ownEZ
funds management

Risk vs. Reward

April 2026

Why OwnEZ Fund V?

Consistent Yields	Capital Preservation	Non-Correlated	Proven Performance
~9% Net Annual Yield**	**First-lien Secured With 81% ITV**	**Diversification From Public Markets**	**Zero Investor Losses***

Alternative Investment vs. Direct Real Estate Ownership & Syndications

Direct ownership and syndications rely on property operations, leasing performance, and market appreciation - introducing operational complexity and outcome variability. OwnEZ is structured around contractual debt obligations secured by real estate collateral, positioned at the top of the capital stack. Repayment is driven by borrower performance under fixed terms.

Key Distinctions:

- Cash flow from loan agreements, not rental income variability
- No property management or leasing responsibility
- First-lien seniority at the top of the capital stack
- Diversified across multiple loans vs. concentrated ownership
- Returns driven by underwriting discipline, not sponsor execution

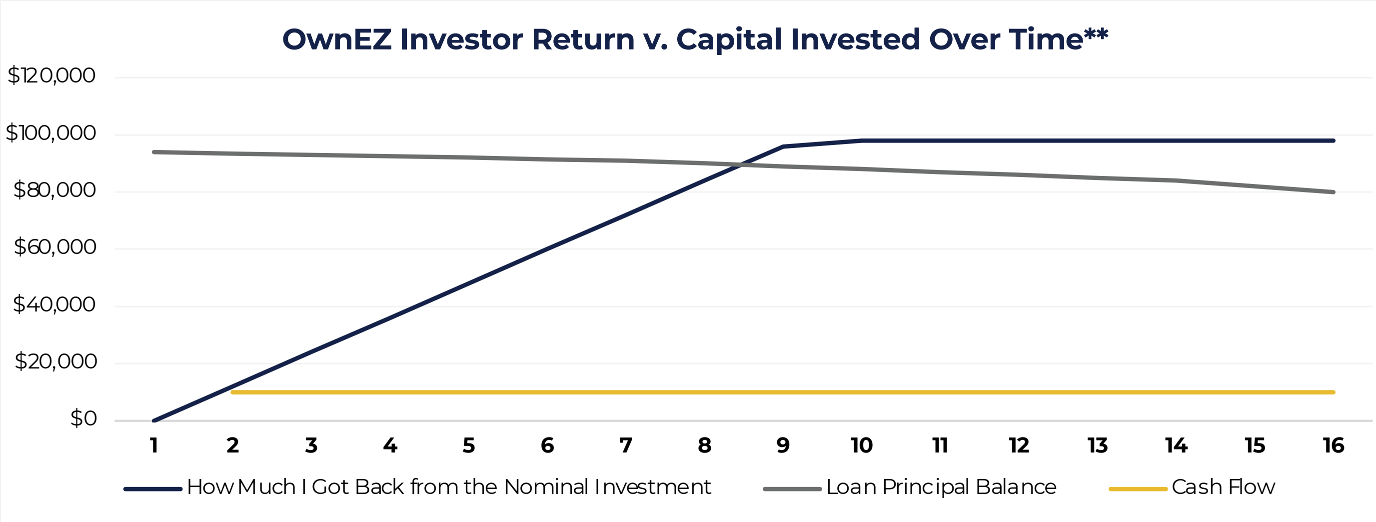
Improving Risk-Return Through Portfolio Construction

Most portfolios - across stocks, real estate, and private businesses - are ultimately tied to equity outcomes, where returns depend on appreciation, market conditions, or execution going right. That dynamic introduces variability, especially as markets move through less predictable cycles.

OwnEZ Fund V operates on a different footing. Rather than relying on asset appreciation, returns are generated through contractual loan payments from borrowers. Each investment is structured as a first-lien position on residential property, meaning the fund is senior in the capital stack and has a defined claim on the underlying asset, with a built-in equity buffer. This shifts the risk/return profile in a meaningful way. Instead of being driven by market sentiment or exit timing, performance is anchored in cash flow and collateral-backed lending, resulting in a more consistent income stream, limited correlation to traditional markets, and a level of downside mitigation that is structural rather than conditional.

> The real question is whether adding this improves how your overall portfolio performs—not just in good markets, but across cycles.

** Past performance reflects the historical results of OwnEZ Funds 3 and 4. Past performance does not indicate that future results will be the same and investors should refrain from relying on these past results.*
*** Net Yield reflects the annual yield of management and other fees and before income taxes.*



Why This Strategy Works in Today's Environment

The Macro Headwinds

Traditional portfolio construction is under pressure. Equities face earnings and multiple risk as rates stay elevated. Fixed income has repriced sharply, leaving duration risk embedded in allocations many investors haven't revisited. Real estate faces cap rate expansion, tighter lending, and weaker transaction volume. Most critically, the 60/40 framework is losing its diversification benefits - stocks and bonds have moved together through recent macro shocks, leaving investors exposed to the same inflation, credit, and geopolitical risks.

How OwnEZ Performs Differently:

Higher Rates → Stronger Loan Yields

Elevated rate environments translate directly into higher origination yields. OwnEZ Fund V benefits from current conditions rather than suffering from them. Even if rates begin to decline, our loans are originated at a spread above prevailing market levels, allowing the portfolio to maintain a consistent premium yield rather than resetting immediately with broader rate movements.

Bank Retrenchment → Better Opportunities

Regulatory pressure has caused traditional lenders to pull back from residential bridge and non-QM lending. Private credit fills this void with improved pricing and terms.

Senior Secured → Structural Protection

First-lien position combined with ~81% ITV means residential values would need to decline materially before investor capital is impaired—a buffer that equity strategies cannot offer.

Ready to Diversify Your Portfolio?

Join a community of qualified investors in this unique asset-backed securities opportunity.

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Call: (817) 953-3383

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