COACORP

Build the businesses. Strengthen the community.

73 Framework / 10 Business Units / One strategic foundation

$1 billion

Long-term capital ambition. Capital has not been secured.

Initial financing will follow a costed first-business plan.

Community needs. Viable businesses. Measurable outcomes.

STRATEGY DEVELOPMENT / NOVEMBER 2026

01 / THE INVESTMENT THESIS

Own the capacity to deliver solutions.

Families need education, healthcare, reliable employment, trusted advice, productive relationships, and financial stability. Local enterprises need capable workers, effective administration, legal support, and dependable technology. These needs are connected, but the organizations serving them often operate separately.

COACORP's proposed African American Solutions Fund would translate a community solutions framework into a disciplined enterprise development strategy. The 73 Framework guides how the holdings would develop and deliver those solutions. The starting focus is the needs of African American communities; the operating businesses would seek customers wherever their services create value.

The thesis is that well-run businesses can earn recurring revenue by delivering essential services, while coordinated planning may improve access, workforce development, and operating efficiency. That thesis must be tested customer by customer and business by business.

The investment case must stand on its own. Community need establishes a reason to investigate. Paying demand, capable leadership, responsible acquisition prices, and cash economics establish whether an opportunity deserves capital.

Why a coordinated enterprise model?

A learner could gain skills through COA Education, find work through COA Careers, build relationships through Catalyst, and receive financial planning through COA Wealth Management. An employer could purchase administration and AI services while recruiting qualified workers. Each relationship would remain voluntary, priced fairly, and subject to professional and privacy requirements.

This is the proposed advantage to validate. Shared ownership alone does not create demand, eliminate competition, or guarantee lower costs. COACORP would compare acquiring, partnering, and building for every opportunity.

THE CORE OF COACORP / OUR STRATEGIC FOUNDATION

The 73 Framework.

At the core of COACORP, Inc. is the 73 Framework, developed by Dr. Jehoshaphat K. Jones. It provides the common strategic foundation for the holding company and its ten distinct organizations. The three business laws are a main component of COACORP's competitive advantage: a shared discipline for creating useful solutions, engaging customers, and renewing value through evidence.

The seven principles – Leadership, Value, Integrity, Collaboration, Strategy, Innovation, and Quality – guide how the organizations lead, collaborate, and execute. The three business laws translate those principles into decisions across both external markets and internal COACORP customer relationships.

Business Law I: Create Products, Processes, and Solutions That Are New and Useful

Each organization begins with a specific customer problem and develops a useful response. Internal COACORP needs provide opportunities to test services where appropriate; external customers provide independent market validation. Teams would track paid adoption, customer outcomes, delivery quality, and contribution margin before scaling.

Business Law II: Sell More Solutions by Engaging New and Existing Customers

Each organization develops relationships with external customers and fellow COACORP organizations. Listening, service quality, and relevant follow-on solutions support growth and retention. Teams would track new customer acquisition, renewals, repeat purchases, and internal service satisfaction. Cross-organization introductions remain voluntary and subject to professional, privacy, and conflict requirements.

Business Law III: Leverage Business Intelligence to Measure What Matters, Adjust, Reset, and Create Value

Each organization uses operating evidence to improve delivery and direct resources. The holding company would review external and internal revenue separately, alongside margins, cash flow, customer outcomes, and capital requirements. Leaders adjust services, reset plans, and expand, redesign, or stop initiatives based on results.

How the framework strengthens the investment case

COACORP combines separate specialist organizations with a common method for innovation, customer development, and performance review. The intended advantage is the repeated application of these laws across the portfolio, supported by complementary capabilities and accountable execution. The framework's value must be demonstrated through customer results and business performance; its use does not itself prove superior returns or an absence of competitors.

Explore the 73 Framework and its three business laws .

THE COACORP HOLDING COMPANY MODEL

Separate organizations. Collective strength.

COACORP, Inc. is the umbrella holding company for the organizational model presented here. Its ten business units are distinct organizations with their own services, leadership responsibilities, customer relationships, and operating accountability. Together, they form the COACORP holdings portfolio.

Each organization has two customer channels: external customers outside COACORP and internal customers within COACORP, including the holding company and fellow portfolio organizations. Each provides services and solutions in its field to both channels, subject to applicable professional and funding requirements.

The organizations work collectively through coordinated planning, shared opportunities, and service agreements while operating separately in their respective markets. Each must deliver customer value and maintain clear responsibility for service quality, costs, revenue, and results.

Internal work would be defined through documented service agreements and transparent pricing. Internal revenue is reported separately from external revenue and eliminated where required in consolidated accounts. Customer information, professional independence, and political funding retain their applicable boundaries.

This describes the intended holding-company organization. It does not represent that every proposed organization is already formed, acquired, licensed, funded, or operating. Nationals Political Party retains separate lawful governance and funding; inclusion in the model does not override election-law or professional ownership requirements.

02 / PROPOSED PORTFOLIO / 01-02

10 Business Units

01 / COA Education

SCHOOLS & LEARNING

Develop schools and learning programs that connect educational progress to practical opportunity.

EXTERNAL CUSTOMERS / FUNDING SOURCES

Families, employers, and eligible institutional purchasers.

INTERNAL COACORP CUSTOMERS

Provide employee learning, professional development, and organization-specific training to COACORP and fellow holdings.

REVENUE / FUNDING MODEL

Tuition, contracted instruction, and employer-sponsored programs.

FIRST PROOF OF VIABILITY

Validate one school or program model with families and employers before committing to a campus. Assess acquiring an established provider against starting a new one.

WHAT WE WOULD MEASURE

Enrollment conversion, completion, learning progress, graduate outcomes, and contribution per cohort.

PRINCIPAL EXECUTION RISKS

Enrollment shortfalls, approvals, staffing, affordability, and facility costs.

02 / COA Health & Wellness

ACCESSIBLE OUTPATIENT CARE

Develop urgent care facilities, primary care, and employer health services, with qualified clinical leadership.

EXTERNAL CUSTOMERS / FUNDING SOURCES

Patients, insurers, and employers.

INTERNAL COACORP CUSTOMERS

Provide employee health, occupational health, and wellness services to COACORP organizations through appropriate clinical arrangements.

REVENUE / FUNDING MODEL

Collected visit revenue and employer service contracts.

FIRST PROOF OF VIABILITY

Select a catchment area; validate payer economics, clinical staffing, and patient demand. Pilot outpatient care before considering a full-service hospital.

WHAT WE WOULD MEASURE

Collected revenue per visit, visit volume, clinician capacity, quality, and operating cash flow.

PRINCIPAL EXECUTION RISKS

Clinical liability, reimbursement delays, staffing, licensing, and state ownership requirements.

All units are proposed. Descriptions do not establish current operations, ownership, licensing, contracts, or investment availability. COA Civics requires separate lawful governance and funding.

02 / PROPOSED PORTFOLIO / 03-04

10 Business Units

03 / COA Business Administration

STRONGER LOCAL ENTERPRISES

Help small and midsize organizations run finance operations, HR administration, procurement, and business processes.

EXTERNAL CUSTOMERS / FUNDING SOURCES

External business owners and institutional customers.

INTERNAL COACORP CUSTOMERS

Provide finance operations, HR administration, procurement, and operating support to the holding company and fellow holdings.

REVENUE / FUNDING MODEL

Monthly service retainers, implementation projects, and defined consulting engagements.

FIRST PROOF OF VIABILITY

Choose a customer segment, package a narrow service, and win paid external engagements using a small expert team.

WHAT WE WOULD MEASURE

Recurring revenue, retention, service gross margin, client outcomes, and customer concentration.

PRINCIPAL EXECUTION RISKS

Labor-intensive delivery, inconsistent scope, competition, and dependence on a few clients.

04 / COA Careers & Workforce

JOBS & ADVANCEMENT

Build career pathways within COACORP and provide recruiting, staffing, and apprenticeship services to outside employers.

EXTERNAL CUSTOMERS / FUNDING SOURCES

Employers seeking qualified workers.

INTERNAL COACORP CUSTOMERS

Provide recruiting, staffing, career mobility, and workforce planning to COACORP and its portfolio organizations.

REVENUE / FUNDING MODEL

Placement fees, staffing gross profit, and contracted workforce services.

FIRST PROOF OF VIABILITY

Obtain employer demand before training candidates. Keep internal hiring as a visible group cost and build a separate external customer base.

WHAT WE WOULD MEASURE

Placements, 90- and 180-day retention, gross profit per placement, and payroll collection cycle.

PRINCIPAL EXECUTION RISKS

Hiring cycles, employment liability, weak placement outcomes, and payroll working capital.

All units are proposed. Descriptions do not establish current operations, ownership, licensing, contracts, or investment availability. COA Civics requires separate lawful governance and funding.

02 / PROPOSED PORTFOLIO / 05-06

10 Business Units

05 / Catalyst Networking

RELATIONSHIPS THAT CREATE OPPORTUNITY

Develop a focused professional community with useful introductions, business opportunities, events, and relationship management tools.

EXTERNAL CUSTOMERS / FUNDING SOURCES

Members, employers, associations, and sponsors.

INTERNAL COACORP CUSTOMERS

Provide relationship management, introductions, professional communities, and events connecting COACORP teams and business partners.

REVENUE / FUNDING MODEL

Memberships, organization subscriptions, and event or sponsorship revenue.

FIRST PROOF OF VIABILITY

Launch a facilitated community in one region or profession before funding a broad social platform. Test willingness to pay for useful outcomes.

WHAT WE WOULD MEASURE

Paid renewal, repeat participation, successful introductions, acquisition cost, and contribution per member.

PRINCIPAL EXECUTION RISKS

Low engagement, free alternatives, event costs, and expensive member acquisition.

06 / COA Wealth Management

FINANCIAL RESILIENCE & OWNERSHIP

Develop financial planning, investment advisory, and workplace financial wellness services through appropriately licensed professionals.

EXTERNAL CUSTOMERS / FUNDING SOURCES

Households and employer clients.

INTERNAL COACORP CUSTOMERS

Provide financial education, workplace financial wellness, and eligible advisory services to COACORP organizations and their people, subject to professional duties and client choice.

REVENUE / FUNDING MODEL

Advisory fees, planning subscriptions, and workplace service contracts.

FIRST PROOF OF VIABILITY

Evaluate an established advisory practice or licensed partnership; validate retention, service economics, custody arrangements, and regulatory requirements.

WHAT WE WOULD MEASURE

Net client inflows, retention, fee yield, adviser productivity, and compliance quality.

PRINCIPAL EXECUTION RISKS

Market exposure, conflicts, client attrition, acquisition price, and regulatory obligations.

All units are proposed. Descriptions do not establish current operations, ownership, licensing, contracts, or investment availability. COA Civics requires separate lawful governance and funding.

02 / PROPOSED PORTFOLIO / 07–08

10 Business Units

07 / COA Civics

CIVIC PARTICIPATION · SEPARATE FUNDING

Nationals Political Party

Preserve political action as a distinct part of the community vision with its own lawful governance and funding.

EXTERNAL CUSTOMERS / FUNDING SOURCES

Lawful contributors and other permitted sources under the applicable structure.

INTERNAL COACORP CUSTOMERS

Provide civic information and participation education to COACORP organizations under lawful arrangements. Political party activity retains separate funding and governance; participation remains voluntary.

REVENUE / FUNDING MODEL

Political funding supports a civic mission; it is not commercial revenue or a source of investor distributions.

FIRST PROOF OF VIABILITY

Determine the applicable party and committee structures, funding rules, reporting duties, and separation from commercial operations.

WHAT WE WOULD MEASURE

Lawful funding, accurate reporting, administrative readiness, and documented mission activity.

PRINCIPAL EXECUTION RISKS

Campaign finance restrictions, prohibited contributions, coordination, and conflicts.

08 / COA Law

LEGAL ACCESS & LEGAL REFORM

Develop legal technology and administrative support alongside legal services delivered through permitted professional structures.

EXTERNAL CUSTOMERS / FUNDING SOURCES

Business clients, law practices, and clients of appropriately structured legal providers.

INTERNAL COACORP CUSTOMERS

Provide legal operations, contract support, and appropriately licensed legal services to COACORP and fellow holdings, subject to conflicts and professional independence.

REVENUE / FUNDING MODEL

Software and administrative service fees; professional legal fees belong within legally permitted practice arrangements.

FIRST PROOF OF VIABILITY

Choose a jurisdiction and repeatable customer need. Confirm ownership and fee rules before acquiring or forming a practice. Budget reform work separately.

WHAT WE WOULD MEASURE

Recurring service revenue, delivery cost, client retention, response times, and professional quality.

PRINCIPAL EXECUTION RISKS

Nonlawyer ownership restrictions, unauthorized practice, confidentiality, malpractice, and fee sharing.

All units are proposed. Descriptions do not establish current operations, ownership, licensing, contracts, or investment availability. COA Civics requires separate lawful governance and funding.

02 / PROPOSED PORTFOLIO / 09-10

10 Business Units

09 / 1010011011

AI & DATA INFRASTRUCTURE

Develop secure AI workflows, managed data services, and computing capacity that customers will pay to use.

EXTERNAL CUSTOMERS / FUNDING SOURCES

Businesses and institutions buying defined technology outcomes.

INTERNAL COACORP CUSTOMERS

Provide AI workflows, managed data, secure technology services, and justified computing capacity to the holding company and fellow holdings.

REVENUE / FUNDING MODEL

Implementation fees, managed service subscriptions, and contracted computing usage.

FIRST PROOF OF VIABILITY

Win paid workflow pilots using leased infrastructure. Add dedicated equipment or data center capacity only when customer contracts and power economics justify it.

WHAT WE WOULD MEASURE

Recurring gross profit, deployment time, customer retention, utilization, and cash required for equipment replacement.

PRINCIPAL EXECUTION RISKS

Power availability, hardware obsolescence, cybersecurity, customer concentration, and cloud competition.

10 / COA Leadership & Mentorship

THE OPERATING LEADERSHIP PIPELINE

Develop supervisors, entrepreneurs, and future operators through employer-sponsored leadership programs and structured mentoring.

EXTERNAL CUSTOMERS / FUNDING SOURCES

Employers, institutions, and program participants.

INTERNAL COACORP CUSTOMERS

Provide supervisor development, executive preparation, mentoring, and succession support across COACORP organizations.

REVENUE / FUNDING MODEL

Contracted cohorts, leadership development retainers, and institutional program fees.

FIRST PROOF OF VIABILITY

Test a paid employer cohort with defined skills and outcomes. Track internal leadership development separately from external sales.

WHAT WE WOULD MEASURE

Contract renewal, cohort contribution, completion, demonstrated skill improvement, and advancement outcomes.

PRINCIPAL EXECUTION RISKS

Unclear buyer value, outcomes that are difficult to attribute, weak renewal, and dependence on individual facilitators.

All units are proposed. Descriptions do not establish current operations, ownership, licensing, contracts, or investment availability. COA Civics requires separate lawful governance and funding.

03 / WHERE WE BEGIN

Earn the right to expand.

Launching every sector at once would spread early capital and leadership too thin. The proposed first operating cluster is business administration, external employer recruiting, and defined AI service projects. These can be tested with small teams and paid contracts before major facility investment. This sequencing is a planning recommendation, not evidence of existing customers.

1. Select one market and one buyer.

Choose a launch region through interviews, competitor analysis, customer budgets, workforce availability, and regulatory assessment. Define the first service and the person authorized to buy it.

2. Deliver a paid pilot.

Validate price, delivery effort, customer satisfaction, collection timing, and repeat demand. A letter of interest is useful evidence, but it is not collected revenue.

3. Demonstrate repeatable delivery.

Establish documented processes, responsible operators, reliable reporting, and evidence that additional customers can be served profitably.

4. Introduce the next complementary business.

Evaluate education, health, advisory, legal, and infrastructure opportunities when management capacity, approvals, and financing support them. Existing operators may offer better entry points than starting from zero.

Failure to validate an early business would trigger redesign, partnership, or closure. Additional fundraising should follow a stronger evidence base rather than an unchanged promise.

04 / THE CAPITAL JOURNEY

A fundable first step.

The original vision is $1 billion across ten conceptual $100 million business-unit allocations. These figures describe long-term planning ambitions. They are not funds in hand, commitments secured, current company valuations, immediate spending requirements, or approved investment budgets.

The $1 billion ambition would be pursued through successive stages rather than a single all-or-nothing launch. An initial financing amount must come from a costed launch plan, an agreed runway, and measurable milestones. No initial raise amount, security, valuation, minimum investment, or ownership percentage is established here.

Capital stage	What it would fund	Evidence required before the next stage
Formation & validation	Structure review, customer discovery, operator recruitment, financial models, and first pilot preparation.	A defined buyer, costed launch plan, accountable operator, and financing terms.
Initial operating capital	Paid delivery capacity, essential tools, working capital, and a measured reserve.	Customer payments, reliable delivery, retention, and credible unit economics.
Business expansion	Proven hiring, additional locations or customers, and carefully diligenced acquisitions.	Cash performance, management capacity, and acceptable incremental returns.
Long-term portfolio scale	Multiple viable businesses and selective physical infrastructure.	Business-specific approvals; funding availability; continued portfolio discipline.

The allocation question we must resolve

A political party's funding cannot simply be counted as a commercial equity allocation. The ten-by-$100-million concept therefore requires redesign before it becomes an executable use-of-proceeds plan. Commercial investors' proceeds and civic funding would need distinct lawful treatment. Shared COACORP overhead, diligence costs, working capital, and reserves must also fit within actual capital raised.

If less capital is raised, the plan should narrow to the business that can reach the next milestone with the available resources. Equal conceptual allocations would not require equal spending. No transfer, investment, or contribution is authorized by this planning model.

05 / HOW VALUE IS CREATED

Useful services. Durable economics.

The proposed sources of enterprise value are recurring service relationships, productive workforce capacity, trusted local delivery, disciplined acquisitions, and infrastructure backed by customer demand. Potential investor outcomes would depend on the actual security and governing documents, operating cash generation, reinvestment needs, financing, and any eventual liquidity event.

External customer revenue − delivery costs − overhead − taxes − working capital − capital investment = cash available for reinvestment, financing obligations, or potential distributions

This is a simplified cash framework, not a forecast. Revenue is not profit. Profit is not automatically distributable cash. Payments between COACORP businesses do not create additional consolidated revenue and must be eliminated on consolidation.

Illustrative economics - not COACORP performance

A service company with 50 customers paying an assumed $2,000 per month would generate $1.2 million in annual revenue. At an assumed 45% gross margin, it would have $540,000 before central overhead, taxes, capital expenditure, and other cash needs. These assumptions demonstrate a modeling method; they are not validated prices, customer counts, or forecasts.

A wealth advisory business with an assumed $1 billion of fee-paying client assets at 0.75% would earn $7.5 million of annual gross fees before expenses. Client assets are distinct from the capital invested in the operating company and are not available to fund COACORP's businesses.

What would distinguish us from separate businesses?

The 73 Framework is the core strategic foundation. Its three business laws anchor the proposed competitive advantage, supported by coordinated workforce development, selectively shared administration, and an aligned long-term purpose. We would test those advantages against their costs. Each business must demonstrate external customer value even when sister-company referrals are unavailable.

Investor liquidity remains an open decision

Potential paths could include distributions from available cash, a business sale, or another permitted transaction. None is committed or assured. No fixed return, redemption date, public listing, or exit valuation is offered.

06 / GOVERNANCE AND ACCOUNTABILITY

Build trust into the institution.

COACORP proposes a parent-level capital allocation function with distinct operating accountability for each business. The holding-company model is the organizing structure. Each organization's legal form, ownership arrangements, professional requirements, and any financing vehicle would be documented through legal and tax review. The word "Fund" does not by itself establish a formed or registered investment vehicle.

• Investment approval: a written business case, downside scenario, diligence record, capital limit, and expansion conditions.

• Financial control: separate books and accounts where appropriate, approval limits, cash reporting, and consolidated intercompany eliminations.

• Conflicts: disclose related-party ownership, compensation, referrals, service fees, and investment allocations; establish appropriate review before transactions.

• Professional independence: clinicians, attorneys, and investment professionals retain the authority and duties required for their work.

• Customer choice and privacy: no assumption that a shared owner permits sharing patient, student, financial, employment, or legal information. Political participation would not be a condition of service or employment.

• Reporting: proposed quarterly financial and operating updates, paired with defined community outcome measures. Audit scope and investor information rights would be established in final documents.

These are proposed governance commitments for development, not claims that independent committees, audits, licenses, or controls are already in place.

Leadership must match the operating challenge

Dr. Jehoshaphat K. Jones leads the AfricanAmerican1000 issues framework informing this vision. Explore Dr. Jones's work and the issues framework . The investment case also requires documented sector experience, accountable operating leaders, financial oversight, and qualified professional advisers. Appointments and track records must be verified before they are presented as an assembled team.

Community outcomes alongside financial results

Track sustained jobs and wage progression; learning completion and outcomes; access to care and service quality; external businesses served; client retention; and household financial progress where measurement is appropriate and consented. Establish baselines and definitions, avoid double counting, and report missed objectives as well as successes.

07 / EVIDENCE AND OPEN DECISIONS

A clear vision. An honest development stage.

What is established in this narrative	What must be established through diligence
The community enterprise vision and ten-business-unit framework.	Ownership records, entity status, approved structure, and professional permissions for each venture.
A long-term $1 billion ambition; that capital is not secured.	Initial financing amount, documented use of proceeds, runway, minimum viable close, and shortfall plan.
Proposed customers, revenue models, and operating tests.	Paid demand, customer contracts, acquisition targets, launch locations, and validated unit economics.
A phased operating and governance proposal.	Named operators, decision rights, financial controls, and committed reporting arrangements.
An invitation to discuss the strategy.	Offering pathway, issuer, security, valuation, fees, eligibility, investor rights, and secure transaction process.

No revenue, customer count, signed partnership, acquired business, audited financial result, license, or committed capital is claimed for the proposed portfolio by this narrative. Existing websites and related initiatives do not by themselves prove that COACORP owns operating businesses or assets.

Proposed first 90 days after resources are available

Days 1-30: verify the corporate and ownership position, choose a launch market, interview buyers, recruit the initial operator, and define the pilot. Days 31-60: price the service, complete a downside financial model, validate delivery, and develop the appropriate financing and governance documents. Days 61-90: seek paid pilot evidence, review results, and make a documented launch, revise, partner, or stop decision. This is a conditional planning schedule, not a promise of funding or launch.

Principal risks

Failure to raise capital; lack of paying demand; limited management capacity; execution across unrelated industries; professional ownership constraints; acquisition liabilities; operating losses; cybersecurity incidents; conflicts; and dilution could materially affect outcomes. The businesses may share regional and economic exposures despite serving different sectors. Private investments may be illiquid and lose their entire value. Read the fuller investor disclosures.

08 / INVESTOR QUESTIONS

Questions investors should ask.

Why pursue a broad vision with limited starting capital?

The vision sets a direction. Initial operations would remain narrow. COACORP must prove one repeatable business before expanding the number of active ventures.

What is the first funding request?

It is not finalized. A credible request must specify the initial business, leadership, delivery costs, working capital, runway, and milestones. The $1 billion ambition should not substitute for that plan.

How are the 10 Business Units structured?

The ten business units are separate organizations operating collectively under the COACORP, Inc. holding company model. Each serves external customers and internal COACORP customers. Their legal and funding structures may differ: Nationals Political Party requires separate lawful governance and funding, and regulated professional services require permitted structures. The business-unit designation does not establish current operations or legal ownership.

What would an investor own?

That depends on the issuer and security ultimately documented. Holding company equity, a fund interest, a subsidiary investment, and debt have different rights. No investment instrument or percentage is established here.

Will services be limited to one community?

The mission begins with African American community needs. Commercial services would seek customers based on their needs and applicable requirements. Community purpose and wider commercial reach can coexist.

What happens if the full capital ambition is never reached?

The proposed response is to operate within capital actually available, narrow the launch scope, and fund only milestones supported by a viable budget. Any formal financing must specify minimum closing and shortfall arrangements.

Can investors send funds or reserve shares here?

No. This site accepts neither investment payments nor commitments. The expression-of-interest tool creates a local file; it does not transmit it, verify eligibility, reserve securities, or establish shareholder status.

09 / THE NEXT CONVERSATION

Help build the first credible chapter.

COACORP welcomes strategic discussions with prospective capital partners, experienced operators, business owners, employers, and institutions. The immediate objective is to turn this enterprise architecture into a documented, costed, and testable first business.

For a useful discussion, identify the business area you understand, the customer or operating evidence you can contribute, and the questions you would need answered before participating.

The interest summary is downloaded locally for you to share with an established COACORP contact. It is not submitted online. No dedicated investor intake address or secure data room is represented as operational.

Read the complete strategy online

coacorporation.com/investor-story

Structure and offering reference points

SEC: general solicitation

FEC: party contribution rules

California's guidance

ABA Model Rule 5.4

Investor information notice No money or other consideration is being solicited, and if sent in response, will not be accepted. No offer to buy securities can be accepted and no part of the purchase price can be received until the issuer determines the exemption under which the offering is intended to be conducted and, where applicable, the filing, disclosure, or qualification requirements of such exemption are met. An indication of interest involves no obligation or commitment of any kind. Plans and examples are preliminary, subject to change, and not guarantees.