



COLLATERAL LENDING INVESTMENT

FUND FAQ 2023

LESSER KEYS GROUP INC
Jason Wallace

Dear Valued Visitors,

Jason here, I am delighted to share with you our profound and ambitious long-term vision of our esteemed company.

We started this company with one goal in mind and that was to give our family and close friends an alternative to leaving their money in the bank and earning nothing each month.

Warren Buffet once said 'If you don't find a way to earn money in your sleep, you will work until the day you die.' That sat uneasily with me for years and I knew I had to create something, as I was already plugged into a large conglomerate that invests heavily in different markets globally. Alas, Lesser Keys Group Inc was birthed with the first goal in mind and that's to change people's lives and help them **become rich through earning compound interest**

As we simultaneously establish ourselves as one of the world's largest investment companies, driven by a firm belief in the potential of emerging markets in developing nations.

To achieve this, we have strategically charted a path of heavy investments in these burgeoning markets. Our approach involves lending capital while securing collateral, ensuring a prudent loan-to-value ratio of 50%. In the event of a borrower's default, we responsibly liquidate the collateral to mitigate risk.

The profits generated from these ventures are intelligently channeled into the stock markets, where our powerhouse automated trading software, Billion Operating System, expertly maneuvers to capitalize on lucrative opportunities. As capital is generated through these endeavors, we reinvest it in stocks, undeveloped land, and the cultivation of bank credit. This perpetual cycle fuels our ability to trade effectively and generate sustainable growth.

However, our aspirations extend beyond mere financial gains. We envision a future, ten to twenty years from now, where we own significant portions of real estate infrastructure in developing countries. Our profits are strategically invested in raw land and apartment complexes within emerging nations, fostering the growth of their economies. Our intention is to lease this land to visionary skyscraper developers for an extensive period, contributing to the transformation and development of these regions.

This vision, underpinned by our unwavering commitment to responsible investment practices, propels us toward becoming one of the preeminent investment groups globally.

We are excited about the journey ahead and invite you to join us as we shape a future defined by prosperity, sustainable growth, and transformative investments.

Forever changing the trajectory of your life and your future generations.

To our apotheosis
Jason Wallace,
Chairman, Lesser Keys Group

FREQUENTLY ASKED QUESTIONS

What is Collateral Lending and how does it help me?

We lend out your capital to a licensed collateral lender, in return you earn a monthly interest return while combating inflation. And the best part? You don't need any licensing to get started.

Is it Safe?

We understand that with any investment, there are potential risks. However, all collateral is stored in our own or our lending partner's stores and/or warehouses. With the possession of the borrower's collateral, risks are minimized through secured notes.

What's the Cost?

To get started, there is a one-time start-up fee of \$4500, which goes towards the opening, set up and maintenance of your account between the borrower and lender transactions. Additionally, the minimum investment amount is \$10,000

Can I Access My Money?

All investment capital has a lock-up period of six months minimum. However, you have the option to extend your contract from a month-to-month basis after the initial six-month period. If you need your initial investment before the six-month lock-up period is over, you will face an early release penalty of 30% on the total amount of the investment.

What About the Interest earned each month?

You can choose to receive your interest payments each month, or compound your interest. The decision to pull out your interest or compound interest is determined at the beginning of the contract period and will remain the same each month until the end of the contract period.

What is compound interest and how does it work?

Compound interest is like a magical growth machine for your money. It's a way of earning interest not only on the original amount you save or invest but also on the interest that accumulates over time. Let us break it down into a easy example:

PARTY A invests \$10,000 and to be safe, let's keep it at 3% minimum interest per month. In the first year, PARTY A would earn \$4,257.61 at 36% interest on that year = \$14,257.61.

Now, here's where compound interest starts to work. PARTY A In the second year does not earn 36% on its seed \$10,000, but on the total amount of \$14,257.61. So, now PARTY A earns 36% of \$14,261.61, which is \$10,327.54, making total = \$20,327.94.

YEAR 3 \$18,982.78 is the accrued interest on 36% making the total = 28,982.78.

Going into year four, PARTY A sits with earned compound interest of over \$40,000.

See image below for better comprehension years 1-10 years of compounded interest.

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Projection for 10 years

Future investment value
\$347,109.87

Total interest earned
\$337,109.87

Initial balance
\$10,000.00

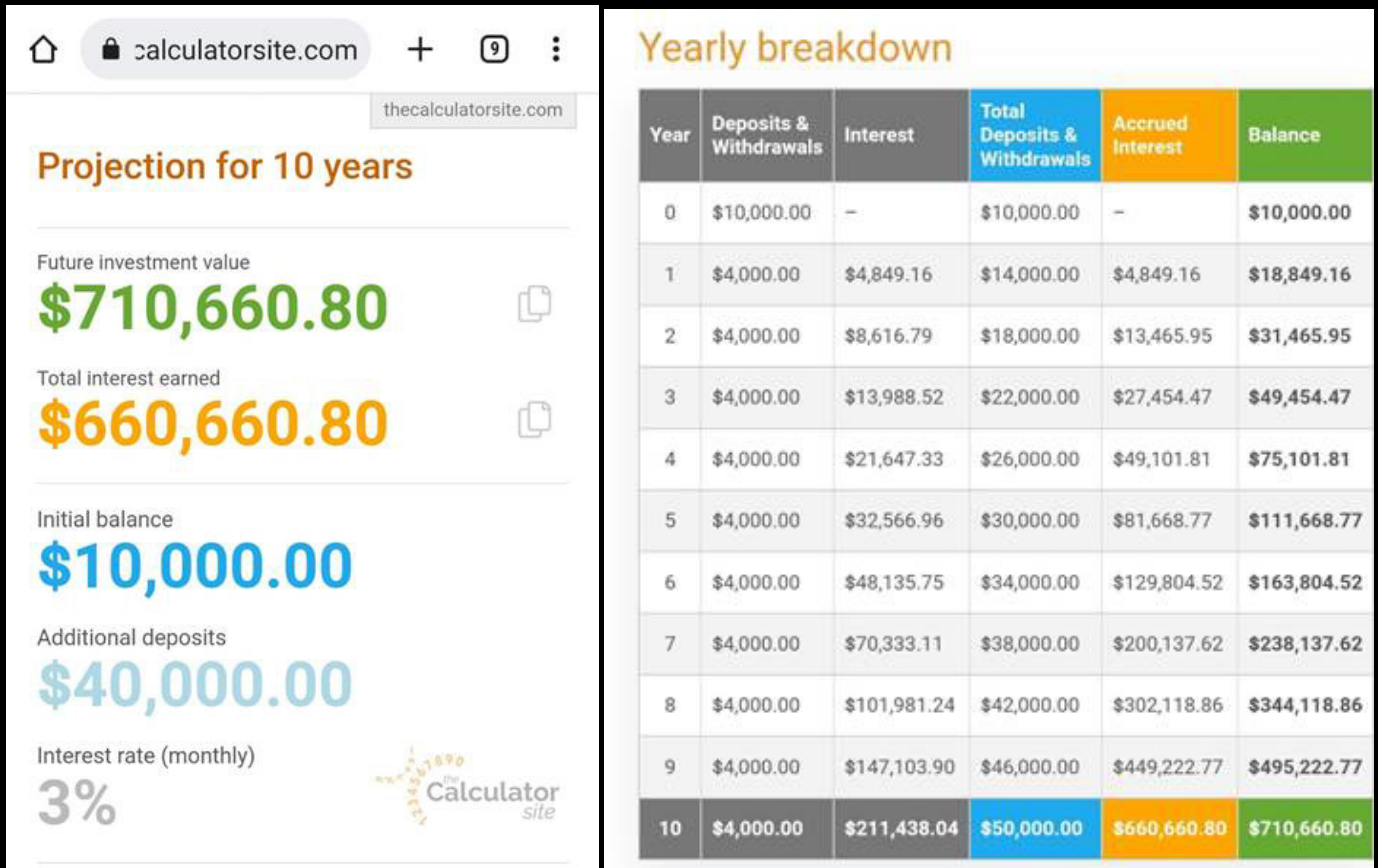
Interest rate (monthly)
3%

Yearly breakdown

Year	Interest	Accrued Interest	Balance
0	-	-	\$10,000.00
1	\$4,257.61	\$4,257.61	\$14,257.61
2	\$6,070.33	\$10,327.94	\$20,327.94
3	\$8,654.84	\$18,982.78	\$28,982.78
4	\$12,339.74	\$31,322.52	\$41,322.52
5	\$17,593.51	\$48,916.03	\$58,916.03
6	\$25,084.14	\$74,000.17	\$84,000.17
7	\$35,763.99	\$109,764.16	\$119,764.16
8	\$50,990.90	\$160,755.06	\$170,755.06
9	\$72,700.82	\$233,455.88	\$243,455.88
10	\$103,653.99	\$337,109.87	\$347,109.87

As you can see, the interest you earn each year keeps increasing because it's based on the growing total amount, including both your initial deposit and the interest you've already earned.

If you decided to deposit additional funds to the account the minimum of \$2,500 per quarter.



Compound interest is the elixir to wealth, as it allows your savings or investments to snowball and grow faster compared to simple interest, where you only earn interest on the initial amount. It's like your money is working for you, generating more money.

Why can't I just save in my banks savings account?

To calculate the growth of \$10,000 in a savings account over 10 years, you need to know the interest rate provided by the savings account. Let's assume an annual interest rate of 4% for this example. Keep in mind that actual interest rates may vary.

To calculate the future value with compound interest, we can use the formula:

$$\text{Future Value} = \text{Principal Amount} \times (1 + \text{Interest Rate})^{\text{Number of Periods}}$$

Using the given values:

Principal Amount = \$10,000 Interest Rate = 4% or 0.04 (expressed as a decimal) Number of Periods = 10 years

Plugging these values into the formula:

Future Value = $\$10,000 \times (1 + 0.04)^{10}$ Future Value = $\$10,000 \times (1.04)^{10}$ Future Value = $\$10,000 \times 1.48024458$ Future Value = \$14,802.45 (rounded to the nearest cent)

So, with a 4% interest rate and leaving \$10,000 in a savings account for 10 years, the amount would grow to approximately **\$14,802.45**. This includes both the initial \$10,000 and the interest earned over the 10-year period.

Adding More Capital

You can add more capital to your account at any time with a minimum of \$2,500 per addition of funds. We recommend having all added funds in before the end of the month so that by the 1st of the next month, you will have a full 30-day lending cycle.

What Determines the Monthly Percentage Rate?

Rates are based on assets in inventory, but there are two primary factors: returned assets and defaults. If a borrower pays off a large asset item in full and we release the asset back to them, there will be no interest collected the following month on that item. If a borrower defaults, there will be no interest collected on that item until it is liquidated and/or sold on the open market by our own or our partner's sales team. However, once the asset is liquidated or sold, the percentage in which would have been generated during the time period of the agreement will be returned to the liquidity pool, causing the percentage rate to increase the following month.

What is a collateralized lender?

A collateralized lender is any business entity or person who requires funding globally. Pawn shops, auto dealerships, antiques dealers, hard money lenders to name a few. Example: The car dealerships purchase automobiles with the capital, and in return put the titles to the vehicles in our holding facilities, paying interest on the loan each month while they work to service the debt. ill send the image separate

What Happens If the Borrower Defaults?

If a borrower defaults on their loan, the asset they have held in the lender's possession will be sold to recoup the principal plus interest from the borrower. Your capital will go into a liquidity pool, meaning you will never have to wait for collateral to be sold to receive your monthly returns.

How Do I Fund My Account?

We accept wire transfers or crypto currency in USDC and USDT.

When Will I Receive My Interest and Principal Capital Back?

Interest payments are received between the 1st and 10th of each month, excluding holidays. All interest payments are received via crypto currency, only USDC or USDT. Other forms of crypto currency will be announced. Similarly, all principal capital will be returned via crypto currency, only USDC or USDT. Other forms of crypto currency will be announced. Principal capital has a return period of 10-14 business days, excluding holidays.

What is Lesser Keys Group Inc investment strategy?

Financial services, real estate, hotel management, hotel real estate, technology, agriculture, entertainment, petrochemicals, aviation, media and private equity.

Ready to Invest?

Investing with Lesser Keys Group is an excellent way to earn a passive source of income through compound interest.



**IF YOU HAVE ANY FURTHER QUESTIONS,
FEEL FREE TO REACH OUT TO US**

Email: investment@lesserkeysgroup.com

Call : 1 888-669-1669