

## Client Relationship Summary

(FAQ)

Monona Capital LLC (“Monona Capital,” “we,” or “us”) is an unofficial investment firm with the Oso Stock Exchange (OSE). Investment services and fees are complex, so it is important for retail investors to understand the differences. We are also a member of the Roble Stock Exchange (RBX) and the unofficial Securities And Broker Investigation Agency (SBIA). To assist in helping you determine if Monona is for you, free and simple tools are available at <https://www.mononacapital.com/>, which also provides educational materials about investing, growth, and secure strategies.

### What investment services can you provide me?

We provide automatic investing for clients. Using different strategies we guarantee above average growth of client investments. Below is a table outlining our services in depth. Please review carefully to decide if Monona Capital is for you.

#### Investment Accounts And Services

**Investment Service:** Monona Capital allows users to invest their own capital for us to grow faster than most other available services. Our strategies involve lots of low risk stock trades to ensure steady growth. Trades made by Monona Capital are executed in a way to reduce the absolute maximum portfolio loss from 100% to 0.2%

**Self Directed Accounts:** Monona Capital is not a broker-dealer and does not allow clients to invest themselves.

**Client Interaction:** Monona Capital allows all clients to have an account on the website. Using this account, clients can login to their own dashboard to view their investment live (<https://www.mononacapital.com/login/>). You must have already completed the sign up process to login).

**Message Systems:** The Client Dashboard on the Monona Capital website allows the client to securely message us about anything (A question, website glitch, wanting to withdraw investment).

## Account Eligibility Requirements

There is a universal account minimum of \$40. Although for real financial growth we recommend at least \$1,000. You do not need any prior trading experience nor is there an age requirement.

## What does the sign up process look like?

### Signing Up Steps

1. User fills out Form of Interest (<https://www.mononacapital.com/signup/>)
2. Within 1-3 business days, you will receive an email from the email you used to sign up. This email will either contain a denial message or the link to the official sign up form.
3. In the official form, you will be asked to create a username and password. This will be used to sign into the user dashboard to view your investments. Within a few seconds, your Monona Capital Account will be created automatically upon submitting the form.
4. After you submit this form, you will have exactly 5 business days to deposit your investment or your account will be banned. (You can appeal by emailing [support@mononacapital.com](mailto:support@mononacapital.com))

## How can I change my sign in data and user data?

### Changing User Settings

You can go to your account page to change any personal settings or login info.  
(<https://www.mononacapital.com/account/>)

## How does Monona Capital make money from my investment / Are there fees?

There are absolutely 0 fees when initially investing money, using the client dashboard, or emailing us. However, 5% of your investment earnings are deducted when you sell your investment.  
**(more information on page 4)**

How do I know my investment is safe? What happens if something goes wrong?

| Service Reliability                                                                                                                                                                                                             |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Trading Strategy:</b> Monona Capital does not use any high risk trading strategies. Instead, we take advantage of lots of normal stock trading to spread risk thin over time.                                                |
| <b>Worst Case Trade Fail Safe:</b> Monona Capital uses Stop Loss trading orders which allow us to set a maximum loss. Due to market slippage this maximum loss can range from -0.01% to -0.25% which is a minuscule amount.     |
| <b>Average Gain VS Average Loss Margin:</b> As explained above, the maximum loss for a trade is -0.25%, meanwhile the average gain is 1.5%<br>This means any good trading day will most likely more than cancel out a loss day. |

How does Monona Capital store my data? Is it secure?

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| Your data is encrypted on 2 local storage drives, and two cloud storage servers. Your data cannot disappear, nor will it be stolen. |
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How do I sell my investment?

| Selling Assets                                                                                                                                                                                                           |                                                                                                                        |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------|
| Selling a Portion                                                                                                                                                                                                        | Completely Withdrawing                                                                                                 |
| If you are looking to sell a portion and not all of your investment, you can simply use the message center to request the amount you would like to sell. Your money should reach your bank account in 1-3 business days. | If you wish to cancel all your investments, or delete your account, you can simply request that in the message center. |

When are taxes applied to my investments?

| Taxes                                                                          |                                                                                                                                          |
|--------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|
| Selling Tax                                                                    | Auto Tax                                                                                                                                 |
| When you sell any portion of your investment, a 5% tax is applied to the sale. | On the first of each month, 5% is deducted from your investment.<br><br>Due to hyper growth strategies, a 5% tax is relatively generous. |
| Federal Income Tax still applies to you after you sell.                        |                                                                                                                                          |

| Additional Information                                                                                                                                                                                             |
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| If you have any problems or issues about anything relating to Monona Capital, you can email <a href="mailto:support@mononacapital.com">support@mononacapital.com</a> and expect a response within 2 business days. |