

# **INVESTMENT AGREEMENT**

**THIS AGREEMENT** is made this \_\_\_\_ of \_\_\_\_\_ Two Thousand and seventeen BETWEEN INVSTUR, LLC (**herein referred to as the investor company**), a Delaware Limited Liability Company with the address of service ..... on one part and ..... **with the address of service (hereinafter referred to as the annuitant) on the other part**

## **RECITALS**

### **WHEREAS:**

1. The **INVSTUR, LLC** is desirous of engaging into a business relationship as an investor company and are focus at providing great return to their investors and even greater returns to loyal customers that continue to invest with the investors
2. **Annuitant** is willing and desirous in engaging as a customer to the investor company for the initial investment deposit until it reaches 27 months and the periodical reinvestment of every 3 months with a 2 quarter lag.

## **DEFINITIONS**

**“Agreement”** means the terms and conditions stipulated under this agreement and apply to my account as amended from time to time

**“Annuitant”** means any customer that holds or opens an account with INVSTUR, LLC

**“Applicable Rules”** means all applicable federal and state laws, rules and regulations, rules of any self-regulatory organization, and the constitution and applicable rules, regulations, customs, and usages of the exchange or market and its clearinghouse.

**“Operation time”** means the working hours which is in accordance to the applicable law of the state

**“Lock out period”** means the period of time during which the initial investment may not be withdrawn.

**“Beneficiary”** means a person who has been listed in the account as the Next of kin

## **NOW THIS AGREEMENT WITNESSETH AS FOLLOWS;**

### **1. RELATIONSHIP WITH THE INVESTOR COMPANY**

The annuitant understands that their relationship is one of mutual trust and confidence of annuitant and investor company relationship. The company stores the initial investment on behalf for the annuitant until the expiration of the lock out period which is 27 months and allowance of reinvestment to up to. 2 quarters.

### **2. ACCOUNTS**

The annuitant understands that the accounts opened with the investment company is self-directed and hence the bearer of all the decisions including the termination of the account or re-opening of an account. The accounts are based on the annuitant decisions or those of the agent that the annuitant has specified to be an agent to the investment company.

All investments involve risk, and unless you provide individualized recommendations to the investment company or his agent are responsible for determining the suitability of any trade, investment, investment strategy, and risk associated with my investments.

### **3. INVESTMENTS EARNINGS**

The investment company assures the annuitant of up to 40% returns to the investors with dividends distributed quarterly; subject to revision based on market performance. The funds of the annuitant will only be invested in accordance to the policy of the organization and upon request by the custodian. The funds or the assets will only be invested in common trust fund or the common investment fund. No funds or assets of the account will be invested in collectibles with certain exceptions as to the guidelines of the company.

### **4. INITIAL INVESTMENT AND REINVESTMENT**

The initial investment of the annuitant will only be held for a period of not less than 27 months, which is during the “lock out period” and for the reinvestment it’s only held for not less than 2 quarters. Annuitant is only limited to withdrawal after the expiration of 2 quarters and if the annuitant withdraws any portion earlier than expected then 50% of the accrued dividends is forfeited and up to 5% annual dividends

### **5. LARGE CAPITAL REINVESTMENT SUMS**

Any investment amount that is deposited post account aperture that exceeds \$2500 will be subject to a 27 month “Lock out period” from the date of deposit.

### **6. DIVIDENDS**

Dividends will be distributed on a quarterly basis to the annuitant. The annuitant must make a request to the investment company in writing 30 days prior for the dividends failure to which dividends will be reinvested by the company and the company will not be held for any liabilities.

### **7. BONUSES**

At every end of the year, bonuses will only be distributed at the sole discretion of the investment company or his agents, its only limited to annuitants who have made reinvestments of new money to his or her portfolio.

### **8. FEES AND COMMISSIONS**

The annuitant agrees to pay all the expenses relating to the account and that includes taxes, commissions, charges and other fees relating to the account. Fee of 3% annual maintenance fee will be deducted to maintain account.

In case of any changes in the fees the company should notify the annuitant within reasonable time.

### **9. INVESTMENT**

The minimum investment amount to open an account is \$1000 and subsequent voluntary additional payments shall be no less than \$50. The annuitant can add additional monies to his/her portfolio: monthly, quarterly, bi-annual, or annual. All payment can be initiated with credit card (5% for credit for CC transitions and \$25 or 5% for ACH/physical checks whichever is more economical).

## **10. PAYMENT**

According to the annuitant decisions and comfort they will decide on the periodic method of payment for dividends whether annually, monthly or bi-annually in which the company will have to abide and agree to it except as provided by the guidelines of the company. Initial are required to maintain for the “lock out period.” After which the annuitant has the benefit to close his/her account thus surrendering 15% if initiated prior to their 59<sup>th</sup> birthday.

## **11. BENEFICIARIES**

The periodic payment is only payable to the heirs/ beneficiaries upon the maturity of the amount of money that is upon retirement or death of the annuitant. The beneficiaries are only the people listed by the annuitant as the beneficiaries

## **12. BROKERAGE SERVICES**

Deposit, Order Refusal; Account Restrictions. The right not to accept the deposit of funds or particular securities into annuitant account and he may refuse any of annuitants' orders. The right to place trading, disbursement, and other restrictions annuitant Account. Right to restrict annuitant Account from withdrawals or trading if there is a reasonable suspicion of fraud, diminished capacity, inappropriate activity, or if you receive reasonable notice that the ownership of some or all of the assets in annuitant Account is in dispute. The annuitant will not hold the company liable for any loss that may incur due to your refusal to permit any deposit, withdrawal, or transaction

Trade Execution and Price: You route orders to markets for prompt execution in view of prevailing market conditions, but there can be delays in the processing of orders. Annuitant understands and agrees with the following:

- The quoted price may not reflect the trading activity from all markets.
- High volumes of trading at the market open or intraday may cause delays in executions and result in prices significantly different from the price quoted at the time the order was entered.
- Markets may handle orders manually and may reduce size guarantees during periods of volatility, resulting in possible delays in order execution, and losses.
- The execution price annuitant receive may be impacted by numerous factors beyond companies control and responsibility, including the type of security, liquidity, and the size of my order
- The execution of market and stop-market orders may be at a price significantly different from the quoted price of that security. Limit orders will be executed only at a specified price or better, but theis the possibility that the order will not be executed.
- Securities traded in over-the-counter bulletin board and pink sheet securities and other thinly traded securities present particular trading risks in that they are often more volatile and generally less liquid than securities traded on exchanges. Company reserve the right to place restrictions on the trading of such securities without prior notice.
- Annuitant may suffer market losses during periods of volatility in the price and volume of a particular stock when systems issues result in an inability to place buy or sell orders.

d. Payment for Order Flow. Company may receive remuneration from markets for directing orders to them. The source and amount of these payments are available upon written request. Markets may act as principals to buy, sell or hold securities for their own accounts, and they may make money when executing your trade.

### **13. CONFIDENTIAL AND NON-DISCLOSURE AGREEMENT**

Both parties shall comply with the “Confidentiality Information” ( All information concerning or related to personal information which the annuitant provides to them, which include all financial statements, budgets, business plans or forecasts , KRA pin, Identification account number, pin or password that the company have access to in the cause of duty. The company has a confidential duty not to disclose such information to third parties or any other person unless they have been authorised by the annuitant.

The annuitant with a written notice can authorise the disclosure of some of the confidential materials that the company hold to another party or a third-party agent.

The party’s employees, officers, directors and other subordinate staff may gain access to such information and hence they have a duty to maintain confidential information and only use such information for the purpose of entering into service transaction with the disclosing party.

### **14. CLIENT COMMUNICATION**

Save as herein under the client communications will be through:

- Addresses: You may send communications to the mailing address, email, telephone number, or facsimile number that the annuitant provides. You also may deliver information verbally or via the Secure Message Center on your website. Communications shall be deemed delivered to the annuitant whether or not they actually receive them.
- Electronic Signatures: Use of electronic signatures to sign your documents legally binds the annuitant in the same manner as if they had manually signed. The use of an electronic version of these documents fully satisfies any requirement that they be provided to me in writing.
- Consent. By consenting to the electronic delivery of all information relating to annuitant Account by the annuitant, they authorize the company to deliver all communications to them by the following means:

- (1) By email at the email address s;
- (2) By posting the communication on the websites
- (3) By sending me an email that includes a hyperlink to the website
- (4) By sending me a notice that directs the annuitant to the website

The company ought to deliver communications through other means which the annuitant has not consented to if the client communication is deeming impossible due to technicalities. The annuitant at any time may withdraw the consent from receiving electronic communications as set out herein above.

### **15. ELECTRONIC SERVICES**

The company guarantees to the annuitant that media services will be available to them and that includes a website and also emails services. The only limitation which may be available for the electronic services

will only be caused due to electronic services maintenance, systems upgrades or other reasonable reason that is beyond the company's control.

#### **16. TERMINATION**

The termination of this agreement is upon prior written notice of at least one (1) month by one party to the other. The obligations of confidentiality with respect to all confidential information shall survive the termination or expiration of this agreement and the agreement of buying of whole or entire part of the agreement

#### **17. LEGAL CAPACITY**

This agreement agrees that the annuitant must be above 18 years and above and must be of sound mind

#### **18. APPLICABLE RULES**

This agreement is governed by the domestic laws which are applicable in the law and the international laws which the state is a signatory to

#### **19. DISPUTE RESOLUTION**

The parties agree that in case of dispute that arise between them they will be subjected to arbitration as a source of dispute resolution. The parties will adopt their own rules and choose their own arbitrators in case of any disputes that arose. The place and the jurisdiction of the arbitration process will be the location of the country.

#### **18. MISCELLANEOUS**

(I) This Agreement may be amended only by a writing signed by each of the parties.

(II) This Agreement may not be assigned, pledged or otherwise transferred, whether by operation of law or otherwise, without the prior consent of the other party

(III) This Agreement may be executed in several counterparts, each of which shall be deemed an original but all of which shall constitute one and the same instrument.

(IV) This Agreement contains the entire agreement of the parties with respect to the transactions contemplated hereby and supersedes all prior written and oral agreements, and all contemporaneous oral agreements, relating to such transactions.

(V) This Agreement shall be governed by, construed, and enforced in accordance with and subject to the laws of the State of Delaware, without regard for its conflict of law's provisions. The Recitals at the beginning of this Agreement are covenants of the parties and are a material part of this Agreement. This Agreement has been prepared and finalized by both parties and their respective attorneys.

(VI) This Agreement shall be binding upon, and inure to the benefit of, the parties and their respective heirs, successors and permitted assigns. The waiver by a party of any breach or violation of any provision of this Agreement shall not operate or be construed a waiver of any subsequent breach or violation hereof.

(VII) The investor company reserves the right to deem this contract invalid in lieu of formalizing a new contract that will better serve the annuitant.

**SIGNED and SEALED**

For: Company (s): INVSTUR, LLC

Name: -----

Sign: -----

Date: -----

**SIGNED and SEALED by**

**Annuitant/Client**

Name: -----

Sign: -----

Date: -----

In the presence of

**WITNESS**

Name: -----

Sign: -----

Date: -----

Drawn By  
Courtney Morgan (Attorney)  
Houston, TX 77018 USA.

