

IMAGINE HOUSTON



Kraig Killough, Chief Operating Officer

Kraig Killough is co-founder of ZT Wealth and a seasoned finance professional, with over 15 years of personal and corporate financial advisory experience. Under his direction, ZT Wealth professionals analyze individual and corporate growth objectives and generate sustainable revenues. Kraig's forte is his unique ability to structure sound and comprehensive strategies for asset protection, retirement planning and wealth management. In addition, he brings an experienced but innovative perspective to asset allocation and business expansion and development, blending traditional approaches with new business concepts and technologies.

As the Chief Operating Officer of ZT Wealth, Kraig oversees the entire company's growth and performance. He is particularly skilled in project planning and team-building strategies to accomplish objectives internal to the company or on behalf of client-investors around the world. Among the ZT Wealth clientele, he is well known for his ability to recommend the best practices and people to manage the growth of a company or a medical practice.

Kraig is also Chief Operating Officer of Altus Healthcare Management Services. Altus is a company designed and owned by physicians, enabling them to implement a higher standard of patient care at affordable costs while ensuring a profitable financial investment. Kraig manages operations and business development for this group of health care companies, which includes three Altus locations, Opnex Surgery Center, Clarus Imaging, Zerenity Sleep Center, and Heartwise Imaging.

Kraig Killough is a graduate of the University of Michigan and began his financial career at Morgan Stanley, where he rose to the position of Senior Vice President and Compliance Officer prior to founding ZT Investments with Taseer Badar.

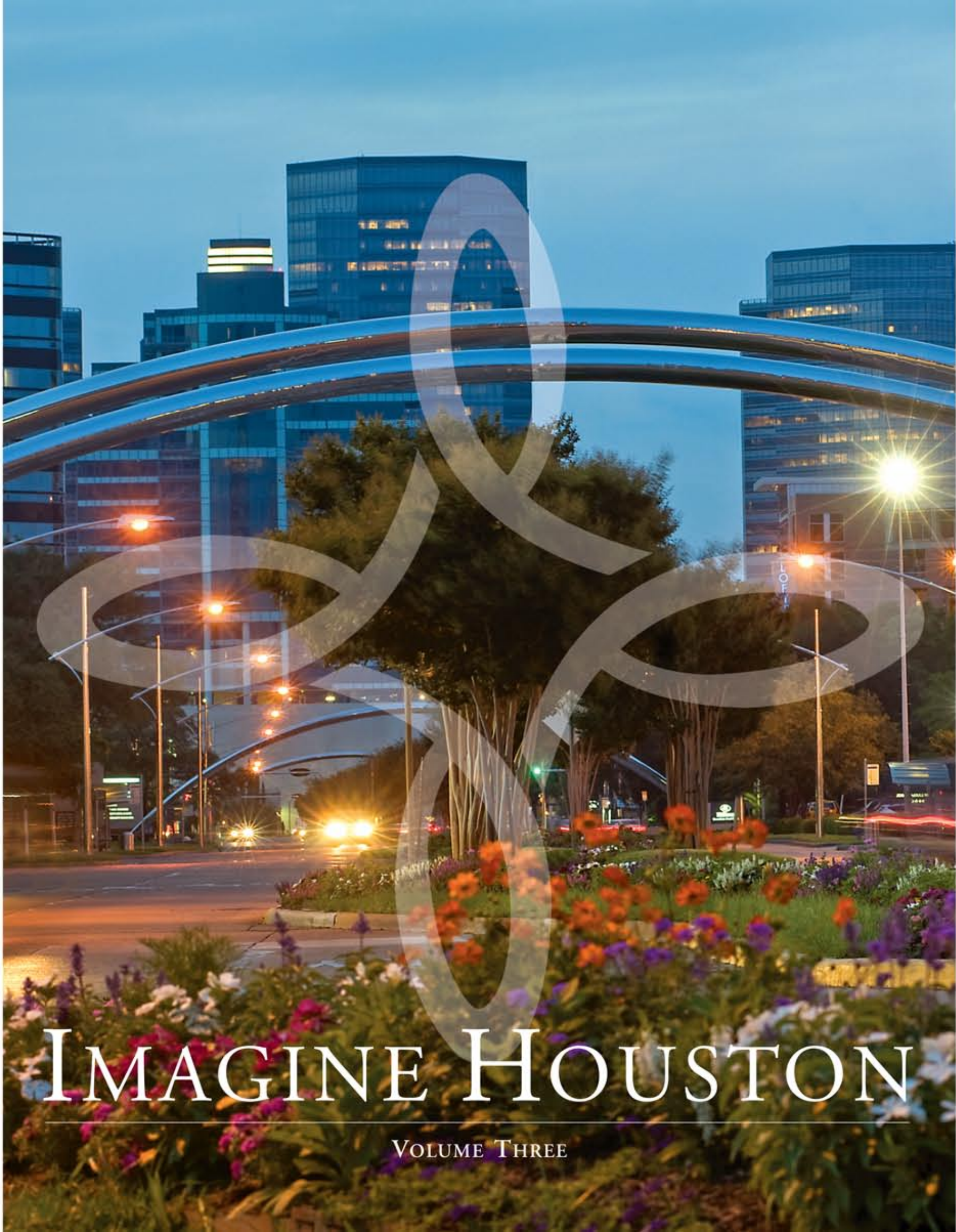
Kraig is committed to multiplying financial growth for individuals and small businesses with competitive investment and banking solutions. He is accessible, experienced, levelheaded, and a great listener who welcomes inquiries from investors at all levels.



ZT Wealth – Beyond Tomorrow
Global Resources + Personal Attention = Your Financial Freedom

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VOLUME THREE



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Taseer Badar, CEO

Taseer Badar is the co-founder, President and Chief Executive Officer of ZT Wealth, Inc. With his rare combination of marketing expertise and financial vision, Taseer brings over 15 years of experience in wealth and business management and project development.

Taseer began his financial services career with Morgan Stanley Dean Witter, founding ZT Global Investments, ZT Wealth's predecessor company, in 1997. Changing client demands led to a diversification of equity offerings into the health care and global commercial and residential real estate markets.

Taseer co-founded Altus Healthcare Management Services, Inc., which provides support to medical facilities in the areas of administration, marketing, human resources and cash management. Altus' "Empowering Physicians" model facilitates a network of doctors which aims for advanced levels of patient treatment. In conjunction with ZT Wealth, Altus has developed several medical centers in southeast Texas, focusing on diagnostic imaging, ambulatory surgeries and sleep studies. Taseer is currently the Chief Executive Officer and Chairman of the Board of Altus Healthcare Management Services, Inc.

Taseer has received recognition and several industry awards for his accomplishments at ZT Wealth and for his community service. He is a member of the Chairman's Circle at One World Bank in Dallas, Texas, a member of the Board of Advisors at Wallis State Bank and a member of the Board of Directors for Plains State Bank, both in Houston, Texas.

Taseer Badar earned his BBA in Entrepreneurship & Finance from the Mays School of Business at Texas A&M University in 1995. Texas A&M has given him four consecutive "Aggie 100" awards (2007-2010). The Aggie 100 identifies, recognizes and celebrates the 100 fastest growing Aggie-owned or Aggie-led businesses in the world. The Aggie 100 not only celebrates their success, it also provides a forum to pass lessons to the next generation of Aggie entrepreneurs.

Taseer's personal commitment to ZT's client-investors is to be ahead of the curve of what is coming next in the marketplace and to be pro-active in developing projects and services that are leading edge. His goal is to ensure that each ZT Wealth client-investor has in place the most comprehensive and appropriate financial strategy—both personal and professional.