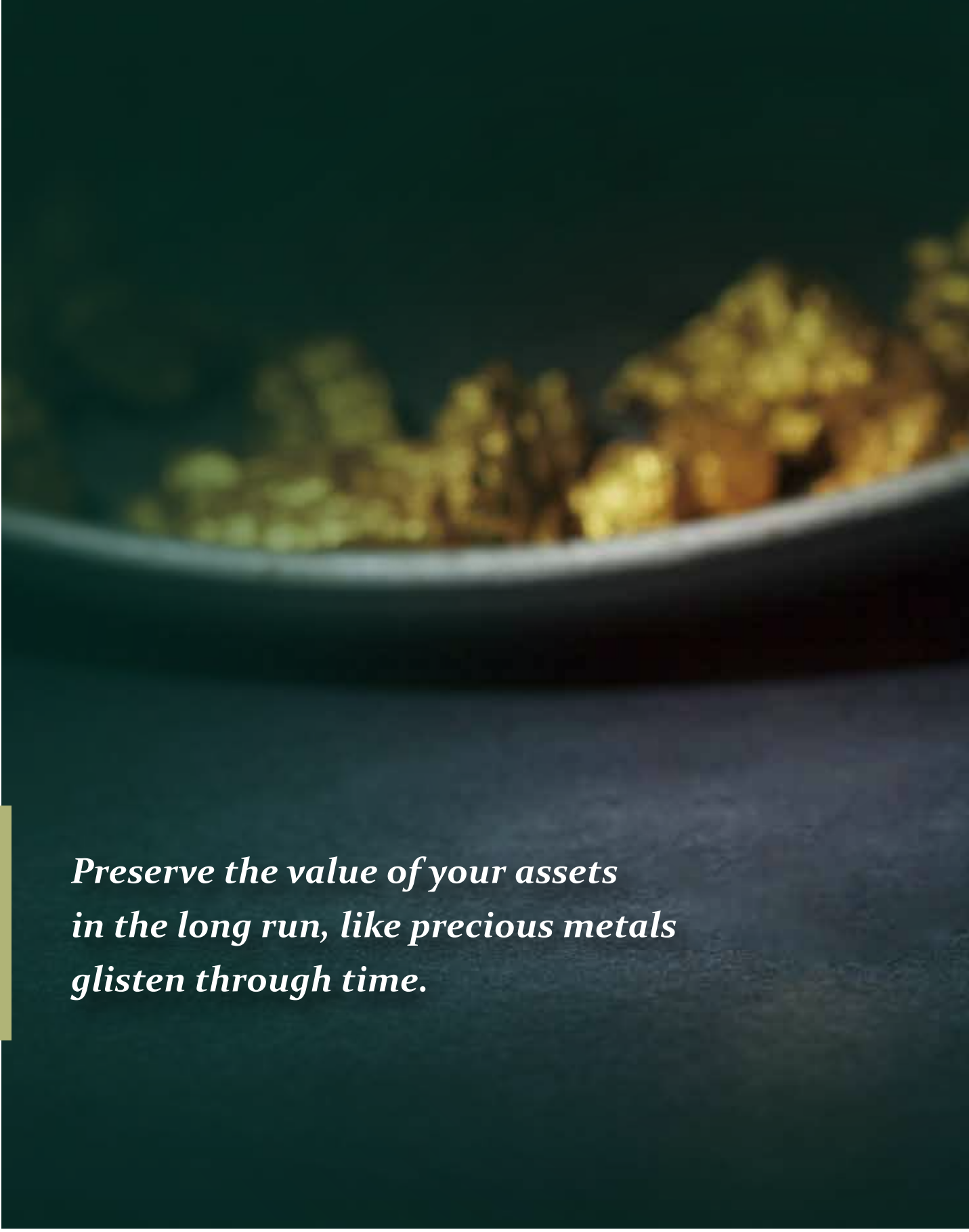




PLAN BROCHURE

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Regular Savings Plan *Tiare &*  
Single Contribution Plan *Plumeria*



*Preserve the value of your assets  
in the long run, like precious metals  
glisten through time.*

PLAN BROCHURE ***Tiare & Plumeria***

The saying “cash is king” implies that holding cash generally offers safety and liquidity. However, sustaining wealth with cash alone is not viable due to inflation, which leads to a decrease in purchasing power. Examining past annual inflation rates in the US and estimating a future rate of 3% per year, a projection indicates the purchasing power of US\$100 in 1980 will dwindle to only US\$11.5 by 2049\*, which is a significant drop of 88.5% in just 70 years.

There are, however, physical commodities like gold, platinum, silver and others, that could benefit from inflation. While many appreciate the beauty of jewellery crafted with these precious metals, fewer know their value in

various industries. Gold plays a vital role in automotive, defence and aerospace. Platinum serves a humble but crucial function in converting emissions from vehicle engines into less harmful waste products. Silver is used to make mirrors, silverware and batteries. When the prices of the goods and services rise, the prices of the commodities used in producing these goods and services also increase. Thus, these physical commodities can serve as a valuable hedge against inflation.

Avenue International (Cook Islands) Limited (“Avenue CI”) endeavours to work hand in hand with you to preserve the worth of your assets, rather than allowing them to fade away.

\*Please refer to the appendix on page 16.

# *Avenue CI's Affordable Trust Plans Offer Exciting Opportunities with Precious Metals*

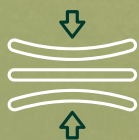
Our latest trust plans, **Tiare** and **Plumeria**, are designed to bring you access to the global markets of precious metals, including gold, platinum, silver and others, with an affordable monthly or single contribution. By allocating your contribution to the physical commodity markets, these plans unlock the potential for solid returns and establish a hedge against inflation.

## PLAN KEY FEATURES

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Affordable and  
potentially rewarding



Flexible



Embrace  
changes and tech



Secure and  
informed





## REGULAR SAVINGS PLAN

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# *Tiare*

Tiare is a generic Cook Islands Māori term for flower, and the star-shaped tiare māori is one type of flower that has a special place of reverence for Cook Islanders. Pure white and having a gentle fragrance, this simple but elegant national flower symbolises purity and love. It is common for Cook Islanders to gift garlands made with nearly open tiare māori as a gesture of love and respect to family, friends and visitors.

Inspired by the spirit of this flower, we proudly introduce the **Tiare trust plan**. Just as the tiare māori represents the care and devotion for the cherished ones, we are dedicated to providing our valued clients exceptional asset protection straight from our hearts.

## SINGLE CONTRIBUTION PLAN

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# *Plumeria*

Renowned for its captivating flowers that come in an array of colours, from pure white to vibrant shades of red, yellow, pink, orange, violet and even mixed and rainbow hues, the plumeria holds deep symbolism for charm, creation and new life. Also known as frangipani in the Cook Islands, this mesmerising flower shows an effortless beauty that hides its resilience. It thrives in diverse conditions, exhibiting tolerance to drought and salt, while gracing us with its enduring presence.

Centred around the remarkable qualities of this little flower, our **Plumeria trust plan** is designed to help you create a flourishing wealth management journey. Even if you may occasionally encounter difficult environments and adversities like the plumeria, we are always by your side to provide you with unwavering support.

# PLAN KEY FEATURES



## AFFORDABLE AND POTENTIALLY REWARDING

Embark on your saving journey with an affordable monthly or single contribution

### Tiare

Minimum monthly contribution: US\$250 for a plan term of 5 to 25 years

### Plumeria

Minimum single contribution: US\$20,000

Benefit from a variety of rewards

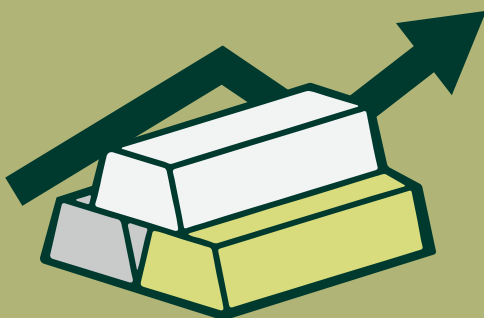
### Tiare

Loyalty bonus and plan fee refund

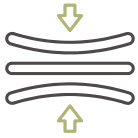
### Plumeria

Up to two months' administration charge waiver

\*Refer to the plan summary for detailed information and the eligibility criteria to receive the rewards.



Diversify your capital and hedge against inflation by participating in tangible goods markets



## FLEXIBLE

**Choose the base currency of your account from US Dollar, Euro, Australian Dollar, Hong Kong Dollar or Japanese Yen**

**Make partial or regular withdrawals according to your needs**

***Examples:***

- Make a one-off withdrawal for the down payment of your dream home
- Make regular withdrawals monthly/ quarterly/ semi-annually/ annually as your pension for supporting your living costs after retirement

**Adjust your contributions flexibly**

- Accelerate your wealth accumulation by making single contributions anytime
- Modify contribution amount or frequency after Initial Contribution Period (“ICP”) (for Tiare trust plan only)

**Pass on assets without going through the probate process by appointing a contingent beneficiary**

**Assign the ownership of your plan through a simple procedure**

*\*The first 5 assignments are free and a charge applies for further assignments.*

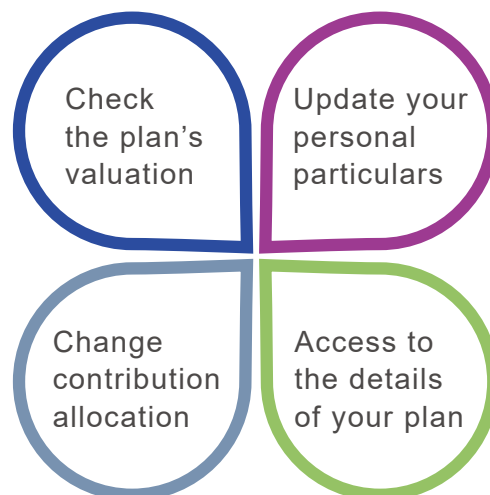


## EMBRACE CHANGES AND TECH

Modify the ratio among various physical commodities without incurring any charges or transaction costs, providing you with the flexibility to adapt to market fluctuations

Manage your account anywhere and anytime through our straightforward online platform at [www.avenueil.com](http://www.avenueil.com)

Featured online functions include:



## SECURE AND INFORMED

Experience true peace of mind as your assets are securely managed by an independent custodian bank and will not be affected by the financial position of Avenue CI

Take advantage of a 30-day cooling-off period to review the Terms and Conditions



# PLAN SUMMARY OF T I A R E

## Plan Type

Regular savings plan with Contribution Payment Term (“CPT”) of 5 to 25 years

## Underlying Asset

Physical commodities

## Applicant

- Individual applicant only
- Aged 18 to 65 at time of application
- Shall not exceed the age of 75 at plan maturity

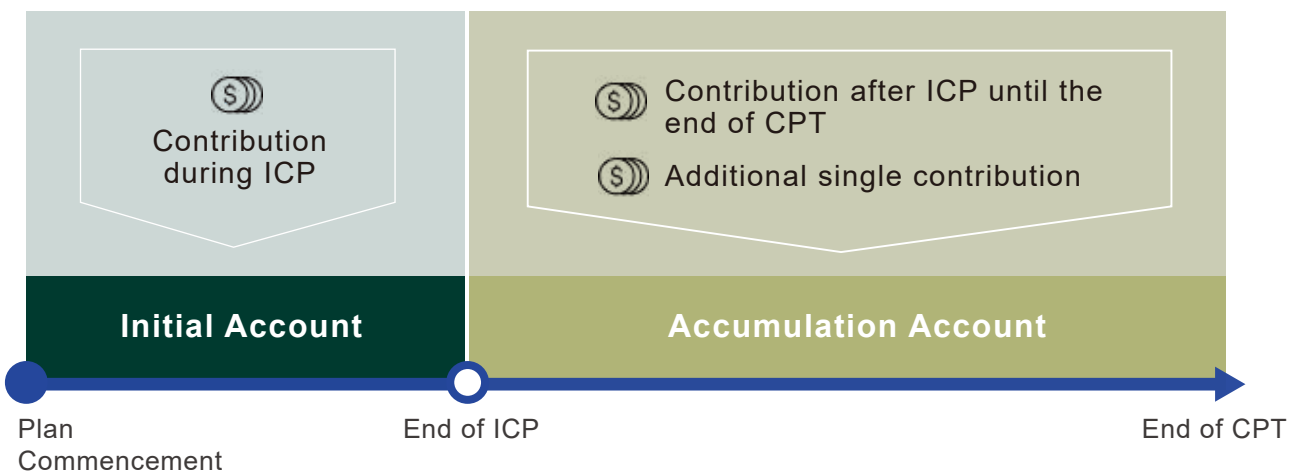
## Beneficiary

- 1 contingent beneficiary can be appointed
- Aged 18 or above

## Initial Contribution Period

Contribution Payment Term (“CPT”)		Initial Contribution Period (“ICP”)
5 to 9 years	>>>	First 15 months
10 to 18 years	>>>	First 18 months
19 to 25 years	>>>	First 24 months

The units allocated by the regular contribution received during the ICP will be held in the Initial Account. After the ICP, the units allocated by the regular contribution and each additional single contribution will be held in the Accumulation Account.



## PLAN SUMMARY OF TIARE

### Minimum Contribution Amount

Contribution Types		Currency				
		USD	EUR	AUD	HKD	JPY
Monthly	>>>	250	250	375	2,000	31,250
Additional Monthly Regular	>>>	50	50	75	400	6,250
Additional Single	>>>	3,000	3,000	4,500	24,000	375,000

\*The minimum quarterly/ semi-annual/ annual contribution is 3 times/ 6 times/ 12 times of the minimum monthly contribution respectively.

### Minimum Contribution of Each Underlying Asset

Currency		USD	EUR	AUD	HKD	JPY
Amount	>>>	50	50	75	400	6,250

### Minimum Withdrawal Amount

Currency		USD	EUR	AUD	HKD	JPY
Amount	>>>	1,000	1,000	1,500	8,000	125,000

### Minimum Plan Value

US\$3,000 or the currency equivalent

### Fees and Charges

Types		Details
Ⓢ Plan Fee	>>>	US\$7 per month or the currency equivalent *Payable throughout the whole CPT
Ⓢ Trust Settlement Charge	>>>	0.48% per month of the Initial Account Value *Payable throughout the whole CPT
Ⓢ Administration Charge	>>>	0.1% per month of the Accumulation Account Value *Payable until the termination of the plan
Ⓢ Contribution Charge	>>>	5% of every additional single contribution made

\*Avenue CI reserves the right to adjust the plan charges or impose new plan charges with no less than one month's written notice if there is any change of jurisdiction and circumstance.

\*There will be a storage fee and price spread. A handling charge will apply if the client chooses to redeem the assets into physical commodities. The subscription documents will include details of these fees and charges.

## Exit Charge

### Initial Account Value x applicable Exit Charge Rate

1. The Exit Charge is applicable to termination or partial withdrawals from the Initial Account before the end of the CPT.
2. The Exit Charge Rate is 100% in the first plan year of any CPT. Starting from the second plan year, the Exit Charge Rate will be dependent on either, as determined by Avenue CI, (i) the number of years from the date of encashment or termination until the end of the chosen CPT; or (ii) the number of years from the date of last contribution until the end of the chosen CPT. An incomplete year will be rounded up to a complete year. There will be no Exit Charge after the CPT.
3. All the charges will be paid by cancelling the units to be allocated for the Initial Account or Accumulation Account (as the case may be).

### Exit Charge Rates:

Remaining Year(s) to CPT	Exit Charge Rate	Remaining Year(s) to CPT	Exit Charge Rate	Remaining Year(s) to CPT	Exit Charge Rate	Remaining Year(s) to CPT	Exit Charge Rate
25 years >>>	100%	18 years >>>	76%	11 years >>>	60%	4 years >>>	35%
24 years >>>	90%	17 years >>>	74%	10 years >>>	58%	3 years >>>	30%
23 years >>>	88%	16 years >>>	72%	9 years >>>	56%	2 years >>>	20%
22 years >>>	84%	15 years >>>	70%	8 years >>>	52%	1 year >>>	15%
21 years >>>	82%	14 years >>>	68%	7 years >>>	48%		
20 years >>>	80%	13 years >>>	65%	6 years >>>	44%		
19 years >>>	78%	12 years >>>	62%	5 years >>>	40%		



## Loyalty Bonus

Plan Anniversary	Bonus Amount
10 <sup>th</sup> >>>	(Actual amount received by Avenue CI after converting clients' net contribution into USD – withdrawal amount in USD) during the first 10 plan years <b>x 0.8%</b>
15 <sup>th</sup> >>>	(Actual amount received by Avenue CI after converting clients' net contribution into USD – withdrawal amount in USD) within the last 5 years prior to each 5 <sup>th</sup> plan anniversary <b>x 1.0%</b>
20 <sup>th</sup> and 25 <sup>th</sup> >>>	(Actual amount received by Avenue CI after converting clients' net contribution into USD – withdrawal amount in USD) within the last 5 years prior to each 5 <sup>th</sup> plan anniversary <b>x 1.2%</b>

\*The loyalty bonus is only applicable to any plan with a CPT of 10 years or more, and is paid on the 10<sup>th</sup> plan anniversary and every 5<sup>th</sup> plan anniversary thereafter until the end of CPT.



## Plan Fee Refund

100% of Plan Fee will be refunded after the maturity of the plan.

\*The plan fee refund is only applicable to any plan with a CPT of 10 years or more, in the condition that during the first 10 consecutive plan years, all regular contribution due has been fully paid (and there are no missing contributions). Additionally, the plan value must not less than the Minimum Plan Value at maturity.

# PLAN SUMMARY OF PLUMERIA

## Plan Type

Single contribution plan with a minimum holding period of 3 years

## Underlying Asset

Physical commodities

## Applicant

- Individual applicant only
- Aged 18 to 75 at time of application

## Beneficiary

- 1 contingent beneficiary can be appointed
- Aged 18 or above

## Minimum Contribution Amount

Contribution Types		Currency				
		USD	EUR	AUD	HKD	JPY
Initial	>>>	20,000	20,000	30,000	160,000	2,500,000
Additional	>>>	3,000	3,000	4,500	24,000	375,000

## Minimum Contribution of Each Underlying Asset

Currency		USD	EUR	AUD	HKD	JPY
Amount	>>>	1,000	1,000	1,500	8,000	125,000

## Minimum Withdrawal Amount

Currency		USD	EUR	AUD	HKD	JPY
Amount	>>>	1,000	1,000	1,500	8,000	125,000

## Minimum Plan Value

Year of Each Contribution		1 <sup>st</sup> year	2 <sup>nd</sup> year	3 <sup>rd</sup> year onwards
Amount (% of each contribution)	>>>	50%	40%	30%

## Fees and Charges

Types	Details
Ⓜ Administration Charge	>>> 0.1% per month of the Plan Value *Payable until the termination of the plan
Ⓜ Establishment Charge	>>> 0.63% per quarter of each contribution amount *Payable quarterly in the first 3 years of the initial and each subsequent contribution made

\*There will be a storage fee and price spread. A handling charge will apply if the client chooses to redeem the assets into physical commodities. The subscription documents will include details of these fees and charges.

## Exit Charge

The amount of each contribution or the plan value of units purchased by each contribution whichever is higher x applicable Exit Charge Rate (as shown in the table below)

1. The Exit Charge is applicable to the Initial Contribution and each Additional Contribution, within 36 months from each commencement date if encashment is made or if the plan value is less than Minimum Plan Value at any time or after withdrawal.
2. The Exit Charge Rate depends on the length of remaining months, which is calculated on a whole monthly basis. Each incomplete remaining month will be rounded up to a complete month. The Exit Charge Rate is 8% for any contributions that are held for less than one month (i.e. 36 remaining months) and the rate shall be adjusted onwards each month thereafter.
3. There will be no Exit Charge after 36 months from the Commencement Date of each contribution has elapsed.

### Exit Charge Rates:

Remaining Month(s) per Contribution	Exit Charge Rate	Remaining Month(s) per Contribution	Exit Charge Rate	Remaining Month(s) per Contribution	Exit Charge Rate
36 months >>>	8.0000%	24 months >>>	5.3336%	12 months >>>	2.6692%
35 months >>>	7.7778%	23 months >>>	5.1114%	11 months >>>	2.4470%
34 months >>>	7.5556%	22 months >>>	4.8894%	10 months >>>	2.2250%
33 months >>>	7.3334%	21 months >>>	4.6674%	9 months >>>	2.0030%
32 months >>>	7.1112%	20 months >>>	4.4454%	8 months >>>	1.7810%
31 months >>>	6.8890%	19 months >>>	4.2234%	7 months >>>	1.5590%
30 months >>>	6.6668%	18 months >>>	4.0014%	6 months >>>	1.3370%
29 months >>>	6.4446%	17 months >>>	3.7794%	5 months >>>	1.1150%
28 months >>>	6.2224%	16 months >>>	3.5574%	4 months >>>	0.8930%
27 months >>>	6.0002%	15 months >>>	3.3354%	3 months >>>	0.6710%
26 months >>>	5.7780%	14 months >>>	3.1134%	2 months >>>	0.4490%
25 months >>>	5.5558%	13 months >>>	2.8914%	1 month >>>	0.2220%





### Loyalty Bonus

An administration charge waiver will be awarded based on the average Plan Value of the last 12 months prior to the plan anniversary. It will be used to offset the administration charge that is payable on the first and second (if applicable) month immediately after the plan anniversary. This bonus is applicable until the termination of the plan.

<b>Average Plan Value of the Last 12 Months</b>		<b>Administration Charge Waiver</b>
US\$50,000 to US\$149,999	>>>	1 month
US\$150,000 or above	>>>	2 months



# GLOSSARY

## *Tiare*

### **Initial Account**

The account which contains the units allocated by the regular contribution and each additional regular contribution (if applicable) contributed during the ICP.

### **Initial Account Value**

The number of units in the Initial Account multiplied by the net asset value (“NAV”) at the relevant dealing day. In principle, the units in the Initial Account may not be withdrawn during the contribution period. Otherwise, Exit Charge will be charged proportionately.

### **Accumulation Account**

The account which contains the units allocated by the contribution after the end of the ICP.

### **Accumulation Account Value**

The number of units in the Accumulation Account multiplied by the net asset value (“NAV”) at the relevant dealing day. In principle, the units in the Accumulation Account may be withdrawn at any time during the contribution period.

### **Minimum Plan Value**

The Plan will be kept in force as long as the Plan Value exceeds the Minimum Plan Value, otherwise the Plan will be terminated automatically and the remaining value will be paid and distributed after all the outstanding plan charges and Exit Charges (if applicable) are deducted.

## *Plumeria*

### **Initial Contribution**

The amount to be paid by the plan owner to activate a single contribution plan.

### **Additional Contribution**

A single amount paid by the plan owner of a single contribution plan on an ad hoc basis.

### **Commencement Date**

The commencement date of the initial contribution and each additional contribution.

### **Minimum Plan Value**

The Plan will be kept in force as long as the Plan Value exceeds the Minimum Plan Value, otherwise the Plan will be terminated automatically and the remaining value will be paid and distributed after all the outstanding plan charges and Exit Charges (if applicable) are deducted.

\*The glossary includes some of the words and expressions found in this brochure. Please refer to the Terms and Conditions for a complete list of words and expressions related to the plans.

## Important Notes

- Tiare and Plumeria are trust plans (hereinafter referred to as the “Plans”, each as “Plan”) issued by Avenue CI. Your return is calculated by Avenue CI in accordance with the performance of the underlying assets that you have chosen. Such return will be subject to the fees and charges of the Plans and may be lower than the returns of the reference underlying assets. If the performance of the underlying assets that you have chosen is poor, your losses may increase while all related plan charges will still be deducted.
- The underlying assets of the Plans have different features and risk profiles. Some may carry a high amount of risk.
- The underlying assets’ value may fall below the Minimum Plan Value in a variety of situations. If the value of your Plan is not sufficient to pay all the ongoing charges, your Plan may be terminated early and cause a loss of your money and interests that you have already paid. Please consult your financial advisor before submitting an application.
- Partial withdrawal or early termination of the Plans/ suspension or reduction of contributions may result in loss of principal or loss of bonuses.
- The Plans involve risks, including the volatility of market prices and exchange rates. The value of the underlying assets and its profit may go up or down. Returns obtained in the past are not indicative of future performance. Therefore, it is important for you to understand your risk tolerance level and the risk level of associated instruments before making any decisions. Please note that the value of your Plan is not guaranteed. The value of your selected underlying assets may go up or down and the value may be lower than your total contribution amounts. It is important for you to consider all the risk factors carefully prior to applying.
- Please carefully read the Plan Brochure and Terms and Conditions before submitting your application. Avenue CI will do its best to provide the correct plan information but will not be held liable for your personal taxation or losses due to your choice of underlying assets.
- This Plan is governed by, and shall be construed in accordance with, the laws of the Cook Islands. The courts in the Cook Islands shall have the exclusive jurisdiction to settle any dispute and claim that arises out of, or in connection with this Plan Brochure.
- The tax benefits received from your plan are subject to both your personal circumstances and applicable tax laws in your country of residence. We recommend that you seek professional advice for personal tax issues.
- The major sales materials for Tiare and Plumeria trust plans include this Plan Brochure and the Terms and Conditions. Please read them carefully before submitting an application.
- The Terms and Conditions shall prevail whenever there is any discrepancy between the Plan Brochure and the Terms and Conditions.

## Common Reporting Standard (“CRS”)

- The Organization for Economic Co-operation and Development’s (“OECD”) Common Reporting Standard (“CRS”) sets forth a globally-coordinated approach to the disclosure of information of individuals and organizations in an effort to reduce the possibility of tax evasion.
- The CRS defines new due diligence, Know Your Client (“KYC”) / Anti-Money Laundering (“AML”), and reporting rules for Financial Institutions which the Cook Islands enacted in the Income Tax (Automatic Exchange of Financial Account Information and Other Matters) Amendment Act 2016 (“ITAA”) which became effective on 26 September 2016.
- Financial institutions covered by the CRS and the ITAA include custodial institutions (including but not limited to trust companies), depository institutions, investment entities, and specified insurance companies unless they qualify as low risk institutions (low risk of being used for tax evasion).
- The information to be reported in respect of any person identified as holding reportable accounts includes (without limit) name, address, jurisdiction of residence, tax identification number (or the functional equivalent), date and place of birth (for individuals), account number (or the functional equivalent), interest, dividends, account balance or value, income from certain insurance products, sales proceeds from financial assets, and other income generated with respect to assets held in the account or payments made with respect to the account.
- Reportable accounts include accounts which have been identified as such under the new due diligence requirements and accounts held by individuals and entities who are residents for tax purposes of a reportable jurisdiction (as provided for pursuant to the ITAA). Additionally, the CRS imposes an obligation on financial institutions to identify the controlling person of passive non-financial entities.
- To comply with its obligations under the CRS and the ITAA, Avenue CI and its affiliates will be required to collect certain information and/or documents from you, and confirm their currency and accuracy with you, from time-to-time. As part of this information collection process, you will also be required to complete a Declaration of Self-Certification Form. Please note that Avenue CI and affiliates do not provide tax advice and will not be liable for any errors contained in the Declaration of Self-Certification Form or otherwise in relation to your tax matters. If you are uncertain on how to complete the Declaration of Self-Certification Form, you should seek advice from your tax advisor.
- In compliance with the CRS and the ITAA, Avenue CI and its affiliates will be required to report and share information regarding you and your accounts with the Revenue Management Division of the Ministry of Finance and Economic Management who may, in turn, share this information with tax authorities in other jurisdictions.
- If you have any questions about CRS, you should contact your tax advisor or the relevant tax authorities.

## Non-U.S. Trustee Company Disclosure

- Under the U.S. Foreign Account Tax Compliance Act, or FATCA, all non-United States entities in a broadly defined class of Financial Institutions (“FIs”), are required to comply with an expansive reporting regime, or, beginning from 1 July 2014, be subject to a 30% United States withholding tax on certain U.S. payments constituting “withholdable payments” (beginning in 2017, a 30% withholding tax applies to gross proceeds from the sale of assets which could produce withholdable payments and foreign passthru payments). Certain passive non-U.S. entities which are not FIs are required to either certify they have no substantial U.S. beneficial ownership or disclose certain information with respect to their substantial U.S. beneficial owners or controlling persons that are specified U.S. persons, otherwise, beginning from 1 July 2014, they become subject to the same 30% U.S. withholding tax as described above. The reporting obligations imposed under FATCA generally require FIs to obtain and disclose information about certain account holders to the United States Internal Revenue Service (“IRS”) or the local tax authorities of the jurisdiction in which they are resident.
- We believe that Avenue CI would likely be treated as an “Investment Entity” and thus a “Financial Institution”. Accordingly, Avenue CI would be obligated to apply prescribed due diligence procedures, and report “U.S. Reportable Accounts” or “Non-consenting Account” and certain information with respect to “Nonparticipating Financial Institutions” to the IRS.
- You may be required to provide a self-certification or other documentation to Avenue CI in order to establish your relevant classification under FATCA. Furthermore, if there is any change in circumstances that would affect your FATCA classification, you should inform Avenue CI immediately and provide an updated or additional certification and/or documentation. Similarly, if there is reason for Avenue CI to know that the self-certification is incorrect or unreliable, a new self-certification and/or additional documentation will be required.

[Appendix]

### Purchasing Power of \$100 Over Time in the US, 1980 to 2049

Year	Inflation Rate in the US (%)	Purchasing Power (US\$)	Year	Inflation Rate in the US (%)	Purchasing Power (US\$)	Year	Inflation Rate in the US (%)	Purchasing Power (US\$)	Year	Inflation Rate in the US (%)	Purchasing Power (US\$)
1980	13.55	100.00	1998	1.55	45.21	2016	1.26	30.62	2034	3.00	17.92
1981	10.33	88.07	1999	2.19	44.52	2017	2.13	30.24	2035	3.00	17.39
1982	6.13	79.82	2000	3.38	43.57	2018	2.44	29.61	2036	3.00	16.89
1983	3.21	75.21	2001	2.83	42.15	2019	1.81	28.90	2037	3.00	16.39
1984	4.30	72.87	2002	1.59	40.99	2020	1.23	28.39	2038	3.00	15.92
1985	3.55	69.86	2003	2.27	40.35	2021	4.70	28.04	2039	3.00	15.45
1986	1.90	67.47	2004	2.68	39.45	2022	8.00	26.78	2040	3.00	15.00
1987	3.66	66.21	2005	3.39	38.42	2023	3.00	24.80	2041	3.00	14.57
1988	4.08	63.87	2006	3.23	37.16	2024	3.00	24.08	2042	3.00	14.14
1989	4.83	61.37	2007	2.85	36.00	2025	3.00	23.38	2043	3.00	13.73
1990	5.40	58.54	2008	3.84	35.00	2026	3.00	22.69	2044	3.00	13.33
1991	4.23	55.55	2009	-0.36	33.71	2027	3.00	22.03	2045	3.00	12.94
1992	3.03	53.29	2010	1.64	33.83	2028	3.00	21.39	2046	3.00	12.57
1993	2.95	51.72	2011	3.16	33.28	2029	3.00	20.77	2047	3.00	12.20
1994	2.61	50.24	2012	2.07	32.26	2030	3.00	20.16	2048	3.00	11.84
1995	2.81	48.96	2013	1.46	31.61	2031	3.00	19.58	2049	3.00	11.50
1996	2.93	47.63	2014	1.62	31.15	2032	3.00	19.01			
1997	2.34	46.27	2015	0.12	30.66	2033	3.00	18.45			

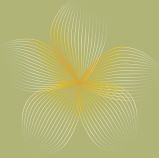
Data source: World Development Indicators

(The inflation rate of 3.00% per year from 2023 to 2049 is an assumption)





※ Please note that we may update this brochure from time to time. The most current version is maintained on Avenue CI's website.



## C O N T A C T



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