



# Investors Choice OZ Fund

America's Investor-Directed Qualified Opportunity Zone Fund

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A Better Way to Invest in Opportunity Zone

Multiple  
Projects

National  
Demographics

Recession Resilient  
Asset Classes

**You Choose  
Your Investment  
Projects**

## FOR ACCREDITED INVESTORS ONLY

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**The Offering will not be registered under the Securities Act of 1933 or the securities laws of any state and are being offered and sold in reliance on exemptions from the registration requirements of such laws.** Certain disclosure requirements which would have been applicable if the Units were registered are not required to be met. Neither the Securities and Exchange Commission nor any other federal or state agency has passed upon the merits of or given their approval to the Units, the Offering or the Memorandum.

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Securities offered through Pinnacle Capital Securities, LLC. Member FINRA, SIPC



**All investments involve risk. Risks associated with the Units include the following:**

- an investment in the Units is speculative, illiquid and involves a high degree of risk and there is no guarantee that investors will receive any return;
  - risks associated generally with the start-up nature of the Fund;
  - the uncertain impact of the COVID-19 virus on the United States economy;
  - the Fund is a newly formed entity with no operating history;
  - lack of liquidity;
  - uncertainty of the Fund's qualification as a qualified opportunity fund;
  - lack of permits necessary to develop the Fund's projects;
  - potential income tax liability of the Fund's members in 2026;
  - general risks associated with investments in real estate, including competition, environmental risks, operating risks, financing risks, construction risks and development risks;
  - general risks associated with investments in and operating self-storage real property;
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What this  
Presentation  
Is Not.

Whatta Ya  
Got?

What this  
Presentation Is.

Not All  
Opportunity Zone  
Funds Are The Same

1. Who You're Investing With is as Important as What You're Investing In.

2. Investor-First Fund Structure & Investor-Focused Asset Management

3. Projects & Partnering with Local and Regional Developer Experts

4. Execution of Pro Forma & Business Plan with 3<sup>rd</sup> Party Oversight

# Current Opportunity Zone Fund Types

BLIND POOLS

Sponsor Directed Investments

SPECIFIED MULTI-PROJECT

Sponsor Directed Investment

SINGLE-PROJECT

Sponsor Directed Investments

MULTI-PROJECT

Investor Directed

Investors Choice OZ Fund

# Why USG is Taking a New Approach to Opportunity Zone Investing

## Why USG Is Taking a New Approach to Opportunity Zone Investing

The firm's new investor-directed fund focuses on investor-advocacy asset management.

By Kelli Marie Borland (author/profile/Kelli-Marie-Borland) | March 24, 2021 at 02:00 PM

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USG Realty Capital and OZI Group have partnered to launch a multi-asset opportunity zone fund. The fund is unique in that it is investor drive with a focus on asset management, rather than a developer directed fund, as most opportunity zone funds are. The innovative structure comes with a wealth of benefits for investors looking to gain exposure to opportunity zone investment, along with all of the tax perks.

"Ours is an asset management driven platform versus a developer driven platform. Most opportunity zone investing platforms have developers with projects they are trying to fund," Greg Genovese, founder & CEO of USG Realty Capital, tells GlobeSt.com. "Conversely, our platform employs a best in class project due diligence filter with our own proprietary protocols in place where candidate projects and potential development partners are extensively reviewed and only if they meet all strict criteria are the projects offered to investors."

As a result, the projects in the fund undergo a rigorous vetting process. "We start with the idea that a development project must fit within our protocols as asset managers," says Genovese. "We have a great number of development partners now and all have not only embraced this concept, but have seen the benefits of partnering with us at the project level, which in turn allows them to concentrate on the project development only, while we focus on the fund equity raising, compliance, and oversight of the project."

This isn't to say that the fund doesn't work closely with developers—it does. But the fund's primary role is to support investors. "It's about being a collegial partner with our development partners, while also being squarely on the side of investors as their advocate," adds Genovese. "We work well with our development partners at the project level, but our primary role is asset manager for the fund, itself. We believe that investors are better served with that structure."

We are NOT  
Vertically  
Integrated

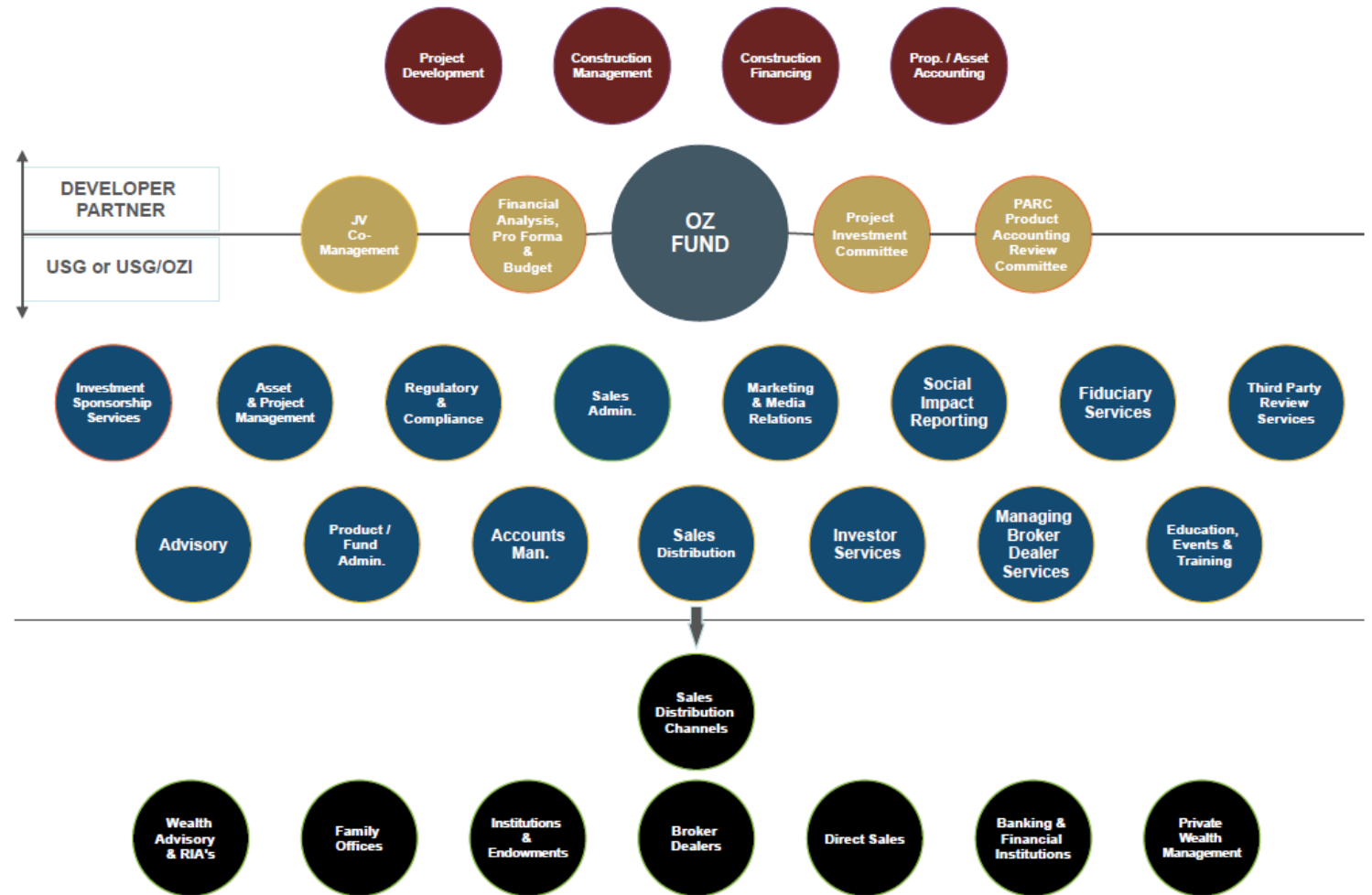
Why?

We Are An  
Investor Advocate  
&  
Asset Manager

# A Unique Developer Partner Approach



**USG** REALTY  
CAPITAL  
*The Opportunity Zone Experts™*





Post COVID – 19  
Investment  
Environment



# The Post-COVID 19 Investment Environment

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- Historic High's for Property Prices
  - Greater Investment Return Risk
- Near the End of Real Estate Investment Cycle
  - Greater Bubble Risk
- Stock Market at an All-Time High
  - Greater Market Risk
- Interest Rates at Historic Low's
  - Greater Inflation Risk
- Inflation is Here! Greater Uncertainty
  - Move towards Tax- Advantaged Hard Assets



INVESTORS CHOICE OZ FUND, LLC

By **USG** 

- ☐ Investors Select Their Projects
- ☐ Smaller In-Fill Projects with Local & Regional Developers
- ☐ Project Co-Management with our Developer Partners
- ☐ Recession Resilient Asset Classes, Locations, and Demographics
- ☐ Social Impact Reporting (Ongoing)
- ☐ Realistic Pro Forma based on Current Economic Conditions
  - ☐ Assumptions based on Current Real Estate Investment Cycle
  - ☐ Return Profile based on Decompressing Cap Rates
  - ☐ Risk-Adjusted Debt (i.e. Low to Moderate LTV on Permanent Financing)
- ☐ Targeted Multiple Distribution Events throughout the Life of the Program
- ☐ Higher than average Preferred Returns to Investors from 11% to 15%
- ☐ Investor Favored Return Distribution Waterfall

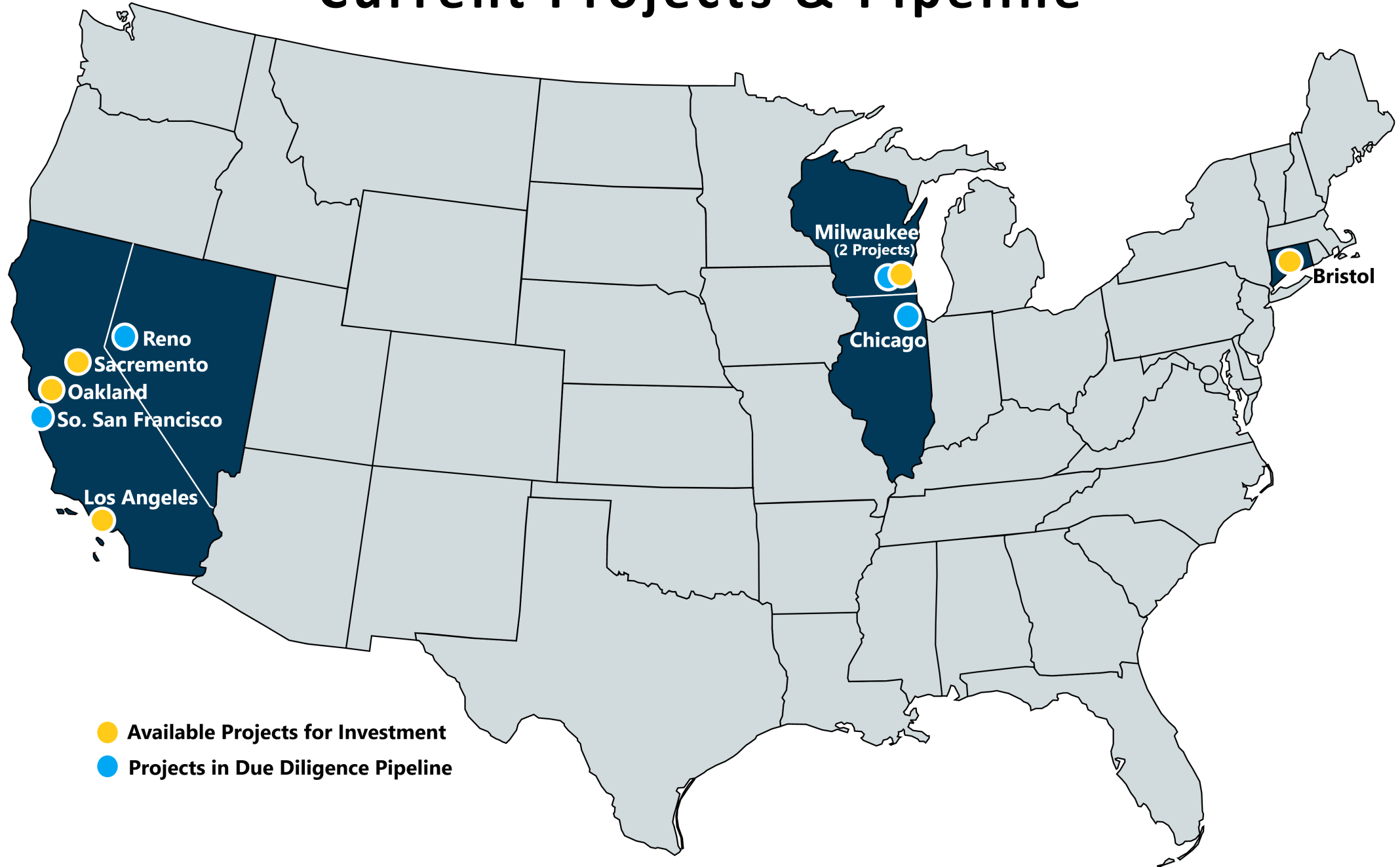
<u>Investor</u>	<u>Sponsor</u>	<u>Distribution Criteria</u>
100%	0%	Until Returns Equal to 100% Return of Capital
90%	10%	From 100% ROC until Preferred Returns Met
80%	20%	From Preferred Returns and Greater

# KEY OFFERING DETAILS

<div>OFFERING SIZE</div> <div>\$50,000,000</div>	<div>PREFERRED ANNUALIZED RETURNS</div> <div>(per project)</div> <div>11-15%</div>		
<div>MINIMUM INVESTMENT</div> <div>\$50,000</div>	RETURN DISTRIBUTION CHART		
	INVESTOR	SPONSOR	CRITERIA
	100%	0%	Until returns Equal 100% Return of Capital
	90%	10%	From 100%ROC till Preferred Returns are Met
	80%	20%	From Pref Returns Onward



# Current Projects & Pipeline



# Available Fund Investment Assets



## LakeHouse

Oakland, CA

- Multifamily
- 270 units
- Preferred Annualized Return 11%\*



## Elevation 1659

Milwaukee, WI

- Multifamily
- 76 units
- Preferred Annualized Return 12%\*



## KindCare

Bristol, CT

- Senior Living
- 117 units
- Preferred Annualized Return 11%\*



## Oasis on 14th

Sacramento, CA

- Multifamily
- 60 units
- Preferred Annualized Return 12%



## MLK Revival

Los Angeles, CA

- Multifamily
- 65 units
- Preferred Annualized Return 12%

\*Fund preferred returns are set by the fund manager, ICOZ Manger, LLC. The preferred returns displayed here are contractual in nature and represent the preferred annual returns set by the fund manager for this project. There is no guarantee that investors will receive the preferred returns represented here.

# So. San Francisco, CA



In Final Stage Due Diligence





# Current Projects A Deeper Dive





# Elevation 1659

## Milwaukee, WI

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- 76 Market Rate Units – Multi-Family
  - Developer: Ogden & Co
  - 1 Mile from downtown Milwaukee
  - **\$5.6M in Equity Raise**
  - \$26.7M in Project Costs
  - \$21.1 Loan Proceeds
  - 221(d)(4) HUD Loan (Colliers International)
  - Preferred Annualized Returns **12%**
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# Milwaukee, WI





# KindCare Bristol, CT

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- 117 Units – Assisted Living & Memory Care
  - Developer: KindCare (SLD)
  - Operator: Charter Senior Living
  - Home of ESPN, Xerox & 12 Fortune 500 Companies.
  - **\$5.9M in Fund Equity Raise**
    - **\$10.4M total equity.**
  - \$26M in Project Costs
  - \$15.5M Loan Proceeds
  - Preferred Annualized Returns **11%**
- 





# Bristol, CT





# MLK Revival

## Los Angeles, CA

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- 58 Market Rate Units – Multi-Family
  - 7 Affordable Housing Units
  - Developer: Ranta Group
  - Adjacent to both USC Campus & SoFi Stadium (LA Rams)
  - **\$7M in Equity Raise**
  - \$22M in Project Costs
  - \$15M in Loan Proceeds
  - Preferred Annualized Returns 12%
- 





# Los Angeles, CA





# Oasis on 14<sup>th</sup> Sacramento, CA

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- 39 Market Rate Units – Multi-Family
  - 21 Extended Stay Units
  - Developer: Lotus Equity Partners
  - Less than 1-mile for the State Capitol & Sacramento Central Business District
  - **\$7M in Equity Raise**
  - \$21M in Project Costs
  - \$14M in Loan Proceeds
  - Preferred Annualized Returns **12%**
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# Sacramento, CA





# LakeHouse Oakland, CA

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- 252 Market Rate Units - Multi-Family
  - 18 Workforce Housing Units
  - Developers: UrbanCore & National Real Estate Advisors
  - In the Oakland CBD and in most desirable CBD living neighborhood – Lake Merritt
  - **\$10M in Fund Equity Raise**
    - \$36M Total Equity
  - \$251M in Project Costs
  - \$215M in Loan Proceeds
    - \$31M Pace
    - \$184M Traditional
  - Preferred Annualized Returns **11%**
- 





# Oakland, CA



# YOU CHOOSE!

CURRENT PROJECTS	SMITH	%	JONES	%	HANSEN	%	DESMOND	%
Elevation 1659 – Milwaukee, WI	\$500,000	50	\$100,000	20			\$1,500,00	44
KindCare – Bristol, CT	\$250,000	25	\$100,000	20			\$500,000	14
MLK Revival – Los Angeles, CA			\$100,000	20	\$50,000	50		
Oasis – Sacramento, CA			\$100,000	20	\$50,000	50	\$750,000	21
LakeHouse – Oakland, CA	\$250,000	25	\$100,000	20			\$750,000	21
TOTAL INVESTMENT	\$1,000,000	100	\$500,000	100	\$100,000	100	\$3,500,000	100



# COMPARING OZ FUNDS



	BLIND POOL	MULTI-PROJECT	SINGLE-PROJECT	INVESTORS CHOICE
MULTI-PROJECT DIVERSIFICATION	X	X		X
SINGLE-PROJECT CONCENTRATION			X	X
ASSET MANAGEMENT DRIVEN OVER DEVELOPER DRIVEN	?	?	?	X
TAX OPINION			?	X
THIRD-PARTY REGULATORY/COMPLIANCE			?	X
SOCIAL IMPACT REPORTING		?	?	X
INVESTOR DIRECTED				X



# Strategic Partners





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# CONTACT US

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Interested in connecting with us? Please reach out via phone, email, or leave your contact info below and we will be in touch shortly.