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*Annual Declaration on
The World Economy and
a Vision for the future*

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A time of gathering and supporting good in hard times

The infinite importance of protecting human rights

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No one would disagree with me or protest when I say that we have had two terrible years here on earth. Do not get me wrong, we really are living in the best time in human history. The biggest day-to-day problem for us humans is what and where to eat. That was not the reality of our ancestors even a hundred years ago. Every year we see impressive and sometimes outstanding achievements by scientists that lead us further down the common path to this universal "truth" that is still one of the "elephants in the room" and a hidden mystery between us. But how far we go in philosophy and deal with our everyday problems, thoughts and opinions may ultimately affect the outcome of the war we are all witnessing in Ukraine. It has never been more important to be united and present as a people and as human beings, and to act in that spirit by making wise and ethical decisions together. What is happening now concerns us all and can have serious consequences for our future generations.

At this moment, our world economy is facing what we feared and predicted last year: alarmingly high inflation, in some cases even hyperinflation. An ongoing war, instigated by a tyrant playing the old czar, has put both fiat and digital currencies in deep trouble. In countries with dictatorial leadership like Turkey (officially called Türkiye since last year) and Venezuela, we are seeing inflation rates as high as 700% and no end in sight. In these cases, the trend and general law is very predictable. Where there is little financial freedom for individuals, the national currency performs the worst. This will always lead to the same result in our balance sheets: Money must be seen as fuel and placed in the hands of those who earn it. True economic value only comes when a job or product is created. Printing and inflating huge amounts of money just to plug holes will not build or structure a healthy economy, nor will it benefit people in the long run. Money must be used by and for broad segments of the population, and excess capital must flow to where it is needed most.

The ongoing war between good and evil

Putin underestimated the strength of the Ukrainian people and the unity of Europeans and the whole world. Even unexpected countries and governments have given great support to Ukraine and freedom by taking a serious step away from Putin's rule and regime. These important indicators can give hope for stronger global unity. Putin has also underestimated the financial power and influence that foreign capital has had in Russia in recent years. With so many international retailers and restaurants closing, Russian cities and their streets are reminiscent of the time before the market opened. It's almost as if they went back fifty years in a month. This shows how powerful economic policies and measures can be in this modern world. Large international corporations are showing their loyalty and fortunately playing an active role in this change.

The world will continue to rally naturally around the values and core beliefs it holds. Through a new consensus and understanding among people around the world, new strong minds could emerge that could lead us to events that could eliminate possible mutual negative consequences (such as war or other serious political conflicts) in our shared reality that we all experience in this dimension. These minds and organizations need a business-friendly jurisdiction to thrive and share their work. That is why we, as a foundation, are always open to global collaboration and expanding our channels of assistance around the world, to the people.

Ukraine may have to cede some territory, but the struggle could be long and, unfortunately, bloody. An ongoing war will, of course, have a serious negative impact on our global economy, but it also holds great opportunities, as it builds new bridges with friends who share the same core values and beliefs as we do.

The bottom line from an economic perspective during this war is that we need to pool our global financial resources for a sustainable, fair, and more transparent way of trading money and goods. Do not bypass regulators, but facilitate honest people and accredited users to freely access and use their finances. Allow newly arriving refugees to use their finances directly wherever they go, without depending on which bank their money is in. It has never been more important to have a safe and direct way to trade and use your money. This is the foundation for a new open and fair global economy.

New financial technology

We see a greater need for innovative and new types of life insurance and the creation of simpler and personalized ¹"Infinite Banking" solutions, that many wealthy individuals and families have long used. These systems and legal pathways can also benefit individuals and entire families.

Certainly, new fintech startups are on the way to solving the problem of double spending and making financial interactions easier. We have seen examples of unregulated actions by similar networks and crypto products. In our view, this is an indicator and a cry for change. If most governments truly understood the power of these financial services and solutions, everyone could possibly benefit. But for now, we need sound and easy to follow regulatory frameworks that serve their purpose.

Central banks with high inflation rates do not make anyone happy or financially secure. That being said, new and emerging get-rich-quick schemes, which are often unregulated and very often based on a Ponzi scheme, are definitely not recommended. This is mainly because they lack features, real value and use cases, which makes most "tokens" and "coins" completely useless unless. The value, in our opinion, is the problem that the network or software solves. Only then can we talk about changing and abolishing economic policies and systems with new services and financial channels.

The rise, but also the rapid decline, of Bitcoin and other major cryptocurrencies have shown us that there is a lack of efficient and more cost-effective trust solutions than those we already use and know today in centralized systems. People simply do not want to go through the trouble and also the risk of a decentralized network or actively participate in external communities. Until users can control their funds as they would on a banking platform and do so legally and securely, there will not be a significant rise in cryptocurrencies.

1. Infinite banking refers to a process in which individuals become their own bankers. The system is essentially based on the use of life insurance policies that pay dividends.

However, we are beginning to realize that we are entering an era of ²Web3 software and its solutions where they serve a purpose and are no longer so difficult to implement and use. We can now have serious, regulated and detailed direct transactions when certain conditions are met and proven. This is a revolutionary moment in the world of finance and money and asset management. If we can be the true owners and decision makers of our wealth (now very often advised and even controlled by ³AI), banks and financial advisors could come under serious pressure in the coming years and soon be forced to overhaul their policies, systems and the entire way they deal with their clients and their capital. We are on the road to a free and transparent economy that will hopefully have a positive impact on everyone's lives.

From the user perspective: global and local users of financial assets naturally want their money to grow, but in a way that is understandable and safe. That's why, as a foundation, we insist on investing in broad stock portfolios or funds with low risk but high potential for stable growth over many years. Many of these investments are in sustainable and environmentally friendly companies that produce or deliver something good for our future generations.

Users are also beginning to invest their funds internationally and broadly. To attract a new generation of investors, they need to have a clear, simple and direct way to trade and manage their funds. As a foundation, we want to be part of this change.

The need for new, modern financial super apps where you have everything on one platform will be necessary to solve many everyday financial problems. We recommend investing in these startups or similar services that serve this purpose. We have seen a massive increase in online sales and communication in recent years, and we predict that platforms that can offer at least the most basic financial services (bill payments, mortgages, purchases, and cash withdrawals) to their users will be will capture large market shares in the future. Simplicity and transparency are two key words for this change.

²Web3 is an idea for a new iteration of internet based blockchain technology, which incorporate concepts such as decentralization and token-based economics directly to its users

³Artificial intelligence (AI) is intelligence demonstrated by machines in mimic cognitive functions such as "learning" and "problem solving"

Further steps

The biggest macroeconomic challenge we face now is getting people into jobs and safe housing. When we look at the world, we see time and time again that women and illegally employed minors are more likely to be abused and exploited in unregulated workplaces. Our vision and desire is to create a more stable and safe work environment for women and eliminate child labor, especially in low-production countries. By fighting against large-scale production in these countries, we seek to bring jobs back to the local economy and market. We believe that locally made products are more environmentally friendly and also have a direct positive impact on the local economy. A t-shirt woven, sewn and shipped in the U.S. is a dollar that most likely stays in the country. Expensive and highly taxed jurisdictions have often forced local businesses to leave the country. We see this even in well-developed countries like the United States, where large groups of entrepreneurs and businesses are moving out of California and New York to other states with lower taxes and a more business-friendly environment.

Current lawmakers and politicians need to lower the cost of employing and hiring workers in a regulated and safe manner. Otherwise, businesses will not be able to thrive and thus there will be no growth in productivity and the economy. One way to eliminate a major cost burden on businesses and organizations is to not be part of the public health care system, but to pay for those systems with privately funded global health insurance. This could allow manufacturers and producers to hire new employees, start a new business, or continue their growth without having to pay 20-40% of the cost each month on top of the employee's salary. These funds used in public health of countries with high corruption are highly misused, and our vision is to create a better safety net for less money.

The steps we must take now are to protect the lives and health of millions of people. That is why we have decided to put all our planned expenses into the fund of the "Foundation" for the support of the Ukrainian people and the struggle for their, i.e. our, freedom. With an open heart we are looking for non-profit organizations or companies that have the same will and mission to join us or invite us to closer cooperation. The more we are, the greater the impact of our actions will be.

In conclusion

Like everyone else, we hope and pray that the war will end as soon as possible, not only to save Ukraine and the West from the tyranny and slaughter by the Russian regime and Nazi actions, but also to save the young Russian generation, which does not support this act in any way. As Ukrainians are affected by these actions, so are Russians. This is a war against beasts, not against or between people. This cannot be called "democracy," nor can this way of governing one's country and influencing the entire world economy be called healthy or modern. Only through fair, forward-looking, positive fiscal policies and proactive, political and humanitarian measures can we more quickly put an end to this terrible situation that we all share.

We believe we will continue to see rising inflation rates and higher demand for real estate in countries and regions with stable economies and democracies.

Buying stocks of established and cash flow producing companies will be a safe bet even in uncertain times. Certainly, precious metals will not lose value in these times either. The most important thing from an investor's point of view is to remain loyal to those you can trust and with whom you have a deep mutual understanding. That is why we recommend investing in stocks, bonds and other safe havens in these turbulent times. We need to accumulate thinking and talented capital to find better solutions. That's why investing in regulated digital assets can be a new way to fight inflation and create an additional source of income. But never risk more than you can lose.

A profitable world is a good world for all of us. In this way, we have fought and hopefully soon defeated extreme poverty on earth. But there is more ahead, and it is not our stomachs we need to worry about now, but our minds and the mutual security and laws under which we live. Unfortunately, it is more likely that the war in Ukraine will continue and Russia will soon be completely cut off from the world economy. In a worst-case scenario, we could witness a third world war in which fallen economies are channeled by their governments. Therefore, it has never been more important to show your faith and unite with your neighbors and fellow human beings. We all need to turn our focus and attention away from wasteful consumption and share the overflowing resources with those who need them most now. And most importantly, we must always stand together against the evil forces and prevent ourselves from being led into a dark age.