



RIJKENVOORDE

Investing in the future



RIJKENVOORDE REAL ESTATE GROUP

With interest rates at their current level, savings no longer generate much income.

If you find cash investment too risky, real estate investment is an excellent alternative. It is secure and profitable. The Rijkenvoorde Real Estate Group is your perfect partner for this type of investment. This brochure tells you more about the possibilities of achieving an excellent investment return with us.

AT ANY STAGE OF YOUR LIFE YOU MAY FACE THE FOLLOWING QUESTION:

- What should I do with my financial reserves? And/or
- What is the most effective way to use my capital?

These questions are not necessarily age-related. For example, someone in their thirties whose professional career is on the rise may want to set aside his or her high earnings for later. Or people in dual-income households may be looking for a good place to put their surplus cash each month: somewhere without the risk of the stock market, but with a much better return than permanently low savings interest rates. And what about older people who want to release the equity in their home without moving house, so as to enjoy life or enable their children to buy a home?

The answer is always a tailor-made solution. The Rijkenvoorde Real Estate Group will work with you to find the solution that fits in best with your current situation, requirements and future plans.



WHO ARE WE?

We are a team of real estate specialists, lawyers and architects – all experts in their field made available to you by the Rijkenvoorde Real Estate Group. The founders of the Rijkenvoorde Group are the entrepreneurial couple Carolien Huizing-Koenrades and Harold Huizing.

Carolien comes from a family of entrepreneurs in fashion retail and real estate. After her studies at Retail Management School Leeuwarden, she started business as a sole trader in the fitness industry. A few years later she sold her business and occupied a number of management positions in pharmaceutical and medical companies.

Harold also comes from an entrepreneurial family, which is mainly active in real estate. He studied at the International Business School of Hanze University of Applied Sciences in Groningen and at the Complutense University in Madrid. Harold has occupied a range of management positions, including at the Dutch multinational TRUST. In this company, which sells digital lifestyle accessories, Harold served on the board and held the post of Commercial & Marketing Director.

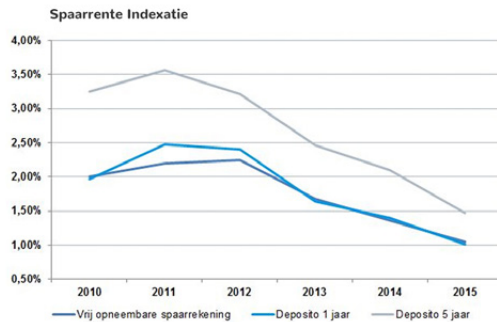
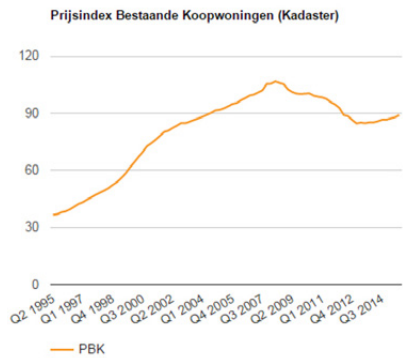
WHAT DO WE DO?

The Rijkenvoorde Real Estate Group invests in real estate. Through our carefully developed purchasing network of estate agents, banks, notaries and debt restructuring firms, we buy the best properties and real estate portfolios at the keenest prices. Our buyers are on top of the market and see the properties even before they appear on popular property websites such as FUNDA. We also have excellent contacts with leading banks, so we can take advantage of the best interest rates.

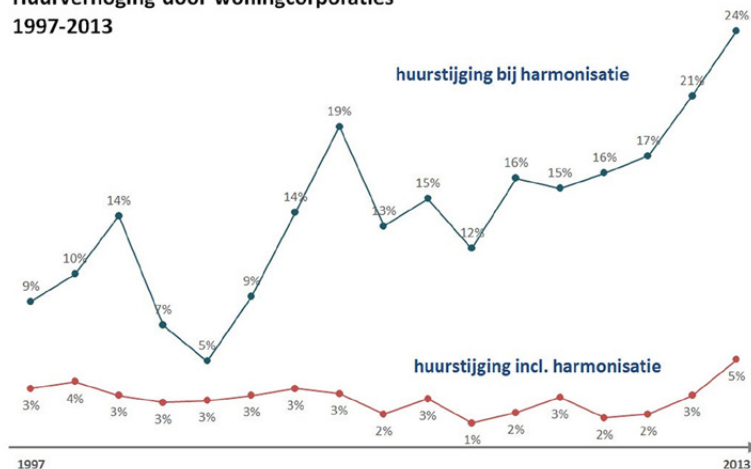
In addition to purchasing, the Rijkenvoorde Real Estate Group is also active in property management. We optimise returns on real estate by means of efficiency and low overheads, through our subsidiary HopiBon.nl. This is an online rental and management organisation that carefully screens tenants before the tenancy agreement is signed. HopiBon also stays in contact with tenants during the term of the tenancy agreement. This enables us to conduct a proactive maintenance policy in the properties and we reward good tenant behaviour. We make sure decent people who pay their rent on time become loyal customers.



Hopi Bon.nl
Innovative living concepts



**Huurverhoging door woningcorporaties
1997-2013**



WHY SHOULD YOU DO BUSINESS WITH US?

We have many years of experience in investing in real estate and have achieved good returns. If you do business with us, we will offer you the opportunity, in a professional and transparent way, to achieve the same returns.

As the charts show, the fall in house prices has bottomed out and prices are rising again. Combined with the historically low mortgage interest rates, this creates an attractive investment climate. Rents are also rising steadily, so managing property portfolios is a healthy business model that generates good returns.

The banks with which the Rijkenvoorde Group works recognise this and finance 70 per cent of the assessed property value at attractive interest rates. Buyers have to invest 30 per cent of the transaction value themselves. Relatively few private individuals are able to do this, so 'cash is king'. Thanks to the money you invest we are in pole position when attractive real estate comes onto the market – and it increasingly is, because investors who have been in the real estate market for some time are now putting their properties up for sale to take advantage of the rising market. Many older people are also interested in releasing the surplus value of their homes, but run into all kinds of barriers due to tighter regulations.

The real estate market offers opportunities, but a key factor in building trust is the fact that the owners of the Rijkenvoorde Group are also co-investors themselves. That is why we retain a minimum equity of 10 per cent of the property value.



HOW DO WE WORK?

The Rijkenvoorde Real Estate Group offers you a range of investment possibilities. The basic product we offer is an annuity loan in which you lend us money on the basis of a fixed annuity. This monthly amount comprises an interest component and a capital repayment component and is paid to you on the first of each month in respect of the previous month.

Even with a short term of one year, the interest paid on this annuity is much higher than the current savings interest rates offered by most banks. The interest rate rises proportionately for longer terms. An up-to-date example can be found in the leaflet accompanying this brochure.

The annuity loan is private, which means there is no third-party intermediary. This structure is just as secure as a second mortgage but without the additional notarial fees, which can be substantial. The Rijkenvoorde Real Estate Group also charges no fees when you join or if – after the end of the term – you decide to leave.

In addition to this solid basic product, we also offer a number of other investment possibilities with a higher risk profile and correspondingly higher potential returns. For example, we can enable you to become an owner or co-owner of a property, which HopiBon will then manage for you. That means you can benefit from the rental income without all the hassle of screening tenants and maintaining the properties.

If you can and wish to incur more risk, we are happy to advise you. The barriers to entry are low, which means you can benefit at an early stage from the combined strengths of the Rijkenvoorde Group.





WHAT IS A REALISTIC RETURN ESTIMATE?

If you want security, you should invest by lending to us in the form of an annuity. If you are prepared to incur more risk and invest (currently) at least €300,000, higher returns can be achieved (for the current amounts see www.rijkenvoorde.com).

If you become the owner or co-owner of real estate through us, part of the return will also be generated by the monthly flow of rental income. Less predictable – and hence slightly riskier – is the trend in the value of the property. However, the substantial value correction seen in the real estate market in the years since 2008 has led to a healthy situation with plenty of upside potential without unsound valuations.

Last but not least, return is also a question of sentiment. This is an unquantifiable criterion, but one that is nevertheless very important. The feeling of being able to do something for your children, if they go to university or set up home with a partner for example – that is also a form of (psychological) return. It is an investment in the future. And what about the peace of mind that comes from having all your financial affairs in order? Of knowing that your capital is performing better than if it had been left languishing in a bank account at a savings interest rate that is below the level of investment yield tax.

The latest information on interest rates, initial investments, a newsletter subscription form and much more can be found on our website www.Rijkenvoorde.com/investeren. We also provide a contact form, because we are keen to give you personal advice on the possibilities that can provide the best returns for you.





BALANCED PORTFOLIO



RIJKENVOORDE

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