

Building Wealth Without Bureaucracy



2007

CAREIF[®]
Caribbean Real Estate Investment Fund

OUR OPPORTUNITIES

CAREIF has developed various programmes and products to satisfy the needs of the investors, and ensure their expected returns and desired wealth. These include:

1. The **Real-Estate Investment Club (RIC)**¹ – RIC is a subsidiary of CAREIF LTD and is a privately owned and operated membership organization. Persons are invited to become members and are entitled to various industry-related benefits associated with our Club. Our Club benefits include cash rebates that are based on projections. We anticipate that every three (3) years each member will receive a minimum cash rebate of US\$5,400 for life. This benefit is almost like having a pension plan, but is actually superior in that it is actually accessible long before retirement! With such a plan, beneficiaries will always have real cash to help fight the inflationary trends. Members can earn commissions of US\$50 for each successful membership referral. Thus, these income-generating opportunities offered under the Real Estate Investment Club can easily be seen as an asset to the individual and the country as a whole. Other benefits for RIC Members are:

- **Foreclosure Protection and Prevention** – we develop strategies for members experiencing difficulties in making mortgage payments, e.g. when institutions such as banks threaten to take away the assets of our members. We will intervene on their behalf with the mortgager hence preventing foreclosure. This will defend the housing sector from conditions such as is now happening in the USA housing market. A stabilized housing market and financial sector can only strengthen the Jamaican economy into the distant future.

- **Portfolio Development & Management** - We will develop and manage affordable and diversified real estate portfolios for our members; which will generate sustained wealth for life. We will work with members irrespective of their income and/or assets. Thus, if there are members needing a house or a home but do not have enough cash or land, the Real Estate Investment Club will work with them and show them how to achieve one or both.

- **Scholarship** - Scholarships are offered to RIC members and their families. These scholarships are assignable, meaning members have the option to transfer the benefit/scholarship to someone else.

¹ Refer to: <http://www.ricja.com/>

- **Disaster Preparedness Programme** – Members of this programme can benefit if damage or total destruction is done to their primary residential properties. RIC will fund and/or stand as guarantor to lending institutions for the repairs or reconstruction of our members' damaged homes. This will assist Government in reducing the many costly subsidies that are necessary after or accompanying natural disasters which usually cost millions in scarce funds.

- **Home Ownership** - This benefit will see the members owning his or her own home in our developments through first choice. This will give members an advantage in guaranteed home ownership with CAREIF's developments.

- **Property Listing** - Residential or commercial properties owned by members that are being sold, rented or leased will be placed free of cost on our website until January 01, 2008.

- **Electronic Books** – Download of electronic books from our database of over 100 books.

- **Achievers' Group** – This group of members can enjoy monthly as well as residual income. Members at the very least can start earning a substantial residual income without the usual stress associated with a typical income opportunity, such as a second job. This income can then be invested in the wider Jamaican economy.

2. **Pre-Construction Sales** – Pre-Construction is where many Real Estate Investors make major returns on their initial investment (ROI). CAREIF Ltd. will offer discounted prices on homes to early and smart buyers who will then wait until construction of the buildings and projects are completed, and then sell at a much higher value. The result could be buying their homes at a discount. Many persons worldwide build tremendous wealth via this method. Jamaicans and the economy will ultimately benefit.

3. **Debt Funding Programme** – The concept behind CAREIF's Debt Funding Programme is to give individuals and institutions with liquidity, a greater return than they would have normally received from financial institutions. Both small and large investors have the opportunity to benefit from our high returns with low risks. This opportunity being offered locally will reduce the number of Jamaicans searching and utilizing similar opportunities found in developed countries and states such as Florida. Jamaica continues to

lose millions if not billions to investments internationally. Recent ones include land purchases in Texas; Georgia and Florida. CAREIF through RIC will therefore benefit the economy in a way never before done by one corporation. Especially significant is that the profits from the corporate and RIC's activities stay here in Jamaica to be re-invested.

Here the investor merely becomes the lender and CAREIF the borrower. CAREIF's projected net worth and growth coupled with its real estate holdings, makes us credit worthy in which our debt funding investors can rest assured that they are very secured and protected. We have some hot debt funding promotions, namely:

- **6 to 60 in 36** – For an amount of J\$6,000,000/ US\$100,000 a payment of \$60,000,000/US\$1,000,000 will be made in 36 months. This may be pro-rated to fit customers' needs. (E.g. \$1,000,000 will yield a return of \$10,000,000 in 36 months.)
- **RIC PLUS** – CAREIF's Real Estate Investment Club members can take advantage of our RIC Plus promotion. Members will receive an **added benefit** of 10-12% on minimum US\$1,000 and 20-25% on minimum J\$20,000. An annual calculation is done, however, lump sum payments will be made at the end of 3-years. This promotion is only available to CAREIF's Real Estate Investment Club members.
- **PASSPORT PROGRAMME** – This programme is targeting everyone. A 1% interest above market rate will be paid on minimum US\$1,000 loan to the company or the Club. Interest is calculated annually with maturity at the end of 3 years.
- **DIAMOND DEAL** – Interest is paid at 100% on a minimum amount of US\$10,000. Interest is calculated at the end of a year. **LIMITED OFFER.**
- **PLATINUM PLAN** – Interest is paid at 110% per annum on minimum amount of US\$10,000. Interest is calculated annually with maturity at the end of 3 years. **LIMITED OFFER.**

4. **Equity Opportunities** – CAREIF Equity Programme deals strictly in Joint Venture Partners providing funding for part ownership in developments and/or acquisitions. These Joint Venture Equity owners have the option of transferring titles or deeds to themselves if they so desire. All our Equity Agreements give percentage ownership in real estate bought and/or developed by the funding sources and CAREIF Ltd.

The Equity Department at CAREIF is designed to offer persons a unique opportunity to become Equity/Joint Venture partners in developments done by the company. This is done in a protected environment with a legally binding contract. Partners will therefore share in the profits from our proposed developments such as our state of the art **Phenion On The Ridge Hotel Resort and Spa, Sunset Town Centre** in Montego Bay, **and Phenion Preserves** in Clarendon.

5. **Joint Venture Programme** – The Joint Venture Programme aims to take advantage of the Caribbean real estate market, whereby under a contractual agreement CAREIF will join with individuals and other companies to create mutually beneficial partnerships for the development of real estate.