



FORGIVABLE CAPITAL LOAN

FCL OVERVIEW

Growth capital built around a long-term merchant relationship.

NO DAILY SWEEPS • FIXED INTEREST • POTENTIAL PRINCIPAL FORGIVENESS

Backed by Wall Street. Built for Main Street.

FeenixLegacy.com

Small businesses need capital. They already pay for payment processing.

BUSINESS CAPITAL

Growth capital for expansion, equipment, inventory, marketing and working capital.

+

PAYMENT PROCESSING

The merchant moves its card processing relationship to Feenix.

=

FCL

A proprietary structure designed to align capital with the long-term processing relationship.

The result: the business gets capital today, while Feenix builds long-term value through processing.



WHO IS FEENIX?

BUILT ON CAPITAL. POWERED BY PAYMENTS.

Institutional finance experience connected to Main Street payment infrastructure.

\$4B+

processed since 2017

1,000+

business owners on
platform

2017

Feenix founded

FISERV

Registered National Sales
Organization

Feenix combines private credit, growth capital and merchant services. The payment relationship provides recurring economics and daily visibility into merchant activity.

Source figures and descriptions from Feenix Broker Product Training, September 2026.

Institutional discipline. Main Street purpose. Long-term relationships.

INSTITUTIONAL DISCIPLINE

Bring financial experience, underwriting discipline and infrastructure to the businesses FEENIX serves.

LONG-TERM ALIGNMENT

Build relationships designed to create value for business owners, FEENIX and distribution partners over time.

MAIN STREET ACCESS

Expand access to capital and financial solutions for small and midsize businesses.

TRANSPARENCY

Keep the economics understandable, with clear terms, expectations and an explainable business model.

RELATIONSHIPS OVER TRANSACTIONS

Build durable merchant relationships through capital, payments and ongoing service.

WIN-WIN-WIN

BUSINESS OWNERS WIN → FEENIX WINS → AFFILIATE PARTNERS WIN

Capital creates the opportunity. Relationships create the value.



FEENIX EXECUTIVE TEAM

THE PEOPLE BEHIND THE PLATFORM

Institutional finance, private credit and payments under one leadership team.

KEITH LEE

CEO & Chief Investment Officer

25+ years across global financial institutions, including H/2 Capital Partners, UBS, Goldman Sachs and Lehman Brothers.

TOM BETTS

COO & CFO

Leads finance, compliance, loan servicing and merchant services. Prior experience includes Tremblant Capital Group and PwC.

MATT MACDONALD

Managing Director

Leads investment management and capital formation. Previously led corporate development at Hyatt Hotels.

JACK DEVER

Managing Director, Head of Payments

Leads merchant services, sales and payment-processing strategy across FEENIX.

WALL STREET INFRASTRUCTURE | MAIN STREET MISSION | ENTREPRENEURIAL OPPORTUNITY

Traditional small-business capital often forces a trade-off.

BANK FINANCING

Can be attractive when available, but may involve restrictive underwriting, collateral requirements and longer processes.

DAILY-DEDUCTION CAPITAL

Many alternative products recover capital through daily or frequent deductions tied to sales.

FCL APPROACH

Interest-only structure with no daily sweep, combined with a long-term processing relationship and conditional principal forgiveness.

FCL is designed so the merchant can put capital to work without surrendering a percentage of every day's sales.

Comparisons are general. Actual financing alternatives and terms vary by provider and merchant.

FCL AT A GLANCE

SIMPLE ENOUGH TO EXPLAIN IN ONE MINUTE.

UP TO \$500K+

Program materials reference a \$15K–\$1M range, subject to sizing and underwriting.

6–10% FIXED

Interest-only, billed monthly through the merchant account.

NO DAILY SWEEPS

The loan is not repaid by taking a daily percentage of card sales.

4-YEAR FORGIVENESS

Inside a five-year exclusive processing relationship.

Personal guarantee and program fees apply. Final loan amount and terms are determined through underwriting and documentation.

Financing is subject to underwriting and approval. Principal forgiveness is conditional; interest remains payable.

The principal forgiveness schedule is progressive.



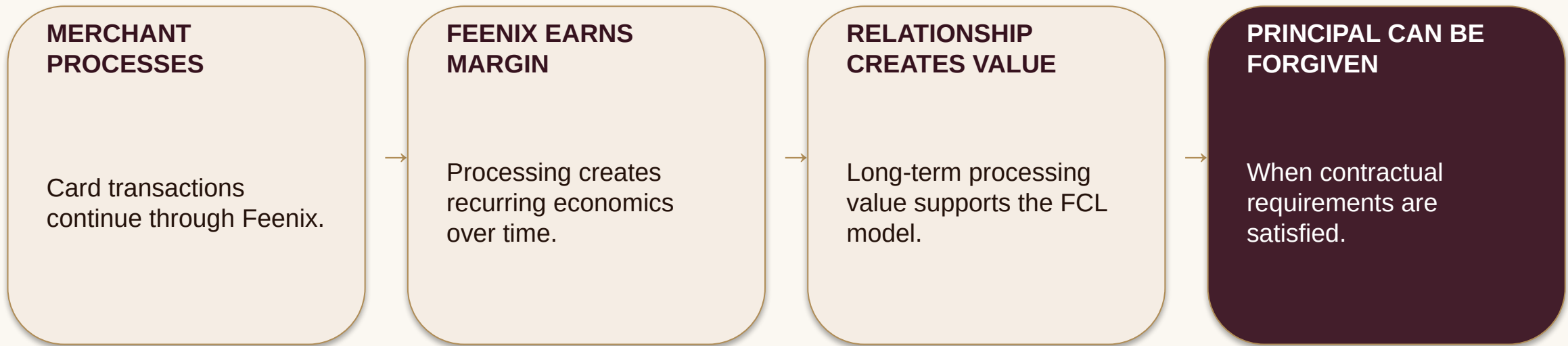
If the merchant stops processing with Feenix or defaults, forgiveness stops and the remaining balance may accelerate under the loan documents.

Illustrative overview only. Actual forgiveness and default provisions are governed by final program documents.

WHY CAN FEENIX FORGIVE PRINCIPAL?

THE ECONOMICS COME FROM THE PROCESSING RELATIONSHIP.

The merchant was already paying someone to process card transactions.



The core message: Feenix earns on the processing relationship, while the merchant receives capital tied to that long-term relationship.

Processing economics and retention vary. Forgiveness remains conditional on the applicable agreements.

WHO SHOULD YOU TALK TO?

START WHERE CARD VOLUME AND GROWTH NEEDS MEET.

RESTAURANTS

High card volume and recurring capital needs.

HOSPITALITY

Large tickets, multi-location potential.

AUTO SERVICES

Equipment and working-capital needs.

SALONS & SPAS

Recurring customers and predictable card volume.

PROFESSIONAL SERVICES

Established businesses with clean processing history.

RETAIL

Inventory and expansion can create recurring capital needs.

Best starting point: established businesses that accept cards, have consistent processing history and can clearly explain how they would use growth capital.

1 IDENTIFY

Find an established card-processing business with a capital need.

2 APPLY

Collect the FCL application and required processing statements.

3 UNDERWRITE

Feenix reviews eligibility, economics and proposed loan size.

4 PROPOSAL

Present the approved structure and processing relationship.

5 ONBOARD

Complete processing / POS onboarding and final documentation.

6 FUND

Capital is funded after applicable conditions are satisfied.

Your job is to create the relationship and move the opportunity forward. Feenix provides the underwriting and production infrastructure.

Document requirements and sequence may vary by transaction and final program procedures.

Great products open doors. The bigger opportunity is building relationships and a business around them.

FIND BUSINESSES

Use your network, referrals and local market relationships to identify qualified opportunities.

INTRODUCE FCL

Start the capital conversation and help the merchant understand the high-level value proposition.

BUILD A BOOK

Develop repeatable production, relationships and eventually an Affiliate organization.

FEENIX builds the financial infrastructure. FEENIX Legacy builds the people and distribution network.

AFFILIATE PARTNER COMPENSATION

PERSONAL PRODUCTION EXAMPLE

One \$100,000 funded FCL creates \$5,000 in Commissionable Value (CV).



\$100,000 FUNDED FCL → \$5,000 CV → \$2,500 PERSONAL COMMISSION

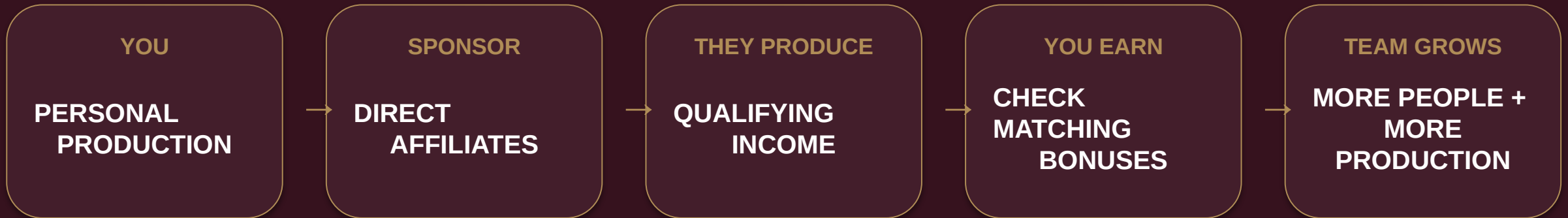
Compensation examples are illustrations, not earnings projections or guarantees. Subject to the current compensation plan and eligibility rules.



THE INFINITE TEAM-BUILDING CONCEPT

PERSONAL PRODUCTION STARTS IT. TEAM PRODUCTION CAN COMPOUND IT.

Your opportunity is not limited to what you personally produce.



THE MORE PRODUCTIVE DIRECT AFFILIATES YOU DEVELOP, THE GREATER THE POTENTIAL TEAM CHECK MATCHING BASE.

This is why team-building can create a compounding effect: your personal production can create income once, while a growing team can create additional qualifying production across multiple Direct Affiliates.

"Infinite" describes the team-building concept, not guaranteed or unlimited earnings. Compensation remains subject to the current plan, qualifications and applicable rules.

Good. That is the right question.

The answer is not a sales trick. It is the business model.

THE SIMPLE ANSWER

Feenix earns recurring economics from the merchant-processing relationship. FCL uses that long-term relationship to support growth capital and conditional principal forgiveness.

Explain the economics. Explain the conditions. Let the structure speak for itself.

This presentation is intentionally focused on the bigger picture: who FEENIX is, why FCL was created and the opportunity it creates.

OPPORTUNITY OVERVIEW

Understand the FEENIX story.
Understand the FCL value proposition.
Understand the market and Affiliate opportunity.

FCL CERTIFICATION

Detailed product mechanics, processing, qualification, submissions, proposal presentation and field application are covered in separate training.

Learn the story first. Master the mechanics next. Then take the opportunity to Main Street.



HELP BUSINESSES GROW.
BUILD YOUR LEGACY.

FEENIX FCL

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FeenixPartners.com | FeenixLegacy.com

Financing subject to underwriting and approval. Principal forgiveness is conditional. Affiliate earnings are not guaranteed.