



Isle of Mann Capital Corporation

Client
Information
Package

Isle of Mann
Property Group

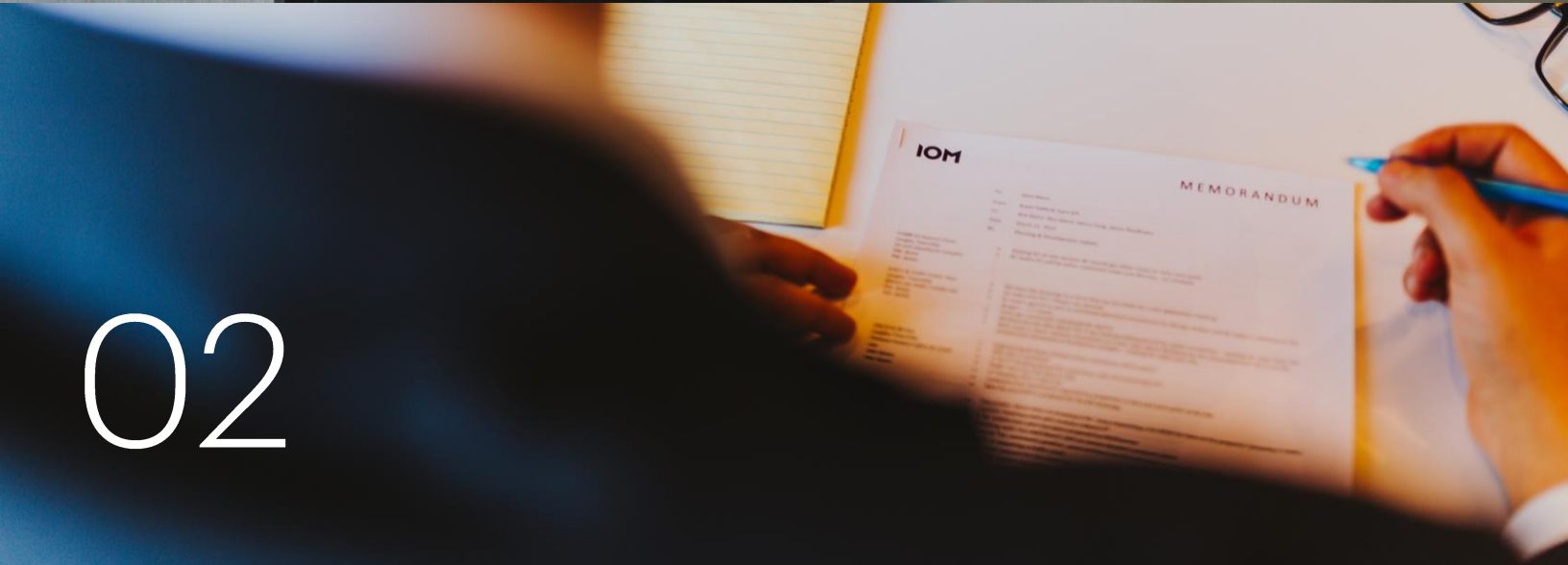
From the Ground Up

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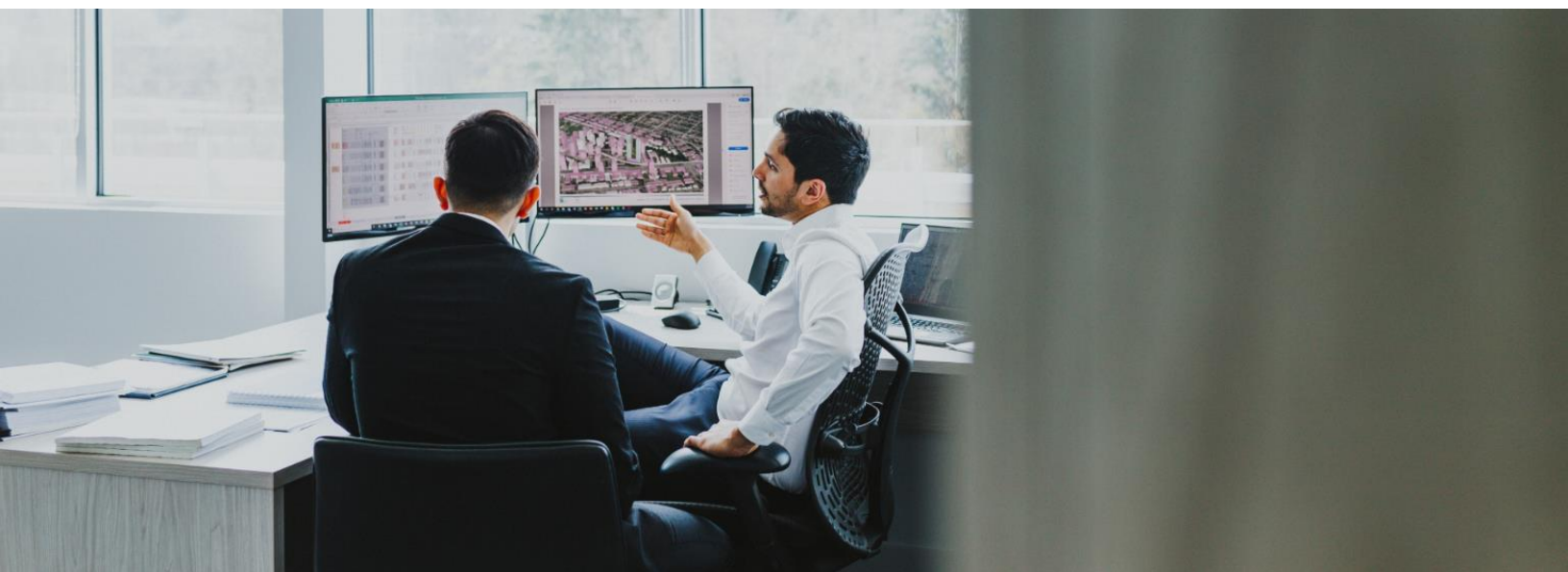
01

Overview

Isle of Mann Property Group

Founded in 1994 as a modest developer of single-family homes, today Isle of Mann represents a vertically integrated commercial and residential property group.

We leverage our experience and deep knowledge of real estate fundamentals to competently execute across the full spectrum of development, investment, and asset management.



Isle of Mann Capital Corporation

Isle of Mann Capital Corporation was established as a manager of private equity real estate investment vehicles for institutional and high net worth clients, and has since extended products to the retail investment level.

By leveraging the IOM platform, we provide portfolio management professionals and sophisticated investors alike with superior, risk-adjusted returns through various fund strategies that are securitized by AAA real estate.

Investment

Development

Construction

Management

IOM is a real estate firm
—from the ground, up.

02

Products

Prudent and accessible real estate investment.

We believe real estate is an essential part of any judicious investor's portfolio. Our selection of high-growth real estate investment products offer above-market returns through direct equity participation or through fixed-rate bonds that are fully registered and qualified by the BC Securities Commission.

I. Registered Funds

IOM Capital offers fixed rate bonds within a wealth fund structure that are eligible to be held in various tax-deferred plans:

- Registered Retirement Savings Plan (RRSP)
- Registered Retirement Income Fund (RRIF)
- Registered Education Savings Plan (RESP)
- Locked-In Retirement Accounts (LIRA)
- Locked-In Retirement Savings Account (LRSP)
- Tax-Free Savings Account (TFSA)

Term	5 years ¹
Yield	5% Effective Annual Rate (7% Targeted Return)
Bond Value	\$1,000 (fractional bonds to the nearest dollar)
Minimum Subscription	\$10,000 (10 bonds)
Interest	Accrued quarterly and paid upon redemption for registered accounts

¹ Bonds are not redeemable during the initial 3-month period. Redeemable thereafter with 30 days' written notice from the Bondholder.

² For more information about registered funds, please email us at Capital@IOMPropertyGroup.com to request an Offering Memorandum.



II. Private Equity Placement

We are regularly pursuing opportunities to co-invest in a wide range of Canadian and Western US income-producing properties, development projects and joint-ventures.

To this end, IOM's Investment Management Team are equipped to manage individual account mandates for investors looking to participate in direct property acquisition and development strategies.

III. Debt Financing Opportunities

Our mortgage funds have a proven record of profitability and value creation for our investors. We actively seek out first and second mortgages with a conservative underwriting approach while leveraging our speed of execution to secure above-market returns.

While defaulted mortgages are never in the best interest of all stakeholders, immediate access to IOM's development, construction and asset management platforms mean that mortgage investments will never deteriorate.

03

Philosophy

Insight to acquire.

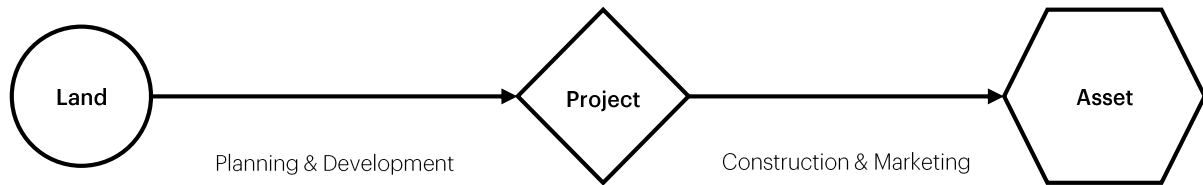
Expertise to develop.

Discipline to sell.

Real estate investment calls for discipline, strategy, and execution. This ethos is reflected in our value proposition at the four critical stages of the property development life-cycle, and our ability to leverage each value-add opportunity into a clean exit strategy.

Entry: Land Purchase

In the ultra-competitive environment for AAA properties, our market insight and network of trusted professionals allow us to source off-market opportunities for strategic investment. We leverage our superior purchasing power to swiftly execute on exceptional property acquisitions at below-market pricing



Exit A: Land Sale

IOM will often entertain offers from career developers who recognize the merits of our strategic investment. These parties are willing to pay market rate for this insight, thereby crystalizing immediate equity appreciation for our investors.

Exit B: Project Sale

After employing the talents of IOM Development Corporation, the result is a fully synthesized and exceptionally designed project. Third-party developers respect the value of an IOM designed project and are willing to pay at or above-market price for our efforts.

Exit C: Asset Sale or Lease

Development projects of significant scale that are in line with our strategic vision are retained by IOM to construct and market in-house. These projects make a tangible impact on the socio-economic development of Metro Vancouver and demand top value as a result.

Buy well,
& mark the exits



O4

The IOM Advantage

Isle of Mann is a real estate firm.

An investment with IOM Capital makes the full capabilities of our vertically integrated organization available for our clients' benefit. This means that all investments are backed by our Investment team's insight, our Development team's experience, our Construction team's execution, and our Asset Management team's diligence.

I. Analysis

Through detailed research of markets and financial inputs, every investment decision is informed by an in-depth cash flow analysis under multiple scenarios. Our assessments are based on a foundation of conservative assumptions and market projections, while identifying a clearly articulated exit strategy.

II. Expertise

Real estate development is Isle of Mann's core competency. Our teams consist of established development and construction professionals that are equipped with the critical thinking and creative input that generate value within every phase of a project.

III. Credibility

All opportunities that are presented to the market are extensively vetted and invested in by IOM principals. This serves as a credible indicator as to the merits of an investment opportunity and allows our investors to leverage our 25-year track record toward their own financial gain.

IV. Accountability

As part of Isle of Mann's ongoing commitment to accountability, we roll out quarterly updates to keep our valued investors apprised of our activity on all of IOM's planning and development files. This supplements the trust our investors have in our capabilities by revealing the considerable work that occurs on your behalf.

V. Transparency

As prudent stewards of your investment, we believe it's important that you feel our fiduciary duty to you is upheld with the highest degree of competence and care. To this end, our doors (and our books) are always open to you. To put it simply, it's your money, and you should know what's being done with it.

Thank you for your interest in IOM Capital.

For 25 years Isle of Mann has successfully worked with financial partners to create real estate that achieves or exceeds targeted returns across Western Canada. We value our partnerships by consistently delivering on promises, and hold the trust we have earned in highest regard.

IOM Capital welcomes accredited investors who wish to become financial partners in our joint venture real estate projects. For more information, please reach out to a member of our Investment Management Team if you would like to proceed with establishing your client profile.

Isle of Mann Property Group

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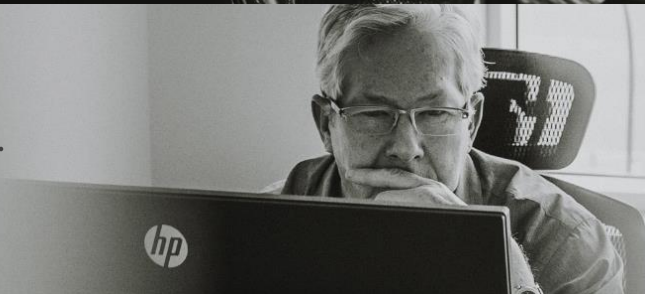
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