



INTEGER WEALTH GLOBAL

Frequently Asked Questions (FAQ's)

Date: 06 November 2020

In this document we will answer as best as can be anticipated, some of the most pertinent 'Frequently Asked Questions' which Clients and Investors may have.

The page will be periodically update and new questions will be added as the document is organic in nature and we will endeavour to answer all questions which have a public interest, and which are allowed under our GDPR and Privacy Policies.

Q: What is Integer Wealth Global's (IWG) total assets under management (AUM).?

A: Zero. Integer Wealth Global does not have any assets under management. We are first and primary a 'Risk Management' company for both the investment funds which we establish for our clients and manage the flow of capital into and out of such investment funds. However, as 'Risk Managers', we are responsible for the accumulated sum of investments which are drawn down/transferred/deposited into the client's investment funds. At 20 October 2021 this amount is in excess of £1,76 billion.

Q: When and how does IWG pay over investment capital into the investment fund and then projects.?

A: We don't. No capital, cash, money or currency flows through any IWG bank account en route to or from any project, client, investor or investment fund. Our purpose is the risk function of facilitation of transactions by authorising payments from investors into the investment fund's bank account/s directly. From there we authorise the payment of capital into the investment fund's various projects on a drawdown schedule basis which is established and approved by all stakeholders in advance at the fund design stage.

Q: Is Integer Wealth Global and/or Integer Wealth Capital licenced under the Financial Conduct Authority.?

A: IWG UK is not licenced in the United Kingdom yet, however we have applied for two licences in Luxembourg which are pending, and such operating licences are deemed acceptable in the United Kingdom and all other international jurisdictions. IWG and IWC do not need to be licensed as we are not asset managers, do not perform a brokerage function and do not deal with any capital. No capital flows through IWG or IWC but is controlled by both IWG and IWC from its origin to its destination in respect to the investment funds which IWG and IWC create for our clients. However, all our strategic partners such as our asset managers, brokers, investment marketing partners, accountants and attorneys are certainly licenced, and all their licenses are available to our clients.



Q: How does IWG guarantee that our investment fund will be funded through IWG.?

A: IWG does not guarantee any investment. The fund which we create for our client's is investment dependent on the multiple projects within it. Each project is reviewed for credibility*, viability and feasibility** and is stress tested against various revenue and investment models in the IWG 'Due Diligence' processes.

It is this 'Project Credibility' which we package and issue to our investors (primarily institutional investors) and it is these projects which attract their interest in investment into the client's investment fund. The higher a client and their project is credible, feasible and viable the greater the interest of investors in the clients investment fund.

**A credible project is a commercial development opportunity which under deep due diligence scrutiny, passes financial and business model stress tests, yet remains robust in its ability to perform positively and yield predetermined minimum returns on investments and/or debt finance.*

*** Feasibility is the possibility and ability for something to be done profitably. Viability is that something's ability to survive or endure*