



CAPITAL MULTIPLIER LOAN

Multiply Your Opportunities



WELLCOME CAPITAL

February 2026 | Alberta, Canada
\$10M+ Balance Sheet Commitment Required



CAPITAL MULTIPLIER LOAN

\$10M+ qualifying client capital (QC) → unlocks 3-4× multiples for non-recourse project funding loan.

Your capital never pledged/depleted.

Principal (QC) held securely at your bank in insurer's same-bank account with insurance policy protection.

3% origination at close (lender) | 3% success fee (Wellcome Capital)

Zero Wellcome Capital liability | Zero depletion

Alberta-built. Projects funded even during market volatility.

[VISIT CML VAULT](#)

Capital Multiplier Loan (CML) is the branded name used by Wellcome Capital for a non recourse private loan between a qualified borrower and an independent Nevis-registered private wealth-lending platform. The platform provides the loan funding. Wellcome Capital acts solely as marketing and introduction partner – not a counter-party.

CML MECHANICS

1. Submit pre-approval package for review and acceptance
2. Engage assigned Insurer to review policy and remit fee
3. Commit Qualifying Capital (QC)
4. QC acts as a balance sheet enhancement for the private wealth lending platform, unlocking regulated credit multiples
4. Platform secures credit using their own assets — your capital untouched
5. A portion of the credit multiples are used to fund project: a non-recourse private loan.
6. Tranches are disbursed across 7-10 months post-compliance. Compliance period 60-90 days.

No guarantees. No depletion. No surprises.

Same safekeeping arrangements as YieldShield Aurum and YieldShield Debt.

Same engine unlocking regulated credit multiples for the platform.

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LEAGAL TRUTH



Three documents. Full control. Complete transparency.

Loan Agreement

1. Direct between you (Borrower) and the independent Nevis-registered private wealth-lending platform (Lender)
2. Wellcome Capital is NOT a signatory — bares no responsibility
3. Zero Wellcome Capital liability on capital or loan proceeds
4. Interest only at SOFR+2.5%
5. 48 month term standard loan term
6. No pre-payment penalties, 12 month minimum loan term

General Security Agreement (GSA)

1. Lien on the project the loan is being spent into
2. Between you (Borrower) and the platform (Lender)

Premium Insurance Policy

1. Premium insurance wrapper provides full protection for client principal
2. Capital transfers to same-bank insurer's account
3. Principal is fully insured against loss
4. Modest policy fee (.25 to .8 bps), client responsibility

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LEVERAGE CALCULATION



Tiered Multiples (fixed)

Size	Multiple
\$10M – \$99M	3X
\$100M+	4X

→ QC can be positioned in USD, EUR or GBP serving projects globally

Example: \$10M QC commitment

- Multiple: 3×
- Loan total: \$30M

Example: \$100M QC commitment = 4× → \$400M

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RISK PROFILE



Zero personal or corporate liability.

Zero depletion of principal.

QC is returned when loan is repaid or otherwise settled (converted to permanent financing).

Tested structure. Proven model since 2005.

Alberta-built execution. No friction.

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TERMS & CONDITIONS



Non-recourse loan, standard 48 month term, extensions possible, interest only at SOFR+2.5% due quarterly.

Loan disbursed across 7 to 10 monthly tranches,

No prepayment penalties, minimum loan term 12 months.

QC held with insurance protection until loan is settled (must be renewed annually)

Loan secured with a lien (GSA) on the project itself. QC is not collateral, and remains unencumbered throughout.

Fees: 3% origination from the lending-platform at close and a maximum 3% success fee from Wellcome Capital at 1st tranche.

No dilution. No risk to client capital. No surprises.

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CML VAULT ACCESS

Full documentation: whitepaper, mechanics, redacted term sheet,

Immediate access available.



wellcomecapital.com/cml-private

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