



FREQUENTLY ASKED QUESTIONS

ASPECTUSRE OWNERSHIP

1. WHO OWNS ASPECTUS?

A. Maurizio Winkler

Maurizio Winkler is an Italian citizen and resident of Dubai. He has over 20 years' experience in the Real estate investment, development and sales industry. He has sold over \$1 Billion US dollars of real estate investment property. He is also a master plan developer with projects in the Caribbean.

B. Rashid Khalaf Al Habtoor (Company Sponsor and Strategic Partner)

Rashid is one of the most prominent businesspeople in Dubai and the Al Habtoor family is one of the founding families of the growth of Dubai. They have built Habtoor City, which is a large part of Dubai and the family own many large hotels in Dubai and Around the world. Hilton, Marriott, Ritz Carlton, intercontinental hotels all sit within the Al Habtoor Portfolio. They also own some of the world's most successful automotive franchises with Bugatti, Bentley, McLaren and Mitsubishi. The Al Habtoor Mitsubishi Dealership is the number 6th in the world and the Bentley Dealership is number 1 in the world. All these brands for hotels and the cars have put their trust and faith in AL Habtoor.

COMMERCIAL OWNERSHIP STRUCTURE

ADGM - ABU DHABI GLOBAL MARKET

1. What is client buying?

The client Is buying shares in a special purpose vehicle company established in the ADGM. Abu Dhabi Global Market. This is a highly regulated financial free-zone district in Abu Dhabi where the English common law is applied. The very same SPV owns a property unit as per the property title deed.

2. How many shares are in each Company?

Each Special purpose vehicle has 1,000 shares and are sold in blocks of 5% (50 Shares)

3. Does the client receive a share certificate?

The client receives a share certificate and a link to the ADGM website where they can see their name registered online as a shareholder.

4. Does Aspectus retain shares in the ADGM company?

The ADGM company is 100% owned by a maximum of 20 individuals. Aspectus do not retain any shares in the ADGM company.

5. Can a client own their shares through a company?

Yes. Through privately owned company.

6. What if a client dies? What happens to their shares?

As with everything else the client owns, the ADGM SPV shares, become part of their estate and are left to a new beneficiary. Once the beneficiary is known then the KYC will need to be provided to register the new owner in the ADGM corporate register.

7. Can a pension fund own share in the ADGM?

No, all company shares must be held in a private name or privately owned company.

8. Can self-directed retirement accounts be used to purchase an investment on this platform?

All shareholders in the ADGM must be owned by privately individuals privately owned company only.

9. What languages are the contracts available in?

The contracts are available currently in English, Arabic, Spanish, and Mandarin.

ROI (RETURN OF INVESTMENT)

1. Is the ROI fixed?

Yes, the ROI is fixed at the agreed amounts and there is no more or no less paid to the shareholders of each company.

2. What will the ROI be after year 12?

During year 12 Aspectus will disclose the performance of the property and will offer either a new fixed rate or give the option to go to a flexible rate based on performance.

3. How often are ROI payments made?

ROI payments are made quarterly in AED or USD based on the client's investment contract currency. The first quarter for the client will be pro rata to the date of investment. Quarters are end March, End June, End September and End December.

4. How soon does a client start earning ROI?

The client starts earning ROI from the day after the funds are cleared in the accounts.

5. Is there any tax paid on the return in Dubai, or is this only taxed as a US/home country income?

Dubai has a zero company and personal tax structure. All returns are paid at a rate of Net 6% (ROI) plus the Net 10% (Loyalty payment in Y-6 & Y-12). It is then the responsibility of the individual to declare the income to the relevant tax authority.

Facts about Aspectus Real Estate Investments

- A. Aspectus property investment vehicle, is an ADGM SPV Holding Company which owns a Dubai property. This company is governed and regulated by the ADGM.

The company is not governed by any other authority anywhere in the world. So, in the US, the IRS has no Jurisdiction over the ADGM SPV Holding Company.

- B. ADGM does not require SPV Holding Companies to provide their shareholders with any tax documents. So, no annual reporting of ROI or tax documents will be issued to Investors.

- C. Once a property investment has been made, Investors are required to provide Aspectus with specific bank wire instructions for their ROI payments.

Aspectus is required to comply with those instructions and will wire ROI payments to anyone and/or entity and any bank account in the world, designated by the Aspectus Investor.

- D. For many different reasons, Investors around the world use their companies as an investment vehicle.

Investments in Aspectus Investment Properties can be made through any company in the world (excluding blacklisted countries) so long as the Investor is the owner of that company and proper documentation can be provided for KYC and AML purposes.

6. Are there any returns other than the ROI?

In addition to the annual NET 6% ROI, Aspectus has introduced a Loyalty Program, that provides investors with a Balloon Payment of 10% NET on Y-6 and Y-12, calculated from their capital investment.

7. What are the expected fees deducted before quarterly payouts?

There are no direct fees from Aspectus or the property and Dubai is a zero-tax city. Therefore, the full quarterly or annual return is paid to the customer's account minus any wire transfer charges applied by the customer's bank.

ESCROW SERVICE - (ADG LEGAL)

1. Where are rental monies collected in daily operations held?

All rental income generated on every property is held in a local Escrow account managed by an International Law Firm based in Dubai.

BUY-BACK PROGRAM

INSURANCE - LLOYDS OF LONDON

1. How customers notify Aspectus of their wish to be bought out of their position?

Aspectus will write to every customer 3 months before the anniversary of the 12th year. There will be 3 letters sent if there is no reply to the first letters. A customer must reject the buyback offer in writing. The buyback money is sent by the Escrow managers who are the International Law Firm based in Dubai.

2. What protection is there to make sure Aspectus buy back the shares if requested?

The money is paid out from the Capital Protection plan to an escrow account managed by the International Law Firm based in Dubai. They hold the money until a request for buy back is made or the client states they do not want the buyback option. The process of buying back the shares is handled by the Law firm that provides the escrow service.

3. How long have Lloyds of London been in business?

Lloyds of London have been in business for just over 330 years! They are the oldest and most established insurance company in the world.

4. The buyback is same amount paid originally? Or there is any interest earned on it?

The buy back is for the exact amount of the capital invested. The interest earned is the yearly ROI which is fixed at 6% NET for the full 12-year term and the balloon payments of 10% NET in Y-6 and Y-12.

ASPECTUS GENERAL

1. Should the investor decide not to sell after 12 years, what happens?

If the customer does not wish to sell their shares back after year 12 then they retain their ownership and continue to receive any and all returns as per the new ROI offer given.

2. How do we know which R.E. company (development) would be the best one or safest one to invest on?

All companies and properties have the same terms & conditions regarding ROI, Balloon Payments and buy back guarantees so in reality the only consideration is the level of investment the customer wishes to make and building a portfolio that is affordable.

3. How easy is a shareholding in the SPV to sell?

Notes: -

*Aspectus Investment program is a 12-Years program and we always advise our customers to stay till the end so they benefit from the steady consistent ROI, the Loyalty Balloon Payment that kicks-in Y-6 & Y-12 and 100% capital buy-back at Y-12 end.

*All investment contracts with Aspectus are structured at 5% stakes ownership in an SPV Holding company(ies). Therefore, Clients can exit portion or all of their investment should they wish to sell at any time to anyone.

*The longer the original investor stays in the program the easier and more attractive the participation ownership is to the new investor as he/she will continue the remaining period in the program timeline plus, all program features are transferable.

Exit option 1

The market for people with USD +10k - 20k to invest is huge in comparison to the market of people with USD 250K to invest. Therefore, one would expect to be able to find someone willing and able to take on the program should the client wish to sell.

Exit option 2

Alternatively, an Investor may register their investment on the Aspectus Website using the following link. <https://www.aspectussecurecapitalrealestate.com/selling-your-participation/> New clients will have the opportunity to purchase the investment through the Aspectus worldwide sales network.

Exit option 3

Investors can also reach out to their original introducer to assist the resale process on their behalf.

Exit option 4

From year 6 the client has the contractual right to sell 50% of any and all participation ownership of what they paid to Aspectus. Example a customer investment is 100K USD and would like to partially exit after Y-6, Aspectus will buy back 50% of those shares for 50K. They continue to receive the yearly ROI on the remaining shareholding. The exit scheme starts from Y-6 at 50% with 8% increment till Y-12 at 100%.

4. Do I have to wait till the property is fully subscribed?

No. All Investment contracts under the same SPV are structured and sealed separately. There is NO waiting period from the investor side to a property(ies) full subscription. The moment the funds are transferred to Aspectus designated escrow account (Emirates Islamic Bank), The ROIs for the very same investment contract start.

5. How long has Aspectus been in business?

Aspectus Dubai started in 2019.