REAL VALUE GROWTH INVESTMENT

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At Real value growth real estate investment, we approach real estate investment differently than many firms or even banks. We serve our clients as fiduciaries - putting their interests first - with transparency and an investment approach based upon a well-rooted, long-term philosophy, which is not influenced by market fads or media hype. We also deal with core values that add value, enhanced knowledge, shared passion and acts of integrity. We strongly believe in the value of advice and only offer our products through qualified financial advisers. Together with advisers, we help hundreds of thousands of customers like you look after their money and achieve their financial goals.It's part of our mission to protect nature with new technologies and have gotten great recognition. With our easy-to-use online platform, you'll have more control over your financial position. You and your financial adviser can manage your investments online, react more quickly to market developments and alter your asset choice whenever you want. We help make transactions more secure by keeping the payment in a secure escrow account which is only released when all of the terms of an agreement are met as overseen by the escrow company. We own businesses across the food, healthcare, housing, transport, insurance, data management, and blockchain industries. Specializing in streamlining our businesses for success, we position them for strategic long-term growth. Real value Growth real estate investment Company owns an integrated chain of businesses focused on the products and services that provide life's modern necessities. Award-Winning and working across different time zones, we get the job done.

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A Global Perspective with Purpose

As a global real estate firm, we champion diverse perspective and forward-thinking innovation to guide our clients throug the complexities of today's capital markets. We're building culture rooted in inclusion, collaboration, and creativity- because your success is our mission, and true outcomes g beyond financial returns. Our approach is grounded i responsibility—whether it's how we operate, how we invest, o how we serve. We're committed to helping you achieve th outcomes that matter most to you— on your terms. B empowering different viewpoints and breaking conventiona boundaries, we create solutions that move you forward Client First, Always

to know where to start. Let us help you with the essentials. Our strategies embodies ou ability to cut through complexity with independent clarity, generating exclusive insigh that reframe perspectives and strategies across markets and sectors. Embodies our abilit to cut through complexity with independent clarity, generating exclusive insights tha reframe perspectives and strategies across markets and sectors. OUR FINANCIAL TEA ALSO INCLUDES SPECIALISTS WHO ARE EXPERTS IN EVALUATING NEW PRIVAT BUSINESSES CALLED START-UPS WHICH HAVE MOST CHANCES TO GROW INTO LARG SCALE AND HIGHLY PROFITABLE ENTERPRISES. THE IDEA IS VERY SIMPLE: EVER BUSINESS NEEDS STARTING CAPITAL TO GO THROUGH BUREAUCRATIC FORMALITIE RENT PREMISES, PURCHASE EQUIPMENT AND OTHER ASSETS, HIRE EMPLOYEES AND S ON. AS A RULE, START-UPS DON'T HAVE SUFFICIENT FUNDS TO AFFORD EVERYTHIN THEY NEED FOR EFFECTIVE ACTIVITY. BANKS ARE QUITE PRUDENT TO "NEWBIES", SO IS OFTEN VERY DIFFICULT TO BORROW AS MUCH AS NECESSARY FROM BANKS. I ADDITION TO REAL ESTATE PROPOSAL WE ALSO OFFER FAIR AND TRANSPAREN CONDITIONS OF THE AFFILIATE PROGRAM. YOU HAVE THE OPPORTUNITY TO START BUSINESS OF YOUR OWN AND EARN ADDITIONAL MONEY BY JUST SHARING THE WOR OF OUR COMPANY AND DEMONSTRATING ITS POTENTIAL TO OTHERS. OUR REFERRA REWARDS PROGRAM OFFERS EARNING FROM DEPOSITS MADE BY YOUR REFERRALS.

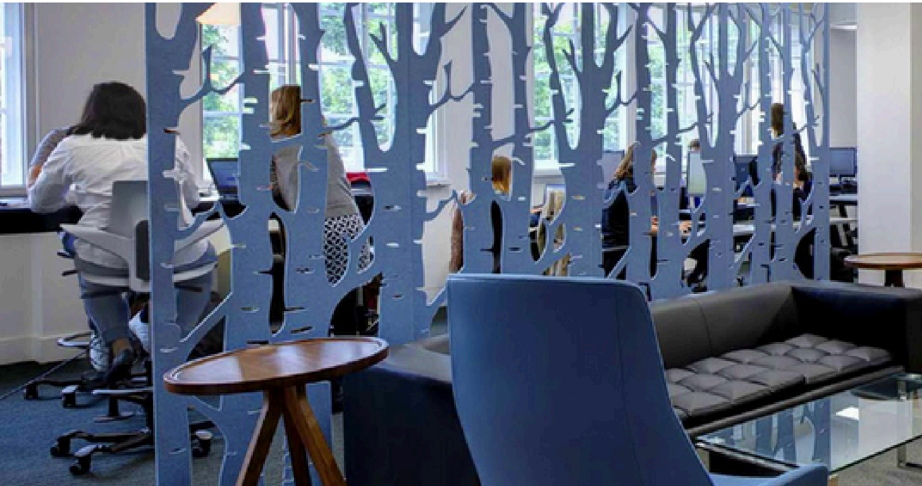
DEDICATED EXPERTS We are real estate experts with an explicit focus on protection and security. We understand that every customer has different circumstances and objectives and it's these differences that influence our diverse range of products. Each of our clients is assigned a personal gold consultant to offer expert guidance on products, markets and timing, with no obligation to purchase. Not merely a shopping basket experience, our investments are tailored to the investor and designed to minimize tax exposure. Our in-house specialists hold qualifications in Law, Accountancy, Investment Banking and Property and use their broad and extensive knowledge to deliver practical and tax-efficient solutions for our clients.

OUR CREDENTIALS

Real Value Growth has quickly established itself as a trusted market leader. We are members of the Royal Numismatic Association, European Numismatic Association, European Chamber of Commerce and the Information Commissioner,as well as being frequently featured in the Press including FT, Daily Mail, Reuters,WSJ, Money Week, Observer, Guardian, Your Money and others.

Quality and Performance We provide a disciplined value approach to your real estate planning with our top-down, bottom-up approach to research. We aim to achieve sustainable income and capital gains from your real estate portfolio by following consistent value-based guidelines. With the utmost regard for client confidentiality, we offer objective financial advice with investment strategies that work delivered through service that is not driven by commissions but a share of investment performance. Experienced Portfolio Managers Real value Growth comprises of a team of professional account managers aimed at adequately maximizing account profits 24/7 Support Service We understand how important having reliable support service is to you. Please don'thesitate to contact us should you have any questions and we will get back to you in no time

OUR ADVANTAGES
Taxation
As a governance oriented investment firm, we help fund public works and services—and
to build and maintain the infrastructures used in our resident country through our
prompt tax filings.
Daily Income
You will receive earnings every 24 hours on al days of the year. Your deposit is working
al the time, even on weekends and holidays.
Fast Withdrawals
Your withdrawal will be processed by our operators as fast as possible. Maximum waiting
time is up to 24 hours
Data Protection
We make every effort to ensure that your data and funds are 100% secured. We only use
secure connections and top-class servers.
ALGORITHMIC TRADING
In addition to manual trading by top-level traders, our specialists have developed
specialized software (robots) that trades according to specified algorithms and brings a
stable income to the compa



EXCHANGE OPERATIONS

Our company provides an opportunity to exchange funds for both private clients and companies. Low commissions with large volumes of transactions bring good additional income.

BENEFITS OF INVESTING WITH US

•We share information efficiently, improving collaboration and productivity.

•We're succinct, candid, and kind.

•We practice active listening.

•We talk to people directly about issues, instead of concealing or choosing gossip.

Positive energy

•We're optimistic about the future and determined to get there.

•We co-create solutions instead of choosing blame and criticism.

•We create moments of play at work.

•We take care of each other and help each other grow.

Continuous learning

•We view every situation as an opportunity to learn (especially when the going gets tough).

•We're more interested in learning than being right.

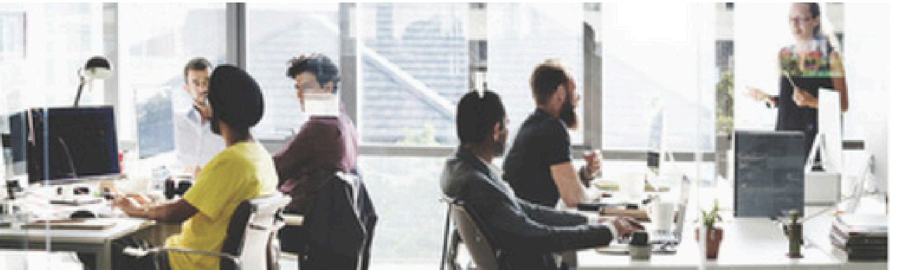
•We value giving and receiving regular feedback.

•We learn from and mentor those around us.

Efficient execution

•We complete high-quality work quickly by working smarter, not harder

•We value completing tasks, instead of just talking about them



Funds Management

The Funds Management business supports new and emerging investment platforms through their launch and growth phases. Funds Management builds on the Company's success in Investment Management supports the move towards a leader in alternative investing. Leveraging the Group's rich business heritage, global network, and strong financial position, Funds Management provides managers significant investment capital as well and operational and financial support to grow their portfolio. In addition, this platform gives investors access to multiple boutique fund managers through an institu- tional platform backed by a premier listed financial services company. In recent years the investment industry, and in turn investors, have introduced a new gauge:

Real value growth - Environment, Social and Governance - as a supplement to traditional financial gauges. Real Value Growth changes are happening faster than ever, reshaping how people live and invest. We believe that Ultimate Trust Trade factors are going increasingly mainstream and can be used to drive real estate outperformance. Investing for a sustainable future The era of green bonds has arrived. We are seeing the increasing use of bond markets to raise capital to fund the low-carbon economy, especially from the issuance of 'green bonds. While many in the fixed income market are grappling with green bonds, others are working out how best to incorporate broader environmental, social and governance Real value Growth strategies into their portfolios, a task rapidly growing in importance.

Why does it matter? Real value Growth changes are happening faster than ever, reshaping how people live and invest. We believe that Ultimate Trust Trade factors are going increasingly mainstream and can be used to drive investment outperformance. Making the first step right is crucial to the long road of investments. Of the five steps, the first is to assess your risk tolerance and decide the most suitable

REAL VALUE GROWTH INVESTMENT

asset allocation for yourself.

Different people have different attitudes towards investment. Some are not willing to take any risks or withstand losses, and therefore would rather forgo potentially higher returns. Some are willing to take some risks but tend to avoid huge volatility. Some are willing to take risks in exchange for returns that outperform the markets.

How to gauge one's risk tolerance? Look at your investment horizon. Put it simply, the longer your investment life, the higher the risk you can take because you can afford the time to last a cycle, which helps smooth out short-term volatility. For instance, a young person just starts working, who is still far from retirement, can take more risk.

Sustainable investing

On the contrary, the shorter the investment period, the lower the risk one can take. Assuming you are going to retire next year, and not receiving any regular income, you just do not have the time to recover all losses if your investments take a nosedive all of a sudden.

Besides, your risk tolerance is dependent on your life goals. Ask yourself if you need to set aside funds for your children's education? Are you going to buy a property in the near future? These factors will have an impact on your cash flow. After all, we all need to reserve some cash at all times just in case there are emergencies.

Balancing risk and return is the key to long-term investment isn't it perfect to have an investment tool that always tops the performance league, and investors can stay worry-free just by holding it? The truth is that there are ups and downs in all economic cycles and the markets are capricious. Even investment experts find it hard to predict the performances of all asset classes.

Based on historical data, the same asset can perform drastically differently during different investment cycles. The best-performing asset in 2017 can turn out to be the worst laggard in 2018. That suggests no particular asset can be an all-time winner.

Investors should therefore avoid putting all eggs in one basket but allocate assets across different sectors and geographies. That could help diversify the risk of an investment portfolio, and capture investment opportunities at different times for more stable returns in the medium- to long-term.

To make diversification works, an investment portfolio should include assets that ar

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complementary, that tend to react differently to the same macro condition. More precisely, some negative elements in the market might cause an asset to decline sharply, but pose little threats to another. In the world of investment, such pairs are
called lowly-correlated assets. They can effectively balance the risk and return of an
investment portfolio.

Portfolio management

In the investing journey, investors should start off by constructing a portfolio that accommodates their investment objectives and risk profiles. However, setting up the initial asset allocation is merely a starting point. It is equally important to regularly rebalance the portfolio to ensure the asset weightings are consistent. Overlooking the need to rebalance the portfolio can prevent investors from achiev-
ing their long-term investment goals.

Market changes shift portfolio away from initial objective

In a real estate portfolio, the relative weights of different asset classes may change due to market fluctuations, which lead to a shifted asset allocation that deviates from the original target. In this case, rebalancing the portfolio will mean restoring the weightings of portfolio assets to the original designed levels.

Hedge Funds and Private Equity

The Company's investments in externally managed private equity funds and hedge funds, as well as private equity direct and co-investments.

The portfolio seeks to maximize risk-adjusted returns and diversify exposure by industry and geography, while giving the Company a global view of the alternative investment landscape.

With our archiving capacities and constant education of our staff, monitoring ever changing regulations and global finance requirements we are sure we can be a valuable ally in your expansion.

Real estate Management

The Company established the real estate Management division formerly known as Principal Investments and began its evolution into a leader in alternative investing.

Real estate Management leverages the Group's expertise, network, and financial strength to seek attractive risk-adjusted investment opportunities across global markets and sectors.

This includes the Company's internally managed strategies, corporate holdings

REAL VALUE GROWTH INVESTMENT

cash. We actively manage all sub-portfolios and carefully use derivatives and hedging to increase returns and managerisk
Hit your investment targets with the right approach
Once you have identified your real estate targets, you can put your cash into different asset classes and construct a portfolio based on your risk tolerance. The idea of asset allocation is to include equities, bonds and other investment tools in a basket. Since different investment vehicles come with different risk-return profiles, asset allocation is never easy.
Generally, the higher the potential return of an asset class, the higher the risks it carries.

Capital Markets
With different packages, our system is modelled to accommodate everyone no matter how much you have to invest.
A Team of Professionals.
With our team of professionals, our investment strategies guarantees you a considerable return on investments to secure your future.

Administrative services
Let our dedicated staff take care of all your administrative services. Paperwork, contracts, legal, we take care of all the boring things.
100% guaranteed
24/7 assistance and consulting is a must to cover your Financial services. Our international experience will surely boost your productivity and quality

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esurance®

an Allstate® company

CERTIFICATE OF INSURANCE

THIS CERTIFICATE IS

Real Value Growth

COMPANY NUMBER: 11762879

INSURANCE POLICY INCLUDES COMPANY'S INITIAL CAPITAL. ACTIVE INVESTMENT CAPITAL, LEGAL AS WELL AS ALL FINANCIAL ACTIVITIES OF THE ABOVE NAMED COMPANY.
THIS POLICY REMAINS ACTIVE ON THE CONTINUOS PREMIUM RENEWAL QUADRENNIALLY, FAILURE TO COMPLY RENDERS THIS CERTIFICATE NULL AND VOID.

1TH DECEMBER, 2018

DATE

SIGNATURE

ACCOUNT OFFICER

NICOLAI ALTAIR

esurance

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