



## COMPANY PROFILE



# WHO IS ASPECTUS?

Aspectus is an International Fin-Tech Real Estate Investment Company based in Dubai – UAE that is specialize in providing Safe, Secure and Affordable ways to invest in property. We are the first Real Estate program protected by Insurance giving our customers peace of mind while building a diverse property portfolio.

We are a full-service organization with a team of experienced and dedicated professionals with decades of experience in

- Property Development
- Property sourcing and acquisition
- Asset and Facilities Management
- Real Estate Revenue Management
- Technical Innovation
- Customer-centric product development



## ABOUT DUBAI

**Dubai, located in the United Arab Emirates and has fast become a Global Economic Powerhouse. This is due to the incredible leadership and vision of the country's government coupled with its geographical location. Dubai is less than 8 hours from the majority of the world's population which makes it one of the most popular places on the planet to visit and to do business.**

Dubai, considered one of the safest cities in the world, has a strategic approach to immigration, zero personal and corporate taxes, which has attracted many international companies to Dubai and the country has seen exponential growth over the last 40 years.

The country has a clear and compelling vision to become the number 1 location on the planet to live, work, visit and to do business. It also boasts one of the most exciting and dynamic real estate markets and impressive skylines in the world.

- ONE OF THE WORLDS SAFEST PLACES
- 6<sup>TH</sup> MOST VISITED TOURIST DESTINATIONS
- 0% PERSONAL AND CORPORATE TAX
- ONE OF THE WORLDS MOST IMPRESSIVE AND DRAMATIC SKYLINES
- A CLEAR VISION TO BE WORLDS NUMBER 1 BUSINESS HUB

# WHO OWNS ASPECTUS?



**Aspectus Secure Capital Real Estate is a collaboration between RKHBC, owned by Mr. Rashid Al Habtoor and Maurizio Winkler. Two prominent businesspeople with a long history of success in international business.**



**MAURIZIO WINKLER**  
Chief Executive Officer

Maurizio Winkler is an international Business person from Italy who has been involved in Real Estate development and sales for over 20 years. His business empire spans the globe with primary business hubs in Australia, the Caribbean, and The United States.

His Career started as a successful wall Street investment banker managing the portfolios high net worth individuals in the United States but soon his passion for Real Estate, saw him become a master plan Real Estate developer. He has a portfolio of Assets and resort developments in the Caribbean and the United States which is managed by his international management team. His corporate headquarters are in Dubai, United Arab Emirates.

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## **RKHBC GROUP, RASHID AL HABTOOR**

Strategic Partner & Company Sponsor

Rashid AI Habtoor is one of the most prominent businesspeople in Dubai and the AI Habtoor family is one of the founding families of the growth of Dubai. The family built Habtoor City, which is a large part of Dubai and owns many large hotels in Dubai and Around the world.

Hilton, Marriott, Ritz Carlton, Intercontinental Hotels all are brands that sit within the AI Habtoor Portfolio. They also own some of the world's most successful automotive franchises with Bugatti, Bentley, McLaren, and Mitsubishi. The AI Habtoor Mitsubishi Dealership is the number 6'h in the world and the Bentley Dealership is number 1 in the world. AI Habtoor are international developers with a multi- Billion-dollar empire that spans the world. The AI Habtoor family are widely respected and are welcomed at royal events around the world.

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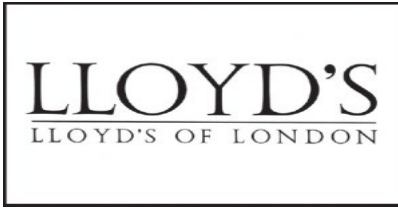


## STRATEGIC PARTNERS



**To ensure the products and services offered by Aspectus Secure Capital Real Estate are to the highest standard the company has engaged with the world's largest legal companies and Government departments.**

# Insurance



The Aspectus Capital Protection Plan Buy-Back Guarantee protects 100% of the capital invested in any purchase via Aspectus Secure Capital Real Estate. In-order to ensure Aspectus can comply with its buy-back obligation, Aspectus purchases an underwriting policy from a US based Fund which is managed by a Trust.

Lloyd's is the world's specialist insurance and reinsurance market. With expertise earned over centuries, Lloyd's is the foundation of the insurance industry and the future of it. For over 330 years, people, businesses and communities have relied on the Lloyd's market to protect what matters most and we are proud to continue that service today.

For more information on the Aspectus Capital Protection Plan and the Insurance [Click Here](#)

For more information on Lloyds download the pocket Guide to Lloyds of London [Click Here](#)

# Commercial Ownership Structure



The Abu Dhabi Global Market (ADGM) is an International Highly Regulated Financial Free Zone Centre where the English Common Law is applied. It is located in the Emirates of Abu Dhabi which is the capital of the United Arab Emirates (UAE).

The ADGM is governed by three independent authorities – the Registration Authority (RA), the Financial Services Regulatory Authority (FSRA) and ADGM Courts – making it one of the of the most trusted financial centers in the region. Its principles are familiar to the business world. Operating under English Common Law also offers a level of certainty to proceedings and it is backed by English courts.

The corporate ownership structure in a Real Estate Asset concept is very common to the commercial Real Estate. Aspectus has created a digital platform that facilitates a commercial-ownership structure, for residential real estate investments. The investment vehicle Aspectus uses for their investment properties is SPV holding companies, established and registered in the ADGM.

Each registered SPV has 1,000 shares in full and is sold to a maximum number of 20 Individual Investors (shareholders). Each investor can own from 5% interest (ownership) in a SPV holding company(ies) up to 100%. A fully approved business plan exists for each SPV and the very same SPV owns a single property unit as per the property title deed.

Each 5% minimum interest (ownership) is equivalent to 50 shares. Aspectus Investor is registered into the ADGM as the official shareholder of the SPV holding company(ies) and obtains an official shares certificate attested from the ADGM.

For more information download the guide to ADGM – [Click Here](#)

Aspectus SPV 1001 Limited Commercial License – [Click Here](#)



## Escrow Service



For the comfort, protection, and peace of mind of all Aspectus Investor's, all funds invested on the Aspectus platform are paid directly into a secure Escrow account managed and controlled by an independent, top-rated, third-party international Law Firm Al-Dahbashi Gray. To know more information [Click Here](#)

Funds are distributed to various parties as per the contractual obligations, to ensure that all Investor protections are in place. The independent escrow managers will provide proof of payments to each investor for: Developer payment; Dubai Land Department land registry fees and the Capital Protection Plan underwriting policy.

Loyalty Balloon payments and all quarterly Net>Returns are paid from Escrow as well as all Capital Protection funds from year 6 to 12.

There is a one-off Escrow transaction fee charged by the Escrow company of 1% of the total investment, which is added to the final balance of the property portfolio and is clearly shown on the "portfolio check-out" page.

For more information download the guide to ADG Legal – [Click Here](#)

## Corporate Attorneys



Aspectus Secure Capital Real Estate retained the services of Dechert LLP. They created all the purchase documents to ensure protection for all Parties.

Dechert has built a global platform across 26 locations with a singular focus – delivering the highest-quality advice that is actionable, commercial, and delivered efficiently.

Our clients include national and multinational corporations, financial institutions, sovereign states, quasi-sovereign entities, and private and high-net-worth individuals all over the world. Dechert undertakes work for 40 of the "Fortune 100" companies and represents more than 200 private equity and investment firms in some capacity. We also advise 24 of the top 25 global asset management firms, and 41 of the top 50 global private debt firms (as identified by PDI).

For more information download the guide to Decherts LLP [Click Here](#)