



# **GLOBAL CURRENCY RESET (GCR) & REVALUATION OF CURRENCIES (RV)**

**HISTORICAL OVERVIEW**  
(EDUCATIONAL PURPOSES ONLY)

**2015**

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# INTRODUCTION



## **HUMANITY WELCOME BACK TO FINANCIAL SANITY!**

You have entered a new cycle of existence as marked by the Chinese lunar calendar, otherwise known as 2015 A.D. or “The Year of the Sheep.” No longer is humanity to be economically abused, or forced to believe we owe the Central Bankers anything. Know that all sovereign debts have all been settled by the Chinese Royal Red Dragon Family (keepers of the world’s wealth) in negotiated conjunction with 200+ Sovereign Nations of the world via international treaty.

All nations of the world have agreed to reset their currency’s value to a common gold standard value, which the Red Dragon Family has collateralized in tangible gold assets. Also, as a result of this new macro economic harmony, all fiat papered “money” is to now be redeemed, collected and burned; with new gold backed bills issued.

This exchange process is part of a Global Currency Reset (GCR) and has largely gone unnoticed by existing mass media outlets, whose owners also own the privatized Central Banking system. They have intentionally restricted the free flow of information globally as to protect their interests; and have done a remarkable evil job of keeping this historic event out of the public consciousness. That is until now!

Some information in this historical overview might be new, some might be eye opening, while some might be shocking or illogical at first. Thus, all may accept or dismiss any claim as fact, but do contemplate all information and simply discern your own truth. We hope this presentation activates your consciousness and serves as a reminder to your subconscious to activate your greatness.

Together, we are now entering the reality of a Global Currency Reset (GCR) & Revaluation of Currencies (RV), which is set to begin public redemptions very soon. So be encouraged, stay openhearted to the process and let’s all unify in spirit to heal our species and planet in form... humanity welcome back to financial sanity!

# OLD BANKING SYSTEM



## BRETTON WOODS CONFERENCE (1944)

Most are aware that planet earth has been made to exist in an unsustainable manner for centuries, both in terms of abuse of natural resources and through the use of economic mechanisms via a well entrenched fiat Central Banking System.

But no country, even the USA, can continue to print money without having tangible assets collateralizing debt. Yet this is precisely what the Central Banking System has done. In effect, they have attempted to privatize global wealth, monitoring and restricting the world's money supply, including bonds, banking instruments, stocks, digital, paper and coin currencies.

This private global monetary control framework was introduced to the world during Bretton Woods Conference in Bretton Woods, New Hampshire, June of 1944.

([http://en.wikipedia.org/wiki/Bretton\\_Woods\\_system](http://en.wikipedia.org/wiki/Bretton_Woods_system)).

At this conference, NATO introduced a global monetary and military strategy that was agreed to by 44 Allied Nations in treat. "The Allies", who won the war, declared that the United States of America was world's liberator, and should also therefore be the world's future military enforcer and top economic power player. All this, in compensation for winning the war for humanity.

Thus, the USA was granted the right to print the de facto global reserve currency, and called it the United States Dollar (USD), whereby all other currencies of the world would be held in par comparison to determine their own international value.

The almighty USD quickly spread as said de facto global reserve currency—replacing the British Pound Sterling—and the United States suddenly was allowed to "print" as much USD as they deemed necessary without any international oversight, except those same families who owned the Central Banking System.

Knowingly, our own US Congress secretly voted in favor of allowing a new private bank named the Federal Reserve (FED) to print the emerging nation's physical money for our own United States Treasury. This act of treason was called the Federal Reserve Act of 1913, and the FED alone would be allowed to have full global monetary authority over rest of the world.

This "blank check" mentality that directly financed all of the current global monetary debt/insanity humanity endures today. However, also during Bretton Woods (1944), the NATO Alliance and the United States needed collateral to "put up" in order to launch their world domination plan.

So they asked the Chinese Royal Red Dragon Family, who agreed in the spirit of a greater good vision for reconstruction society in the age of the new world. It was this same Chinese Royal Red Dragon Family who had also funded the American war against the British Empire in the late 1770's, and why to this day Americans still shoot off Chinese fireworks honoring their gifts every 4<sup>th</sup> of July.

So the Red Dragons agreed to lend their gold to the Central Bankers for a maximum fifty-year period, ending in 1996 (plus a 5 year transition or grace period, making the back wall return date September 11, 2001). And with this benevolent act, the global Central Banking System was born, allowing all good standing sovereign nations to borrow redevelopment capital, and/or leverage through trade, in order to rebuild their war torn countries post WW2.

Now to fully understand the amount of gold loaned to the free world by the Red Dragons, one must first understand that gold has been mined across Southeast Asia for over 5,000 years. And these 26 different factions of Red Dragon Families hoard, maintain, grow and protect their assets with unparalleled commitment. So when they agreed to lend their gold, all be it benevolently in favor of the greater good of humanity, they expected to get it back at some point in time.

So the Central Bankers began leveraging the vaulted gold assets as early as in 1946, and began reconstruction societies worldwide. This was the golden era for America... late 1940's through the mid-1960's. Growth and possibility seemed endless in the USA. But sadly, ultimate power always corrupts ultimately, the central bankers decided to keep the gold for themselves, and began devising a strategy to accomplish this evil end.

So they manufactured a few wars in Korea, Vietnam, Iran, Israel/Palestine, Lebanon, Bosnia, Kuwait and Iraq. Then came 9/11, which lead humanity down its current military and financial pathway into Afghanistan, Iraq (again), Egypt, Syria, Israel/Palestine (again), Libya and finally Ukraine.

All of these wars were in directly response to giving the Red Dragons back their collateralizing assets to a rapidly defaulting Central Banking System. This discrepancy built to a head when the Red Dragons demanded payment for derivatives debts on Lehman Brothers in 2007—and insisted that their gold interest must be paid backed.



But when Lehman could not pay off the debt call, the USG declared a global financial emergency, borrowing \$700B from its citizens (T.A.R.P.) in order to maintain repayment schedules negotiated by Federal Reserve Bank to the Red Dragons.

As of March 1, 2015, the FED nor the United States of American Corporation (founded in 1871) has the liquidity left to satisfy its debt repayments, and thus have have turned over the USG to White Knight Military leaders within the US Pentagon, and they now run the country's affairs. This transition has quietly been rolling out going back to 4<sup>th</sup> quarter 2012.

So if you hear the term "Global Currency Reset" or "Revaluation of Currencies" in the future, simply understand the world is resetting back to an economic balance between sovereign nations, whereby each nation agrees to "revalue their currency" in harmony with a pre-agreed, common gold standard of value to both measure and trade wealth.

## **NEW BANKING SYSTEM**



### **BRICS ALLIANCE**

Now that the Red Dragons have claimed ownership of the Federal Reserve Bank and all its assets through sovereign treaty defaults, our once strong USD has lost all its worldwide credibility and value.

As a result, the Red Dragons have replaced the USD with a new global digital currency called the Treasury Reserve Note (TRN); and they have backed it with gold. In essence, stabilizing the US economy, while at the same time replacing the old global reserve currency (USD) with a basket of new global reserve currencies, headlined by the Chinese Renimbi/Yuan (RNB/CYN) respectively.

All smaller sovereign countries, once completely dependent upon the almighty USA and FED to determine their own country's currency value—have been released from economic bondage and allowed to revalue their currencies against a gold standard.

Meaning, long sanctioned and war torn countries like Vietnam, Indonesia, Iraq and Zimbabwe are all getting new economic life, as the leaders of the old banking system give way to new, more moral leadership. Although just replacing the banking is not enough, as bad habits die-hard. So along with a new gold back currency must also come new political leadership, approved by the BRICS Alliance, which formed after the market crash in 2007 for precisely this purpose.

(<http://en.wikipedia.org/wiki/BRICS>).

BRICS is an acronym representing the nations of Brazil, Russia, India, China and South Africa, and their economic resources united together, have replaced the United States as the world's leading economic power, as well as the USD as the global reserve currency by which all other currencies are valued as equal.

Born out of necessity, the BRICS Alliance Redevelopment Bank was thrust into the spot light with a 100B endowment from all participating alliance members. This new global monetary lending source has all but replaced and eliminated the need for the private Central Banking System old control mechanisms, namely the International Monetary Fund and World Bank—both of which were created during the Bretton Woods Conference circa 1944.

The new BRICS Alliance lays claim to over three billion in total population, 60% GDP and controls vital transportation, military and natural resources in several strategic locations across Asia, Africa, and South America.

The BRICS Alliance, and their growing list of allies, has gained much needed economic and military autonomy from the once dominant US, NATO and European Union collation.

But how did the BRICS Alliance accomplish such a Global Currency Reset without the whole world knowing, given the violent push back from said private Central Banking Families and their minions?

Well, first they quietly audited all global debt, and then prepared to collateralize all debts against their own gold reserves. This meant that the Red Dragon Elders had to agree to put up the physical gold to cover the entire world's debt! Hard to believe, but none-the-less true, as that is precisely what happened. Their leader known only as "Grandfather," recently agreed to release the collateralizing gold reserves in greater good service to humanity. And for this humanity is eternally grateful. Thank you Grandfather!

The Red Dragon Family's benevolent actions have allowed the BRICS Alliance to publically replace the old banking system with realistic and sustainable gold backed currency values, thus setting the stage for a new age of enlightenment. Meaning, the Global Currency Reset (GCR) and Revaluation (RV) will create a new understanding of value across all industries, countries and cultures... and allow good standing sovereign nations to peg their own country's monetary value on a common, permanent and consistent benchmark for thousands of years.



Yes, some currencies will naturally rise based on their in ground assets and gold holdings (ZIM, VND, IDR, IQD, TRY, MXN, PHP), while others will fall just as fast (USD, JPY, CHF, GBP, AUD, DEM, CAN). But in the end, all sovereign nations who agree to participate within the rules of the BRICS Alliance, do so by their own accord, via international treaty, and in turn now have eliminated their sovereign debt... creating a sustainable gold backed, global economic future for us all.

Again, thank you Red Dragon Elders, and thank you Grandfather for your infinite generosity and selfless commitment to preserving and ascending the human condition. We are forever humbled and honored to be participating in such a historic planetary event.

## **GOLD STANDARD**



### **OLD BENCHMARK VALUE**

To understand how and why currencies historically redeem, it's wise to first look at the base monetary value and how that standard is assigned. First, one must look at the intrinsic universal value of gold historically, and accept that gold is now, and has always been a currency. Also, consider that all in-ground assets, including oil, gems, minerals, and precious metal are all traded like currency since the beginning of modern commerce.

Meaning, just as physical gold bullion or coins were once was traded for everyday goods like we do today with paper or digital currencies, in theory, that never stopped. In fact, the new gold standard will see individuals exchanging physical gold for actual goods and services, including transactions between governments.

This is why the world going back to the old gold benchmark is so dramatic, and why it had to become the new benchmark by which all value is measured, as opposed to Central Bank issued notes, sovereign bonds, banking instruments, derivatives, credit cards and local fiat currencies. They insurmountable debt those fiat philosophies created were crippling, irresponsible and immoral.

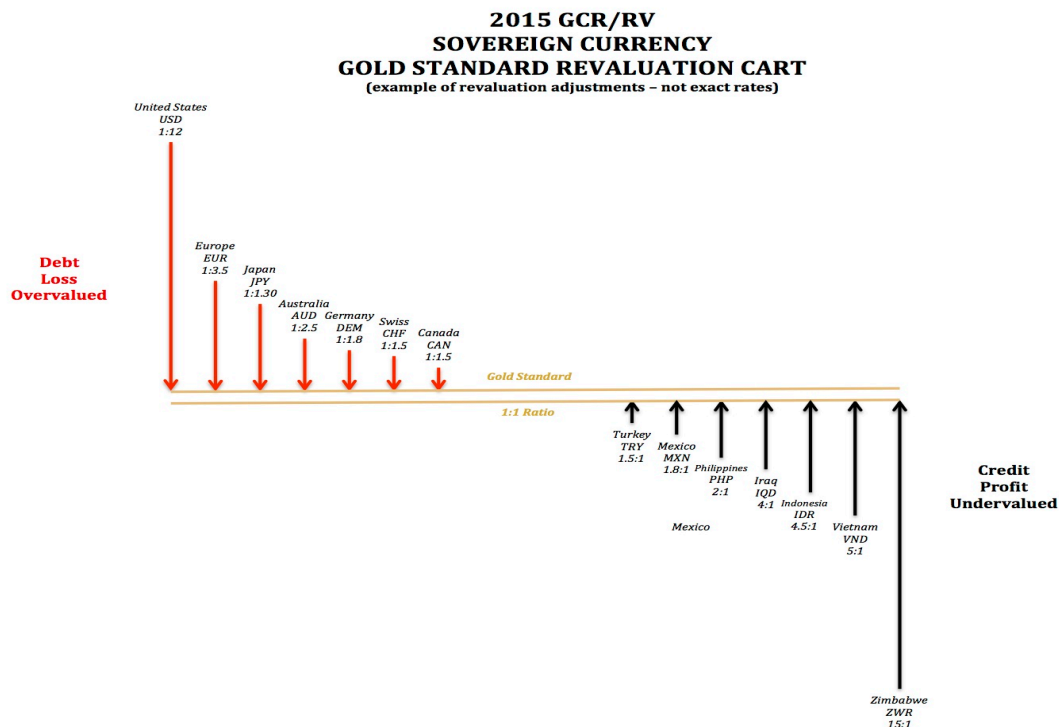
Thus, every monetary unit of value now has a real equity relationship to gold, with all either moving towards or away from the gold standard's 1:1 ratio. Thus, the citizenry of the world is again playing on a level economic playing field.

However, to achieve such global harmony, all currencies must first adjust or “revalue” to an accurate and equitable gold standard. Some currencies will do so publically and immediately—and be in a “first basket of revaluations” such as the Iraq Dinar, Vietnam Dong, Zimbabwe Dollar and Indonesian Rupiah. While others will gradually and quietly transition as to not upset the masses or global money supply algorithms.

Once a currency is adjusted or is revalued, an arbitrage is created within exchangeable value or price; thus creating economic opportunity for any one whom physically holds such an adjusted sovereign debt instrument; and should they desire to redeem the currency in a bank, they can receive the difference as profit... or loss depending on which currency is held.

Now it is true some currencies will revalue up, while others will revalue down. And a few will even collapse and need to be taken out of circulation slowly like the ECB's Euro and Federal Reserve's USD; some are most certainly to spike much higher, like the Zimbabwe Dollar, which is scheduled to revalue as many as fifteen decimal places since 2009. Yet in the end, most will ultimately readjust unnoticed, with a select few not adjusting at all because they never left the gold standard measurement of value.

To better illustrate how international sovereign currencies of the world will move in relation to gold's updated value, below is a graphic that visually shows the distance a currency must travel in order to unify with the current fair market value of gold.



# FIRST BASKET CURRENCIES

**Vietnam Dong  
(VND)**



**Iraq Dinar  
(IQD)**



**Zimbabwe Dollar  
(ZWR)**



**Indonesian Rupiah  
(IDR)**



## FROM BANKRUPTCY TO BREAKTHROUGH

The task of resetting all sovereign currencies back to a par gold value, countries agreed to be audited to determine who might be closest or furthest from a common gold standard. Those who were furthest away, were placed in a what's been called the "first basket" of revaluations. Meaning, the above four currencies were grossly undervalued, and selected to redeem first at some pre-agreed international rate.

Other countries like our own United States, Japan, Switzerland, Great Britain, Germany and Australia were deemed overvalued, and placed in an opposite but similar first basket to revalue. This is why you are seeing such wild swings in value per those countries central banks and treasury currency rates.

Now some countries (Zimbabwe, Iraq, Vietnam, Indonesia) have had such unstable political and monetary histories over the past fifty years that their currencies were deemed insolvent at some point by the IMF and World Bank. Each was stripped of their international trading status, and fiscal sanctions were taken against their sovereign currencies, which equates to bankruptcy on a diplomatic level.

All four countries had to then earn the right to trade again within the international marketplace, going through years of compliance steps in order to "re-instate" their national currencies as good standing members of the global economic community. The good news all four countries ultimately accomplished this Herculean task, and as a result, their currencies are being allowed back into the global marketplace—and this time gold backed per appropriate Basel III standards.

But if one more deeply investigates how physical currencies actually revalue and redeem, be they in the first, second or third baskets... it's important to consider the differences between three very different public rates all within these currency—as each of these rates will be initially offered to the public, with all three eventually merging into a single sustainable and trade-able global value benchmarked by gold.

Below are **projected redemption rates** for each of the first basket currencies. All rates can and will change based on traditional market forces, called “floating”:

**IN COUNTRY RATE:** This rate exists so local currency holders can easily redeem to new gold backed currencies within the borders of their own country. This rate is intentionally lower than other rates, as it is meant to ease citizens and existing population back into trusting their national currency as legal tender. Remember, some of these countries have been in bankruptcy for many years, which means at onetime they experienced very public bank failures. So metal coins are often used to help the emotional healing process, all be it at lower rates to counter over spending.

|                    |                  |
|--------------------|------------------|
| VND (in Vietnam)   | : \$ 0.08 USD    |
| IQD (in Iraq)      | : \$ 3.58 USD    |
| ZWR (in Zimbabwe)  | : \$ 0.00014 USD |
| IDR (in Indonesia) | : TBD            |

**INTERNATIONAL RATE:** The international rate is determined by new global monetary authorities governed by BRICS Alliance members. Many would call this the “FOREX” rate, but in essence, it's the currency's pre-agreed upon price, consistent anywhere in the world with a monetary value pegged against the global gold standard. In the old banking system, the international rate was backed by the USD (petrol dollar); whereas in the new banking system; this rate is backed in gold per Basel 3 compliance standards. Signed Non Disclosure Agreements (NDA) are not expected to be required in order to receive an international exchange rate.

|                            |                         |
|----------------------------|-------------------------|
| VND (outside of Vietnam)   | : \$ 0.46 - \$ 2.71 USD |
| IQD (outside of Iraq)      | : \$ 3.90 - \$ 8.49 USD |
| ZWR (outside of Zimbabwe)  | : \$ 0.04 - \$ 0.14 USD |
| IDR (outside of Indonesia) | : \$ 1.05 USD +         |

**CONTRACT RATE:** This rate requires a new account contract be signed between the bank and its client. Generally, the redemption rates are higher due to length of principal holding terms and additional restrictions placed upon movement of principal. Contract rates vary greatly depending on the bank, your liquidity position and how long you've been a client with the bank your exchanging with. Not everyone will be offered a contract rate, but in theory everyone could receive it if prepared. NDA's will need to be signed in order to receive the higher contracted rates guaranteed.

|                  |                          |
|------------------|--------------------------|
| VND (signed NDA) | : \$ 2.72 - \$ 20.00 USD |
| IQD (signed NDA) | : \$ 8.50 - \$ 38.00 USD |
| ZWR (signed NDA) | : \$ 0.15 - \$ 0.22 USD  |
| IDR (signed NDA) | : TBD                    |

*(\*All in country, international and contract rates, are subject to change without notice; contract rates also limited to qualifying clients & specific disbursement pool amounts).*

# CURRENCY EXCHANGE



## IN-BANK REDEMPTIONS

Currency redemptions are typically a very simple process. Normally, a customer brings their currency to a teller window, the rate is checked, and the teller simply converts the initial currency to another currency in the denominations of the customer's choosing. But during this very unique and historic banking event, there will be additional precautions taken to protect the public from an overwhelming in-bank redemption appointment flow.

So much so, off-site redemption centers have been created, with security staffs, to ensure the safety of all involved given the high volume of GCR/RV traffic. Because as far as the banks are concerned, they've had time to prepare for this event for several years, but know the general public will be very excitable. They know all of your questions before they arise, and have pre-written responses based on well-rehearsed psychological negotiating tactics to maximize their bank's redemption profits.

Right now, literally, thousands of bank staff members are waiting for you to enter into their facilities and begin the GCR/RV exchange process. So while there may only be four initial redeeming currencies, they will all generate abnormal exchange profits, thus the banks are keen on keeping everyone calm, cool and collected.

From their phone operators, tellers, managers and wealth managers, all have been trained to address your concerns quickly and effectively; this so the exchange process can flow smoothly and quickly. But the exchange process actually begins with your appointment setting phone call.

Each operator will ask for your zip code, which currencies you own, and in what amount and denominations. From this information, they will schedule you in a specific branch or redemption center in terms of potential deposit qualifications.

Once you enter their branch or redemption facility, they will again qualify you based on your identification, physical currencies held, denominations, volume and home address. If you demonstrate consistency with all your answers, they will then assign you to new accounts / wealth manager team that will assist you in your exchange.

However, if you appear negative or indecisive, or worse confused, they may ask you to reschedule your appointment so others who are better prepared can go ahead of you. Why? Because banks are in the business of making money, not friends... so the less drama the better. So be prepared to redeem on time and quickly, in a controlled manner, or be prepared to wait as others go ahead of you because time is money.

We recommend being early, respectful and understated in all your dress, words and actions. These are well trained GCR/RV bankers do not want to hear stories about your life's calling, nor what you will do later that day with your sudden windfall. So by no means get excited pre or post-exchange, as many of these bank employees may have been lied to about the GCR/RV being real. Most were told to tell customers who asked that it was a scam.

So get in and get out ... do the best you can to maximize this first basket of currencies opportunity, and celebrate in the privacy of your own home, keeping all joy to yourself out of respect for the process and courtesy to others who are not as fortunate.

Arrive with all your documentation in hand, in a well organized binder, along with all your physical currencies, purchase receipts, gift letters, legal entity documentation, IRS tax information, existing bank account documentation, as well as a pre-made list of cashier checks you want made out to specific people, with specific amounts. Having this done prior to your exchange appoint, will separate you from 95% of those redeeming, and potentially give you an edge on getting offered the higher contract rates and/or higher interest bearing programs.

Remember, any bank can deny service to anyone they do not wish to work with.

Also, if you feel the need to bring along an associate or family member, it will be allowed, but if said associate or family member shows concern or undue negativity over the redemption rate or process, it could dramatically hurt your bottom line. So control their attitudes and limit their questions, especially if you feel the appointment is headed the wrong direction.

Let the general rule of thumb be: Less Drama = More Money. And most of all, do as much banking negotiating homework as possible prior to your appointment. The quality of your questions will demonstrate higher investment IQ, and thus potentially affect the rate and term you ultimately get offered. Why? Because the contract pool is limited to a set amount, and the bankers will be seeking high volume and high investment IQ clients to offer the contract rates too.

So sew for the worst, hope to reap the best, and get as much as you can in the most gentle and loving way.



# WEALTH DIVERSIFICATION

|         |   |              |         |
|---------|---|--------------|---------|
| 1.2626  |  | EURO         | 1.0395  |
| 1.6888  |  | USA          | 1.3947  |
| 12.7315 |  | SOUTH AFRICA | 9.9772  |
| 13.2175 |  | HONG KONG    | 10.7869 |
| 162.29  |  | JAPAN        | 130.37  |
| 1.8646  |  | AUSTRALIA    | 1.5058  |
| 1.7278  |  | CANADA       | 1.3924  |

## MULTI-CURRENCY ACCOUNTS (MCA)

Every wise wealth manager will advise individuals to take their time and think through all major investment decisions. Measure twice, cut once is the old carpentry adage, but in the case of the GCR/RV, the opposite is true. Time is money... short and long term. So know that bankers and wealth managers alike will simply not have the time to answer too many questions or wait on clients to make decisions their attorneys tell them is acceptable.

The sheer volume of new clients expected to flood their banks is overwhelming during the first few weeks of GCR/RV redemption. Therefore, it's wise to design your own in-bank wealth diversification strategy to prudently manage all your new, sudden and large volumes of liquidity.

Multi-Currency Accounts (MCA) are one proven way. They are sophisticated business oriented bank accounts typically for international account holders with multiple currency needs to service expenses. An MCA allows them to control liquidity all over the world from a core host bank near where they live. And though their wealth might be held in multiple foreign currencies, all are considered liquid assets in the US banking system, thus a bank can freely lend against them as if they were USD currency.

Clients generally diversify a certain percentage away from a core currency and diversify into other foreign currencies; thus hedging risk while still maintaining constant liquidity anywhere in the world. MCA's are good at protecting principal if their bank's host country's suddenly has an economic melt down, as they need to move funds quickly without traveling out of the host country.

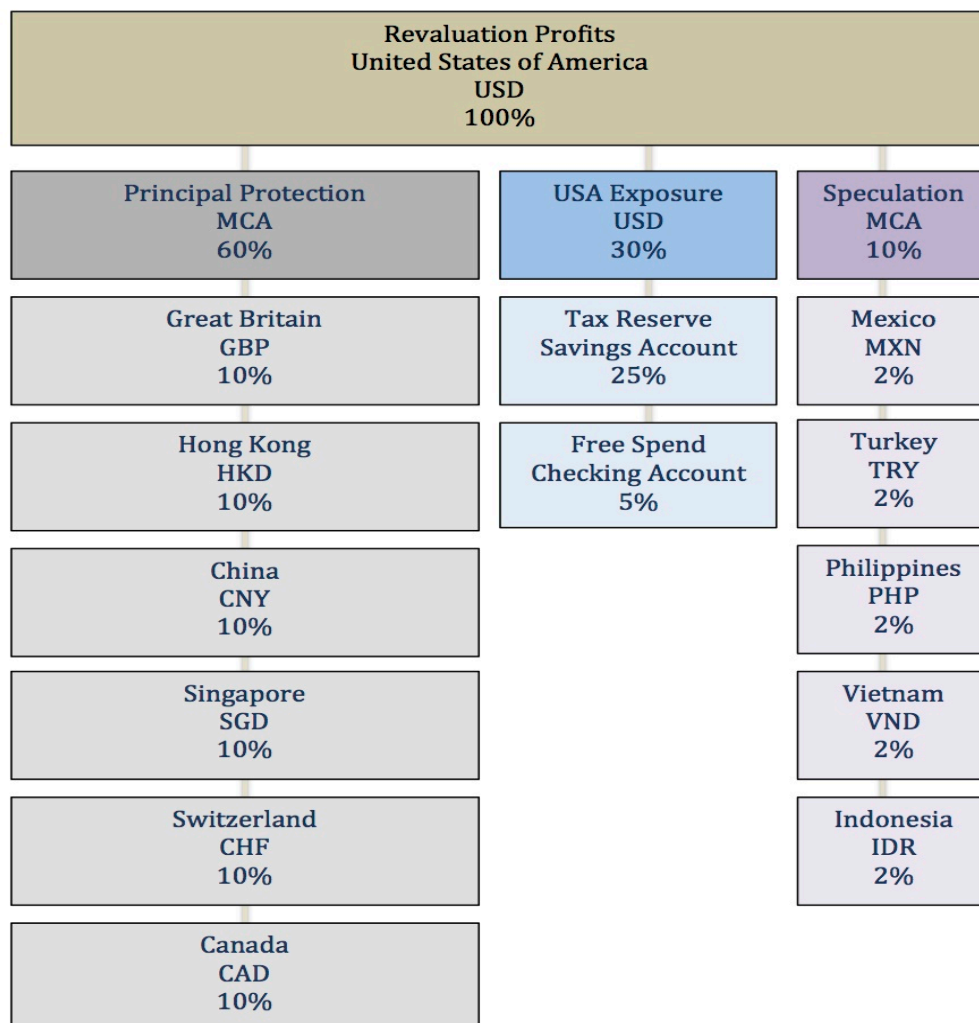
Also, MCA's can be used as a speculative investment tool by dividing up a core or host currency into several smaller, different emerging foreign currencies, thus diversifying wealth across more continents, countries and cultures.

MCA's are a time tested and practical financial mechanism for accomplishing the goal of wealth diversification during your initial redemption appointment—especially for rookie investors because it's as easy as opening a new bank account.

Plus, most major banks offer dozens of different currencies positions inside of your MCA, yet it is wise to go with established currencies with stable governments for the bulk of your funds, especially countries that have long histories of supporting their currencies with gold.

Below is a textbook wealth diversification strategy using an MCA, that in now way replaces a certified investment advisor's counsel, but for the time being does allow you some diversification options in the 20 minute window you may have to redeem, and let you walk out of the bank with some peace of mind.

## REVALUATION PROFITS DIVERSIFICATION STRATEGY MULTI-CURRENCY ACCOUNTS (MCA)



# TRUSTS



## ESTATE PLANNING

Traditionally, trusts have been used to minimize estate taxes while offering other benefits as part of a well-crafted estate plan. A trust is also a fiduciary arrangement that allows a third party, or trustee, to hold assets on behalf of a beneficiary or beneficiaries. A trust can also buy, hold, manage and sell many hard asset classes.

Trusts are arranged in many ways and can specify exactly how and when said assets are to pass on to beneficiaries. Since trusts usually avoid probate, your beneficiaries may gain access to these assets more quickly than they might to assets that are transferred using a will. Additionally, if it is an irrevocable trust, it may not be considered part of the taxable estate, so fewer taxes may be due upon your death.

Assets in a trust may also be able to pass outside of probate, saving time, court fees, and potentially reducing estate taxes as well. Other benefits of trusts include:

*Control of your wealth:* You can specify the terms of a trust precisely, controlling when and to whom distributions may be made. You may also, for example, set up a revocable trust so that the trust assets remain accessible to you during your lifetime while designating to whom the remaining assets will pass thereafter, even when there are complex situations such as children from more than one marriage.

*Protection of your legacy:* A properly constructed trust can help protect your estate from your heirs' creditors or beneficiaries who may not be adept at managing money.

*Privacy and probate savings:* Probate is a matter of public record; a trust may allow assets to pass outside of probate and remain private, in addition to possibly reducing the amount lost to court fees and taxes in the process.

There are numerous trust entities one can make with your new wealth, however it is always wise to follow the advice of legal counsel when choosing what is the best fit for your individual goals. Below are the two types of trusts widely accepted as the core foundation for all trust entities:

### **Revocable Trust**

Also known as a living trust, a revocable trust can help assets pass outside of probate, yet allows you to retain control of the assets during your (the grantor's) lifetime. It is flexible and can be dissolved at any time, should your circumstances or intentions change. A revocable trust typically becomes irrevocable upon the death of the grantor. You can name yourself trustee (or co-trustee) and retain ownership and control over the trust, its terms and assets during your lifetime, but make provisions for a successor trustee to manage them in the event of your incapacity or death. Although a revocable trust may help avoid probate, it is usually still subject to estate taxes. It also means that during your lifetime, it is treated like any other asset you own.

### **Irrevocable Trust**

An irrevocable trust typically transfers your assets out of your (the grantor's) estate and potentially out of the reach of estate taxes and probate, but cannot be altered by the grantor after it has been executed. Therefore, once you establish the trust, you will lose control over the assets and you cannot change any terms or decide to dissolve the trust. An irrevocable trust is generally preferred over a revocable trust if your primary aim is to reduce the amount subject to estate taxes by effectively removing the trust assets from your estate. Also, since the assets have been transferred to the trust, you are relieved of the tax liability on the income generated by the trust assets (although distributions will typically have income tax consequences). It may also be protected in the event of a legal judgment against you.

## **TAXATION**



### **WITHHOLDING TAXES**

The GCR/RV is clearly the once-in-a-lifetime global debt jubilee, thus there's little doubt government's worldwide have updated taxation laws to collect their portion of our windfall. That said, it is wise to expect traditional Capital Gains taxation (short-term 1 year or less, long-term 1 year + 1 day). Although, a flat tax or "Historical Asset Tax" may ultimately be assessed on GCR/RV redemption currencies, and range anywhere from 14% to 20% at the Federal level.

At the State level, taxation will more than likely be assessed per existing tax laws, and largely dependent upon personally reported income (see 50 State chart below):

| STATE INDIVIDUAL INCOME TAXES                          |  |            |                          |                     |                 |                     |            |            |                                     |
|--|--|------------|--------------------------|---------------------|-----------------|---------------------|------------|------------|-------------------------------------|
| (Tax rates for tax year 2015 -- as of January 1, 2015) |  |            |                          |                     |                 |                     |            |            |                                     |
|  | TAX RATE RANGE   |            | Number<br>of<br>Brackets | INCOME BRACKETS     |                 | PERSONAL EXEMPTIONS |            |            | FEDERAL<br>INCOME TAX<br>DEDUCTIBLE |
|  | Low  | High       |                          | Lowest              | Highest         | Single              | Married    | Dependents |                                     |
| ALABAMA  | 2.0  | - 5.0      | 3                        | 500 (b)             | - 3,001 (b)     | 1,500               | 3,000      | 500 (e)    | Yes                                 |
| ALASKA   | No State Income Tax  |            |                          |                     |                 |                     |            |            |                                     |
| ARIZONA  | 2.59   | - 4.54     | 5                        | 10,000 (b)          | - 150,001 (b)   | 2,100               | 4,200      | 2,100      |                                     |
| ARKANSAS (a)   | 0.9  | - 6.9      | 6                        | 4,299               | - 35,100        | 26 (c)              | 52 (c)     | 26 (c)     |                                     |
| CALIFORNIA (a)   | 1.0  | - 12.3 (f) | 9                        | 7,749 (b)           | - 519,687 (b)   | 108 (c)             | 216 (c)    | 333 (c)    |                                     |
| COLORADO   | 4.63   |            | 1                        | -----Flat rate----- |                 | 4,000 (d)           | 8,000 (d)  | 4,000 (d)  |                                     |
| CONNECTICUT  | 3.0  | - 6.7      | 6                        | 10,000 (b)          | - 250,000 (b)   | 14,500              | 24,000 (g) | 0          |                                     |
| DELAWARE   | 0.0  | - 6.6      | 7                        | 2,000               | - 60,001        | 110 (c)             | 220 (c)    | 110 (c)    |                                     |
| FLORIDA  | No State Income Tax  |            |                          |                     |                 |                     |            |            |                                     |
| GEORGIA  | 1.0  | - 6.0      | 6                        | 750 (h)             | - 7,001 (h)     | 2,700               | 5,400      | 3,000      |                                     |
| HAWAII (w)   | 1.4  | - 11.00    | 12                       | 2,400 (b)           | - 200,001 (b)   | 1,040               | 2,080      | 1,040      |                                     |
| IDAHO (a)  | 1.6  | - 7.4      | 7                        | 1,429 (b)           | - 10,718 (b)    | 4,000 (d)           | 8,000 (d)  | 4,000 (d)  |                                     |
| ILLINOIS   | 3.75   |            | 1                        | -----Flat rate----- |                 | 2,000               | 4,000      | 2,000      |                                     |
| INDIANA  | 3.3  |            | 1                        | -----Flat rate----- |                 | 1,000               | 2,000      | 2,500 (i)  |                                     |
| IOWA (a)   | 0.36   | - 8.98     | 9                        | 1,539               | - 69,255        | 40 (c)              | 80 (c)     | 40 (c)     | Yes                                 |
| KANSAS   | 2.7  | - 4.6 (j)  | 2                        | 15,000 (b)          |                 | 2,250               | 4,500      | 2,250      |                                     |
| KENTUCKY   | 2.0  | - 6.0      | 6                        | 3,000               | - 75,001        | 20 (c)              | 40 (c)     | 20 (c)     |                                     |
| LOUISIANA  | 2.0  | - 6.0      | 3                        | 12,500 (b)          | - 50,001 (b)    | 4,500 (k)           | 9,000 (k)  | 1,000      | Yes                                 |
| MAINE (a)  | 0.0  | - 7.95     | 3                        | 5,200 (b)           | - 20,900 (b)    | 3,900               | 7,800      | 3,900      |                                     |
| MARYLAND   | 2.0  | - 5.75     | 8                        | 1,000 (l)           | - 250,000 (l)   | 3,200               | 6,400      | 3,200      |                                     |
| MASSACHUSETTS  | 5.15   |            | 1                        | -----Flat rate----- |                 | 4,400               | 8,800      | 1,000      |                                     |
| MICHIGAN (a)   | 4.25   |            | 1                        | -----Flat rate----- |                 | 3,950               | 7,900      | 3,950      |                                     |
| MINNESOTA (a)  | 5.35   | - 9.85     | 4                        | 25,070 (m)          | - 154,951 (m)   | 4,000 (d)           | 8,000 (d)  | 4,000 (d)  |                                     |
| MISSISSIPPI  | 3.0  | - 5.0      | 3                        | 5,000               | - 10,001        | 6,000               | 12,000     | 1,500      |                                     |
| MISSOURI   | 1.5  | - 6.0      | 10                       | 1,000               | - 9,001         | 2,100               | 4,200      | 1,200      | Yes (n)                             |
| MONTANA (a)  | 1.0  | - 6.9      | 7                        | 2,800               | - 17,100        | 2,280               | 4,560      | 2,280      | Yes (n)                             |
| NEBRASKA (a)   | 2.46   | - 6.84     | 4                        | 3,050 (b)           | - 39,460 (b)    | 130 (c)             | 260 (c)    | 130 (c)    |                                     |
| NEVADA   | No State Income Tax  |            |                          |                     |                 |                     |            |            |                                     |
| NEW HAMPSHIRE  | State Income Tax of 5% on Dividends and Interest Income Only |            |                          |                     |                 |                     |            |            |                                     |
| NEW JERSEY   | 1.4  | - 8.97     | 6                        | 20,000 (o)          | - 500,000 (o)   | 1,000               | 2,000      | 1,500      |                                     |
| NEW MEXICO   | 1.7  | - 4.9      | 4                        | 5,500 (p)           | - 16,001 (p)    | 4,000 (d)           | 8,000 (d)  | 4,000 (d)  |                                     |
| NEW YORK   | 4.0  | - 8.82     | 8                        | 8,200 (b)           | - 1,029,250 (b) | 0                   | 0          | 1,000      |                                     |
| NORTH CAROLINA   | 5.75   |            | 1                        | -----Flat rate----- |                 | -----None-----      |            |            |                                     |
| NORTH DAKOTA (a)                                       | 1.22   | - 3.22     | 5                        | 37,450 (q)          | - 411,500 (q)   | 4,000 (d)           | 8,000 (d)  | 4,000 (d)  |                                     |
| OHIO (a)   | 0.528  | - 5.333    | 9                        | 5,200               | - 208,000       | 2,200 (r)           | 4,400 (r)  | 1,700 (r)  |                                     |
| OKLAHOMA   | 0.5  | - 5.25     | 7                        | 1,000 (s)           | - 8,701 (s)     | 1,000               | 2,000      | 1,000      |                                     |
| OREGON (a)   | 5.0  | - 9.9      | 4                        | 3,350 (b)           | - 125,000 (b)   | 194 (c)             | 388 (c)    | 194 (c)    | Yes (n)                             |
| PENNSYLVANIA   | 3.07   |            | 1                        | -----Flat rate----- |                 | -----None-----      |            |            |                                     |
| RHODE ISLAND (a)                                       | 3.75   | - 5.99     | 3                        | 60,550              | - 137,650       | 3,850               | 7,700      | 3,850      |                                     |
| SOUTH CAROLINA (a)                                     | 0.0  | - 7.0      | 6                        | 2,910               | - 14,550        | 4,000 (d)           | 8,000 (d)  | 4,000 (d)  |                                     |
| SOUTH DAKOTA   | No State Income Tax  |            |                          |                     |                 |                     |            |            |                                     |
| TENNESSEE  | State Income Tax of 6% on Dividends and Interest Income Only |            |                          |                     |                 | 1,250               | 2,500      | 0          |                                     |
| TEXAS  | No State Income Tax  |            |                          |                     |                 |                     |            |            |                                     |
| UTAH   | 5.0  |            | 1                        | -----Flat rate----- |                 | (t)                 | (t)        | (t)        |                                     |
| VERMONT (a)  | 3.55   | - 8.95     | 5                        | 37,450 (u)          | - 411,500 (u)   | 4,000 (d)           | 8,000 (d)  | 4,000 (d)  |                                     |
| VIRGINIA   | 2.0  | - 5.75     | 4                        | 3,000               | - 17,001        | 930                 | 1,860      | 930        |                                     |
| WASHINGTON   | No State Income Tax  |            |                          |                     |                 |                     |            |            |                                     |
| WEST VIRGINIA  | 3.0  | - 6.5      | 5                        | 10,000              | - 60,000        | 2,000               | 4,000      | 2,000      |                                     |
| WISCONSIN (a)  | 4.0  | - 7.65     | 4                        | 11,090 (v)          | - 244,270 (v)   | 700                 | 1,400      | 700        |                                     |
| WYOMING  | No State Income Tax  |            |                          |                     |                 |                     |            |            |                                     |
| DIST. OF COLUMBIA (w)                                  | 4.0  | - 8.95     | 4                        | 10,000              | - 350,000       | 1,675               | 3,350      | 1,675      |                                     |

Whatever your final tax rate, be sure to save a healthy portion of your profits specifically for eventual tax exposures (which you'll be paying on a quarterly versus annual basis now), and always make sure you consult with your accountant or CPA as soon as possible to determine how best to move forward in a legal and ethical manner, so you can quickly pay your fair share but not a penny more.

Look, nobody wants to pay taxes, but everybody seems to end up doing so in the end; just keep in mind it's far more important that you sleep well at night versus stressing out over ROI's or profit maximizations, given how fortunate you were to receive these kinds of returns in the first place.

Just keep everything in perspective and remember to enjoy the GCR/RV process... including the taxation portion of it.



# SUMMATION



## TREE OF LIFE

This money, for whatever heavenly or earthly reasons, has been placed in your care to help yourself, your family and other families. So always look to be of service and do no harm. For just as there will be many new choices to make post-GCR/RV in terms of lifestyle, there are also choices to be made in terms of who you will allow to participate in your wealth. Meaning, you might need to reconsider everyone currently in your stable of friends and professionals given your newfound wealth.

Not only must your inner circle be familiar with all areas of the law, estate planning, tax, investment and diversification, but they also must understand the delicate privacy needs of high net worth and ultra high new worth clientele. As well as be in alignment with you morally and spiritually, sharing common values as human beings.

Make sure to work slowly, always thinking about sustainability and protection all your resources. Listen before you speak. Remain patient, prudent and selective with all your words and actions no matter the chaos swirling around you—because as you have probably heard many times before, with great wealth comes great responsibility—well, great responsibility now falls squarely upon your shoulders.

Try always to remember that pure thoughts create pure results, while impure thoughts create impure results. It's simple but practical wisdom. And while it is your new job to protect these assets, consider the task of blessing the huddled and tired masses with a portion of your wealth, seeking out the less fortunate in society and providing those in need with generous contributions, love and prayer... for God is watching.

May your heart forever be filled with His infinite grace and eternal peace... in Christ.