GIOIA VILLAGE

Your Community Contribution

A guide to the Wealth Pool and why your tier matters

Read this when you are not sure why and how to choose your tier.
It takes about five minutes.

Choose the tier that reflects your current level of participation.

The structure allows you to change as your position in the community develops. Choosing a tier now is not binding, so pick the one that fits you best, later we can adjust what ever fits you best.

Full terms are in your Residency Agreement.

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What is this step asking me?

On the previous step, you chose your home and your down payment. Now Gioia is asking you to choose a monthly community contribution.

This contribution is not a service charge, an HOA fee, or money that disappears into a management company's account.

> *Half of your monthly contribution maintains the shared spaces you live in. The other half builds Wealth Pool Units, which are your personal stake in what the community earns over time.*

The tier you choose determines how many units you earn each month. The more units you hold, the larger your share of what the pool distributes.

What is a Wealth Pool Unit?

A Wealth Pool Unit is a record of your participation in the Gioia community. It is not a share of a building or a financial product. It accumulates from the day you join and entitles you to a proportional share of what the community distributes over time.

Every euro you contribute at entry, every month you participate, and every contribution you make to village life adds to your unit count. The longer you are here, the deeper your stake becomes.

> *Your monthly contribution is not a cost with no return. It is a structured accumulation of ownership in the community you live in.*

The Wealth Pool is the shared account from which distributions are made. Unit holders receive their proportional share each year. The exact terms of how and when the pool distributes will be confirmed once Gioia reaches operational maturity and proof of concept is established. What is confirmed today is how your units are earned and how your stake accumulates.

> *The profit share terms, meaning what percentage of Gioia's operating results flows into the pool and from which sources, will be agreed and published once the village is operational and the model is proven. This is a design intention, not yet a signed commitment. Your units accumulate from day one regardless.*

Five ways to earn Wealth Pool Units

Your units come from five sources. The first four operate simultaneously from the moment you join. The fifth applies to homestead owners who choose to participate in the Gioia rental pool.

1. Your down payment: For every €1 you place as a down payment on your home, you receive 1 Wealth Pool Unit immediately. A €30,000 down payment gives you 30,000 units on the day you sign.

2. Your monthly community contribution: Each month, a portion of your contribution converts into additional units. The tier you choose determines how many. This is what the rest of this guide covers.

3. Participating in village life: Gioia is a living community with a working farm, an academy, retreat programs, and a governance structure that residents shape. Residents who contribute their time, knowledge, or skills to the village earn additional units. Facilitating a retreat, working on the farm, contributing to community governance, or teaching within the Gioia Academy are all paths to additional accumulation. Participation is treated as a form of contribution, and contribution earns units.

4. Active contribution to village operations: Residents who take on defined roles within the village, whether in coordination, education, or land stewardship, earn units at rates set by community governance. These roles are part of the governance structure and are documented annually.

5. Rental pool participation (Mode C homestead owners): Homestead owners who place their unit in the Gioia rental pool during periods of absence earn additional WPU credits proportional to the rental activity their unit generates. When absent, the unit is operated by Casa di Gioia SRL as a managed short-term rental. The owner receives 60% of gross rental revenue. Gioia retains 40% as the platform and hospitality operator. The WPU credit rate per rental night is set by community governance and documented annually.

This mechanism applies only to homestead owners who choose to participate in Mode C. It does not apply to HPU members or standard residents. The installment repayment track and the rental income track run simultaneously and independently.

What these five sources have in common

None of them require financial speculation or risk.

All of them reward presence, participation, and contribution to the village.

They accumulate together, continuously, from the day you join.

Your units remain with you for as long as you are a member of the Gioia community.

The three contribution tiers

Each tier is structured around a different level of participation and a different rate of unit accumulation. Choose the one that fits your current position. The tier can be changed with notice.

Essential

Steady presence, steady accumulation.

Monthly total	Pool units per year	Pool units over 10 years
€190 / month	**480**	**4,800**
€95 each month maintains shared spaces and village infrastructure		
€95 each month is tracked as your community participation		
480 new Wealth Pool Units added to your stake every year		
4,800 units accumulated over 10 years, on top of your entry units		
Full access to community events, shared gardens, and village services		

Sovereign

Deeper stake, deeper access.

Monthly total	Pool units per year	Pool units over 10 years
€500 / month	**1,800**	**18,000**
€250 each month maintains shared spaces and village infrastructure		
€250 each month is tracked as your community participation		
1,800 new Wealth Pool Units added to your stake every year		
18,000 units accumulated over 10 years, on top of your entry units		
Priority access to wellness programs, services, and village events		
Increased weight in community decisions and governance		

Legacy

The largest stake, the deepest presence.

Monthly total	Pool units per year	Pool units over 10 years
€1,000 / month	**3,600**	**36,000**
€500 each month maintains shared spaces and village infrastructure		
€500 each month is tracked as your community participation		
3,600 new Wealth Pool Units added to your stake every year		
36,000 units accumulated over 10 years, on top of your entry units		
Highest weight in community governance and village decisions		
First access to new village opportunities, retreats, and developments		
Named recognition in the Gioia Legacy record		

Seeing it side by side

The table below shows how the three tiers compare for a resident who makes a €30,000 down payment and stays in Gioia for 10 years. The unit totals are confirmed. What those units will distribute over time depends on Gioia's operating results, confirmed at proof of concept.

	Essential	Sovereign	Legacy
Monthly total	€190	€500	€1,000
Units from down payment	30,000	30,000	30,000
Units earned per year	480	1,800	3,600
Total units after 10 years	34,800	48,000	66,000
Share of pool (example)*	0.35%	0.48%	0.66%

** Share of pool calculated assuming 10,000,000 total WPU in circulation across all residents. Illustrative only. Actual pool size, total units in circulation, and distribution terms will be confirmed at operational maturity.*

> *The difference between tiers is measured in unit accumulation, not only in monthly cost. A Legacy resident holds nearly twice the pool stake of an Essential resident after 10 years.*

Questions people ask

Can I change my tier later? Yes. Moving to a higher tier is possible at any time. Moving to a lower tier is possible with notice, subject to the terms of your residency agreement. Units already earned remain with you regardless of the change.

When will I receive something from my units? Distributions from the Wealth Pool will begin once Gioia reaches operational maturity and proof of concept is confirmed. The exact terms, including which revenue streams contribute, what percentage is allocated, and how distributions are paid, will be set and published at that point. Your units accumulate now so that your stake is already established when distributions begin.

What if the village has a slow year? Your units are a permanent record of your participation and do not diminish in a slow year. What varies is the amount distributed from the pool in any given year, which depends on how well the village performs. Your accumulated stake remains constant regardless of annual distribution levels.

Is this like a cooperative? It is similar in structure. In a traditional housing cooperative, residents own shares in the building. In Gioia, you own your home outright once paid off, and your Wealth Pool Units give you a separate stake in the community's shared surplus. It is designed to be simpler than a cooperative, with no complex exit valuations and no board approval required to move in.

What if I want to start at the lowest commitment level? Choose Essential. You are a member of the pool, you earn units every month, and you receive your proportional share of distributions when they begin. The tier can be increased at any time if your position in the community changes.

The one thing to remember

Most housing costs a fixed amount each month and returns nothing beyond the use of the space. In Gioia, the monthly contribution does three things simultaneously. It maintains the shared spaces you live in. It builds your personal stake in the village's future. And it positions you within a community structure that distributes what the village earns to those who helped build it.

> *A Gioia resident is not a tenant or a customer.*
>
> *The monthly contribution is how ownership accumulates.*

Gioia Village is in its pre-operational development phase. The structures, tiers, rates, and mechanisms described in this document are indicative and reflect the current design intention. They are subject to refinement as the village reaches operational maturity and proof of concept is established. Any changes will be made in the interest of all stakeholders and communicated clearly before they take effect.

Full and binding terms are contained in your Residency Agreement or Membership Agreement. This document is a plain-language introduction only and does not constitute a contract, a financial product, or a guarantee of return.