

ABILITIES FINANCE

Arrangement Overview

Issued: March 30, 2026 | Private Arrangement — Not a Public Offering | Governing Law: Wyoming

Abilities Finance is a private lending arrangement for people who know Czar personally, documented through promissory notes, used in cryptocurrency trading operations, with 80% of trading profits shared with lenders and full risk disclosure from the start.

What Abilities Finance Is

Abilities Finance is a private, relationship-based lending arrangement. Czar accepts capital from close friends, family, and trusted associates, documents the arrangement through a legally binding promissory note governed by Wyoming law, deploys that capital in cryptocurrency trading operations, and distributes 80% of all realized trading profits to lenders. The arrangement is not a public offering, not an investment fund, and not a registered financial product.

How Capital Is Used

All capital provided by lenders is deployed directly into cryptocurrency trading operations managed by Czar. The trading strategy uses disciplined position sizing, AI-assisted market analysis, and human decision-making at every entry and exit point. Lenders receive monthly performance reports and have continuous access to the trading track record.

The 80/20 Profit-Sharing Model

Profits generated from trading are shared on an 80/20 basis. 80% of all realized trading profits are distributed to the lender. 20% is retained by Abilities Finance. There are no guaranteed returns. Profit sharing only occurs in profitable periods. In a loss period, no distribution is made.

Capital Amount	Lender Share (80%)	Abilities Finance (20%)	Basis
\$5,000	\$400	\$100	Illustrative 10% monthly profit
\$10,000	\$800	\$200	Illustrative 10% monthly profit
\$25,000	\$2,000	\$500	Illustrative 10% monthly profit

These figures are illustrative only. Past performance does not guarantee future results.

Who Qualifies

- ✓ Close friends and family of Czar with a genuine personal relationship
- ✓ Trusted associates who know Czar directly
- ✓ People who have completed a private conversation with Czar
- ✓ People who can afford the total loss of their capital
- ✓ People who have read and understood the full risk disclosure

Major Risks

Important: Participation involves significant risk. You may lose some or all of your principal. This is an unsecured promissory note, not a bank deposit. It is not insured by the FDIC or SIPC. Cryptocurrency markets are highly volatile. Only participate with funds you can afford to lose entirely.

Before Any Funds Move

No capital is accepted until both parties have completed a private conversation, reviewed the promissory note, and agreed in writing to the terms. Czar will not accept funds from anyone who has not completed this process in full.

Private Capital Arrangement – For People Who Know Czar Personally. Not a Public Offering. Principal at Risk. Not
FDIC or SIPC Insured. Not Investment Advice.