



Strategic Vision

This is a strategic vision of our perfect customer story – which means it tells the story the Integrity Holdings Group team is here to make come true for our customers. The main difference between our Strategic Vision and a “mission statement” is that we can each relate to it, be the hero of it, and make it come true every day through our valuable contributions. It’s designed to let us all know how we fit into the perfect story in meaningful ways. It will be used on a regular basis by everyone as a guide for whom we serve best, how we serve them best, and why it is truly worthwhile to work here.

Probably the most important part of this is the fact that all of us must clearly understand not just our work, but exactly how our actions will improve the satisfaction and quality of life of our customers, and how to communicate that with our actions.

Our partners and investors typically align with our core values, which are: Christ-centeredness, Integrity, Growth, Humility, and Respect. Our investors appreciate that every job function in our company is documented and fully systemized. We reward our employees for exemplifying these core values in the great work they do. We all take ownership of our responsibilities and feel great about knowing that our efforts are rewarded.

This is our vision of “perfect” and we’re excited to see you in your starring role. Thank you for being a part of this vision!

Sean Healy, Chief Operating Officer
Integrity Holdings Group, LLC



Whom We Serve Best.

Our story starts with a wealthy individual named Edwin. Edwin recently received his capital back from a prior investment and deposited a large sum of money into his account, bringing his liquid assets to over \$5,000,000. Determining the wisest course of action for what to do with this kind of wealth is a big decision, and he realized there are a few things to consider:

1. Edwin knows for sure that investing his capital is the right thing to do and that choosing not to invest is a bad idea. If that cash doesn't earn a return, it can't hedge against inflation and rising interest rates and would start to dwindle fast. On the other hand, if Edwin could invest it in something with a good return, he will generate passive income that can cause exponential growth in his wealth if properly stewarded.
2. He must carefully choose what type of assets to invest in and recognize that some have stronger trends than others. The stock market has been volatile lately, and with the way current affairs have been going, it's tough to plan for consistency. Crypto investments have done well for some people, and others have lost significantly, so it seems too risky. Real estate has historically always appreciated in value when properly managed.
3. Regardless of asset type, there are inherent risks in entrusting his money to someone else, so he wants to find an opportunity with an investment manager that can quickly build trust - someone with a track record of continuously delivering value and purpose for their investors.
4. It would be ideal if Edwin's investments were not just a safe place to park capital and a stable source of passive income, but also provided economic advantages such as depreciation to help offset his unreasonable tax burden. Real estate is one such asset class.

Based on all of these factors, Edwin decided that investment options secured by tangible real estate assets with passive double-digit returns would be an ideal place to invest at least 10% of his liquid capital. He started asking some of his investment-savvy peers if they have heard of any opportunities that might fit those criteria.

One of Edwin's trusted friends recommended that he check out a podcast called "Investing with Purpose". Edwin listened to the podcast and was intrigued by the content



because it sounded so different from most talk about wealth generation. The host, Steven, is one of the owners of Integrity Holdings Group. Steven was talking about a unique strategy that makes it possible for the company to use its own profits to donate to a multitude of charities without affecting investors' steady stream of passive income and tax benefits, Edwin realized that this opportunity could meet all of his personal desires but have that added advantage that is hard to ignore – this investment also makes a meaningful difference in the lives of many thousands of people. The fact that IHG does this without affecting their investors' returns makes it a win-win-win for everyone involved. This really is “Investing with Purpose”!

After doing some research and reading through some of our 5-star reviews on Google, Edwin went to the investingwithpurpose.org website mentioned on the podcast. He was truly impressed with the impact that our company is making through dozens of non-profit organizations doing work all around the world. He read more about the team and what we do. It was also helpful for him to see the various video and written testimonials from our investors.

With his curiosity piqued, Edwin decided to click on the conveniently placed button to “Join the IHG Investor Club” to find out more. After filling out a quick questionnaire, he submitted the application. Within minutes, Edwin received a confirmation email with some more details about what IHG does. That day our Director of Investor Relations, Celia, gave Edwin a call to welcome him and let him know what to expect. Great communication is something that sets us apart from our competition.

Edwin immediately sensed Celia's sweet and sincere demeanor over the phone and felt reassured that these could be the right people to invest with. She mentioned that he would receive an email inviting him to our next webinar explaining the specific fund offering that we had available. Edwin acted quickly to sign up before all the seats were taken.

When Edwin logged into the webinar, he met Steven, the owner of the company whom he had heard on the podcast. Steven started the webinar and explained the many unique benefits of investing with IHG:

Edwin liked what he heard on the webinar because it was clear how thoroughly we have analyzed and addressed the many aspects of the specific types of investments that we handle. We understand that our investors are looking for more than just financial returns. The webinar confirmed that we offer a unique investment model that not only



provides capital preservation and tax advantages but also allows our investors to make a positive impact on the world alongside us.

Edwin decided investing with Integrity Holdings Group is the right move for him. He clicked to opt-in on the follow-up email he had received after the webinar. Within minutes, he received an email describing what happens next, which is an accreditation verification process that IHG pays for and provides a convenient link to enter some financial information to a third party.

Next, Edwin received a DocuSign in his email with all the legal documents and requests for information necessary to subscribe as an investor in the current offering. We put a lot of thought into making the DocuSign process as user-friendly as possible, with conditional logic to help guide the signer through, and notes provided where it may not be intuitive how to answer.

Within two days, Edwin received a fully executed copy of the subscription documents in his email, and an invitation to log in to the investor portal provided by our fund administrator. From that point on, Celia stayed in regular contact with him about when his capital would be called. Celia called him to verbally verify the wiring instructions for Edwin to contribute his capital to the fund, as well as verify the instructions for his account for us to send distributions to. Celia always answers any remaining questions and explains how next steps will work- in this case, sending capital so we can close on a new property and start paying those double-digit returns!

After receiving the capital call notice, Edwin knew exactly what to do. He went to his bank and wired the amount he had committed. Later that day, Edwin received a capital contribution confirmation email from our fund administrator. He is now officially on the books with IHG as a funded investor who is building passive income, receiving tax benefits, and helping to generate resources to help people in need.

From that point on, Edwin has received all the top-notch customer service our company strives to offer. He sees monthly distributions in his bank account and statements in his investor portal. He receives our newsletters with updates on what the company and our charity partners are up to, as well as a quarterly update on the fund with highlights of how our properties are performing and any new acquisitions or dispositions.



We want our customers to feel that investing with us is both rewarding and simple. Investing with Integrity Holdings Group should feel like it was the right call and be something our investors would readily recommend to their friends and family.

How we serve them best.

At IHG, we believe we will serve our investors best by striving to have a strong healthy company culture internally. For instance, we use a system called the Entrepreneurial Operating System (EOS), which helps define us as a well-oiled machine. This includes a meeting cadence that helps us to keep our core values and our purpose in focus. We have a quarterly meeting to review the vision and review how much closer we've come, and what to do next to get closer over the coming quarter.

On a weekly basis, we start out with a Bible study and team prayer on Monday morning and then dive right into our "L10 meeting" which is part of EOS. In the L10, we celebrate good news, track the progress of weekly metrics and quarterly projects, identify any issues we can think of, and then start solving them in priority order. Everyone in the company is encouraged to speak up if they see room for improvement in any area of our vision, people, data, or processes. We have systems in place for adding issues to the list throughout the week in preparation for this meeting. We feel strongly that this vital maintenance routine keeps our company running smoothly and efficiently.

We also have same-page meetings to supplement the L10 with more specific and personal attention. Each employee has a same-page meeting with their manager, and the leadership team has a weekly same-page meeting. These meetings are a great opportunity to discuss role-specific issues, training and mentoring needs, goals and performance that are not relevant to the rest of the team. Leadership also reviews high-level status of all properties and projects in their meeting to help identify and clear roadblocks.

- Of primary importance to our team is our "Investing with Purpose" focus that allows us to affect change in a wide variety of humanitarian ways. We believe that God's purpose for us is to use the resources provided to us to bless people in need and effect positive change in our society.



- To make that possible, we first must make sure our Investors will receive a healthy preferred return, which means they get paid before the company makes any profit. This motivates us to maximize profits, so investors get paid first and charities second.
- Our investors also accrue a matching return until we sell or refinance a property and return their capital to them. This strategy helps us to maintain healthy cash flow while operating each deal but keeps investors interested by doubling the preferred return.
- And as if that is not good enough, we also negotiate a pro-rata portion of the remaining sale proceeds after mortgages and investors are paid back.
- While many other investment firms send quarterly distributions, we send monthly distributions.
- Diversification of assets within our fund offerings means that all investors benefit from the success of all properties - no one misses out on the top-performing deals or gets the short end of the stick with a lower performer.
- We carefully vet the institutional sponsors we partner with to ensure they have and will continue to perform to the very high operational standards we set for them.
- Our Acquisitions team re-underwrites the underwriting our sponsors send us to validate their assumptions and the feasibility of their plan for each property. We are intentionally conservative to ensure not only that our investors' return will be covered, but that there will be more than enough to give to charity, cover expenses, and pay ourselves.
- We provide an extra layer of security in our investments by paying dedicated in-house asset managers to monitor our partners' asset management teams and hold them accountable.
- We strive to improve not just the surroundings for our tenants and on-site staff, but the overall quality of life. To that end, we hire an onsite ambassador to build relationships with tenants and staff, provide otherwise unavailable moral support, and help identify and address tenant financial needs and lease renewal issues.



This helps ensure the success of the property manager by encouraging tenant retention and minimizing delinquency, which improves revenue.

- We always meet or exceed SEC regulations, and make sure of it by paying very costly attorneys and accountants to keep us safe. When required, property appraisals and audited financials are completed.
- We always strive for excellence, even when there is a higher cost associated with doing so. Our customer's time, capital, and future are important to us, and we treat them all with respect, even when it's not easy. That is what we call Integrity.

Why it is truly worthwhile.

We believe that investments can and should be used as a tool for positive change. We believe that the financial future of us and our investors is about more than just financial returns. By choosing to invest with us, all parties involved can make a meaningful impact on the world while also achieving financial goals.

Our company donates a portion of its profits to charities that make a positive impact on hundreds of thousands of people across the world. We contribute to organizations that focus on a variety of social, environmental, and economic issues, including poverty reduction, disaster relief, education, healthcare, and many other causes. Our contributions to these organizations not only provide direct support but also raise awareness and create a culture of philanthropy, encouraging others to get involved and make a difference. Through "impact investing", we strive to be a light in the dark places. We believe our team, customers, and potential customers came to us for a reason. Our goal is to improve their lives, as well as the lives of our partners, employees, tenants, and non-profit beneficiaries. We want to make an impact on everyone who is put in our path. Making this impact is more important than profit. That is why we do it and why what we do matters.