

**ZENITH**  
**GROW**



**Our Profile**



## REGISTERED COMPANY

We are a legal company registered in United States providing our services to the members all around the world.



# Our Business Structure and Target

Zenith Grow is a leading global advisory, investments and Solutions Company that helps clients around the world turn investing into a path for growth. We pride ourselves on providing products and solutions designed to meet the investment objectives of our clients.

Zenith Grow is a steward of our clients' assets with a responsibility to act in their best interest. Our investment management teams recognize the importance of fundamentals-based research, incorporating ESG factors as appropriate into the research process across fixed income, equities and alternatives.



## **Clients First**

The needs of our clients have always been at the heart of our business hence we seek to build long-term partnerships with investors.

## **Responsibility**

Our commitment to act responsibly pervades throughout our company, our principles of responsible governance are reflected in everything that we do.

## Long Term

Our spirit of mutual trust enables us to win the trust and loyalty of our clients, which is vital in forming long-term, mutually beneficial relationships.

## 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.

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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.

Zenith Grow 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 Zenith Grow 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 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.

### **Zenith Grow**

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.

Zenith Grow 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 begin-

ners 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

Zenith Grow 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, Money Week, 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

Zenith Grow 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.



## 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

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 as 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:

Zenith Grow -

Environment, Social and Governance - as a supplement to traditional financial gauges.

Zenith Grow changes are happening faster than ever, reshaping how people live and invest.

We believe that Zenith Grow 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 Zenith Grow strategies into their portfolios, a task rapidly growing in importance.

## Why does it matter?

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

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-cor-related 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-invest-ments.

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

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.

This includes the Company's internally managed strategies, corporate holdings and cash. We actively manage all sub-portfolios and carefully use derivatives and hedging to increase returns and manage risk.

### 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.

# OUR PORTFOLIO

**Info** **Crypto/Stock**

## BASIC

**15% / 5 Days**

Minimum: \$300  
Maximum: \$5,999  
Ideal for Beginners  
Stable Interest rate: 15%  
Investment Duration: 5 Days

**Get Started**

**Info** **Crypto/Stock**

## STANDARD

**17.5% / 5 Days**

Minimum: \$6,000  
Maximum: \$19,999  
Medium Term Growth  
Stable Interest rate: 17.5%  
Investment Duration: 5 Days

**Get Started**

**Info** **Real Estate**

## PREMIUM

**22.5% / 5 Days**

Minimum: \$20,000  
Maximum: \$23,999  
Moderate Risk and Return  
Stable Interest rate: 22.5%  
Investment Duration: 5 Days

**Get Started**

**Info** **Real Estate**

## DELUXE

**30% / 5 Days**

Minimum: \$24,000  
Maximum: \$1,000,000  
High Returns for Experts  
Stable Interest rate: 30%  
Investment Duration: 5 Days

**Get Started**

# OUR PORTFOLIO

**i** Info

Retirement

## GROWTH

10% / 15 Days

Minimum: \$100

Maximum: \$999

Moderate Risk and Return

Stable Interest rate: 10%

Investment Duration: 15 Days

Get Started

**i** Info

Retirement

## PROFESSIONAL

15% / 30 Days

Minimum: \$1,000

Maximum: \$10,000

High Returns for Experts

Stable Interest rate: 15%

Investment Duration: 30 Days

Get Started

**i** Info

Retirement

## ZENITH

20% / 45 Days

Minimum: \$10,000

Maximum: \$1,000,000

Moderate Risk and Return

Stable Interest rate: 20%

Investment Duration: 45 Days

Get Started



## REVIEWS AND COMMENTS

*I will say I've loved the service I've gotten from Zenith Grow Investment Services. Since I joined the community, even though I had just started with the minimum \$5000 at the time, I felt like they treated me like I was one of their biggest customers. -*  
*OLEG BRUSOV (INVESTOR)*

*I absolutely love Zenith Grow Investment Services. When my Wife passed, they set up an investment account for my life insurance benefits, handled the rollover of an old Vanguard 401(k) account as well as my wife's 401(k) into an inherited IRA account. The team has been excellent, always available and even did a "courtesy sale" of some dead stocks I had in my original portfolio. I highly recommend Zenith Grow Investment Services to anyone. -SEAMUS WALSH (INVESTOR)*

*I originally signed up to test the waters in November of 2018. After the first month, I decided to transfer my investments over. The feature I love the most is being able to make smaller deposits that immediately makes profits. This means that I don't have any idle cash sitting around after having transferred it, it's immediately put to use.*  
*-LANCY BENCH*  
*(PARTNER/INVESTOR)*

*It is a supportive community with high values of each leader/director. That impressed me from the get go only a few months back. There is a great deal at stake, now more than ever, when it comes to our finances. Trust is essential and that has been earned in my mind with Adam especially. I have a lot to lose if my humble investments are not managed responsibly. I'm grateful to be asked about my goals and shown a path to follow as a team member. That one is outstanding and a rare find.*  
*-SANDRA BARON*  
*(INVESTOR)*

*For me, the financial advice and planning sections were the biggest perk of Zenith Grow Investment Services. Like most of us, I'm juggling a few goals including saving for retirement, and I'm glad Zenith Grow Investment Services can help keep me on schedule.*  
*-DAVIDSON JOHN*  
*(INVESTOR/PARTNER)*



## FINAL WORDS

It is my pleasure to welcome you to our uniquely integrated financial investment planning and ongoing financial consulting services. I am confident that you will quickly realize what a difference our approach will make in your life. Over the nearly 3 decades of my professional life as a financial investment adviser, I have to thank my client/friends who have themselves firmly expressed and shown me over these many years, that the optimal way for me to personally serve in my professional capacity as financial adviser and broker, is by knowing what makes you tick; what brings you meaning; and what, for you, is a life well lived. Most of you I imagine are accustomed to the standard investment services offered by your bank or brokers like myself. You probably think of a financial adviser/broker as someone who looks over your assets; asks you a few questions about your long-range goals and your risk tolerance and shows you 2 or 3 investment packages that he/she advises, and from which you select the package that seems best to you. That's usually about it. Then your money is placed into that portfolio and you receive quarterly reports, and perhaps an annual or biannual review. About it, right?

That is not "about it" when you decide to come on board with Zenith Grow Investment Services. We have come to realize that no financial person nor investment company can optimally manage a financial portfolio in the long run if they have not discussed your highest life values; your long range desires; your short range needs and concerns; your immediate play money plans and expenditures; and any old patterns or unconscious beliefs that may be keeping you stuck from experiencing your life to it's fullest. In fact, we consider it our obligation to you that we DO talk about your money and your vision; your fears and your dreams; your health and your wealth; the places where you excel in life and the places where you find yourself getting stuck. How on earth can we craft a solid, meaningful and useful financial management tool if we don't really know who you are, where you stand, and where you are headed?

So yes; Zenith Grow Investment Services is different from the old static model of patriarchal money management. But yes too; I guarantee you that Zenith Grow Investment Services is fully empowered with the same tools, technologies, protections, and price points as other investment firms. The investment mechanisms and SEC oversights in our industry are uniform in this regard. Few realized this fact.

I absolutely know (and am told over and over by my select client base) that our key difference is what makes all the difference! We want to know you. We want to really know who you are as well as what you yearn for and where your roadblocks may lie. With this integral foundation, then can we work together to pave the most customized road map possible for successfully placing, managing, reviewing, and enjoying your wealth-building progress at each milestone and vista-point along your route. So, if this is not something you are seeking, please accept and take advantage of these free exercises in this welcome package, and no need to go further. But: if you are like me, and you are in this life to exercise your mastery of the journey while growing your capacity for enjoyment of life along the way... then let's get started. I look forward to co-creating your road map, and to our growing connection in all areas of this investment opportunity and life journey.

**Zenith Grow**