



Ever thought of
investing in real estate,
but didn't know
how to get in?



Investing in Real Estate with Confidence

Finally, Direct Access to Premium Real Estate Investments
with Equity Protection*



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* There are risks associated with investing and principal loss is possible. Certain restrictions and limitations apply.
Refer to our full disclaimer.

Why Commercial Real Estate?

There is no doubt that diversifying your investment portfolio across asset classes is an excellent risk management tool. The key question is how to diversify – which asset classes and allocations to choose. US Commercial Real Estate (CRE) has long been considered an attractive asset class for portfolio diversification, seeing significant growth in the past fifteen years. What accounts for the continuous gains of CRE and why exactly does it make such a valuable contribution to a diversified investment portfolio?

Here are the main reasons:

- Comparatively strong returns
- Portfolio diversity while lowering risk
- Direct access to US properties

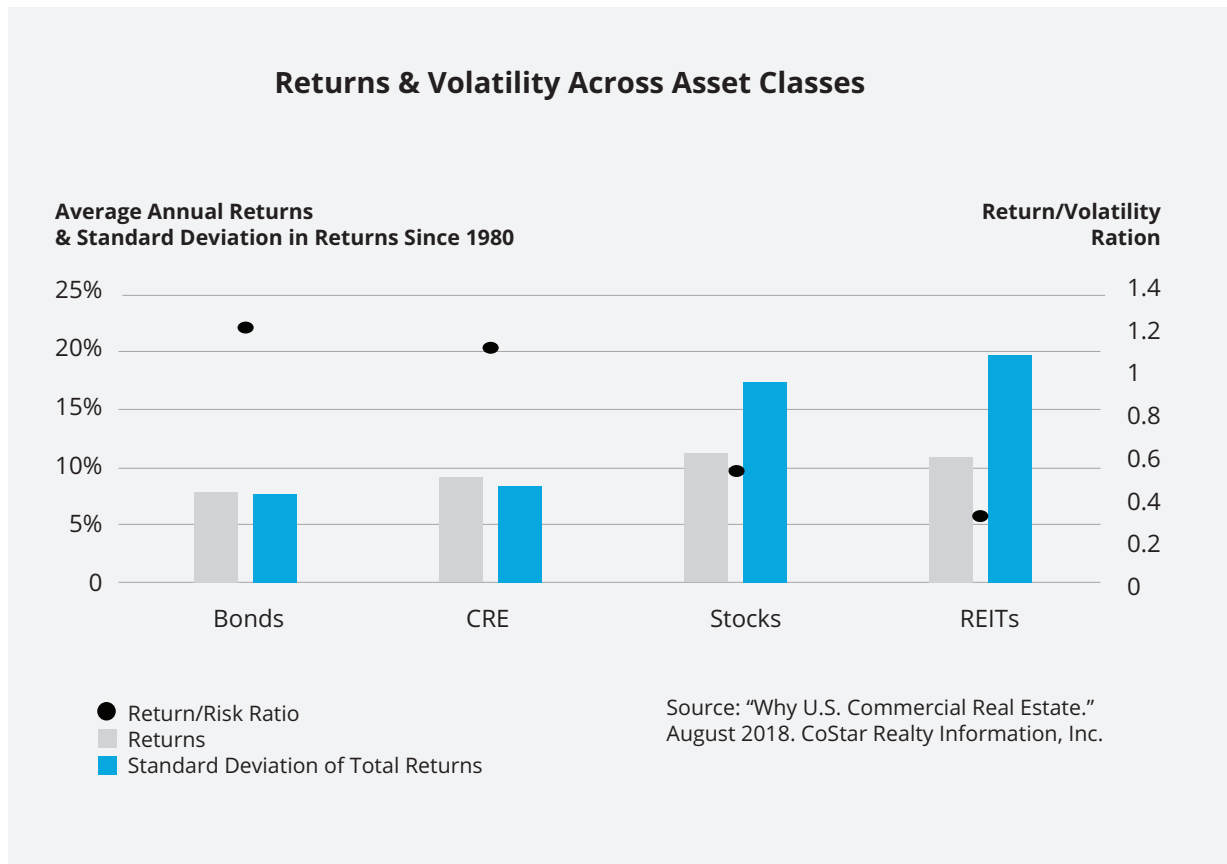


CRE Offers Comparatively High-Income Returns

Investing in stocks may generate high returns over time, but stocks offer very low returns until they are sold (the average annual dividend payment from stocks since 1980 is only 2.6%). When it comes to annual income, CRE has offered average returns of 7.2%*. The simple reason for CRE's advantage over stocks is that rent payments typically generate income for investors during the entire holding period - from the moment the property is purchased until it is sold.

What options does an investor looking for reliable income returns currently have? Bonds provide investors with fixed income and are relatively low-risk. However, CRE investments have an advantage over bonds in that in the long run their returns increase with rental rates, whereas income from most bond investments is fixed and its real value decreases over time with inflation.

*Source: "Why U.S. Commercial Real Estate." August 2018. CoStar Realty Information, Inc.



CRE Adds Portfolio Diversity While Lowering Risk

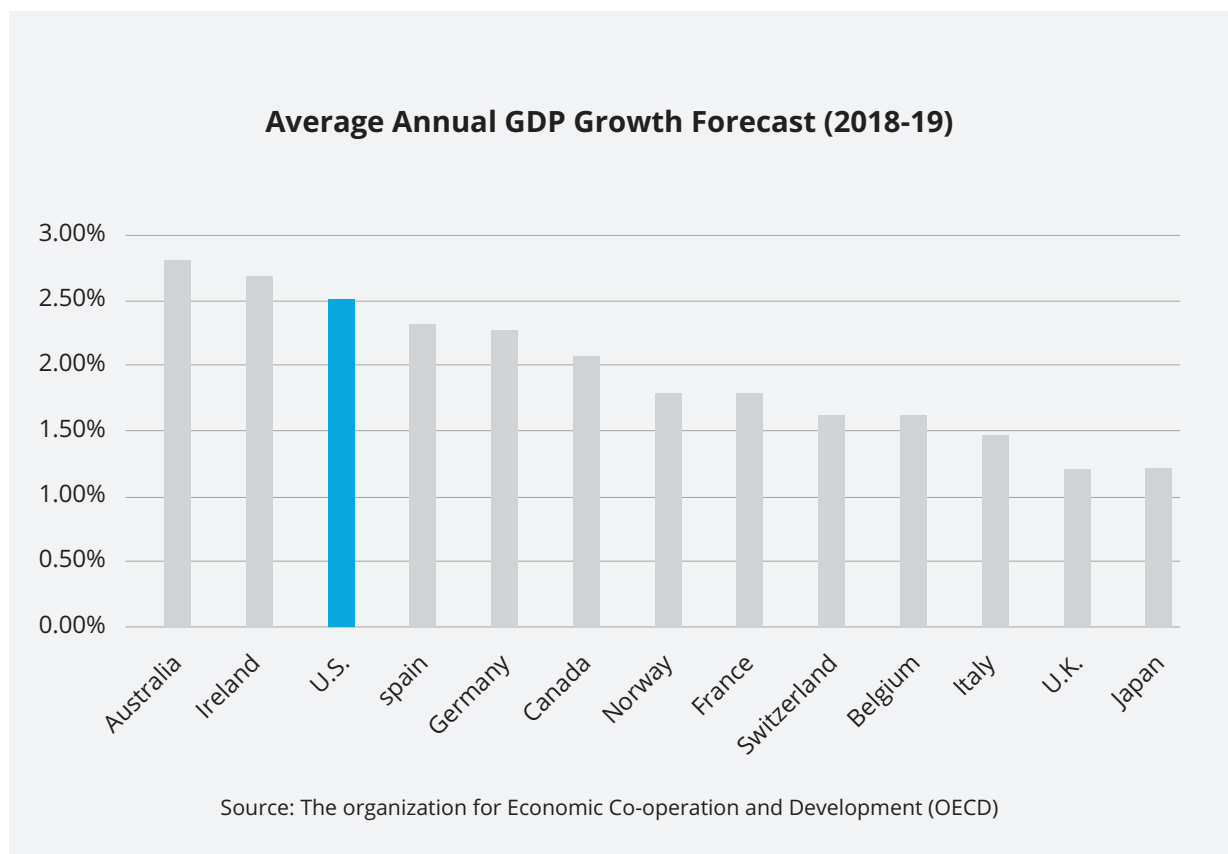
The contribution of regular income to CRE investment returns makes the asset class less risky than most. During economic recessions, commercial properties typically continue to generate more rental income than operating expenses. This does not mean that CRE does not generate negative returns - during the crisis of 2008-09, real estate was severely impacted. However, during other periods of economic downturn (for instance 1980-82 and 2001-03), while stocks experienced severe losses, real estate returns remained positive due to the steady income supplied by rental payments.

The graph below shows that since 1980 average annual returns in the CRE sector have been nearly equal to those of stocks, yet the volatility of returns in the stock market has been much higher than the volatility of returns in CRE. What's more, the ratio of return-to-volatility of CRE is substantially higher than that of both Stocks and REITs. While the average returns in the two asset classes are nearly equal, this reveals that stocks are much riskier than CRE.

Direct Exposure to the US Economy

The US economy continues to attract foreign investors. This is evidenced by the fact that from 2010-16, net global investments in the US increased by \$5 trillion. According to the Bureau of Economic Analysis, the US has not seen a larger or more rapid injection of foreign money – since 1978 when the Bureau began recording this data. Strong foreign investor confidence in the US economy is partly due to the economic conditions elsewhere: the slow growth rate in Japan, the Eurozone's cohesion being put to the test and China's slowing GDP growth, among others. Meanwhile, the US's GDP growth is higher than that of nearly all other developed countries and its economic outlook benefits from more favorable demographics than those of China, Japan and Europe.

By investing in CRE, investors gain direct exposure to the US economy, which is in sharp contrast to S&P 500 companies, one third of whose collective revenue comes from outside the US.



Introducing iintoo

iintoo: direct access to premium real estate investments from the pros

Commercial real estate has generated strong financial returns for investors and outperformed the S&P 500 for over two decades. However, until recently this attractive asset class was available only to institutions and the ultra wealthy. Today, with iintoo, you can get online access to premium commercial real estate. iintoo's revolutionary online investment platform makes it simple and easy for investors like you to get in on pre-vetted real estate deals, all while growing your investment network with like-minded investors.

A rigorous, hands-on vetting and deal review process

iintoo reviews hundreds of investment opportunities each year, approving fewer than 10%. Offerings that are selected for iintoo's platform have undergone a pre-vetting process, which includes the project's developer, building permits, construction plans and revenue forecasts. Unlike crowdfunding platforms, iintoo works directly with project developers to create pre-approved business plans. It also offers complete project oversight throughout the investment's life cycle, including site visits, progress reports and the handling of quarterly returns.



Track-Record

30,000+

Members in Global Community

\$ 160 Million

Raised from Private Investors

16.63%

Average Exit Annual Yield*

\$ 873 Million

Total Asset Value

53

Deals Raised

\$ 41.6 Million

Paid Out in Dividends to Investors

* The average annual returns are equal to the ratio between the total profits from the equity investment (before tax) and the total raise (amount invested by iintoo's equity investors in the project) divided by the investment term not including fees for projects completed since iintoo's inception in 2015. Historical information is provided for informational purposes only. Past performance is not indicative of future results and past performance on the other projects is not indicative of any result with respect to the investment opportunities. The material presented here is based on information that we consider reliable, but we do not represent that it is accurate, complete and/or up to date, and it should not be relied on as such.

Strategic Partnerships with Industry Leaders

iintoo's ability to source promising deals with high-yield potential is strengthened by its strategic partnership with Meridian Capital Group. Founded in 1991, Meridian Capital Group is one of America's most active debt brokers and one of the nation's leading commercial real estate finance advisory firms. In 2017, Meridian Capital closed over 3,000 deals, totalling more than \$32 billion in financing and averaging over \$125 million per business day. By tapping into Meridian Capital's private deal flow, iintoo gets to choose from hundreds of real estate opportunities in the medium asset class.



Everest Re Group Ltd. (NYSE: RE) is another strategic partner and shareholder in iintoo. With roots dating back to 1973, Everest Re is a leading insurance and reinsurance organization. Everest Re and its affiliates employ more than 10,000 people and have offices around the world, including the U.S., England, Canada, Switzerland, and Singapore, with shareholders' equity of approximately \$9 billion (as of October 2018).



Innovative Investment Platform

iintoo's social investment platform enables users to explore diverse investment opportunities as well as expand their network with like-minded individuals. With iintoo's platform, which has today over 33,000 registered users from over 100 countries, you can connect and learn from other investors.

The epiic Revolution: Equity Protection* for Premium Real Estate Investments

A Revolution in Real Estate Investing

Just like any investment vehicle, real estate involves risks, not all of which can be foreseen or prevented via rigorous due diligence, smart contracting and ongoing project oversight. In order to provide investors with even more protection, iintoo supplements its risk mitigation techniques with a revolutionary product, epiic, which is short for Equity Protection Investment Community*.

As an investor in an epiic investment, you get principal protection* on your investment, backed by an affiliate of the international insurance organization Everest Re Group, Ltd. (NYSE:RE).

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How it Works in Simplest Terms

Alongside individual properties, iintoo now offers investments supplemented by epiic, our equity protection investment product. The product is essentially made up of two layers of protection.

The first layer of protection involves a social community pool:

If an epiic investment reaches full cycle with its projected profit, the investor will receive their principal and earn 7% annual return on their investment. Any extra profit above the 7% annual return will be placed into a social community pool, which may cover potential losses of other epiic investments. Should an epiic investment reach full cycle with a loss, this first layer of protection will kick in and may be used to return investors' principal.

The second layer of protection involves an innovative insurance policy from Everest Re Group, a leading insurance group

Should the social community pool lack the funds required to return investors their principal, an insurance policy by Everest Re Group will kick in. Everest insures iintoo, the GP of all epiic investments and will cover any losses (not already covered by the social pool) up to the policy limit.



Sign up for free to explore investments

Search our portfolio of hand-picked investments – all research and due diligence included



\$30,000 investment minimum

Invest and build your real estate portfolio



Industry Experience

Properties are pre-vetted by real estate experts



Equity protection*

Invest and get two levels of protection for your investment

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Disclaimer

When we refer to “Equity Protection” we are referring to an arrangement where iintoo epic GP LLC, the general partner of each covered issuer (“Covered Issuer”), promises that, even in the event the underlying project is not profitable or records a loss, the investor in the Covered Issuer shall receive a specified amount equal to the original principal investment he/she/it provided (less other amounts already received by such individual investor during the course of the investment) subject, however, to significant limitations including but not limited to repayments for losses in the Covered Issuer are only made up to a maximum amount of funds available from the retention account and the policy (where such policy limit may be less than the total amount invested), repayments are on a first come, first serve basis, and losses are aggregated across Covered Issuers subject to the same retention account and policy. iintoo epic GP LLC, and not investors, is a party to the policy with Everest Insurance®. As a result, investors have no direct legal rights under the policy. In addition, beyond use of the Equity Protection proceeds from the retention account and the policy, neither iintoo epic GP LLC nor the Covered Issuer has any obligations to indemnify investors for losses. For more information, please see “Business of the Company—Equity Protection” and “Risk Factors—Risks related to the Equity Protection” in any of our issuers’ private placement memoranda.

The above may contain forward-looking statements. Actual results and trends in the future may differ materially from those suggested or implied by any forward-looking statements in the above depending on a variety of factors. All written and oral forward-looking statements attributable to us or persons acting on our behalf are expressly qualified in their entirety by the previous statements. Except for any obligations to disclose information as required by applicable laws, we undertake no obligation to update any information contained above or to publicly release the results of any revisions to any statements that may be made to reflect events or circumstances that occur, or that we become aware of, after the date of the publishing of the above.

Private placements of securities accessible through the iintoo™ social network real-estate investment platform (the “Platform”) are intended for accredited investors. Such private placements of securities have not been registered under applicable securities laws, are restricted and not publicly traded, may be subject to holding period requirements, and are intended for investors who do not need a liquid investment. These investments are not bank deposits (and thus are not insured by the FDIC or by any other federal governmental agency), are not guaranteed by and iintoo Investments Ltd. (“iintoo”) or any third party working on our behalf, and may lose value. Neither the Securities and Exchange Commission nor any federal or state securities commission or regulatory authority has recommended or approved any investment or the accuracy or completeness of any of the information or materials provided by or through the Platform. Investors must be able to afford the loss of their entire investment.

Equity securities are offered through Dalmore Group LLC. (“Dalmore”), a registered broker-dealer and member of FINRA/SIPC. Any real estate investment accessible through the Platform involves substantial risks. Any financial projections or projected returns are projections only, and iintoo makes no representations or warranties as to the accuracy of such information and accepts no liability therefor whatsoever.

Investors should always conduct their own due diligence, not rely on the financial assumptions or estimates displayed herein, and should always consult with a reputable financial advisor, attorney, accountant, and any other professional that can help them to understand and assess the risks associated with any investment opportunity. Any investment involves substantial risks. Major risks, including related to the Equity Protection and/or the potential loss of some or all principal, are disclosed in the private placement memorandum for each applicable investment.

Neither iintoo nor its affiliates nor Dalmore Group LLC makes investment recommendations nor do they provide investment advisory services, and no communication, including herein or through the Platform or in any other medium should be construed as such. iintoo, its employees and affiliates are not insurers or insurance brokers, and do not offer insurance services, advice or information to new or existing investors.

Insurance is provided to iintoo epic GP LLC (and placed through Cobbs Allen, a licensed insurance intermediary) by Everest Insurance®, subject to all of the terms and conditions of the applicable insurance policy, to support iintoo’s equity protection undertaking as further specified and described in the confidential offering materials of iintoo. Everest Insurance® is not a sponsor or promoter of any offering described herein.

About Everest®

Everest Re Group, Ltd. is a Bermuda holding company that operates through the following subsidiaries: Everest Reinsurance Company provides reinsurance to property and casualty insurers in both the U.S. and international markets. Everest Reinsurance (Bermuda), Ltd., including through its branch in the United Kingdom, provides reinsurance and insurance to worldwide property and casualty markets and reinsurance to life insurers. Everest Reinsurance Company (Ireland), provides reinsurance to non-life insurers in Europe. Everest Insurance® refers to the primary insurance operations of Everest Re Group, Ltd., and its affiliated companies which offer property, casualty and specialty lines insurance on both an admitted and non-admitted basis in the U.S. and internationally. The Company also operates within the Lloyd’s insurance market through Syndicate 2786. In addition, through Mt. Logan Re, Ltd., the Company manages segregated accounts, capitalized by the Company and third party investors that provide reinsurance for property catastrophe risks. Additional information on Everest Re Group companies can be found at the Group’s web site at www.everestre.com



IT'S TIME
TO GET IN.

What are you waiting for?
It's time to get in!

iintoo

