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SAAS PROGRAM

SOFTWARE AS A SERVICE (SAAS)



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Software as a Service (SAAS) is our software solution where we provide and deliver applications to clients over the internet.

We provide our clients access (Product Key) to our SAAS via www.gtr.tech or through our mobile apps.

SAAS PRODUCT KEY



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For all subscriptions to SAAS, clients will be given **one** product key per subscription.

Product key details:



COST

Each product key
cost **\$1000**.



VALIDITY

Each product key is valid for a
30-day period upon activation.



ACCESS

Each product key gives a client access to
STAR LITE, STAR MAX, and STAR DATA.

SOFTWARE AS A SERVICE (SAAS) PROGRAM



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We are a **Software As A Service (SAAS) Company (B2C)**.

Our line of retail products include STAR LITE, STAR MAX and STAR DATA, which is essentially developed from the STAR SYSTEM, made for retail use.

Besides distributing our systems, a portion of the subscription fees will be allocated to the **Asset Under Management (AUM)** pool for trading purposes.

The profit is then shared with our members under the **SAAS Program** when the AUM obtains a targeted percentile of profit. The percentage and ratio of the perks is distributed and dictated according to the **SAAS Program** that the client is subscribed to.

SAAS PROGRAM PRODUCT KEY TIER



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SAAS Program		Additional Product Keys (%)	No. of Product Keys
GT0	\$3,000 - \$9,000	n.a.	3-9
GT1	\$10,000 - \$49,000	10%	11-54
GT2	\$50,000 - \$99,000	20%	60-119
GT3	\$100,000 - \$499,000	30%	130-649
GT4	\$500,000 - \$999,000	40%	700-1399
GT5	\$1,000,000 and above	50%	1500 and above

- Clients will be given an additional bonus based on the SAAS Program tier subscribed
- Each product key provides a 30 day subscription usage upon activation by the user
- Activation of product key can be done at any time
- Product keys can be transferred to others



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REWARD SHARING PROGRAM (RSP)

REWARD SHARING PROGRAM (RSP)



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	SAAS Program	GT Perks ¹	Direct Sponsor Reward (DSR)	Group Pairing Reward (GPR)	Benefit Cap
GT0 ²	\$3,000 - \$9,000	Up to 6%	6%	6%	200%
GT1	\$10,000 - \$49,000	Up to 8%	7%	7%	250%
GT2	\$50,000 - \$99,000	Up to 9%	8%	8%	300%
GT3	\$100,000 - \$499,000	Up to 10%	9%	9%	350%
GT4	\$500,000 - \$999,000	Up to 12%	10%	10%	400%
GT5 ³	\$1,000,000 and above	Up to 15%	11%	11%	500%

- GT Perks, DSR and GPR benefits are perpetual but subjected to benefit cap
- GT Perks will be given out every Monday at 0300 system time into your GTD wallet
- GT Perks given on the Monday of the following week will be pro-rated based on prior working days

¹ Perks is calculated on a weekly basis

² GT0 is a trial type account where Direct Sponsor Rewards and Group Pairing Rewards will only be available for 3 months upon activation.

² Users that subscribed to the GT0 tier will need to increase to a higher tier to continue enjoying benefits from DSR and GPR after 3 months.

³ All DSR, GPR and GT perks will be paid out according to GT5 and lower GT Tier will miss out on unpaid benefits that will be "passed" up by compression

GT Perks Sharing Breakdown



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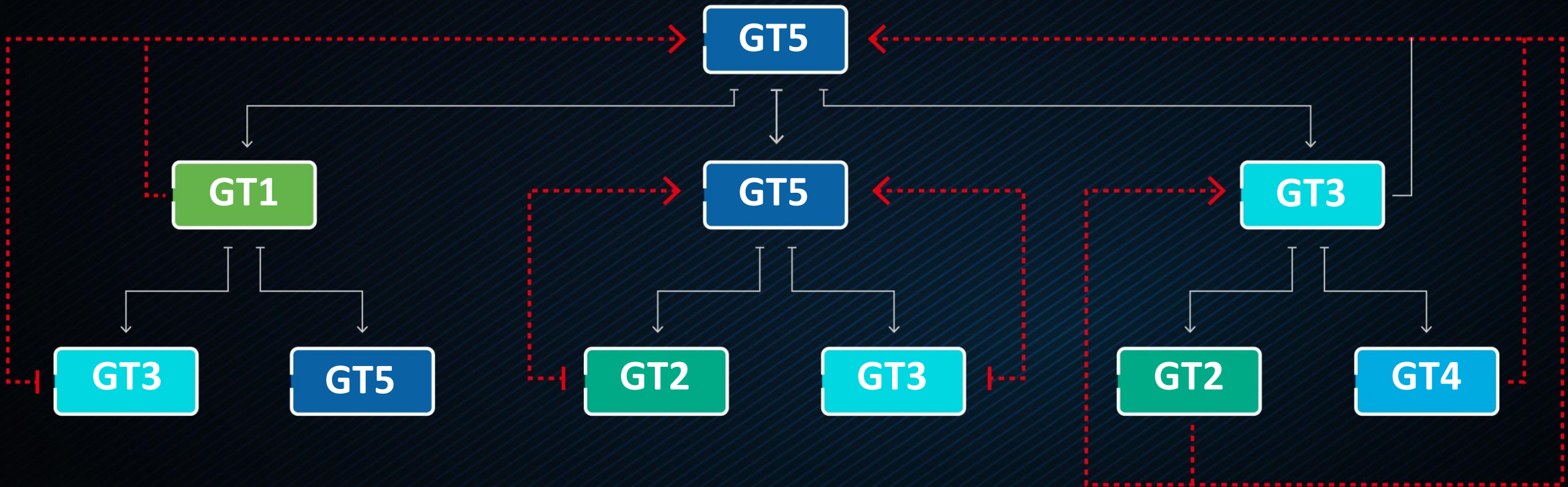
SAAS Program	GT Perks Sharing ¹ (User/Company)	GT Perks Sharing Cap (Subscription Amount)
0	30% / 70%	6%
1	40% / 60%	8%
2	45% / 55%	9%
3	50% / 50%	10%
4	60% / 40%	12%
5	75% / 25%	15%

¹ Company will only receive fixed 25% profit sharing. All unpaid GT Perks from lower tiers will be “passed” up through compression.

COMPRESSION PLUS



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- All DSR, GPR and GT perks will be paid out according to GT5 entitlements.
- All rewards and GT perks unpaid will be “moved” upwards to the next higher GT Tier along the sponsor genealogy
- For those in the same level as you, there is no compression. Compression only occurs when your client’s subscription tier is lower than yours.

GT PERKS



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You subscribed \$1,000,000 into GT Holding (GT5 - up to 15% GT Perks)

GT Perks for the month is at 15%

Your **GT Perks** will be: $\$1,000,000 \times 15\% = \$150,000$

A1 , B1 and C1 GT Perks will be:

A1

$\$10,000 \times 8\% = \800

B1

$\$1,000,000 \times 15\% = \$150,000$

C1

$\$100,000 \times 10\% = \$10,000$

GT PERKS COMPRESSED



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Maximum GT Perks should be:
 $\$10,000 \times 15\% = \$1,500$

A1's GT Perks will be
 $\$10,000 \times 8\% = \800

A1's unpaid GT Perks will be:
 $\$1,500 - \$800 = \$700$

Maximum GT Perks should be:
 $\$1,000,000 \times 15\% = \$150,000$

B1's GT Perks will be:
 $\$1,000,000 \times 15\% = \$150,000$

B1's unpaid GT Perks will be:
 $\$150,000 - \$150,000 = \$0$

Maximum GT Perks should be:
 $\$100,000 \times 15\% = \$15,000$

C1's GT Perks will be:
 $\$100,000 \times 10\% = \$10,000$

C1's unpaid GT Perks will be:
 $\$15,000 - \$10,000 = \$5,000$

GT PERKS COMPRESSED



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All unpaid GT Perks will be compressed upwards to the next higher tier until the maximum GT Perks has been given out.

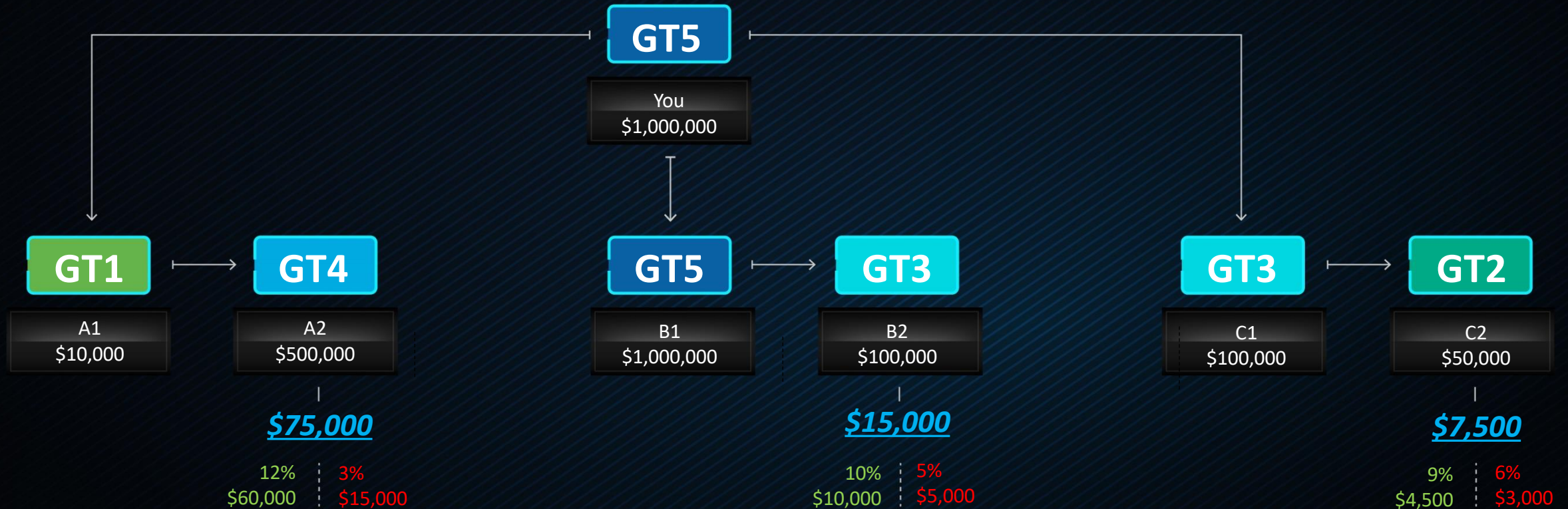
Your original GT Perks = $\$1,000,000 \times 15\% = \$150,000$

Your compressed GT Perks from your 1st level GT Perks = $\$700 + \$0 + \$5,000 = \$5,700$

GT PERKS COMPRESSED



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Maximum GT Perks should be:
 $\$500,000 \times 15\% = \$75,000$

A2's GT Perks will be: $\$500,000 \times 12\% = \$60,000$
A2's unpaid GT Perks will be: $\$75,000 - \$60,000 = \$15,000$

Maximum GT Perks should be:
 $\$100,000 \times 15\% = \$15,000$

B2's GT Perks will be: $\$100,000 \times 10\% = \$10,000$
B2's unpaid GT Perks will be: $\$15,000 - \$10,000 = \$5,000$

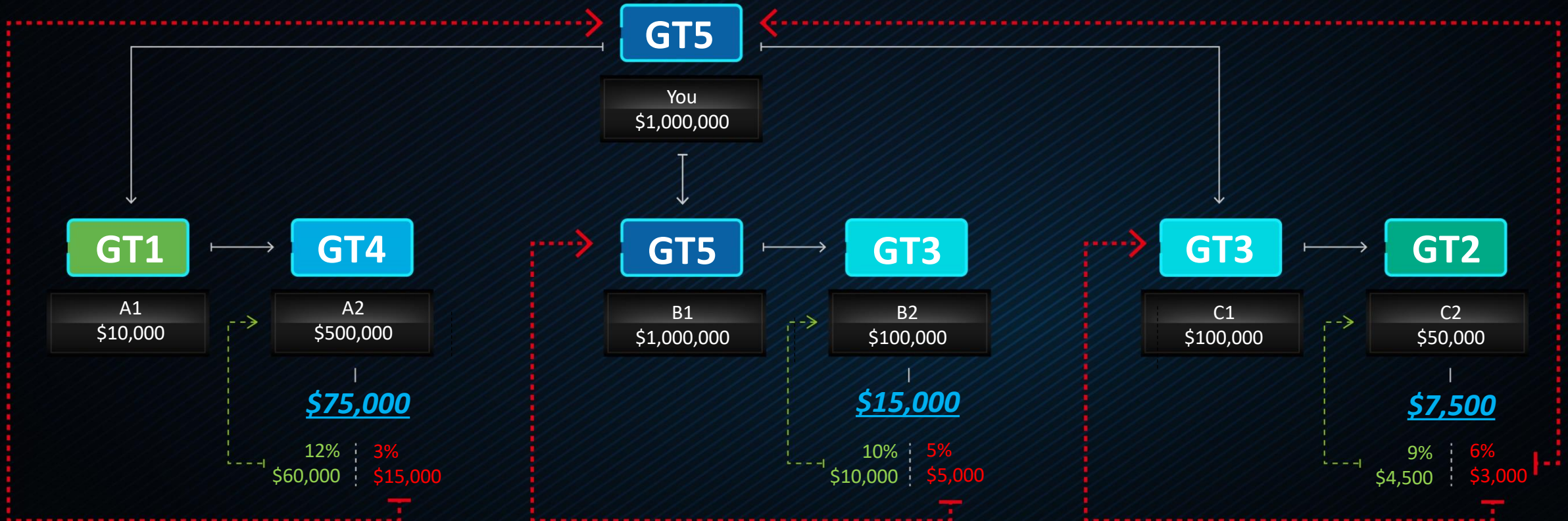
Maximum GT Perks should be:
 $\$50,000 \times 15\% = \$7,500$

C2's GT Perks will be: $\$50,000 \times 9\% = \$4,500$
C2's unpaid GT Perks will be: $\$7,500 - \$4,500 = \$3,000$

GT PERKS COMPRESSED



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All unpaid GT Perks be compressed upwards to the next higher tier until the maximum GT Perks has been given out.

Your original GT Perks = $\$1,000,000 \times 15\% = \$150,000$

Your compressed GT Perks from your 1st level GT Perks unpaid = $\$700 + \$0 + \$5,000 = \$5,700$

Your compressed GT Perks from your 2nd level GT Perks unpaid = $\$15,000 + \$0 + \$2,500 = \$17,500$

Your total GT Perks = $\$150,000 + \$5,700 + \$17,500 = \$173,200$

With our compressed GT Perks, you would earn an additional \$23,200 as illustrated above

Direct Sponsor Reward (DSR)



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Tier	Direct Sponsor Reward (DSR)	Reward Value	Unpaid Reward
0	6%	\$60,000	\$50,000
1	7%	\$70,000	\$40,000
2	8%	\$80,000	\$30,000
3	9%	\$90,000	\$20,000
4	10%	\$100,000	\$10,000
5	11%	\$110,000	\$0



Table above illustrates the breakdown of your DSR based on your GT Tier and a new client subscribes a GT5

*Rewards will be given on the following day at 0300 system time into GTD wallet

*Higher GT Tiers will be eligible to earn extra reward through our unpaid reward compression as illustrated on the next slide

Direct Sponsor Reward (DSR)



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You subscribed \$1,000,000 into SAAS program (GT5 – 11% DSR)

You sponsor A1 \$10,000 (GT1), B1 \$1,000,000 (GT5) and C1 \$100,000 (GT3)

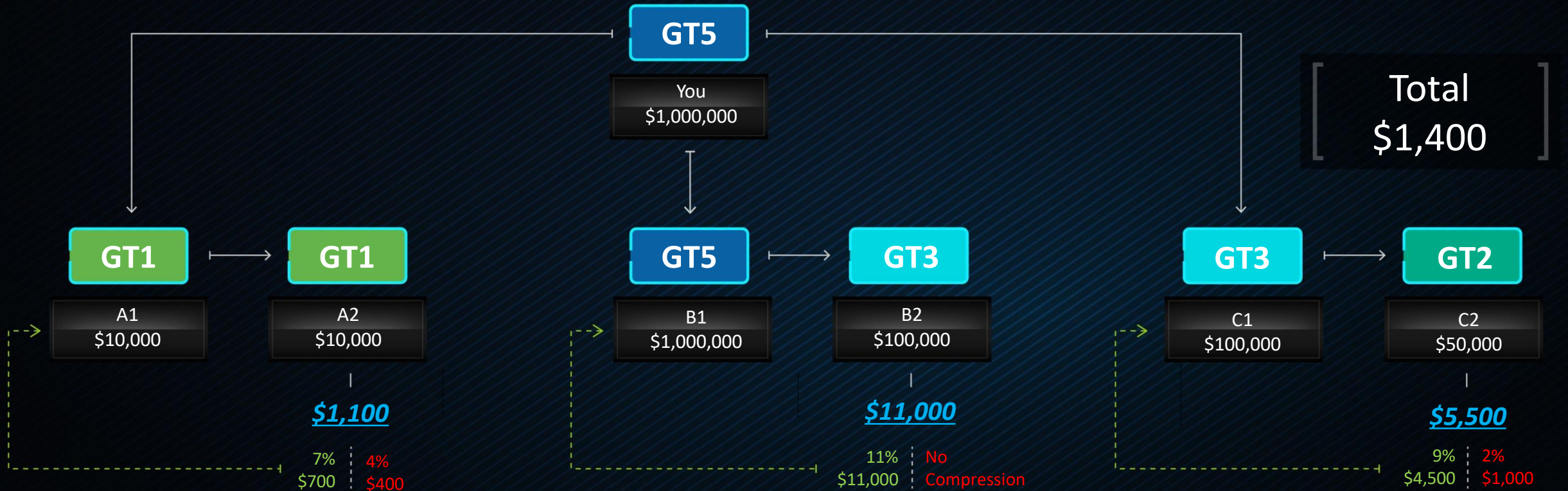
Your Direct Sponsor Reward (DSR) will be:

A1	B1	C1
$(\$10,000 \times 11\%) + (\$1,000,000 \times 11\%) + (\$100,000 \times 11\%) = \$122,100$		

DIRECT SPONSOR REWARD (DSR) COMPRESSED



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A1 sponsor A2 \$10,000 (GT1)

Maximum DSR should be: $\$10,000 \times 11\% = \$1,100$

A1's DSR will be:
 $\$10,000 \times 7\% = \700

A1's unpaid reward will be:
 $\$1,100 - \$700 = \$400$

B1 sponsor B2 \$100,000 (GT3)

Maximum DSR should be: $\$100,000 \times 11\% = \$11,000$

B1's DSR will be:
 $\$100,000 \times 11\% = \$11,000$

B1's unpaid reward will be:
 $\$11,000 - \$11,000 = \$0$

C1 sponsor C2 \$50,000 (GT2)

Maximum DSR should be: $\$50,000 \times 11\% = \$5,500$

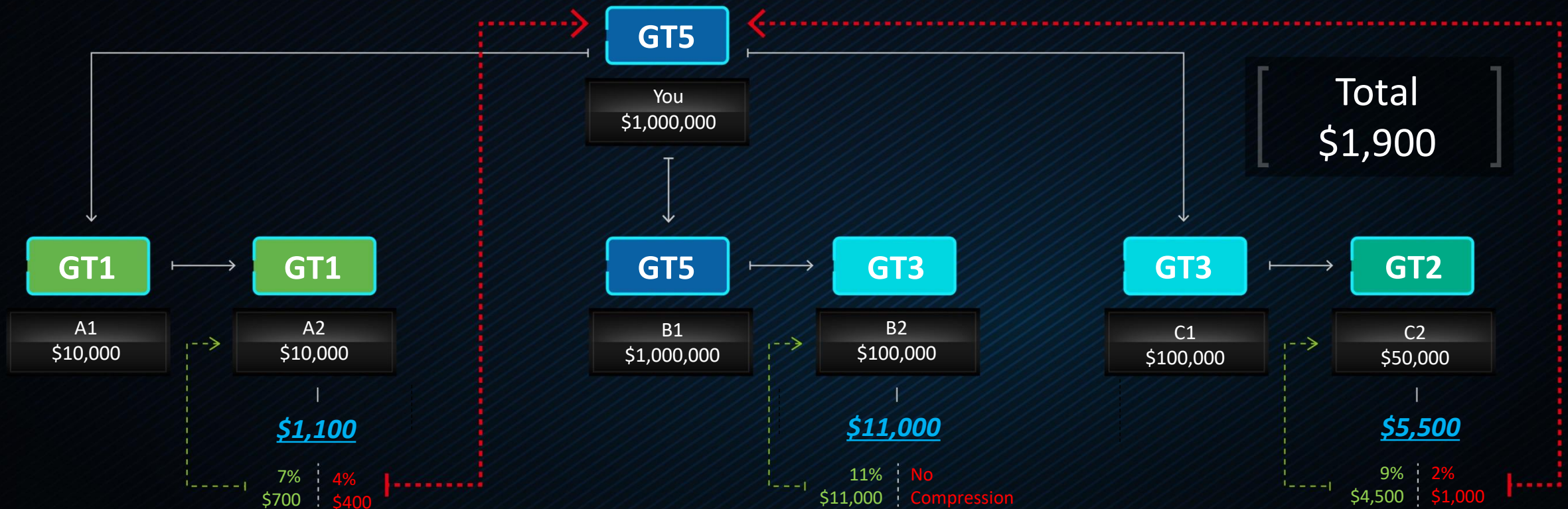
C1's DSR will be:
 $\$50,000 \times 9\% = \$4,500$

C1's unpaid reward will be:
 $\$5,500 - \$4,500 = \$1,000$

DIRECT SPONSOR REWARD (DSR) COMPRESSED



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All unpaid reward will be compressed upwards to the next higher tier until the maximum DSR has be fully given out

Your original DSR = \$122,100

Your compressed DSR from your 2nd level = \$400 + \$0 + \$1,000 = \$1,400

Your total DSR = \$122,100 + \$1,400 = \$123,500

Compressed Direct Sponsor Reward



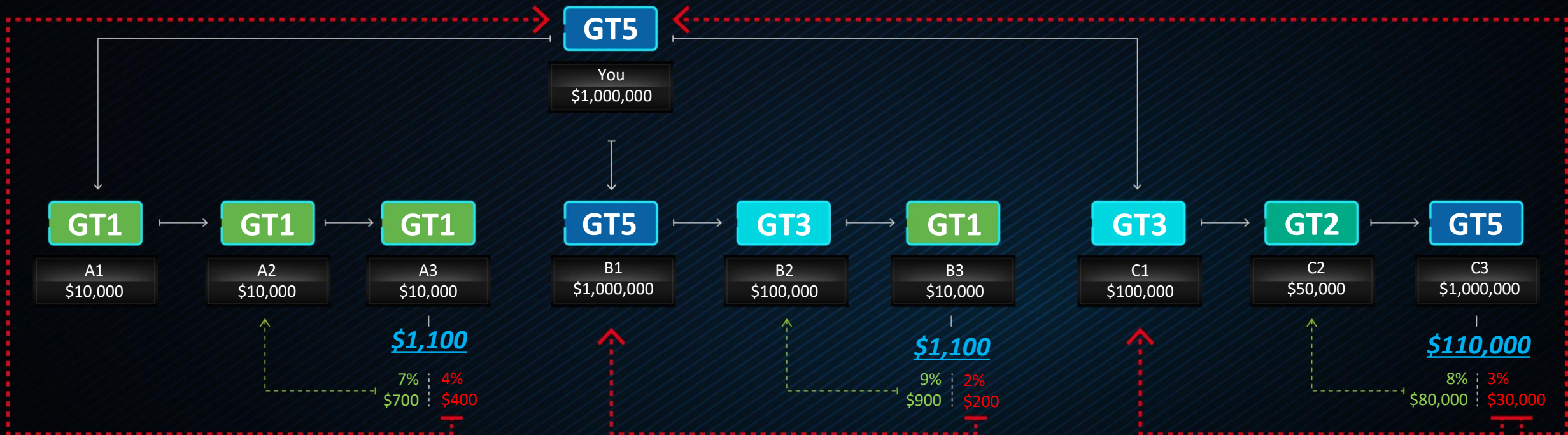
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Compressed Direct Sponsor Reward



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All unpaid reward will be compressed upwards to the next higher tier until the maximum DSR has been given out

Your original DSR = \$122,100

Your compressed DSR from 2nd level = \$400 + \$0 + \$1,000 = \$1,400

Your compressed DSR from 3rd level = \$400 + \$0 + \$30,000 = \$30,400

Your total DSR = \$122,100 + \$1,400 + \$30,400 = \$153,900

With our compressed DSR , you would earn an additional \$31,800 as illustrated above

Group Pairing Reward (GPR)



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Tier	Group Pairing Reward	Reward Value	Unpaid Reward
0	6%	\$6,000	\$5,000
1	7%	\$7,000	\$4,000
2	8%	\$8,000	\$3,000
3	9%	\$9,000	\$2,000
4	10%	\$10,000	\$1,000
5	11%	\$11,000	\$0



- * Table above illustrates breakdown of different tiers and assumes both your left/right group has \$100,000 each
- * Rewards will be given on the following day at 0300 system time into GTD wallet
- * Higher GT Tiers will be eligible to earn extra reward through unpaid reward compression as illustrated on the next slide

Group Pairing Reward (GPR)



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You subscribed \$1,000,000 into SAAS Program. Based on GPR and the amount purchased by A1, B1 and C1, GPR are as follows:

A1	B1	C1
7%	11%	9%

Compressed Group Pairing Reward (GPR)



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Maximum GPR should be:
 $\$100,000 \times 11\% = \$11,000$

A1's GPR will be: $\$100,000 \times 7\% = \$7,000$
A1's unpaid reward will be: $\$11,000 - \$7,000 = \$4,000$

Maximum GPR should be:
 $\$100,000 \times 11\% = \$11,000$

B1's GPR will be: $\$100,000 \times 11\% = \$11,000$
B1's unpaid reward will be: $\$11,000 - \$11,000 = \$0$

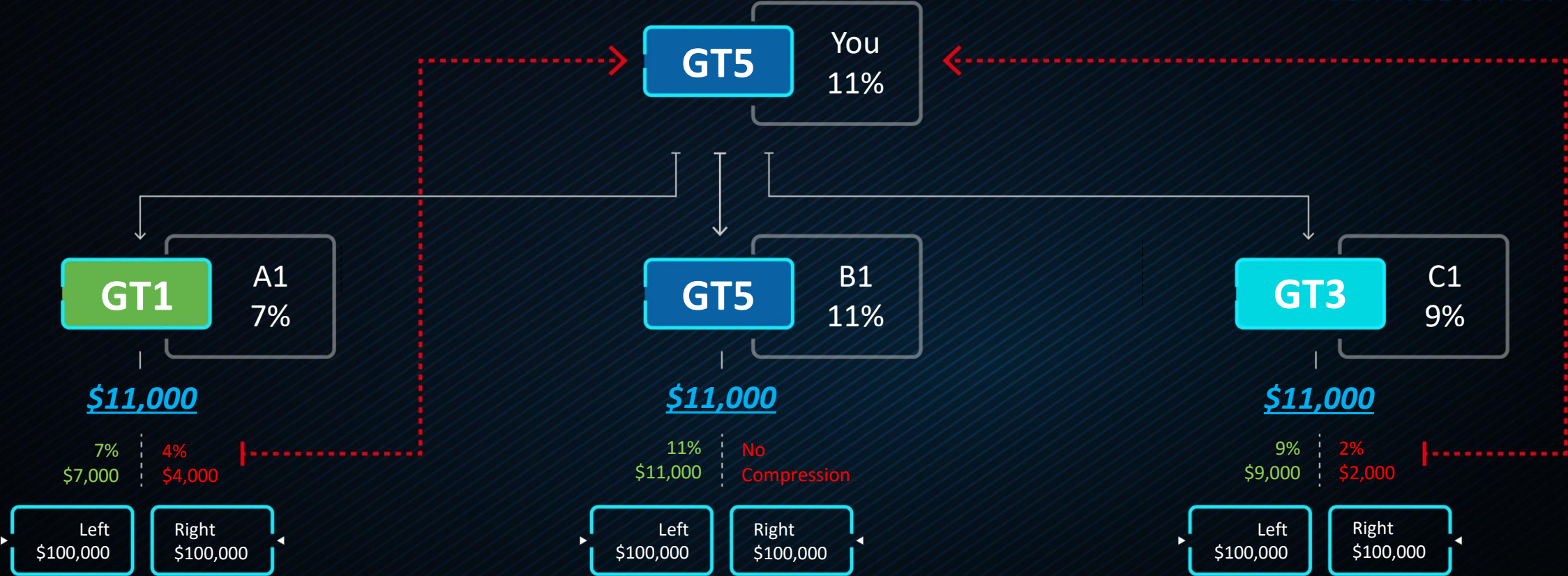
Maximum GPR should be:
 $\$100,000 \times 11\% = \$11,000$

C1's GPR will be: $\$100,000 \times 9\% = \$9,000$
C1's unpaid reward will be: $\$11,000 - \$9,000 = \$2,000$

Compressed Group Pairing Reward (GPR)



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All unpaid reward will be compressed upwards to the next higher tier until the maximum GPR has been given out

Your compressed GPR from your 1st level GPR = \$4,000 + \$0 + \$2,000 = \$6,000

Compressed Group Pairing Reward (GPR)



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Maximum GPR should be: $\$1,000,000 \times 11\% = \$110,000$

A2's GPR will be: $\$1,000,000 \times 7\% = \$70,000$
A2's unpaid reward will be: $\$110,000 - \$70,000 = \$40,000$

Maximum GPR should be: $\$1,000,000 \times 11\% = \$110,000$

B2's GPR will be: $\$1,000,000 \times 9\% = \$90,000$
B2's unpaid reward will be: $\$110,000 - \$90,000 = \$20,000$

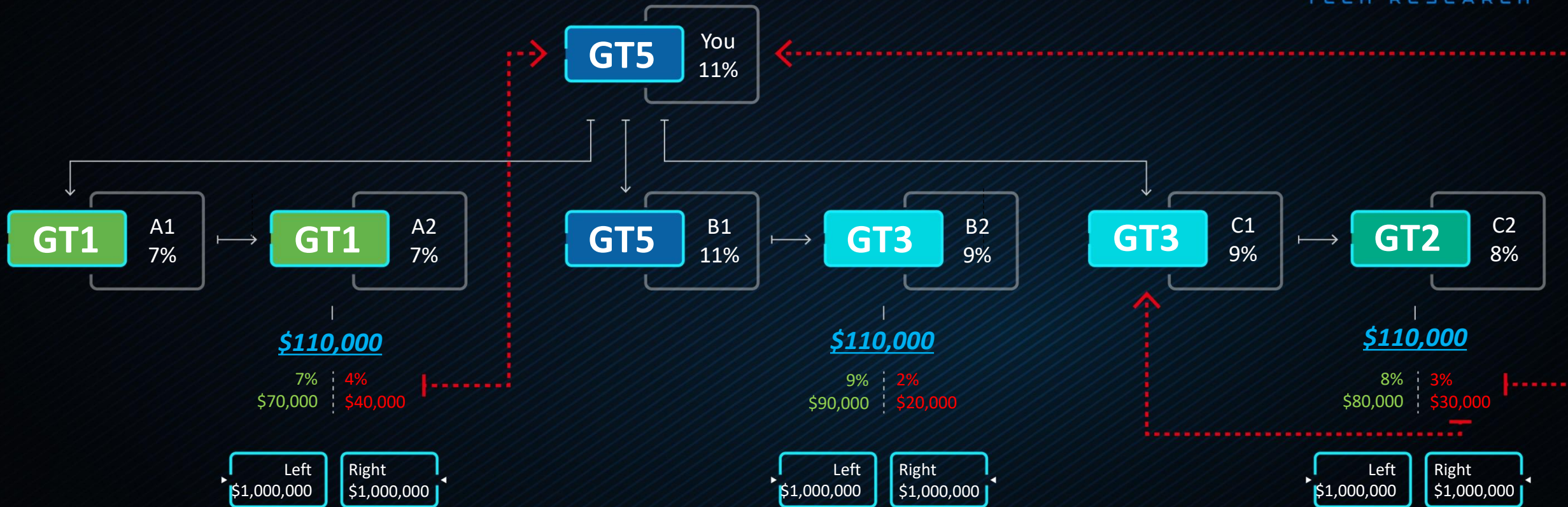
Maximum GPR should be: $\$1,000,000 \times 11\% = \$110,000$

C2's GPR will be: $\$1,000,000 \times 8\% = \$80,000$
C2's unpaid reward will be: $\$110,000 - \$80,000 = \$30,000$

Compressed Group Pairing Reward (GPR)



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All unpaid reward will be compressed upwards to the next higher tier until the maximum GPR has been fully given out

Your compressed GPR from your 1st level GPR = \$4,000 + \$0 + \$2,000 = \$6,000

Your compressed GPR from your 2nd level GPR = \$40,000 + \$0 + \$20,000 = \$60,000

With our compressed GPR, you will earn an additional \$66,000 as illustrated above

Leadership Reward



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Tier	Criteria	LSR 1	LSR 2
1 Star	Earn 20,000 GPR in 2 consecutive month	1% sponsor group GT Perks	NA
2 Star	1 Star in 2 different sponsor group	1.5% sponsor group GT Perks	NA
3 Star	2 Star in 3 different sponsor group	2% sponsor group GT Perks	NA
4 Star	3 Star in 4 different sponsor group	2.5% sponsor group GT Perks	NA
5 Star	4 Star in 5 different sponsor group	3% sponsor group GT Perks	NA
6 Star	5 Star in 6 different sponsor group	4% sponsor group GT Perks	1% GT Perks of ALL users

* Promotion is done on the 1st of every calendar month

* Reward will be given on the 1st of every month at 0300 system time into GTD Wallet

GTR Wallets



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Wallet	Subscribe to SAAS Program	Transferable	Withdrawal	Convertible
USDP	✓	✓	✓	✗
GTD	✓ *	✓	✓	Convert into GTC after transfer. Convert to USDP after withdrawal
GTC	✓ *	✓	✗	✗
TOKEN	✓	✓	✗	✗

GTD

- Converted into GTC when transferred to another user
- Can be used for SAAS subscription¹
- GT Perks, DSR, GPR, LSR and GTI will be given into this wallet
- Can be withdrawn into USDP wallet
- GTI is given based on the holding of this wallet on 1st of each month

USDP

- Can be used for SAAS subscription
- Can be transferred up/down the network

GTC

- Can be transferred up/down the network
- Can be used for SAAS subscription¹

TOKEN

- Can be used for SAAS subscription.
- Can be transferred upward and downward in your own network.

*Notes:

Token Included

For GTD and GTC, SAAS Program subscription must fulfil subscription with minimum 50% USDP, and maximum of 20% token with remainder either GTD or GTC.

Token Not Included

For GTD and GTC, SAAS Program subscription must fulfil subscription with minimum 50% USDP and 50% GTD or GTC.

Token Only

For SAAS Program subscription using only tokens, token value cannot exceed 20% of subscription value.

GTD Withdrawal Process



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GT Tier	Monthly Withdrawal Limit
GT0	\$6,000
GT1	\$20,000
GT2	\$100,000
GT3	\$200,000
GT4	\$1,000,000
GT5	\$2,000,000



- Month limit will be reset on the 1st of every month

GTD Withdrawal Process



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Withdrawal Window

- Window 1:

Withdrawals submitted from 1st to 10th will be processed on 11th of the current month

- Window 2:

Withdrawals submitted from 11th to 20th will be processed on 21st of the current month

- Window 3:

Withdrawals submitted from 21st to end of the month will be processed on 1st of following month

- All withdrawals will incur a 10% administrative fee
- Subjected to 5 – 10 working days approval duration

GT Interest (GTI)



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GTD Balance	GT Interest
\$10,000 to \$49,900	3%
\$50,000 to \$99,900	3.5%
\$100,000 to \$499,900	4%
\$500,000 to \$999,900	4.5%
\$1,000,000 and above	5%

- GTI is given on the 1st of each month based on GTD balance
- GTI calculation only takes into account denominations of 100



WELL—INFORMED DECISIONS START HERE!



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