



## **DOCUMENTATION AND SYSTEM OF MEMBERSHIP**

### **Table Of Contents**

1. Understanding the Syndicate nature
2. Understanding the Syndicate membership nature
3. List of all members' benefits entitlements
4. Description of each benefits
5. Syndicate values
6. Definition of problems, needs and goals
7. Target audience for membership
8. Membership tiers and entitlements
9. Delivery system for members benefits
10. Fulfillment outline
11. Agent designations
12. Onboarding process for members
13. Membership criterias
14. Members Responsibilities
15. Referral compensations
16. Benefits Classification

- 17. Membership Prices
  - 18. Member Benefits Classification
  - 19. Terms and conditions
- 

## 1. Definition of the Syndicate nature

The Four Golden Rings Syndicate is dedicated to empowering its members by providing access to a diverse range of resources.

These resources are sourced from various channels, including:

- **INVESTMENTS**: Strategic allocations in multiple industries, such as transportation, food, oil & gas, real estate, and manufacturing, which serve as assets for the Syndicate and support its operations and member benefits.
- **FOUNDER'S Contributions**: Significant resources pledged by the Syndicate's founders to support its development and growth.
- **SUPPORTERS**: Third-party individuals who share the Syndicate's vision and values, providing resources and contributions to support its mission.
- **PARTNERSHIPS**: Collaborations with nonprofit and for-profit organizations, leveraging their resources to enhance member benefits and develop efficient delivery systems.

Notably, the Syndicate reinvests 60% of its revenue into member benefits and retention, setting it apart from traditional for-profit organizations. The remaining income is allocated for operational expenses, development and growth, labor costs, and other essential expenditures.

As a membership-based organization, The Syndicate offers a wide range of products and services from various industries to its members.

This comprehensive approach provides convenience, savings, and a sense of community for members, who can access exclusive deals, discounts, and offerings from partner companies through digital platforms or other channels.

By leveraging technology to connect members with resources, The Syndicate prioritizes providing benefits and value to its members, rather than developing technology products or services.

### **Mission Statement:**

The Four Golden Rings Syndicate is committed to a long-term mission of providing its members with unparalleled access to comprehensive resources, empowering them to:

- Solve problems effectively
- Achieve their goals and aspirations
- Access quality healthcare and wellness services
- Enhance their overall quality of life

### **Vision Statement:**

The Syndicate envisions a future where its members enjoy exclusive access to a vast array of resources, ensuring total empowerment and a complete life of security, fostering a community that thrives on support, growth, and prosperity.

## **2.Understanding of syndicate membership nature**

The Four Golden Rings Syndicate offers a comprehensive membership program designed to support members in all aspects of their lives. The Syndicate features multiple membership tiers, each with its unique set of entitlements and limits.

Members enjoy access to a wide range of benefits and resources, including:

- Personal and career development
- Problem-solving support
- Healthcare and wellness services
- Travel assistance
- Investment opportunities
- Loan and grant access
- And many more

Members are required to pay a monthly membership fee, which can be paid annually. These fees constitute the primary revenue source for the Syndicate, driving membership development, expansion, and investment growth.

The Syndicate's purpose is deeply rooted in its membership, and its success is measured by the benefits and value it delivers to its members.

The Syndicate's mantra, 'The membership is the Syndicate, and the Syndicate is the membership,' reflects its commitment to prioritizing members' needs and interests above all else.

### **3.List of all members' benefits entitlements**

The Four Golden Rings Syndicate provides its members with a comprehensive suite of benefits, delivering value across various aspects of their lives.

Members enjoy access to:

1. Healthcare services
2. Life security solutions
3. Phone insurance coverage
4. Interest-free loans
5. Educational support and sponsorships
6. Skills acquisition and sponsorship opportunities
7. Up to 70% discounts on Syndicate products and services
8. Generous referral compensation
9. Special financial support for personal problems
10. Grants for business and project development
11. Investment opportunities
12. Legal justice and defense services
13. Personal safety and security solutions

These benefits are designed to enhance members' overall well-being, provide financial support, and empower them to achieve their goals and aspirations.

### **4.Description of each benefits**

1. Premium Health Insurance:  
The Syndicate provides comprehensive health insurance coverage to ensure our members have access to quality medical care and a sense of health security.
2. Life Insurance:  
The Syndicate offers life insurance policy that provides a financial safety net for our members' loved ones in the event of death, ensuring they are well taken care of.
3. Phone Insurance:

The Syndicate offers protection against phone damages and replacement costs, keeping our members connected and productive.

4. Interest-Free Loans:

The Syndicate provides interest-free loans to support our members' personal development and business growth, helping them achieve their goals.

5. Educational Support & Sponsorships:

The Syndicate provides financial assistance to our members pursuing further education, empowering them to enhance their skills and knowledge.

6. Skills Acquisition & Sponsorship: The Syndicate offers resources for personal development, including cash support, partnerships, training, and courses, helping our members acquire new skills and advance their careers.

7. Exclusive Discounts:

The Syndicate offers exclusive discounts of up to 70% on our products and services, providing significant savings and value to our members.

8. Referral Compensation:

The Syndicate rewards our members with generous cash payouts for referring new members, encouraging community growth and engagement.

9. Financial Support:

The Syndicate offers special financial assistance to our members facing personal problems, providing a supportive safety net in times of need.

10. Business & Project Grants:

The Syndicate provides access to funding for our members' business and projects, helping them turn their ideas into reality.

11. Investment Opportunities:

The Syndicate offers exclusive investment opportunities from our Syndicate and partner investors, enabling our members to grow their wealth.

12. Legal Justice & Defense:

The Syndicate provides access to legal protection and representation, ensuring our members' rights are protected and their interests are defended.

13. Personal Safety & Security:

The Syndicate offers custom security solutions to ensure our members' safety and well-being at all times.

14. Networking Opportunities:

The Syndicate hosts events and provides connections that empower our members to build relationships, exchange ideas, and grow their networks.

## 5. Syndicate values

The Syndicate is founded on a robust foundation of core values, which are integral to our membership, offerings, and decision-making processes.

These values are symbolically represented in our Four Golden Rings logo, with each ring signifying a vital virtue:

- (A) SULTA (POWER) represents EMPOWERMENT
- (B) SIA (WISDOM) represents KNOWLEDGE
- (C) DIKE (JUSTICE) represents EQUALITY
- (D) ELEOS (COMPASSION) represents EMPATHY

These four values - Empowerment, Knowledge, Equality, and Empathy - form the bedrock of our organization, guiding all actions and decisions made by the Syndicate and its members.

They empower us to uphold the highest standards of integrity, wisdom, and compassion, fostering a culture of excellence and unity within our community.

## 6. Definition of problems, needs and goals

Our Syndicate membership offerings are designed to provide our members with comprehensive support and resources, addressing their diverse needs and aspirations.

We categorize our support into three distinct segments, each with its own unique significance:

- (A) Problems: Representing the current challenges or critical situations our members face, requiring prompt solutions or resolutions.
- (B) Needs: Symbolizing the desires and requirements necessary to address and resolve problems, providing our members with the necessary tools and support.
- (C) Goals: Embodying our members' long-term visions and aspirations, which we strive to help them achieve through our resources, guidance, and community support.

By understanding and addressing these three interconnected aspects, we empower our members to overcome obstacles, achieve their objectives, and ultimately thrive.

## **7. Target audience for membership**

The Syndicate's membership offerings cater to a diverse and dynamic audience, providing a comprehensive suite of benefits that address various aspects of their personal and professional lives.

Our target audience includes individuals who:

- Prioritize financial security and stability
- Embrace personal growth and development
- Are driven to succeed and achieve their goals
- Value networking opportunities
- Are entrepreneurs, small business owners, or aspiring professionals
- Require support for healthcare and life security
- Need assistance with problem-solving
- Seek additional income streams
- Are looking for grants and resources to fuel their projects and development

Our typical target audience includes:

- Individuals aged 18 to 55 years old
- Both males and females
- Those from low, middle, to upper-middle-class backgrounds
- University graduates and non-graduates
- Entrepreneurs, small business owners, professionals, and aspiring individuals

By understanding the diverse needs and aspirations of our target audience, we have carefully crafted our membership offerings to provide a supportive ecosystem that fosters growth, success, and well-being.

## **8. Membership tiers and entitlements**

The Syndicate offers a tiered membership structure, comprising three distinct levels, each with its own unique set of entitlements and benefits.

Our membership tiers are designed to cater to diverse needs and preferences, providing a flexible and inclusive environment for our members to grow and thrive.

The three membership tiers are:

1. V.I.P TIER

2. SUPREME V.I.P TIER
3. ELITE TIER

Each tier is carefully crafted to provide a progressive level of support, resources, and opportunities, allowing our members to choose the one that best aligns with their goals, needs, and aspirations.

## **Tiers Entitlements**

### **V.I.P LEVEL ENTITLEMENTS**

1. Intermediate Health Insurance
2. Intermediate Life Insurance
3. Premium Phone Insurance
4. Educational support of 50%
5. Skills acquisition sponsorship
6. Up to 50% discount on all products and services
7. Investments and networking opportunities
8. Invite others and earn up to ₦500,000
9. Problems, needs, and challenges support of N1,400,000 annual limit
10. Business grants for your projects

### **SUPREME V.I.P LEVEL ENTITLEMENTS**

1. N2,000,000 interest-free loans
2. Premium Health Insurance
3. Premium Life Insurance
4. Premium Phone Insurance
5. Educational sponsorship of 100%
6. Skills acquisition sponsorship
7. Up to 70% discount on all products and services
8. Investments and networking opportunities
9. Invite others and earn up to ₦700,000
10. Problems, needs, and challenges support of N7,500,000 annual limit
11. Business grants for your projects

### **ELITE LEVEL ENTITLEMENTS**

1. N200,000,000 low-interest loans
2. Elite Health Insurance
3. Elite Life Insurance



4. Elite Phone Insurance
5. 100% discount on all products and services
6. Unlimited Investments and networking opportunities
7. Invite others and earn up to ₦1,500,000
8. Problems, needs, and challenges support of N90,000,000 annual limit
9. Exclusive business grants for your projects.

## **9. Delivery system for members benefits**

The Syndicate has established a robust and tailored delivery system for member benefits, leveraging strategic partnerships and support to ensure a seamless and effective experience. Our delivery system is customized for each entitlement, guaranteeing a personalized approach to meet the unique needs of our members.

In the realm of healthcare benefits, we have developed a comprehensive Healthcare Delivery System. This system is built on partnerships with top-tier, certified healthcare practitioners and providers, affording our members exclusive access to their expertise and services. Through these collaborations, we ensure that our members receive the highest quality care, guidance, and support, empowering them to thrive in their health and wellness journeys.

### **1. Delivery And Claims Process For health insurance**

#### Step 1: Notification

- (A) The member contacts their designated Agent of their healthcare needs.
- (B) The golden Agent notifies the partner hospital or doctor
- (C) Member receives medical treatment at a hospital at their location.

#### Step 2: Claim Submission

- (A) The member or the hospital submits a claim form to HealthCarePlus, including:
  - Policy number
  - Medical records
  - Invoice/billing information

#### Step 3: Claim Review

- (A) The Syndicate reviews the claim to ensure:

- Eligibility
- Coverage
- Accuracy of information

#### Step 4: Approval/Denial

- (A) The Syndicate approves or denies the claim, based on the review.
- (B) If approved, the claim is processed for payment.

#### Step 5: Payment

- (A) The Syndicate pays the hospital/medical provider directly or reimburses the member for out-of-pocket expenses.

#### Step 6: Communication

- (A) The Syndicate communicates the claim status to John, including any additional information needed or explanations for denial.

## **2.Delivery And Claims Process For life insurance**

The syndicate pays members a lump sum amount in the event of passing to the beneficiary alongside other privileges.

### **Claim Process**

#### Step 1: Notification

- (A) The beneficiary notifies the syndicate of the member passing.
- (B) The beneficiary provides basic information, such as:
  - Policy number
  - John's date of birth and date of death
  - Cause of death (if known)

#### Step 2: Claim Submission

- (A) The beneficiary submits a claim form to the Syndicate, including:
  - Policy document
  - Death certificate
  - Proof of relationship with John (e.g., marriage certificate, will)

#### Step 3: Claim Review

(A) The Syndicate reviews the claim to ensure:

- Policy validity
- Coverage
- Accuracy of information

Step 4: Approval/Denial

(A) The Syndicate approves or denies the claim, based on the review.

(B) If approved, the claim is processed for payment.

Step 5: Payment

(A) The Syndicate pays the policy benefit to the beneficiary, according to the policy terms.

Step 6: Communication

(A) The Syndicate communicates the claim status to Jane, including any additional information needed or explanations for denial.

### **3.Delivery And Claims Process For phone insurance**

The syndicate covers members phone;

- Screen repair
- Accidental liquid damage
- Accidental fire damage
- Motherboard replacement
- Accidental loss

#### **Claim Process**

Step 1: Notification

(A) The member notifies the syndicate of the damaged/lost/stolen phone.

(B) The member provides basic information, such as:

- Policy number
- Phone make, model, and serial number
- Date and circumstances of the incident

Step 2: Claim Submission

(A) The member submits a claim form to the Syndicate, including:

- (B) Proof of incident (e.g., police report, damage photos)
- (C) Phone's original purchase receipt or proof of ownership
- (D) Detailed description of the incident

#### Step 3: Claim Review

- (A) The syndicate reviews the claim to ensure:
  - Policy validity
  - Coverage
  - Accuracy of information

#### Step 4: Approval/Denial

- (A) The Syndicate approves or denies the claim, based on the review.
- (B) If approved, the claim is processed for replacement or repair.

#### Step 5: Replacement/Repair

- (A) The Syndicate arranges for a replacement phone or repairs the damaged phone.
- (B) The member receives the replacement phone or repaired phone.

#### Step 6: Communication

- (A) The Syndicate communicates the claim status to the member, including any additional information needed or explanations for denial.

## **4.Delivery And Claims Process For interest free loans**

#### Step 1: Loan Application

- (A) The member submits a loan application to the Syndicate, including:
  - Loan amount requested
  - Loan purpose (e.g., personal, business, education)
  - Proof of income or financial stability

#### Step 2: Loan Review

- (A) The Syndicate reviews the member application to ensure:
  - Membership status
  - Creditworthiness
  - Loan amount and purpose align with Syndicate's guidelines

### Step 3: Loan Approval

- (A) The Syndicate approves or denies the loan application
- (B) If approved, the loan terms and conditions are communicated to the member

### Step 4: Loan Disbursement

- (A) The Syndicate disburses the loan amount to the member
- (B) Loan is interest-free, with a repayment schedule agreed upon

### Step 5: Repayment

- (A) The Member repays the loan according to the agreed-upon schedule
- (B) Repayment methods (e.g., bank transfer, check) are specified

### Step 6: Loan Closure

- (A) The Member completes the loan repayment
- (B) The Syndicate updates the member's loan status to "paid in full"

## **5.Delivery And Claims Process For educational support**

### Step 1: Application

- (A) The Member submits an application for educational support, including:
- (B) Proof of enrollment in an educational program (e.g., university, vocational training)
- (C) Details of the program (e.g., duration, tuition fees)
- (D) Personal statement outlining academic and career goals

### Step 2: Review

- (A) The Syndicate reviews the member's application to ensure:
  - Membership status
  - Academic merit (e.g., grades, academic achievements)
  - Alignment with the Syndicate's goals and values

### Step 3: Approval

- (A) The Syndicate approves or denies the application
- (B) If approved, the level of support (e.g., tuition fees, living expenses) are determined according to the membership tier.

### Step 4: Support Disbursement

- (A) The Syndicate disburses the approved support funds to the member
- (B) Funds are released according to a predetermined schedule (e.g., semesterly, monthly)

#### Step 5: Progress Monitoring

- (A) The member provides regular updates on academic progress
- (B) The Syndicate monitors progress to ensure continued support eligibility

#### Step 6: Completion

- (A) The member completes the educational program
- (B) The Syndicate requests a final report on academic achievements and career progress

## **6.Delivery And Claims Process For skills acquisition support**

#### Step 1: Application

- (A) The Member submits an application for skills support, including:
- (B) Description of the skill or training desired (e.g., certification program, workshop, conference)
- (C) Explanation of how the skill aligns with the member career goals and benefits the Syndicate
- (D) Proof of membership and relevant experience

#### Step 2: Review

- (A) The Syndicate reviews the member application to ensure:
- (B) Alignment with the Syndicate's goals and values
- (C) Relevance to the member current or potential contributions to the Syndicate
- (D) Budget availability for sponsorship

#### Step 3: Approval

- (A) The Syndicate approves or denies the application
- (B) If approved, the level of support (e.g., full or partial sponsorship) is determined according to the member tier.

#### Step 4: Support Disbursement

- (A) The Syndicate disburses the approved support funds to the member
- (B) Funds are released according to a predetermined schedule (e.g., upfront, reimbursement)

#### Step 5: Training Completion

- (A) The member completes the skill development program
- (B) Provides proof of completion and a report on skills acquired

#### Step 6: Evaluation

- (A) The Syndicate evaluates the effectiveness of the skills support
- (B) The member provides feedback on the program and its impact on their contributions to the Syndicate

## **7.Delivery And Claims For Discounts**

#### Step 1: Purchase

- (A) The member purchases a product or service from a participating vendor
- (B) The member ensures the vendor is part of the Syndicate's discount program by contacting the designated golden Agent.

#### Step 2: Claim Submission

- (A) The member/vendor submits a claim form to the Syndicate, including:
  - (B) Proof of purchase (receipt or invoice)
  - (C) Product/service details (name, model, or description)
  - (D) Vendor information (name, address, or contact)

#### Step 3: Claim Review

- (A) The Syndicate reviews the member claim to ensure:
  - Valid membership status
  - Participating vendor
  - Eligible product or service
  - Discount amount (up to 70% of purchase price)

#### Step 4: Approval

- (A) The Syndicate approves or denies the claim
- (B) If approved, the discount amount is calculated and confirmed

#### Step 5: Reimbursement

- (A) The Syndicate reimburses the member/vendor for the approved discount amount
- (B) Reimbursement method (e.g., bank transfer, check) is specified

#### Step 6: Confirmation

- (A) The member receives confirmation of the reimbursement
- (B) The Syndicate updates the member membership record with the discount claim history

## **8.Delivery And Claims For referral compensation**

#### Step 1: Referral

- (A) The member refers a new member to the Syndicate by contacting their designated Golden Agent or through their referral link.
- (B) The member sends the new member's details to the Golden Agent for the onboarding process and acceptance.

#### Step 2: Claim Submission

- (A) The referring member submits a claim form to the Syndicate, including:
  - Referred member's membership details (name, membership number, join date)
  - Proof of referral (e.g., email, chat, or referral code)
  - Bank account information for payment
  - Preferred payment schedule (e.g., immediately or monthly)

#### Step 3: Claim Review

- (A) The Syndicate reviews the member's claim to ensure:
  - Valid membership status for both the member and the referred member
  - The referred member's membership was acquired through the referring member's referral link or Golden Agent
  - Referral compensation amount (up to 700,000 naira)

#### Step 4: Approval

- (A) The Syndicate approves or denies the claim
- (B) If approved, the referral compensation amount is calculated and confirmed



#### Step 5: Payment

- (A) The Syndicate pays the referring member the approved referral compensation amount
- (B) Payment method (e.g., bank transfer, check) is specified

#### Step 6: Confirmation

- (A) The referring member receives confirmation of the payment
- (B) The Syndicate updates the referring member's membership record with the referral claim history

### **9.Delivery And Claims For financial support**

#### Step 1: Application

- (A) The Member submits an application for special financial support, including:
  - Description of the immediate problem or need (e.g., medical emergency, rent, utilities)
  - Amount requested (up to 1,000,000 naira)
  - Proof of membership and valid ID

#### Step 2: Review

- (A) The Syndicate reviews the member application to ensure:
  - Valid membership status
  - Genuine need or problem
  - Amount requested is reasonable and within limits

#### Step 3: Approval

- (A) The Syndicate approves or denies the application
- (B) If approved, the support amount is confirmed

#### Step 4: Disbursement

- (A) The Syndicate disburses the approved support amount to the member
- (B) Payment method (e.g., bank transfer, check) is specified

#### Step 5: Verification

- (A) The Syndicate may verify the use of funds to ensure they were used for the intended purpose

#### Step 6: Closure

(A) The member claim is closed, and the Syndicate updates her membership record

## **10.Delivery And Claims For Grants resources**

### Step 1: Application

(A) The Member submits an application for grants resources, including:

- Business or project proposal
- Detailed budget and funding requirements
- Proof of membership and valid ID

### Step 2: Review

(A) The Syndicate reviews the member's application to ensure:

- Valid membership status
- Alignment with the Syndicate's goals and values
- Feasibility and potential impact of the business or project

### Step 3: Approval

(A) The Syndicate approves or denies the application

(B) If approved, the grant amount and resources are confirmed

### Step 4: Resource Disbursement

(A) The Syndicate provides access to the approved grants resources

(B) Resources may include funding, mentorship, networking opportunities, or training

### Step 5: Progress Monitoring

(A) The member provides regular updates on the business or project's progress

(B) The Syndicate monitors progress to ensure effective use of resources

### Step 6: Evaluation

(A) The Syndicate evaluates the outcome and impact of the business or project

(B) Member membership record is updated with the grant claim history

## **11.Delivery And Claims For Investment opportunities**

### Step 1: Application

- (A) The Member submits an application for investment opportunities, including:
- Investment proposal or interest statement
  - Proof of membership and valid ID
  - Financial information (e.g., net worth, income)

### Step 2: Review

- (A) The Syndicate reviews the member application to ensure:
- Valid membership status
  - Investment alignment with the Syndicate's goals and values
  - Member financial readiness and risk tolerance

### Step 3: Approval

- (A) The Syndicate approves or denies the application  
(B) If approved, the investment opportunity details are shared

### Step 4: Investment Facilitation

- (A) The Syndicate facilitates the investment process  
(B) Member receives access to the approved investment opportunity

### Step 5: Investment Monitoring

- (A) The Syndicate monitors the investment's performance  
(B) Member receives regular updates and support

### Step 6: Evaluation

- (A) The Syndicate evaluates the investment's outcome and impact  
(B) The member membership record is updated with the investment claim history

## **12.Delivery And Claims For Legal justice and defense**

### Step 1: Incident Report

- (A) Member submits a report detailing the incident or legal issue  
(B) Includes relevant documentation (e.g., police report, court papers)

## Step 2: Initial Review

(A) The Syndicate reviews the member report to determine:

- Validity of membership
- Merits of the case
- Applicability of legal support

## Step 3: Approval

(A) The Syndicate approves or denies the request for legal support

(B) If approved, a dedicated legal team is assigned to the member case

## Step 4: Legal Support

(A) The legal team provides guidance, representation, and defense

(B) May include legal research, document preparation, and court appearances

## Step 5: Case Monitoring

(A) The Syndicate monitors the case's progress and outcome

(B) Member receives regular updates and support throughout the process

## Step 6: Evaluation

(A) The Syndicate evaluates the case's outcome and impact

(B) Member membership record is updated with the legal claim history

The Syndicate offers various legal support services, including:

- Criminal defense
- Civil litigation
- Legal advice and consultation
- Document review and preparation
- Representation in legal proceedings

## **12.Delivery And Claims For Security**

### Step 1: Request Submission

- (A) Member submits a request for personal safety security
- (B) Includes details about the threat or concern (e.g., harassment, stalking)

#### Step 2: Risk Assessment

- (A) The Syndicate's security team assesses the risk level and legitimacy of the threat
- (B) May conduct interviews, research, or gather evidence

#### Step 3: Approval

- (A) The Syndicate approves or denies the request based on the assessment
- (B) If approved, a personalized security plan is created

#### Step 4: Security Deployment

- (A) Trained security personnel are deployed to provide protection
- (B) May include bodyguards, surveillance, or secure transportation

#### Step 5: Ongoing Support

- (A) The security team monitors the situation and adjusts the security plan as needed
- (B) Member receives regular check-ins and support throughout the process

#### Step 6: Threat Neutralization

- (A) The security team works to neutralize the threat or mitigate the risk
- (B) May involve coordination with law enforcement or other authorities

The Syndicate's security services include:

- Personal bodyguards
- Surveillance and monitoring
- Secure transportation
- Risk assessment and management
- Threat response and neutralization
- Coordination with law enforcement

## 10. Fulfillment Outline

The Syndicate crafts a customized Fulfillment Plan for each member, carefully addressing their unique problems, needs, and goals.

This personalized plan outlines a clear, step-by-step approach, detailing when and how members will receive support and resources to achieve their membership objectives.

The Fulfillment Plan serves as a roadmap, guiding members through their journey and ensuring they receive tailored assistance every step of the way.

## **11. Agent Designations**

The Syndicate assigns a dedicated, specialized Agent to each member, ensuring personalized support and prompt delivery of membership benefits and compensations.

These agents serve as member advocates, proactively engaging and regularly checking in to guarantee timely receipt of entitlements.

With a focus on building strong relationships, they provide tailored guidance and assistance, ensuring a seamless and exceptional membership experience.

## **12. Onboarding Process For Members**

Step 1: Registration

(A) Member Completes the membership sign-up form to begin their journey.

Step 2: Personalized Consultation

(A) A specialized agent contacts the member to discuss:

- Membership objectives
- Needs and problems
- Goals

Step 3: Fulfillment Plan

(A) A customized fulfillment plan is created and sent to the member

Step 4: Terms and Conditions

(A) Members agree to the terms and conditions for membership and benefits.

#### Step 5: Account Setup

(A) Members receive account details to log in.

#### Step 6: Membership Meeting

(A) Members attend a meeting to connect with fellow members and build trust.

#### Step 7: Membership Activation:

(A) Members commence payment and activate their membership.

#### Step 8: Membership Kit

(A) Member receives their membership kit which includes:

- Member ID
- Member Certificate
- Documentation
- Health insurance policy
- Life insurance policy
- Phone insurance policy

#### Step 9: Benefit Access

(A) Member gains access to Syndicate benefits.

## 13. Membership Criterias

The Syndicate membership is designed to provide comprehensive support to individuals who meet the following eligibility criteria:

- Are at least 18 years old
- Can commit to paying membership fees
- Have specific goals and objectives for their membership
- Are willing to abide by the Syndicate's terms, conditions, and values

By meeting these criteria, individuals can access a tailored support system, dedicated resources, and a community aligned with their aspirations.

## 14. Members Responsibilities

To maintain the integrity and success of the FOUR GOLDEN RINGS SYNDICATE, members are expected to fulfill certain responsibilities:

- (A) **Payment of fees:** Pay your monthly fees promptly. promptly to unlock access to the syndicate shared resources
- (B) **Ethical Conduct:** Adhere to our code of conduct, which upholds the values of Power, Wisdom, Justice, Compassion, and promotes ethical behavior and respect within the community.
- (C) **Participation:** Engage actively in syndicate activities, including decision-making processes, feedback, and contributions that help shape the syndicate's direction.
- (D) **Transparency:** Contribute to the syndicate's commitment to transparency by participating in discussions and making informed decisions that align with our values.
- (E) **Respect:** Show respect and consideration for fellow members and leaders, creating a harmonious and supportive community.
- (F) **Continuous Learning:** Seek to grow and develop in your financial understanding and knowledge, leveraging the resources provided by the syndicate.
- (G) **Advocacy and Impact:** Engage in collective initiatives and advocacy efforts aimed at achieving economic justice and positive social impact.

## 15. Referral Compensations

The Syndicate's Referral Program offers a tiered compensation structure, rewarding V.I.P Members for inviting new members to the Syndicate.

The more invitations sent, the higher the compensation bonus.

V.I.P members will be paid N5,000 naira per each referral to the syndicate, up to N500,000 naira for 100 referrals

## 16. Membership Benefits Classification



Member benefits are categorized into two main classes: Charity Benefits and Corporate Benefits.

### **A. Charity Benefits**

Charity Benefits are designed to support members in need. The following benefits fall under this category:

1. Educational Support and Sponsorships
2. Skills Acquisition Support
3. Cash Support for Challenges
4. Grants for Projects
5. Investment opportunities

### **B. Corporate Benefits**

Corporate Benefits are designed to support members' financial and professional well-being. The following benefits fall under this category:

1. Interest-Free Loans
2. Health Insurance
3. Life Insurance
4. Phone Insurance
5. Referral Compensations
6. Networking Opportunities

### **Benefit Fulfillment Rules**

Please note that if a Charity Benefit is currently active and being fulfilled, the Syndicate will not approve another Charity Benefit for fulfillment until the current benefit has been completed.

## **17. Membership Prices**

We offer a range of membership tiers, each carefully crafted to provide a unique set of benefits and support to our valued members. Our goal is to make our membership affordable and accessible to everyone, while providing exceptional value that helps our members achieve their goals.

### **V.I.P Tier**

- Monthly subscription: N8,000
- (Total value: N4,200,000 per month)

## **Supreme V.I.P Tier**

- Monthly subscription: N22,500
- (Total value: N14,300,000 per month)

## **Elite Tier**

- Monthly subscription: N3,245,000 (Total value: N31,000,000 per month)

Each membership tier is designed to provide a unique set of benefits that cater to different needs and goals. Join us today and start enjoying the exclusive perks and support that come with being a valued member of our community!

Note: The benefits and prices listed above are subject to change, and the Elite Tier benefits will be announced when it is launched.

# **18. Terms and Conditions**

## **Terms and Conditions of Syndicate Membership**

### **1. Benefit Delivery**

Members should contact their designated Agent at all times for benefits claims

### **2. Membership Eligibility**

- Membership is open to individuals or entities who meet the Syndicate's eligibility criteria.
- The Syndicate reserves the right to reject or terminate membership at its discretion.

### **3. Membership Obligations**

- Members must comply with the Syndicate's rules, regulations, and code of conduct.
- Members must maintain accurate and up-to-date information with the Syndicate.
- Members must pay all fees and dues associated with their membership.

#### **4. Confidentiality**

- Members must maintain the confidentiality of Syndicate information and materials.
- Members must not disclose such information to third parties without the Syndicate's consent.

#### **5. Refund Policy**

##### Refund Policy During V.I.P Level

Members who are at the V.I.P level have the option to request a refund of their membership payments within the first six months of their membership. Refunds will be processed in accordance with the following schedule:

- Up to 1 month: 100% Refund
- 2-3 months: 75% Refund
- 4-6 months: 50% Refund

##### Refund Process

To request a refund, members must submit a written request to the Syndicate office. Refunds will be processed within 30 days of receipt of the request.

#### **6. Termination**

- The Syndicate may terminate membership for non-compliance with these terms or other reasons.
- Members may terminate their membership by providing written notice to the Syndicate.
- Before terminating membership, members must settle all outstanding obligations to the syndicate, including completing tasks, paying fees, and fulfilling responsibilities.
- Confirmation of obligation clearance is required for official termination. Failure to comply may result in pending obligations being pursued post-termination.

#### **7. Liability**

- The Syndicate shall not be liable for any damages or losses arising from membership or use of Syndicate resources.
- Members indemnify the Syndicate against any claims, damages, or expenses arising from their membership or actions.

## **8. Governing Law**

- These terms shall be governed by and construed in accordance with the laws of Federal Laws Of Nigeria.
- Any disputes will be resolved through arbitration in accordance with the Syndicate's dispute resolution process.

## **9. Changes to Terms**

- The Syndicate reserves the right to modify these terms at any time without notice.
- Continued membership constitutes acceptance of any changes to these terms.

By joining the Syndicate, members acknowledge that they have read, understood, and agree to be bound by these terms and conditions.