

WEALTH ACCUMULATION RESOURCES LLC

(a Texas limited liability company)

1400 Preston Road, Fourth Floor

Plano, TX 75093

OFFERING TERM SHEET

AN INVESTMENT IN THIS COMPANY MAY ONLY BE MADE IN ACCORDANCE WITH AND FOLLOWING REVIEW OF A CONFIDENTIAL PRIVATE PLACEMENT MEMORANDUM. THIS OFFERING TERM SHEET IS NOT MEANT TO REPLACE OR SUPPLEMENT THE CONFIDENTIAL PRIVATE PLACEMENT MEMORANDUM.

THIS OFFERING TERM SHEET DOES NOT CONSTITUTE AN OFFER TO SELL OR THE SOLICITATION OF AN OFFER TO PURCHASE SECURITIES.

Company/Offeror:	Wealth Accumulation Resources LLC, a Texas limited liability company formed on November 13, 2014.
Company Business:	<p>The Company was formed for the purpose of acquiring, holding and managing Workman’s Compensation Medical Liens.</p> <p>When a person is injured on their job and receives services from a medical provider (e.g., a doctor, pharmacy, etc.), that medical provider is paid by the state workman’s compensation system. However, this system is very slow to complete payments, often taking over three years to pay the applicable medical provider. The Company pays the applicable medical provider, and the medical provider assigns the right to receive that payment to the Company. The medical provider is granted a lien on the medical provider’s right to payment under the patient’s insurance policy or, in the case of a work related injury, pursuant to his or her employer’s worker’s compensation insurance, and the Company has the benefit of this lien accordingly.</p>
Management/Fees:	<p>Our business and operations will be managed by our managing member, Accumulated Wealth Managers, LLC (the “Manager”), a Texas limited liability company formed on March 25, 2015. The Manager owns 100 Class A Units of the Company (the “Class A Units”), which represent 100% of the outstanding Units before the Offering. The Class A Units are the only voting Units of the Company.</p> <p>The Company is operated pursuant to an limited liability company agreement (the “Operating Agreement”).</p>

	<p>In addition to its ownership of the Class A Units, we have agreed to pay the Manager to serve as our management company and perform our day-to-day operations. The specific terms of our arrangement with the Manager are as set forth in the Management Agreement between the Company and the Manager, which terms include compensation based on the net profit of the Company. Net profit is calculated as net revenue from the collection of Workman’s Compensation Medical Liens less: (i) all expenses and (ii) the reserve necessary to satisfy our dividend obligations, for one year, for each of the Class B and Class C Units.</p>
Certain Arrangements:	<p>We have entered into an arrangement with Comprehensive Medical Strategies, LLC (“Comprehensive”) pursuant to which Comprehensive shall collect, on our behalf, the receivables in connection with the Workman’s Compensation Medical Liens in exchange for 20% of the amount collected and delivered to us.</p> <p>From the funds we collect from the Workman’s Compensation Medical Liens, we shall maintain in reserve an amount necessary to satisfy our dividend obligations, for one year, for each of the Class B and Class C Units.</p>
The Offering:	<p>We are offering (the “Offering”) on a best-efforts basis up to 300 units of limited liability company membership interests comprised of: (i) 150 Class B Units at a price per unit of \$100,000 (each, a “Class B Unit”) and (ii) 150 Class C Units at a price per unit of \$100,000 (each, a “Class C Unit”). The collective offering amount is \$30,000,000. The Class B and Class C Units may be collectively referred to as the “Units”.</p>
Description of Units:	<ul style="list-style-type: none"> • Class A Units. The Class A Units are the only Units with voting rights and are owned by the Manager. The Class A Units have distribution and liquidation rights only after the holders of the Class B and C Units have received their distributions as described herein. No Class A Units are being offered in this Offering. • Class B Units. The Class B Units: (i) are non-voting, (ii) have a 7.0% annual accrued dividend payable monthly, in arrears, and (iii) are subject to mandatory redemption by the Company, on the 4 year anniversary of issuance, at cost plus accrued unpaid dividends; subject to, however, the Unit holder’s right to opt-out of the mandatory redemption and extend the terms of the Class B Units for

	<p>an additional 4 years on its original terms.</p> <ul style="list-style-type: none"> • Class C Units. The Class C Units: (i) are non-voting, (ii) have a 7.5% annual accrued dividend payable monthly, in arrears, and (iii) are subject to mandatory redemption by the Company, on the 5 year anniversary of issuance, at cost plus accrued unpaid dividends; subject to, however, the Unit holder’s right to opt-out of the mandatory redemption and extend the terms of the Class C Units for an additional 5 years on its original terms.
Offering Price:	\$100,000 per Unit
Maximum Offering:	\$30,000,000 (300 Units)
Minimum Offering:	No Minimum
Offerees/Investors:	The Units will be offered to individuals or entities (the “Investors”) who qualify as “accredited investors” as defined in Rule 501 of Regulation D (“Regulation D”) promulgated under the Securities Act of 1933, as amended (the “Securities Act”). Nevertheless, after the closing of the Offering and anytime thereafter, we shall be limited to no more than 100 Investors such that we comply with the section 3(c)(1) exemption of the Investment Company Act of 1940.
Securities Exemption:	The offer, offer for sale, and sale of the Units is intended to be exempt from the registration requirements of the Securities Act pursuant to Regulation D, Rule 506 and Rule 506(c) promulgated thereunder and is intended to be exempt from the registration requirements of applicable state securities laws as a federally covered security.
Not an Investment Company:	We shall not sell securities to Investors such that we would violate the exemption from registration as an Investment Company under the Investment Company Act of 1940. Section 3(c)(1) of the Investment Company Act excludes from being an investment company any issuer whose outstanding securities are beneficially owned by not more than 100 persons and that is not making and does not presently propose to make a public offering of its securities. The benefit of Section 3(c)(1) is that there is no

	additional status requirement for the Investor, such as net worth, total assets, or total investments owned beyond the “accredited investor” standard.
Minimum Investment/subsription per Investor:	The minimum investment/subsription for any single Investor is 1 Unit (\$100,000), although we reserve the right to accept subsriptions for fractional Units. We also reserve the right to accept or reject any subsription, in whole or in part, and any subsription that is not accepted will be returned without interest. You may not revoke a subsription tendered to purchase any Units.
No Minimum/No Escrow	No minimum must be raised in this Offering before we can access the subsription proceeds. Subsription proceeds will be promptly deposited in our operating bank account for immediate use in connection with our operations.
Offering Period	The Offering of Units will terminate upon the earlier of: (a) the sale of all of the Units, or (b) the termination date which shall be twelve months from the date of the Memorandum, unless otherwise extended by the Company, which we may do in our sole discretion.
Commissions:	We may utilize the services of broker-dealers who are member firms of the Financial Industry Regulatory Authority (“FINRA”). Sales of Units by such broker-dealers will be subject to the payment of commissions to be negotiated. We expect that these commissions payable to broker-dealers will be 5% of amounts raised with an agreed-upon monthly bonus for large amounts. We expect to pay 1% and 1.5% per year to registered investment advisors, payable for the term of the investment and based on the size of contribution. We may also pay 2% for finder’s fees for non-licensed individuals.
Use of Proceeds	We intend to use the proceeds from this Offering for: (i) the purchase of Workman’s Compensation Medical Liens, (ii) the establishment of reserves for our obligations to our Unit holders, (iii) professional expenses, (iv) working capital and (v) general corporate purposes. See “Use of Proceeds” on page Error! Bookmark not defined.

Securities Outstanding before the Offering	100 Class A Units owned by our Manager.
Securities Outstanding after the Offering	Up to 400 Units (assuming the sale in this Offering of all 300 Units); comprised of 150 Units each of Class B and Class C Units.
Restrictions on Transfer	<p>The Units will be restricted as to transferability under state and federal laws regulating securities. The offer of the Units has not been registered under the Securities Act, or any other similar state statutes, in reliance upon exemptions from the registration requirements contained therein. Accordingly, the Units will be “restricted securities” as defined in Rule 144 of the Securities Act. As “restricted securities,” an Investor must hold them indefinitely and may not dispose or otherwise sell them without registration under the Securities Act and any applicable state securities laws unless exemptions from registrations are available. Moreover, in the event an Investor desires to sell or otherwise dispose of any of the Units, the Investor will be required to furnish us with an opinion of counsel acceptable to us that the transfer would not violate the registration requirements of the Securities Act or applicable state securities laws.</p> <p>The Units are further restricted as to transferability pursuant to our Operating Agreement.</p> <p>Any certificate or other document evidencing the Units will be imprinted with a conspicuous legend stating that the securities have not been registered under the Securities Act and state securities laws, and referring to the restrictions on transferability and sale of the securities.</p>