



SPARTAN
financial group

INVESTMENT AGREEMENT &
BENEFICIARY DESIGNATION FORM

Active Military, Law Enforcement, Fire or EMS

To confirm your status as active military, law enforcement, fire, or EMS, please include your current credentials so we can confirm your status.

INVESTMENT AGREEMENT

THIS INVESTMENT AGREEMENT, Made this day: _____ by and among **Spartan Financial Group (Company)** and _____ (Investor).

WHEREAS the Company and the Investor have entered into an Investment Agreement dated the _____ whereby the **Company agrees to pay interest to the Investor at the rate of 7.5% annual percent yield returned (APR).**

AND WHEREAS pursuant to the terms and conditions of the Investment Agreement, the Company and the Investor are desirous of entering into an agreement to provide interest on the deposited amount of the Investor.

NOW THEREFORE in consideration of the premises and mutual agreements herein contained and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged by the Company and the Investor hereto, the Company and the Investor hereby agree with one another as follows:

“Investment” shall mean the amount of initial deposit the investor makes (25k) minimum.

In this Agreement, words importing the singular include the plural and vice versa and words importing gender include all genders.

1.00 Entire Agreement

This Agreement, including the Schedules together with the agreements and other documents to be delivered under this Agreement constitute the entire agreement between the Parties pertaining to the subject matter of this Agreement and supersede all prior agreements, understandings, negotiations and discussions, whether oral or written, and there are no warranties, representations or other agreements between the Parties in connection with the subject matter of this Agreement except as specifically set forth in this Agreement. No supplement, modification or amendment to this Agreement and no waiver of any provision of this Agreement shall be binding on any Party unless executed by such Party in writing. No waiver of any of the provisions of this Agreement shall be deemed or shall constitute a waiver of any other provision (whether or not similar) nor shall such waiver constitute a continuing waiver unless otherwise expressly provided.

For purposes of this investment, the investment will be managed and is in full control of Spartan Financial Group for a one year time period with options given on the anniversary date for withdraw or further investment options.

2.00 COVENANTS OF THE INVESTOR

2.01 The investor represents and warrants to the Company that the investor is depositing funds for the purposes of investment for its/his/her own account without a view to or for resale or distribution (25K minimum).

This Agreement, including the Schedules together with the agreements and other documents to be delivered under this Agreement constitute the entire agreement between the Parties pertaining to the subject matter of this Agreement and supersede all prior agreements, understandings, negotiations and discussions, whether oral or written, and there are no warranties, representations or other agreements between the Parties in connection with the subject matter of this Agreement except as specifically set forth in this Agreement. No supplement, modification or amendment to this Agreement and no waiver of any provision of this Agreement shall be binding on any Party unless executed by such Party in writing. No waiver of any of the provisions of this Agreement shall be deemed or shall constitute a waiver of any other provision (whether or not similar) nor shall such waiver constitute a continuing waiver unless otherwise expressly provided.

3.00 TRANSFERS OF INVESTMENT

3.01 The Investor hereby acknowledges and agrees that the investor shall not sell, assign, transfer, dispose of or in any way encumber the investment owned by the investor prior to the anniversary date of the Effective Date of this Agreement.

3.02 After the anniversary date of the Effective Date of this Agreement, the Investor may distribute up to 100 percent of the investment to any limited partners or other fund participants in a relevant fund.

3.03 The investor hereby acknowledges to the Company that the Investment Agreement has not been registered under the Securities Act 1933, and that the investment owned by the Investor shall not be offered for purchased or assigned to any third party pursuant to an effective registration statement under the Securities Act 1933 or an applicable exemption therefrom.

4.00 ARBITRATION

4.01 Pursuant to the laws of the State of California and other applicable laws of the governing jurisdiction, any controversy or claim arising out of or relating to this Agreement, or any breach thereof, shall be settled by arbitration in accordance and to the extent permitted by the laws of the governing jurisdiction arbitration act.

4.02 The Parties to the arbitration shall select one (1) arbitrator. The arbitrators' ruling shall be binding upon the parties to the fullest extent permitted by the laws of the governing jurisdiction. Should any arise, such arbitration shall occur in Ventura County, Ca. and judgment upon the award rendered may be entered in any court having jurisdiction thereof. The expenses of the arbitration shall be borne equally by the parties to the arbitration, provided that each party shall pay for and bear the cost of its own experts, evidence and legal counsel.

5.00 GENERAL PROVISIONS

5.01 Any notice, direction or other instrument required or permitted to be given by either Party under this Agreement shall be in writing and shall be sufficiently given if delivered personally, sent by prepaid first class mail or transmitted by telecopier or other form of electronic communication during the transmission of which no indication of failure of receipt is communicated to the sender:

5.02 This Agreement constitutes the entire agreement between the Parties and supersede all prior agreements, representations, warranties, statements, promises, information, arrangements and understandings, whether oral or written, express or implied, with respect to the subject matter hereof. None of the Parties shall be bound or charged with any oral or written agreements, representations, warranties, statements, promises, information, arrangements or understandings not specifically set forth in this Agreement or in the documents and instruments to be delivered on or before the Effective Date pursuant to this Agreement. The Parties further acknowledge and agree that, in entering into this Agreement and in delivering the documents and instruments to be delivered on or before the Effective Date, they have not in any way relied, and will not in any way rely upon any oral or written agreements, representations, warranties, statements, promises, information, arrangements or understandings, express or implied, not specifically set forth in this Agreement or in such schedules, documents or instruments.

5.03 This Agreement shall be governed by and construed in accordance with the laws of the State of California and shall be treated, in all respects, as a legal contract.

5.04 Except as otherwise provided herein, the registration rights provided for in this Agreement shall terminate at such time as the Investors funds are returned to him in whole including interest paid in the initial deposit after a 1 year period.

Name of Investor: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Phone: _____

Email: _____

Amount of Deposit: _____ Date: _____

(PURCHASER)

Print Name: _____

Signature: _____

IN WITNESS WHEREOF the parties hereto have duly executed this Agreement as of the day and year first written above.

**SPARTAN FINANCIAL GROUP
9452 TELEPHONE ROAD #225
VENTURA, CA 93004**

By: _____

Name: Steven Karnazes

Title: CEO

I have authority to bind the Company.

BENEFICIARY DESIGNATION

(Please print clearly)

Investor Name: _____

Social Security Number (SSN): _____

Date of Birth (mm/dd/yyyy): ____ / ____ / _____

Address: _____

City, State, ZIP Code: _____

Daytime Telephone Number: _____

I hereby designate the person(s) named below as beneficiary(ies), this document revokes any previous beneficiary designation.

Investor Signature: _____ **Date:** _____

Spousal Signature (if applicable)

If you are married and name someone other than your spouse as beneficiary, payment of benefits may be delayed or disputed unless your spouse also signs this beneficiary designation.

Spouse Signature: _____ **Date:** _____

Primary and Contingent Beneficiaries

Unless you designate a percentage, proceeds are paid to primary surviving beneficiaries in equal amounts. Proceeds are paid to contingent beneficiaries only when there are no surviving primary beneficiaries. If you designate contingent beneficiaries and do not designate percentages, proceeds are paid to the surviving contingent beneficiaries in equal amounts. Unless otherwise provided, the share of a beneficiary who dies before the insured will be divided proportionately among the surviving beneficiaries in the respective category (primary or contingent).

Primary Beneficiary Designation

Full Name (Last, First, Middle Initial): _____

Relationship: _____

Date of Birth: _____

Address (Street, City, State Zip): _____

Share %: _____

Primary Beneficiary Designation

Full Name (Last, First, Middle Initial): _____

Relationship: _____

Date of Birth: _____

Address (Street, City, State Zip): _____

Share %: _____

Primary Beneficiary Designation

Full Name (Last, First, Middle Initial): _____

Relationship: _____

Date of Birth: _____

Address (Street, City, State Zip): _____

Share %: _____

Primary Beneficiary Designation

Full Name (Last, First, Middle Initial): _____

Relationship: _____

Date of Birth: _____

Address (Street, City, State Zip): _____

Share %: _____

***** Total Contingency Share % must equal 100% *****

Contingent Beneficiary Designation

Full Name (Last, First, Middle Initial): _____

Relationship: _____

Date of Birth: _____

Address (Street, City, State Zip): _____

Share %: _____

Contingent Beneficiary Designation

Full Name (Last, First, Middle Initial): _____

Relationship: _____

Date of Birth: _____

Address (Street, City, State Zip): _____

Share %: _____

Contingent Beneficiary Designation

Full Name (Last, First, Middle Initial): _____

Relationship: _____

Date of Birth: _____

Address (Street, City, State Zip): _____

Share %: _____

***** Total Contingency Share % must equal 100% *****

***** Please see the following page for additional guidance. *****

GUIDELINES FOR DESIGNATION OF BENEFICIARIES

General Please be sure to include the beneficiary's full name, social security number and relationship to you. Providing this information can help expedite the claim process by making it easier to locate and verify beneficiaries.

Minors While you may designate minors as beneficiaries, please note that claim payments may be delayed due to special issues raised by these designations. In the event of a claim and the beneficiary is a minor child, the insurance proceeds will not be released to the minor child. The insurance proceeds may be paid to a duly appointed guardian of the child's estate. You may wish to consult with an attorney when drafting your beneficiary designation.

Trust as Beneficiary You may designate a trust as beneficiary, using the following form: To [name of trustee], trustee of the [name of trust], under a trust agreement dated [date of trust]. If you wish to designate a testamentary trust as beneficiary (i.e., one created by will), please contact the Administrator for the appropriate form(s). You should recognize the possibility that your will, which was intended to create this trust, may not be admitted to probate (because it is lost, contested, or superseded by a later will). Claim payment delays can result if the beneficiary designation doesn't provide for this situation. A special form is therefore needed to address these possibilities.

Life Status Changes It is recommended that you review your beneficiary designation when various life status events occur, such as marriage, divorce, or birth of a child.

**Spartan Financial Group
9452 Telephone Road #225
Ventura, CA 93004
805-765-7050**