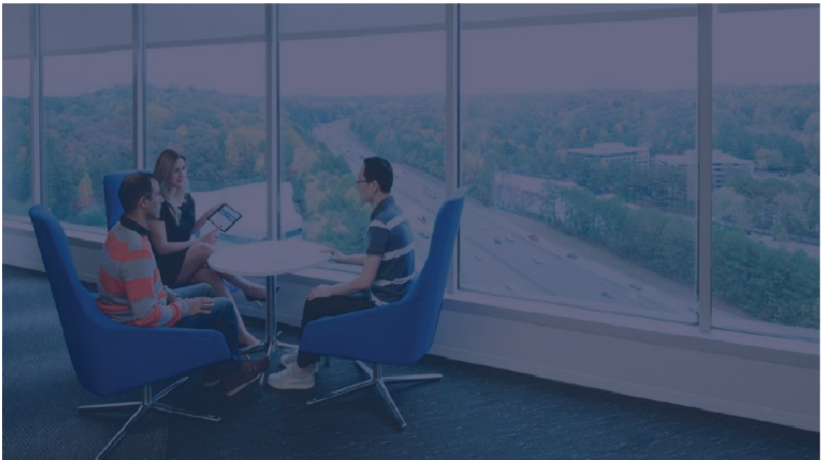


UNIVERSAL-EARNER



COMPANY PROFILE

About Us

We are an international financial company engaged in investment activities, which are related to trading on financial markets and cryptocurrency exchanges performed by qualified professional traders.

Our goal is to provide our investors with a reliable source of high income, while minimizing any possible risks and offering a high-quality service, allowing us to automate and simplify the relations between the investors and the trustees. We work towards increasing your profit margin by profitable investment. We look forward to you being part of our community.

Universal Earner, we emphasize understanding our client's requirements and providing suitable solutions to meet their investment criteria.

Our aim is to utilize our expertise and knowledge which will benefit our clients and the users of our services. Our company believes that when a team outperforms expectations, excellence becomes a reality.



EDUCATION

ACCELERATED



In our quest to maintain market leadership and deliver services effectively to our SME customers, HLF maintains a strong network of 12 SME Centres within our branch network to stay close to the business community. For our strong commitments towards SMEs, HLF was twice conferred the Friends of Enterprise award by the Spirit of Enterprise.

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A solid pool of liquidity for the company's operations is provided by attracting private investments. By allocating a part of its profits to its investors, Universal Earner provides the company's professionals with the necessary funds to carry out trading transactions, investments, and conversions. Thanks to this, you can distribute funds in various directions and not miss profitable projects and deals. Our approach to active investment management is based on an investment process that fully integrates sustainability analysis into our decision-making and is focused on long-term performance.

Our investment process underpins our differentiated thinking about the dynamics that drive and influence the performance of portfolios. We construct portfolios of sustainable markets with the confidence derived from our deep research and analysis.

- Making responsible investment decisions
- Holding ourselves to the highest ethical standards
- Respecting the interests of our clients and stakeholders

A PROFITABLE INVESTMENTS FOR INVESTORS

Universal Earner has sought to align our interests with those of our investors, investment partners, and employees. This has allowed us to proudly build and maintain a culture of ethical behavior, transparency, and social responsibility in both our investments and our operations.

By performing a wide range of operations, Universal Earner makes profits from different diversified sources like trading operations on the cryptocurrency and currency markets, dividends from the implementation of successful startups, and commissions for exchange operations for large legal entities.

As a Universal Earner, we foster diverse perspectives and embrace innovation to help our clients navigate the uncertainty of capital markets. We're fostering a culture of diverse perspectives and innovation to help advance our clients'



success. And we're doing it responsibly—from how we act to how we trade—because outcomes mean more than financial returns.

We're committed to helping you achieve better outcomes...the way you define them. We get there by empowering diverse perspectives and breaking through boundaries. We're collaborative and connected—and we never stop working for you.

Serving Our Clients

We work every day to earn our clients' trust, whether they're individual investors or the world's biggest institutions. By tapping a global network of diverse perspectives, we design innovative solutions tailored to meet investors' unique needs and engineered to deliver the performance they expect. We offer sophisticated wealth-planning tools and expert advice for high-net-worth individuals, families and smaller institutions, helping

investors make their money meaningful.

Responsible investing is part of a growing movement—one we can help you embrace. Ultimately you don't have to choose between profits and purpose. You can pursue both. Responsible investing is more than a slogan. It involves real investment choices. But there are many ways to invest through a responsible lens—and sometimes it's hard to know where to start. Let us help you with the essentials.

Our strategies embodies our ability to cut through complexity with independent clarity, generating exclusive insights that reframe perspectives and strategies across markets and sectors. Embodies our ability to cut through complexity with independent clarity, generating exclusive insights that reframe perspectives and strategies across markets and sectors.

Our financial team also includes specialists who are experts in evaluating new private businesses called start-ups which have most chances to grow into large-scale and highly profitable enterprises. The idea is very simple: every business needs starting capital to go through bureaucratic formalities, rent premises, purchase equipment and other assets, hire employees and so on. As a rule, start-ups don't have sufficient funds to afford everything they need for effective activity. Banks are quite prudent to "newbies", so it is often very difficult to borrow as much as necessary from banks.

Universal Earner platform intends to stay in business for a long time and do its best to ensure high revenue on investor's deposits. The more money we collect, the higher the return. That's why Universal Earner platform had started attracting



small investments starting from only \$100. Our experts had examined and analyzed the relevant investment markets and developed a highly efficient trading strategy. Investors can choose from a variety of investment packages to invest their funds for different periods of time and receive the best revenue at low risks. Please find more information on investment terms in your personal account.

In addition to favorable investment proposal we also offer fair and transparent conditions of the affiliate program. You have the opportunity to start a business of your own and earn additional money by just sharing the word of our Company and demonstrating its potential to others. Our referral rewards program offers earning from deposits made by your referrals.

Universal Earner platform is a safe place to keep and increase your money

DEDICATED EXPERTS

We are investment experts with an explicit focus on protection and security. We understand that every customer has different circumstances and objectives and it's these differences that influence our diverse range of products. Each of our clients is assigned a personal gold consultant to offer expert guidance on products, markets and timing, with no obligation to purchase. Not merely a shopping basket experience, our investments are tailored to the investor and designed to minimize tax exposure. Our in-house specialists hold qualifications in Law, Accountancy, Investment Banking and Property and use their broad and extensive knowledge to deliver practical and tax-efficient solutions for our clients.

Universal Earner offers a uniquely consultative approach to purchasing and

selling physical gold and silver, regardless of how much you are looking to invest. We pride ourselves on our simple and tailored strategy, working with beginners and experienced investors alike, to find the precious metal investment that will benefit those most. Whether you are looking to convert personal savings or part of your pension into physical gold or silver, we can provide a tax-efficient solution. In addition, our Buy Back Guarantee means your gold and silver investment is as liquid as the cash in your bank account.

OUR CREDENTIALS

Universal Earner has quickly established itself as a trusted market leader. We are members of the Royal Numismatic Association, European Numismatic Association, European Chamber of Commerce and the Information Commissioner, as well as being frequently featured in the Press including FT, Daily Mail, Reuters, WSJ, MoneyWeek, Observer, Guardian, Your Money and others.

Quality and performance

We provide a disciplined value approach to your investment planning with our top-down, bottom-up approach to research. We aim to achieve sustainable income and capital gains from your investment portfolio by following consistent value-based guidelines. With the utmost regard for client confidentiality, we offer objective financial advice with investment strategies that work delivered through service that is not driven by commissions but a share of investment performance.

Experienced Portfolio Managers

Universal Earner comprises of a team of professional account managers aimed at adequately maximizing account profits

24/7 Support Service

We understand how important having reliable support service is to you. Please don't hesitate to contact us should you have any questions and we will get back to you in no time!



OUR ADVANTAGES

Taxation

As a governance oriented investment firm, we help fund public works and services—and to build and maintain the infrastructures used in our resident country through our prompt tax filings.

Daily Income

You will receive earnings every 24 hours on all days of the year. Your deposit is working all the time, even on weekends and holidays.

Fast Withdrawals

Your withdrawal will be processed by our operators as fast as possible. Maximum waiting time is up to 24 hours

Data Protection

We make every effort to ensure that your data and funds are 100% secured. We only use secure connections and top-class servers.

ALGORITHMIC TRADING

In addition to manual trading by top-level traders, our specialists have developed specialized software (robots) that trades according to specified algorithms and brings a stable income to the company.

EXCHANGE OPERATIONS

Our company provides an opportunity to exchange funds for both private clients and companies. Low commissions with large volumes of transactions bring good additional income.

BENEFITS OF INVESTING WITH US

- We share information efficiently, improving collaboration and productivity.
- We're succinct, candid and kind.
- We practice active listening.
- We talk to people directly about issues, instead of concealing or choosing gossip.

Positive energy



- We're optimistic about the future and determined to get there.
- We co-create solutions instead of choosing blame and criticism.
- We create moments of play at work.
- We take care of each other, and help each other grow.

Continuous learning

- We view every situation as an opportunity to learn (especially when the going gets tough).
- We're more interested in learning than being right.
- We value giving and receiving regular feedback.
- We learn from and mentor those around us.

Efficient execution

- We complete high quality work quickly by working smarter, not harder.
- We value completing tasks, instead of just talking about them.
- We prefer automation over manual work.
- We prioritize, focusing on the 20% that will get us 80% of the impact.

Funds Management

Started in 2020, the Funds Management business supports new and emerging investment platforms through their launch and growth phases. Funds Management builds on the Company's success in Investment Management supports the move towards a leader in alternative investing. Leveraging the Group's rich business heritage, global network, and strong financial position, Funds Management provides managers significant investment capital as well and operational and financial support to grow their portfolio. In addition, this platform gives investors access to multiple boutique fund managers through an institutional platform backed by a premier listed financial services company.

In recent years the investment industry, and in turn investors, have introduced a new gauge: Universal Earner – Environment, Social and Governance – as a supplement to traditional financial gauges.

Universal Earner changes are happening faster than ever, reshaping how people live and invest. We believe that Lunamines Company factors are going increasingly mainstream and can be used to drive investment outperformance.

Investing for a sustainable future

The era of green bonds has arrived. We are seeing the increasing use of bond markets to

raise capital to fund the low-carbon economy, especially from the issuance of 'green bonds'.

While many in the fixed income market are grappling with green bonds, others are working out how best to incorporate broader environmental, social and governance

Universal Earner strategies into their portfolios, a task rapidly growing in importance.

Why does it matter?

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Making the first step right is crucial to the long road of investments. Of the five steps,

the first is to assess your risk tolerance and decide the most suitable asset allocation for yourself.

Different people have different attitudes towards investment. Some are not willing to take any risks or withstand losses, and therefore would rather forgo potentially higher returns. Some are willing to take some risks but tend to avoid huge volatility. Some are willing to take risks in exchange for returns that outperform the markets.

How to gauge one's risk tolerance? Look at your investment horizon. Put it simply, the longer your investment life, the higher the risk you can take because you can afford the time to last a cycle, which helps smooth out short-term volatility. For instance, a young person just starts working, who is still far from retirement, can take more risk.

Sustainable investing

On the contrary, the shorter the investment period, the lower the risk one can take. Assuming you are going to retire next year, and not receiving any regular income, you just do not have the time to recover all losses if your investments take a nosedive all of



a sudden.

Besides, your risk tolerance is dependent on your life goals. Ask yourself if you need to set aside funds for your children's education? Are you going to buy a property in the near future? These factors will have an impact on your cash flow. After all, we all need to reserve some cash at all times just in case there are emergencies.

Balancing risk and return is the key to long-term investment isn't it perfect to have an investment tool that always tops the performance league, and investors can stay worry-free just by holding it? The truth is that there are ups and downs in all economic cycles and the markets are capricious. Even investment experts find it hard to predict the performances of all asset classes.

Based on historical data, the same asset can perform drastically differently during different investment cycles. The best-performing asset in 2017 can turn out to be the worst laggard in 2018. That suggests no particular asset can be an all-time winner.

Investors should therefore avoid putting all eggs in one basket but allocate assets across different sectors and geographies. That could help diversify the risk of an investment portfolio, and capture investment opportunities at different times for more stable returns in the medium- to long-term.

To make diversification works, an investment portfolio should include assets that are complementary, that tend to react differently to the same macro condition. More precisely, some negative elements in the market might cause an asset to decline sharply, but pose little threats to another. In the world of investment, such pairs are called lowly-correlated assets. They can effectively balance the risk and return of an investment portfolio.

Portfolio management

In the investing journey, investors should start off by constructing a portfolio that accommodates their investment objectives and risk profiles. However, setting up the initial asset allocation is merely a starting point. It is equally important to regularly rebalance the portfolio to ensure the asset weightings are consistent. Overlooking the need to rebalance the portfolio can prevent investors from achieving their long-term investment goals.

Market changes shift portfolio away from initial objective

In an investment portfolio, the relative weights of different asset classes may change due to market fluctuations, which lead to a shifted asset allocation that deviates from



the original target. In this case, rebalancing the portfolio will mean restoring the weightings of portfolio assets to the original designed levels.

Hedge Funds and Private Equity

The Company's investments in externally managed private equity funds and hedge funds, as well as private equity direct and co-investments.

The portfolio seeks to maximize risk-adjusted returns and diversify exposure by industry and geography, while giving the Company a global view of the alternative investment landscape.

With our archiving capacities and constant education of our staff, monitoring ever changing regulations and global finance requirements we are sure we can be a valuable ally in your expansion.

Investment Management

In 2015, the Company established the Investment Management division formerly known as Principal Investments and began its evolution into a leader in alternative investing. Investment Management leverages the Group's expertise, network, and financial strength to seek attractive risk-adjusted investment opportunities across global markets and sectors.

Hit your investment targets with the right approach

Once you have identified your investment targets, you can put your cash into different asset classes and construct a portfolio based on your risk tolerance. The idea of asset



allocation is to include equities, bonds and other investment tools in a basket. Since different investment vehicles come with different risk–return profiles, asset allocation is never easy.

Generally, the higher the potential return of an asset class, the higher the risks it carries.

Capital Markets

With different packages, our system is modelled to accommodate everyone no matter how much you have to invest.

A Team of Professionals.

With our team of professionals, our investment strategies guarantees you a considerable return on investments to secure your future.

Administrative services

Let our dedicated staff take care of all your administrative services. Paperwork, contracts, legal, we take care of all the boring things.

INVESTMENT PLANS

Starter

Investment

Min	USD \$100
Max	USD \$499
Profit	15%
Referral Bonus	5%
Duration	1 days

Get Started Now

Basic

Investment

Min	USD \$500
Max	USD \$999
Profit	25%
Referral Bonus	8%
Duration	2 days

Get Started Now

Bronze

Investment

Min	USD \$1,000
Max	USD \$1,999
Profit	35%
Referral Bonus	11%
Duration	3 days

Get Started Now

Silver

Investment

Min	USD \$2,000
Max	USD \$5,999
Profit	45%
Referral Bonus	14%
Duration	4 days

Get Started Now

Gold

Investment

Min	USD \$6,000
Max	USD \$29,999
Profit	55%
Referral Bonus	17%
Duration	5 days

Get Started Now

Master

Investment

Min	USD \$30,000
Max	USD \$89,999
Profit	65%
Referral Bonus	20%
Duration	6 days

Get Started Now

Premium

Investment

Min	USD \$90,000
Max	USD \$299,999
Profit	75%
Referral Bonus	23%
Duration	6 days

Get Started Now

Real Estate

Investment

Min	USD \$3,000,000
Max	USD \$10,000,000
Profit	85%
Referral Bonus	26%
Duration	8 days

Get Started Now

View All Plans

UNITED STATES OF AMERICA

The State of



Washington

Secretary of State

I, **Michael R. Pompeo**, Secretary of State of Washington and custodian of its seal, hereby issue this

CERTIFICATE OF INCORPORATION

to

UNIVERSAL-EARNER

a/an Financial Trading and Management Corporation. Charter documents are effective on the date indicated below.

Date: 12/18/2018

UBI Number: 2125541234



Given under my hand and the seal of the State of Washington at Olympia, the State Capital

Michael R. Pompeo, Secretary of State