**1st RV MEETING PROCESS**

**PRIOR TO YOUR 1st RV MEETING …**

* Plan to dress professionally
* IF you have Dong or Dinar, you will have the opportunity to submit a humanitarian project(s) that, if approved, will be funded **WITHOUT** impacting the personal funds you would have otherwise received for the Dinar/Dong exchange (a personal family governance project should not be submitted with dong or dinar)
* IF you have ZIM, you will have the opportunity to submit a personal family governance humanitarian project and a GLOBAL humanitarian project, that, if approved, will be funded **WITHOUT** impacting the personal funds you will receive
* Practice NOT using the words “investment” or the expression “Cashing in “as it must be viewed as a simple exchange/redemption for ensuring no taxes will be levied
* Ensure you are familiar with appointment location
* Plan appropriate measures to ensure timely arrival and safety measures
* Bring all your currencies and bonds – sorted (any currency not currently exchangeable will be SKR’d (you will receive a **S**afe **K**eeping **R**eceipt))
* Bring calculator -note pad -Blue ink pen-paper – **no phone or laptop, weapons, recording devices or electronics will be allowed**
* Remember the 1st meeting is an “EXCHANGE/REDEMPTION” meeting ONLY. It will be about 20 to 30 minutes—do NOT use this meeting for questions on how to handle to your wealth
* Prepare and Bring the following
* ADDRESS OF APPOINTMENT
* TIME OF APPOINTMENT
* PHOTO ID #1 – Driver’s License
* PHOTO ID #2 – other (Passport OR even Birth Certificate without pic)
* TWO DIFFERENT mail pieces which show your address
* BACKGROUND INFORMATION SHEET
* CLIENT INFORMATION SHEET (2 copies – one for Private banker, one for WM)
* CURRENCY/ZIM TALLY SHEET (one for each currency/ZIM)
* CURRENCY/ZIM VERIFICATION FORMS (one for each currency/ZIM)
* EIN NUMBER
* TRUST DOCUMENTS Bring whole trust but not schedule A and bring 3 copies of any pages that have a signature
* CERTIFICATE OF TRUST (1st and last page if applicable, – 3 copies of each)
* Complete PROJECT PROPOSAL – original to keep, 3 copies to leave
* PRESO TALKING POINTS if applicable
* NDA EXCLUSION LIST
* AFFIDAVIT OF FACT (2 blank copies)
* BANK PERKS AND CONCEIRGE FORM
* REQUEST FOR PERSONAL BANKING ASSISTANT
* IMMEDIATE NEEDS- 30-60-90 DAY PLANS **if applicable**
* BANK ACCOUNTS DOCUMENTATION FORM

PLEASE NOTE—THE EXCHANGE/REDEMPTION CENTERS MAY HAVE THEIR OWN VERSIONS OF ANY NUMBER OF THE ABOVE LISTED DOCUMENTS

* PRIOR TO YOUR MEETING, PLEASE DO SOME RESEARCH –you will need to be familiar with the different options for assistance as you navigate this new life. Some services to look up.

PERSONAL BANKER – your current go to person at your current banking institution.

PERSONAL BANKING ASSISTANT – the person at the first meeting representing the exchange/redemption firm.

PERSONAL OFFICE - something more on the domestic staffing side focused on managing your household/personal activities.

FAMILY OFFICE/MULTI-FAMILY OFFICES - private [wealth management](https://www.investopedia.com/terms/w/wealthmanagement.asp) advisory firms that serve ultra-[high-net-worth individuals](https://www.investopedia.com/terms/h/hnwi.asp) (HNWI). Different from traditional wealth management shops in that they offer a total outsourced solution to managing the financial and investment side of an affluent individual or family. For example, many family offices offer budgeting, [insurance](https://www.investopedia.com/terms/i/insurance.asp), charitable giving, wealth transfer, and tax service concierge, and other comprehensive services. Single-family offices serve one individual and their family, while multi-family offices serve a few families benefiting from economies of scale.

TRUST COMPANY - a legal entity that acts on behalf of a person or business for the purpose of administration, management, and the eventual transfer of [assets](https://www.investopedia.com/terms/t/trust-property.asp) to a beneficial party. The trust company acts as a custodian for trusts, estates, custodial arrangements, asset management, stock transfer, beneficial ownership registration, and other related arrangements.

PRIVATE BANK – provides personalized financial services and products to the [high-net-worth individual](https://www.investopedia.com/terms/h/hnwi.asp) (HNWI) clients of a retail bank. It includes a wide range of [wealth management](https://www.investopedia.com/terms/w/wealthmanagement.asp) services, and all provided under one roof. Services include investing and [portfolio management](https://www.investopedia.com/terms/p/portfoliomanagement.asp), tax services, insurance, and trust and planning. This offering is usually through special departments, dubbed "private banking" or "wealth management" divisions. Personalized financial and investment services and products are typically provided with preferential pricing and with assistance from a dedicated personal banker.

WEALTH MANAGEMENT – the broad term for a service that combines investment advice, [estate planning](https://www.investopedia.com/terms/e/estateplanning.asp), accounting, retirement, and tax services to address the needs of affluent clients.

While fee structures vary across these different but related services, typically, fees are based on a client’s [assets under management](https://www.investopedia.com/terms/a/aum.asp)(AUM).

Potential fees are tied to the list of services in the contract you sign, anything outside the 'scope of services' will be extra.

1.5% to 2.5 % on the first $1 million

1% to 2% 0on the next $4 million

.5% to 1% on the next 10 million

.2% to .5% on everything over $20 million

There are a number of documents available in the docs room available to assist.

Setting Your **1st RV** MeetingAppointment:

* Go to the Safelink website, register, answer a few multiple-choice questions about yourself derived from public records then you will get your 800# to call
* Call the 800#, give them your **preferred zip code** to redeem/exchange (ideally not too close to you)
* You will be transferred to the appropriate center for your zip code
* Set your appointment
* ***ASK FOR A SUPERVISOR***: **If** you need back-to-back appointments, **If** you are a US citizen outside the US, or **If** you have any extenuating circumstances
* Write down your appointment time and place
* Follow all instructions provided to you on the call

At Walk-In:

* Give them your ID’s, address verifications information and background information sheet
* Give them your Request for Personal Banking Assistant
* You will watch a video that explains the process
* You will be asked to sign an NDA—Give them your NDA exclusion list
* Understand the seriousness of the NDA – we expect :
	+ All calls, text messages and voicemails may be logged and/or recorded
	+ All social media networks and forums are monitored
	+ Strong possibility that redemptions will be cancelled for anyone who breaks the Non-Disclosure Agreement by discussing the RV exchanges, their appointments, or redemptions etc.
	+ Only those with a definite need to know SOURCE OF FUNDS should be added to NDA exclusion list (people can know you have money or a project – just not how)
	+ Avoid sharing confidential information with your friends and family. Even telling your kids puts you at risk....DON’T !!!
	+ "Everything you text, write or say can be used against you “

**Remember, there will be a 2% Treasury fee and a one half percent Bank exchange/redemption fee.**

**FOLLOW ONLY THE SCENARIO BELOW WHICH FITS YOUR SITUATION**

**Exchange of Currency (no Zim) with or without Dinar or Dong project**

* Meet with the center personnel that will take you through the exchange process
* Advise them you have Currency ONLY and if you have a project **and request the Contract Rate**
* Give them copies of your Trust and Certification
* Start giving them the currencies one country at a time with the Tally Sheet for that currency
* After they have authenticated and counted a currency, give them the corresponding Verification Form that shows the currency was authenticated and the total amount of that exchange in USN from them to complete and sign – Get details on how the Contract rate will be handled (structured payout)
* Repeat with all the different types of currency you have
* **Also, you want to make it clear that the FinCEN report reflects that this is a currency exchange and not an investment**.
* If you have a project
	+ request your Personal Banking Assistant talk to a project team on your behalf
	+ Deliver short presentation
	+ Leave Dong/dinar project proposal with team
* The Center Personnel will set up accounts for each currency and deposit funds from each exchange
* Request that they Flag all these accounts as *"access restricted to non-essential bank personnel also Non-training/No Testing- flag"*.
* Complete the Bank Accounts Documentation form
* Verify deposit slips for each currency
* Request clean and clear certificate for each account amount
* Receive your Debit card (per currency) usage instructions and request the amount limit on each card
* Negotiate all fees – like management fees, exchange fees, no fee for cashier’s checks, no ATM fees
* Negotiate interest rate or earning platforms available for leaving different amounts of funds in their bank
* Negotiate bank perks, benefits, and services that you have selected and ask them to initial those items
* Give them your Immediate Needs List and plan on the next steps to handle the items on the list
* Get copies of all forms signed by you and any signed by the center’s personnel
* Ask for Introduction to a wealth manager and Trust management Team to discuss a family office
* Make your second appointment
* Ask for secure laptop (for banking use only so you can monitor accounts and move funds )
* Get business cards from everyone

**Zim Bonds with or without Currency BUT Without Projects**

* Meet with the RC personnel that will take you through the exchange/redemption process
* Give them copies of your Trust and Certification
* Advise them you have Zim bonds, but no projects to present
* If you have currency….
	+ Start giving them the currencies one type at a time with the Tally Sheet for that currency
	+ After they have authenticated and counted a currency, give them the corresponding Verification Form that shows the currency was authenticated and the total amount of that exchange in USN from them to complete and sign.
	+ Repeat with all the different types of currency you have after signing each rate agreement
* The Center personnel will set up a separate account to deposit funds from each currency and Write down the Bank Accounts and Account Numbers on the Bank Accounts Documentation Form
* **Also, you want to make it clear that the FinCEN report reflects that this is a currency exchange/ bond redemption and not an investment**
* Verify deposit slips for each currency
* Request clean and clear certificate for each account amount
* Receive your Debit card (per currency) , usage instructions and request the amount limit on each card
* ADVISE THEM **IF** YOU ARE 70+ AND TAKING A REDUCED AMT. LUMP SUM PAYOUT
* Give them your Zim Bonds and the Tally Sheet
* After they have authenticated and counted your bonds, give them the Verification Form that shows the bonds were authenticated and the total amount of that exchange in USN to complete and sign
* They will then tell you what your default personnel funds amount is and will ask you to sign the default agreement (remember 11% will be deducted from your personal funds default amount for the collection of executive order projects) ( If you accept: **You will get 1% then, 9% in 10 days, another 10% in 30 days and the structured payout will start in 90 days and will be for 25 years with interest. (These %’s are newly amended)).**

**HERE IS WHERE YOU SKIP TO THE “WITH PROJECTS” SECTION, IF YOU HAVE PROJECTS, OTHERWISE CONTINUE TO “END OF NO PROJECT SECTION”**

* The Center personnel will now set up a separate account to deposit all funds from your redemption and give you a special card to access these funds
* Request that they Flag all these accounts as *"access restricted to non-essential bank personnel also Non-training/No Testing- Flag"*.
* Add this account information onto the Bank Accounts Documentation Form for your records
* Verify deposit slip
* Request clean and clear certificates
* Receive your special Debit card, usage instructions and what amounts will be on this card
* Negotiate all fees – like management fees, exchange fees, no fee for cashier’s checks, no ATM fees
* Negotiate interest rate for leaving different amounts of funds in their bank. Ask about Private Placement Programs that have higher earnings
* Negotiate bank perks, benefits, and services that you have selected and ask them to initial those items
* Give them your Immediate Needs List and plan on the next steps to handle the items on the list
* Get copies of all forms signed by you and any signed by the center’s personnel
* Ask for Introduction to a wealth manager and Trust management Team to discuss a family office
* Make your second appointment
* Ask for a secure laptop (for banking use only so you can monitor accounts and move funds)
* Get business cards from everyone

**Zim Bonds - With Projects**

Before proceeding further, REQUEST A PROJECT TEAM TO DISCUSS PROJECTS

ADVISE THEM **IF** YOU ARE 70+ AND TAKING A REDUCED AMT. LUMP SUM PAYOUT

* Ask that 11% not be taken off your personal default money because you have projects
* Deliver an overview and talking points for your projects and ask for the total amount you want for your projects. (If you don’t ask, and you haven’t given your summary presentation, you will not get anything.) Continue by saying the following:

**“I/We feel that I/we should get 100% of the amount requested due to the desire to establish a long term mutually beneficial relationship and be a Premier customer at your bank; to work with a Trust Mgmt Co. and be guided by their specialists and team leaders; and the desire to set up a multi-generational family office plan (minimum of 4 generations). “**

 Again, they will ask you to sign the default agreement. Respond in the below manner-

* + **" Please sir/ma’am, I'm requesting that my ZIM redemption NOT be reduced by 11% for the collection of Executive Order projects since I am submitting my own humanitarian projects for approval.**
	+ **And, regarding my acceptance of the ZIM default rate.....I would be glad to sign the offer sheet you are presenting, if it will still allow my projects to be reviewed by my Team for presentation to Treasury for approval and funding.**
	+ **If not, I am respectfully declining to sign this offer agreement (as a default agreement) and instead, would like an SKR for my ZIM, until an agreement can be reached, in writing, for my projects to be reviewed for submission and approval by a Manager....or alternatively, if agreeable....please sign this Affidavit of Full Review to extend the time I have to accept the terms of the ZIM redemption."**
	+ THEY WILL ASK A MANAGER TO SPEAK WITH YOU. THIS MAY BE YOUR EXCHANGE TIER 1 BANK REPRESENTATIVE. IT MAY BE A TRUSTCO/PRIVATE BANK REPRESENTATIVE.
* You explain your request for an SKR. Negotiate with them to become a Preferred Client of theirs.
* Negotiate all fees – like management fees, exchange fees, no fee for cashier’s checks, no ATM fees
* Negotiate fees with the Private Bank or Trust Company for a “trial period” (90 days is best)
* Negotiate interest rate or other earning opportunities for leaving money. Ask about private Placement Programs that have higher earnings
* Negotiate bank perks, benefits, and services that you have selected and ask them to initial those items
* Request that they assist in immediately getting Zim redeemed so you can get the personal part of the redemption completed using your SKR request and your Zim to expedite getting your **debit card** with the 1% for your Trust. That 1% will be in a Bank account. The additional %’s will be added to the account and be accessible via the **debit card**.
* Request that they assist in a week’s time getting Zim redeemed so you can get the remaining 9% and then the additional 10% personal part of the redemption
* You have the SKR
* Ask them to work on getting your projects’ plans started as soon as possible *(Team will create a full business plan and financials based on your project proposal and negotiate with Treasury on your behalf)*
* Give them your Immediate Needs List and plan on the next steps to handle the items on the list
* Request that they Flag all these accounts as *"access restricted to non-essential bank personnel also Non-training/No Testing- Flag"*.
* Receive your special Debit card, usage instructions and what amounts will be on this card
* Get copies of all forms signed by you and any signed by the RC personnel
* Get business cards from everyone
* Ask for secure laptop (for banking use only so you can monitor accounts and move funds )
* Make your second appointment.