

Frequently Asked Questions

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

Who This Is For

Am I eligible to participate?

This arrangement is strictly for close friends, family, and trusted associates who have a genuine, pre-existing personal relationship with Czar. It is not open to the general public.

Who should not participate?

You should not participate if you cannot afford to lose the capital, need guaranteed returns, require immediate daily liquidity, do not have a personal relationship with Czar, or have not completed a private conversation with him first.

Is there a minimum or maximum amount?

There is no publicly stated minimum or maximum. The appropriate amount is discussed privately and documented in the promissory note. Only contribute an amount you can afford to lose entirely.

How It Works

What is a promissory note?

A promissory note is a legally binding document that records the terms of the lending arrangement: the principal amount, the 80/20 profit-sharing terms, the withdrawal right, and the risk acknowledgements. It is governed by Wyoming law. You are encouraged to have it reviewed by your own attorney before signing.

What documents will I review before deciding?

You will review the promissory note, the trading track record, and the public documents on this site. You will also have a direct conversation with Czar. No capital is accepted until both parties have completed this process.

How often will I receive updates?

Monthly performance reports are provided regardless of whether results are positive or negative. Czar will disclose losses proactively – before the monthly report if a significant event occurs. You also have continuous access to the trading track record on the website.

How Profits Are Shared

How does the 80/20 split work?

80% of all realized net trading profits generated from your capital are distributed to you. 20% is retained by Abilities Finance. There is no guaranteed return. In a loss period, no distribution is made.

Are returns guaranteed?

No. Returns are never guaranteed. The promissory note does not promise a minimum return. Past trading results do not guarantee future performance.

How Withdrawals Work

Can I withdraw my money at any time?

Yes. You can request a full or partial withdrawal at any time. There are no lock-up periods or penalties. The timing of the return depends on the current state of open trading positions.

What happens if I request a withdrawal during open positions?

If your capital is in open trades, the return may be delayed until those positions can be closed responsibly. You will be kept fully informed of the expected timeline. Czar will not force-close positions at a loss simply to expedite a withdrawal if waiting is the more prudent decision.

Risks and Protections

Can I lose my money?

Yes. The principal is entirely at risk. You may lose some or all of your capital. Only participate with funds you can afford to lose entirely.

Is this FDIC or SIPC insured?

No. This is a private promissory note, not a bank deposit or brokerage account. It is not insured by the FDIC, SIPC, or any other program.

What We Are Not

Is this an investment fund?

No. It is a private creditor-debtor relationship documented by a promissory note. Czar is the borrower; you are the lender. This is not a fund, not a pooled investment vehicle, and not a registered financial product.

Is Czar a licensed financial advisor?

No. Czar does not provide investment advice, financial planning, or portfolio management services. Nothing on this site or in any conversation constitutes investment advice.

How to Begin

What is the first step?

Request a private conversation through the Contact page at abilitiesfinance.com/contact.html. There is no obligation at any stage of the process.

Can I ask Zuri questions first?

Yes. Zuri is an AI informational assistant available at abilitiesfinance.com/meet-zuri.html. She can answer questions about the arrangement, the promissory note structure, and the risks before you speak with Czar.

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