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## 1. AS SOON AS THE REVALUATION IS ANNOUNCED & UPON RECEIVING 800#'S

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**KEEP CALM & QUIETLY BE PREPARED TO MEET - WE WILL HAVE WITHIN ONE DAY A MEETING TOGETHER SO BE ALERTED &**

**WE will be discussing STRATEGIES, RATES, & PLANS FOR EXCHANGE & AFTER THE EXCHANGE MANAGEMENT OF THE MULTI ADMINISTRATIVE, INVESTMENT PLANS, TALENTS OF ALL MEMBERS EXCHANGING IN OUR GROUP. COME PREPARED FOR A H BEYOND THE NEGOTIATIONS, AND LATER INVESTMENT MANAGEMENT. TOGETHER.**

**WE WILL BE DISCUSSING TRUSTS, YOUR OWN PERSONAL FAMILY OFFICE ORGANIZATIONS AND HOW THEY WILL RELATE TO CONNECTIONS, BANKERS, WEALTH MANAGERS, ATTORNEY'S, FINANCIAL ADVISORS, ALL TO SUPPORT YOUR OWN PERSONAL INVESTMENT ANALYSIS TEAM. A SUPPORT TO ALL OF US, AND AN INVESTMENT MANAGEMENT TEAM.**

**THEN Using special phoneVoIP numbers, or burner phone, call to schedule appointment.**

**You will want to have a new secured email account set up immediately, new cell phone number, Post Office Box set up (Mail computer and banking computers for keeping all things straight after the exchange takes place.**

**YOU will OPEN NEW or USE your ZERO Accounts at either WELLS FARGO or another Bank if we get better deals.**

**Complete the Simple Bank Appointment Form document with your appointment information.**

<sup>35</sup><sub>17</sub> Ensure you have pre-selected the area you will exchange in and have the zip code available when scheduling appointment

**Confirm arrangements for your appointment location - In -Utah, there will be 5 locations for Wells Fargo. One in Provo, Ogden specifically set up for the Exchanges. Plan to meet and get complete directions before you anyone calls. The specifics are we each of us. WE will only be able to talk among ourselves and no one else regarding this event for the period of the ND**

**Scout the appointment location**

<sup>35</sup><sub>17</sub> Ensure you are on time. Therefore, you should make sure you know what is required in the area of the appointment

<sup>35</sup><sub>17</sub> Know how long it will take to get there

**Remember to take the important items**

<sup>35</sup><sub>17</sub> Your Exchange Binder

<sup>35</sup><sub>17</sub> Calculator

<sup>35</sup><sub>17</sub> 2 pieces of ID

<sup>35</sup><sub>17</sub> Bank Account Numbers funds will be deposited in (if at a different bank from Exchange)

### DO TAKE WITH YOU

<sup>35</sup><sub>17</sub> **CELL ~~PHONE~~ PHONE but you may have to keep it out or off so be sure you know what you are doing.**

**Cashier's Checks List - HAVE your List with you when you go!**

<sup>35</sup><sub>17</sub> **Trust Attorney (\$\_\_\_\_\_k) WMFO will have those available to you!**

- To pay trust attorney for work that needs to be performed over next 6 months

<sup>35</sup><sub>17</sub> **Real Estate Agent (EMD) (\$\_\_\_\_\_k)**

- Earnest Money Deposit needed for home negotiations to begin when ready

<sup>35</sup><sub>17</sub> **Business/Personal Check (\$\_\_\_\_\_k)**

- Spending money for the next few months until infrastructure is complete

## 2. DAY 1 -10 -IMMEDIATELY AFTER LEAVING EXCHANGE APPOINTMENT

~~Call Trust Attorney~~ WE Attorney WE will have Attorneys for The Winget Group Available for your Trusts & Structures.

<sup>35</sup>/<sub>17</sub> Begin setting up your new financial infrastructure

- Priority 1 -Fully set up main trust that will house all assets from exchange ( \_\_\_\_\_ ) (Trust Name)
  - Needs to be completed by the wealth management appointment in a reasonable amount of days after with suggested Multi Faily Group Advisors we will have to assist us all.
  - General Instructions: Have a List of Cashiers Checks & Cash for other Accounts that you want to have at the Exchange.

Example if you need Give Cashier's Check for any Professionals and anticipated services to be performed over the next 6-12 -months, a good idea is to have a retainer amount for those helping your own individual Family Offices, if you want any additional group help.

IDEAS ONLY!!!!

<sup>35</sup>/<sub>17</sub> \_\_\_\_\_ (Trust Attorney's Name) ( \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ ) (Phone number)

~~Call Real Estate Agent~~ Agent WE will have a Group of Real Estate Professionals to Assist You!

<sup>35</sup>/<sub>17</sub> Give EMD so that you are ready to immediately begin negotiations on new home

<sup>35</sup>/<sub>17</sub> \_\_\_\_\_ (Agent's Name) ( \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ ) (Phone number)

~~Deposit Business Check into Business Account (Business OE)OE~~ WE will have Banking Advice for you!

<sup>35</sup>/<sub>17</sub> Transfer small amount into Personal Account for immediate spending (Salary)

~~Call Tax Attorney & CPA~~ - WMOG will have help for you In these areas.

<sup>35</sup>/<sub>17</sub> Obtain a Tax Estimate for your Exchange

<sup>35</sup>/<sub>17</sub> \_\_\_\_\_ (Tax Attorney's Name) ( \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ ) (Phone number)

~~Call Third (3<sup>rd</sup>) Party Wealth Managers~~ Managers WE will have names for these to Help you!

<sup>35</sup>/<sub>17</sub> Schedule appointment to begin your process with them (using numbers from Financial Plan tabs of Spreadsheet)

<sup>35</sup>/<sub>17</sub> \_\_\_\_\_ (WM's Name) ( \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ ) (Phone number)

<sup>35</sup>/<sub>17</sub> \_\_\_\_\_ (WM's Name) ( \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ ) (Phone number)

~~Call Bank Managers from non-exchange Banks~~ Banks WE will have some suggestions for you as to where!

<sup>35</sup>/<sub>17</sub> Begin you process with them

- You can use money in business account to begin opening accounts with non-exchange banks
- OR Begin/Finalize your wealth manager interview process (depending on where you are in the process

<sup>35</sup>/<sub>17</sub> \_\_\_\_\_ (WM's Name) ( \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ ) (Phone number)

<sup>35</sup>/<sub>17</sub> \_\_\_\_\_ (WM's Name) ( \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ ) (Phone number)

<sup>35</sup>/<sub>17</sub> \_\_\_\_\_ (WM's Name) ( \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ ) (Phone number) (for multi-currency account)

### 3. YOUR FIRST 7 -30 DAYS AFTER YOUR EXCHANGE (BEFORE BANK WEALTH MANAGER APPOINTMENT SET UP AT EXCHANGE APPOINTMENT)

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- Meet with Our MULTIFAMILY GROUP ATTORNEYS. ALSO YOUR INDIVIDUAL your Trust Attorney (Trust Attorney's Name)**
  - <sup>35</sup>/<sub>17</sub> Finalize Your First Trust (Trust Name) WE can help you on this!
    - o Complete all trust documents
    - o Be prepared to open new accounts for trust at the upcoming appointment.
  - <sup>35</sup>/<sub>17</sub> Discuss Tax Deductibility/Savings (Tax Strategies) options
  - <sup>35</sup>/<sub>17</sub> Discuss New Financial Infrastructure
  - <sup>35</sup>/<sub>17</sub> Begin discussion on estate planning and asset transfer to children
- Meet with Tax Attorney (Tax Attorney's Name) & Financial Advisors of the Multi Family Trust Group**
  - <sup>35</sup>/<sub>17</sub> Obtain a written tax estimate for your exchanged funds
- Meet with Real Estate Agent (Real Estate Agent's Name) Brad Winget Can Help as a Broker Brent Winget Is Real Estate**
  - <sup>35</sup>/<sub>17</sub> Begin the process of finding/negotiating for new home purchase if that is your desire.
- Meet with 3<sup>rd</sup> Party Wealth Manager, or at least schedule meeting (Wealth Manager's Name)**
  - <sup>35</sup>/<sub>17</sub> **Begin their process WMFOG will have recommendations for you.**
    - o **Complete Net Worth Analysis TOTAL YOUR ASSETS**
    - o **Complete Risk Assessment HAVE GOALS IN MIND**
    - o **Begin discussion on Investment goals and objectives INVESTMENT IDEAS**
  - <sup>35</sup>/<sub>17</sub> **Learn fees associated with Wealth Management services provided according to your requirementsrequirement**
- Schedule meeting with Trust-Advising/Estate Planning Attorney & Financial Team for following week 7-30 Days. (Day 8-14)**
  - <sup>35</sup>/<sub>17</sub> Meeting does not have to take place within the First 7 -30 Days
  - <sup>35</sup>/<sub>17</sub> Objective is to determine a recommended Trust Plan and Asset Protection Strategy
    - o **Will work with Trust Attorney for all Trust and Corporate implementations. MULTI FAMILY GROUP WILL PERSONAL TAX ISSUES AND INVESTMENT NEEDS.**
  - <sup>35</sup>/<sub>17</sub> \_\_\_\_\_ (Trust Attorney's Name) (\_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_) (Phone number)
- Schedule meetings with Bank Wealth Managers at non-exchange banks for following week (Day 8-3014)**
  - <sup>35</sup>/<sub>17</sub> Meeting does not have to take place within the First 7 Days
  - <sup>35</sup>/<sub>17</sub> **Objective is to inform them of your intent to work with them and begin implementation of investment and divers**
  - <sup>35</sup>/<sub>17</sub> \_\_\_\_\_ (Contact's Name) (\_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_) (Phone number)
  - <sup>35</sup>/<sub>17</sub> \_\_\_\_\_ (Contact's Name) (\_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_) (Phone number)
  - <sup>35</sup>/<sub>17</sub> \_\_\_\_\_ (Contact's Name) (\_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_) (Phone number) (for multi-currency accou

### 4. 7-20 -DAYS AFTER EXCHANGE (AT APPOINTINMENT WITH BANK WEALTH MANAGER)

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- Sweep All Money into new accounts in the Trust Name if you desire.
  - <sup>35</sup>/<sub>17</sub> Each currency should have its own account, however they can all be also consolidated into one account now, w
  - <sup>35</sup>/<sub>17</sub> All accounts in name of the trust (Trust Name)), if you structure that way.

- All money from exchange is moved out of your name and put into Trust Name

Negotiate with Wealth Manager on Exchange Rates Rates WE will be helping with those Negotiations for all Multi Office C

Negotiate with Wealth Manager on Bank Loans, WE will have Professionals working for the Multi Office Group, and for yo

<sup>35</sup>/<sub>17</sub> Secure loan using money placed in account for Home (\$\_\_\_\_\_M)

- Anticipate ~~10-year~~ 10-year min period
- Account will be utilized to accelerate mortgage/loan payment bi-weekly
- Automatic loan payment from this account

<sup>35</sup>/<sub>17</sub> Secure loan using money placed in account for Car (\$\_\_\_\_\_k)

- Anticipate ~~2 1/2-year~~ 1 1/2 year min period
- Account will be utilized to accelerate loan payment bi-weekly
- Automatic loan payment from this account

<sup>35</sup>/<sub>17</sub> Secure line of credit for Business financing for new businesses to be established in the next 6 ~~months~~ months ll

<sup>35</sup>/<sub>17</sub> Establish loan/line of credit accounts (to be completed within first ~~14-days~~ 60 days or less based on application

Obtain complete list of Cashier's Checks to ensure you are debt free

Put money aside for taxes based on Tax Estimate received in Step 33 UNTIL WE KNOW THERE IS NO TAX WE RECOMMEN

THESE ARE IDEAS FOR SOME OF THESE ITEMS WE WILL BE MEETING ON AFTER THE EXCHANGE IN THE WINGET MULTI P

<sup>35</sup>/<sub>17</sub> Put money into a \_\_\_\_\_ (Your State Name) Municipal Bond Fund so that money grows Federal and State

<sup>35</sup>/<sub>17</sub> Attach a Money Market Mutual Fund so that money can be transferred and a check written to pay taxes at time

Discuss deposit insurance with Wealth Manager for funds in excess of FDIC limits

<sup>35</sup>/<sub>17</sub> Insurance offered through Banks Wealth Management

<sup>35</sup>/<sub>17</sub> Insurance offered through Lloyd's of London

- Discuss K&R Insurance with Lloyd's of London

Discuss brokerage accounts with Wealth Manager for growing funds going forward

<sup>35</sup>/<sub>17</sub> Municipal Bond Funds

<sup>35</sup>/<sub>17</sub> Stocks

<sup>35</sup>/<sub>17</sub> Currency Investments

<sup>35</sup>/<sub>17</sub> Precious Metal (and other Hard Currency (Tangible) Assets) Investments

<sup>35</sup>/<sub>17</sub> No ETF's

<sup>35</sup>/<sub>17</sub>

Discuss options for future business accounts

<sup>35</sup>/<sub>17</sub> Determine perks with associating additional business and trust accounts with the bank

<sup>35</sup>/<sub>17</sub>



## Discuss Perks Package WE HAVE A COMPLETE BANKING PERK LIST WHICH WE WILL BE NEGOTIATING AND WORKING ON

35  
17

Determine final perks available to you

35  
17

Key Perks to make note of: (See List of Bank Perks note In Evernote for a full list)

- No Fees for Foreign Currency Exchanges
- Provide a Private Banker/Wealth Manager at the time of exchange to initially park the funds in an open bank account for each of these suggestions!!
- Family Office Services WE will be helping you set up your own private Family Office.
- Discounts on Assets Under Management (AUM) fees
- No fees ever - no fee to deposit/wire transfer money
- No Broker fees ever
- Free Safe Deposit Box, Certified Checks, Notarized, Courier Services
- Provide Excess Deposit Insurance (I.e. Lloyds of London and/or Travelers)
- Provide Senior Wealth Managers/Investment Bankers for selection
- Private transactions representation –assistance in buying a house/car/anything
- Free Due Diligence Services provided for outside investment opportunities
- 100% funding availability
- Unlimited Platinum or Black Visa Signature Debit & Credit Card with no ATM fees
- Line of Credit available
- Bank Trading Platforms & Repurchase Agreement Sweep Accounts
- Assist in opening an offshore bank account with affiliate bank for foreign investments. WE suggest M&C
- Access to information on great investment opportunities WE will provide that service with THE WINGET GROUP
- Pre-IPO Deals
- Provide free Executive Privacy Plus subscription with Reputation.com
- Sports tickets in suites and on the floor (Football, Basketball, Baseball, Boxing, Tennis, Golf, NASCAR Series & the Olympics.
- Entertainment & Concert tickets in suites and on the floor (Music Concerts, Entertainment Awards Shows)
- Banks provide some limited benefits on Private Jet Travel like -(5-25 flight hrs. per mo., )-based on AVAILABLE WITH GENERAL BRENT E. WINGET BEING FULLY IN CHARGE OF ALL JETS IN THE WINGET M&C RESOURCE FROM OUR GROUP, SO WE ARE ALL COORDINATED AND SAVE DUPLICATION AND EXPENSES

## 5. THE NEXT 10-30 14 DAYS (AFTER BANK WEALTH MANAGER APPOINTMENT)

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Meet with MULTI FAMILY ORGANATION ATTORNEY'S FOR YOUR OWN PERSONAL

Trust-Advising/Estate Planning Attorney (*Trust Attorney's Name*)

35  
17

Discuss requirements for estate planning

35  
17

Discuss financial infrastructure requirements

35  
17

Discuss and Obtain recommendations for Trusts and Asset Protection strategies



Meet with the Multifamily Trust Attorney's (Trust Attorney's Name)

35  
17

Further discuss Trust and Asset Protection Strategies

35  
17

Begin final implementation of Financial Infrastructure

- Establish new Corporate Infrastructure and entities
- Establish Trust entities
- Begin by filing for all entities with appropriate government agency
- Begin merger documents for rolling current corporate entities into new corporate entities

<sup>35</sup>/<sub>17</sub>

Meet with Multi Family Organizational 3<sup>rd</sup> Party Wealth Managers (Wealth Manager's Name)

<sup>35</sup>/<sub>17</sub> Establish Agreements and Begin account implementations

<sup>35</sup>/<sub>17</sub> Design ideal portfolio to meet your needs and requirements

<sup>35</sup>/<sub>17</sub> Obtain recommendations based on risk assessment

Meet with THE WINGET MULTI FAMILY ORGANIZATION'S Bank Wealth Managers from non-exchange banks (Primary Contact's Name, et al) WE will help you establish relationships and Banks.

<sup>35</sup>/<sub>17</sub> Establish relationships and open accounts

- Either set up ACH transfers of funds or obtain Cashier's Checks from Primary Bank

<sup>35</sup>/<sub>17</sub> Establish the purpose of the funds in all non-exchange banks and discuss with associated Wealth Management Team

○ *Bank 1 Name*

▪ \_\_\_\_\_ (Contact's Name) (\_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_) (Phone number)

▪ \_\_\_\_\_ (Contact's Name) (\_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_) (Phone number)

○ *Bank 2 Name*

▪ \_\_\_\_\_ (Contact's Name) (\_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_) (Phone number)

▪ \_\_\_\_\_ (Contact's Name) (\_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_) (Phone number)

○ *Bank 3 Name (for multi-currency accounts)*

▪ \_\_\_\_\_ (Contact's Name) (\_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_) (Phone number)

Meet with THE WINGET MULTI FAMILY ORGANIZATION'S FOR YOUR PERSONAL OFFICE ORGANIZATIONS, RECOMMENDED SEVERAL Tax Attorney's (Tax Attorney's Name)

<sup>35</sup>/<sub>17</sub> Begin preparation and implementation of Tax Strategies

<sup>35</sup>/<sub>17</sub> If this occurs near year end, begin preparation for taxes

<sup>35</sup>/<sub>17</sub> Have very detailed discussion regarding Tax Strategies

THE WINGET MULTI FAMILY ORGANIZATION HAS THE BERKLEY GROUP, CLARKE NELSON, FOR YOU TO MEET WITH HIS STAFF AND HAVE Contact and Schedule Meeting with THEM AS Forensic Accountants

<sup>35</sup>/<sub>17</sub> Meeting should take place within the first 30 days after exchange.

<sup>35</sup>/<sub>17</sub> This will be the persons who will perform for you, that will audits theof the books of your CPA on a non-regular, but consistent basis, and for every company that we buy they will be completely audited by the Berkley Group.

<sup>35</sup>/<sub>17</sub> TWMFG will help Establish relationship and compensate for 1 year of service

- Establish that services will be performed at random intervals within the year with no more than 3 months between audits

<sup>35</sup>/<sub>17</sub> \_\_\_\_\_ (Forensic Accountant's Name) (\_\_\_\_\_-\_\_\_\_\_-\_\_\_\_\_) (Phone number)

- Call to confirm he can perform services. If not, obtain a reference from Trust Attorney (Trust Attorney)

## 6. YOUR FIRST 30 -90 DAYS AFTER EXCHANGE

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- Complete Financial Infrastructure using Trust and Asset Protection Strategies discussed with your Trust Team
  - <sup>35</sup>/<sub>17</sub> Complete all Trust documents for all trusts in infrastructure
  - <sup>35</sup>/<sub>17</sub> Complete all Corporate documents for all corporations in infrastructure
  - <sup>35</sup>/<sub>17</sub> Design method for accessing funds and educate KEY family members on process
- Complete Account Infrastructure discussed with your Wealth Management Team
  - <sup>35</sup>/<sub>17</sub> All monies should be moved to appropriate non-exchange bank as determined by your Account Diversification Strategy
  - <sup>35</sup>/<sub>17</sub> All monies should finally be in the appropriate accounts and listed under the appropriate entity name
- Complete Financial Team and schedule meetings for the next 12 months
  - <sup>35</sup>/<sub>17</sub> Finalize exactly who your financial team will consist of and educate KEY family members
  - <sup>35</sup>/<sub>17</sub> Schedule quarterly meetings with your entire financial team for the next 12 months
    - o Each Bank, WM firm, or Law Firm involved in your team will have only 1 representative at the meeting
    - o Meetings will take place at my home ONLY
    - o If they are to continue to be a part of the team, they must attend these meetings.
    - o **Each organization must sign a NDA with me**
      - There are legal ramifications for any violation of the NDA and **THEY WILL BE ENFORCED**
    - o Quarterly meetings are the only time the entire portfolio is discussed with every member of the financial team
- Find new home with Real Estate Agent - be very careful about large changes so fast in your life.
  - <sup>35</sup>/<sub>17</sub> Objective is to move into new home within the next 1-3 years, if that is your goal. 90 days.
- Complete Secured Loan Agreements with Banks
  - <sup>35</sup>/<sub>17</sub> Obtain a pre-approved loan documents so that you can move forward with home and vehicle purchase
- Prepare Financial Team for monies coming from additional sources
  - <sup>35</sup>/<sub>17</sub> Prosperity Packages
    - o Funds for personal use and implementation within the new Financial Infrastructure
  - <sup>35</sup>/<sub>17</sub> Higher Reach Funding
    - o Funds for business use and implementation in a new Business Financial Infrastructure
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## 7. YOUR FIRST 1-30 TO 60- 180 DAYS AFTER EXCHANGE

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- Find and negotiate for new home purchase. if that is your goal.

- |  Move all monies to accounts for children, if not completed in first 30 days, [during this time if desired.](#)
  
- |  Move all monies into charitable entities, if not completed in first 30 days, [pay your tithes & offerings.](#)
- |  <sup>35</sup><sub>17</sub> **Establish Charitable Trust entities (*Trust Name*)**
  
- Expect to begin receiving additional funding from other sources (Prosperity Packages, Higher Reach, etc.)
  
- Make investments into main business entity (*Corporate Name*)
- <sup>35</sup><sub>17</sub>
- <sup>35</sup><sub>17</sub>

## 8. YOUR FIRST 90-360 DAYS AFTER EXCHANGE

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- Complete Your First Quarterly Financial Review with your Financial Team
  - <sup>35</sup><sub>17</sub> Evaluate where you have come since your exchange
  - <sup>35</sup><sub>17</sub> Evaluate investments made
  - <sup>35</sup><sub>17</sub> Evaluate long-term projections for entire portfolio
- |  Move into our new Home, [if your goal was to do that only.](#)
  
- |  Purchase our new car, [WE have contacts for all CARS in TWFOG.](#)
  
- |  Invest in current business ventures – [TWFOG will have multiple Opportunities Available to Participate in.](#)
  
- Begin evaluating new business ventures

## 9. YOUR FIRST 6- 18 MONTHS AFTER EXCHANGE

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- Implement new business ventures
  - <sup>35</sup><sub>17</sub> Implement new non-profit with Higher Reach (*Non-profit Name*)
  - <sup>35</sup><sub>17</sub> Implement new non-profit (*Non-profit Name*)
- Take first (Post-RV) Family Vacation



Take Dream Vacation with Spouse

## 10. YOUR FIRST 12 ~~-24~~ MONTHS AFTER EXCHANGE

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Complete First Annual & Second ~~Financial~~ Annual Financial Reviews

<sup>35</sup>/<sub>17</sub> Evaluate any necessary changes that need to be made to improve portfolio

<sup>35</sup>/<sub>17</sub> Evaluate results of investing over the last 12 ~~-months~~ 24 months

Evaluate the purchase of a new USED vehicle for business purposes & any other needs you may have.

## 11. YOUR FIRST 24 MONTHS AFTER EXCHANGE

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## 12. YOUR FIRST 36 MONTHS AFTER EXCHANGE

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## 13. YOUR FIRST 5 YEARS AFTER EXCHANGE

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#### 14. YOUR FIRST 10 YEARS AFTER EXCHANGE

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#### 15. YOUR FIRST 15 YEARS AFTER EXCHANGE

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## 16. YOUR FIRST 20 YEARS AFTER EXCHANGE

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