

Current Pan Geo Investment Brochure (since Jan. 4, 2015)

The information herein has not been approved or verified by the United States Securities and Exchange Commission or any state or foreign securities authority.

Pan Geo Investment Inc. has been registered as Investment Advisor with United States Securities and Exchange Commission ("SEC") since April 2000. From the outset of registration, Gary Hamill has been the investment advisor for Pan Geo Investment Inc. (also referred to herein as "we" or "our"). Being a registered investment advisor does not imply a certain level of skill or training. We mail potential investment advisory clients a written disclosure statement or brochure upon request. This presentation of our brochure may be copied by, or delivered electronically to, clients or prospective clients.

1. Brochure Cover Information:

Business Name and Mailing Address: Pan Geo Investment Inc, 30018 – 8602 Granville St., Vancouver, B.C. V6P 5A0 Canada phones: 1-604-321-0666, 1-778-848-9671. email address: garyhamill@pangeoinvestment.com

Place of Business: Pan Geo Investment Inc. is a foreign advisor not resident in United States. We currently do not have a place of business in United States. Unless prospective clients are specifically informed otherwise or make other requests, they can expect to have Gary Hamill as investment advisor if Pan Geo Investment Inc. is engaged in providing investment services to them.

Investment Advisor: Gary Hamill, Chief Operating Officer, Director and Chief Compliance Officer for Pan Geo Investment Inc. Education: MBA (finance, 1988), M.Sc (geophysics, 1982), P.Eng (BC, 1990), CIF (Canadian Investment Finance). In 1981, Gary Hamill was recipient of the Hudson Bay Oil and Gas Scholarship.

Business Experience: Gary Hamill has direct experience in investment advising, portfolio management, software development, seismic data processing and modeling, management consulting and oil and gas exploration and development. During 1980-81, as one of a few sub-consultants working for Petro Canada whose client was People's Republic of China, he advised about state-of-the-art seismic data processing and mapped and interpreted subsea structures beneath a large region of the South China Sea. In 1982-83, he was recognized by a client, Shell Resources Canada, for producing a clearly-written analysis and interpretation of vertical seismic profiles ("VSP"). VSP was a key new technology advance then that led eventually to widespread horizontal drilling and fracturing of shale gas reservoir rocks.

In 1989-90, he contributed substantially to certain federal government program evaluations including a detailed review of, and public report on, acid mine drainage and tailings management that were connected with various mining operations and reclamation projects in Canada. Certain detailed, lengthy, identifiable sections of particular reports were produced solely by him without editing by anyone else.

During the 1990's, Gary Hamill personally received Scientific Research and Experimental Development tax credits from Canada Revenue Agency in three different years for qualifying expenses incurred during development of Portfolio Investor ("PI2")TM software and prior versions of it (also see section 8 below). In 1997, Microsoft asked him to produce a new version of Portfolio Investor software in Visual BasicTM (as opposed to the earlier ExcelTM 4.0 programming language), and he did so. This proprietary PI2 software and its various upgrades to 2015 have enabled routine production of comprehensive, comparative evaluations of securities from around the world.

In tandem with that, since 1997, Gary Hamill has conducted thousands of evaluations of publicly-traded securities issuers from many different countries, generally in a manner and format conducive to utilization in PI2. Also, based on available information, an assessment of various currency exposures is made for every issuer of interest. Performance of portfolio holdings in our three mutual portfolios is monitored, reconciled and attributed on a country by country basis. Portfolio performance updates for same have occurred and been reported on monthly or bi-monthly since 2001 as indicated in two

marquees near the top of every web page at PanGeoInvestment.com and in tables on Welcome, Performance and Also Eligible pages of this website.

From 2002 to 2004, considerable time and effort was also devoted to phoning Canadians on behalf of the federal government, explaining to them the merits of conducting certain engineering tests on their home to determine how to improve energy efficiency.

Over the course of the new millennium, PanGeoInvestment.com website has been expanded progressively from the original three page site to 20 active web pages today across three domains – PanGeoInvestment.com, ieGeo.com and SunGeoRio.com. Gary Hamill is responsible for conceiving, designing, programming, producing, updating and maintaining this website including its presentation, content, service offerings and color schemes. PanGeoInvestment.com is believed to be the first website published having multi-color-coordinated web pages, tables, ads and search. Gary Hamill's extensive research, summary, analysis and evaluation of ecological risks and survivability is evident on the Green Earth Memoranda and Solutions ("GEMS") web pages of SunGeoRio.com, each page of which is named after a color.

To date, despite modest marketing activities and creation of this website only in English, according to our interpretation of Google Universal Analytics™ data, PanGeoInvestment.com, ieGeo.com and SunGeoRio.com web pages have had visitors from at least 153 countries including 446 or more major cities around the world, in the time from summer solstice, 2009 to the date of this brochure. The online access point where people were at the time of their visit is shown in percentage terms by country on our home pages and by major city at our Cities.htm web page of ieGeo.com.

2. Material Changes: We update information contained in this brochure presentation as needed including when there are material changes affecting Pan Geo Investment Inc. We file annual updates of our brochure to the SEC each year, or more frequently than that, as per their regulatory requirements.

3. Table of Contents: This narrative brochure is made up of items 1 through 19 as depicted herein. The date specified in the title here is the date of the last update of this brochure.

4. Advisory Business: Pan Geo Investment Inc. has been registered with SEC since April, 2000. This advisory is owned by Gary Hamill. It is a private company incorporated in BC, Canada.

Pan Geo Investment Inc. is highly-automated and seeks globally to research, screen, analyze, interpret and invest in entities that are forward-looking, focusing heavily on expected future growth. Included in this assessment is analysis, interpretation and judgments concerning ecological and currency exposure risks. There has been no fundamental change in modus operandi since inception of the firm in 1997.

Independence: Pan Geo Investment Inc. is an independent investment advisor. We do not receive any incentives, third party or soft-dollar payments for selling any investment products or services or making particular recommendations to invest.

Conflicts of Interest: Pan Geo Investment Inc. has no material investment-advisor-related conflicts of interest. Further, Pan Geo Investment Inc. does not, nor do any of its directors, officers and/or advisor employees, engage in other business activities that may create the perception that it has potential conflicts of interest affecting clients or customers of Pan Geo Investment Inc. There is no history or precedent of a time conflict affecting the duties or performance of Pan Geo Investment Inc. personnel, and that is our policy going forward as well.

Asset Classes: Pan Geo Investment Inc. evaluates securities globally including most major asset classes such as common shares; mutual funds, trusts; bonds, notes; index futures; commodities; currencies, cash; and money market instruments. We are an integrated Investment Advisor. We are not licensed to, and do not get involved in making recommendations on or providing advice concerning commodities, options, futures, forward currency contracts, mortgages or real estate. In the past, especially with the Capital Appreciation objective, portfolios produced have included mostly common share issuers and to a lesser extent bonds, notes; mutual funds or closed investment funds; money

market instruments or currencies. Commodities and futures may also be incorporated into the analysis using our PI2 software.

Not levered: Our standard procedure for producing our mutual portfolios or private portfolios involves the assumption of consideration of long, unlevered investments only even though our PI2 program can model short positions and use of leverage.

5. Fees and Compensation: To a certain degree, our fees are negotiable mainly because the nature and terms of services provided vary. We do not favor one client over any other. We do not assess transactions-based fees for trading securities other than for the time it takes to effect the transaction. Irrespective of whether we are using dedicated-time-spent or portfolio performance criteria to calculate and charge our fees, we pass along all third party costs to the client as incurred such as brokerage fees. Clients may decide if our fees are to be deducted from their assets or billed for periodically. Third party fees generally do not include custodial fees (see section 15 below).

Schedule of Fees: Until at least November 30, 2015, we hereby offer to be engaged by written agreement to provide our services as advisor for a third quartile level of time-based fees or a second quartile level of performance-based fees. Alternatively, the mean or median fee of advisors registered in United States may be used if we are engaged to provide services on or before November 30, 2015. Thereafter, our fees for services offered to prospective clients may change. If there are any material changes to the information in this brochure including our fees, this brochure will be updated and promptly re-filed with SEC.

Website Orders: The cost of some services ordered at PanGeoInvestment.com, ieGeo.com and SunGeoRio.com may be prepaid utilizing the third party Paypal™ payment system, which does accept various credit cards. Alternatively, the customer can order any of our spot service mode of website services currently available directly from us by mail and be billed for it at the time the service is delivered to them as specified either electronically over the internet or via mail service providers. The availability of our advisory spot service mode of ordering for our portfolios or other investment advisory services is contingent upon contract(s) we may have with customers. Portfolio investment service is available by private agreement depending on the nature and terms of service the customer requires, for example, for ongoing investment advisory services in relation to a separately-managed account. Modifications to advisory services offered may also occur if a prospective client requests we do so as part of its terms of engagement with us as Investment Advisor, in response to applicable laws, rules and regulations or for other reasons. Whereas, online ordering of our Investor Data Blocks and green investing framework is expected to be ongoing at these websites.

6. Fees and Side-by-Side Management: We prefer operating with the added incentive associated with performance-based fees but do not require it. Regardless of how we are compensated, we do not favor one or more particular accounts, client or clients over any other account or client.

7. Types of Clients: We have no minimum account size or activity requirement. We have no preconceived notion or preference concerning the type of client we may provide investment advisory services to. They must be legally able to obtain advice from us given our status as a non-resident advisor to entities in the jurisdiction of the United States Securities and Exchange Commission or state securities authorities of the United States.

8. Methods of Analysis, Investment Strategies and Risk of Loss: The primary focus and competitive advantage at this advisory is independent research and evaluation of information and deployment of precision automated intelligence capabilities to drive and assist portfolio investment decision-making. When our clients act directly to invest or have us invest on their behalf based on Pan Geo Investment advice, we have effectively provided them an alternative to investing in mutual funds, hedge funds, exchange traded funds, index funds, closed investment funds, sponsored wrap accounts, private bank client services, folios, etc. The risk of loss on investment generally exists whenever any entity is investing in capital markets, and that includes on investments made by Pan Geo Investment Inc. as advisor.

About Portfolio Investor 2015™: Beyond investment services provided through contractual arrangement or other agreement, Pan Geo Investment also offers its spot portfolio investment advisory services directly to investors via this website. At this site, you are able to order the latest results from the comprehensive Portfolio Investor 2015™ © program ("PI2"). We find, analyze, interpret and specify relevant information in PI2. Then PI2 is configured to run. Depending on the configuration set, any of a vast number of investment strategies can be dictated by the advisor. Based on the specification of thousands of variables and settings, PI2™ has the capability to create tens of millions of different portfolios that range from being global in scope to local. PI2 facilitates portfolio investment decision-making through implementation of investment strategy, a means of portfolio diversification and asset allocation targets.

Limitations: PI2 (Portfolio Investor 2015) is subject to the limitations associated with any model-based system. Beyond what has been programmed and configured, the nature, quality, integrity, type and quantity of information input is very important.

Option to Exclude PI2: Clients can request that we *not* use the automation support provided by PI2 as an influential aid to our decision-making. That would mean the Investment Advisor would be making on the client's behalf any discretionary decisions required concerning investments in securities without reference to, or reliance upon, PI2 output.

9. Disciplinary Information: There is no disciplinary information to disclose. There has not been a disciplinary action against Pan Geo Investment Inc. or anyone working for Pan Geo Investment Inc. as Investment Advisor. We are not aware of any complaint filed regarding us by any client of ours or anyone else for that matter. We endeavor to keep it that way.

10. Other Financial Industry Activities and Affiliations: We have none to report to date. Pan Geo Investment Inc. is an independent investment advisor not resident in United States. We do not have business relationships with other advisories. We do not recommend or select other investment advisors for other parties. We use third party brokerage and custodial services as agreed to by our clients.

11. Code of Ethics, Participation or Interest in Client Transactions and Personal Trading: Holdings:

Pan Geo Investment Inc. discloses to customers at the time a spot website order is filled for each customer if it holds, and the extent of any investments Pan Geo Investment Inc. and any owner, director, officer or advisor of Pan Geo Investment is the beneficiary of, in all securities being recommended. To the date of this brochure, no such disclosures have been required or made.

For clients that retain Pan Geo Investment Inc. over a period of time for ongoing, reportable discretionary or non-discretionary investment advisory services, Pan Geo Investment Inc. and any of its directors, officers and/or advisor employees must sell any positions held in securities we intend to buy on behalf of any client before the investment in that security issuer is transacted on behalf of the client. Once a particular security is invested-in for a client, then Pan Geo Investment Inc. or its director, officer and/or advisor personnel may buy back into that same security. For more specific information about our policies, procedures and practices concerning such matters please contact Pan Geo Investment Inc.

12. Brokerage Practices: Irrespective of whether we are acting on a discretionary or non-discretionary basis, clients are billed by us for all third party brokerage fees encountered by our client accounts at the cost charged by the broker for brokerage services rendered to us. We do not routinely recommend, request or require that a client funnel transactions through a particular broker-dealer. Clients may instruct us to direct brokerage but we do not recommend this to any client. We have no prior arrangements with any broker to conduct any of our client business there in-part or exclusively, on an ongoing basis, for a period of time. We seek to obtain best execution at the lowest cost for all our trades, however, there is no guarantee this will occur. Depending on instructions possibly provided by certain clients regarding trading of securities on their behalf, to reduce transactions costs, we may aggregate two or more clients buy or sell orders. We receive no research, perquisites, credits, favors, money or other inducements beneficial to us from any securities broker in the event we send any of our clients'

business to them. We receive no so-called soft dollars from any third party. We do not sponsor any wrap fee programs.

13. Review of Accounts: We review all accounts on an ongoing basis as deemed necessary in the normal course, by the dictates of the marketplace or upon receiving a specific request or instructions to do so by the client. Since 2001, our portfolio performance updates, review, reporting and the associated record-keeping has occurred, on average, more frequently than monthly. Often, reporting about our performance has occurred bi-monthly.

14. Client Referrals and Other Compensation: We do not compensate people or organizations for referrals to us. We receive no economic benefits from those that are not our clients that pertain to any investment advisory service performed by us for any entity.

15. Custody: We are not custodians and do not take custody of our clients assets. Therefore, any custodian fees encountered by our clients would generally be charged directly to them by the custodian, not billed to the client by us as part of third party costs incurred by Pan Geo Investment on their behalf. Periodically, account statements attesting to what assets a client of ours has at a particular custodian would be sent directly to the client from that custodian.

16. Investment Discretion: We do provide both discretionary and non-discretionary investment advisory services. Clients may request that we exercise our discretionary authority to act on their behalf to manage their securities, buying and selling securities as we deem to be suitable for them as per any instructions, guidance, market knowledge, trading orders, investment strategy, know your client and/or other information they may have communicated to us.

17. Voting Client Securities: We will do what the client requests we do for them concerning voting securities they beneficially hold.

18. Financial Information: Pan Geo Investment Inc. is a going concern and has no debt. It has operated continuously since 1997 and prior to that in an unincorporated mode. More information concerning financing, revenue, funds under management and ownership of Pan Geo Investment Inc. are shown by country in a table on our Welcome Home page and by major city in a table on our Cities web page.

19. Requirements for State-Registered Advisors: Pan Geo Investment Inc. is a foreign advisor not resident in United States.

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