

## Frequently asked questions

### 1. What did ChineseInvestors.com, Inc. announce?

On June 18, 2020, ChineseInvestors.com, Inc. (the “Company”) commenced a voluntary case under Chapter 11 of the U.S. Bankruptcy Code in the U.S. Bankruptcy Court for the Central District of California.

### 2. What is Chapter 11?

Chapter 11 refers to the section of the U.S. Bankruptcy Code that governs court-supervised reorganizations of businesses. Chapter 11 is a tool that provides companies the breathing room necessary to fix their business and address their liabilities while continuing day-to-day operations. This is an orderly, court-supervised process that protects a company’s ability to conduct business while working toward the day when it can emerge as a stronger and more secure competitor in the marketplace. It is not a liquidation filing.

### 3. How long will this financial restructuring process last?

It is too early to speculate how long this process will take. As this process moves forward, ChineseInvestors.com, Inc. will work with its investors and lenders to reach an approved Plan of Reorganization. The Company anticipates that it will be able to begin soliciting support from its creditors for a proposed plan soon, which will allow the process to move as quickly as possible.

### 4. Why did ChineseInvestors.com, Inc. file for Chapter 11?

Fundamentally, ChineseInvestors.com, Inc.’s business is solid. The Company performed well over the first half of 2020. In addition, the Company’s conversion over to a YouTube marketing platform continues to present tremendous long-term opportunities for the Company. Despite this operational success, the Company was faced with a litigation challenge from a group of investors who threatened to seize the Company’s assets and bank accounts which, if successful, would have made it difficult to maintain the viability of the Company. Undertaking a financial restructuring will enable the Company to remove the uncertainty that has hung over the business due to the threatened or potential litigation claims.

### 5. How will restructuring affect day-to-day operations?

We will run our day-to-day business as we would normally while we work with our investors and lenders to implement changes to the Company’s balance sheet. During this process, we will uphold our commitments to customers, employees, and new stakeholders.

6. What happens to Chineseinvestor.com stock after the Company files for Chapter 11?

In the intermediate term, Chineseinvestors.com, Inc. shares of common stock continue to trade on the Pink Sheets. Since the filing of the Chapter 11 Petition, ChineseInvestors.com, Inc. stock has been delisted from the OTC:QBmarket. The pink sheets are an informal process of selling shares among participating brokers. It is impossible to predict for how long the market for shares of our common stock will continue or the volume of trading of our shares.

7. How long will the Company be in Chapter 11?

ChineseInvestors.com, Inc. plans to move swiftly through the Court approval of a Plan of Reorganization. The exact timing is determined by how swiftly the Company proposes its Plan and how quickly the Company can obtain the consent of its stakeholders.

8. What will ChineseInvestors.com, Inc. look like after the restructuring?

With the majority support of our investors and lenders we will emerge a stronger, more competitive company with a capital structure that matches and supports the strength of our operating business—less debt and greater shareholders' equity

9. Has ChineseInvestors.com, Inc. been continuing to pay employees during the Chapter 11 process?

Yes. We have been operating as usual, including paying wages and providing benefits to our employees, and we will continue to do so.

10. What happens to my Chineseinvestors.com membership?

We are running our normal day-to-day business. During this process, we will uphold our commitments to customers, employees, and other stakeholders. Our trusted and experienced staff, including our team of analysts remain in place and you will continue to receive information and education as you would in the normal course. Nothing changes related to our subscription services.

11. I own CIIX Preferred shares, what happens to my unpaid dividends?

Although the Company has traditionally paid fixed dividends to preferred shareholders, dividends are not guaranteed and are paid at the Company's discretion, subject to its ability to pay such dividends. The issue of the dividends will be addressed as part of the Chapter 11 Plan of Reorganization.

13. I invested in ChineseInvestors debt instruments. How do I get paid back?

That depends on the terms of the Chapter 11 Plan of Reorganization ultimately approved by the court. The court has designated October 19, 2020 as the last day to file a proof of claim for the amounts that you believe is owed to you by the Company.