

PRIVATE CAPITAL PARTNERSHIP BRIEFING (Informational Overview)

I. Executive Summary

This briefing outlines the private commercial lending partnership opportunities available to select high-net-worth individuals aligned with *Cosmic Capitalytica*'s vision and Creative intelligence principles. It explains our tiered capital structure, interest-only payment options, term flexibility, and how partner capital supports expansion. This document is strictly informational and not an investment solicitation.

II. Partnership Philosophy

Our partnership model is built around alignment, clarity, and operational integrity. We collaborate only with individuals who resonate with elevated awareness, professionalism, long-term vision, and transparent communication. The objective is to create a structured, mutually beneficial commercial lending relationship rooted in Creative intelligence (Ci).

III. Capital Tiers

Tier I — \$100,000

Estimated Fixed Rate: 8% APR

Monthly Interest (Interest-Only): ~\$666

Quarterly Interest: ~\$2,000

Term: 12–24 months

Principal: Balloon repayment at maturity

Tier II — \$200,000

Estimated Fixed Rate: 10% APR

Monthly Interest (Interest-Only): ~\$1,666

Quarterly Interest: ~\$5,000

Term: 12–24 months

Principal: Balloon repayment at maturity

Tier III — \$300,000

Estimated Fixed Rate: 12% APR

Monthly Interest (Interest-Only): ~\$3,000

Quarterly Interest: ~\$9,000

Term: 12–24 months

Principal: Balloon repayment at maturity

IV. Structure Overview

- Interest-only payments (monthly or quarterly)
- Balloon principal repayment at maturity
- Standard commercial lending (no equity or profit share)
- Capital supports business development, infrastructure, Creative íntelligence expansion, and strategic initiatives

V. Alignment & Partner Criteria

Partners are accepted based on values alignment, communication clarity, long-term purpose, financial readiness, and mutual compatibility.

VI. Legal & Compliance Notice

This document is for informational purposes only. It is not an offer to sell or solicit securities or public investments. All final terms are formalized through standard commercial lending contracts such as a Promissory Note and Loan Agreement.

VII. Next Steps

If aligned, contact: contact@cosmiccapitalytica.com Instagram: @cosmiccapitalytica