PINNACLE BY ADDVANCE – TERMS & CONDITIONS

This document outlines the terms and conditions governing participation in Pinnacle. By purchasing a unit of **Pinnacle**, you acknowledge and agree to the following terms:

1.0 Definition of Terms

1.1 Pinnacle by ADDVANCE	A mutual organization that pools funds from individuals (members) and invests in various securities, providing returns to its members.
1.2 Magnate	An individual/organization who is a member of Pinnacle.
1.3 Principal Investment	The amount invested by a member.
1.4 Currency	Nigerian Naira
1.5 Withholding Period	The period during which the principal investment cannot be withdrawn, (also called lock-in period).
1.6 Minimum Order	The minimum number of units of pinnacle a member can purchase at a time.
1.7 Maximum Order	The maximum number of units of pinnacle a member can purchase at a time.
1.8 Ketchup	The profit (also known as dividend or return on investment) paid to members of Pinnacle at the end of an annual calendar.

2.0 Investment Terms

2.1 Eligibility	Member must be at least 18 years old and provide a valid identification.
2.2 Investment Commitment	The minimum lock-in period is **30 days for Horizon** and **90 days for Momentum**. If a withdrawal or breakout occurs before the minimum period elapses, a 10% deduction will be applied to the principal. Any returns, if applicable, will be pro-rated and paid up to the withdrawal date. The remaining balance will be processed and credited to the magnate's designated bank account within 20 business days.
2.3 Price Disclaimer	The value of investment units is subject to market fluctuations and may rise or fall over time. By purchasing units, the magnate acknowledges and accepts that the price per unit is not fixed and will vary based on prevailing market conditions at the time of purchase or sale.
2.4 Returns & Payments	ROI is paid annually or biannually, depending on the profits generated by the organization's business activities. Payments are credited to the

magnate's designated bank account based on the number of units purchased and the declared dividend per unit.

2.5 Fees	A magnate may choose to sell their units of pinnacle. When a sale is made, the transaction is executed at the prevailing market price. A 1.5% fee is applied to the sale, and the net proceeds are credited to the magnate's designated bank account.
2.6 Reinvestment Option	Magnates may choose to reinvest their returns into Pinnacle. If the realized ketchup due to the magnate is insufficient to purchase at least one unit, the amount will be credited to the magnate's designated bank account.
2.7 Insurance	All funds are protected under the NDIC privilege
2.8 Currency Conversion	All transactions executed by any member in currencies other than the base currency of this Contract shall be converted into the base currency using the prevalent exchange rate(s) at the date of the transaction.

3.0 Membership

3.1 Automatic Enrolment	All Pinnacle investors automatically become members of ADDVANCE Network.
3.2 Benefits	Magnates enjoy access to the exclusive benefits available to ADDVANCE Network members (basic membership).
3.3 Membership Termination	ADDVANCE Network Membership is revoked upon withdrawal of the principal investment during or after the lock-in period.

4.0 Risk Disclosure

4.1 Market Risks	Investments are subject to market fluctuations and economic conditions.
4.2 Regulatory Compliance	Members must comply with all applicable financial laws and regulations of Nigeria.
4.3 Force Majeure	Pinnacle will not be liable for losses due to unforeseen circumstances such as economic crises, government policies, natural disasters, etc.

5.0 Investor Obligations

5.1 Accurate Information	Magnates must provide accurate personal and bank information.
5.2 Compliance	Magnates must adhere to all terms and regulations set forth by Pinnacle.

6.0 Amendments & Termination

6.1 Policy Changes	Pinnacle reserves the right to amend these terms at any time, with 30 days prior notice to investors.

7.0 Dispute Resolution

7.1 Mediation	Disputes shall first be resolved through mediation.
7.2 Governing Law	This agreement shall be governed by the laws of Nigeria.

By investing in any of Pinnacle's endowment type, you confirm that you have read, understood, and agreed to these terms and conditions.