

Investor presentation

The leading cross-border marketplace
for short-term property-backed loans in
continental Europe

Three Options to Invest

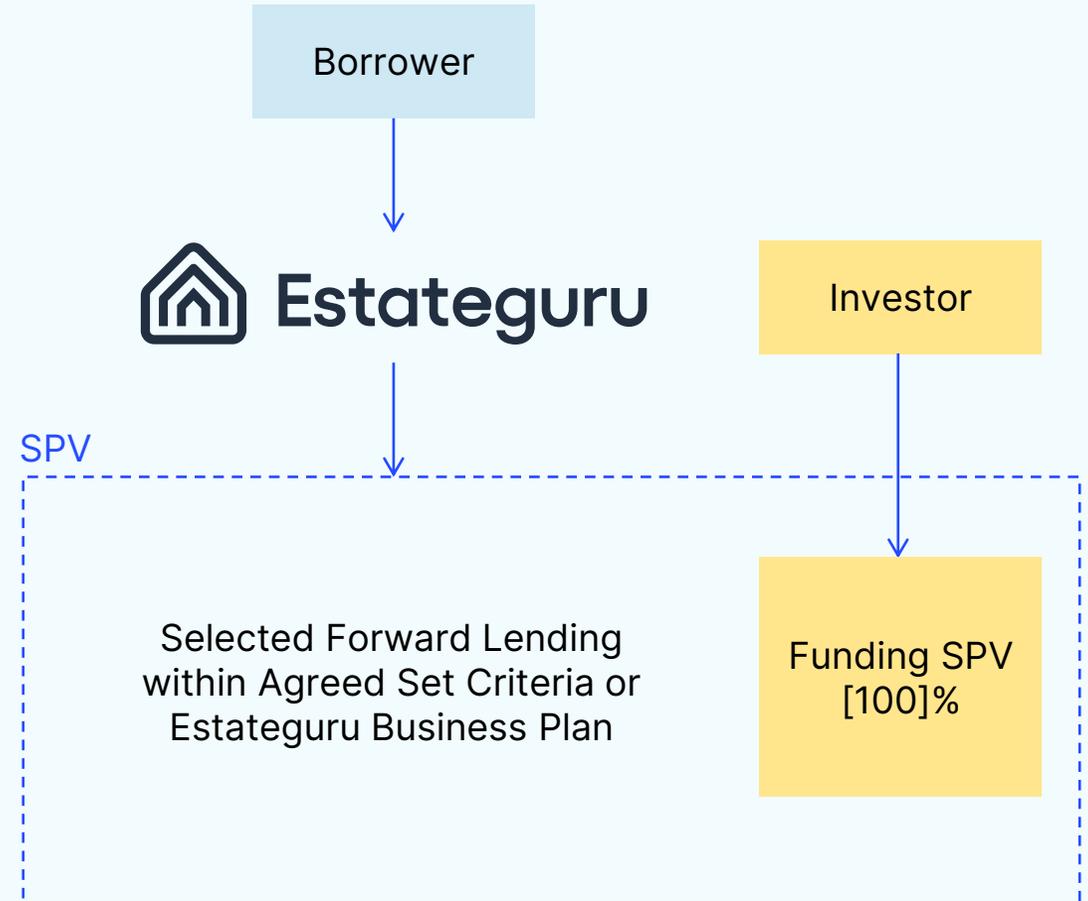
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Managed Account **Investment Opportunity**

Opportunity to invest in a forward flow agreement backed by **Estateguru** (“EG”) with (i) strong origination capabilities, (ii) strong underwriting capabilities, (iii) robust monitoring and reporting tools

Terms	
Investment Objectives	→ Invest in loans to Germany, UK, Estonia, Latvia, Lithuania, Finland and Spain SMEs and Property Developers which are underserved by large banks
Borrower loan structure	→ Senior term loans (secured or unsecured) of up to [3] years → EU domiciled borrowers and euro denominated
Target size	→ [€10m] forward flow funding with annual increases to be agreed
Investment Period	→ 12 months (scenario of no revolving), 24 months (scenario with revolving)
Servicing fees	→ [1.0]%
Incentive Mechanism	→ Investor to share [25.0%] of cash flows in favour of EG when returns exceed [8.0%]
Close	→ TBD



Estateguru Senior Secured Credit Fund

Fund type	Luxembourg SICAV-RAIF. Alternative Investment Fund. AIFM: JTC. Custodian Bank: RBS. Legal Advisor: KPMG. Auditor: Mazars. For professional investors.
Target size	EUR 100m. Hard cap EUR 170m. Target First Closing: June 2022
Assets	Business loans, bridge loans & development loans
Loans characteristics	<ol style="list-style-type: none">1. Property-backed loans with first ranking security2. LTV: Max 75% (55% average)3. Tenor up to 36 months (18 months average)4. EUR 50k – EUR 5m (EUR 1.0m average)5. EUR currency
Target return	Gross: 8-10%, Net of fees: 7-8% (after costs and EL)
Jurisdictions	EEA, with accent on Germany, Nordics an Baltics
Fund life	Closed-end 7 +1 years, up to two year ramp-up
Distributions	Semi-annually, starting 12 months after first close. Semi annual valuation
Diversification	Min. 75 positions, max loan size 5%, max 35% per country
Allocation	The Fund will fund at least 51% of each loan, with the remainder being offered on the EstateGuru Platform to retail investors
Fund Costs	0.6%. p.a. of total commitment all-in fee for fund management, risk management, administration and custodian etc. Performance fee: 5% hurdle, 10% of 50% after hurdle, then 10% thereafter

✓ Proven underwriting model and access to unsaturated, underserved markets

✓ Attractive portfolio characteristics

✓ Being an AIF, the fund complies with the most stringent regulatory requirements

✓ The portfolio is independently monitored by the AIFM, the depositary and the certified auditors

The fund is a 7-year commitment

User Directed Investment Account

- Investors have the ability to create bespoke portfolios from loans on the platform using the **Autoinvest feature**
- **Self managed accounts** provide the investor with autonomy, flexibility and a plethora of finetuning options for loan types, geographies and more
- **Monitoring is real time** as alerts are provided on user devices such as mobile and laptop
- Estateguru will provide a **designated account manager** to assist with account opening, navigating the options and extra services like offering tailor made co-investment opportunities to larger projects

Automated Investment Strategies

Our fully automated investment options are designed to save you time and ensure you don't miss out on any opportunities that appeal to you by making your account as hands-off as you like. With a choice between Conservative, Balanced and Custom settings, you can tailor your strategy to perfectly meet your investment needs

The image displays three panels for automated investment strategies. Each panel includes a title, a brief description, a list of features with checkmarks, and a 'View details' button.

- Conservative:** This strategy represents the optimal balance between average interest rate, collateral value, and a low-risk approach. For investors who don't mind being a bit more patient if it means their portfolio is extra secure. Features: Max LTV up to 67.5%, Selected countries only, Low exposure per every borrower.
- Balanced:** Just like the name says, the approach here is tilted towards maximizing your returns while still keeping security at a premium, but with a slightly higher tolerance for risk. The perfect balance if the yield of your portfolio is your main aim. Features: Max LTV up to 75%, Including all loan types, Balanced allocation across portfolio.
- Custom:** For the more experienced investor who knows their LTVs from their collateral value and their bridging loans from their development loans, this fully customizable strategy will empower them to create a personalized portfolio. Features: LTV and interest, Exposure per project and borrower, Country and loan type.

Easy to use dashboard

We've put a lot of work into creating an intuitive dashboard that makes it is incredibly simple to manage your funds, investments, and payouts, all from the same place. Clearly see your portfolio, account balance and opportunities and easily make new investments, withdrawals, and deposits.

The dashboard overview consists of three main sections:

- OUTSTANDING PORTFOLIO:** Shows a total of 52 loans. A breakdown includes: Current (49), 4-15 days late (2), 16-30 days late (0), 31-60 days late (0), 60+ days late (0), In default (1), and Total (52). Below this is a 'HISTORICAL PORTFOLIO' section showing 50 repaid loans.
- ANNUAL RETURN:** Shows a return of 10.85%. A detailed breakdown includes: Interest (€222.88), Penalties (€9.47), Referrals (€17.33), Bonus (€19.59), Cashback (€0.00), Secondary market profit/loss (€0.00), Total (€269.27), and Total Fees (€0.00). A note indicates '2 loans available'.
- ACCOUNT BALANCE:** Shows a total account value of €158.75. A breakdown includes: Total Account Value (€3,485.75), Invested (-€2,861.00), Reserved (-€466.00), Available Amount (€158.75), Pending outgoing (-€0.00), and Pending incoming (€0.00).

Disclaimer

Before investing you should carefully consider the fund's investment objectives, strategies, risks, charges and expenses, risks related to third party suppliers investments in funds involve risks including possible loss of principal

Estateguru does not provide any advice on investment This indicative factsheet is considered as a non binding indicative description of Estateguru Senior Secured Credit Fund Estateguru takes no responsibility for the financial performance of this product to the investors The historical data and performance in financial return to the investors does not guarantee a future return and is not indicative of future performance 100 mortgage backed credit product means that the risks of investing in the fund are mitigated by securing the debt with mortgage on real estate, but the risks are not and cannot be fully eliminated Invested capital is always at risk and investors should always carefully study the risks before investing in the fund