

LEGACY INCOME ACCOUNT

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WHO WE ARE

Legacy Wealth Group
is a company incorporated and domiciled in BVI
(*British Virgin Islands*). We offer private and confidential
investment agreements through our product,
Legacy Income Account (LIA).

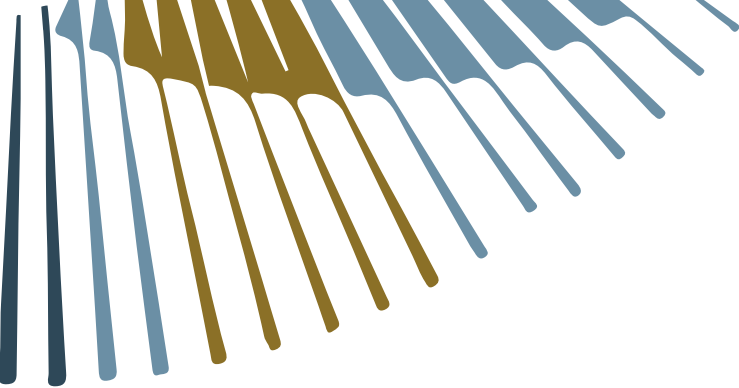


Why BRITISH VIRGIN ISLANDS



- ▶ CRT2 rating by AM BEST.
Country Risk Rating.
- ▶ Second largest source of international foreign direct investment globally, with more than US \$125 billion invested through BVI each year.
- ▶ Sophisticated, innovative, and solid legislative and regulatory framework. Independent territory of the English Crown.
- ▶ Zero-rate corporate tax, without tax on wealth, capital gains or equity for offshore entities.
- ▶ Stable and secure framework for investors.





Annual report (2021) of the Global Financial Centers Index

Why BRITISH VIRGIN ISLANDS

- BVI is the #1 financial center in the Latin-American and Caribbean region.
- In 2021 the jurisdiction rose 14 positions and added 27 points to its rating.

Centre	GFCI 29		GFCI 28		CHANGE IN	
	Rank	Rating	Rank	Rating	Rank	Rating
BRITISH VIRGIN ISLANDS	58	614	72	587	▲ 18	▲ 27
BARBADOS	64	699	86	559	▲ 22	▲ 41
SANTIAGO	67	597	93	546	▲ 26	▲ 51
MEXICO CITY	69	595	70	589	▲ 1	▲ 6
CAYMAN ISLANDS	72	593	78	575	▲ 6	▲ 17
BAHAMAS	73	591	69	590	▼ 4	▲ 1
RIO DE JANEIRO	77	587	85	560	▲ 8	▲ 27
BERMUDA	84	580	61	601	▼ 23	▼ 21
BUENOS AIRES	91	571	94	563	▲ 3	▲ 28
PANAMA	94	566	91	548	▲ 3	▲ 18
TRINIDAD & TOBAGO	97	563	NEW	NEW	NEW	NEW
BOGOTA	100	554	NEW	NEW	NEW	NEW
SAO PABLO	104	542	80	569	▼ 24	▼ 27



What is a STRUCTURED NOTE WITH LIA DESIGN?

It is a **debt security** issued by AAA Banking Institutions, which based on the companies ("*blue chip*" category), the title is linked which will determine its **level of return and risk**.

The second characteristic is the **coupon payment** (*quarterly, semi-annually or annually*) and finally, a **European barrier**, the purpose of which is to protect the capital against market volatility during the investment term and at maturity.



○ **Advantages:**

01. Liquidity
02. Shareholder voting right
03. Profit from share value growth

○ **Disadvantages:**

01. No capital protection
02. Higher Volatility = higher risk

ADVANTAGES & DISADVANTAGES

○ **Advantages:**

01. Fixed income generation
02. Capital protection barrier
03. Risk mitigation

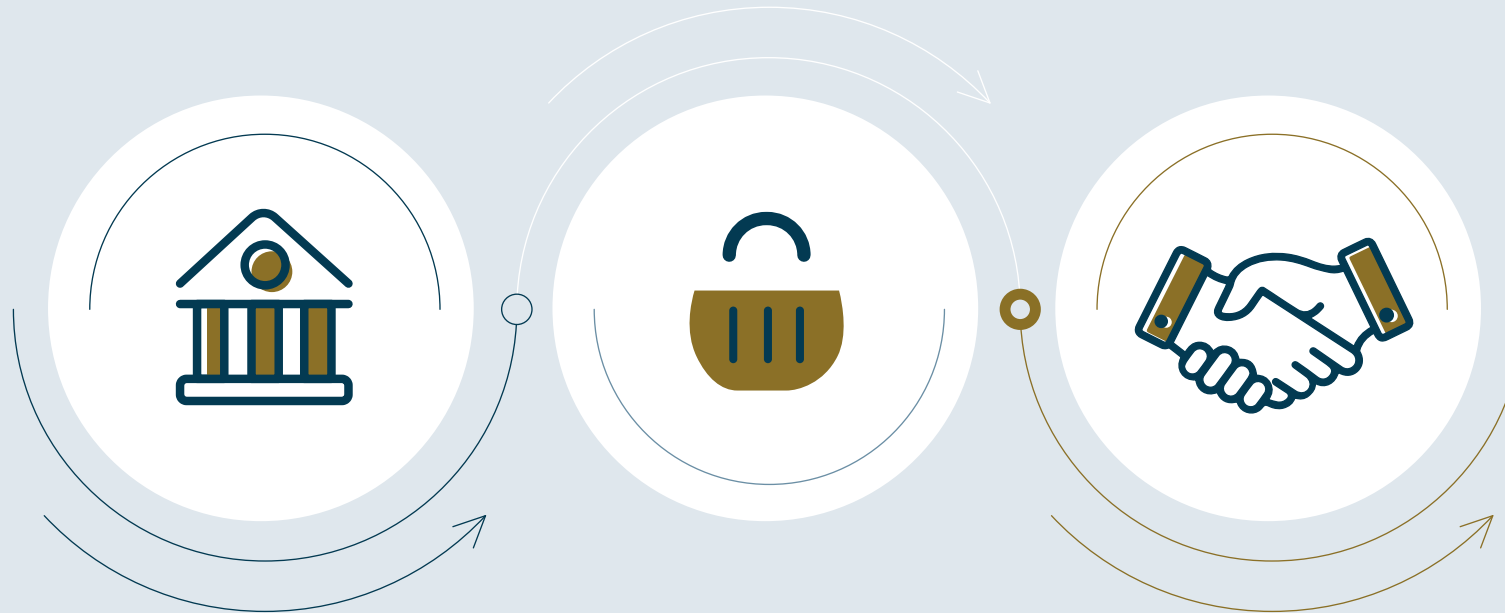
○ **Disadvantages:**

01. No upside stock performance



THE PROCESS

3 key pillars



Bank that issues

the financial instrument, which generates the coupons for the client.

Custodian Bank,

which safeguards the instrument that the client acquires.

Platform (LIA)

that links the client with the instrument, the custodian and the returns.



The Role Of The Issuing Bank

The issuing bank plays a key role within a structured note.

- ▶ It guarantees and issues the conditions of the structured note.
- ▶ Issues and guarantees coupon payments.
- ▶ Conducts the periodic observations throughout the investment term.

Our Issuing Banks



The Role Of The Custodian Bank

The custodian bank is responsible for safeguarding clients' assets.

By outsourcing this process, the control of the assets is decentralized, giving an additional layer of security to the client.

Our Custodian Bank





BNY MELLON

PERSHING

OVER

2 billion USD

IN GLOBAL CLIENT'S' ASSETS

OVER

2,000 MM USD

IN NET CAPITAL

OVER

65 Markets

WORLDWIDE

- ▶ Founded 1939
- ▶ Awarded as **Prime Broker** of the Year by Global Custodian for second year in a row
- ▶ Awarded as Best Custodian by **Alt Credit Intelligence** in their annual review (2020)
- ▶ Custodian Bank for the United States Federal Reserve





THE RESULT

AN **INCOME-GENERATING** ACCOUNT THAT ALLOWS THE CLIENT (*CORPORATE OR INDIVIDUAL*) TO STRUCTURE A FINANCIAL PLAN TAILORED TO THEIR GOALS AND NEEDS.





PROTECTION RINGS

The **main objective** of the LIA is to mitigate the underlying risks that threaten the client's patrimony through several **layers or protection rings** configured within the structure that is offered.

LEGISLATION 01.

Underlyings AAA 02.

CAPITAL PROTECTION 03.

CONFIDENTIALITY 04.





FIRST PROTECTION RING

Legislation

The main risk our clients face in the **LATAM** region is the concentration of their assets in legislations with high political, economic and financial risk.

The first layer of protection that LIA offers, consists of offering custodian and issuer banks that are based in exceptional legislations, **protecting the investor** through a highly precise regulatory climate and truthful control over intermediation and structuring of financial products.



CUSTODIANS / ISSUERS & COUNTRY RISK RATING

CUSTODIAN

▶ BNY MELLON

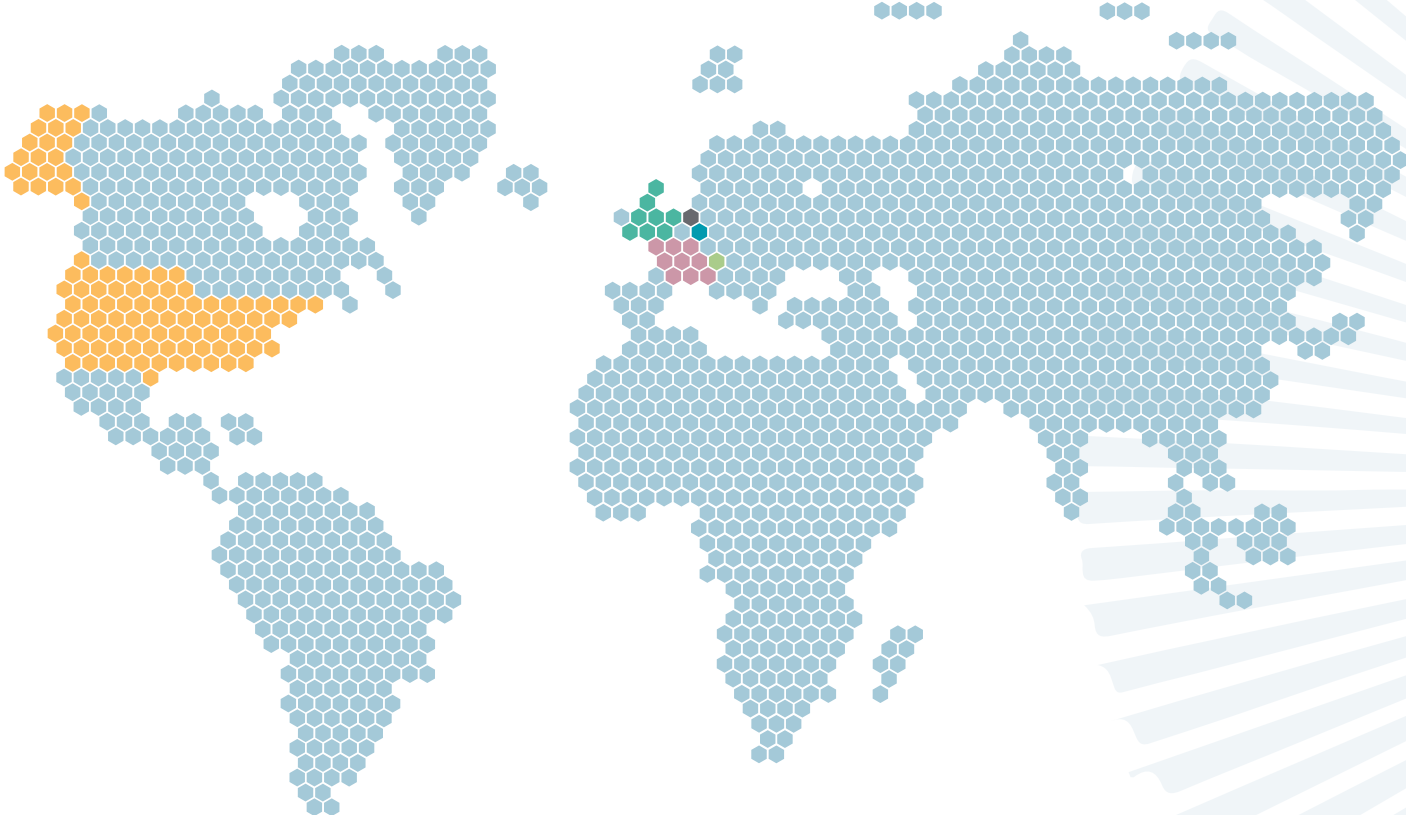
ISSUERS

- CREDIT SUISSE
- BARCLAYS
- BNP PARIBAS
- SOCIETE GENERALE
- UBS

AM BEST:

COUNTRY RISK RATING

- United States
- England
- France
- Switzerland → CRT-1
Low-risk countries



SECOND PROTECTION RING

Underlyings AAA

A good structured note must contain high quality underlying (stocks) so that in the event of a worst-case scenario, the client's principal is safe.



We Only Use Stocks That Are Within The Main
Indexes In The US Market

DOW JONES	
COMPANY	SYMBOL
3M	MMM
AMERICAN EXPRESS	AXP
APPLE	AAPL
CATERPILLAR	CAT
CHEVRON	CVX
BOEING CO	BA
CISCO SYSTEMS	CSCO
GOLDMAN SACHS	GS
HOME DEPOT INC	HD
INTEL CORP	INTC
IBM	IBM
COCA-COLA	KO

NASDAQ	
COMPANY	SYMBOL
MICROSOFT	MSFT
GOOGLE	GOOG
APPLE	AAPL
AMAZON	AMZN
BIOGEN	BIIB
EBAY	EBAY
ADOBE INC	ADBE
TESLA INC	TSLA
PAYPAL HOLDINGS	PYPL
NVIDIA CORP	NVDA
FACEBOOK	FB
CISCO SYSTEMS	CSCO

S&P500	
COMPANY	SYMBOL
MICROSOFT	MSFT
GOOGLE	GOOG
APPLE	AAPL
BERKSHIRE HATHAWAY	BRK.B
JP MORGAN	JPM
T-MOBILE	TMUS
TARGET	TGT
TESLA INC	TSLA
VERIZON	VS
DISNEY	DIS
WALMART	WMT
WELLS FARGO	WFC



THIRD PROTECTION RING

Capital Protection

Through the protection barriers that are configured within the instrument itself; the client is protected against market volatility (Throughout the term and the maturity of the investment).



FOURTH PROTECTION RING

Confidentiality

The LIA account is assembled so that it does not report their identity and movements to any legislation in the world.

It is at the complete discretion of the client if they wish to report to their legislation.



SUMMARY

LEGACY INCOME ACCOUNT

CURRENCY	USD
INTEREST RATE	8%-14%
COUPON FREQUENCY	QUARTERLY, SEMIANNUAL
MINIMUM TERM	18-36 MONTHS
INVESTMENT VEHICLE	STRUCTURED NOTES
UNDERLYINGS	STOCKS WITHIN THE S&P500, NASDAQ & DOW JONES
ISSUING BANKS	BNP PARIBAS, SOCIETE GENERALE, CREDIT SUISSE, USB, BARCLAYS, CITI
ADMINISTRATIVE FEES	ASSUMED BY THE ADMINISTRATOR
TRANSACTIONAL FEES	ASSUMED BY THE ADMINISTRATOR
CUSTODIAN	BANK OF NY MELLON PERSHING





LEGACY INCOME ACCOUNT

Legacy Wealth Group OMC
Chambers Wickhams Cay 1, Road Rown
Tortola, British Virgin Islands

Trejos Montealegre
San Rafael de Escazú
Provincia de San José , Costa Rica

