NEEDY |
| Funeral Parlor/ funeral financial assistance | X million | % FOR STAFF - THE REST, A FUND FOR THE NEEDY |
| TOTAL | 200 million |  |