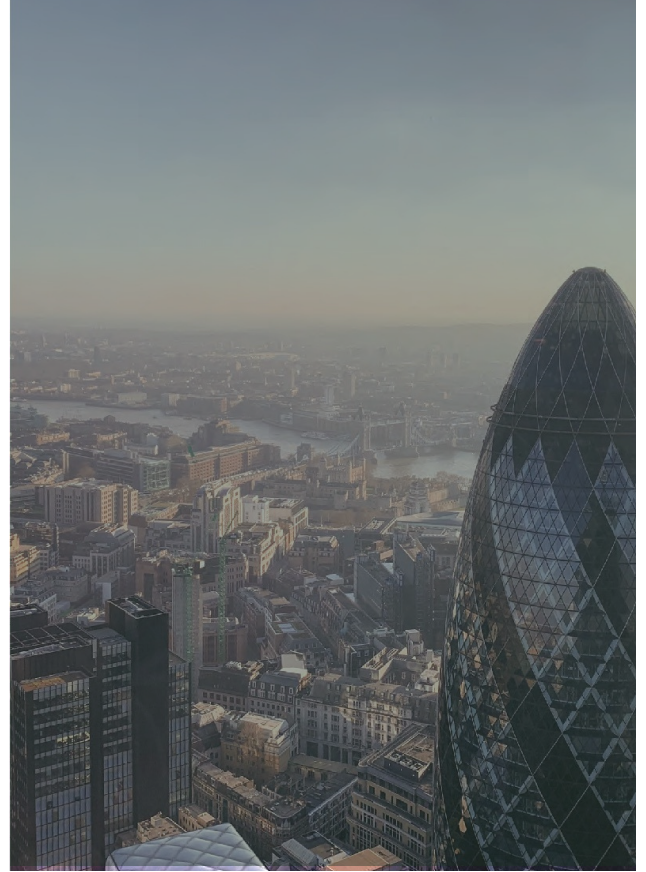




RICHMOND

Top 10 reasons to invest in London Richmond



1. Popular market

The London residential property market remains one of the most robust and resilient investment markets in the world offering a stable and risk-averse option for both international and home-grown real estate investors.

2. Robust level of demand

Demand for property in London vastly outstrips supply. London needs roughly 77,000 new homes a year to meet the demands of its ever-expanding population.

3. Attractive yield

For the income loan notes, an annual coupon of 10% is paid quarterly. Investors may also choose the capital growth loan notes which pay 12% per annum at the end of 3 years. These yields act as an attractive alternative in the global environment of low returns as cash deposits and governments bonds do not deliver more than 1-2% a year.

4. Frequency of coupon

The coupon is paid quarterly. This is ideal for investors who expect to receive a regular stream of income from their assets.

5. Multi-currency

Investors have the possibility to invest in the currency of their choice - Euros, US Dollars or Pounds Sterling. London Richmond covers the currency rate risk.

6. Short duration

While most investment opportunities require investors to freeze their assets for several years, the London Richmond note allows investors to invest capital for a short time duration (2025) enabling them to generate income on their cash deposits.

7. Protection against inflation

With a fixed interest rate of 10%, the return offered by London Richmond partially protects against inflation.

8. Ethical investment

London Richmond offers a solution that avoids repossession for the owner by buying their property at between 25% and 40% below the current market value. With this money, the owners can pay off their mortgage, become debt free and still have a deposit to buy a smaller house. This solution also prevents them from being included in the list of bad payers.

9. Security

Investor security is the Company's priority. In the event of a default, the Security Trustee will have the benefit of a fixed legal charge over all the assets of the company, including any properties purchased and any funds on account.

10. Protection against market volatility

London Richmond offers returns that are uncorrelated to financial markets. This is particularly attractive in times of uncertainty or market fluctuations, or when a bubble in the financial markets is feared.

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