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Worthy Selling Points

What are bonds?

At their core, bonds are a promise. When you buy a bond, you're lending money to an organization (like a company or government). In return, they promise to pay you back with interest over a set period. It's like lending a friend money, but with formal terms and interest.

Bonds are financial instruments that are issued by a variety of entities, including governments, corporations, and other organizations, to raise capital. Bonds offer investors a predictable stream of income in the form of interest payments, and they typically return the bond's face value (known as the par value) at a specified maturity date.

- Purpose & Period: Raise funds for diverse purposes with flexible short-to-long-term investment options.
- Payments & Principal: Receive regular interest payments (coupons) with principal repayment at maturity.
- Risk & Security: Assess risk by issuer and bond type; security varies (secured/unsecured).
- Liquidity & Yield: Tradable in secondary markets, with yield determining income or redeemed back to issuer if company that issues bond is privately held.
- Use Cases: Ideal for diverse investment goals, from income generation to capital preservation.

Why are Worthy Bonds Special?

- While the traditional concept of bonds might sound old-school, Worthy Bonds have revolutionized this space:
- High Interest: We offer a fixed 6.5% APY interest. This means your money grows steadily, year after year.
- Compounding Power: Every dollar earned as interest starts earning its own interest. It's a gift that keeps on growing!
- Accessibility: Everyone is "Worthy" of earning more with us. We've removed the jargon, making investing straightforward and relatable. We don't require a broker-dealer and we have no fees!
- Community Impact: Your investment works for you, while simultaneously creating a positive ripple effect in the community.



Why Trust Worthy Bonds?

Bonds are a tried-and-true method of investing. But Worthy Bonds stand out by combining the strength of traditional bonds with the innovation of modern technology. We're about simplicity, transparency, and genuine returns.

Shape a Better World

We're working to change the face of finance. It's time to use our money and direct our investments to help shape the world we want to live in.

Main Street Instead of Wall Street

We want to help people grow a nest egg even if they think they can't...and do it while supporting Main Street over Wall Street.

Everyone is Worthy of Financial Security

At Worthy, we believe everyone is worthy of -- and deserves -- economic security. Bonds are financial instruments that are issued by a variety of entities, including governments, corporations, and other organizations, to raise capital. Bonds offer investors a predictable stream of income in the form of interest payments, and they typically return the bond's face value (known as the par value) at a specified maturity date.



About Worthy

- Established in 2016
- Provides savings solutions and investment products
- Inaugural SEC-qualified bonds available in 2018
- Funds raised support secured loans for local real estate ventures making community investments available for everyone
- 100,000+ Worthy Customers
- Nearly \$280,000,000 in Bonds Sold
- Over \$16,000,000 Interest Earned by Bondholders

Affinity/Affiliate Program Benefits

Benefits to Affinity Partners

- New Revenue Stream
- Easy Program to Create Value
- High Conversion Rate
(35%-50% signup to bond buyer)
- Flexible Campaign Structure
- Turnkey Marketing Program

Benefits to Members

- Earn 6.5% APY
- Low Purchase Price - Bonds are \$10 Each
- NO Fees. NO Penalties.
- Can Be Redeemed for Cash Anytime
- Painless Savings Via Auto-Investing Tools
- Secured by Residential Real Estate
- SEC Qualified fixed-interest bond
- Not linked to Wall Street Volatility



Other Worthy Benefits

Members have FREE access to the following:

- An easy-to-use account management dashboard enabling members to
 - View balances
 - Purchase bonds
 - Round-Up Feature allows members to purchase additional bonds with their spare change
- Withdraw funds
- An interactive Earnings Planner showing the members' growth of revenue over time
- Financial literacy information - Great source of information from Worthy's experts on finance and private market investing