



# PLANCLAN- RISK DISCLOSURE STATEMENT

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This is written in clear legal language suitable for signing, onboarding members, and protecting the club from liability. By understanding the risk profile and suitability for different investor types, potential investors can make informed decisions about whether PlanClan aligns with their financial goals and risk tolerance



October 28, 2025

**PLAN CLAN** | Office address: 2nd Temple Street., 13 Santa Maria. Accra, Ghana

## RISK DISCLAIMER

Risk Disclosure Statement tailored specifically for Plan Clan – Family & Friends Crypto Investment Club.

## PERSONAL FIREWALLS

Who is this fund for?  
Investors who High yielding investment vehicles trading non-traditional assets

Investors who are looking for absolute return alternative investment fund to hold as part of their portfolio

Investors who want a long-term investments

Investors who can handle the volatility of cryptocurrencies

**CAUTION:** There can be no guarantee that the objective of the Club will be achieved; On encashment, particularly in the long-term, you may receive less than the original amount invested.

These Club may not be appropriate for: (1) investors who are WHOLLY dependent on the investment capital that they will be using to open an account for investments through the "PlanClan" to meet any current or anticipated payment/financial requirements in the immediate future; (2) investors concerned with protecting their investment capital and are unable to accept ANY loss in the value of their investment capital

Risk and return are positively correlated. In real terms this means, the higher the risk associated with an investment, the higher the expected return and vice versa. Like most high yielding investment vehicles, these funds do not have any guarantees. You may not get back the amount of money you invested. Your investment objectives and the risks you are willing and able to take with respect to your capital on the financial markets through investment in "PlanClan" are fundamental to be able to determining the suitability to join the Club. In investment, members will use their best judgment and efforts for the Clubs' benefit. However, each member shall bear all risk of gain or loss in the wallet(s) and all expenses of the wallet(s).

### Summary

This Risk Disclosure Statement ("Disclosure") is issued by **Plan Clan**, a private, non-commercial investment club formed by family and friends for the purpose of collectively accumulating and holding digital assets over a long-term horizon. By participating in Plan Clan and contributing funds toward the purchase of crypto assets, each member acknowledges, understands, and voluntarily accepts all risks described in this document. This Disclosure is designed to ensure transparency, protect the interests of members, and clarify that participation is entirely voluntary and without any guarantee of financial return.

#### 1. Purpose of This Disclosure

The purpose of this Risk Disclosure Statement is to explain in clear terms the range of risks associated with contributing to and participating in a private crypto investment club. Digital assets—including but not limited to ZCASH, ASTER, STELLAR(XLM), and other blockchain-based tokens—carry unique and significant risks. These risks may differ substantially from those associated with traditional financial instruments, and losses can be severe or total. Members are urged to read this document carefully before contributing funds to Plan Clan

#### 2. No Guarantees or Assurances

Plan Clan does not guarantee any form of profit, income, interest, or positive return on contributions.

Crypto values may:

- increase significantly,
- remain flat for long periods, or
- collapse unexpectedly and permanently.

Past performance of any digital asset does not guarantee future results.

No member, officer, committee, or contributor is authorized to offer assurances, promises, or predictions regarding returns. Any such claims should be disregarded.

#### 3. Volatility and Market Risk

Cryptocurrencies are highly volatile. Prices can fluctuate dramatically within short periods due to:

- global market sentiment,
- regulatory announcements,
- exchange failures,
- technological developments,
- macroeconomic changes,
- social media trends,
- liquidity shocks, and
- unexpected events such as black swan market crashes.

A member's contribution value may significantly decrease in days or even minutes. Members must be prepared for extreme price swings and long-term downturns.

#### 4. Liquidity and Exit Risk

Some digital assets may be difficult or impossible to convert into cash when needed.

A token held by the club may:

- have low trading volume,
- be delisted from exchanges,
- face withdrawal suspensions, or
- become completely illiquid.

This means the club may not be able to sell an asset at the desired time or price.

Additionally, Plan Clan maintains a 5-year long-term accumulation and holding strategy, meaning:

- withdrawals are limited,
- exit values depend entirely on market conditions,
- and members cannot demand instant liquidity.

Members must be comfortable committing funds for extended periods without expectation of early liquidation.

#### 5. Regulatory and Legal Risk

Cryptocurrency regulation is evolving globally, including in Ghana. Changes in laws or governmental actions may:

- restrict or ban certain crypto activities,
- impact exchanges or wallets,
- introduce taxation requirements,
- limit access to crypto platforms,
- or impose new reporting obligations.

Plan Clan is a private, non-commercial club and does not operate as a licensed fund manager, investment advisor, or public investment scheme. However, regulations may still affect the club's ability to buy, hold, or sell digital assets. Members understand that regulatory changes could materially impact the club's operations and asset values.

#### 6. Technology and Security Risk

Cryptocurrencies rely on blockchain networks, wallets, private keys, and digital infrastructure. The following risks apply:

- Hacking:** Exchanges, wallets, or blockchain networks can be hacked, resulting in partial or total asset loss.
- Wallet Mismanagement:** If members lose private keys, recovery phrases, or access devices, funds can become permanently inaccessible.
- Technical Failures:** Software bugs, network congestion, transaction errors, or protocol failures may disrupt operations.
- Smart Contract Risk:** Assets stored in smart-contract systems (e.g., DeFi platforms, bridges) may be vulnerable to code exploits or security breaches.

Plan Clan will implement a multisignature wallet system to enhance security, but no method is completely risk-free.



This document serves for informational purposes only and should not be construed as financial advice. It is essential to understand that the content presented here does not take into account your specific investment goals, financial situation, or individual needs. Prior to making any investment decisions, you are strongly encouraged to carefully review the risk disclosure statement (RDS) for the specific cryptocurrency you are considering. This document does not fully outline the key features and risks associated with the each cryptocurrency. You can obtain both the RDS and target market determination (TMD) free of charge by emailing PlanClan at info@planclan.org or by visiting their website at www.planclan.org/assets. For personalized financial guidance tailored to your unique circumstances, it is highly recommended that you consult a licensed or authorized financial advisor. Please be aware that all investments carry inherent risk and the potential for loss. Neither PlanClan Executives nor any affiliated entity within Dux Investments Ltd. guarantees the performance of any crypto asset or the return of your invested capital. The information contained within this document is presented as of the indicated date and may be subject to change due to subsequent events or other unforeseen circumstances. PlanClan, and Dux Investments Ltd. expressly disclaim any liability for any loss or damage resulting from reliance on this information. Total projected return figures presented for PlanClan are based on entry prices and do not incorporate all ongoing fees associated with Dux Investments Ltd. These figures also assume HODL strategies and do not account for potential tax implications. Past performance of an asset should not be considered indicative of future results.

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Website: www.planclan.org  
Email: info@planclan.org

#### 7. Operational and Human Risk

As a collective club relying on collaboration and shared decision-making, the following risks may occur:

- members making uninformed or emotional decisions,
- delays in voting or consensus,
- administrative errors,
- miscommunication between members,
- failure of responsible persons to follow agreed procedures,
- accidental transactions,
- or disagreements that affect decision-making.

All decisions are made by supermajority vote, but this does not eliminate the possibility of poor judgment or unforeseen errors.

#### 8. Exchange and Third-Party Risk

Plan Clon may use cryptocurrency exchanges or service providers to facilitate purchases, sales, or custody. These third parties may:

- fail,
- be hacked,
- freeze withdrawals,
- impose unexpected limits,
- engage in fraudulent behavior,
- or halt operations without notice.

Losses suffered at the exchange or platform level are still borne by members.

#### 9. Concentration Risk

If the club chooses to invest heavily in a limited number of digital assets (e.g., mostly Zcash and XLM), concentration risk arises. While concentration may increase potential upside, it also magnifies losses if those particular assets decline or fail.

#### 10. No Professional Management or Advisory Services

Plan Clon is not run by professionals.

No officer, committee member, or participant acts as:

- a financial advisor,
- a fund manager,
- an investment consultant,
- a securities dealer, or
- a fiduciary.

All members participate voluntarily and share responsibility for decisions. Members must perform their own research and make independent decisions before voting.

#### 11. Taxation Risk

Tax laws regarding digital assets may change.

Members are individually responsible for understanding and complying with:

- tax obligations,
- capital gains reporting,
- and any applicable national or regional requirements.

Plan Clon does not provide tax guidance.

#### 12. Total Loss Risk

It is possible for a digital asset to lose 100% of its value.

Members must not contribute funds they cannot afford to lose.

Participation should be considered a high-risk, long-term financial experiment, not a guaranteed wealth-building tool.

#### 13. Member Acknowledgment

By joining Plan Clon and contributing funds, each member acknowledges the following:

1. They have read this Risk Disclosure in full.
2. They understand that cryptocurrency investing involves significant risks.
3. They voluntarily accept the possibility of losing part or all of their contribution.
4. They confirm that no guarantees were made regarding returns.
5. They understand that participation is optional and based on mutual trust.
6. They agree to bear responsibility for their personal financial decisions.

#### Signature Section

I, \_\_\_\_\_,

confirm that I have read, understood, and voluntarily accept all risks described in this Risk Disclosure Statement.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_