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## ALABAMA SECURITIES COMMISSION

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April 15, 2024

Dear GS Partners Investors,

The Alabama Securities Commission (“Commission”) regulates the securities industry in Alabama. The Commission is committed to protecting investors against securities fraud and provides aggressive enforcement actions against any entity or individual(s) who violate the Alabama Securities Act.

Approximately seven (7) months ago, the Commission staff became aware that GS Partners Global (“GS Partners”); Josip Heit, CEO of GS Partners; and GS Partners promoters Nathaniel Hines, Jeanette Hines, Del Lewis, Diana Lewis, operating under the multi-level marketing group WealthBuilders Worldwide (also known as WealthBuilders Global (“WealthBuilders”) were offering and/or selling unregistered securities in the state of Alabama. These unregistered securities were titled MetaCertificates and were structured and marketed as certificates of deposits and/or investment contracts.

It is unlawful for any person to offer or sell any security in this state unless it is registered, subject to an exemption from registration, or the transaction is exempt pursuant to the Act. MetaCertificates are not registered securities, not exempt, and the transaction is not exempt in Alabama.

Furthermore, it is unlawful for any person to transact business in this state as a dealer or agent for securities unless he is registered under the Act. It is also unlawful to provide investment advice if not properly registered with the Commission. None of the entities or individuals mentioned above were properly registered at the time of the offer/sell of the MetaCertificates.

On November 16, 2023, the Commission issued a Cease-and-Desist Order (CD-2023-0021) naming GS Partners, Josip Heit, Nathaniel Hines, Jeanette Hines, Del Lewis, Diana Lewis and WealtBuilders as respondents. A copy of the order can be found at [CD-2023-0021 \(alabama.gov\)](https://www.asc.alabama.gov/CD-2023-0021).

Since the issuance of the cease-and-desist order, some representatives of GS Partners have created other companies that may or may not be listed in this questionnaire. If you are familiar with those new companies, you should feel free to add that information to the questionnaire.

In order to investigate this matter and better serve you as an investor, the Commission requests that you complete the attached Investor Questionnaire and return it to the Commission at the following address:

Alabama Securities Commission  
Attn: Ricky G. Locklar  
445 Dexter Ave Suite 12000  
Montgomery, Alabama 36104

Your cooperation is greatly appreciated. Should you have any questions, please contact Ricky G. Locklar at 334-353-5299 or email me at [ricky.locklar@asc.alabama.gov](mailto:ricky.locklar@asc.alabama.gov). Thank you for your cooperation.

Sincerely,  
Ricky G. Locklar  
Regulatory Compliance Manager

## Investor Questionnaire

The Alabama Securities Commission issued a Cease-and-Desist Order on Nov. 16, 2023, alleging that MetaCertificates offered by GS Partners, Swiss Valorem Bank, LTD, Wealthbuilders Worldwide, Josip Heit, Nathaniel Hines, Jeanette Hines, Del Frank Lewis and Diana Lewis, were offered and sold in violation of Alabama law. This survey will help the Commission learn the circumstances surrounding the marketing and sale of MetaCertificates issued by GS Partners.

Please complete the following survey and return it to:

The Alabama Securities Commission  
Att. Ricky G. Locklar  
Regulatory Compliance Manager  
445 Dexter Av. Suite 12000  
Montgomery, Alabama 36104  
Or email it to [ricky.locklar@asc.alabama.gov](mailto:ricky.locklar@asc.alabama.gov).

Full Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_  
Telephone Number: \_\_\_\_\_  
Business Phone Number: \_\_\_\_\_  
Email Address: \_\_\_\_\_

1. How did you first learn about this entity or individual, and the availability of the investment opportunity in GS Partners and WealthBuilders (“GS Partners”)? From whom and on what date? \_\_\_\_\_  
\_\_\_\_\_
2. Have you ever heard of Gold Standard Bank/ Lydian World/Swiss Valorum Bank? \_\_\_\_\_  
If so, from who and on what date? \_\_\_\_\_  
\_\_\_\_\_
3. Have you ever invested with Gold Standard Bank/ Lydian World/Swiss Valorum Bank? \_\_\_\_\_  
If so, when and how much? \_\_\_\_\_  
\_\_\_\_\_
4. Did you attend a presentation? \_\_\_\_\_ If so, what was the location and when? \_\_\_\_\_  
\_\_\_\_\_

5. Did you attend any investor meetings or sales presentations? \_\_\_\_ If so, use the chart below to document those meetings.

Date	Location	Meeting Leaders/Presenters	Purpose of the Meeting

6. What is the name or type of the products that were offered to and/or purchased by you?  
\_\_\_\_\_

7. What were you told would be your return on your investment? \_\_\_\_\_

8. What were you told your investment would be used for? \_\_\_\_\_  
\_\_\_\_\_

9. Did you purchase a membership in GS Partners (*One who also recruits new customers/members*)?  
\_\_\_\_\_

10. In chronological order, list each individual investment of new money by date, amount, location of investment, and method of payment (**i.e. wire transfer, Zelle, PayPal, Coinbase, CashApp, check, cashier’s check, money order, or cash**), and type of documents received to the evidence your investment.

Date	Amount	Location of Transfer of Funds	Documents Received	Return Received	Date Received

11. In order to make this (these) investment(s), did you liquidate an investment account, IRA, insurance product, bond, or any other financial product? \_\_\_\_ If so, what type of product did you liquidate? \_\_\_\_\_

12. Did anyone tell/advise you to liquidate an investment account, IRA, insurance product, bond, or any other financial product? \_\_\_\_ If so, who and when?

\_\_\_\_\_

13. Did you provide money to anyone to make purchases on your behalf of the products offered and sold by GS Partners, WealthBuilders Worldwide and the individuals listed above. If so, who and when?

\_\_\_\_\_

\_\_\_\_\_

14. Were there ever any discussions as to incorporation or registration status of GS Partners, WealthBuilders Worldwide or any of the individuals mentioned above?

\_\_\_\_\_

15. Were you provided with any type of documentation describing the nature of the business?

\_\_\_\_\_

\_\_\_\_\_

16. Describe your understanding of how the investment was to work. \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

17. What were the reasons that you invested in GS Partners? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

18. What contact, if any, did you have with Dirc Zahlmann, Josip Heit, Bruce Hughes, Michael Dalcoe, Nathaniel Hines, Eric Ture Mohammad, Jeanette Hines, Del Lewis, and Diana Lewis regarding your investment, after your investment matured?

\_\_\_\_\_

\_\_\_\_\_

19. Did you ever request a withdraw money from your investment? \_\_\_\_ If so, did you have any problems making your withdrawal?

\_\_\_\_\_

\_\_\_\_\_

20. Did you receive in the mail, email, or text message, either before, or after your investment? \_\_\_\_ If yes, please provide copies of envelopes with postmark mail, email, text message and correspondence contained therein.

21. Did you roll over your initial investment or invest more money? \_\_\_\_\_

If yes, in the chart below list which investment from question 10 you rolled over or invested more money into?

Investment/ Letters #	Date	New Investment Amount	Rolled Over Investment Amount	Describe representations made that induced you to invest. Who made them?

22. What were you told before investing, that induced you to invest, that you know now to be false and if any, what were you told after investing, that you know now to be false?

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23. Are you satisfied with your investment? \_\_\_\_\_ If so, why? \_\_\_\_\_

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24. Have you requested a refund? \_\_\_\_\_ If yes, did you receive a refund? \_\_\_\_\_

25. If you received a refund, do you believe that you got a full refund? \_\_\_\_\_ If no, what is the total you believe was owed to you and how much were you refunded? \_\_\_\_\_

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26. If you received a refund, please explain how the refunds process worked.

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27. Are you familiar with a company named GSPro.Network or Swiss Value? \_\_\_\_\_ If so, how?

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28. Have you heard of Billionico? \_\_\_\_\_ If yes, have you joined Billionico? \_\_\_\_\_

29. Do you wish to add any information you feel is pertinent, which was not included in the above questions? \_\_\_\_\_

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