



# iintoo

**Creating commercial real estate  
investment opportunities** **for you**

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## **iintoo creates opportunities to participate in vetted alternative investments like commercial real estate**

iintoo is a digital commercial real estate platform that provides accredited investors with access to fractional ownership in vetted and carefully selected off-market commercial real estate opportunities, and real estate backed equity and debt funds.

### **Why commercial real estate and alternative investments?**

- At iintoo, we're democratizing access to the most commonly sought-after alternative asset: real estate.
- Private real estate has historically outperformed the stock market, experiencing lower volatility, and at times has shown a low to negative correlation to stocks during market downturns.<sup>1</sup>

# Interest rates are rising, so here's why investors should consider investing in alternative assets

## 01

### **New opportunities in real estate lending**

The effects of interest rate hikes have slowed commercial real estate lending. Banks have less appetite for risk and are issuing fewer loans, with lending in the second half of 2022 decreasing 42% compared to the opening two quarters of the year.<sup>1</sup>

Industry experts report that commercial and multifamily lending is essentially “on pause”, and this trend is expected to continue into 2023, creating a gap in the market for non-traditional lenders.<sup>1</sup>

## 02

### **Increased demand in the multifamily market**

The continued rise in interest rates is pricing potential homebuyers out. As many would-be buyers now do not qualify for mortgages, there is increased demand for more affordable rental options.

Meanwhile the lack of inventory of new homes, and the supply chain issues that are slowing down construction of new developments,<sup>2</sup> means that the demand for rental options is expected to grow, providing income to investors in multifamily projects.

1. Source: CoStar: Big Banks Pull Back on Office and Apartment Lending

2. Source: National Association of Home Builders: Single-Family Housing Contraction Continues in October

## Here's how we make a difference



### **We take a rigorous, technologically powered approach to our vetting process**

Leveraging a dedicated team of real estate experts, financial analysts, and a proprietary underwriting process, iintoo is able to integrate market data & pre-defined criteria for sponsor and deal metrics, with the aim of reducing risk. iintoo vets hundreds of investment opportunities each year. Our uncompromising requirements result in fewer than 1% of these deals being approved.



### **Our business model is based on the active, ongoing management of every project**

iintoo works directly with project developers to create pre-approved business plans and underwrites every deal offered to its members on a firm commitment basis. We oversee each investment's lifecycle, including site visits, progress reports and the handling of quarterly payment distributions.



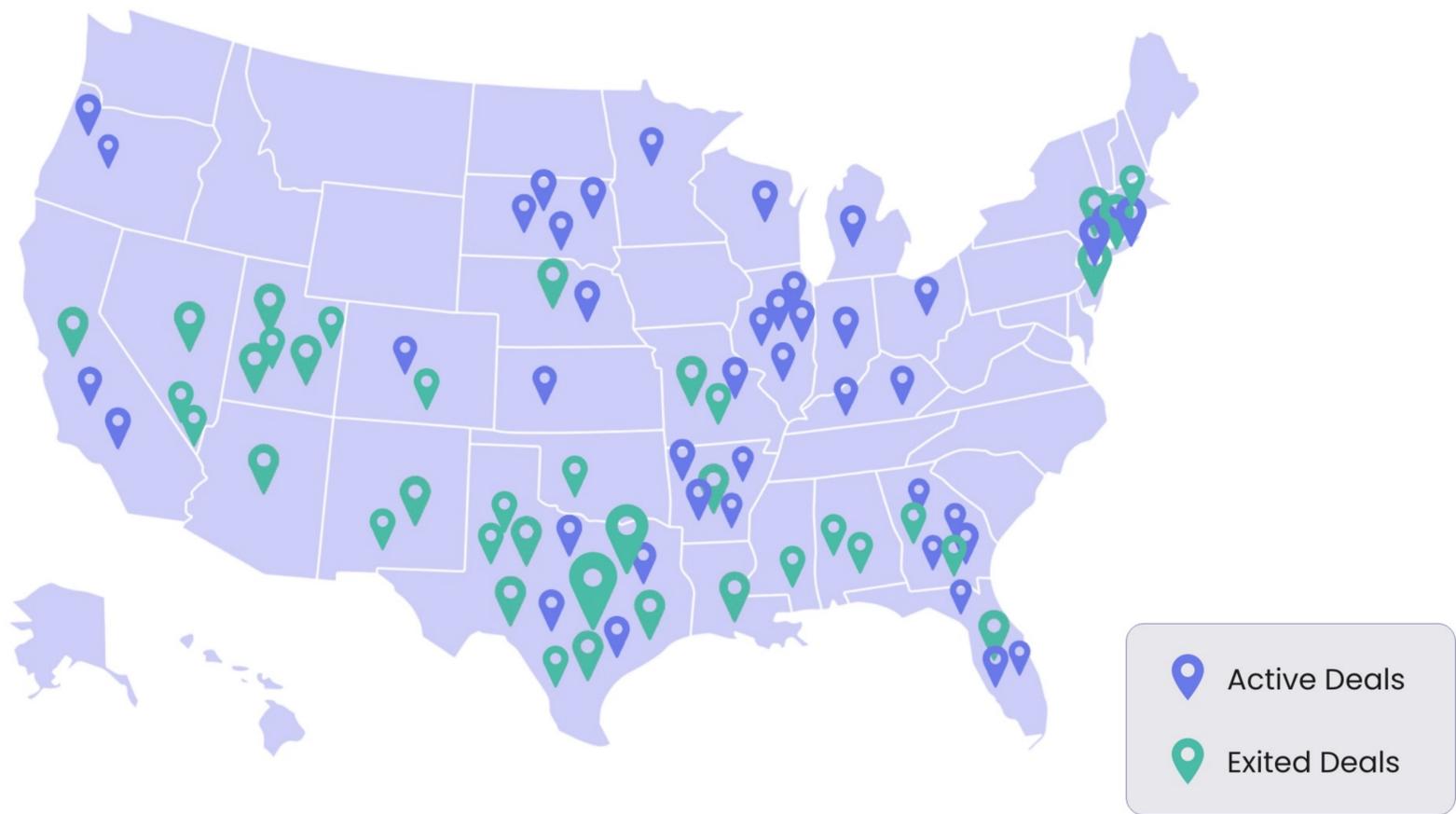
### **We provide full transparency and an engaged investment community**

iintoo's member network is comprised of investors spanning more than 100 countries. Our social investment platform enables investors to explore diverse investment opportunities while expanding their network with like-minded individuals. iintoo provides investors with full transparency on each investment via analyst updates and live reporting.

## U.S. Deal Coverage

**53**  
Active Deals

**54**  
Exits



As of Q1 2023. Submarket deal concentration is indicated by pin size, with larger pins indicating higher local deal volume.

## Our Track Record

**11.59%**

Median Exit Annual Yield

**\$676M**

Raise & Managed

**\$3.36B**

Gross Asset Value

**\$192.7M**

Paid Out To Investors

Data as of 2022

## Alternative investments are one of the newest ways of increasing diversification & creating value

For many people, commercial real estate investing can be seen as an intimidating or inaccessible means of value creation. While this asset class could have been seen historically as cost-prohibitive and primarily available to institutional investors, this is no longer the case.

- Private real estate assets have historically provided higher returns than publicly traded real estate and commodities over the past two decades while experiencing lower levels of volatility.<sup>1</sup>
- Democratizing this ecosystem by making real estate accessible creates an opportunity for **individual** investors.

FIGURE 1: Correlations of real assets, commodities and REITs (1992 – 2020)<sup>2</sup>

Real assets had low correlations to other asset classes — and to each other

Market Indexes	Stocks		Bonds		Private real assets			Public real estate and commodities		
	U.S.	Non-U.S.	U.S.	Non-U.S.	Real estate	Farmland	Timberland	U.S. REITs	Agriculture	Timber proxy
U.S. stocks	1.00									
Non-U.S. stocks	0.77	1.00								
U.S. bonds	-0.06	-0.28	1.00							
Non-U.S. bonds	0.06	0.05	0.70	1.00						
Private real estate	0.22	0.19	-0.21	-0.20	1.00					
Private farmland	0.01	0.19	-0.32	-0.23	0.41	1.00				
Private timberland	0.16	0.17	0.16	0.15	-0.01	0.28	1.00			
U.S. REITs	0.53	0.50	0.16	0.11	0.15	-0.02	0.02	1.00		
Agriculture commodities	0.22	0.30	0.14	0.40	0.17	0.05	0.14	0.21	1.00	
Timber commodities proxy	0.63	0.74	-0.18	0.03	0.04	-0.11	0.02	0.57	0.16	1.00

Data are based on rolling one-year total returns, calculated on a quarterly basis for periods ended 31 Mar 1992 through 31 Dec 2020. Asset classes reflect the following indexes: U.S. stocks – Russell 3000 Index; non-U.S. stocks – MSCI ACWI ex USA Index; U.S. investment-grade bonds – Bloomberg Barclays U.S. Aggregate Index; non-U.S. investment-grade bonds – Bloomberg Barclays Global Aggregate Index; privately held U.S. commercial real estate – NCREIF Real Estate Index; privately held U.S. farmland – NCREIF Farmland Index; privately held U.S. timberland – NCREIF Timberland Index; publicly traded U.S. real estate investment trusts (REITs) – FTSE Nareit U.S. Real Estate Index; public agricultural commodities – S&P GSCI Agriculture Index; public timber commodities – a Timber proxy index created by Nuveen that combines the S&P Global Timber and Forestry Index (2004 – 2019) with the returns of companies representing 4% or more of the index between 1992 and 2003.

Sources: NCREIF, FactSet, Nuveen, LLC.

1. Source: Real Capital Analytics Insights – US Market Rebounds to Pre-Pandemic Activity Levels in Q2, July 2022.

2. Source: Nuveen – Resiliency and Diversification from Uncorrelated Market Exposure, May 2021

## Bridging the institutional v. Retail investor gap

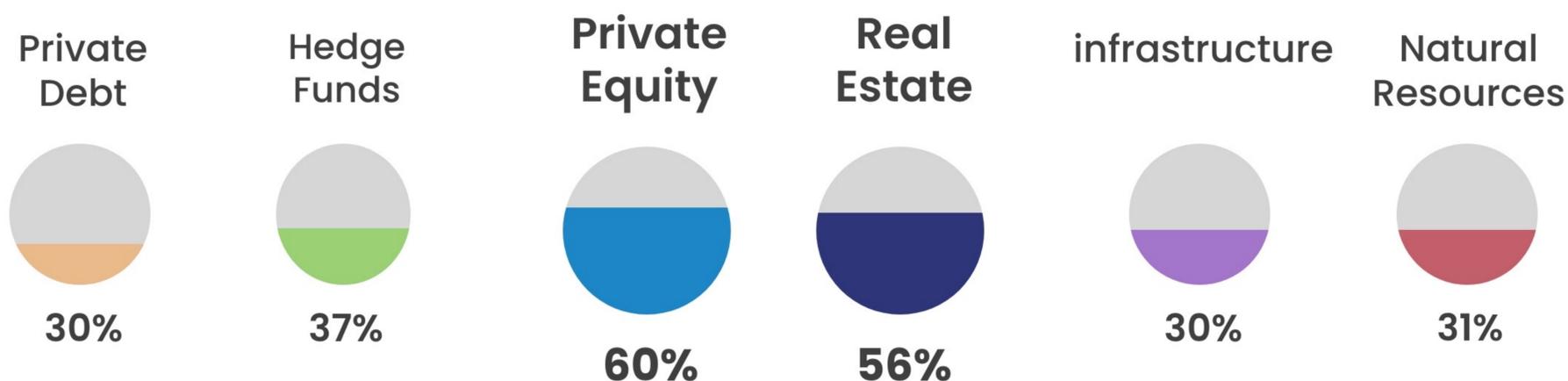
The alternatives industry is projected to grow considerably over the coming years and assets under management are expected to reach \$23T by 2026, almost doubling the \$13T AUM in 2021.<sup>1</sup>

Among the ~80% of institutional investors currently involved in alternative assets, real estate remains a popular choice, with 56% of these investors allocating a portion of their portfolio to real estate.<sup>2</sup>

Updated financial regulations such as the JOBS Act of 2012 have lowered the barriers to entry, enabling individual investors to gain access to these opportunities with lower capital requirements.

**Today, individual investors can more effectively diversify their portfolios by tapping into the private market's value-generating potential with the ease of digital platforms.**

Institutional investors allocating to each alternative asset class (incl. funds of funds)



1. Source: Forbes: 10 reasons some investors consider investing in alternative assets

2. Source: Prequin – Investor Outlook: Alternative Assets – H1 2022

## Why get iintoo it now?

The real estate market is in a state of flux, with changes impacting residential pricing more than commercial pricing. In fact, **the current market conditions can be advantageous to investors in commercial real estate.**

**Rising inflation** means potential homebuyers are being priced out and turning to multifamily rentals, already in high demand due to supply chain issues that have slowed the creation of new homes.

Investors in the sector are well placed to see the benefits of **low vacancy rates and the possibility of income via rent.**





## In Summary

We get it—choosing where to invest is a challenging and consequential choice, regardless of where you decide on investing your capital. That's why we are always looking to share our thoughts on the market with you, while encouraging you to explore your options.

To learn more about what iintoo can offer you, feel free to reach out directly to your Licensed Investment Specialist.

### Investor Relations

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

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