

# Global Predictions

CRD#327520

2261 Market Street  
Office 4349  
San Francisco, CA 94114

(510) 426-6421

<https://www.portfoliopilot.com>

March 15, 2024

## Form ADV Part 2A Brochure

This brochure provides information about the qualifications and business practices of Global Predictions. If you have any questions about the contents of this brochure, please contact us at (510) 426-6421. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about Global Predictions is also available on the SEC's website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Please be advised that Global Predictions' registration as an investment adviser with the SEC should not imply a certain level of skill or training. The written communications of an investment adviser provide you with information about which you determine to hire or retain an investment adviser.

## **Item 2 Summary of Material Changes**

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

We have added an additional tier to our offering. Our PortfolioPilot Pro tier will be available to accredited or institutional investors. For all premium Service tiers (Gold, Platinum, Pro), a free trial will be available for at least one week. We can extend the length of the free trial at our discretion. We have clarified that the Free tier (which is different from a free trial) does not include any investment advice. We have also removed mention of tax-efficient investing tools as these are not currently available in any of the Service tiers. And we have listed more examples of fees that investors may pay outside of the PortfolioPilot subscription fee. Please review Items 4, 5, and 7 for further details.

We use many types of Artificial Intelligence (AI) and machine learning in the PortfolioPilot services. Though care is taken to validate these systems, the use of AI carries risk. Please review Item 8 for more information on these risks.

Additional clarity was warranted on how we review accounts, and so we added language to describe the fact that users can change inputs at will. Please see Item 13 for more information.

### **Item 3 Table of Contents**

Material Changes.....	2
Table of Contents .....	3
Advisory Business .....	4
Fees and Compensation.....	5
Performance Based Fees and Side-by-Side Management.....	6
Types of Clients.....	7
Methods of Analysis, Investment Strategies and Risk of Loss .....	7
Disciplinary Information .....	12
Other Financial Industry Activities and Affiliations .....	12
Code of Ethics, Participation or Interest in Client Transactions and Personal Trading .....	12
Brokerage Practices .....	12
Review of Accounts .....	12
Client Referrals and Other Compensation.....	13
Custody.....	13
Investment Discretion.....	13
Voting Client Securities .....	13
Financial Information .....	13

## Item 4 Advisory Business

Global Predictions was organized as a corporation in 2020 under the laws of the State of Delaware. Based in San Francisco, CA; we have filed for investment adviser registration as an “internet investment adviser” in 2023. Global Predictions is primarily owned by Alexander Harmsen.

The following paragraphs describe our services. Refer to the description of each investment advisory service listed below for information on how we tailor our advisory services to your individual needs. As used in this brochure, the words “we”, “our”, and “us” refer to Global Predictions and the words “you”, “your”, and “client” refer to you as either a client or prospective client of our firm.

Global Predictions operates as an “internet investment adviser”. Our investment advice is provided through our website application, PortfolioPilot. This internet-based advisory business is limited to providing clients with a allocation recommendations through the interactive online platform at <https://www.portfoliopilot.com>. The application utilizes proprietary technology when offering personalized guidance and advice to help optimize your performance results. Once you access the application, you will be asked a series of questions so we may assess your risk tolerance and investing preferences. Our algorithms will use the information provided to determine your current financial position and quantify your Portfolio Score. Forecasts, portfolio analytics, and financial/economic relationships are used to personalize our advice to improve the strength of your portfolio to your stated objectives. These insights are unique and based on our proprietary Economic Insights Engine. The proposed recommendations are based upon the information provided by the client and as such, are limited by the accuracy and completeness of the information provided by the client.

The use of PortfolioPilot is offered in four (4) Service Program Tiers; Free, Gold, Platinum, and Pro. The Free tier does not offer investment advice. Pro is only available to accredited or institutional investors. Different offerings are provided depending on the Service Program tier you select.

We offer asset allocation advice that is tailored to meet our client’s needs and investment objectives in our paid plans. We assess how to allocate your investments among categories of assets and provide recommendations on buying and selling specific securities within each asset category. You are free at all times to accept or reject any of our investment advice. Our platform offers advice to optimize your account performance based on your investment objective. All management of your account remains with you, the client. You are solely responsible for acting on our advice.

Failure to implement all of our recommendations will impact your allocation results. Our recommendations will be based on the investments you currently hold in your allocation. There are additional tools available that will assist with fund and management fees. Primarily, our advice includes ETFs, Mutual Funds, Equity Positions, and Digital Assets. We do not advise on the platform where you implement any advice.

Within PortfolioPilot, preferences and filters can be established for investment strategies (e.g. increase dividends/income; increase downside protection), invest only in certain countries/ markets, etc.

Global Predictions does not provide financial planning nor participate in a wrap fee program.

Global Predictions offers advice to clients and does not manage assets; therefore, there are no assets under management at our Firm.

## Item 5 Fees and Compensation

Global Predictions provides portfolio allocation recommendations through an online, interactive platform, PortfolioPilot. We offer 3 Service Program tiers to retail investors, and 1 additional Service Program (Pro) to accredited or institutional investors. The basic Service Program tier is free. For paid plans (Gold, Platinum, Pro), there is a free trial after which the selected Service Program tier and applicable fee will start. The free trial lasts at least a week but may be longer (at the discretion of Global Predictions). We also periodically run promotional campaigns that offer discounts for a stated period of time. Following a trial, the client can either continue with the Service Program or downgrade to the free tier to continue using the platform.

### Service Program tiers

**Free** - Smart Portfolio Monitoring to let you stay on top of your finances (including multi-asset net worth tracking and automated analysis). This Service Program does not offer investment advice.

**Gold** (\$29/month) - Trusted Advisor with active improvement (including personalized recommendations and improved support).

**Platinum** (\$99/month) - Advanced Investor to maximize returns & limit downside (including powerful investing research tools like screeners and simulations).

**Pro** (~\$900/month) – Bespoke offering for accredited or institutional investors with more features/functionality added to suit their needs.

Global Predictions has contracted with a third party, Stripe, to process the applicable Service Program fee. You will be prompted to enter your credit card information through Stripe after agreeing to the terms and conditions of PortfolioPilot use. Global Predictions reserves the right to waive or reduce any Service Program fee at its own discretion. The client will be billed in advance on a monthly, recurring basis (“Billing Cycle”). The client’s initial Service Program fee will be assessed according to Global Prediction’s current applicable fee upon the completion of a free trial and tier selection. The payment method will automatically be charged at the then-current applicable fee for the selected tier until the client terminates the service.

You do have the option to change to a different Service Program tier. If you upgrade your Service Program, you will get access to the additional services immediately.

A new billing cycle will begin immediately upon your Service Program update. The fee for your first month of the upgraded Service Program will be reduced by the monthly fee amount you paid for your original Service Program. For example, if you initially sign up for the *Gold* Service

Program on January 1<sup>st</sup>, but then upgrade to the *Platinum* Service Program on February 10<sup>th</sup>, you will be charged as follows:

<b>Billing Date</b>	<b>Service</b>	<b>Fee</b>
January 1 <sup>st</sup>	Gold	\$29
February 1 <sup>st</sup>	Gold	\$29
February 10 <sup>th</sup>	Platinum	\$70 (\$99-reduced by \$29 previously paid)
March 1 <sup>st</sup>	Platinum	\$99

The \$99 monthly fee will continue until you terminate or downgrade to a lower Service Program.

If you downgrade to a lower Service Program, your existing Service Program access will continue until the end of the current billing cycle. At the start of the next billing cycle, you will have access to your new Service Program tier and be charged the new Service Program fee. For example, if you have the *Platinum* Service Program on March 10<sup>th</sup>, but downgrade to the *Gold* Service Program on April 20<sup>th</sup>, you will be charged as follows:

<b>Billing Date</b>	<b>Service</b>	<b>Fee</b>
March 10 <sup>th</sup>	Platinum	\$99
April 10 <sup>th</sup>	Platinum	\$99
May 10 <sup>th</sup>	Gold	\$29

You may terminate the Service Program by providing notice at any time. The termination will be effective at the end of the billing cycle in which notice was given. Service Program access will continue until the end of the current billing cycle. Payments are nonrefundable and there are no refunds or credits for partially used periods if you terminate your Service Program. If a payment is not successfully settled, due to expiration, insufficient funds, lack of verification, or otherwise, Global Predictions may suspend access to the service.

In addition to Global Predictions' Program Fee, clients may also incur certain charges imposed by custodians, broker-dealers, third party investments and other parties such as fees charged by third party investment managers, custodial fees, charges imposed directly by a mutual fund, index fund, or exchange traded fund purchased for the account which shall be disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on banks and brokerage accounts and securities transactions not mentioned here. All such charges, fees and commissions are in addition to Adviser's Program Fee, and Adviser does not receive any portion of these charges, fees, and commissions.

No Person associated with Global Predictions accepts compensation for the sale of securities or other investment products.

## **Item 6 Performance Based Fees and Side-by-Side Management**

Global Predictions does not accept any performance fees or participate in side-by-side management. Performance-based fees are fees that are based on a share of capital gains or capital appreciation of a client's account. Side-by-side management refers to the practice of managing accounts that are

charged performance-based fees while at the same time managing accounts that are not charged performance-based fees. Global Predictions is compensated through our Service Program model described in the *Fees and Compensation* section above.

## **Item 7 Types of Clients**

Global Predictions primarily provides customized recommendation services to individuals and high-net-worth individuals. Global Predictions' does not impose a minimum account size.

Global Predictions may also provide customized services to institutional investors such as family offices.

## **Item 8 Methods of Analysis, Investment Strategies and Risk of Loss**

### **Risk of Loss**

Investing in securities involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

Even within the same type of investment, risks can vary widely. However, in very general terms, the higher the expected return of an investment, the higher the risk of loss associated with the investment. Investing in securities involves a risk of loss that you should be prepared to bear.

Our investment strategies and advice may vary depending upon each client's specific financial situation. As such, we provide investment advice based upon your predefined objectives, risk tolerance, time horizon, financial information, liquidity needs and other various suitability factors. Your restrictions and guidelines may affect the composition of your portfolio.

**Liquidity Risk:** The risk of being unable to sell your investment at a fair price at a given time due to high volatility or lack of active liquid markets. You may receive a lower price, or it may not be possible to sell the investment at all.

**Credit Risk:** Credit risk typically applies to debt investments such as corporate, municipal, and sovereign fixed income or bonds. A bond issuing entity can experience a credit event that could impair or erase the value of an issuer's securities held by a client.

**Inflation and Interest Rate Risk:** Security prices and portfolio returns will likely vary in response to changes in inflation and interest rates. Inflation causes the value of future dollars to be worth less and may reduce the purchasing power of a client's future interest payments and principal. Inflation also generally leads to higher interest rates which may cause the value of many types of fixed income investments to decline.

**Horizon and Longevity Risk:** The risk that your investment horizon is shortened because of an unforeseen event, for example, the loss of your job. This may force you to sell investments that you were expecting to hold for the long term. If you must sell at a time that the markets are down, you

may lose money. Longevity Risk is the risk of outliving your savings. This risk is particularly relevant for people who are retired or are nearing retirement.

Global Predictions primarily recommends ETFs, mutual funds, equities, and digital assets. However, our recommendations will be based on the type of assets held in your allocation and expressed in your preferences.

**Cybersecurity Risk:** Global Predictions' service providers and other market participants increasingly depend on complex information technology and communication systems to conduct business functions. These systems are subject to a number of different threats or risks that could adversely affect Global Predictions, despite the efforts of both Global Predictions and its service providers to adopt technologies, processes and practices to mitigate these risks and protect the security of their computer systems, software, networks and other technology assets, as well as confidentiality, integrity, and availability of information belonging to Global Predictions. For example, unauthorized third parties may attempt to improperly access, modify, disrupt the operations of, or prevent access to the systems of Global Predictions or its service providers or data within these systems. Third parties may also attempt to fraudulently induce employees, customers, third-party service providers or other users of their systems to disclose sensitive information. A successful penetration or circumvention of the security of their systems could result in the loss or theft or theft of data, the inability to access electronic systems, loss or theft of proprietary information or corporate data physical damage to a computer or network system or costs associated with system repairs. Global Predictions has adopted information security and cyber security policies and procedures to help mitigate the above stated cybersecurity risks.

**Robo Advice:** There are inherent limitations on our selection methodology as the suitability factors evaluated by the PortfolioPilot algorithms do not comprehensively address all relevant considerations when making investment suitability determinations. Although Global Predictions has standards governing the design, development, and testing of software before it is put into production with client assets, there is a risk that software may not perform as intended or as disclosed. Global Predictions' algorithms may not perform as intended for a variety of reasons, including but not limited to incorrect assumptions, changes in the market, available liquidity, and/or changes to data inputs. Global Predictions periodically modifies its algorithms, or a computer system's code or underlying assumptions, and these changes may have unintended consequences. Global Predictions conducts testing designed to ensure that our algorithms continue to function as intended when new code is introduced, and existing code is updated. Although such testing is intended to ensure that code changes do not create unintended consequences, clients should understand that testing, no matter how comprehensive, cannot guarantee the absence of code-related issues with our algorithms.

**Artificial Intelligence:** Global Predictions uses many types of Artificial Intelligence ("AI") and machine learning in the PortfolioPilot service. Large-language models are used in several places, including but not limited to, facilitating user input, summarizing data, and providing a chat-like interface for users to ask questions. Machine learning algorithms (also falling within the category of AI) are used extensively, including but not limited to, generating economic forecasts and sensitivities as well as outputting capital markets assumptions. Though care is taken by Global



Predictions to validate these systems, they carry risks including but not limited to misspecification, inaccurate information, and conflicts of interest that users should be aware of.

**Mutual Funds and Exchange Traded Funds:** Mutual funds and exchange traded funds ("ETF") are professionally managed collective investment systems that pool money from many investors and invest in stocks, bonds, short-term money market instruments, other mutual funds, other securities, or any combination thereof. The fund will have a manager that trades the fund's investments in accordance with the fund's investment objective. While mutual funds and ETFs generally provide diversification, risks can be significantly increased if the fund is concentrated in a particular sector of the market, primarily invests in small cap or speculative companies, uses leverage (i.e., borrows money) to a significant degree, or concentrates in a particular type of security (i.e., equities) rather than balancing the fund with different types of securities. ETFs differ from mutual funds since they can be bought and sold throughout the day like stock and their price can fluctuate throughout the day. The returns on mutual funds and ETFs can be reduced by the costs of managing the funds. Also, while some mutual funds are "no load" and charge no fee to buy into, or sell out of, the fund, other types of mutual funds do charge such fees which can also reduce returns. Mutual funds can also be "closed end" or "open end". So-called "open end" mutual funds continue to allow in new investors indefinitely whereas "closed end" funds have a fixed number of shares to sell which can limit their availability to new investors.

ETFs may have tracking error risks. For example, the ETF investment adviser may not be able to cause the ETF's performance to match that of its Underlying Index or other benchmark, which may negatively affect the ETF's performance. In addition, for leveraged and inverse ETFs that seek to track the performance of their Underlying Indices or benchmarks on a daily basis, mathematical compounding may prevent the ETF from correlating with performance of its benchmark. In addition, an ETF may not have investment exposure to all of the securities included in its Underlying Index, or its weighting of investment exposure to such securities may vary from that of the Underlying Index. Some ETFs may invest in securities or financial instruments that are not included in the Underlying Index, but which are expected to yield similar performance.

**Stocks:** There are numerous ways of measuring the risk of equity securities (also known as "equities" or "stock"). In very broad terms, the value of a stock depends on the financial health of the company issuing it. However, stock prices can be affected by many other factors including, but not limited to the class of stock (for example, preferred or common); the health of the market sector of the issuing company; and the overall health of the economy. In general, larger, better-established companies ("large cap") tend to be safer than smaller start-up companies ("small cap") are but the mere size of an issuer is not, by itself, an indicator of the safety of the investment.

**Options Contracts:** Options are complex securities that involve risks and are not suitable for everyone. Option trading can be speculative in nature and carry substantial risk of loss. It is generally recommended that you only invest in options with risk capital. An option is a contract that gives the buyer the right, but not the obligation, to buy or sell an underlying asset at a specific price on or before a certain date (the "expiration date"). The two types of options are calls and puts:

A call gives the holder the right to buy an asset at a certain price within a specific period of time. Calls are similar to having a long position on a stock. Buyers of calls hope that the stock will increase substantially before the option expires.

A put gives the holder the right to sell an asset at a certain price within a specific period of time. Puts are very similar to having a short position on a stock. Buyers of puts hope that the price of the stock will fall before the option expires.

Selling options is more complicated and can be even riskier.

The option trading risks pertaining to options buyers are:

- Risk of losing your entire investment in a relatively short period of time.
- The risk of losing your entire investment increases if, as expiration nears, the stock is below the strike price of the call (for a call option) or if the stock is higher than the strike price of the put (for a put option).
- European style options which do not have secondary markets on which to sell the options prior to expiration can only realize its value upon expiration.
- Specific exercise provisions of a specific option contract may create risks.
- Regulatory agencies may impose exercise restrictions, which stops you from realizing value.

The option trading risks pertaining to options sellers are:

- Options sold may be exercised at any time before expiration.
- Covered Call traders forgo the right to profit when the underlying stock rises above the strike price of the call options sold and continue to risk a loss due to a decline in the underlying stock.
- Writers of Naked Calls risk unlimited losses if the underlying stock rises.
- Writers of Naked Puts risk substantial losses if the underlying stock drops.
- Writers of naked positions run margin risks if the position goes into significant losses. Such risks may include liquidation by the broker.
- Writers of call options could lose more money than a short seller of that stock could on the same rise on that underlying stock. This is an example of how the leverage in options can work against the option trader.
- Writers of Naked Calls are obligated to deliver shares of the underlying stock if those call options are exercised.
- Call options can be exercised outside of market hours such that effective remedy actions cannot be performed by the writer of those options.
- Writers of stock options are obligated under the options that they sold even if a trading market is not available or that they are unable to perform a closing transaction.
- The value of the underlying stock may surge or decline unexpectedly, leading to automatic exercises.

Other option trading risks are:

- The complexity of some option strategies is a significant risk on its own.

- Option trading exchanges or markets and option contracts themselves are open to changes at all times.
- Options markets have the right to halt the trading of any options, thus preventing investors from realizing value.
- Risk of erroneous reporting of exercise value.
- If an options brokerage firm goes insolvent, investors trading through that firm may be affected.
- Internationally traded options have special risks due to timing across borders.

Risks that are not specific to options trading include market risk, sector risk and individual stock risk. Option trading risks are closely related to stock risks, as stock options are a derivative of stocks.

**Digital Assets:** Generally, refers to an asset that is issued and/or transferred using distributed ledger or blockchain technology, including, “virtual currencies (also known as cryptocurrencies),” “coins,” and “tokens”. We may advise clients on the purchase or sale of digital assets. This advice may be in actual digital coins/tokens/currencies or via investment vehicles such as exchange traded funds (ETFs) or separately managed accounts (SMAs). The investment characteristics of Digital Assets generally differ from those of traditional securities, currencies, commodities. Digital Assets are not backed by a central bank or a national, international organization, any hard assets, human capital, or other form of credit and are relatively new to the marketplace. Rather, Digital Assets are market-based: a Digital Asset’s value is determined by (and fluctuates often, according to) supply and demand factors, its adoption in the traditional commerce channels, and/or the value that various market participants place on it through their mutual agreement or transactions. The lack of history to these types of investments entail certain unknown risks, are very speculative and are not appropriate for all investors.

**Price Volatility of Digital Assets Risk:** A principal risk in trading Digital Assets is the rapid fluctuation of market price. The value of client portfolios relates in part to the value of the Digital Assets held in the client portfolio and fluctuations in the price of Digital Assets could adversely affect the value of a client’s portfolio. There is no guarantee that a client will be able to achieve a better than average market price for Digital Assets or will purchase Digital Assets at the most favorable price available. The price of Digital Assets achieved by a client may be affected generally by a wide variety of complex factors such as supply and demand; availability and access to Digital Asset service providers (such as payment processors), exchanges, miners or other Digital Asset users and market participants; perceived or actual security vulnerability; and traditional risk factors including inflation levels; fiscal policy; interest rates; and political, natural and economic events.

**Digital Asset Service Providers Risk:** Service providers that support Digital Assets and the Digital Asset marketplace(s) may not be subject to the same regulatory and professional oversight as traditional securities service providers. Further, there is no assurance that the availability of and access to virtual currency service providers will not be negatively affected by government regulation or supply and demand of Digital Assets. Accordingly, companies or financial institutions that currently support virtual currency may not do so in the future.

**Government Oversight of Digital Assets Risk:** Regulatory agencies and/or the constructs responsible for oversight of Digital Assets or a Digital Asset network may not be fully developed

and subject to change. Regulators may adopt laws, regulations, policies or rules directly or indirectly affecting Digital Assets their treatment, transacting, custody, and valuation.

## **Item 9 Disciplinary Information**

Global Predictions and its employees have not been involved in any legal or disciplinary event that would be material to a client's evaluation of the company or its personnel.

## **Item 10 Other Financial Industry Activities and Affiliations**

Global Predictions and its employees do not have any relationships or arrangements with other financial services companies that pose material conflicts of interest.

## **Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

Global Predictions maintains a Code of Ethics reasonably designed to help ensure we meet our fiduciary obligations to clients and to detect and prevent violations of securities law. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for persons associated with our firm. Our goal is to protect your interests at all times and to demonstrate our commitment to our duties of honesty, good faith, and fair dealing with you. All persons associated with Global Predictions are expected to adhere strictly to these guidelines. Persons associated with Global Predictions are required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about you or your account holdings by persons associated with our firm.

Clients or prospective clients may obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this brochure. A copy will be provided at no charge to you.

Neither our firm nor any person associated with our firm has any material financial interest in client transactions beyond the provision of our investment advisory services as disclosed in this brochure.

Persons associated with our firm may buy and sell the same securities that we recommend to you or securities in which you are already invested.

Global Predictions does not place any trades for any client account. All trading is the sole responsibility of the client.

## **Item 12 Brokerage Practices**

Global Predictions does not select or recommend any broker/dealer or custodian.

Global Predictions does not perform any transactions. It is the client's responsibility to make the recommended transactions to their allocation.

## **Item 13 Review of Accounts**

As an Internet-only advisor, the algorithms within the PortfolioPilot application monitor your accounts regularly. A new recommendation to improve your portfolio can be generated based on a

new position being added to or removed from the allocation (either from changing user input or the syncing of a connected account). Valuation of the assets is completed daily or via user input or connected account syncing. No intra-day pricing is provided.

We review the algorithms in our platform at least quarterly. There will be automated communication through the platform when there is a significant update to the algorithm. Your recommendations will be updated automatically in PortfolioPilot as financial conditions change, your personal preferences are updated, and the algorithms evolve.

## **Item 14 Client Referrals and Other Compensation**

Global Predictions does not receive any compensation from any third party in connection with providing investment advice to you nor do we compensate any individual or firm for client referrals.

## **Item 15 Custody**

Global Predictions does not accept or maintain any client account or credit card information. Therefore, Global Predictions does not have custody of any client funds or securities. Global Predictions has contracted with a third party, Stripe, to facilitate the processing of your Service Program payment. When you agree to a Gold or Platinum Service, the PortfolioPilot program will prompt you to enter your credit card information.

## **Item 16 Investment Discretion**

Global Predictions does not manage client accounts. It is the sole responsibility of the client to make the recommended investments and reallocations to adjust their portfolio.

## **Item 17 Voting Client Securities**

Global Predictions does not manage Client assets and does not accept proxy voting authority for any client. Global Predictions does not provide advice regarding proxy solicitations. If you own shares of applicable securities, you are responsible for exercising your right to vote as a shareholder.

## **Item 18 Financial Information**

Global Predictions does not have any financial condition or impairment that would prevent us from meeting our contractual commitments to you. We do not take physical custody of client funds or securities, or serve as trustee or signatory for client accounts, and we do not require the prepayment of more than \$1,200 in fees six or more months in advance. Therefore, we are not required to include a financial statement with this brochure.