

Summitoakcapital



Offering **FINANCIAL OPPORTUNITY** for all

Become an Investor Now!



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For enquiries or support → www.Summitoakcapital.com



COMPANY IDENTIFICATION DETAILS:

-Company Code: WT/2081/UK-FI

-Business Verification Token (BVT): BVT-WT983742-55

-Company Recognition Number: CRN-4420-WT-CI

-Global Investment Identifier (GII): GII/WT/773.02

-Digital Asset Registration ID: DAR-WT-00492X

-International Compliance Ledger Code: ICLC-209-WT

-Internal Audit Track ID: IATI-WT-112/2025

-Global Asset Trust Certificate Code: GATCC-WT-947

-Company Registration Number: 257904236



1964 Velvetleaf Ln, Santa Rosa, California 95404, United States of America
Email: support@summitoakcapital.com



401 N. Hershey Road
P.O. Box 67
Bloomington, IL 61702-0067

To: SummitOakCapital

1964 Velvetleaf Ln, Santa Rosa,
California 95404, United States of
America

Dear Sir/Ma,

GUARANTEE OF TRUST AND AGREEMENT

Sequel to the agreement made by the both parties, we the above mentioned Bank (**Heartland Bank and Trust Company**) hereby confirm that SummitOakCapital are Banking with us and made a request that we publish this bank guarantee for the amount of **90,000,000\$ (Ninety Million Dollars)** to guarantee the terms of this agreement.

The Terms are as follows:

1. That this bank guarantee made on this day 18th October, 2022 is irrevocable and valid until October, 2029.
2. That we (**Heartland Bank and Trust Company**) shall take responsibility of any loss or damage or whatsoever from the beneficiaries.
3. This agreement can only be terminated if there be need in a mutual respect between the both parties and with publish of the consent of the public if there be need for safety reasons.
4. This agreement is subject to any issue that may arise from any third party in regards to money laundry or cyber theft, as the both parties will not relent to pursue the case as it may be for the image of the both parties and common interest.


Management
(Heartland Bank)




Management
(SummitOakCapital)

State Bank of Lincoln, a Division of Heartland Bank and Trust Company
offers only Heartland Bank products and services





Leo Richards .O.
Founder and Foundation of Summitoakcapital

SUMMITOAKCAPITAL

Where Crypto Meets Confidence

About US

Summitoakcapital is a dynamic digital investment institution tailored for the evolving world of cryptocurrency and digital asset management. Built on a foundation of transparency, security, and strategic growth, Wealth Trust empowers investors to move beyond speculation and into structured wealth generation.

We are more than a platform — we are a partner. A partner that offers not just tools, but expert-driven guidance, risk-managed portfolios, and a seamless interface that gives investors full control of their financial future.

INNOVATION

Today, summitoakcapital is one of the world's leading blockchain ecosystem, with a product suite that includes the largest Trading and mining asset exchange. Our mission is to be the infrastructure provider for trading in tomorrow's world.

summitoakcapital is fully Approved and officially registered company whose activities are regulated by the financial control authorities under the jurisdiction of the United States. Accepting our terms of co-operation, you can be absolutely sure of getting a guaranteed profit and full return on your investment. We Trade and Earn. You share the returns.

We have a strategy for growth based on achieving long-term results for our existing clients, while also improving the distribution and penetration of our products among new client markets.

We are an international financial company engaged in investment activities, which are related to trading on financial markets and cryptocurrency exchanges performed by qualified professional traders.

At a time when digital finance is full of uncertainty, Summitoakcapital provides clarity — helping individuals, institutions, and strategic investors navigate the world of crypto with confidence. Our systems are optimized to deliver long-term value, using a combination of blockchain analytics, AI forecasting, and smart asset allocation.

Summitoakcapital is for the bold investor who wants peace of mind. It's for the cautious investor who wants smarter security. It's for every investor ready to build lasting wealth in the digital age.



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OUR APPROACH TO INVESTORS

At SummitOak Capital, every investor is a valued partner. We approach wealth management with the belief that your success is our success.

What Makes Our Approach Different:

-Personalized Planning:

Your goals shape our strategy — not the other way around

-Ongoing Education:

We provide regular insights, tutorials, and market briefings to keep you ahead of the curve.

Transparent Processes: You'll always know where your funds are, how they're growing, and when you can access them.

24/7 Monitoring & Updates: You're never left in the dark. Market changes, asset performance, and alerts are always accessible.

Respect & Accessibility: Whether you're investing \$500 or \$500,000, we provide equal levels of attention and security.



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Our Core Values

At SummitOak Capital, our values are not statements on a wall — they are principles that guide every decision, every transaction, and every investor relationship.

1. Integrity First

We operate with uncompromising honesty. Investors trust us because we never compromise transparency or accountability.

2. Investor Empowerment

We believe in educating, equipping, and empowering investors to make informed financial decisions.

3. Security & Transparency

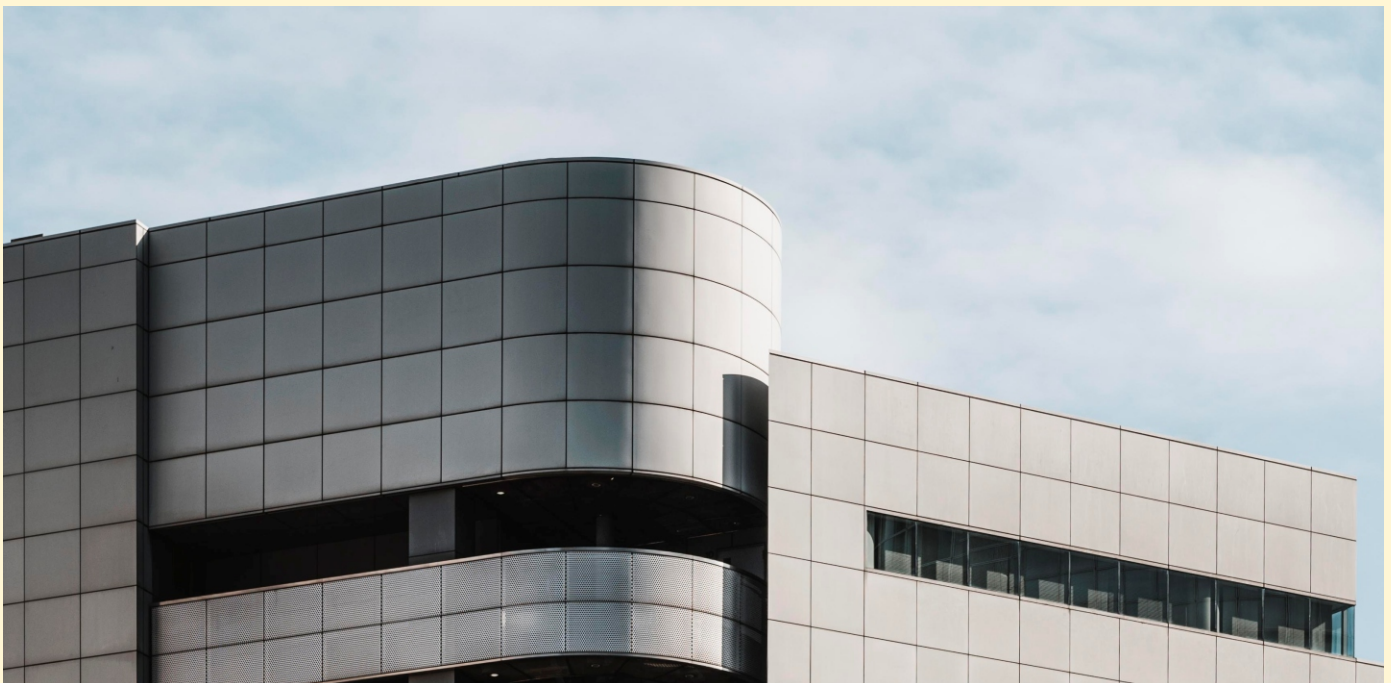
Our systems prioritize the safety of your funds and the clarity of your portfolio activity, with no hidden fees or misleading data.

4. Innovation-Driven Thinking

We embrace new technologies, including blockchain, AI, and decentralized finance, to constantly refine our platform's performance.

5. Long-Term Focus

We don't chase short-term hype. Our strategies are rooted in sustainable, consistent growth over time.





A PROFITABLE INVESTMENTS FOR INVESTORS

SummitOakCapital has sought to align our interests with those of our investors, investment partners, and employees. This has allowed us to proudly build and maintain a culture of ethical behavior, transparency, and social responsibility in both our investments and our operations.

By performing a wide range of operations, SummitOakCapital makes profits from different diversified sources like trading operations on the crypto currency and currency markets, dividends from the implementation of successful startups, and commissions for exchange operations for large legal entities.

As a global investment firm, we foster diverse perspectives and embrace innovation to help our clients navigate the uncertainty of capital markets. We're fostering a culture of diverse perspectives and innovation to help advance our clients' success. And we're doing it responsibly-from how we act to how we trade because outcomes mean more than financial returns. We're committed to helping you achieve better outcomes...the way you define them. We get there by empowering diverse perspectives and breaking through boundaries. We're collaborative and connected-and we never stop working for you.

SERVING OUR CLIENTS

We work every day to earn our clients' trust, whether they're individual investors or the world's biggest institutions. By tapping a global network of diverse perspectives, we design innovative solutions tailored to meet investors unique needs and engineered to deliver the performance they expect. We offer sophisticated wealth-planning tools and expert advice for high-net-worth individuals, families and smaller institutions, helping investors make their money meaningful.

Responsible investing is part of a growing movement-one we can help you embrace. Ultimately you don't have to choose between profits and purpose. You can pursue both. Responsible investing is more than a slogan. It involves real investment choices. But there are many ways to invest through a responsible lens and sometimes it's hard to know where to start. Let us help you with the essentials.

Our strategies embodies our ability to cut through complexity with independent clarity, generating exclusive insights that reframe perspectives and strategies across markets and sectors. Embodies our ability to cut through complexity with independent clarity, generating exclusive insights that reframe perspectives and strategies across markets and sectors.

Our financial team also includes specialists who are experts in evaluating new private businesses called start-ups which have most chances to grow into large-scale and highly profitable enterprises. The idea is very simple: every business needs starting capital to go through bureaucratic formalities, rent premises, purchase equipment and other assets, hire employees and so on. As a rule, start-ups don't have sufficient funds to afford everything they need for effective activity. Banks are quite prudent to "newbies", so it is often very difficult to borrow as much as necessary from banks.

SummitOakCapital platform intends to stay in business for a long time and do its best to ensure high revenue on investor's deposits. The more money we collect, the higher the return. That's why SummitOakCapital platform had started attracting small investments starting from only \$100. Our experts had examined and analyzed the relevant investment markets and developed a highly efficient trading strategy. Investors can choose from a variety of investment packages to invest their funds for different periods of time and receive the best revenue at low risks. Please find more information on investment terms in your personal account.



INVESTOR BENEFITS

Summitoakcapital is built with one purpose in mind: to create measurable value for our investors.

Benefits of Choosing Summitoakcapital

Consistent, Sustainable Growth

Secure Infrastructure backed by global standards

Worldwide Accessibility with no geographic limits

Portfolio Management by Professionals

Real-Time Data and Analytics

Flexible Entry and Exit Points

Access to Educational Resources

Goal-Oriented Investment Planning

Early-Access Opportunities for long-term investors

Fair & Transparent Fee Structures

We don't just grow portfolios — we grow investor confidence.

GET SET UP AND START TRADE WITH SUMMITOAKCAPITAL IN MINUTES.

1. Register In Minutes

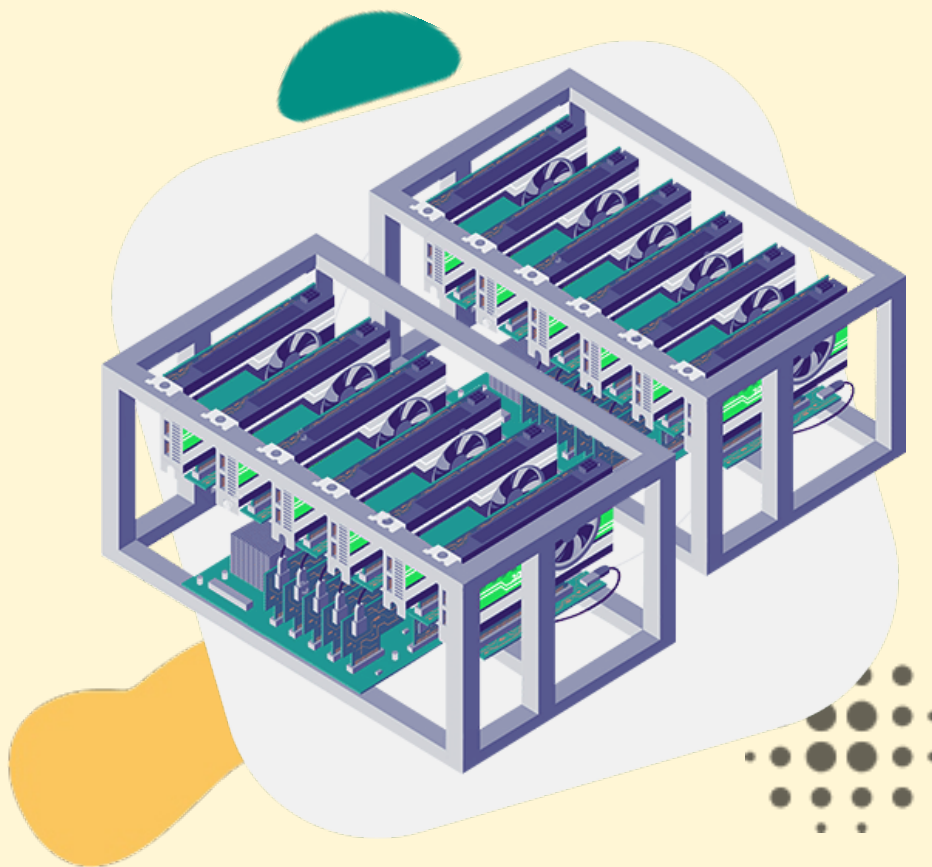
Trading made easy, You can register from with any given link and start your Trade.

2. 24/7 Support Team

3. Fund your Summitoakcapital Wallet

4. Trade your coins

5. All Done



We Charge No fee for any investment Made

EXECUTIVE PLAN	MASTER PLAN Best Sale	DIAMOND PLAN	AMBASSADOR PLAN Hot Sale
\$100 Minimum	\$2000 Minimum	\$10000 Minimum	\$20000 Minimum
\$1999 Maximum	\$9999 Maximum	\$19000 Maximum	UNLIMITED
Choose This Plan	Choose This Plan	Choose This Plan	Choose This Plan
✓ 3% Daily for 3 Days ✓ 3 Days Duration ✓ Instant Withdrawal ✓ \$10 Referral Bonus ✓ Market Growth Solution ✓ 24/7 Live Support	✓ 4.5% Daily for 5 Days ✓ 5 Days Duration ✓ Instant Withdrawal ✓ \$10 Referral Bonus ✓ Market Growth Solution ✓ 24/7 Live Support	✓ 5% Daily for 15 Days ✓ 15 Days Duration ✓ Instant Withdrawal ✓ Market Growth Solution ✓ 24/7 Live Support	✓ 6% Daily for 30 Days ✓ 30 Days Duration ✓ Instant Withdrawal ✓ \$10 Referral Bonus ✓ Market Growth Solution ✓ 24/7 Live Support

In addition to favorable investment proposal we also offer fair and transparent conditions of the affiliate program. You have the opportunity to start a business of your own and earn additional money by just sharing the word of our Company and demonstrating its potential to others. Our referral rewards program offers earning from deposits made by your referrals. Summitoakcapital platform is a safe place to keep and increase your money.

DEDICATED EXPERTS

We are investment experts with an explicit focus on protection and security. We understand that every customer has different circumstances and objectives and it's these differences that influence our diverse range of products. Each of our clients is assigned a personal gold consultant to offer expert guidance on products, markets and timing, with no obligation to purchase. Not merely a shopping basket experience, our investments are tailored to the investor and designed to minimize tax exposure. Our in-house specialists hold qualifications in Law, Accountancy, Investment Banking and Property and use their broad and extensive knowledge to deliver practical and tax-efficient solutions for our clients. SummitoakCapital offers a uniquely consultative approach to purchasing and selling physical gold and silver, regardless of how much you are looking to invest. We pride ourselves on our simple and tailored strategy. working with beginners and experienced investors alike, to find the precious metal investment that will benefit those most. Whether you are looking to convert personal savings or part of your pension into physical gold or silver, we can provide a tax-efficient solution. In addition, our Buy Back Guarantee means your gold and silver investment is as liquid as the cash in your bank account.

OUR SPECIALTY

 Online Trading Discover Trading opportunities on Stocks & more derivatives!	 TRADING Another popular way to Trade in cryptocurrencies is through financial derivatives.	 Real Estate Invest Take Control of Your Financial Future: Earn A Passive Income with Stake.	 Crypto Market Top cryptocurrency prices and charts, listed by market capitalization.
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Used By 300k+ Businesses Of All Shapes And Sizes





CLIENTS' FEEDBACK

Our clients' satisfaction is our greatest measure of success. Here's what real investors are saying:



"SummitOak capital me peace of mind. I see where my money goes, how it grows, and I sleep better at night." — **Jasmine O., USA**



"Withdrawals are always on time, and the interface is easy to understand. Finally, an investment firm that keeps its word." — **Fredrick T., Germany**



"I've tried other platforms. None combine performance, education, and service the way SummitOak capital does." — **Lucas N., Brazil**



My ROI has never been this consistent. I started small and scaled with confidence." — **Anita S., Ghana**

971,300 +

Active Users

8,181,900 \$

Overall Deposits

226,734 \$

Overall Withdrawals

LET'S TALK ABOUT SMART APPROACH

We co-create solutions instead of choosing blame and criticism.

We create moments of play at work.

We take care of each other, and help each other grow.

Continuous learning

We view every situation as an opportunity to learn

We're more interested in learning than being right.

We value giving and receiving regular feedback.

We learn from and mentor those around us.

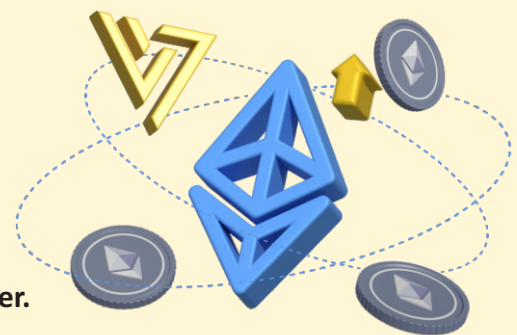
Efficient execution

We complete high quality work quickly by working smarter, not harder.

We value completing tasks, instead of just talking about them.

We prefer automation over manual work.

We prioritize, focusing on the 20% that will get us 80% of the impact.



Funds Management Started in 2020, the Funds Management business supports new and emerging investment platforms through their launch and growth phases. Funds Management builds on the Company's success in



Based on historical data, the same asset can perform drastically differently during different investment cycles. The best-performing asset in 2017 can turn out to be the worst laggard in 2018. That suggests no particular asset can be an all-time winner.

PORTFOLIO MANAGEMENT

Investors should therefore avoid putting all eggs in one basket but allocate assets across different sectors and geographies. That could help diversify the risk of an investment portfolio, and capture investment opportunities at different times for more stable returns in the medium- to long-term.

To make diversification works, an investment portfolio should include assets that are complementary, that tend to react differently to the same macro condition. More precisely, some negative elements in the market might cause an asset to decline sharply, but pose little threats to another. In the world of investment, such pairs are called lowly-correlated assets. They can effectively balance the risk and return of an investment portfolio.

In the investing journey, investors should start off by constructing a portfolio that accommodates their investment objectives and risk profiles. However, setting up the initial asset allocation is merely a starting point. It is equally important to regularly rebalance the portfolio to ensure the asset weightings are consistent. Overlooking the need to rebalance the portfolio can prevent investors from achieving their long-term investment goals.

Market changes shift portfolio away from initial objectiveIn an investment portfolio, the relative weights of different asset classes may change due to market fluctuations, which lead to a shifted asset allocation that deviates from the original target. In this case, rebalancing the portfolio will mean restoring the weightings of portfolio assets to the original designed levels.

Hedge Funds and Private Equity The Company's investments in externally managed private equity funds and hedge funds, as well as private equity direct and co-investments. The portfolio seeks to maximize risk-adjusted returns and diversify exposure by industry and geography, while giving the Company a global view of the alternative investment landscape.

With our archiving capacities and constant education of our staff, monitoring ever changing regulations and global finance requirements we are sure we can be a valuable ally in your expansion.

INVESTMENT MANAGEMENT

The Company established the Investment Management division formerly known as Principal Investments and began its evolution into a leader in alternative investing. Investment Management leverages the Group's expertise, network, and financial strength to seek attractive risk-adjusted investment opportunities across global markets and sectors.

This includes the Company's internally managed strategies, corporate holdings and cash. We actively manage all sub-portfolios and carefully use derivatives and hedging to increase returns and manage risk.

Hit your investment targets with the right approach



Once you have identified your investment targets, you can put your cash into different asset classes and construct a portfolio based on your risk tolerance. The idea of asset allocation is to include equities, bonds and other investment tools in a basket. Since different investment vehicles come with different risk-return profiles, asset allocation is never easy. Generally, the higher the potential return of an asset class, the higher the risks it carries. Capital Markets With different packages, our system is modeled to accommodate everyone no matter how much you have to invest. A Team of Professionals. With our team of professionals, our investment strategies guarantees you a considerable return on investments to secure your future. Administrative services Let our dedicated staff take care of all your administrative services. Paper-work, contracts, legal, we take care of all the boring things.

EASILY GROW YOUR BUSINESS AND SAVE MORE MONEY

Saving money is not as easy as it sounds, especially when running a business and there are expenses here and there. However, learning to save money as an entrepreneur is one of the essentials to running a business successfully. summitoakcapital has made it easy for you so as to reduce your struggle stress and serve your financial need. So if you find your business going off track with finances, you should sit back and trust summitoakcapital the best ways to make money.

Reliable Online Platform

No Charge Investment Fee

Affordable Investment Packages

Best Networking

Secure Payment Security Service

Real Time Money Tracking





COMMITMENT TO EXCELLENCE

SummitOak capital excellence is not an act — it's a standard. We are committed to offering the highest level of service, supported by global expertise in crypto finance, risk management, and investor relations.

Our Excellence Framework Includes:

- Dedicated Portfolio Advisors
- Advanced Risk Intelligence Tools
- Investor Satisfaction Monitoring
- Quarterly Product Innovations
- ISO-grade Security Audits
- Scalable Infrastructure for Institutions and Individuals

We don't settle for average — we aim for industry-leading excellence in every operation.

Compliance & Auditing Overview

We operate with a rigorous focus on regulatory compliance and institutional accountability.

Regulatory Overview:

- Full alignment with Tier-1 crypto investment standards
- AML (Anti-Money Laundering) and KYC (Know Your Customer) adherence
- GDPR-compliant data protection policies
- Integration with Chainalysis and on-chain audit platforms

Audit Schedule:

- Internal Financial Audits: Every quarter
- External Compliance Reviews: Annually
- Smart Contract Penetration Testing: Bi-annually
- Real-Time Portfolio Performance Checks: Monthly

Transparency is not a marketing line — it is a binding responsibility.





We are Concerned with Enhanced Customer Data Protection

-Safeguarded With Leading Banks

summitoakcapital is safeguarded by a special type of segregated account that can only be set up with a bank in which PIs and EMIs hold customers' money. The main function of this account is to segregate client money from operational funds and to block access to third parties, thus safeguarding your funds.

Regulated By The IRA

We are world wide. Recognised by the International Regulatory affairs. You can count on our reliability as we exist to serve you better.

Audited Regularly

We keep track of our financial records that have been officially examined make sure that they are accurate: We submit fully audited accounts for The public to review the draft audited accounts.

Extra-secure Transactions

Cryptocurrency received its name because it uses encryption to verify transactions. This means advanced coding is involved in storing and transmitting cryptocurrency data between wallets and to public ledgers. The aim of encryption is to provide security and safety

Data Protection

We respect your privacy and data stored in our system. You can count on our professionalism that whatever data shared in this p-latform is safe.

Dedicated Anti-fraud Team

We are highly standard and transparent in our profession. Fraud detection and prevention tools are integral part of our digital business. Though there are smart things to adopt for our industry, this importance is was adopted impact safety of fund and long lasting trust from our users



The SUMMIT Standard

To our clients, Summitoakcapital is more than a platform. It is a reliable bridge between vision and value.

We are committed to being:

- A partner you can trust
- A platform you can understand
- A plan you can grow with

Our Promise:

- To keep your funds secure
- To give you control over your growth
- To provide the tools that build confidence
- And to deliver results that build wealth

Summitoakcapital —

Where Crypto Meets Confidence.

