

# **PALINDROME SUPREME TRADER COMBO PACKAGE COOPERATIVE PRIVATE OFFERING MEMORANDUM AND AGREEMENT**

THIS IS A PRIVATE OFFERING AND MAY NOT BE SHARED WITH ANYONE WITHOUT PERMISSION

This Palindrome Supreme Trader Combo Package Cooperative (hereinafter "Palindrome 3 Supreme Coop") Private Offering Memorandum and Agreement (hereinafter "Agreement") is entered into this \_\_\_\_ day of May, 2017, by and between Bob Noxon, acting as Manager (hereinafter "Manager") of Palindrome Associates, a Nevada Foundation (hereinafter "Foundation"), and \_\_\_\_\_ (hereinafter "Shareholder"), together the "Parties".

The Parties understand and agree as follows:

1. Manager desires to purchase a combined OneCoin/OneAcademy education package consisting of a Tycoon Plus Trader Package for 7,500 euros that includes 81,818 Mining Tokens (hereinafter "Tokens"); a Premium Trader Package for 13,750 euros that includes 150,000 Tokens; an Infinity Trader Package for 27,500 euros that includes 300,000 Tokens, and a Supreme Trader Package for 188,000 euros that includes 1,888,888 Tokens, the combination thereof hereinafter referred to as "Supreme Package". The cost of this Supreme Package is 236,750 euros, accompanied initially with 2,420,706 Tokens, which Tokens will Split eight times.
2. Manager does not have all of the funds necessary to privately purchase this Supreme Package, so Manager is offering to Shareholder the opportunity to participate in the Shared cooperative purchase of this Supreme Package in increments of \$2,500 (hereinafter "Shares"), which is expected to yield approximately 30,000 OneCoin per Share (see attached Proforma). We cannot accurately predict the mining difficulty changes, so the amount of coins estimated may be more or less than anticipated. It is not possible to determine at this time how many total Shares will be required in order to complete the purchase of the Supreme Package. All Shareholders will have a much higher profit potential by purchasing Shares in this Palindrome 3 Supreme Coop than doing this alone with lesser packages, due to the exponential gain with the high number of Splits.
3. The profit from the eighth Split will be used by Manager to pay all of the taxes for which the Foundation is liable, that will become due and payable when the Palindrome 3 Supreme Coop becomes successful, and the anticipated profit is received and disbursed. Manager does not offer tax or legal advice, so Shareholder should seek tax advice from a competent tax professional to determine if Shareholder is liable for any personal taxes.
4. Manager desires to purchase at least one or two subsequent additional Supreme Packages without additional out of pocket cash purchase of Shares by Shareholder. Accordingly, Manager will make high value purchases on DealShaker.com, the Merchant Platform (hereinafter "Merchant Platform"), which purchases require both Euro cash and OneCoin. These online Merchant Platform purchases will be sold for cash, allowing the Palindrome 3 Supreme Coop to fund subsequent Supreme Packages, without additional out of pocket cash from Shareholder, before Splits cease in the second quarter of 2018.
5. Once enough funds have been accumulated to purchase the initial Supreme Package, items can be purchased and sold through the Merchant Platform to return the original purchase price of \$2,500 to Shareholders.
6. Shares are available on a first come, first serve basis, until enough Shares have been purchased to provide the funds necessary for the buying and selling of products within the Merchant Platform. It is unknown at this time how many Shares that will be. However, the more Shares that are sold for cash, the more quickly Manager will be able to accumulate the funds necessary to purchase the initial Supreme Package.
7. Once the initial Supreme Package is purchased, it is Manager's intent to continue the process and purchase additional Supreme Packages for as long as they are available. OneCoin / OneLife (hereinafter "The Company") has announced that no Splits will be available after the second quarter of 2018. All Shareholders in Palindrome 3 Supreme Coop will have equal Shares in all subsequent Supreme Packages with no out of pocket cash. The only cost to Shareholders will be the transfer of OneCoins in their CoinSafe

in order to make purchases of items in the Merchant Platform that can be sold for cash in order to make subsequent Supreme Package purchases.

8. There are two payment components of each Share being offered with this Palindrome 3 Supreme Coop: (1) Payments with OneCoin and (2) Payments with Cash.
  - a) Payments with OneCoin. Shareholders who contribute 1,000 OneCoin from their CoinSafe in order to facilitate purchases within the Merchant Platform will receive 12,500 Tokens, which Tokens will Split seven times, and which will be mined and converted into an expected 10,000 OneCoin (see attached Proforma). We cannot accurately predict the mining difficulty changes, so the amount of coins estimated may be more or less than anticipated.
  - b) Payments with Cash. Shareholders who contribute \$2,500 Cash in order to facilitate purchases within the Merchant Platform will receive 25,000 Tokens, which Tokens will Split seven times, and which will be mined and converted into an expected 20,000 OneCoin (see attached Proforma). We cannot accurately predict the mining difficulty changes, so the amount of coins estimated may be more or less than anticipated.
  - c) Payments with OneCoin and Cash. Shareholders who contribute 1,000 OneCoin plus \$2,500 Cash will receive 37,500 Tokens, which Tokens will Split seven times, and which will be mined and converted into an expected 30,000 OneCoin (see attached Proforma). We cannot accurately predict the mining difficulty changes, so the amount of coins estimated may be more or less than anticipated.
9. If Shareholder is also Shareholder in the original Palindrome Ultimate Coop of September 2016 (hereinafter "Palindrome Ultimate Coop"), Shareholder agrees to have 1,000 OneCoin transferred from Shareholder's CoinSafe account in the Palindrome Ultimate Coop into Manager's CoinSafe account. Since Manager cannot use OneCoin from the CoinSafe to complete transactions in the Merchant Platform, Manager will use his personal OneCoin to complete the purchase transactions.
10. If Shareholder does not have the 1,000 OneCoin to transfer into Manager's CoinSafe account, then Shareholder may purchase the 1,000 OneCoin required for participation for \$1,000, making their total cost to participate in the Palindrome 3 Supreme Coop \$3,500 per Share.
11. Due to the eight Splits the Supreme Package will receive, and the average amount of time for each Split of about two months, it makes sense to put the package into the CoinSafe for at least 18 months in order to receive the bonus interest that the Company pays for coins in the CoinSafe. This will add to the profit potential for each Shareholder.
12. Shareholder understands there can be no expectation of disbursement of Tokens, OneCoin, or profit for a minimum of the 18 months the coins are in the CoinSafe or until all eight Splits have been completed.
13. Once the eight Splits are completed and the 18 month CoinSafe minimum has expired, Shareholder will have the appropriate coins disbursed into Shareholder's individual OneCoin account.
14. All Shareholders will have full access to the complete online OneAcademy education courses available with the Supreme Package.
15. The purchase of the Supreme Package must be made from an account established outside the United States. Several options to complete this process and purchase are being explored so that we do not violate any of the Company's rules, regulations, or terms and conditions in the purchase of the Supreme Package.
16. Manager intends to purchase at least 10 Shares and has the right to purchase additional Shares.
17. Manager's daughter Jessica Taylor will receive all information necessary to make the appropriate disbursements to Shareholder in the event Manager is unable to do so. Her phone number is 801-494-4555. She is not to be contacted unless Manager is unavailable to complete the transaction outlined above. If necessary, Jessica will be assisted by Elaina Saperstein, a local leader in OneCoin, who has the ability and knowledge to assist Jessica as needed.
18. Shareholder agrees to purchase, and Manager agrees to sell, \_\_\_\_\_ Share(s) for \$ \_\_\_\_\_, which is expected to yield approximately 30,000 OneCoin per Share (see attached Proforma). We cannot accurately predict the mining difficulty changes, so the amount of coins estimated may be more or less than anticipated.
19. It is understood and agreed that, in spite of the fact that all indications are that this Palindrome 3 Supreme Coop has excellent profit potential described herein, there is NO GUARANTEE that any profit will be made.

Shareholder must decide whether the risk of losing the purchase price of any Share is worth the reward they will receive for taking the risk if this purchase becomes as successful as expected. **DO NOT MAKE A PURCHASE WITH ANY AMOUNT OF MONEY YOU CANNOT AFFORD TO LOSE. NONE OF THE VALUES DESCRIBED HEREIN CAN BE GUARANTEED.**

Date \_\_\_\_\_

Date \_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Shareholder Full Name

Denis Murdock, Manager, Empower Global Group

\_\_\_\_\_  
Mailing Address, City, ST, ZIP

100 Deerfly Way, Las Vegas, NV 89145

\_\_\_\_\_  
Mobile Phone

Mobile Phone 702-817-5726

\_\_\_\_\_  
Email

Email: Denis@EmpowerGlobalGroup.com

Referral Person's Full Name: \_\_\_\_\_

**PALINDROME SUPREME TRADER COMBO PACKAGE COOPERATIVE  
DISCLAIMER**

Please initial each paragraph and sign where indicated.

1. \_\_\_\_\_ I understand and agree that I am entering into a Coop to purchase the Supreme Package that gives me the highest level of education presently offered by OneAcademy, and will have unlimited access to all the online education provided in this Supreme Package.
2. \_\_\_\_\_ I understand and agree that OneCoin/OneAcademy has no affiliation with Palindrome Associates, managed by Bob Noxon, and that no Shareholder in the Palindrome 3 Supreme Coop will contact OneCoin/OneAcademy regarding this Palindrome 3 Supreme Coop.
3. \_\_\_\_\_ I understand and agree that I will contribute either 1,000 OneCoin or \$1,000 Cash, plus \$2,500 Cash, and receive 37,500 Tokens, which Tokens will Split seven times, and which will be mined and converted into an expected 30,000 OneCoin (We cannot accurately predict the mining difficulty changes, so the amount of coins estimated may be more or less than anticipated.); and that I will receive 11% per annum interest in the CoinSafe on the resulting OneCoin for a minimum of 18 months. This is the total of expected benefits.
4. \_\_\_\_\_ I understand and agree that in reference to paragraph (3) above, no additional tokens, coins, commissions, benefits or entitlements will be expected or awarded to any Shareholder that may result from the eighth Split, or subsequent bonuses awarded to the Palindrome 3 Supreme Coop.
5. \_\_\_\_\_ I understand and agree that if I change any of my contact information within the next 18 months, I will update Bob Noxon and/or his designees with my most current contact information so that I may collect my coins at time of disbursement. If I fail to do so, it is not the responsibility of Bob Noxon to find me.
6. \_\_\_\_\_ I understand and agree that in 18 months when it is time for the coins to be disbursed, Palindrome will disburse coins to my OneCoin account as timely as possible according to the Terms and Conditions of OneCoin/OneLife.
7. \_\_\_\_\_ I understand and agree that I will not receive a return of the OneCoins contributed from the CoinSafe in order to make purchases in the Merchant Platform for the purpose of creating the cash to purchase a subsequent Supreme Package.
8. \_\_\_\_\_ I understand and agree that if I contributed \$2,500 cash in addition to my CoinSafe coins, it is expected that I will receive a return of the \$2,500 cash contributed within 90 to 120 days of the date of this Agreement, so long as enough cash has been generated to make the purchase of the initial Supreme Package, and continue to make purchases so that a second Supreme Package may be purchased. I understand and agree that there is no guarantee of this 90 to 120 day time frame, but so long as we are able to make purchases inside the Merchant Platform, and sell those items for cash, all cash contributors will receive a return of their cash as soon as is practically possible.
9. \_\_\_\_\_ I understand and agree that, in spite of the fact that all indications are that the Palindrome 3 Supreme Coop has excellent profit potential described herein, there is **NO GUARANTEE** that any profit will be made. **NONE OF THE EXPECTED PROFITS CAN BE GUARANTEED, NOR CAN THE RETURN OF THE ORIGINAL SHARE PURCHASE PRICE OF THE SUPREME PACKAGE BE GUARANTEED**, except as prescribed in the previous paragraph.

Date \_\_\_\_\_

Date \_\_\_\_\_

\_\_\_\_\_  
Shareholder Signature

\_\_\_\_\_  
Manager Signature

\_\_\_\_\_  
Shareholder Full Name

\_\_\_\_\_  
Denis Murdock, Manager, Empower Global Group

# **PALINDROME SUPREME TRADER COMBO PACKAGE COOPERATIVE INSTRUCTIONS**

Dear Shareholder:

Welcome to what I believe to be the fastest, safest and most effective method to achieve financial freedom today. As founder and manager of Empower Global Group, I want to congratulate you for joining us in the Empower Global Group OneCoin Cooperative #1, and taking a giant step forward in your financial education. I believe that our EGG Coop #1 is an opportunity to join a true mastermind and immediately augment your current income and retirement portfolio, thereby helping you to achieve financial freedom in record time. Detailed instructions follow:

1. Please send all monies via PayPal to DenisRMurdock@gmail.com (see **PayPal and Wells Fargo Payment Instructions** below); or in the form of a certified bank check or money order payable to Denis Murdock. For other arrangements, contact Denis Murdock.
2. Complete, date and sign Agreement
3. Complete, date, initial and sign Disclaimer
4. You may scan executed Agreement and Disclaimer and email to Denis Murdock

Once Denis Murdock has received your money for your Share(s), he will sign the Agreement and Disclaimer, scan them in for your records of receipt of funds, and forward to you the completed signed docs by both Parties.

## **PayPal Payment Instructions**

If you do not have a PayPal account, it is free and takes only minutes to set up.

What are you sending money for?

NO I'm paying for goods or services (3% charge).

YES I'm sending money to family or friends.

Free if you use your PayPal balance or bank account.

\$0.68 fee if you pay using your credit or debit card.

1. Log in to PayPal: <https://www.paypal.com>
2. Enter your "User Name" and "Password"
3. Click on "Send money to a friend" in top right corner
4. Enter email address: <DenisRMurdock@gmail.com>
5. Enter Amount: \$\_\_\_\_\_
6. Click "Next"
7. Select payment source (Bank Account)
8. Enter "OneAcademy Education"
9. Click "Send"

## **Wells Fargo Payment Instructions**

Wells Fargo Routing #: 321270742

Wells Fargo Acct #: 8302225621

## **Empower Global Group website**

<https://www.empowerglobalgroup.com>

## **Contact Information**

Denis Murdock

Manager, Empower Global Group

100 Deerfly Way  
Las Vegas, NV 89145  
Denis@EmpowerGlobalGroup.com  
702-817-5726

Elaina Saperstein  
Assistant Manager, Empower Global Group  
702-281-9755  
Elaina@EmpowerGlobalGroup.com

Successfully yours,  
Denis Murdock

**PALINDROME SUPREME TRADER COMBO PACKAGE COOPERATIVE  
\$500 SHARE ADDENDUM**

This Palindrome Supreme Trader Combo Package Cooperative \$500 Share Addendum is entered into this \_\_\_\_\_ day of May, 2017, by and between Denis Murdock, acting as Manager (hereinafter "Manager") of Empower Global Group, and \_\_\_\_\_ (hereinafter "Shareholder"), together the "Parties".

This Addendum offers changes to the previous Agreement regarding the differences between the \$3,500 per Share cost and the \$500 per Share cost. If not expressly stated below, then the previous Agreement applies. The Parties understand and agree as follows:

1. Manager is offering to Shareholder the opportunity to participate in the Shared cooperative purchase of this Supreme Package in increments of \$500 (hereinafter "Shares"), which is expected to yield approximately 2,500 OneCoin per Share (see attached Proforma). We cannot accurately predict the mining difficulty changes, so the amount of coins estimated may be more or less than anticipated.
2. Once enough funds have been accumulated to purchase the initial Supreme Package, items can be purchased and sold through the Merchant Platform to return the original purchase price of \$500 per Share to Shareholder.
3. Denis Murdock will contribute personal OneCoin to Manager to satisfy the requirement for 143 OneCoin per \$500 Share per paragraph 10 above.
4. Referral Fees will be paid as prescribed in the following schedule whether or not you purchase a share. The expected schedule for disbursement of referral fees is within 15 days of the receipt of Shareholder purchase of Share(s).
  - a) Referral fees of 10% for 1-5 shares sold whether or not you purchase a share.
  - b) Referral fees of 12% for 6-10 shares sold whether or not you purchase a share.
  - c) Referral fees of 15% for 10+ shares sold whether or not you purchase a share.
5. Risk Free Share(s) Purchase: If for any reason, and at any time after purchase, Shareholder desires to request a refund of Share(s) purchase price, Manager will refund the Share(s) purchase price in full, allowing for time to resell the Share(s), which could take 60 days or more.
6. Shareholder agrees to purchase, and Manager agrees to sell, \_\_\_\_\_ Share(s) for \$\_\_\_\_\_, which is expected to yield approximately 2,500 OneCoin per Share (see attached Proforma). We cannot accurately predict the mining difficulty changes, so the amount of coins estimated may be more or less than anticipated.

Date \_\_\_\_\_

Date \_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Shareholder Full Name

Denis Murdock, Manager, Empower Global Group

\_\_\_\_\_  
Mailing Address, City, ST, ZIP

100 Deerfly Way, Las Vegas, NV 89145

\_\_\_\_\_  
Mobile Phone

Mobile Phone 702-817-5726

\_\_\_\_\_  
Email

Email: Denis@EmpowerGlobalGroup.com