



---

# The Future of Investing is Here



# Table of contents

**/01** WELCOME TO THE HIGHEST YIELDING  
MONEY INSTRUMENT  
Why Digital Assets.

**/07** WHAT MAKES THIS BETTER THAN A SAVINGS  
OR PENSION PLAN  
Does joining a clan offer a better incentive to  
safeguard my retirement?

**/03** IS AN CRYPTO INVESTMENT PLATFORM  
SUITABLE FOR ME?  
Designed for smart investors who want their  
money to be safe and want to be able to hold  
some of their investments offshore.

**/09** TAKING THE NEXT STEP  
Find out how to get started with the  
PlanClan.

**/05** WHY SHOULD I CHOOSE THE PLANCLAN  
STRATEGY?  
With flexible, multi-currency deposit options  
you can hold all sorts of assets in one place  
while your money is secure and well  
protected.

**/10** GET IN TOUCH  
How to get in touch with us.





Welcome to the HIGHEST yielding money instrument on the planet...

### The Digital Assets Revolution...



*The world is on the brink of the largest transfer of wealth in human history—and it's happening right now.*

*The global cryptocurrency market has skyrocketed to \$3.27 trillion, a jaw-dropping 3,270% surge from just \$100 billion in 2017. From its early days in 2014, crypto has multiplied over 600 times in value, delivering a staggering 47% compound annual growth rate—far outpacing the S&P 500, bonds, or any traditional investment.*

*Your children are watching. You will find out that the pension you're counting on might not even buy them half a trolley of groceries in 2045. They won't thank you for "playing it safe."*

*Imagine leaving your children more than money— real, battle-tested digital gold: ZEC has grown at 32% CAGR since 2016, turning \$1,000 into over \$20,000. XLM exploded at 58% CAGR, multiplying early investments more than 80-fold. Across the market, crypto has minted more millionaires in a decade than Wall Street has in a century.*

*Your grandchildren will either inherit a seven-figure crypto legacy — or they'll inherit your excuses. Choose.*





*FACT: Trying to build wealth alone is a slow and difficult struggle*

*Most people work 30–40 years...  
Earn millions over their lifetime...  
And still retire broke*

*Why?*

*Because they save alone  
They invest alone  
They make emotional mistakes alone  
They collapse alone*

**PlanClan exists to break that curse.**

*Don't mistake PlanClan for a "nice idea."  
This Investment Club could be the opportunity you'll  
regret ignoring five years from now.*



## PSYCHOLOGY OF WHY INDIVIDUALS FAIL — BUT GROUPS SUCCEED

*Naturally, People fail financially because:*

*They lack consistency*

*They lack accountability*

*They lack discipline*

*They lack long-term vision*

*They panic sell*

*They lack investment knowledge*

***But when people unite:***

- ✓ *Consistency increases by 400%*
- ✓ *Savings multiply automatically*
- ✓ *Discipline becomes natural*
- ✓ *Emotional decisions reduce*
- ✓ *Compounding accelerates*
- ✓ *Wealth becomes a team sport*

*A PlanClan group turns a weak individual into part of a strong community.*





**REAL-WORLD PROJECTED RETURNS  
— THE BIG 3 ASSETS TARGETED**

The Club’s primary assets shall be the following:  
Based on historical performance, market cycles,  
tokenomics, adoption, and supply metrics:

**1. ZCASH (ZEC)**

Previous ATH: \$5,94  
Present price range: \$20–\$40  
Forecasted 2025–2030 potential: \$1,000 – \$5,000  
Conservative growth expectation: 40x  
Aggressive growth expectation: 80x – 100x  
ZCASH 8-year projection: A GHS 1,000 position today  
could grow to GHS 10,000 – 50,000.

**2. ASTAR (ASTR)**

High adoption (Bitcoin’s top competitor)  
Previous cycle low → high: 40x  
Current adoption is increasing rapidly  
2025–2030 projection: 25x – 50x  
ASTAR 8-year projection: A GHS 1,000 investment  
could become GHS 25,000 – GHS 50,000.

**3. STELLAR (XLM)**

Previous ATH: \$0.87  
Current range: \$0.20–\$0.28  
Adoption by banks, remittance companies,  
MoneyGram, Visa & MasterCard  
2025–2030 projection: 10x – 40x (conservative)  
Upper cycle: 80x  
STELLAR 8-year projection:  
A GHS 2,000 long-term position could reach GHS  
30,000 – GHS 200,000.

**Secondary assets (optional, voted) are usually a  
maximum of 3–5 additional long-term digital assets.**



*Rotating savings groups (susu) have existed for centuries.*

*A club empowers a good investment culture by providing:*

- ✓ *Social accountability*
- ✓ *Emotional motivation*
- ✓ *Structured planning*
- ✓ *Group discipline*
- ✓ *Shared purpose*

*This is why investment clubs outperform individual savers  
by 300% to 500% globally.*

*But the PlanClan Club upgrades this ancient wisdom with  
long-term investment, retirement planning, transparency  
tools, and modern financial education.*

# Why should I join a Clan?

## THREE MACHINES IN ONE

### 1. Retirement Security Engine

*Social Security is outdated. Pensions are dead. No more praying, pensions survive. PlanClan is a locked 5-year vault. Withdrawals are forbidden unless 80% of the clan votes yes or the cycle ends. Your money is forcibly protected from your own emotions and from greedy relatives. This is the discipline that creates millionaires.*

### 2. Private Wealth Multiplying Machine

*Multi-signature Gnosis Safe wallet – 4-of-7 or 3-of-5 setup. No single human can touch funds without the clan's consent. Rotating Investment Committee proposes asset additions to the portfolio. No manager fees, no 2-and-20, no hidden costs. 100 % of the upside goes to the clan.*

### 3. Crypto-Focused Legacy Builder

*Every child, niece, nephew, godchild can be written into the ledger as an heir. When you are gone, they don't fight over land documents – they inherit a percentage of a multi-million-dollar crypto portfolio already secured in cold storage with seeds split among trusted clan members. We even teach them how to access it. That is legacy.*



*Refer kin for priority slots.*

*Client Care: [+233-233-233-119](tel:+233-233-233-119) or [consult@planclan.org](mailto:consult@planclan.org).*

## WHAT MAKES PLANCLAN SUPERIOR TO ANY PENSION, FUND, OR SAVINGS PLAN

Unlike public pensions or mutual funds, or fixed deposits:

- ✓ No management fees
- ✓ No penalties
- ✓ No bureaucracy
- ✓ No strangers managing your money
- ✓ No mismanagement
- ✓ No government risks

***You have control in the group.***

***You vote on decisions.***

***You see every contribution.***

***You approve every purchase.***

***You can hold a multisig keys.***

This is family & friends investment scheme, not institution-run products.

*"Investors often turn to the crypto market during times of market volatility as they seek more stable investment options." - Bloomberg*



## TRUE FREEDOM

*In the Clan's embrace, your wealth grows beyond banks, beyond borders, beyond fiat limits.*

*Request to join today. HODL tomorrow. Legacy forever*

Visit our website at [www.planclan.org](http://www.planclan.org) for more information.

# Request a Customised Investment Portfolio exclusive to your Clan

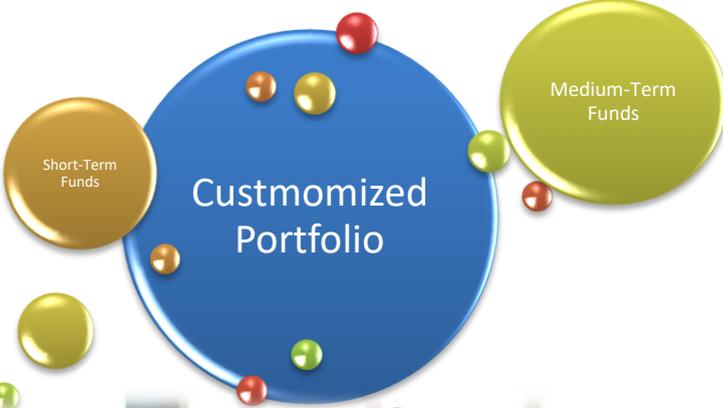
## GENERATIONAL GUILT TRIGGER

Every month you delay:

- You lose compounding power.
- You lose GREAT market entry opportunities.
- You lose time — your most valuable financial asset.

The markets will not wait.  
Retirement will not wait.  
Life will not wait.

The earlier your clan starts, the larger the multiplier.



### JOIN THE ELITE: CLAN ALPHA FORMATION UNDERWAY

Membership Requirements:

- Family members or close personal friends ONLY
- Maximum 28 members per clan (STRICTLY ENFORCED)
- Sign Constitution & Operating Agreement
- Complete risk disclosure acknowledgment



## BRUTAL TRUTH!

*79% of Ghanaians have ZERO retirement savings.*

*87% of retirees depend fully on their family and children to survive.*

*The average Ghanaian retires with less than GHS 8,000 in savings.*

*Inflation has destroyed 168% of savings value in the last 6 years.*

*And 90% of family wealth disappears by the third generation.*

*This means your entire family's financial destiny might already be in danger — unless you do something radically different.*

*If we do not unite now, WHEN?*

*...when everyone is old?*

*...when our parents are already suffering?*

*...when inflation has eaten all our savings?*

*...when the crypto market is already 20x?*

*...when it is too late to change anything?*





## Taking the next step

### TICKTOCK... TICKTOCK...

The \$29 trillion wealth migration is accelerating.

The best projects are already raising at 50–100x valuations from their 2021 levels. **The window for 30%+ percent CAGR with intelligent risk management is closing.**

Your story is still being written.

Will the chapter titled “2026–2036” read: “We played it safe and got average results in a once-in-a-century revolution.”

Or will it read: “We joined a clan. We chose freedom. We built a legacy that will echo for generations.”

*The decision is yours.*

### THE DOOR IS OPEN — BUT NOT FOR LONG

*Membership is capped at **ONLY 28 PEOPLE**. Once full, the door closes – permanently. There is no waiting list. And once the club starts its 5-year cycle, **no one else can join** unless the group votes unanimously*



Register now at [www.planclan.org](http://www.planclan.org)

Call our Client Care Center: +233-233-233-119

Email the team directly: [consult@planclan.org](mailto:consult@planclan.org)

Past performance is not a guarantee or a reliable indicator of future results.

All investments contain risk and may lose value. Investing in the bond market is subject to risks, including market, interest rate, issuer, credit, inflation risk, and liquidity risk. The value of most bonds and bond strategies are impacted by changes in interest rates. Crypto HODL strategies with longer durations tend to be sensitive and volatile. Diversification does not guarantee against loss but minimizes it. There is no guarantee that these investment strategies will work under all market conditions or are appropriate for all investors and each investor should evaluate their ability to invest for the long term, especially during periods of downturn in the market.

Crypto is volatile; no profits guaranteed. Past CAGRs (ZEC 32%, XLM 58%, market 47%) from CoinMarketCap/CoinGecko; future no assurance. 5-year min HODL; losses proportional. Consult advisors. Not financial advice.

Individual investors should contact their own financial professional to determine the most appropriate investment options for their financial situation. This material contains the current opinions of the manager and such opinions are subject to change without notice. This material has been distributed for informational purposes only and should not be considered as investment advice or a recommendation of any particular security, strategy or investment product. Information contained herein has been obtained from sources believed to be reliable, but not guaranteed. No part of this material may be reproduced in any form, or referred to in any other publication, without express written permission.

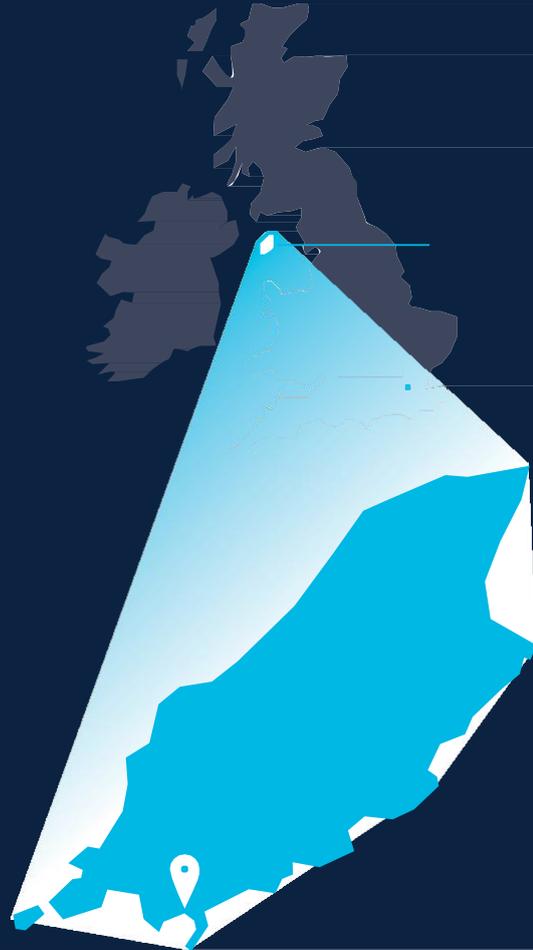
## Get in touch

### BY EMAIL:

[info@plandan.org](mailto:info@plandan.org)

### BY PHONE:

+233 233-233-119



This document has been prepared and issued by Dux Investments Ltd, as the education services provider for PlanClan. It is general information only and is not intended to provide you with financial advice and has been prepared without considering your objectives, financial situation, or needs. You should consider the Funds Fact Sheets and the Key Investor Information for the relevant fund, prior to making any investment decisions. The Facts Sheets can be obtained for free by emailing [support@plandan.org](mailto:support@plandan.org) or by visiting our website [www.plandan.org/assets](http://www.plandan.org/assets). If you require financial advice that considers your personal objectives, financial situation, or needs, you should consult your licensed or authorized financial adviser. This information is only as current as the date indicated and may be superseded by subsequent market events or for other reasons. To the extent permitted by law, no liability is accepted for any loss or damage because of any reliance on this information. All investments contain risk and may lose value. Neither Dux Inc. nor any other affiliate guarantees the performance of any fund or the return of an investor's capital. Neither Dux Investments Ltd. nor affiliates give any representation or warranty as to the reliability or accuracy of the information contained in this document.

