

Shark Tank star Kevin O’Leary elevates his investing strategy with Circle Yield

KEVIN O’LEARY

Kevin O’Leary* has always shown a knack for spotting smart investment opportunities. After starting his career by turning a software idea into a \$4 billion company, O’Leary began hosting and appearing on hit TV shows, including Discovery Channel’s Project Earth, CBC’s Dragon’s Den, and ABC’s Shark Tank. Today, he runs O’Leary Ventures, which has grown past \$1 billion in assets under management, using his guiding principles of honesty, directness, convenience and great value.

“This is the new asset class. Circle Yield was the right choice, and it works because the team is very focused on compliance. Circle Yield is one of the best catalysts to the success of O’Leary Ventures in the digital asset world.”

— Kevin O’Leary

THE OPPORTUNITY

A shrewd investor spots a new opportunity in crypto

Kevin O’Leary has followed the crypto markets for years as head of O’Leary Ventures, but remained on the sidelines until recently. His interest grew along with the need to amplify returns on cash holdings, with bank rates and many fixed income market yields persisting at or near historic lows. He hired a team to help him get involved in crypto in a compliant way, evaluated his options and chose to allocate into Circle Yield.

THE SOLUTION

Circle Yield offers security under a clear regulatory framework

Circle Yield is a new investment that’s built to help institutions get exposure to digital assets. It’s a fixed-term security offered under a clear regulatory framework, with a rate that’s much higher than what’s available from banks and many fixed income markets and a choice of terms ranging from one month up to a year.* It’s also overcollateralized, with all underlying bitcoin collateral held by a third-party custodian that serves more than 400 institutional clients.

Circle Yield is built on USD Coin (USDC), a full-reserve dollar digital currency. Throughout his evaluation, O’Leary was won over by USDC’s transparency and liquidity in markets around the world. USDC is fully backed by cash and equivalents and short-duration U.S. Treasuries, so that it is always redeemable 1:1 for U.S. dollars. Each month, Circle publishes attestation reports by Grant Thornton regarding the reserve balances backing USDC.

*Kevin O'Leary has invested in and is currently a stockholder of Circle Internet Financial Limited.

Offering subject to business approval, geographical availability, and regulatory authorization, and there is no guarantee that the product will become available in a specific timeframe or to a specific customer or geography. Yield product offered through Circle International Bermuda Limited ("Circle Bermuda"). It is anticipated that Circle Bermuda will enter into lending arrangements with one or more institutional borrowers, including Genesis Global Capital, LLC. These lenders pledge and transfer Bitcoin into custody with a third party custodian as collateral for their USDC borrowings and Circle Yield investors benefit from a security interest in Circle Bermuda's security interest in the pledged Bitcoin.

Circle is not a bank; your Circle Account is not a bank account, and any funds are not insured by the Federal Deposit Insurance Corporation, the Securities Investor Protection Corporation or by any US or foreign government agency, insurance fund, person or entity. For investors in the United States, investments described in this communication are offered by Circle Bermuda to "accredited investors" only in accordance with Regulation D, Rule 506(c) of the Securities Act of 1933, as amended. While Circle Bermuda is regulated by the Bermuda Monetary Authority for digital asset business, Circle Bermuda is not engaged in banking and deposit taking activities and is not regulated for these purposes. You should carefully conduct your own investigations and analyses in connection with any participation in this product, including its objectives, risk factors, fees and expenses and the information set forth in these materials. All prospective participants in the products described herein are advised to consult with their legal, accounting and tax advisers regarding any potential participation. Please read the offering documents carefully before you invest. Additional information is available upon request.

Not currently available in the following U.S. states: Alaska, Minnesota, New York and Hawaii.

Learn more about Genesis Global Capital, LLC at <https://genesistrading.com/>.

*Rates are purely indicative and are subject to change pending availability, approval and market conditions. Withdrawal requests for fixed term accounts could take up to 72 hours in high withdrawal periods and will be subject to an early withdrawal penalty.



At Circle, we're helping banks and financial firms make the move to digital dollars by removing the complexity, managing the risks, and accelerating the speed to market. For banks that want to join the "money movement" from traditional to digital, it's the right time to get started.

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