

Faes & Co Income Fund

INVESTMENT HIGHLIGHTS

- Fixed return of 8.5% per annum
- 90 days liquidity (after 1 yr investment)
- Superior risk adjusted returns generated from a conservative lending profile: Focus is on short term loans secured by first mortgage against residential property in the United States.



FUND FACTSHEET

ASSET BACKED DIRECT LENDING FUND

The Fund provides investors with the opportunity to earn a superior risk adjusted return and regular income, from a diversified portfolio of secured loans with a high level of protection.

Our team have been actively involved in the bridging finance market for almost two decades, and bring significant domain experience.

Investor return:	8.5% per annum (paid quarterly)
Currency:	USD
Minimum investment:	\$100,000 'Accredited Investors' only
Liquidity:	Open-ended, 90 days notice (subject to 1 yr investment)
Fund structure:	US: Reg D, 506 (c) US Delaware LLC Offshore: Cayman Islands Exempted Limited Partnership
Auditors:	CohnReznick
Bankers:	Citibank
Legal counsel:	Maples (Cayman), Geraci (US)
Administrator:	Socium

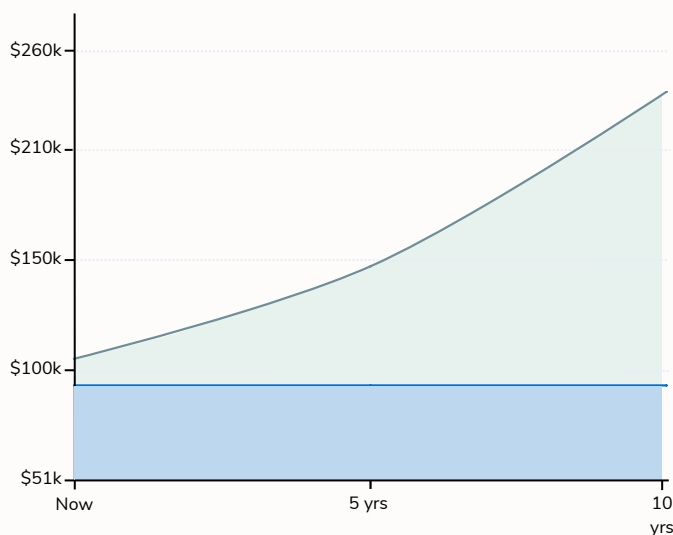
INVESTOR PROTECTIONS

The Fund is audited by CohnReznick, a Top 10 US accounting firm.

The Fund has an Investor Protection Reserve Account, holding 1% of the previous year's interest income as a buffer protecting investor income payments.

The Fund provides that if any two income payments are not made, then the Fund automatically winds up.

8.5% PER ANNUM, COMPOUNDING



*Chart assumes a compounding return of 8.5% per annum, over a 10 year period.

F2 FINANCE

F2 Finance is a specialist short term mortgage lender focussed, on financing borrowers that are active in the 'fix & flip' home rehabilitation market in the United States. F2 Finance is part of the Faes & Co group, and originates loans for the Fund.

All loans originated for the Fund go through a strict underwriting process that has been refined from almost two decades of lending in the short term mortgage market.

MARKET OPPORTUNITY

The bridging finance market in the US is a large and established market. In 2022, it was estimated that 8.4% of all residential property purchases were 'fix & flip' transactions.



*Data from Attom for 2022.

BACKGROUND TO FAES & CO

The Fund is managed by Faes & Co Funds Management LLC, which is part of the Faes & Co group. Faes & Co is an investment firm that actively builds and invests in technology enabled direct lending businesses.

OUR TRACK RECORD IN NUMBERS

\$4.7 billion

Funds Under Management, businesses we've founded and helped build

265+ people

Employed in these businesses

16+ years

Building and investing in finance businesses

These numbers are across various businesses that we have helped build, and our group is involved with, and not specifically in relation to the Fund.



Christian Faes, CEO

Christian Faes is a lawyer by background, having practiced at top tier law firms in Australia and the United Kingdom. In 2008, Christian co-founded what would become LendInvest, which is now one of the largest non-bank mortgage lenders in the UK. The Fund is now listed on the London Stock Exchange, and Christian remains a major shareholder and chairman of the board. Christian was also co-founder of an Irish property lending business called Onate. Onate is now the largest bridging finance lender in Ireland. He now resides in the United States and is building Faes & Co and its lending origination platform, F2 Finance.

Christian has been working in the bridging finance market, as a lawyer and operator, for almost two decades.

DISCLAIMER: This document has been prepared by Faes & Co Income Fund LLC (the "Fund") and is general background information about the Fund's activities at the date of this document. The information in this document is provided in summary form only and does not purport to be complete. This document does not contain all the information that is or may be material to investors or potential investors and should not be considered as advice or a recommendation to investors or potential investors in respect of the holding, purchasing or selling of securities or other financial instruments and does not take into account any investor's particular objectives, financial situation or needs. This document may be amended and supplemented as the Fund sees fit, may not be relied upon for the purpose of entering into any transaction and should not be construed as, nor be relied on in connection with, any offer or invitation to purchase or subscribe for, underwrite or otherwise acquire, hold or dispose of any securities of the Fund or its associated entities, and shall not be regarded as a recommendation in relation to any such transaction whatsoever. This document contains forward-looking statements. Such forward-looking statements involve known and unknown risks, uncertainties and other important factors which may affect the Fund's ability to implement and achieve the economic and monetary policies, budgetary plans, fiscal guidelines and other development benchmarks set out in such forward-looking statements and which may cause actual results, performance or achievements to be materially different from future results, performance or achievements expressed or implied by such forward-looking statements. The information in this document has not been independently verified. No warranty, express or implied, is made as to the fairness, accuracy or completeness of the document and the information contained herein and no reliance should be placed on it. Information in this document (including market data and statistical information) has been obtained from various sources (including third party sources) and the Fund does not guarantee the accuracy or completeness of such information. All projections, valuations and statistical analyses are provided for information purposes only. Any investment in the Fund is subject to the terms and conditions outlined in the Private Placement Memorandum and associated documentation.