

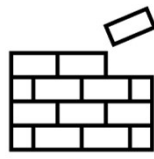
OPENING LUXURY REAL ESTATE INVESTMENT FOR WEALTH MANAGEMENT



A **safe haven Asset** for your portfolio – even more relevant in crisis – **adding true value to your Portfolio.**



Pick the property of your choice and **build a tailor-made global portfolio** for your needs.



In Fractions, with the help of your **Financial Advisor** and **inside the banking system.**



Buy directly **from your brokerage account** – **hassle free** – ESTATING does the rest.



Receive **positive cash-flows** and profit from **value increase**, effectively **hedged against inflation.**

The global marketplace for direct real estate investment

Real estate historically is considered as a proven strategy to **build wealth**, although this asset class is described as slow and cumbersome.

Accordingly, in times of economic downturn or international crisis, assets, like Real Estate, **uncorrelated** to the equity market are more resilient.

Indeed real estate provides an implicit **hedge against inflation** thanks to value appreciation, a positive cash yield with **steady income** through different cycles and offers an opportunity for **mid to long-term growth**.

However, real estate has historically been illiquid; transactions involve complex legal processes involving deeds and titles, different language and customs **constrain demand to a local market**, with the process carrying high commissions to middlemen and notaries.

ESTATING is a **global digital marketplace** providing direct access to premium properties removing the barriers that block investment in this proven asset class.

In the same way that your Financial Advisor recommends shares or bonds, they will recommend a **RELINC (Real Estate Linked Note)** by sharing a **QR code** giving you access to all relevant information for you to decide to subscribe or invest in a minimum blocks of USD/EUR 100'000.

ESTATING enables you, and your **Financial Advisor**, to build an international real estate portfolio, allowing you to invest in a fractional ownership of self-picked properties worldwide.

As Investor, you benefit from the **advantages** offered by real estate investment, **without its disadvantages.**

Annually audit by PwC to determine the distribution of profit (rents minus upkeep costs and local taxes) and update the NAV.

Unlike Real Estate Fund or REIT, **no management/performance fees** is charged by Estating, only costs are passed through.

It is a **hassle-free investment** as ESTATING takes care of the entire real-estate cycle and co-invest in each RELINC for **full alignment of interest**.

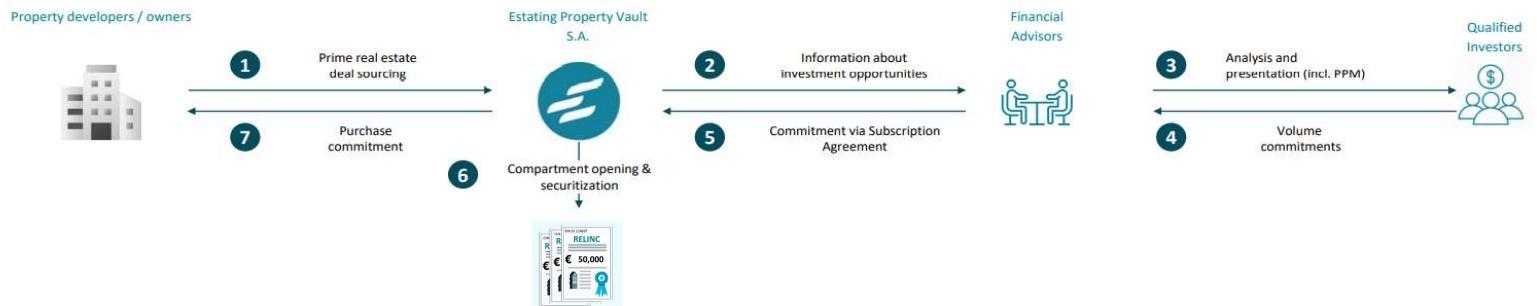
There is no lockup period. ESTATING's quarterly **secondary market window** offers you the opportunity to exit and sell by a **low cost** transaction under international securities law.

RELINCs are easily transferable for **succession** or **donation**.

An investment portfolio of fractional ownership in prime property in prime locations, all with the security, flexibility and reassurance of the banking system.

Are you ready to start ESTATING?

Luxembourg securitization framework: a secure and flexible environment.



The global marketplace for direct real estate investment

Luxembourg securitization law of 22 March 2004, as amended (the «**Framework**»).

ESTATING PROPERTY VAULT SA («ESTATING») acquires real estate assets and issues securities which are linked to such assets.

Pursuant to the Framework, a Luxembourg securitization undertaking may «*create one or more **compartments**, each compartment corresponding to a distinct part of its assets and liabilities.*»

«*The **rights of the investors** [(...), when they relate to a compartment,] are limited to the assets of that compartment. [These compartment] assets are exclusively available to satisfy the rights of the investors in relation to that compartment.*»

ESTATING is a Luxembourg securitization undertaking. For each real estate asset acquired (the «**Underlying**»), a distinct compartment is created: one Underlying, one compartment.

For each Underlying, ESTATING issues Real Estate Linked Notes («**RELINC**»). The Underlying is allocated to the compartment under which the relevant series of RELINCS is issued. Each series of RELINCS has its own **ISIN**.

The RELINCS allow investors to have a, **fraction of value of ownership** with respect to a tangible asset that is **bankable** and could be traded or transferred like any other securities.

The placement of the RELINC, its offering and/or distribution to investors, via their trusted financial advisors, is performed on a private placement basis, in accordance with a **Private Placement Memorandum** specified by a Pricing Supplement relating to a relevant Underlying.

The RELINCS constitute direct, unsecured and limited recourse pass through obligations of ESTATING acting in respect of a compartment related to them and rank *pari passu*.

Each RELINC is backed by the property in each compartment.

Investors can now build their own investment portfolio of fractional «ownership» in prime property in prime locations, or facilitate the planning of their succession, all with the security, flexibility and reassurance of the banking system.

Are you ready to start ESTATING?