

## RV EXCHANGE PROCESS

Reminder: You need to keep your FOCUS on what you desire, and what you are here to do.

Write it down in positive terms, in the Now, and read it three times per day. Lean in with lots of positive emotion, with passion and glee. These funds are intended to help all of humanity, and to redirect the whole human race away from a belief in 'not enough' and towards a new belief in 'enough, and more than enough'. This is your stewardship, so cherish it!

### PRE-EXCHANGE

1. Create a plan for how you will use your funds, starting with your household, your family, your city, state, country, and the world. **THINK BIG!** Many people need your assistance, so don't be stingy or hoard your funds: be generous in providing food, water, shelter, healthcare, jobs, and education to those who are currently in need.
2. Educate yourself about how to apportion and disburse these funds intelligently, without making yourself conspicuous. If you set up a trust prior to exchange, be sure to convey your currency into that trust before exchanging into that trust. That allows you to use the trust's EIN rather than your own #SS number (for security). Make a PAYMENTS list.
3. Gather your ID documents, receipts, one-page project summaries, any information about trusts, foundations, etc., in a three-ring binder. Add in your currencies, and write up a summary of the currencies and their denominations. Create a spreadsheet for the rates.
4. Cultivate a relationship with a wealth manager. Let your bank know that you have a great deal of money coming to you (without specifying where it's coming from), and let him/her know that you want to work with the bank in a long-term, even multi-generational way, and primarily for humanitarian purposes.
5. If you are giving currency away, do it **BEFORE** your exchange, with gifting letters. This will help you avoid gift taxes post-exchange. If someone has given you currency, make sure you have a gift letter from that person as well.
6. Create a TO-DO list. You will almost certainly have to exchange through Bank of America, Wells Fargo, or HSBC – only the latter two will handle Zim, so far as we know. Once you have exchanged, you can move the money elsewhere.
7. Be organized, intelligent, and businesslike when you go to the exchange appointment. Have everything in hand, with a clear picture of your plans and how to implement them.

### EXCHANGE PROCESS

1. As soon as I get the 800 number(s) I will send it/them out to you by email.
2. Call the 800 number for an appointment. They will ask for your name, zip code, currencies — the zip code is to identify your location, and the currencies so they know how much you are likely to be handling; different levels of wealth require different levels of wealth managers. Zim is handled differently than all the other currencies, so if you have Zim, they will almost certainly send you to an exchange location rather than a bank branch. This exchange location will have great security AND be connected to a bank, so it's just like going to the bank. Ask for an email address so you can confirm the appointment. They will ask if you want to use HSBC or WF (because of the Zim). Don't worry whether you like WF or not — after the exchange, you can change banks and in any case most of your funds will go to investment houses. It will speed the process if you already have an account at WF, even though you'll be asking for new clean NIB accounts, because they will have you in their system. Just get it done!
3. Once you have the exchange appointment details, including who and where you are to meet, send your 'pre-exchange email' with those details and any questions/concerns you want them

to address at the first appointment. Ask for a wealth manager, mention private banking, and say you want to develop a long-term, mutually-beneficial relationship with the bank.

4. Go to the appointment. You may bring an attorney, but no one else. There will be security at the location, and of course no one will know you are carrying currency *unless you tell them* - so don't. Be on time, wear business attire, be polite and confident. They will almost certainly NOT allow you to have a cell phone or laptop with you, so have all your paperwork — to do list, CV, mission/plan, receipts, spreadsheets, trust docs, one-page summaries of humanitarian projects, plus any other documentation, neatly organized in a three-ring binder. If you haven't already arranged this, do it right the heck now!

5. At the appointment, YOU will

1. Present your ID and currency.
2. Receive the written receipt for the currencies.
3. Ask for 'screen' or 'contract' rates for ALL your currencies. Make sure to bring your notes about how what you expect those rates to be. If I receive confirmation on those rates, I will send them to you beforehand; otherwise, use the ones I already sent with the Eight Sequence article (attached) — the rates in the middle column. Talk about your humanitarian plans, and make it clear you are setting things up for the long term, say, a hundred years. It's totally okay to use the other 20% for you!
4. Read the NDA. If you're reasonably happy, sign it, and initial on each page. Get a copy for your records.
5. You will make decisions about the Zim structured payout — I suggest 25 years @ 10%. Find out how often you will be paid that interest.
6. Have them set up a new, clean TRUST account — a NON INTEREST BEARING account — for each currency. Make sure to add a POD (payable on death) to each account.
7. Negotiate how much you have immediate access to – at least 10%.
8. Present your list of cashier's checks, although most large payments will be by wire.
9. Ask for and receive a temporary debit card. Ask for a high-limit credit card.
10. Set up your next appointment with your personal wealth manager and humanitarian giving team.

6. At the appointment, THEY will

1. Check your two forms of picture ID.
  2. Verify your currency on site.
  3. Give you a receipt saying X amounts of dinar, dong, rupiah, Zim, whatever is now in their custody.
  4. Give you a signed, paper copy of the NDA.
  5. Open a new TRUST account in the name of your Trust, using your Trust EIN (not your personal SS#).
  6. Give you a deposit slip or receipt for what is in your new account(s). For non-Zim, you should have 10% at once, and the rest in 24-48 hours.
  7. Give you a debit card and possibly a temporary credit card with a high limit.
7. Send an email after the appointment summarizing the agreements you just made and bringing up any extra questions or concerns you may have. Print up all emails as a paper trail; put this in your bank folder.
8. Second appointment with wealth manager: this is where you will discuss/negotiate how much you are willing to leave in their bank, and for what rate of interest, whatever perks you want, etc. One perk could be a new secure laptop JUST for banking; we are told that the bank will give you this as a perk, but only if you ask.

1. Negotiate the terms of what you will leave in the bank — interest rates, pay periods (monthly, quarterly, yearly). The rest you will move to investment houses or private banks, so be ready with a list. I'll probably be using Mission Wealth, Abbot Downing, and a private trust company. Remember, you need a professional team to handle this amount of money, but it doesn't have to be the bank's team.
2. Negotiate or confirm the terms of the Zim payout: length of time, interest rate, whether the payments are quarterly, half-yearly, or yearly. Use a calculator to figure out the best pattern for your and your plan.
3. Discuss your humanitarian projects, and what you need to pay out right away. In general you will use income to support your projects, not capital.
4. Arrange for any major payments you need to make, such as buying a car or the down payment on a house. In the first 30 days, wire transfers will be limited to 500K, so if you need to pay more for something, ask the bank for the best way to transfer money.

#### POST EXCHANGE

1. Go home and celebrate! Remember to BREATHE.
2. Engage a professional team to keep an eye on your funds/investments, and to give you advice on entities, structures, and taxes (if applicable).
3. Set up your trusts and foundations (if you haven't already), and start funding projects.

I hope this is helpful to you. If you aren't 100% ready to go to the bank, jump on this list NOW!

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