

CONNECT INVEST

YOUR CONNECTION TO ALTERNATIVE INVESTING

Getting Started with Short Notes

 connectinvest.com



Table of Contents

03

About Connect Invest

(3) who we are | (4) our commitment

05

Short Notes Explained

(5) short notes overview | (6) short note structure | (7-9) the advantages

10

The Projects Behind Short Notes

(10) overview | (11) loan originator's track record | (12-13) building our portfolio | (14) portfolio preview

15

FAQs

answers to frequently asked questions

16

Start Investing

how to get started with short notes

17

Disclaimer

About Connect Invest

who we are

We specialize in alternative investments - particularly in the realm of real estate.

Alternative investments are financial assets that do not fall into a conventional investment category of stocks, bonds, or cash. We are your connection to alternatives opening our offerings to accredited and non-accredited investors through our online platform.

We've streamlined the ability to invest in real estate by leveraging short-term notes.



Our CEO and founder, Todd Parriott, has over 30 years of experience in the real estate and financial service industry. With the growth of fintech in the marketplace and more investment opportunities becoming easily accessible to the average investor, Todd wanted to make Connect Invest available to everyone, and has used that as a guiding principle in growing the business.

* You can reference our Offering Circular for the investment criteria for both accredited and non-accredited investors

About Connect Invest

our commitment



Operate with integrity and openness



Maintain discipline and high standards of operational processes



Increase the value of your portfolio



* Protect your original principal investment

* Investments in these securities may not be suitable for all investors. Investments involve a high degree of risk and should only be considered by investors who can withstand the loss of their entire investment. Connect Invest diversifies its loan portfolio with projects across different markets and different phases of real estate to mitigate risk.

Short Notes Explained

short notes overview

Through Connect Invest Short Notes, you're investing in a diverse portfolio of real estate debt securities that fund residential and commercial real estate projects throughout their acquisition, development, and construction phases.

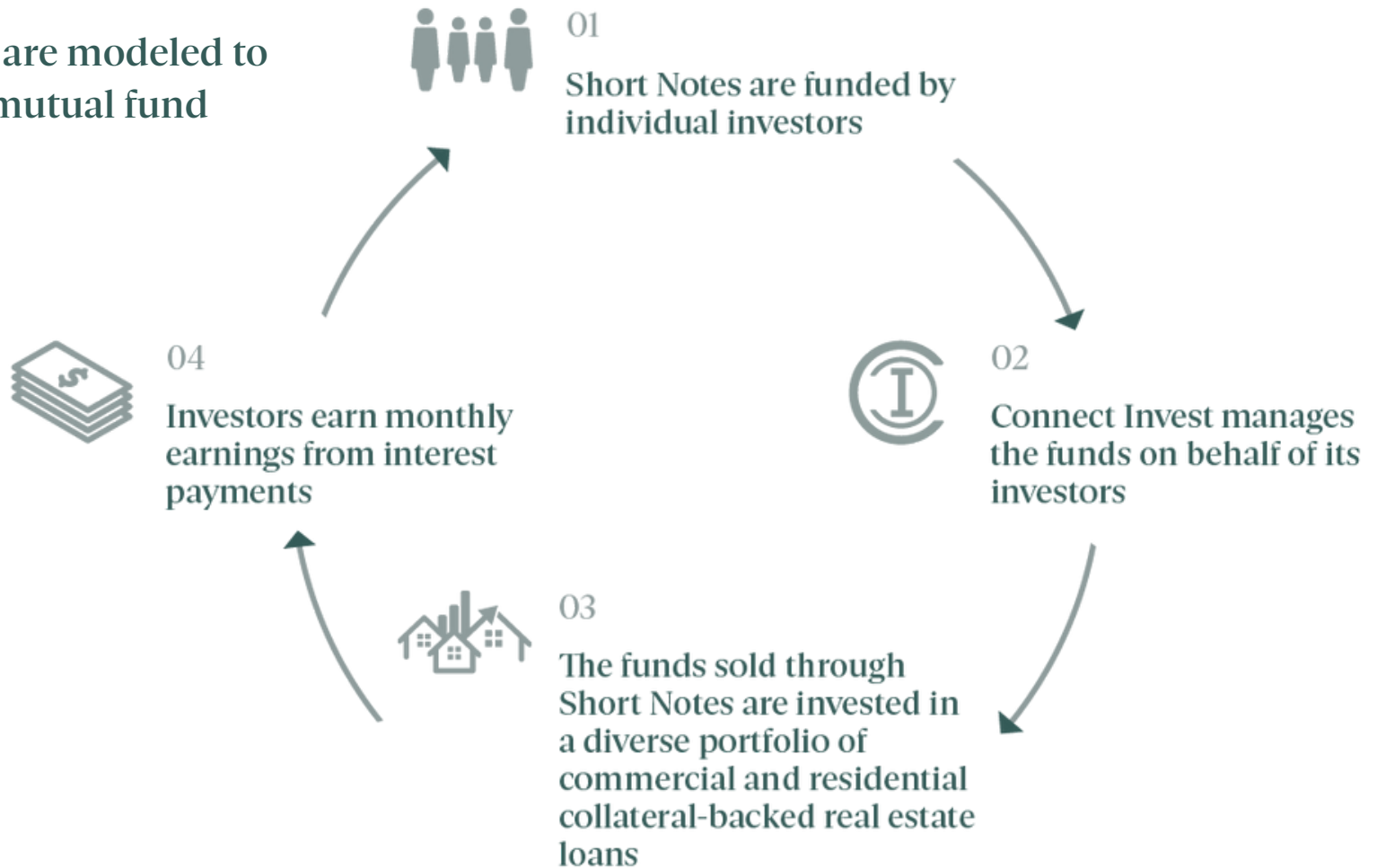
We offer 3 Short Note offerings with defined exit dates and annualized rates of return.

	Interest Rate	Note Term
Short Note VI	7.5%	6 months
Short Note XII	8.0%	12 months
Short Note XXIV	9.0%	24 months

Short Notes Explained

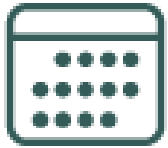
short note structure

Short Notes are modeled to work like a mutual fund



Short Notes Explained

the advantages



Defined Exit Dates

Each note has a defined maturity date consisting of 6, 12, or 24-month terms allowing investors to know how long their principal will be locked up for.



Fixed Rates

Short Notes offer a fixed rate of 7.5, 8.0, and 9.0% annualized rate of return. Once the note is active, the rate will not be changed.

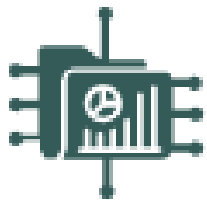


Monthly Income

Monthly interest payments are distributed directly to investors' Connect Invest wallets throughout the duration of their investment.

Short Notes Explained

the advantages (cont.)



Diversified Portfolio

Investor funds are spread across a portfolio of real estate loans rather than a single project, reducing your overall risk.



Collateral Backed

All loans in the Short Note portfolio are collateral backed by real estate. In the event of a default situation, the property is taken back through foreclosure and sold to recover the capital investment.



Zero Overhead

Connect Invest does not charge any overhead fees to open an account or for account maintenance.

Short Notes Explained

the advantages (cont.)



Low Barrier to Entry

A low minimum of \$500 is required to invest in Short Notes.



Redemption Plan

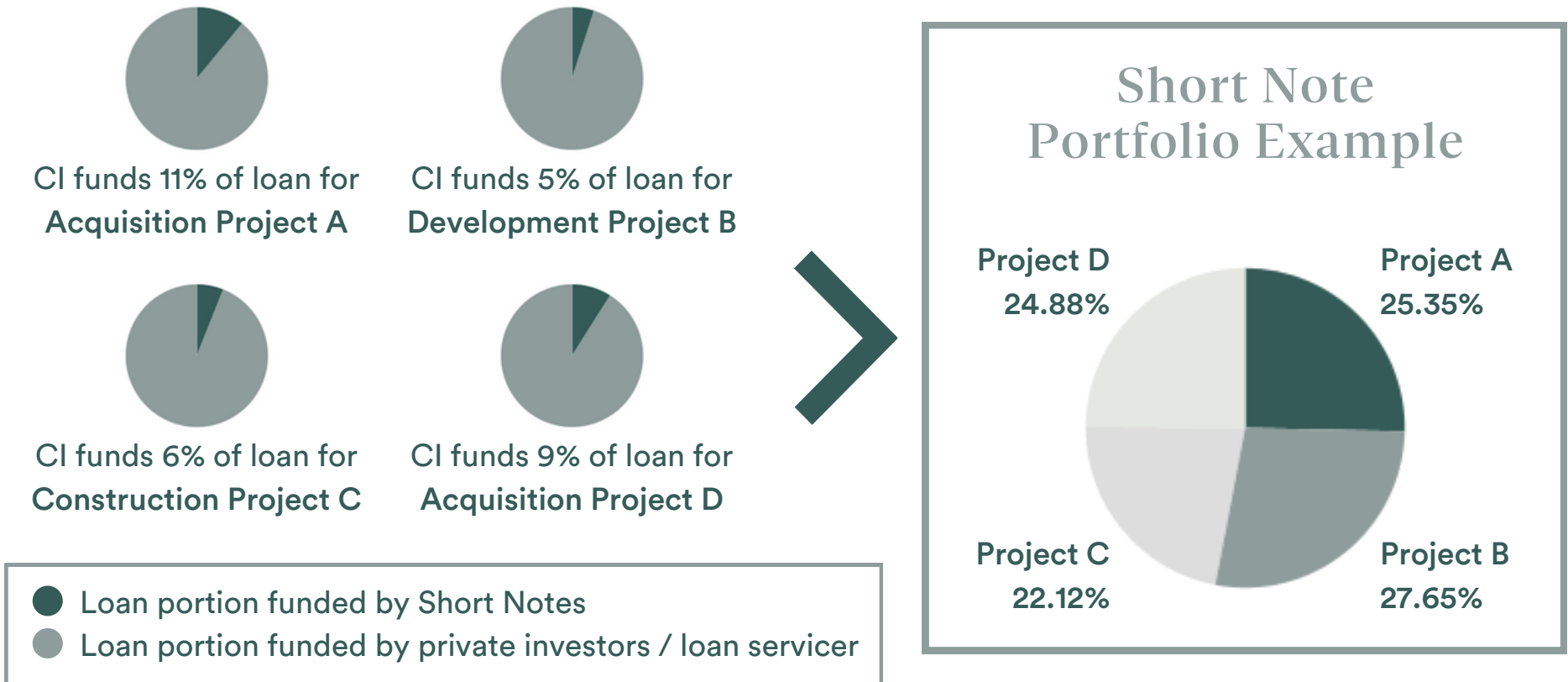
*Upon eligibility, investors may withdraw their investment prior to the note's maturity date.

* [Reference our Noteholder Redemption Plan for details](#)

The Projects Behind Short Notes

overview

Connect Invest (CI) strategically diversifies the Short Note portfolio by funding portions of a variety of real estate loans underwritten by our trusted loan originator.



The Projects Behind Short Notes

our loan originator's track record

\$1.3 billion

Total Funding
in Loans

1,200+

Funded Loans

In the past 5 years

\$780 million

Total Funding
in Loans

~1.93%

Percentage of
Funded Loan \$
that Defaulted

~0.34%

Percentage of
Loss Principal

The Projects Behind Short Notes

building our short note portfolio

While our loan originator carefully reviews and underwrites each project, Connect Invest performs an internal review to ensure the Short Notes portfolio has proper diversification.

Factors we take into consideration when adding projects to our portfolio include:

- **Loan to value:**
we do not intend to fund loans that have an LTV ratio greater than 80% - this ratio helps compare the requested loan amount against the collateral value, which helps us assess the risk
- **Loan maturity dates:**
we have a laddered portfolio where we monitor the loan's maturity dates to be able to provide our short-term investments
- **Project location:**
the majority of the projects in our portfolio are located in the western United States, where our loan originator has historically done business and has extensive knowledge in the market

The Projects Behind Short Notes

building our short note portfolio (cont.)

- **Borrower history:**
we ensure that a relationship has been built between our loan originator and borrowers
- **Borrowers anticipated use of funds:**
allows us to further diversify the portfolio by having a mix of acquisition, development, and construction projects
- **Exit strategy:**
we must understand the borrower's exit strategy for repaying the loan either through a sale or refinancing

The Projects Behind Short Notes

portfolio preview



Commercial | Acquisition Project Provo, UT

An approximately 2.885-acre site to be entitled to allow for the construction of a 454-unit, seven-story apartment complex.



Commercial | Acquisition Project Silverdale, WA

5.78-acre site with plans to demolish part of the existing buildings to build new drive-through retail pads and quickly lease the space.



Residential | Development Project Midway, UT

Roughly 24.9 acres of farmland will be developed into 143 townhome and cottage-sized lots as well as a few commercial pads.



Residential | Construction Project Albuquerque, NM

The 1.38-acre parcel of land has a 36-unit apartment building on it. The borrower's intent is to rehab the property to ultimately increase the property's value.



Commercial | Acquisition Project Laveen Village, AZ

The collateral for this first position trust deed is a 10.95 acres site that will eventually be developed into 165 townhome lots.



Residential | Acquisition Project Phoenix, AZ

15 acres site that was approved for the construction of a 302-unit townhome project.



FAQs

answers to frequently asked questions

What are the requirements to open an account?

- Must be a U.S. citizen or permanent resident
- Must be at least 18 years old
- Must have a U.S. social security number

Are investment returns guaranteed?

No investments are guaranteed; there is risk in all investments. The loans in the Short Note portfolio are collateral-backed by real estate projects. All loans funded by Short Notes are in the first position, which means our loan originator has legal rights to foreclose in the event a loan goes into default status in an attempt to recuperate the loan amount and repay Connect Invest.

Can I liquidate a Short Note?

Yes, it is possible to liquidate your Short Note. Reference our [Noteholder Redemption Plan](#) for details.

Do I need to be an accredited investor?

No, you do not need to be an accredited investor to invest with Connect Invest. Our Short Notes are available to qualified investors who meet the requirements to open an account listed above and who pass our identity verification process.

Have additional questions?

You may contact us [here](#) or speak to a representative at 866-795-7558 Monday - Friday 8 AM - 5 PM (PT).



Start Investing

how to get started with short notes

1. Create an account at connectinvest.com & verify your email address.
2. Complete our investor onboarding where your identity will be verified to meet the financial suitability requirements.
3. Select what type of investment account you would like to open. You may invest with a personal cash, IRA, trust, or business account. We will work with you to obtain proper documentation to set up your account based on your selection.
4. Fund your Connect Invest wallet with a minimum of \$500.
5. Browse our investment listings to select the right Short Note for you.
6. Access your secure dashboard to monitor your investment performance.



Disclaimer

please review our offering circular for complete details

Past performance does not guarantee future results or success. The material contained herein does not constitute an offer to sell or a solicitation of any offer to purchase these securities, nor shall there be any sale of these securities in any state or other jurisdiction in which such offer, solicitation or sale would be unlawful. Offers for the sale of these securities will only be made to investors, who meet certain suitability standards, pursuant to the Connect Invest II Offering Circular (the “Offering Circular”). Investments in these securities are not suitable for all investors. Investments involve a high degree of risk and should only be considered by investors who can withstand the loss of their entire investment. Prior to purchasing any of these securities, prospective investors should carefully review the Offering Circular, including the “Risk Factors” section, and any supplements thereto. Investors should perform their own investigations before considering an investment in these securities and consult their own legal and tax advisors.