



# INTEGER WEALTH GLOBAL

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## Frequently Asked Questions (FAQ)

### Information

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Integer Wealth Global (IWG) is a global investment firm based in several European jurisdictions and operates globally through its products such as the creation of bespoke financial and transactional instruments such as investment funds and services such as risk and due diligence services for corporate clients and sovereign entities alike.

This document expands on the most common three topic questions which usually arise from prospective clients.

### **1. Assurance on Advance Deposits and Upfront Fees**

All products and services are charged either partially or fully to their quoted amounts with several products and services having fees and others having subscriptions depending on the type required.

Most services are inclusive of third-party contributions, and such resources are required to be secured by deposits for such contributing service providers to commit their required resources to IWG and its clients.

At Integer Wealth Global (IWG), our foremost commitment is to deliver exceptional value, precision, and integrity in every engagement. Many of the products and services we provide, ranging from the creation of bespoke financial instruments to comprehensive corporate and sovereign risk and due-diligence services, which require the coordination of multiple specialist resources, often including external third-party contributors.

To ensure these resources are secured and committed exclusively to your project, certain services necessitate advance deposits and, in some cases, full upfront payment. This approach is standard practice across the global financial and professional services sectors, particularly where high-level expertise, regulatory structures and specialist partners must be mobilised before work can commence.

These advance deposits serve several essential purposes:

- They secure the availability of third-party specialists, enabling IWG to allocate the exact professional and technical resources your mandate requires.
- They ensure we meet regulatory, jurisdictional and compliance obligations from the outset of your engagement.



- They reflect the significant professional time and commitment that must be allocated before formal deliverables can and are produced.
- They provide clarity and confidence for all parties, ensuring the project begins with momentum, transparency, and aligned expectations.

At IWG, we take great care to structure these costs responsibly, communicating them clearly within our proposals so the client can understand exactly what is required and why. Our advance-payment model enables us to maintain the highest level of operational excellence, ensuring that your project progresses efficiently and with the full support of the specialist teams it deserves within the parameters of time, cost and quality.

We appreciate that this represents a meaningful commitment on the client part. In return, the client receives the contractual assurance that IWG's global expertise and trusted partner network are fully mobilised and dedicated to delivering the outcomes clients seek.

## **2. Why Investment Fund Capitalisation Cannot Be Guaranteed in Advance.**

At Integer Wealth Global (IWG), we understand that clients naturally want assurance that their investment fund will be capitalised. However, it is essential to clarify that no investment fund can be guaranteed for capitalisation prior to the completion of our full validation, qualification, and fund-rating process.

This is not only a matter of professional integrity but a strict requirement of global financial markets, institutional investor expectations, and international rating-agency standards.

IWG structures each investment fund as a special purpose vehicle (SPV) designed to receive investment from our network of institutional investors. Before capital can be allocated, the fund and everything within it, must undergo an extensive series of assessments involving internal and third-party professional service providers, including those of the same standing as S&P, Moody's, Dun & Bradstreet, and IWG's own specialist divisions.

This rigorous process includes:

- Verification and qualification of the client's projects and/or assets, examining viability, commercial logic, legal standing, regulatory alignment, and operational readiness.
- Assessment of the project execution teams, ensuring they meet the professional, financial, and governance standards required by institutional investors.
- Validation of supporting documentation, business structures, financial models, compliance frameworks, and risk controls.
- Independent scoring and rating procedures, where qualified agencies assess the investment grade of the fund structure and its underlying components.

The outcomes of these assessments directly determine:

- whether the fund is considered investable,
- the level of risk associated with it,
- the fund's rating or investment grade, and
- whether IWG's institutional partners can allocate investment.



Due to the results of these evaluations depend entirely on project credibility, asset quality, team capability, and rating outcomes, it is not possible and not permissible, to guarantee capitalisation in advance. Doing so would undermine regulatory obligations, breach investor-protection standards and misrepresent the genuine investment risk profile.

Only once the fund has successfully passed these qualifying stages and obtained an acceptable investment-grade rating can IWG formally allocate investment into the client's fund.

**In summary:** Capitalisation is not guaranteed because it must be earned through validated credibility, proven feasibility, and compliance with international investment rating standards. This process protects the client, the fund, IWG, and our institutional investment partners. It ensures that once capital is allocated, it is allocated responsibly, sustainably, and with full alignment to global best practice.

### **3. Formal Motivation on Non-Disclosure of Investors and Service Providers**

As a regulated European financial services provider, **Integer Wealth Global (IWG)** operates under a stringent legal and compliance framework defined by European Union law, most notably the General Data Protection Regulation (GDPR). In accordance with these binding regulations, IWG maintains a **strict non-disclosure policy** regarding all investors, institutional partners, and third-party service providers participating in the creation, structuring, and capitalisation of any investment fund. This non-disclosure position is not only a legal requirement but a core element of IWG's internal governance, risk-management methodology, and long-standing operational integrity.

#### **3.1 GDPR-Driven Confidentiality and Legal Compliance**

IWG's non-disclosure policy is directly rooted in European Financial Confidentiality and Disclosure Laws and GDPR regulations. As highlighted in the internal explanatory policy document 'Information disclosure explained 20250525', the organisation's legal and compliance structures require adherence to:

- Investor and Comparative Client Disclosure policies
- Service Provider Disclosure policies
- Data Disclosure Statements

These policies "originate from the European Financial Confidentiality and Disclosure laws governed by the European Union GDPR rules and regulations", ensuring that IWG remains fully compliant in the handling of all personal, corporate, and sensitive financial data.

GDPR requires that any personal or identifying data relating to investors or service providers cannot be shared without explicit, lawful, and fully documented consent, consent which is neither requested nor granted within the operational structure of investment-fund creation.

#### **3.2 Protection of Investor Privacy, Security, and Commercial Integrity**

Investors, institutional partners, ratings agencies, and due-diligence contributors depend on IWG to provide a secure, confidential operational environment.

Disclosure of these contributors would risk:

- Unauthorised approaches from prospects or clients



- Breaches of investor-protection obligations
- Exposure of commercially sensitive relationships
- Compromise of the regulated investment ecosystem surrounding IWG

As the 'Information disclosure explained 20250525' document states, disclosing contributing parties would "open such details for direct approach by prospects, clients or even 'tyre-kickers' to investors and/or service providers alike", creating operational and reputational risks and signalling mistrust within the investment ecosystem.

IWG therefore protects all contributors' identities to preserve:

- Market integrity
- Investor safety
- Regulatory compliance
- Operational trust among stakeholders

### **3.3 Each Investment Fund is Bespoke and Non-Comparable**

IWG's policy documentation further explains that every investment fund, financial instrument, and capitalisation vehicle is **unique** structured specifically around the client's project profile, asset class, risk parameters, regulated jurisdiction, and internal/external service inputs.

Because each fund is custom-engineered, providing examples or parallels to other clients' funds (including their investors or service providers) would mislead new clients by creating "outcome expectations" that are irrelevant to their own project structure. This is clearly articulated in the explanatory content within 'Information disclosure explained 20250525'.

Thus, non-disclosure protects the integrity of each client's bespoke fund and prevents inappropriate cross-comparison.

### **3.4 Alignment with IWG's Published Policy Segments**

The organisation's broader policy structures documented in the 'IWG Legal & Policy Segments 20250611' and related files, outline the legal frameworks, governance structures, and compliance principles that guide IWG's operations.

These policies emphasise:

- A robust legal framework
- Stringent risk-mitigation practices
- Objective, accurate delivery of financial products
- Commitment to compliance across all jurisdictions

These Policy Segments form part of the foundation upon which the non-disclosure policy rests.

Clients are encouraged to review the website's **Policy Segments** section, which provides publicly accessible extracts of these governance principles.



### **3.5 Non-Disclosure Upholds Fairness, Market Conduct, and Equal Treatment**

To ensure that all clients are treated equitably, IWG cannot provide access to, or even general descriptions of investors or service providers involved in any other client's financial structures.

This preserves:

- Neutral, unbiased fund creation
- Fair treatment across all corporate clients
- Independence and professionalism
- Proper separation of client interests

Non-disclosure is therefore both a regulatory requirement and a matter of fairness and professional ethics.

IWG's position on non-disclosure of investors and service providers is a fundamental component of its regulatory compliance, operational integrity, and commitment to client protection. It is governed by GDPR, reinforced by internal policy frameworks, and essential to safeguarding the privacy, security, and trust of all parties involved in the investment-fund ecosystem

Clients can be assured that this policy is not only legally required but strategically essential ensuring that their investment structures are handled with the highest levels of confidentiality, robustness, and regulatory fidelity.