



INVAG

A TEXAS HOLDINGS, INC 2016
BUSINESS MODEL
PRESENTATION



WHAT IS “INVAG”?

INVERSIONES DE VALOR AGREGADO S.A. DE C.V. (INVAG) IS A COMPANY IN MEXICO THAT ENGAGES IN TRANSFERS OF FUNDS FROM FIDES GESTION FINANCIERA, S.A. DE C.V. (FIDES), TO OTHER INSTITUTIONS.

FIDES IBOE & UAWS

WHEN AN ENTITY WHICH HAS SIGNED A FIDES IBOE JVA, REQUESTS THAT FUNDS BE TRANSFERRED FROM FIDES TO ANOTHER INSTITUTION...

...A SELECTED INDEPENDENT CONTRACTOR WILL SEND A REQUEST THROUGH A CENTER TO A MASTER CENTER, AND THE MASTER CENTER WILL SEND THE REQUEST TO INVAG.

INVAG WILL USE FUNDS HELD ON ACCOUNT WITH FIDES FOR THE BENEFIT OF USPES AS THE BASIS FOR REQUESTING THAT FIDES ISSUE ONE OR SEVERAL INTERNATIONAL BILLS OF EXCHANGE (FIDES IBOE) WITH TOTAL VALUE EQUAL TO OR GREATER THAN TEN TIMES: THE AMOUNT OF THE TRANSFER REQUEST PLUS THE COST OF 200 UAWS (FOR WHICH UAWS PURCHASE INVAG WILL BE THE IC AND HOWSE WILL BE THE CALL CENTER) PLUS FIDES' CHARGES FOR ISSUING IBOE.

SEE <http://www.change2100.com/THIBMART/FORMAT OF INTERNATIONAL BILL OF EXCHANGE TO MAKE PAYMENT.pdf>

SEE [NEWS YOU CAN USE 7004](#)

LENDERS

INVAG WILL COORDINATE WITH INDEPENDENT CONTRACTORS THAT HAVE SUCCESSIVELY CREATED LIAISONS WITH LENDERS TO SELECT LENDERS TO OBTAIN LOANS USING FIDES IBOE AS COLLATERAL.

BEFORE A LOAN CONTRACTED IS DISBURSED...

...INVAG WILL ARRANGE A PROCESS FOR THE LOAN TO BE REPAYED...

...AND FOR PROFITS TO BE OBTAINED THROUGH BUSINESS RELATED TO PROCEEDS FROM THE LOAN

...BOTH OF WHICH ARE SUBJECT TO APPROVAL BY TEXAS HOLDINGS, INC.

FIDES IBOE JVA

USPES HAS IN PLACE A FIDES IBOE JVA...

...AND THE ENTITY REQUESTING THE TRANSFER MUST HAVE IN PLACE A FIDES IBOE JVA.

12.5% OR LESS (AT DISCRETION OF INVAG) OF PROCEEDS TO BE DISTRIBUTED AS PER THE JVA ("TRANSFER FUNDS") WILL BE EXCHANGED FOR FUNDS HELD ON DEPOSIT WITH FIDES FOR THE BENEFIT OF THE ENTITY REQUESTING THE TRANSFER...

...AND AN AMOUNT EQUAL TO VALUE OF TRANSFER FUNDS WILL BE DEDUCTED (CLEARED) FROM THE FIDES ACCOUNT HELD FOR THE BENEFIT OF THE ENTITY REQUESTING THE TRANSFER...

...THE CLEARING IS ACCOUNTED FOR, BY COMPLYING WITH REPURCHASE AGREEMENTS ASSOCIATED WITH THE DEPOSITS WITH FIDES...

...AND 12.5% OR MORE OF PROCEEDS TO BE DISTRIBUTED AS PER THE JVA (HEREINAFTER "USPES INCOME") WILL SIMILARLY BE USED TO TRANSFER FUNDS HELD IN FIDES FOR THE BENEFIT OF USPES.

INDEPENDENT CONTRACTORS AND CENTERS

FOR EACH TRANSFER TRANSACTION THERE WILL BE TWO SETS OF INDEPENDENT CONTRACTORS AND CENTERS...

EACH SET WILL RECEIVE 50% OF INCOME DISTRIBUTION TO CONTRACTORS AND CENTERS...

...AS DESCRIBED IN [http://www.change2100.com/THIBMART/CHANGES TO USPES COMPENSATION.pdf](http://www.change2100.com/THIBMART/CHANGES%20TO%20USPES%20COMPENSATION.pdf)

MORE INFORMATION

FOR MORE INFORMATION CONTACT AN INDEPENDENT CONTRACTOR...

...TO BE ASSIGNED A CONTRACTOR CONTACT A TEXAS HOLDINGS, INC BUSINESS MART CALL CENTER...

...TO BE ASSIGNED A CENTER SEND AN EMAIL TO centerassign@change2100.com