



INVEST IN A  
**BRIGHTER**  
FUTURE

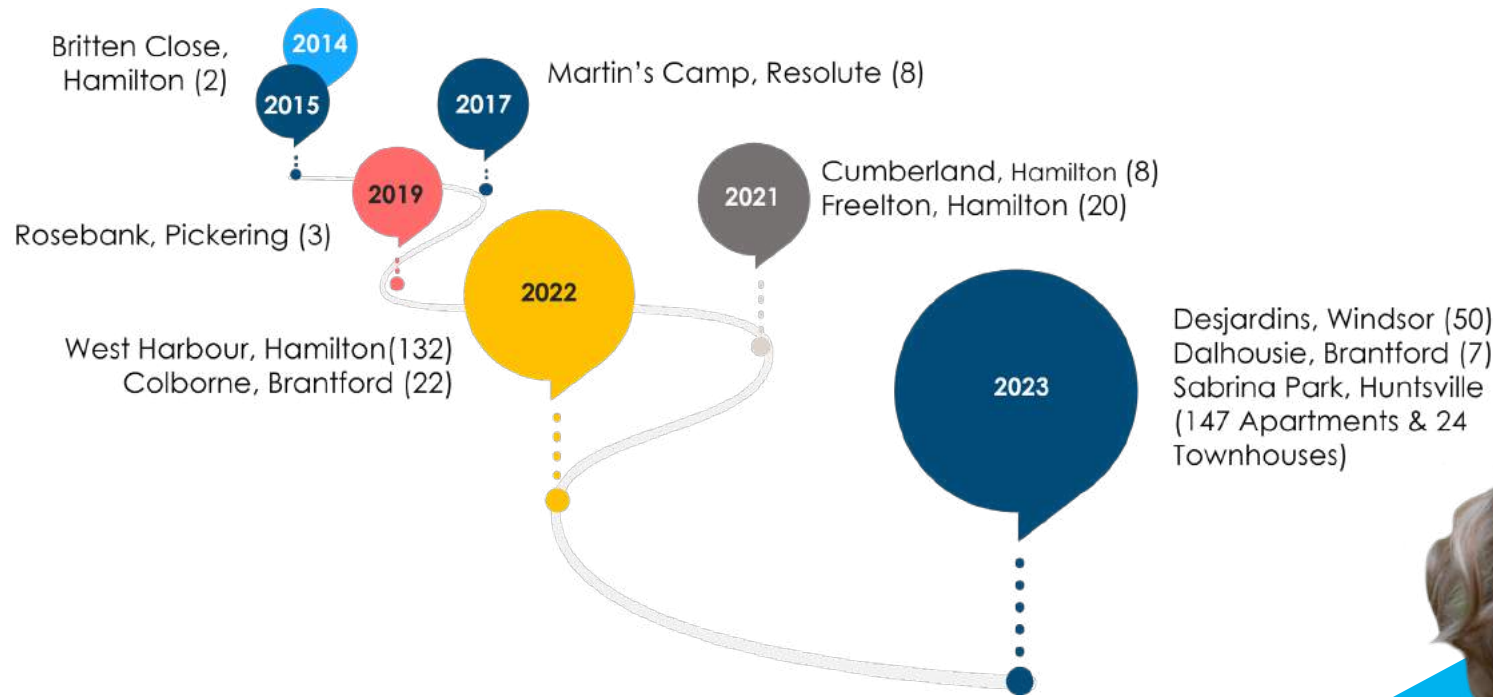
Plentitude Real Estate Income Trust (PREIT)  
Plentitude Real Estate Development Trust (PREDT)

# About Us

Plentitude is a dynamic real estate investment firm committed to creating a brighter future. With a focus on affordable, accessible, and senior housing, our mission is to harness the power of investments to address Canada's housing challenges. We envision thriving communities where everyone has a place to call home.

Established 2016, Plentitude has experienced exponential growth. From just 2 income properties in Hamilton, we've expanded to over 500 units in development across Southern Ontario.

Our President, Judi Paré, has been a highly respected and trusted Keyspire Success Coach for real estate investors for 7 years and our team brings expertise and dedication to every project, ensuring your investments are in capable hands.



# ABOUT THE FUNDS

TARGETED ANNUAL RETURN

15 - 18%\*

The objective of the **Plentitude Real Estate Development Trust (PREDT)** and the **Plentitude Real Estate Income Trust (PREIT)** is to build a portfolio of real estate investments in residential development properties.

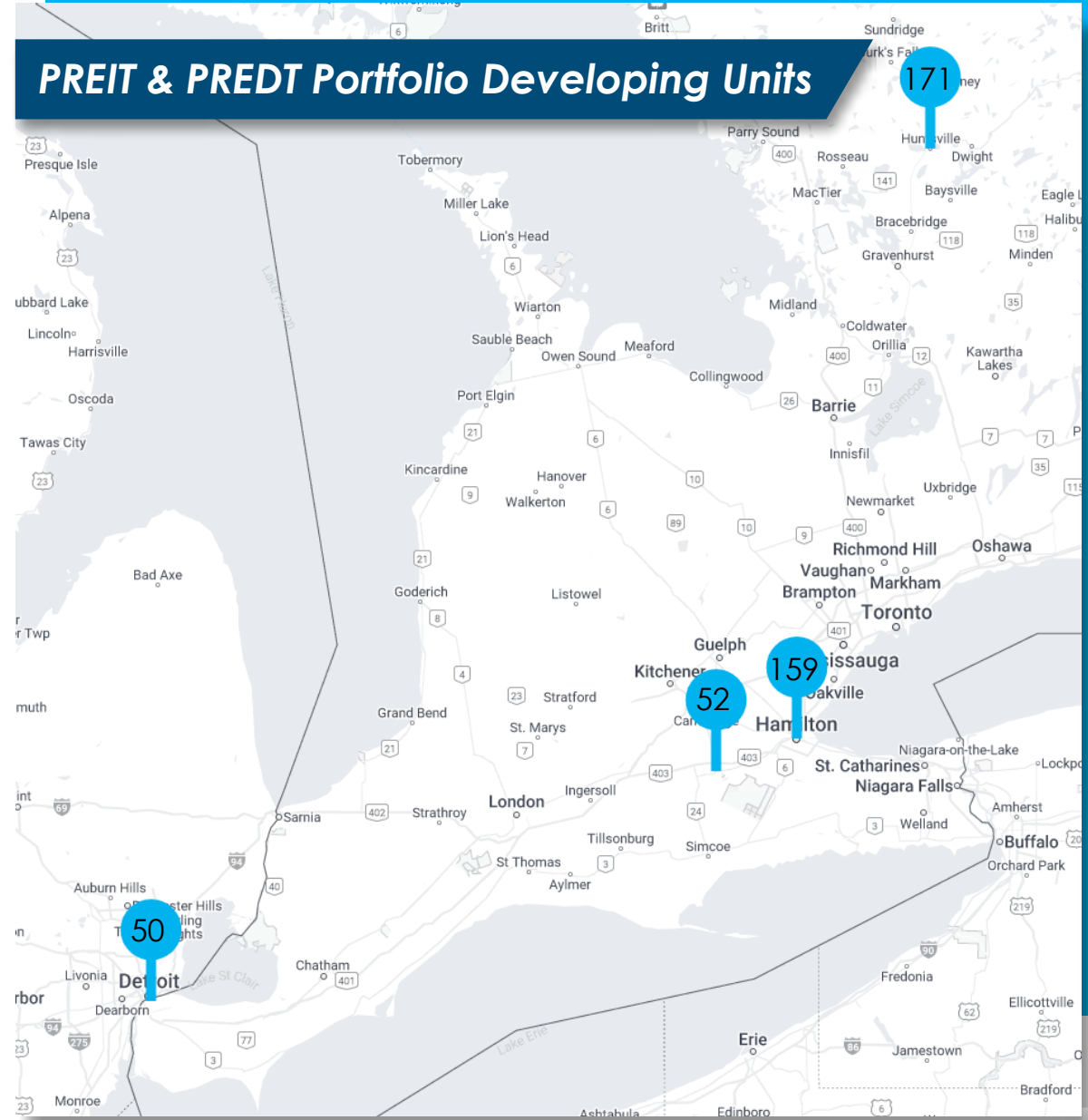
Properties built for the **PREDT** will be intensified and sold as purpose-built units.

Properties built for the **PREIT** will be intensified and kept as purpose-built rentals.

.....  
Focusing in Growth Corridors with Affordable Market Rent and High Rental Demand

- Intensification zones
- Undeveloped land in low-inventory cities
- Turnkey rental complexes and apartments
- Cities with multi-industries for employment

\*Targeted Net Annual Total Return, non-compounding, for both the PREDT & PREIT



## Unlocking Opportunities with PREIT & PREDT

Our PREIT and PREDT investments offer distinct yet complementary advantages for investors. By investing in affordable, accessible, and senior housing, the PREIT aligns your financial growth with a socially responsible mission. On the other hand, our PREDT focuses on real estate development, presenting the chance to be part of dynamic property ventures with promising capital appreciation. With both options, you benefit from a diverse and expanding portfolio, a high targeted ROI of 15 - 18% annualized, and the chance to contribute to addressing Canada's housing challenges.

Benefit	PREIT	PREDT
<b>Proximity to Industry:</b> We target locations near key industries such as healthcare, education, and transportation, enhancing the long-term value of our properties.	✓	✓
<b>High Targeted ROI:</b> Enjoy a targeted annualized return on investment ranging from 15% to 18%, providing the potential for impressive financial growth.	✓	✓
<b>Diverse Portfolio:</b> Our investments include apartments, townhouses, and single-family homes, offering diverse opportunities.	✓	✓
<b>Accessible Entry Points:</b> Minimum investment of \$5,000 for adults and \$500 for children under 18, provided an adult investor is also participating.	✓	
<b>Strategic Refinancing:</b> We employ strategic refinancing to optimize returns on our investments, ensuring continued growth.	✓	
<b>CMHC Financing:</b> We leverage CMHC financing, securing lower interest rates by emphasizing accessible, affordable, and senior housing.	✓	
<b>Multi-Project Investing:</b> Diversify your risk and optimize returns by investing in a variety of projects, resulting in a balanced portfolio.	✓	
<b>Priority Purchasing:</b> Investors have priority access to purchase units within the projects, enabling greater control and ensuring they secure high-return opportunities.		✓
<b>Project Specific Investing:</b> Gain exclusive access to select investments in specific development projects, granting you the flexibility to tailor your portfolio according to individual preferences and risk profiles.		✓

# Fund Highlights

## PREIT

- Launched September 2023 with 5 acquired assets in development
- First 62 units completing in 2024 with an average of 73 units per year completing between 2025-2027
- Focus on building diverse projects, providing affordable housing

## PREDT

- Launched May 2023 with 1 asset in development directly beside West Harbour GO Station in Hamilton, ON
- 3-4 year development with Presales in Spring 2024
- One acquisition in pipeline with more to come

### Hamilton

- Primary Market
- High-rise condo, steps from GO Train
- Executive homes 7 min drive to HWY 401
- Historic industrial building conversion to residential rentals



### Brantford & Windsor

- High-Growth Secondary Market
- Apartment complexes built in intensification corridors
- Adding much needed inventory to low-vacancy areas



### Huntsville

- Tertiary Market
- Building a community of townhouses and apartment buildings totaling 171 units
- 3 min drive to HWY 11



# Strategic Investment Approach

Our PREDT & PREIT have similar project qualifications for our developments. Investments may be initiated at various stages of development (Acquisition, Development, Construction) and must meet our criteria. Some project-level criteria include:

Considerations	Strategy
Asset Type	<ul style="list-style-type: none"><li>Primarily land development with a focus on residential real estate</li></ul>
Geography	<ul style="list-style-type: none"><li>Targeting areas in Southern Ontario where market rent is affordable, vacancy rate and inventory are low, and population growth is supported by land-use policies</li></ul>
Time Horizon	<ul style="list-style-type: none"><li>Ranging from 2-5+ years - the PREDT aims to return capital as projects are completed, whereas the PREIT will continue to grow and provide DRIP options in future</li></ul>
Targeted Return	<ul style="list-style-type: none"><li>Targeted underwritten return for investments of 15-18%+ based on numerous factors including location, term, and size</li></ul>
Impact	<ul style="list-style-type: none"><li>Build inventory for affordable, accessible, and senior housing, contributing to the solution to Canada's housing crisis</li></ul>



# Invest with Confidence

## PREDT & PREIT Investment Terms\*

With our Exempt Market Dealer, Equivesto, we welcome all investors (accredited, eligible, and non-eligible). Our goal is to make these opportunities available to as many people as possible.

Term	Detail
Investment Vehicle	<ul style="list-style-type: none"><li>Mutual Fund Trust &amp; Limited Partnership</li></ul>
Unit Price	<ul style="list-style-type: none"><li>Class A Units: \$10.00</li></ul>
Investment Term	<ul style="list-style-type: none"><li>4 to 5 years**, depending on underlying project investments.</li></ul>
Target Returns	<ul style="list-style-type: none"><li>15 - 18%*** Total Net Annual Returns</li></ul>
Registered Funds Eligible	<ul style="list-style-type: none"><li>Yes - All Canadian Registered Funds (RRSP, RESP, TFSA, LIRA, etc.) through Olympia Trust</li></ul>
Minimum Investment	<ul style="list-style-type: none"><li><b>PREIT:</b> minimum of \$5,000 for adults; children under 18 can invest with a minimum of \$500, provided an adult investor is also participating</li><li><b>PREDT:</b> minimum of \$25,000</li></ul>

\* Please see Offering Memorandum and/or Term Sheet for full details

\*\* Early redemption fees may apply

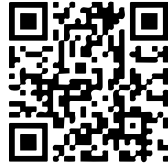
\*\*\* Targeted Net Annual Total Return, non-compounding, for both the PREDT & PREIT



# Contact Us Today

[www.plentitudeinc.com](http://www.plentitudeinc.com)

[invest@plentitudeinc.com](mailto:invest@plentitudeinc.com)



Professional Service Partners





# Important Disclosures

## *Disclaimer*

This informational document serves as an investor overview and pertains specifically to the Plentitude Real Estate Income Trust and Plentitude Real Estate Development Trust. It is intended solely for use by accredited investors who are considering whether to seek further information about the fund. Please note that both the Plentitude Real Estate Income Trust and Plentitude Real Estate Development Trust collectively constitute the "Fund."

It is essential to emphasize that this document does not constitute an offer to sell or a solicitation of an offer to buy any securities. Any offers related to investments in the Fund are exclusively made through the official offering documents and are subject to potential acceptance or rejection by the Fund. Under no circumstances should this investor overview be construed as a prospectus, advertisement, or a public offering of securities.

By accepting and receiving this investor overview, you confirm that you are not prohibited from obtaining such information under applicable laws and regulations. It's important to note that in certain provinces of Canada, this investor overview may be considered an offering memorandum under securities legislation. For more details, please refer to "Purchasers' Rights of Action in the Event of a Misrepresentation."

Furthermore, it is crucial to understand that no securities regulatory authority in Canada or any other jurisdiction has reviewed or approved this investor overview or the merits of any Fund securities. Any representation suggesting otherwise is considered an offense.

Authorized individuals are exclusively permitted to provide information or make representations contained within this investor overview. Information or representations not present in this document should not be relied upon.

Please be aware that this investor overview and any information within it may not be transmitted, reproduced, or made available without obtaining prior written consent from the Fund. While the information herein is considered current as of the date of this document, it will not be updated subsequently. Therefore, no representation or warranty is provided regarding the accuracy or completeness of the information.

Potential investors are strongly advised to consult with their own advisors concerning the legal, tax, business, financial, and other relevant aspects of investing in the Fund.

## *Confidentiality and Use*

This document, which contains forward-looking information and forward-looking statements (referred to collectively as "forward-looking information") regarding the Fund, is subject to specific terms and conditions related to confidentiality and use. It is imperative to understand that any statements expressing or discussing predictions, expectations, beliefs, plans, projections, objectives, assumptions, or future events or performance, often using phrases such as "expects," "does not expect," "is expected," "anticipates," "does not anticipate," "plans," "estimates," "believes," "does not believe," or "intends," may constitute forward-looking information. It is essential to acknowledge that forward-looking information does not represent historical facts and should not be considered guarantees of future performance. The actual events or results may significantly differ from the predictions made in such forward-looking information.

Forward-looking information within this document may encompass the Fund's future prospects, anticipated events or outcomes, including statements regarding financial results, expected distributions, targeted returns, future financial status, projected cash flow growth, business strategy, budgetary plans, anticipated expenses, projected capital investments, tax implications, objectives, industry trends, and growth prospects. The forward-looking information provided here is rooted in specific assumptions about expected growth, operational results, performance, industry trends, and growth opportunities. Although these assumptions are considered reasonable by management based on the information available, they may prove to be inaccurate.

It is crucial to note that forward-looking statements entail known and unknown risks, uncertainties, and other factors that might lead to actual results, performance, or achievements of the Fund differing significantly from the future results, performance, or achievements implied or expressed in these forward-looking statements. These risks, uncertainties, and factors include but are not limited to investment losses, the value of securities, additional funding requirements, the Fund's ability to implement its business strategies, competition, the loss of key personnel, maintenance of industry relationships, property acquisition and development as planned, statutory and regulatory changes, unforeseen tax implications, general economic conditions, fluctuations in interest rates, global health pandemics, and other factors elaborated upon in the "Investment Risk Factors" section. It is essential to recognize that these factors are not intended to be exhaustive.

To the extent that any forward-looking information within this document qualifies as "future-oriented financial information" or "financial outlooks" according to

applicable Canadian securities laws, such information is provided solely to illustrate management's expectations concerning market penetration. Readers should exercise caution as this information may not be suitable for other purposes, and undue reliance should not be placed on future-oriented financial information and financial outlooks. Just like other forms of forward-looking information, future-oriented financial information and financial outlooks are inherently subject to the assumptions and risks outlined above. Consequently, the actual financial position and operational results may substantially deviate from management's current expectations, leading to differences in the Fund's revenue and profitability compared to the profiles presented in this document. It's important to note that this information is presented for illustrative purposes only and may not accurately reflect the Fund's actual financial position or operational results.

Any recipient of this document is expected to abide by the confidentiality and use restrictions specified herein and must refrain from disclosing or using the information for any purpose other than its intended informational use.

### ***Purchasers' Rights of Action in the Event of a Misrepresentation***

Canadian securities legislation, specific to certain provinces and territories, affords purchasers statutory rights of action in cases where an offering memorandum or any amendments to it contain an untrue statement of a material fact or omit to state a material fact that is required or necessary to prevent any statement from being misleading in light of the circumstances (referred to as a "misrepresentation"). These statutory rights, along with notice requirements, must be exercised or provided by purchasers within prescribed time limits and are subject to the defenses and limitations stipulated under the relevant securities legislation.

Please be aware that the following summary is contingent upon the explicit provisions of applicable securities legislation and the accompanying regulations, rules, and policy statements. To gain a comprehensive understanding of these provisions, purchasers should consult the securities legislation in effect within their province or territory and review the relevant regulations, rules, and policy statements, or alternatively, seek legal counsel. It's important to emphasize that the statutory rights of action described below are additional and do not diminish any other legal rights or remedies available to purchasers.

For individuals subject to the laws of Ontario, Saskatchewan, Nova Scotia, or New Brunswick, these laws establish that if a misrepresentation exists in an offering memorandum at the time you subscribed for securities, you will be considered to have relied on the misrepresentation. Consequently, you will have a right of action against the issuer of the securities (and potentially other individuals in certain cases) regarding the purchased securities. You can seek damages, or if you still own the securities, you may opt for rescission. If you choose rescission, you forfeit your right to pursue damages against the issuer, provided that:

1. No person or company will be liable if they can prove that you purchased the securities with knowledge of the misrepresentation.
2. In the case of an action for damages, the defendant will not be liable for any portion of damages that they can prove do not represent the depreciation in value of the securities due to the misrepresentation.
3. In no scenario will the recoverable amount in any action exceed the price at which you purchased the securities.

Specific time limitations apply to these actions:

- In Ontario, Saskatchewan, or New Brunswick, in cases of an action for rescission, you cannot initiate an action more than 180 days after the date of the transaction giving rise to the cause of action.
- For actions other than rescission, in Ontario, the time limit is the earlier of 180 days after you first had knowledge of the facts giving rise to the cause of action or three years after the date of the transaction.
- In Saskatchewan or New Brunswick, for actions other than rescission, the time limit is the earlier of one year after you first had knowledge of the facts giving rise to the cause of action or six years after the date of the transaction.
- In Nova Scotia, no action, whether for rescission or other purposes, may commence later than 120 days after the date on which payment was made for the securities.

These summaries serve as a general overview and should be referenced alongside the explicit provisions of applicable securities legislation, along with the corresponding regulations, rules, and policy statements. Purchasers are encouraged to refer to their applicable provincial securities laws or seek legal advice to fully comprehend their rights of action. It is advisable to consult with legal advisors for guidance regarding these rights.

### ***Risk Factors***

Investing in the Fund carries significant risks, and there is no assurance or guarantee that the Fund will achieve its investment objectives. Prior to considering an investment in the Fund, it is imperative to seek advice from independent and qualified sources of legal, financial, and tax counsel. The decision to invest in the Fund should be approached with caution, as it is speculative and accompanied by various considerations and risk factors that prospective investors should thoroughly assess. It is not intended to serve as a comprehensive investment strategy, and only those investors who can reasonably withstand the risk of losing their entire investment should contemplate purchasing securities of the Fund.

The following list represents some of the risks associated with an investment in the Fund. However, it is essential to acknowledge that this list is not exhaustive, and there may be additional risks not explicitly mentioned in this investor overview or the Fund's term sheet and offering memorandum.

### **\*\*Risks Associated with the Fund\*\***

1. **\*\*Loss of Investment:\*\*** The possibility of losing the entire invested capital.
2. **\*\*Value of Securities:\*\*** Fluctuations in the value of securities held by the Fund.
3. **\*\*Additional Funding Requirements:\*\*** Potential need for additional capital infusion.
4. **\*\*Implementation of Business Strategies:\*\*** The Fund's ability to execute its business strategies effectively.
5. **\*\*Competition:\*\*** Competitive challenges within the industry.
6. **\*\*Loss of Key Employees:\*\*** Dependence on key personnel, and potential disruptions if they leave.
7. **\*\*Maintenance of Industry Relationships:\*\*** The ability to sustain critical industry relationships.
8. **\*\*Acquisition and Development of Properties:\*\*** Successful acquisition and development of properties as planned.
9. **\*\*Statutory and Regulatory Developments:\*\*** Impact of changes in laws and regulations.
10. **\*\*Unforeseen Tax Consequences:\*\*** Unanticipated tax implications of investment decisions.
11. **\*\*General Economic Conditions:\*\*** Economic conditions affecting the Fund's operations.
12. **\*\*Interest Rate Fluctuations:\*\*** The impact of interest rate changes on investments.
13. **\*\*Global Health Pandemics:\*\*** Vulnerability to global health crises and their economic effects.