



QCOOPERS Quatro Cooperative Retail Service

Name of projects:

EPOD - Endowment Prospect of Duplication

Name of product/service

Endowment Contract - EC

Total Participants in each EPOD project:

EPOD-1, **Maximum 30.000 members**

New members, 30000

EPOD-2, **Maximum 60.000 members**

New members, 30.000

Quatro EPOD-1 members, 30.000

EPOD-3, **Maximum 90.000 members**

New members, 30.000

Quatro EPOD-2 members, 60.000

EPOD-4, **Maximum 120.000 members**

New members, 30.000

Quatro EPOD-3 members 90.000

EPOD-5, **Maximum 150.000 members**

New members, 30.000

Quatro EPOD-4 members, 120.000

Number of Endowment Contracts (EC) per EPOD

Non Quatro members: **1 SINGLE Contract**, one time only, in total

Quatro members: BASIC level, maximum 1 QUATRO Contract, in each 5 EPOD's

Registration fees per EPOD:

Non Quatro member: € 60.00, maximum 1 SINGLE Contract, one time only

Quatro Basic member: € 60.00 each EC level, maximum €240, 00 at Quatro Contract level.

Registration fees irrespective of whether a contract is accepted or rejected.

No registration fee will be refunded, regardless of whether a contract is accepted or rejected, the payment is for registration work and document control only. By registering, paying the registration fee and submitting the application form and Proof of ID documentation, members signify that they agree with this condition.





Referral program (The launch period)

EPOD-1

Fast Start Bonus, 3 level matching bonus:

SINGLE Contract:	L1 €: 5.00	L2 € 3.00	L3 € 2.00
DOUBLE Contract:	L1 €10.00	L2 € 6.00	L3 € 4.00
TRIPLE Contract:	L1 €15.00	L2 € 9.00	L3 € 6.00
QUATRO Contract:	L1 €20.00	L2 €12.00	L3 € 8.00



Qualifications for Fast Start Bonus - Quatro members only

Quatro membership is required to receive Fast Start Bonus in EPOD-1

Compensation to members when the EPOD-1 is funded:

SINGLE Contract:	€ 60.000.00
DOUBLE Contract:	€ 120.000.00
TRIPLE Contract:	€ 180.000.00
QUATRO Contract:	€ 240.000.00





Numbers of shares issued:

Member's shares in QCOOPERS

Number of shares class B, class G

Each QCOOPERS member will have one share issued in the member's name.

Payment of the registration fees will be to:

Quatro Finance Ltd.

Payment methods for distribution of the compensation:

Bank wire, Quatro E-banking account and/or Quatro Card, Globewallet Visa card.

Membership includes, for distribution of the compensation purposes:

A Quatro E-banking account and a Quatro Debit Card, opened in 2010

KYC (Know Your Client/Customer requirement) - personal identification documents:

KYC documents must be provided and approved before an account is opened.

KYC approval is to comply with international standards:

A member's KYC and registration documents must be approved by Quatro Finance Ltd. and comply with the international standards defined by the AML (Anti-Money Laundering) and PEP's (Politically Exposed Persons) regulations.

Membership exclusions - individual and country of domicile:

Members in certain countries will not be approved; these include but are not limited to the Seychelles and Panama, to protect Quatro's business in these countries.

Members domiciled in other countries including but not limited to Iran, North Korea, Myanmar and Venezuela may not be approved, so members should check the Quatro website before registering from such countries, to avoid disappointment and the waste of a registration fee. Potential members should check in the first instance, that their name is not contained on the AML or PEP list. See links on the Quatro website. Quatro reserve the right to check these lists also and reject or approve memberships at their sole discretion and without justifying this course of action.

Minimum age of member:

A member must have reached 18 years of age to register.

Maximum age of member:

A member must be less than 80 years of age to register.

Time of launch:

October 2009.

Estimated time to assemble the 30,000 membership of EPOD-1:

We estimate that it will take 4 to 8 months after launch.

Estimated time for EPOD-1 to generate compensation payments for members:

We estimated that it will take 8 to 12 weeks after the 30,000 approved members have been assembled.



Allocation of the compensation for EPOD-1

The compensation is related to the member's type of contract (EC) and the Quatro reinvestment plan.

SINGLE CONTRACT: € 60.000.00

- € 5.000.00 Quatro Bio Oil shares
- € 5.000.00 Quatro E-banking shares
- € 1.000.00 Quatro Medicare Laboratories shares
- € 1.000.00 QUATREX Stock Exchange shares
- € 1.000.00 Q-3A program

- € 11.000.00. Amount on members Quatro E-banking account or card
- € 36.000.00. € 3.000,00 per month for 12 months, deposited in member's E-banking account

DOUBLE CONTRACT: € 120.000.00

- € 10.000.00 Quatro Bio Oil shares
- € 10.000.00 Quatro E-banking shares
- € 2.000.00 Quatro Medicare Laboratories shares
- € 2.000.00 QUATREX Stock Exchange shares
- € 2.000.00 Q-3A program

- € 22.000.00. Amount on members Quatro E-banking account or card
- € 72.000.00. € 6.000,00 per month for 12 months, deposited in members E-banking account

TRIPLE CONTRACT: € 180.000.00

- € 15.000.00 Quatro Bio Oil shares
- € 15.000.00 Quatro E-banking shares
- € 3.000.00 Quatro Medicare Laboratories shares
- € 3.000.00 QUATREX Stock Exchange shares
- € 3.000.00 Q-3A program

- € 33.000.00. Amount on members Quatro E-banking account or card
- € 108.000.00. € 9.000,00 per month for 12 months, deposited in members E-banking account

QUATRO CONTRACT: € 240.000,00

- € 20.000,00 Quatro Bio Oil shares
- € 20.000,00 Quatro E-banking shares
- € 4.000,00 Quatro Medicare Laboratories shares
- € 4.000,00 QUATREX Stock Exchange shares
- € 4.000,00 Q-3A program

- € 44.000,00. Amount on members Quatro E-banking account or card
- € 144.000,00. € 12.000,00 per month for 12 months, deposited in members E-banking account



The QCOOPERS project.

This program is available to members and non members, but non members will need to become a qualified/registered member of Quatro MPN Ltd. to purchase more than 1 endowment contract (EC) in this transaction.

Multiple purchases are offered exclusively to qualified/registered members of Quatro MPN Ltd. (QMPN), by Quatro Finance Ltd. (QFL) - through a company incorporated specifically for this purpose – QCOOPERS. All references to either QMPN or QFL in this document, will be referred to as Quatro.

Firstly, all the financial resources needed to launch and run an operation of this size are in place. Secondly, Quatro and their professional advisers have the experience to organize and run such a transaction with a member base of 30,000 participants (EPOD-1), and to arrange to have an EC issued in the members' name. Finally, Quatro have a proficient and reliable in-house IT capability, such that the administration of this number of members can be handled efficiently.

Therefore Quatro are pleased to provide the below information concerning their QCOOPERS transaction, which is a pre-determined back to back surrender of multiple EC's, opportunity.

In supplying this information it is not intended to be, nor is it to be construed as, an offer to sell securities, insurance, or anything pertaining to a security offering, or a solicitation of any offer concerning the information described. It is also only available to members who are registered members of the QCOOPERS co-operative and are qualified to have an EC taken out in their name. (I.e. Not on any AML or PEP list)

The QCOOPERS opportunity is nothing more complicated than the registered members of QCOOPERS allowing Quatro to source and arrange the purchase of an EC or multiples thereof in the name of the member, payment of the premium and then the sale of the contract on behalf of the member in the established market or other.

The member is solely a catalyst to enable the contract or multiples to be issued in the first instance.

This facility makes it possible for the members of QCOOPERS to receive significant financial benefits within a few months after the required 30,000 potential contract holding participants have been assembled. There is planned to be a total of 5 QCOOPERS projects (EPOD's), sequentially, following the completion of the first project. The total or maximum numbers of EPOD's will be decided at a later stage.

Whilst EC's normally mature, after 10, 20, 30, or more years from the date of issue, before benefits are paid to the contract holder, the QCOOPERS facility arranges payment within a matter of months, once the 30,000 approved potential contract holding participants have been registered.

Due to the vast experience and extensive contacts Quatro and their professional advisers have in the financial world, cultivated over many years, Quatro have succeeded in arranging this creative mechanism with appropriate reputable partner companies.



All members of Quatro will be able to participate in the QCOOPERS transaction by registering for a total cost of € 60.00 per EC and multiples thereof e.g. 2 policies € 120, 3 policies € 180 etc. This cost covers the registration fee and all of the expenses (administration, processing, maintenance of the data base and updating of the web sites, handling, banking, disbursement, shipping, etc.) involved to maintain each QCOOPERS membership. Members will not be asked to pay any additional fees or expenses to receive the surrender proceeds from the sale of the EC.

The unit face value for each member's EC and multiples thereof is € 250.000, so a QUATRO Contract has a face value of € 1.000.000 a TRIPLE Contract € 750.000 and so on. Quatro's partner companies will arrange a loan/mortgage from a financial institution or institutions to pay for the single contract payment so that the EC's can be issued. The financial institution(s) will secure their loan/mortgage against the maturity face value of the EC's once delivered to them.

Once the contracts are issued our partner companies will use them to arrange the funds, necessary to meet the obligations that Quatro have to their participating members.

Quatro will be responsible for disbursing all funds once delivered to the Quatro Banking Corporation or a banking/payment solution of Quatro's choice.

Each of the QCOOPERS member's surrender value for their EC's will be transferred ledger to ledger into their accounts with the Quatro Banking Corporation.



The sequence of events are as follows:

QCOOPERS members register, pay fee and submit ID documents (KYC docs may already be held and fulfil this requirement, but they should be submitted again to assist in the administration of this transaction) plus a signed surrender agreement, in favour of a Company incorporated for this purpose. NOTE! THESE DOCUMENTS ARE TO BE SENT BY REGISTERED MAIL/POST.

Members over the age of 80 years old should register also, so that they can at least benefit from the commission paid by the Fast Start Bonus plan.

Once the 30,000 potential contract holding participants have been assembled a Captive Insurance Company will arrange for the EC's to be issued against submission of the application forms by Quatro and the EC's once issued they will pay the single contracts.

As soon as the funds are released to enable Quatro to meet its obligations to the 30,000 members who have participated in this transaction, Quatro Banking Corporation will make the internal ledger to ledger transfers of the compensation/surrender value of the EC's.



The process:

- Read this presentation document thoroughly and see that you understand it all correctly
- If you agree with the Disclaimer, click the QCOOPERS link to continue.
- Fill in all information on the registration page and pay the chosen amount
- You will receive a receipt on your registration and payment shortly
- Within a few days you will receive the insurance document by email
- Print this document out, fill in correctly, sign the document and have your signature witness as described
- Copy your KYC documents, passport/drivers license/ID card with photo and a utility bill
- Mail all documents, in good quality photo copies, to the address on the received email
- Send all documents as registered mail in a quality envelope
- Take copies of all documents before sending them by registered mail
- You will receive a confirmation email when we have received your documents
- After your documents has been registered and accepted you will be informed by email
- For further information's please see this document and info mails sent to you
- We will inform all accepted participants when the EPOD-1 is filled and ready for dispatch

Incentives:

High return for very low capital risk, just the one time only registration fee at stake.
Onetime payment only, no extra fees or charges whatsoever, just the registration fee for each EC.

A fast start bonus pay programme

A serious and internationally approved network bonus program, coming next year.
Investment program by Quatro Finance Ltd, dividend payable bi-annually

High yield investment opportunities for members May 2010 or as soon as the XQRADE project are ready to launch, for all Quatro members.

Investments and shares tradable on QUATREX stock exchange, second quarter 2010
International bank account with debit card (Quatro E-banking) or VISA Globewallet.

A new Social Care & Education programme, the Quatro-3A aid programme, education and health programmes.





Disclaimer

Neither Quatro Finance Ltd (QFL), Quatro MPN Ltd. (QMPN), nor QCoopers (QCO) and its affiliates are providing or rendering investment advice, insurance or assurance activities, financial, legal, accounting, tax, or other professional services.

QFL, QMPN and QCO are not banks, financial, insurance institutions or brokerage firms. QFL, QMPN and QCO do not advice, sell or market financial services, insurance products or provide capital management; they distribute information and identify possible opportunities to share with its members who should make their own decisions and take whatever financial or legal advice they deem appropriate. QFL, QMPN and QCO do not suggest that any such product or service is suitable for all or in fact any member.

The payment of administrative charges or EPOD administrative fees is no guarantee that any service or product will provide any or all of the indicated performance. The fulfillment of any service is not based solely upon the performance of the service providing parties, which are subject to numerous operating conditions which could result in limited or no performance at all, for which, neither QFL, QMPN nor QCO can be held partly or fully responsible.

The EPOD administration charges are not refundable, whether performance of the members objectives or the service providers objectives, have failed to have been achieved in whole or in part...

QCO is a membership based educational cooperative organization that assists individuals and businesses to help them better manage their assets and financial growth simply by placing information and other members opinions before them, none of which QCO, QMPN or QFL necessarily endorse. QCO provides a forum for its members to apply what they have learned and to share with each other only.

By navigating to this site, <http://www.quatrofinancemembers.com/qcoopers/> you confirm that you have read and agreed to the terms of this disclaimer above. If you disagree, close this window to exit.



ANOTHER QUATRO PROJECT SUCCESSFULLY LAUNCHED!