

# Diamond Club Membership

## Welcome Guide

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### Executive Summary

The **Diamond Club Membership** is designed for employers, organizations, groups, and families who want to pool capital and invest collectively using the **Black Chips Partners** short-term investment vehicle. Royal Wealth provides full account management services, including strategy coordination, oversight, administration, and reporting. This membership offers a structured alternative to traditional retirement vehicles such as 401(k)s and annuities, with greater flexibility and collective participation.

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### How the Diamond Club Works

#### Investment Structure

- All Diamond Club accounts are established specifically to utilize the **Black Chips Partners** investment vehicle.
- Accounts must begin with a **minimum initial deposit of \$20,000**.
- Black Chips Partners accounts historically average **10%+ per month**, utilizing **compound interest**. *Performance is not guaranteed.*

#### Deposit Frequency

- Groups may choose **monthly or biweekly deposits**.
- The group will agree in advance on a **fixed deposit amount** for each contribution period.
- Deposits must be made consistently based on the selected frequency.

#### Group Data Form

- A **Group Data Form** will be distributed at the same frequency as your deposit schedule (monthly or biweekly).
  - This form is used to track participation, deposits, and administrative records.
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### Group Membership Rules

#### Group Size & Pricing

- **Up to 10 participants:**
- \$1,000 one-time onboarding fee

- \$500 per month for account management
- **More than 10 participants:**
  - \$100 onboarding fee per additional participant
  - \$50 per month per additional participant

## Eligible Group Types

This membership may be used by, but is not limited to: 1. Greek organizations & community programs 2. Churches & faith-based groups 3. Investment clubs or private funds 4. Groups of friends 5. Small businesses 6. Mid-sized companies 7. Families & family offices 8. Labor unions 9. Artists & creative collectives 10. Sports teams or athletic organizations

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## Member Removal & Fund Adjustments

- If a group member is removed, **their contributed balance plus applicable profits** will be deducted from the total fund balance.
  - Funds will be returned **only to the original group bank account**.
  - Distribution will be completed within **five (5) business days** of confirmation.
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## Withdrawals & Banking Rules

- All funds may only be withdrawn back to the **original bank account** from which they were deposited.
  - Individual participant withdrawals are not permitted.
  - The group administrator or designated representative is responsible for internal distributions.
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## Account Oversight & Communication

### What Royal Wealth Provides

- Complete account management services
- Administrative coordination with Black Chips Partners
- Performance monitoring and reporting
- Stakeholder orientation (employer, group lead, or family representative)
- Quarterly review meetings
- Weekly updates & investment opportunities
- Access to the private **Diamond Club Community Group Chat**

### What Royal Wealth Does Not Provide

- Royal Wealth does **not** guarantee performance

- Royal Wealth does **not** custody funds
  - Royal Wealth is **not liable** for investment gains or losses
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## Interest Growth Examples

### Example 1: Compound Interest (10% Monthly)

Starting Balance: \$20,000

Month	Balance
1	\$22,000
2	\$24,200
3	\$26,620
4	\$29,282
5	\$32,210
6	\$35,431
7	\$38,974
8	\$42,871
9	\$47,158
10	\$51,874
11	\$57,061
12	\$62,767

Total after 12 months: \$62,767

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### Example 2: Simple Interest (10% Monthly)

Starting Balance: \$20,000

Month	Balance
1	\$22,000
2	\$24,000
3	\$26,000
4	\$28,000

Month	Balance
5	\$30,000
6	\$32,000
7	\$34,000
8	\$36,000
9	\$38,000
10	\$40,000
11	\$42,000
12	\$44,000

**Total after 12 months:** \$44,000

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## Important Disclosures

- Royal Wealth provides **account management and administrative services only**.
  - Royal Wealth is **not responsible** for the performance of the investment account.
  - All noting of returns is **illustrative only** and does not guarantee future results.
  - Participation acknowledges acceptance of all Diamond Club terms and disclosures.
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## Welcome to the Diamond Club

This membership is built for disciplined groups seeking structure, transparency, and collective growth. We look forward to supporting your group's journey.

### Royal Wealth