


# Compound your savings with 7.00% APY



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# Compound Real Estate Savings Bonds

Compound Savings Bonds are powered by real estate finance, asset-backed, liquid, and pay a fixed 7% APY compound return. That means higher yields for the everyday person.



## Compound Real Estate

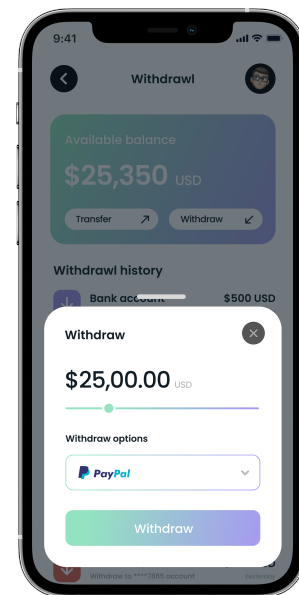
Compound Real Estate Bonds provide retail investors with access to fixed-income bonds by generating returns from making investments and secured loans in the Real Estate sector.

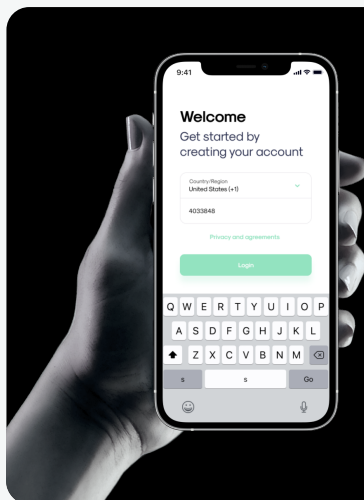
High Yield  
**7.00% APY**

Fixed income real estate savings bonds. No if and or buts about it.

Withdraw your money at any time.

No lock-ins. No commitments. No hassles.





**Connect**  
Create an account in the app and connect with your bank.

**Earn**  
Buy bonds at just \$10 each and watch your returns compound daily.

**Automate**  
Choose whether you'd like to automate savings or opt-in for our round-up piggy bank feature.

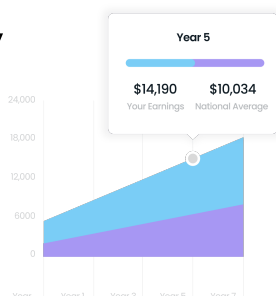
**Access**  
Withdraw your money at any time! No lock-ins. No commitments.

## Real Assets

Our bonds are backed by high quality cash generating real estate assets.

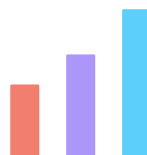
## Your Money Makes Money, then Makes More Money

Earn daily compounding interest. Enjoy the power of compounding.



# 125x

More interest than your savings account. Its as simple as a savings account but with investment like returns. All in a convenient app.



## Unlocking Financial Freedom for Everyone

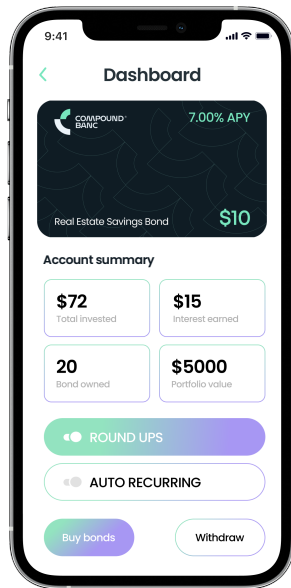
# Get a 7% APY compound return, at just \$10 to start!

Compound Savings Bonds are powered by real estate finance, asset-backed, liquid, and pay a fixed 7% APY compound return. That means higher yields for the everyday person.

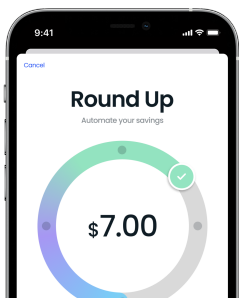
High-yield 7% APY fixed interest bonds with compound return. Your money keeps growing.



Tap to see your savings at any time for a seamless experience.

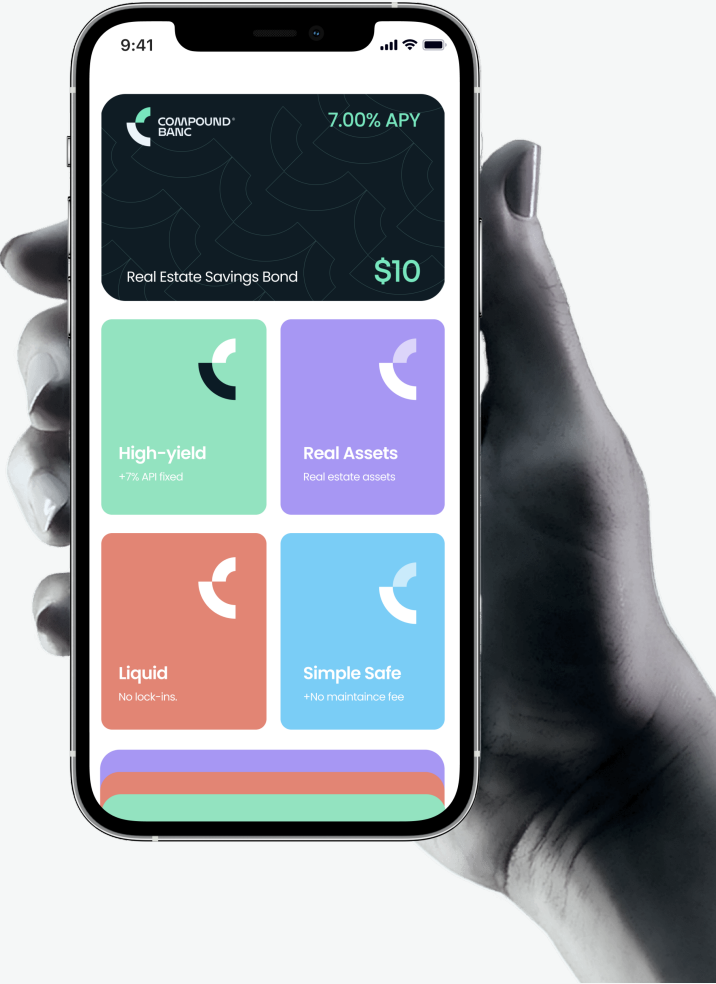


Automating your savings has never been so easy. Use "Round-Ups" on everyday purchases to convert spare change to a \$10 bond.



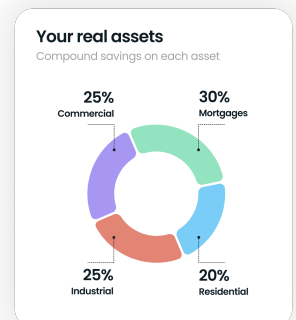
Real assets.  
Real returns.  
NO crypto  
NO stocks  
NO NFTs

Simple, secure savings. We make investing easy to access for everyone.



State-of-the-art security measures. Investments backed by real assets.

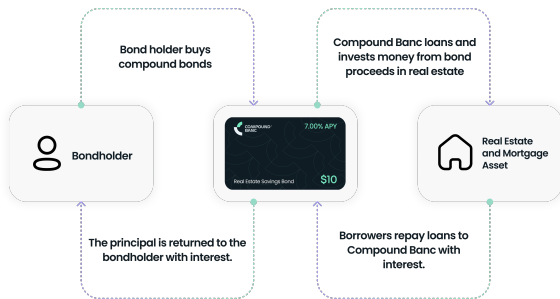
Enjoy a steady income stream where your portfolio is powered by diversified real estate assets:



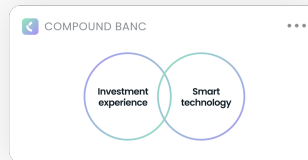
# How it Works?

We've reversed engineered the traditional barriers to investing so growing your nest egg is easier and accessible to everyone. We've unlocked this by making the most prominent alternative asset class more accessible: Real Estate.

What was previously reserved for the top 1% is now delivered in a simple, smart, transparent app. Here's how compound bonds work in a nutshell:



We blend our investment expertise with smart technology to provide our bond holders with access to high-quality real estate assets that are traditionally reserved for billion-dollar institutions.



We thematically invest in high value real estate assets across a diversified portfolio consisting of debt, residential, commercial and industrial assets.

With a strong focus on assets we believe to be on the right side of disruption, we've expertly designed our strategy to increase income and growth while hedging risk to inflation, and correlation to traditional asset classes.

## Our Value-Driven Investment Approach is defined by two principles:

### Identify Quality Assets with a Flexible Approach

Invest in private real estate and real estate related debt

Diversify portfolio across property types and geographies

### Maximize Income and Minimize Downside

Focus on quality, money-generating properties

Get assets for less than what we believe is their intrinsic value

## Why does Compound Banc invest in real estate?



Real estate is historically the most solid investment class and has outperformed the average annualized S&P 500 return for the last 25 years, resulting in a higher-yielding portfolio.



Over the past 20 years, private real estate has shown low correlations with stocks and equity markets, meaning risk-adjusted returns for you.



For the past 44 years, real estate income generation has risen faster than inflation measures, protecting your income in the long term.

# About Us

We're on a mission to unlock financial freedom for all by giving the financial tools of the rich to everyone

## How it Started

We saw that the everyday person did not have access to invest like the Wolves on Wall Street do. They were faced with red tape such as low interest savings accounts, high net worth requirements or going through a complex and inefficient process, riddled with high fees and outdated middlemen. They did not have the time, knowledge, or stability to invest in the convoluted, high volatility market.



We set out to change that. We decided to level the playing field by unlocking access to the largest alternative investment category: real estate.



What was previously reserved for the top 1% is now delivered in a simple, transparent digital app. This allows you to grow wealth by taking advantage of the compound interest philosophy.

## Our Values

### Build a Community

As part of unlocking industry secrets, we value providing knowledge for our users. We're creating a Compound Community where we help millions of people invest to build savings that serve them, growing a more inclusive economy.

### Empower the People

We aim to empower communities, people, and businesses with access to capital that was historically denied to them. We give loans to underserved and underbanked populations, adding a human touch to the otherwise rigid world of fintech.

### Be the Bridge to Wealth

We value financial freedom and believe anyone should be able to achieve it regardless of how much savings they are starting off with. That's why we make affordable financial products that span across the savings lifecycle so that the process is a seamless experience.

Compound Real Estate Bonds (CREB) provides retail investors with capital growth and consistent income through exposure to a diversified portfolio of real estate assets. CREB brings private real estate to income-focused investors without the complexity.

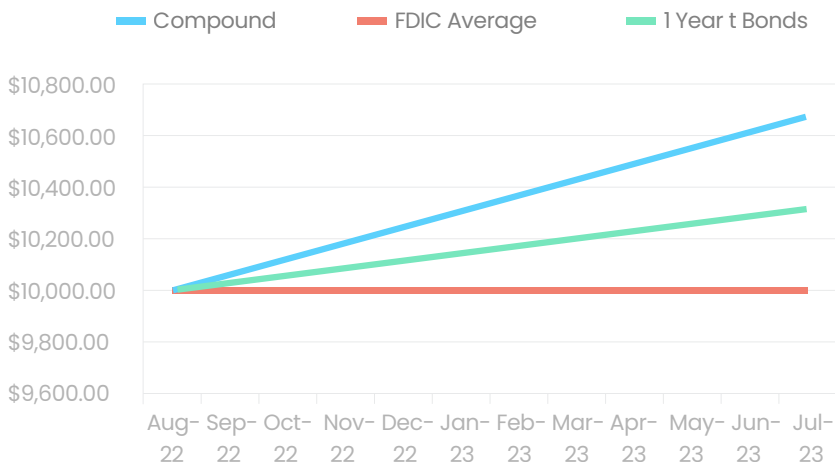
## OFFERING DESCRIPTION

### An enhanced fixed income real estate bond holding, built to outperform.

Compound Bonds offers exposure to a diversified portfolio of high quality cash generating real estate within an actively managed and risk controlled framework.

- **High yield, stable income.** By harnessing the power of real estate, we provide investors a risk adjusted fixed yield of 7% APY, compounded daily. Compound Bonds provide liquidity at anytime, and provide stable income passively.
- **Quality, diversification, Flexibility.** With a strong focus on income producing real estate, and real estate private credit, we've expertly designed our strategy to increase income and growth while hedging risk to inflation, and correlation to traditional asset classes.
- **Risk controlled framework.** We have designed our processes with the goal of being able to withstand economic downturns, and volatility. Based on our value investing strategy of acquiring assets for less than what we believe their intrinsic value to be, diversifying assets across regions, sector, risk and time horizon, and our use of technology and data science for investment acquisition: we believe that our portfolio from a liquidity, and risk management standpoint is well positioned.

## PROJECTED PERFORMANCE GRAPH OF \$10,000 INVESTMENT



## REAL ESTATE INVESTMENT BREAKDOWN:

**Bond proceeds will be intended to be invested across a high conviction, thematic portfolio concentrated in growth markets globally.**

## OFFERING DETAILS

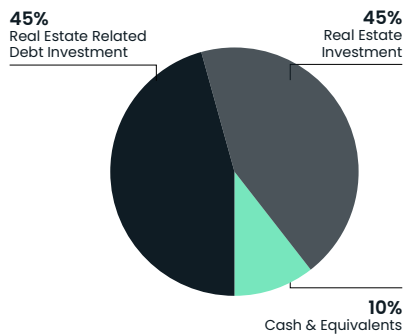
CREB Series 1 Offering Value	\$75,000,000.00
Total Bonds Unit	7,500,000
Face Value	\$10
Coupon Rate	7.00% APY Fixed
Yield	Fixed
Dividend Frequency	Interest compounded and credited daily
Maturity & Liquidity	On Demand
Minimum Investment	\$10
Investor Type	Non Accredited and Accredited
Backed by	Real Estate, Real Estate Related Debt, Cash & Equivalents
Fees	Zero Fees
Structure	Private, non publicly traded investment bonds offered under Regulation A of the Securities Act 1933.

## INVESTMENT STRATEGY

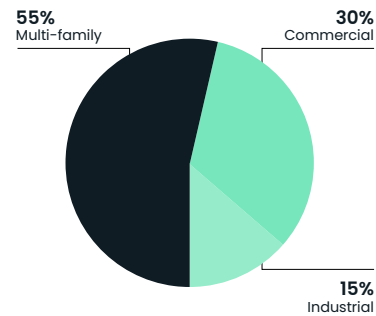
Compound Real Estate Bond's investments follow our value investing strategy of acquiring assets for less than what we believe their intrinsic value to be. This strategy is defined by two key principles: (1) Diversification (2) Maximizing Income & Minimizing Downside

We aim to invest bond proceeds in real estate assets across a range of sectors consisting of mortgages, residential, commercial, and industrial assets. We aim to acquire these real estate assets with varying degrees of risk, return, liquidity, time horizon and geographic regions.

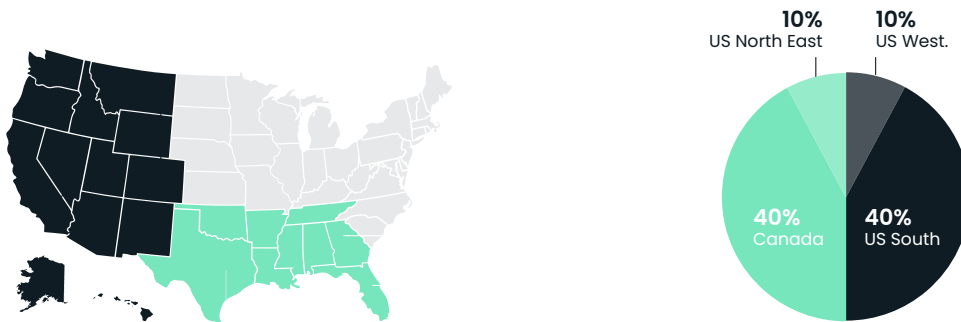
### Investment Allocation



### Property Type



### CREB's Markets



## ABOUT COMPOUND BANC

Based in New York, Compound Banc is a next generation financial technology company, not a traditional bank. We strive to unlock financial freedom for all by building a simple, secure financial ecosystem that makes it possible for the everyday consumer to access assets that have historically been reserved for Wall Street, not Main Street. The firm is known for managing private real estate bond offerings to non-accredited investors. **Compound Real Estate Bonds (CREB)** brings private real estate to the everyday investor's portfolio without the complexity of it. CREB will invest bond proceeds in real estate debts investments and income-generating commercial real estate across key property types on a global basis. The firm is led by a team with decades of expertise in real estate and alternative asset management and indexing. Our professionals work in offices across the globe, united by a single purpose: unlocking access for everyday investors. Further information is available at [www.compoundbanc.com](http://www.compoundbanc.com)

## IMPORTANT DISCLOSURES

Compound Banc Real Estate Holdings, Inc. ("Compound Banc") is not an investment adviser and is not registered, licensed or supervised as such with the SEC or FINRA. This information is for educational purposes only and does not constitute investment or tax advice. You must make your own investment decisions or do so in consultation with a financial advisor to determine whether an investment in Compound Bonds is right for you.

Compound Banc is not a bank and investments in Compound Bonds are not bank deposits. They are not insured by the FDIC. Investing in Compound Bonds involves risk of loss. You should always carefully consider investments in any security and you should be comfortable with your understanding of the investment and its risks. For more information on risks related to investments in our securities, please see our filings with the Securities and Exchange Commission.

An offering statement regarding our offering of Compound Bonds has been filed with the SEC. The SEC has qualified that offering statement, which only means that we may make sales of the Compound Bonds described by the offering statement. It does not mean that the SEC has approved, passed upon the merits or passed upon the accuracy or completeness of the information in the offering statement. The offering circular that is part of that offering statement is here. You should read the offering circular before making any investment.

Any references on this document to past results should be read with the knowledge that past results are not indicative of future results. This document only contains an overview summary of the terms of the offering. The Fact Sheet does not purport to be complete. The information is for discussion purposes only and no representations or warranties are given or implied. Do not place undue reliance on this information.

## FORWARD LOOKING STATEMENTS

Certain information contained in this document constitutes "forward-looking statements." These forward-looking statements can be identified by the use of forward-looking terminology, such as "expects," "may," "will," "should," "seeks," "approximately," "predicts," "intends," or other comparable words thereof. These may include our underlying assumptions, statements about plans, objectives and expectations with respect to future operations, statements with respect to acquisitions, statements regarding future performance, and statements regarding future potential investment and its geographic regions. Such forward-looking statements are inherently uncertain and there are or may be important factors that could cause actual outcomes or results to differ materially from those indicated in such statements.

## CONTACT INFORMATION

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