

INTERNATIONAL FOUNDATION FUND

C/O P. O. BOX.: 832-0857 WORLD TRADE CENTER * REPUBLIC OF PANAMA
TELEPHONE: 011-507-263-2320 * FACSIMILE: 011-507-263-6964

Participation Requirements:

Participation Requirements for the Mutual Fund:

- 1) Fiduciary Agreement on Cash Management Account for Camelot Trust Company.
- 2) Enclose copy of Passport photo ID or drivers license.
- 3) Complete the Application Form for the International Foundation Fund on behalf of the Trustee.

Initial amount for opening account:

Minimum investment *: USD 25,000.00
 Additional investments: USD 1,000.00
 *Minimum investment period is one (1) year. No redemption possible during this period after the initial purchase.

Costs and Fees on Opening Account:

- 1.) US\$120.00 Account Opening Fee / Fiduciary account
There is a US\$10.00 per month Account maintenance fee on this account.
- 2.) Redemption costs: Wire transfer Fees / and 0.25% handling fee
- 3.) If you send a wire transfer for this amount please note that the receiving bank charges a US\$15.00 processing fee for receiving the funds.

Payments:

Check : make check payable to T.W. Finance, S.A.

Wire transfer:

Beneficiary Bank	The First National Bank of Boston
Address	Boston, Massachusetts
ABA number	0110-0039-0
For credit to	Banco Nacional de Panama
Account number	00889285
Address	Edificio Torre Banco Nacional, Via España and 55 Street Panama, Rep. Of Panama.
For further credit to	Third World Finance, S.A
Account Number	02-94-0251-5
Address	Balboa Plaza Building, Balboa Avenue, Suite 301 Panama, Rep. Of Panama
Reference:	Client account number with Camelot Trust Company

Send correspondence to:

Crystal Hill Financial, Inc.
 P.O. Box 0832-0857, World Trade Center
 Panama City
 Rep. of Panama

Or by courier to

Crystal Hill Financial, Inc.
Balboa Plaza, Suite 418
Balboa Ave.
Panama City
Rep. of Panama
Phone: [507] 263-2320

Email: iff@private-banks.com

~~Financial Prospectus Redaction~~

Please send a Fax to 011-507- 263-6469

Please indicate if you wish the Fund Prospectus send by airmail / or courier* (*additional charges will apply)

Or

Email to iff@private-banks.com

~~Financial Prospectus Redaction~~

The *International Foundation Fund* primarily seeks high total investment return in a variety of international investments, including, but not limited to: stocks, commodities, currencies, futures, options and other derivatives, real estate, debt instruments, and other investments. This Fund will maintain a moderate to high risk profile.

There can be no assurance that the Fund will achieve its investment objectives.

The INTERNATIONAL FOUNDATION FUND DISCLAIMER NOTIFICATION

Fund units are not deposits or obligations of, or endorsed or guaranteed by, any bank, nor are they insured or otherwise protected by any other regulatory agency.

The Fund is managed by Crystal Hill Financial, Inc., a British Virgin Islands Corporation (the "Manager"). In investing the Fund's assets, the Manager focuses on markets and companies, which it believes, are inefficiently priced.

Although the Fund may engage, from time to time, in all of the activities described above, it is impossible to predict the degree of productivity, if any, of these activities in response to changing market conditions.

The Fund is designed for long term investors and not as a trading vehicle, does not represent a complete investment program and is not suitable for all investors. An investment in the Fund involves risk factors that should be reviewed carefully by potential investors. The *International Foundation Fund* is authorized to borrow money for investment purposes, which would increase the volatility of its performance and involves additional risks. See "Investment Objectives and Policies" and "Risk Factors."

The *International Foundation Fund* may invest in lower quality and non-rated foreign government bonds whose credit quality is generally considered the equivalent of U.S. corporate debt Securities commonly known as "junk bonds." Investments of this type are subject to a greater risk of loss of principal and interest. Purchasers should carefully assess the risks associated with an investment in these Funds. See "Investment Objectives and Policies" and "Risk Factors." This Information Prospectus concisely sets forth information an investor should know before investing and should be read carefully and retained for future reference.

THESE SECURITIES HAVE NOT BEEN APPROVED OR DISAPPROVED BY THE U.S. SECURITIES AND EXCHANGE COMMISSION, NOR HAS ANY GOVERNMENTAL AGENCY PASSED ON THE ACCURACY OR ADEQUACY OF THIS INFORMATION PROSPECTUS. ANY REPRESENTATION TO THE CONTRARY IS A CRIMINAL OFFENSE.

THIS INFORMATION PROSPECTUS DOES NOT CONSTITUTE AN OFFER TO SELL OR SOLICITATION OF ANY OFFER TO BUY ANY OF THE FUND OFFERED HEREBY IN ANY JURISDICTION TO ANY PERSON TO WHOM IT IS UNLAWFUL TO MAKE SUCH AN OFFER IN SUCH JURISDICTION.

THESE FUNDS ARE NOT AVAILABLE TO RESIDENTS OF THE UNITED STATES OR CANADA UNLESS THEY QUALIFY UNDER A SPECIAL EXEMPTION THAT DOES NOT REQUIRE REGISTRATION OF THIS FUND.

The *International Foundation Fund* provides investors with a broad range of equity and debt instruments in practically every region and market of importance in today's World.

INTERNATIONAL FOUNDATION FUND

No dealer, sales representative or other person has been authorized to give any information or to make any representation not contained in this Prospectus and, if given or made, such information or representation must not be relied upon as having been authorized by the *Fund*.

THIS INFORMATION PROSPECTUS DOES NOT CONSTITUTE AN OFFER TO SELL OR SOLICITATION OF ANY OFFER TO BUY ANY OF THE FUNDS OFFERED HEREBY IN ANY JURISDICTION TO ANY PERSON TO WHOM IT IS UNLAWFUL TO MAKE SUCH AN OFFER IN SUCH JURISDICTION.

THESE FUNDS ARE NOT AVAILABLE TO RESIDENTS OF THE UNITED STATES OR PANAMA.