

WHITE TRUFFLE PROJECT

RETIREMENT TREE PLAN

A two-cycle £200 per month model for building long-term retirement-style income through managed white truffle tree ownership

£200 per month	20+20 trees over two cycles	40 personally funded trees	Year 18 model first exceeds benchmark
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www.whitetruffleproject.co.uk

Promotional information only - not a pension, not financial advice, and not a guaranteed return.

The Offer at a Glance

A simple subscription route into managed white truffle tree ownership, designed around a two-cycle model.

20 trees	£200/month	20 more	£28,800
Allocated at the start of Cycle 1	Paid for 72 months per cycle	Allocated at month 72 / start of Year 7	Total personal subscription over 12 years

What the customer receives <ul style="list-style-type: none">• An immediate allocation of 20 white truffle trees at the start of Cycle 1.• A further 20 white truffle trees at month 72 / start of Year 7.• Tree ID records for fully paid trees, harvest reporting, and income election options.• Managed planting, orchard operation, harvest coordination, and customer support.	How the model is positioned <ul style="list-style-type: none">• A long-term tree ownership model positioned for retirement-style income planning.• Not a pension, not regulated financial advice, and not a guaranteed return.• Income is modelled from truffle production and may be paid out or reinvested.• All projections are subject to biological performance, market prices, contracts, and risks.
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Promotional headline

Build a managed retirement orchard from £200 per month - with white truffle trees allocated to you, professionally managed on White Truffle Project land, and harvest income options once production begins.

How the Two-Cycle Model Works

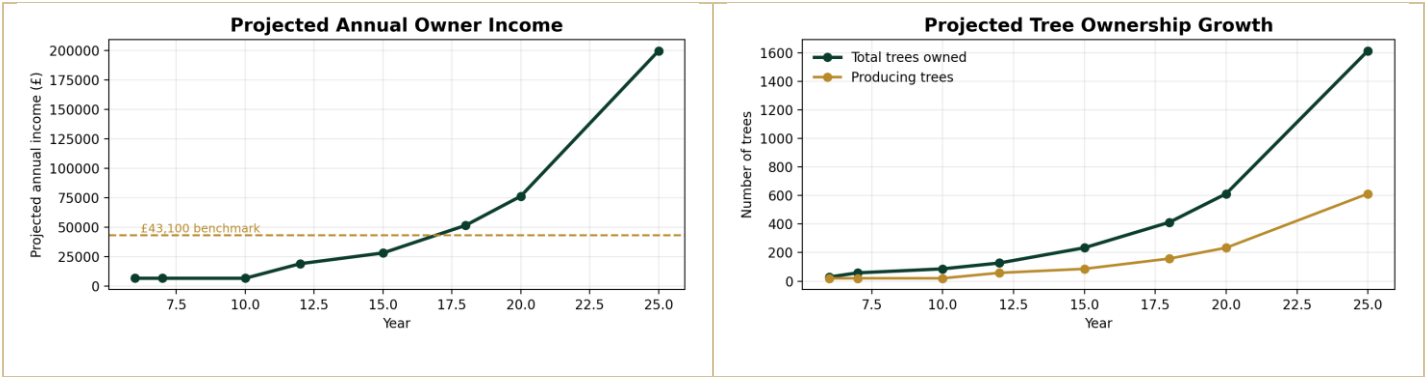
The customer journey from first subscription to harvest reporting, reinvestment and long-term orchard growth.

1	Cycle 1 begins 20 trees allocated immediately at the start of Year 1.
2	Monthly subscription £200 per month for 72 months under Cycle 1.
3	Trees are managed White Truffle Project manages the orchard and assumes trees begin producing after year 5.
4	Harvest reporting The owner receives harvest statements showing tree IDs, weights, sale calculation and amount payable.
5	Income election The owner chooses payment or reinvestment into further trees at the modelled price of £699 per tree.
6	Cycle 2 begins At month 72 / start of Year 7, a further 20 trees are allocated.
7	Second subscription cycle £200 per month continues for a further 72 months.
8	Subscription stops After 144 months / 12 years, the personal subscription stops; the model relies on truffle income and reinvestment options thereafter.

Projection Highlights

The model uses the assumptions in the source plan and illustrates how reinvestment may create a compounding orchard effect.

Year 18 First exceeds the £43,100 retirement-income benchmark	£51,488.25 Projected annual income at target year	413 trees Total trees owned at target year	£866,061 Indicative tree asset value at target year
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Year	Subscription paid	Producing trees	Total trees	Projected income	Indicative asset value
18	£28,800	158	413	£51,488.25	£866,061
20	£28,800	234	613	£76,254.75	£1,285,461
25	£28,800	613	1,616	£199,761.38	£3,388,752

Ownership, Harvest Reporting & Reinvestment

The promotional message should emphasise transparency: tree records, harvest statements and clear owner choices.

Tree ID records	Harvest statement	Owner election
<ul style="list-style-type: none">Fully paid trees should be identified by tree ID.Updated ownership records are issued after reinvestment, sale or transfer.Records support transparent allocation and customer confidence.	<ul style="list-style-type: none">Tree ID or allocation reference.Harvest weight attributed to that tree or allocation.Sale price or sales calculation, owner share and amount payable.	<ul style="list-style-type: none">Receive the amount payable as cash.Reinvest into more trees where the owner chooses to compound.Small reinvestment balances are carried forward in the model, subject to contract.

Customer-facing wording

Each harvest produces a clear statement. You can see the tree records, the harvest calculation and the amount payable to you. You can then choose whether to receive the income or reinvest it into additional trees.

What Happens If Payments Stop?

The model should sound supportive and practical, not punitive.

- If a payment is missed, the first step is a support conversation to understand the position.
- Options may include a payment pause, revised arrangement, cancellation, or recalculation of fully paid trees.
- If the customer decides to stop completely, ownership is recalculated against the per-tree price of £699 and IDs are provided for fully paid trees.
- If there is a part-paid balance that does not equal a full tree, the customer may make up the difference or receive a refund of the balance, subject to contract terms.

Important Risk & Suitability Notes

These statements should appear prominently in promotional use to keep the offer credible and compliant in tone.

Plain English risk statement

This is a long-term managed tree ownership model. It is not a pension, not personal financial advice, not tax advice, and projected returns are not guaranteed.

Area	Important note for customers
Biological performance	Truffle yields depend on tree health, mycorrhization, soil, climate, disease pressure, orchard management and harvest conditions.
Market price	The model uses £1,975/kg for illustration. Actual prices may be higher or lower depending on quality, demand, timing and sales arrangements.
Reinvestment effect	The compounding orchard effect depends on the owner choosing reinvestment and on sufficient income to purchase additional whole trees.
Asset value	The £2,097 indicative tree asset value is illustrative and should not be presented as guaranteed cash.
Saleability	Trees may be saleable subject to contract terms, buyer demand, tree condition, transfer process and valuation.
Tax	Tax treatment depends on structure, customer circumstances and law. Customers should obtain independent tax advice.
Insurance	Your trees are insured against harm, disease, or damage, subject to the terms and conditions of the applicable insurance policy. In the event of an insured loss, White Truffle Project shall, at its own cost, either replace the affected tree or provide reimbursement equivalent to the original purchase price of that tree.

Core Assumptions Used in the Model

Assumption	Figure
White truffle sale price	£1,975 per kg
Yield per producing tree	300g per year
Tree owner revenue share	55%
Trees begin producing after	5 years
Initial allocation	20 trees
Cycle 2 allocation	20 further trees
Reinvestment tree price	£699
Retirement income target	£43,100
Indicative tree asset value	£2,097

Customer FAQ

Short answers for use in sales conversations, brochure pages or website sections.

Do I own the trees from day one?

The model allocates trees at the start of each cycle, with ownership records confirmed according to the subscription and contract terms. Fully paid trees should be identified by tree ID.

Can I take income instead of reinvesting?

Yes. After harvest reporting, the owner may elect to receive the amount payable or reinvest it into additional trees. Taking income reduces or stops the compounding effect shown in the model.

When would I receive harvest income?

Payment timing should be set out in the final contract. In principle, calculation takes place after harvest, quality checks, sale or allocation of the crop, and accounting.

Can I transfer trees to family?

Yes, subject to contract terms, identity checks, transfer process, administration requirements and any tax or legal considerations.

What if I need money now?

Trees may be placed for sale subject to contract terms. The model also refers to a company purchase fallback if listed trees do not sell within 10 days, subject to mutually agreed price and final contract terms.

Is this a pension?

No. This is not a pension product, pension advice, tax advice or personal financial advice. It is a managed tree ownership model positioned as long-term retirement-style income planning.

Next Steps

Suggested customer journey from interest to contract completion.

1 Review the information pack	2 Visit the website	3 Select £200 per month	4 Complete and sign
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- Read the full information pack, risk disclosures and contract terms before making a decision.
- Complete the online purchase process if you decide to proceed.
- Review and sign the DocuSign contract once issued.
- Receive your welcome pack and tree ownership records according to the subscription and contract terms.

Call to action

Start building your retirement orchard from £200 per month. Visit www.whitetruffleproject.co.uk and review the full White Truffle Project Retirement Tree Plan before proceeding.

Workflow reference

Promotional Disclaimer

Important information

This document is promotional information only. It has been prepared from the White Truffle Project Retirement Tree Plan model and is intended to summarise the offer in accessible customer-facing language.

This is not a pension product, pension advice, personal financial advice, tax advice, legal advice or a guaranteed investment return.

All figures are illustrative projections only and depend on biological performance, harvest weight, tree survival, market price, buyer demand, tax treatment, contract terms and operational delivery.

The customer should read the final contract, subscription agreement, risk disclosure and terms and conditions before purchasing. Independent financial, tax and legal advice should be taken where appropriate.

Where the model refers to tree value, saleability, reinvestment, support options, replacement rights or company purchase fallback, these must be read subject to the final signed contract and any applicable eligibility, valuation and transfer process.

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