

TERMS & CONDITIONS

PAMM (Percentage Allocation Management Module) is an investment service where experienced Money Managers handle investors' funds under predefined terms. This system provides an opportunity for investors to earn passive income while relying on professional expertise. The PAMM service ensures transparency, adherence to regulations, and a structured approach to fund management

MONEY MANAGER RIGHTS AND RESPONSIBILITIES:

- 1. No Withdrawal of Investor Funds:** Money Managers cannot withdraw investor funds under any circumstances, ensuring complete security for investors.
- 2. Accountability for Losses:** Money Managers are responsible for any losses incurred during fund management and may request additional time from investors to recover the funds.
- 3. Risk Management:** Money Managers are fully accountable for risk management, ensuring adherence to the agreed performance fee structure and safeguarding investor capital.
- 4. Performance Reporting:** Money Managers must provide Monthly performance updates with detailed financial metrics. Risk assessments and explanations of trading decisions.
- 5. Decision Authority:** Money Managers have full autonomy over trading strategies and leverage decisions, based on professional judgment and market conditions.
- 6. Compliance with Regulations:** All actions taken by the Money Manager must comply with Amera's trading Law and applicable financial regulations.

INVESTOR RIGHTS AND CONDITIONS:

- 1. Entry Fees :** Trading robo fee \$120 and every year renewables
- 2. Investment Duration:** The minimum investment term is between 1 to 5 years, providing sufficient time to achieve long-term growth, market adjustments, and overall investment stability and growth but before 90 days prior notice can be settled with invested amount.
- 3. Performance Fee:** Profits are shared on a 60/40 basis between the investor and the Money Manager, aligning both parties' interests for success.
- 4. Expected Returns:** Investors can anticipate annual profits ranging from 30 % - 75%, Remaining profits reserved for compounding or risk mitigation, including measures such as maintaining a reserve fund, diversifying trading strategies across various markets, employing advanced algorithmic tools, and implementing strict stop-loss protocols to minimize potential losses during market downturns
- 5. Profit Withdrawal:**
Withdrawal dates : 5th or 20th of each month.
Minimum withdraw : 20\$
Processing time : Within 72 hours.
Withdrawal fee : 2% of the requested amount.
Withdrawals exceeding the monthly cap require prior approval and may be subject to additional terms.
- 6. Principal Withdrawal:** In case of emergency, either party may request a partial withdrawal of up to 10% quarterly, subject to approval. If a full capital withdrawal is requested within the 1st year, investors will forfeit their 1st-year 50% profit. If they choose to withdraw profit separately, it will be adjusted against the capital, and the remaining balance will be refunded as per the applicable terms.
- 7. Investor Meetings and Discussions:** Monthly meetings are conducted to discuss fund performance, trading strategies, and any potential concerns. All verbal agreements or suggestions must be documented in writing to be considered binding.

RISK WARNING:

Investing in Amera's PAMM involves exposure to high market volatility.

Key considerations include:

- 1. Decision Authority:** All trading and leverage decisions are made solely by the Money Manager or designated traders.
- 2. Investor Limitations:** Investors are not permitted to suggest or influence trading systems or policies.
- 3. Market Risks:**
 - a)** While efforts are made to mitigate risks, profits are not guaranteed, and past performance does not ensure future results
 - b)** If there is a major market crash, the fund manager will try to recover, but in all these cases, there is no guarantee of a profit test, and it will take him an additional minimum of four quarters to return the capital.
 - c)** In this case, the capital will be calculated by adding the remaining amount to the money previously received as profit.
 - d)** This means that we are ensuring the safety of our investors' principal amount. Although such a situation has not arisen in the past 9 years of trading history.

All terms and conditions outlined here are fully subject to the discretion of the Amera's trading department in collaboration with the Money Manager. Account holds no authority to modify, amend, or override the policies or decisions implement by ATD