



PANORAMIC

FUND, LLC

A diversified tax-advantaged real estate fund offered by a team that has produced over 10M in profits for their 100+ investors

Disclaimer

The opinions expressed in this presentation are for general informational purposes only and are not intended to provide specific advice or recommendations for any individual or on any specific security or investment product. It is only intended to provide education about the financial industry.

Nothing in this presentation constitutes investment advice, performance data or any recommendation that any security, portfolio of securities, investment product, transaction or investment strategy is suitable for any specific person. Nothing discussed in this presentation shall be construed as being an offer to purchase or sell any security.



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PANORAMIC FUND

How It Started



Private Equity Solutions Established in 2008 as a new fund concept based on management and development of distressed assets



Strategies include: tax liens, tax deeds, rehab, fix-and-flip, rental, and for sale properties



Invest in homes in Miami, Orlando, Las Vegas, Arizona, Ohio, Southwest Florida, and Puerto Rico



Offices open in Orlando, Miami, San Juan, and soon Cape Coral



Developing 50 new homes in Cape Coral in 2021 with Pentas Homes

Given this experience and new current opportunities, we developed the Panoramic Fund.

**The information in this slide pertains to Private Equity Solutions, LLC*



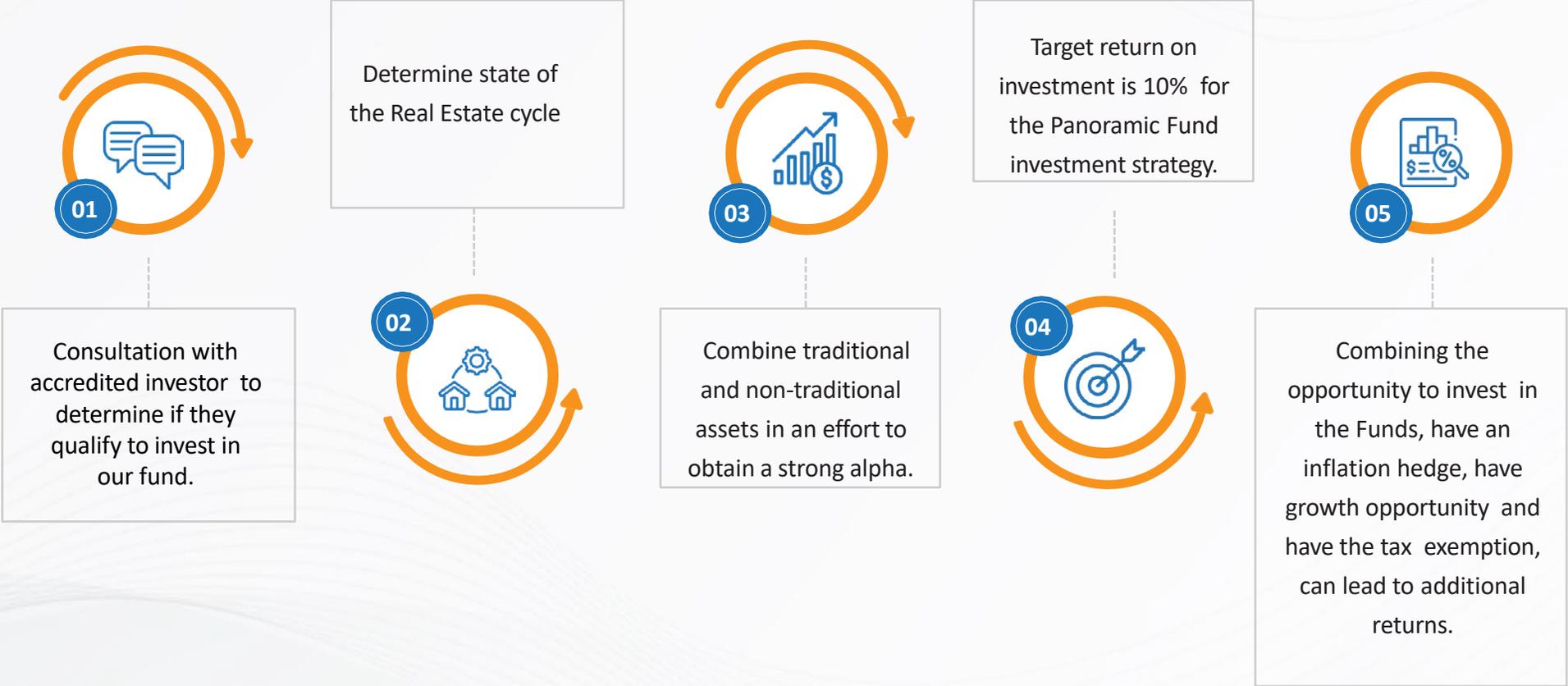
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PANORAMIC FUND GOALS

- Seeks to produce higher income than other real estate investments
- Seeks long term growth through opportunities with more potential than other real estate investment alternatives.
- Historically real estate investments have been used and recommended as a hedge against inflation.



UNIQUE BUSINESS PROCESS



Strategic Fund Allocation is based upon the 4 Phases of the Real Estate & Business Cycles:

1. EXPANSION

Growth, high demand, price increase, high returns.

2. PEAK

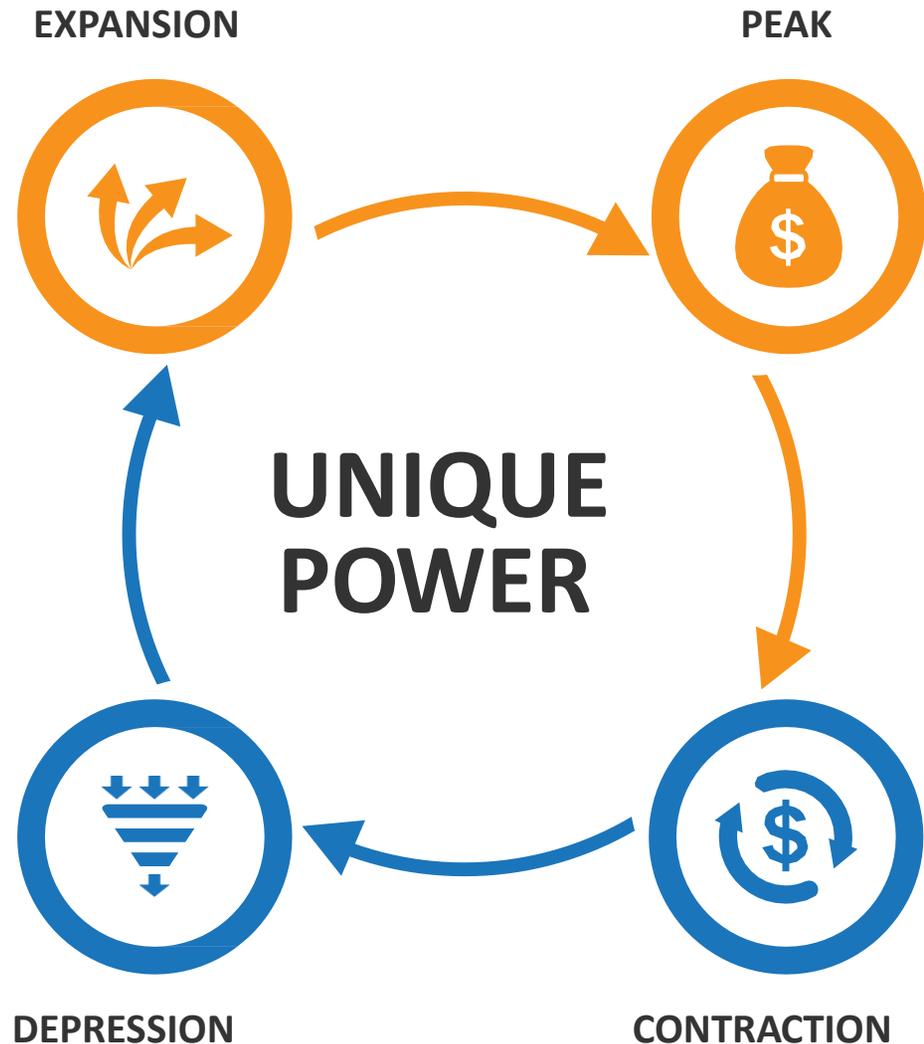
Plateau in prices, level growth, balance of supply and demand.

3. CONTRACTION

More supply than demand equals diminishing returns and the initiation of declining prices. New construction starts to falter.

4. DEPRESSION

No demand, no supply, no money velocity, prices have gone so far down that they are looking for a base from where to rise.



The Panoramic Fund was designed and created to weather different investment climates by combining both traditional and nontraditional investment vehicles that seek to produce higher returns than the average real estate investment.

The investor is then able to receive unprecedented tax advantages, as qualified investors residing in Puerto Rico, by investing in a fund operating within the unique tax laws of Puerto Rico. We encourage investors to seek tax advice from their accountants or tax advisors.

PANORAMIC FUND (ACT 60 P.R.)

INVESTMENT MODEL

- The investments in the sub account have an average return of 10%*
- Managed by a Registered Investment Advisor
- Diversified in 3 styles of real estate investing.
 - See Investment Participation Series slide.
- Tax advantages for P.R. residents (Act 60 P.R.).
 - Puerto Rican tax advantages information available by request for accredited Puerto Rican resident investors only.
- The Panoramic Fund offers investment opportunities either as general partners or limited partners with greater tax advantages for general partners.

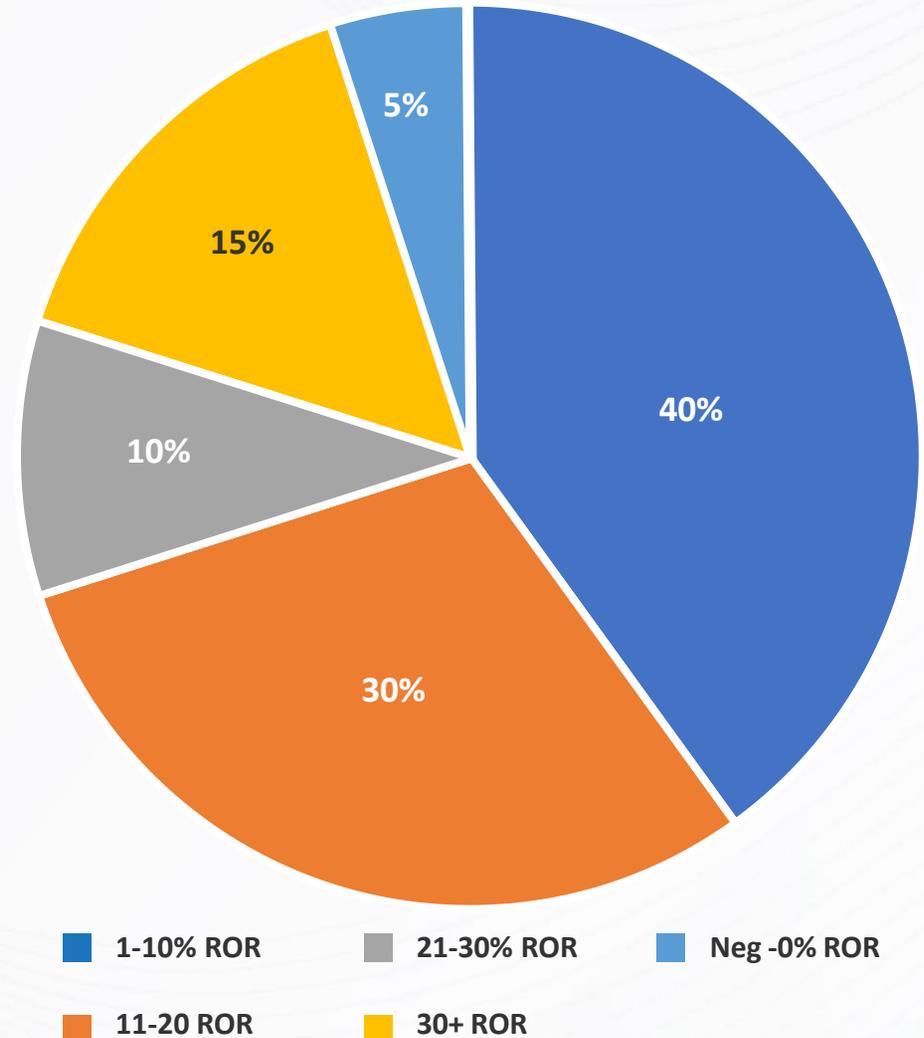
**Past performance is not a guarantee of future returns.*



RATE OF RETURN DISTRIBUTION HISTORY

Timeline of strategies implemented by Private Equity Solutions, LLC

YEAR (PERIOD)	STRATEGIES
2008-2013 (Recession, Trough)	<ul style="list-style-type: none"> • Tax Deed • Tax Liens • Buy & Flip
2013-2015 (Recovery, Expansion)	<ul style="list-style-type: none"> • Buy to Rent • Fixer Upper Flip • Owner Financing • Lease to Own
2015-Present (Expansion into Peak)	<ul style="list-style-type: none"> • Private Collateral Mortgage Obligation (PCMO) Notes • Senior Lien Real Estate Notes • New Construction • Multi-Family Residential Units



*Rate of Return Distribution History pertains to Private Equity Solutions and its subsidiaries.

*Past performance is not a guarantee of future returns.

INVESTMENT DIVERSIFICATION SERIES

PES PR SER PES PR PRIVATE PLACEMENT

- 50% allocation
- 8% annual dividend
- 10% preferred tax rate
- Dynamic and strategic investing based on real estate economic cycles and stages

PENTAS HOMES SERIES

- 40% allocation
- This Fund series will invest in PENTAS Homes, LLC, a Florida limited liability company engaged in the construction of residential properties that will be sold or offered for short term (e.g. AirBNB) or long-term rental.
- See Housing Strategy slide

CORPORATE LOAN AND REAL ESTATE (CLRE) SERIES

- 10% allocation
- The CLRE Series will invest in loan and promissory notes (either directly or indirectly) and in real estate located in Puerto Rico.

BUILD TO RENT HOUSING STRATEGY

The Panoramic Fund will contribute through Pentas Homes to the building of Build for Rent (BFR) single family homes in the United States

- Rental yields are starting to allow BFR investors to outbid the homebuilders
- Single-family rents rising by 7% to 10% a year over the past twelve months in many areas.
- Within a given BFR community, rents are being escalated at rates faster than this, particularly when a tenant moves out and the next one comes in.

FIVE DRIVERS OF BFR HOUSING DEMAND

Multiple powerful forces are converging to drive and sustain demand for BFR for years to come. Here are five.



Household formation rates are at 1.6 million and still pushing higher (some Wall Street Analysts are now estimating 1.9 million!)



Millennials are having kids in large numbers, and they want to raise them in the suburbs, close to parks, other kids, and good schools, and they put a premium on having a yard.



Millennials have a high incidence of dog ownership, and there are major advantages to having a yard when you have a dog.



The need for sufficient space (or a dedicated room or two) for home offices is driving some out of apartments and into townhomes or detached housing units.



Home prices are getting out of reach for many young families, and renting a townhome or detached home is often their best option.





Ferdinand Ruano

- Financier, entrepreneur, and fund manager for 38 years
- Created, developed, and implemented money management systems that have made a difference in the wealth and net worth of companies and individuals
- His experience in international capital raising has been global in nature and specialized in the raising of capital through government issued bonds for the political and economic infrastructure of the South African government after Apartheid
- Experience and connection with European markets. One of the few traders that started with the ECU, the experimental currency of Europe before the Euro.



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