

# Conversation Preparation Sheet

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

This sheet is designed to help you prepare for your first private conversation with Czar. There is no obligation at any stage. The purpose of the first conversation is to determine whether this arrangement is genuinely right for you — and Czar will be equally direct if he believes it is not.

"I would rather have an honest conversation that ends with no arrangement than a comfortable one that ends with the wrong arrangement." — Czar

## 1. Capital Comfort Level

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Before the conversation, consider: what amount of capital are you thinking about? Can you afford to lose this entire amount without it affecting your financial security, your lifestyle, or your family? If the answer is no, this arrangement is not right for you at this time.

Your notes:

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## 2. Understanding the Promissory Note

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Do you understand that this is a loan — not an equity stake, not a fund share, and not a savings account? Do you understand that the note is unsecured and governed by Wyoming law? Have you considered having it reviewed by your own attorney?

Your questions for Czar:

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### 3. The 80/20 Split and Profit Expectations

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Do you understand the difference between the 80/20 profit split and a guaranteed interest rate? Are you comfortable with the possibility that in some months there will be no distribution because trading results were flat or negative?

Your questions for Czar:

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### 4. Cryptocurrency and Trading Risk

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Are you comfortable with the volatility of cryptocurrency markets? Do you understand that the January 30, 2026 operational event resulted in real losses, and that similar events could occur in the future despite the governance controls now in place?

Your questions for Czar:

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### 5. Liquidity and Withdrawal Expectations

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Do you understand that while you can request a withdrawal at any time, the return of funds may be delayed if they are in open trading positions? Is your timeline for needing this capital compatible with that reality?

Your questions for Czar:

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### 6. Site Review Checklist

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Before the conversation, please confirm you have reviewed the following:

- Arrangement Overview ([abilitiesfinance.com/about.html](https://abilitiesfinance.com/about.html))
- How It Works page ([abilitiesfinance.com/services.html](https://abilitiesfinance.com/services.html))
- Track Record ([abilitiesfinance.com/track-record.html](https://abilitiesfinance.com/track-record.html))

