THE WEALTH UPGRADE CAPITAL

Investment Memorandum

Sonic AI Automated Gold Strategy

Version 1.0 · Publication Ready
Sections 01–16
Confidential · Prepared for prospective investors only

Contents

SECTION 01

Executive Summary

01 PURPOSE

This Investment Memorandum provides a complete institutional overview of the Sonic AI Automated Gold Strategy for prospective investors conducting formal due diligence.

02 KEY INVESTMENT CHARACTERISTICS

An automated XAU/USD trading strategy executed through individually owned brokerage accounts, with independently verifiable performance reporting since November 2024.

SECTION 02

Strategy Overview

01 THE OPPORTUNITY

An independently verifiable automated XAU/USD investment strategy, executed through individually owned brokerage accounts, with transparent third-party performance reporting since November 2024.

02 SONIC AI

The automated XAU/USD trading strategy described throughout this Memorandum, operating according to predefined, systematic rules.

03 ROLE OF TAG MARKETS

TAG Markets, operated by T.M. Financials Ltd, is the brokerage through which all trading activity occurs. T.M. Financials Ltd is officially listed by the FSC Mauritius as an Investment Dealer; licence number confirmation is pending.

SECTION 03

Strategy Methodology

01 SYSTEMATIC RULES-BASED EXECUTION

Trading decisions are implemented through the strategy's documented execution framework rather than discretionary human judgment.

02 AUTOMATED COPY TRADING WORKFLOW

Signals generated by the strategy are transmitted and executed automatically within each investor's individual brokerage account.

03 RISK & POSITION MANAGEMENT

Position sizing and exposure controls operate within the strategy's systematic framework. [Pending Verification]

04 WHY EXECUTION LOGIC IS NOT DISCLOSED

The underlying trading methodology is proprietary and is not publicly disclosed, consistent with standard practice for systematic trading strategies.

05 INDEPENDENT VERIFICATION

Strategy activity can be independently reviewed through the public Myfxbook record and MT5 View-Only access.

SECTION 04

Historical Performance

01 TRACK RECORD

Nov 2024	+27.64%	0.86%
Track record since	Cumulative gain	Current drawdown

Sourced from the public Myfxbook record (myfxbook.com). Past performance does not guarantee future results. This does not constitute a formal audit, financial statement, or independent assurance opinion.

SECTION 05

Risk Management

01 GOVERNANCE FRAMEWORK

Risk oversight operates within a defined governance structure spanning the strategy, the brokerage and the investor's own account.

02 DRAWDOWN MONITORING

Account performance, including drawdown, can be monitored continuously through the public Myfxbook record and MT5 View-Only access.

03 ACCOUNT-LEVEL ISOLATION

Each investor's account is individually held and independently exposed to market risk; no capital is pooled across investors.

04 AMPLIFIED ALLOCATION RISK RULE

Accounts enrolled in the public Amplify program are subject to a 10% stop-out rule. This applies to the public program only; the related allocation framework referenced elsewhere in this Memorandum remains pending official program documentation.

05 UNDOCUMENTED RISK METRICS

Maximum drawdown, volatility and risk-adjusted return metrics beyond current drawdown are not yet captured in this Memorandum and remain available through the underlying Myfxbook record.

SECTION 06

Brokerage

01 TAG MARKETS

All trading activity is conducted through TAG Markets, operated by T.M. Financials Ltd (Company No. C185265). T.M. Financials Ltd is officially listed by the FSC Mauritius as an Investment Dealer; licence number confirmation is pending.

02 INSURANCE

TAG Markets' insurance documentation lists the insurer as CBC UK Limited, for insured entity T.M. Financials Ltd, coverage up to USD 1,000,000. Separately, TAG Markets' official corporate presentation describes this coverage as "backed by Lloyd's of London, one of the most recognized insurance markets in the world." Both statements come directly from TAG Markets' own materials. The Wealth Upgrade Capital has not independently confirmed how CBC UK Limited and Lloyd's of London relate to one another, and does not merge the two into a single claim.

03 PARTY STRUCTURE & RESPONSIBILITIES

1. TAG Markets — Brokerage. Holds client brokerage accounts, executes copied trades. Officially listed by FSC Mauritius; licence number confirmation pending. 2. Sonic AI — Generates trading signals within its documented execution framework. 3. The Wealth Upgrade Capital — Provides research, documentation and onboarding support. 4. Investor — Owns the brokerage account and retains all investment decision authority.

SECTION 07

Operational Workflow

01 DOCUMENTATION FLOW

Investors receive access to strategy, broker and regulatory documentation throughout the onboarding sequence.

02 ACCOUNT OPENING & IDENTITY VERIFICATION

Brokerage accounts are opened directly with TAG Markets, including standard identity verification requirements.

03 FUNDING & STRATEGY CONNECTION

Once funded, the account is connected to the Sonic AI strategy through TAG Markets' copy trading infrastructure.

04 TRADE EXECUTION WORKFLOW

Trades generated by the strategy are executed automatically within the investor's account without manual intervention.

05 PERFORMANCE REPORTING & ONGOING MONITORING

Trading activity and account performance can be monitored on an ongoing, self-service basis through the public Myfxbook record and MT5 View-Only access.

SECTION 08

Due Diligence Resources

Resource	Status
Public Myfxbook Record	Verified
MT5 View-Only Access	Verified
Broker Regulatory Documentation	Available
Insurance Documentation	Available
Risk Disclosure (Broker)	Verified
Investment Overview (Version 1.0)	Internal

Verified — independently verified and reviewed. Available — provided by TAG Markets or during due diligence, not independently verified. Internal — produced by The Wealth Upgrade Capital.

SECTION 09

Strategy Implementation

01 SIGNAL GENERATION

Trading signals are generated by the Sonic AI strategy according to predefined, systematic rules. The underlying methodology is proprietary and is not publicly disclosed.

02 SIGNAL TRANSMISSION

Generated signals are transmitted to each investor's individual TAG Markets brokerage account through the platform's copy trading infrastructure.

03 TRADE EXECUTION

Trades are executed directly within the investor's account, replicating the strategy's activity without requiring manual action.

04 INSTRUMENT SCOPE

The strategy operates exclusively within the XAU/USD market.

05 CONTINUOUS OPERATION

Once activated, the strategy continuously generates, transmits and executes trades within the investor's individual brokerage account without requiring ongoing manual intervention.

SECTION 10

Capital Structure & Client Asset Flow

01 ACCOUNT OWNERSHIP

Each investor holds an individual brokerage account with TAG Markets, in the investor's own name.

02 CAPITAL FLOW

Investor capital is deposited directly into the investor's individual brokerage account. At no point is capital transferred to, pooled by, or held by The Wealth Upgrade Capital.

03 BROKER CUSTODY

Client funds remain in custody with TAG Markets. The Wealth Upgrade Capital does not hold, control or have access to investor funds.

04 COPY TRADING STRUCTURE

The investor's account is linked to the Sonic AI strategy through copy trading infrastructure. Trades are mirrored into the account without pooling capital across investors.

05 ROLES & RESPONSIBILITIES

The operational framework establishes a clear separation of custody, execution and investment responsibilities among the participating parties. The broker provides account custody and trade execution, the strategy generates trading signals, and the investor retains ownership of the brokerage account while remaining responsible for all investment decisions and due diligence. The Wealth Upgrade Capital provides research, documentation and onboarding support.

SECTION 11

Amplified Allocation Framework

01 PURPOSE

The Amplified Allocation framework, marketed by TAG Markets as "Amplified Accounts," is an optional brokerage facility designed to provide eligible accounts with an increased trading allocation relative to deposited capital. TAG Markets states this is enabled through its cooperation with 75 liquidity providers.

02 TIERS & MECHANISM

TAG Markets documents two tiers: a 12x account, trading and profiting with a factor of 12x deposited capital; and a 24x account, trading and profiting with a factor of 24x. TAG Markets states that activating the 24x tier requires adding Community Tokens to unlock the higher multiplier on the investor's own capital.

03 ELIGIBILITY & ACTIVATION

Eligibility is determined by TAG Markets and requires completion of the standard account opening and identity verification process. TAG Markets describes 12x activation as free; the 24x tier additionally requires Community Tokens. Activation occurs after account opening and funding, directly through TAG Markets.

04 PROFIT SPLIT

TAG Markets states that, under the Amplified Accounts program, 70% of profits are retained by the investor, 5% go to the traders, and 25% return to the community through the TAG Referral Program. This economic split is reported by TAG Markets and has not been independently audited by The Wealth Upgrade Capital.

05 RISK CONSIDERATIONS

Amplification increases both potential gains and potential losses relative to deposited capital. Accounts enrolled in the public Amplify program are subject to a 10% stop-out rule — see Section 05, Risk Management, item 04.

06 SOURCE & CLASSIFICATION

The figures in this section are drawn directly from TAG Markets' own product materials and are classified as Officially Documented by TAG Markets, not independently verified. See the Corporate Overview, Amplified Accounts, for the same information presented on its own terms.

SECTION 12

Governance & Responsibilities

01 DECISION-MAKING AUTHORITY

Investment decisions, including whether to open an account, fund it, or activate optional programs, rest solely with the investor. No other party makes investment decisions on the investor's behalf.

02 OVERSIGHT OF STRATEGY EXECUTION

Once connected, trade execution occurs automatically within TAG Markets' own infrastructure. No party intervenes in individual trade decisions once the strategy is active.

03 COMPENSATION & CONFLICTS OF INTEREST

Any applicable commercial arrangements between The Wealth Upgrade Capital and TAG Markets are disclosed during the due diligence process and do not alter the governance framework or allocation of responsibilities described in this Memorandum.

04 ESCALATION & QUERIES

Questions regarding execution, account status or documentation should be directed to the party responsible for that function, as set out in Section 10, Roles & Responsibilities.

SECTION 13

Performance Reporting

01 MYFXBOOK REPORTING

Trade-level performance data, including gains, drawdown and trade history, is published continuously on a public Myfxbook record accessible to any prospective or current investor.

02 MT5 VIEW-ONLY REPORTING

MT5 View-Only access, provided during the due diligence process, offers a real-time, read-only view of trading activity.

03 REPORTING FREQUENCY & FORMAT

Performance information is available on an ongoing, self-service basis through the reporting channels described above, rather than through periodic reports issued by The Wealth Upgrade Capital.

04 SCOPE OF REPORTING

The reporting channels provide visibility into trading activity and account performance. They are intended as transparency tools and should not be interpreted as audited financial statements or independent assurance reports.

SECTION 14

Operational Risk & Business Continuity

01 BROKERAGE INFRASTRUCTURE CONTINUITY

Trading activity depends on the continued operation of TAG Markets' brokerage infrastructure, including account access, trade execution and custody systems.

02 COPY TRADING INFRASTRUCTURE CONTINUITY

Execution of the strategy depends on the continued operation of the copy trading infrastructure that transmits signals from the Sonic AI strategy to individual investor accounts.

03 OPERATIONAL MONITORING

Account and infrastructure activity can be monitored on an ongoing basis through the reporting channels described in Section 13, Performance Reporting.

04 DOCUMENTATION AVAILABILITY

Operational and business continuity documentation, where maintained by TAG Markets, is made available during the due diligence process.

05 DEPENDENCY ON THIRD-PARTY INFRASTRUCTURE

The strategy operates through established third-party infrastructure, including the brokerage and copy trading systems. Each participating entity remains responsible for the operation and maintenance of the infrastructure within its respective area of responsibility.

Source: TAG Markets operational documentation; Section 13, Performance Reporting.

SECTION 15

Investor Suitability & Important Considerations

01 INDEPENDENT ASSESSMENT

Each investor is responsible for independently assessing whether this opportunity is suitable for their individual financial circumstances, objectives and risk tolerance.

02 LONG-TERM PERSPECTIVE

The strategy is intended to be evaluated over a long-term horizon rather than by reference to short-term performance fluctuations.

03 COMPLETION OF DUE DILIGENCE

Investors are expected to complete their own due diligence, including review of the documentation and resources described throughout this Memorandum, before proceeding.

04 UNDERSTANDING MARKET RISK

Prospective investors should have a clear understanding of the risks associated with XAU/USD market exposure, as set out in Section 05, Risk Management.

05 INDEPENDENT PROFESSIONAL ADVICE

Prospective investors should consider obtaining independent financial, tax and legal advice where appropriate, taking into account their individual circumstances, before making any investment decision.

Source: Section 05, Risk Management. This Memorandum does not constitute financial, tax or legal advice.

SECTION 16

Definitions, Document Hierarchy & Appendices

01 DOCUMENT HIERARCHY

This Investment Memorandum should be read together with the Investment Overview, Executive Summary, One-Pager and supporting due diligence documentation. Together, these documents provide the complete framework for evaluating the investment opportunity.

02 DEFINITIONS

Sonic AI: the automated XAU/USD trading strategy described throughout this Memorandum. TAG Markets: the brokerage, operated by T.M. Financials Ltd, through which client accounts are held and trades are executed. Copy Trading: the infrastructure through which signals generated by the Sonic AI strategy are replicated into individual investor accounts. Myfxbook: an independent, publicly accessible platform on which the strategy's trading performance is continuously reported. MT5 View-Only Access: a read-only account view, provided during due diligence, allowing real-time observation of trading activity. Amplified Allocation Framework: the optional brokerage facility described in Section 11, providing eligible accounts with an increased trading allocation subject to the broker's program rules.

03 SUPPORTING DOCUMENTATION

Additional documentation, including broker, regulatory and operational materials, may be provided during the due diligence process where appropriate and available.

04 FUTURE UPDATES

Factual information, operational procedures and supporting documentation referenced in this Memorandum may be updated from time to time. Such updates do not alter the underlying structure or content framework of this Memorandum.

05 FINAL STATEMENT

This Investment Memorandum has been prepared to support informed due diligence by prospective investors. It should be read in its entirety, together with the accompanying documentation referenced herein, before any investment decision is made. This Memorandum does not replace independent assessment or professional advice where appropriate.