

A security token backed by Brazilian Real Estate

1. Highlights of the offering



- ▶ The security token aims to provide each Purchaser with the opportunity to indirectly invest in Brazilian real estate distressed assets;
- ▶ The first project leveraged on blockchain technology backed by a profitable and well-capitalized investment bank, with the expertise/ strength of BTG Pactual, Enforce and their positive track record;
- ▶ Transparent investment decisions and full disclosure of financial records;
- ▶ Compliant KYC/AML purchase of Tokens;
- ▶ Tokenholders will potentially benefit from periodic airdrop payments - in the form of Ether ("ETH") or a USD-pegged stable coin ("Stable Coin") - based on the performance of a portfolio of urban real estate properties under distressed situation ("Target Assets").
- ▶ BTG Pactual will provide liquidity (including through equivalent market making activities) to Tokenholders that intend to dispose of their investment in Tokens by means of periodic repurchases, which will take place at the request of interested Tokenholders on ReitBZ's website.

2. Investment Opportunity

Notwithstanding the tough recession that Brazil endured, opportunities in Brazilian real estate are now increasing - especially in distressed markets (which typically offer a higher potential return).

In addition, and as a positive side-effect of the crisis, the Brazilian real estate market has become more mature, having improved in regulation and oversight and having developed mechanisms that allow creditors to process, enforce and collect on foreclosures more effectively.

This positive trend in both the economic and regulatory environment has broadened the opportunities for the acquisition of distressed real estate at substantial discount to the fair market value.

That being said, in order to capture the opportunities available in the Brazilian real estate distressed market, our main investment thesis and portfolio allocation will be concentrated in the purchase and sale of the following assets (Target Assets), namely:

- ▶ Real estate foreclosures by developers who were denied financing post-construction.
- ▶ Real estate returned by buyers that couldn't afford a bank loan after construction.

3. BTG Pactual

This STO relies on the expertise of Group BTG Pactual, a Latin American multi-service investment bank, asset manager and wealth manager.

Group BTG Pactual started as a securities distributor in 1983. In 2006, UBS A.G., a global financial services institution, and Banco Pactual S.A. partnered to create Banco UBS Pactual S.A. In 2009, Banco UBS Pactual S.A. was acquired by the BTG Investments Group, setting up the BTG Pactual Group, which operates in different areas such as: research, corporate finance, capital markets, mergers and acquisitions, wealth management, asset management, sales and trading as well as real estate and special situations.

In Brazil, BTG Pactual has offices in São Paulo, Rio de Janeiro, Porto Alegre and Recife. BTG Pactual is also present in London, New York, Santiago, Mexico City, Lima, Medellín, Bogotá and Buenos Aires.

- ▶ Real estate owned by companies that filed for bankruptcy or judicial recovery.

It is important to emphasize that the targeted real estate at hand will be generally located in the States of São Paulo and Rio de Janeiro and will correspond to urban properties.

As a result of this allocation, we expect:

- ▶ Bargain opportunities. Acquisition of real estate with a discount to fair market value.
- ▶ Potential gains on divestment of real estate as against current price levels.
- ▶ A suitable position to benefit from the recovery of the Brazilian real estate market
- ▶ Strong market outperformance possibilities: when it comes to distressed investments, there is a general trend for higher yield profits than other financial investments in general.
- ▶ Solid portfolio performance under the management of BTG Pactual group/Enforce.

BTG Pactual Group is a leading investor in the Latin American real estate market, with significant expertise in investing throughout the region.

BTG Pactual's platform is structured to exploit market opportunities:

- ▶ One of the leading real estate investors in Latin America;
- ▶ +30 investment professionals exclusively focused on Real Estate;
- ▶ More than US\$ 2.1 billion under management;
- ▶ Strong industry relationships; and
- ▶ Euromoney award for best Real Estate Investors 2017 and 2018.

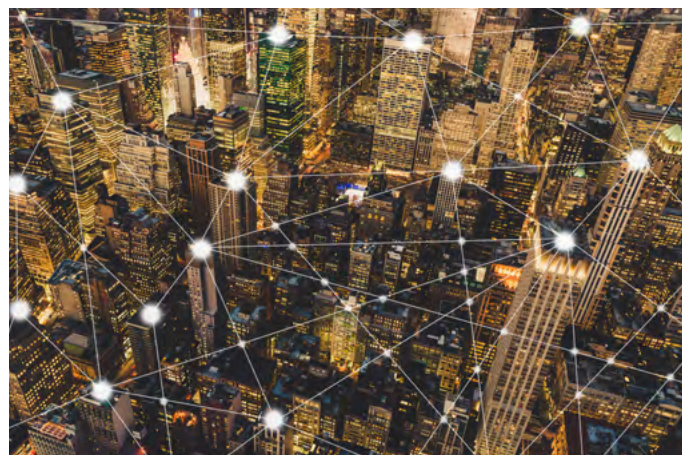
4. Security Token Technology

A blockchain is a decentralized and immutable public database of transactions. The database is organized by connecting a chain of blocks together. Each block contains a group of transactions and the blocks are ordered chronologically and linked together, using cryptographic hashes. Large quantities of computational resources must be expended to create each block, and each one contains the previous block's hash. This is how they are chained.

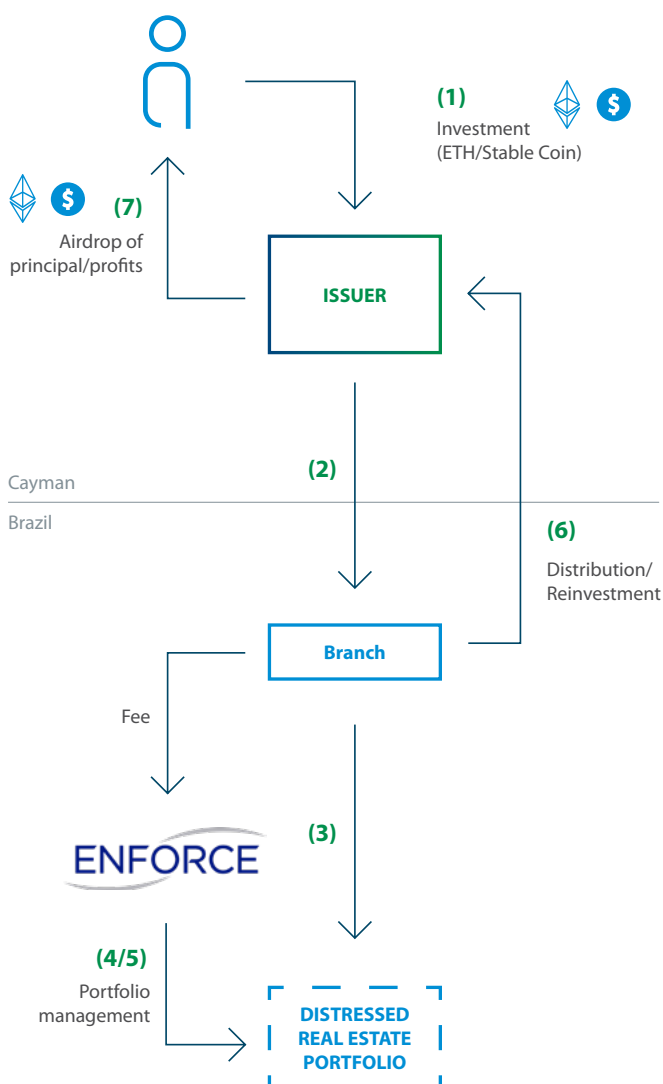
One of the earliest uses of a blockchain was in the creation of Bitcoin. It was the first digital currency following the ideas set out in a white paper written by Satoshi Nakamoto. Bitcoin's blockchain maintains a complete ownership history of every cryptocurrency unit ever created and uses different computer technologies - developed over the years - to guarantee its safety. The underlying blockchain technology enabled highly-efficient transactions to take place between pseudo-anonymous individuals. For the first time in the digital realm, people could place their trust in technology when transacting, rather than turning to an intermediary.

Entrepreneurs realized that if they coupled blockchain technologies with smart contracts, they could build decentralized applications ("dApps") for all types of processes. In order to fund development of these dApps, developers began fundraising through the issue of non-asset backed cryptocurrency or digital tokens which were designed to be utilized on the dApp itself or in an ecosystem or platform created by the developer and known as "utility tokens". This form of fundraising was termed an initial coin offering ("ICO").

However, as several ICO projects have failed to deliver or have been tarnished by fraud, the demand for utility tokens has decreased. Instead, consumers are now looking for tokens with real substance for their digital investments. As a security token offering or "STO" offers a token with the promise of a return (by way of profits, assets or both) as opposed to the promise of utility, purchasers of such tokens are better protected from project failure or fraud.



5. Reitbz Structure



1 After KYC/AML approvals, each Purchaser subscribes Tokens by entering into terms and conditions of purchase and delivering (i) ETH; or (ii) Stable Coin. On the specified delivery date, the Issuer provides the Purchaser with Tokens;

2 The Issuer exchanges the cryptocurrencies received for fiat currency (Brazilian Reals) and invests directly into Target Assets via a branch of the Company registered in Brazil;

3 The funds are deployed for the acquisition of distressed real estate assets (Target Assets);

4 Enforce manages Target Assets and receives a Success Fee, as defined below;

5 Issuer sells (via its Brazilian branch) Target Assets at a profit;

6/7 Issuer may then reinvest proceeds of sale into further Target Assets or may exchange proceeds for (i) ETH or a (ii) Stable Coin and airdrop profits pro rata to the Tokenholders in (i) ETH or a (ii) Stable Coin, as described in the item "Terms and mechanisms for distribution of profits" of the White Paper.

This One Pager does not constitute a prospectus, an offering memorandum and/or other offering document relating to the Issuer and has not been reviewed or approved by any financial regulator or securities commission in any jurisdiction. Prior to investing in Tokens, prospective purchasers should carefully read the full Whitepaper and carefully consider the section "Risk Factors" of the Whitepaper, which despite not providing an exhaustive list or explanation of all the risks purchasers may face when investing in Tokens, shall be used as guidance.

For more information, please visit www.reitbz.io