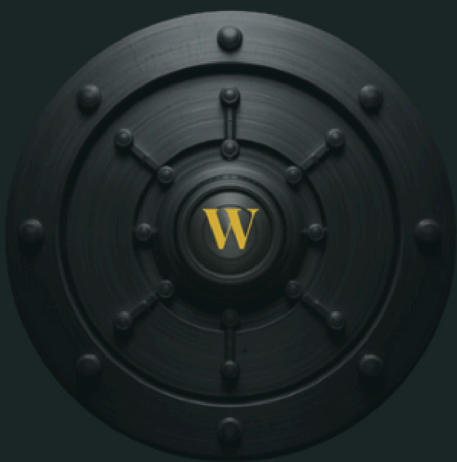
CAPITAL MULTIPLIER LOAN

Escrow-Secured Balance-Sheet Enhancement

Marketed by Wellcome Capital – marketing & introduction partner to an independent private wealth-lending platform



WELLCOME CAPITAL

November 2025 | Alberta, Canada
€10M+ Unencumbered Capital Required

CAPITAL MULTIPLIER LOAN

€10M+ qualifying client capital (QC) in escrow → unlocks 3-4× multiples for project funding.

Capital never pledged/depleted.

Principal (QC) never leaves Tier-1 U.S. law firm escrow with client-exclusive representation.

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

Zero Wellcome Capital liability | Zero depletion

Alberta-built. Funded even during market volatility.

VISIT CML VAULT

Capital Multiplier Loan (CML) is the branded name used by Wellcome Capital for a non recourse loan (client capital never pledged) 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 – we are not a counter-party and bear zero liability for capital or loan proceeds.

CML MECHANICS

1. Commit Qualifying Capital to Tier-1 escrow

2. Escrow agent (U.S. law firm) holds key — you and agent are the only parties

3. Capital acts as a balance sheet enhancement for the private wealth lending platform, unlocking regulated credit multiples for them.

4. Partner secures credit against their assets — your capital untouched

5. Private lender uses a portion of the credit multiples to fund project with 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 U.S. law firm escrow arrangement as YieldShield Debt. Same engine unlocking regulated credit multiples for the platform.

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ESCROW TRUTH

Three documents. One allocation. Full 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 — marketing & introduction partner only
3. Zero Wellcome Capital liability on capital or loan proceeds
4. Interest only at SOFR+2.5% | 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)

Escrow Agreement

1. • Drafted and executed by independent U.S. law firm
2. • Client-exclusive representation
3. • You and the escrow agent are the only signatories
4. • The private wealth-lending platform appoints the firm but has no control or access

LEVERAGE CALCULATION

Tiered Multiples (fixed)

Size	Multiple
$11.6M – $114.8M	3X
$114.8M+	4X

→Priced in EUR for contractual reasons; USD figures above are today's approximate equivalents.

Example: €10M escrow commitment

- Multiple: 3×
- Loan total: €30M

Example at €100M: 4× → €400M

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 structures.

Alberta-built execution. No friction.

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, Minimum loan term is 12 months. No prepayment penalties. QC held in escrow until loan is settled.

Loan secured with a lien (GSA) on the project itself. Capital in escrow is not collateral, remains unencumbered.

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.

Full contractual mechanics in the vault (CML Escrow Mechanics – November 2025).

VAULT ACCESS

Full documentation: whitepaper, escrow mechanics, redacted termsheet, CIS form in vault. Immediate access available.

wellcomecapital.com/cml-private#cml-vault

VISIT CML VAULT

WELLCOME CAPITAL

One Allocation. Zero Correlation. Full Control.