PARTICIPANT®
CAPITAL

PARTICIPANTCAPITAL.COM

BUILD A REAL ESTATE PORTFOLIO

WHILE RETAINING FULL OWNERSHIP OF YOUR DIGITAL ASSETS

PARTICIPANT CAPITAL

IS THIS YOU?

I'M A LONG-TERM HOLDER OF CRYPTO
AND I WANT TO DIVERSIFY INTO HARD ASSETS

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HOWEVER…

I DON'T WANT TO SELL MY CRYPTO

AND PAY CAPITAL GAINS TAX

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NOR...

LOSE THE FUTURE UPSIDE

SINCE I EXPECT IT TO GO UP

PARTICIPANT CAPITAL BRIDGES THE GAP BETWEEN THE DIGITAL AND TANGIBLE WORLDS

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OUR INTEGRATED LEVERAGE PLATFORM ALLOWS YOU TO DIVERSIFY INTO REAL ESTATE *WITHOUT SELLING YOUR CRYPTOCURRENCY*

NO LOSS OF POTENTIAL UPSIDE

NO BARRIER TO DIVERSIFICATION

NO TAXABLE EVENT

This communication is intended for informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any securities. Any such offer or solicitation will be made only by means of a private placement memorandum or other offering materials and only in jurisdictions where permitted by law. Investors should consult with financial and tax professionals to understand the implications of their investments and be prepared for both potential gains and losses.

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3 SIMPLE STEPS

A SEAMLESS PATHWAY TO INVEST IN CLASS-A REAL ESTATE

1 Deposit your cryptocurrency into the Participant Wallet (Powered by Fireblocks)*

2 Fill in our easy forms and digitally sign related documents

3 Up to 50% LTV will be placed into a managed institutional real estate fund

*To learn more about Fireblocks, see the **Fireblocks Technology** section for more information

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NOW YOU CAN CONTINUE TO GROW YOUR CRYPTOCURRENCY

WHILE BUILDING YOUR REAL ESTATE EMPIRE

ASSET CLASS

Portfolio

MIXED-USE

MULTIFAMILY

RESIDENTIAL

HOSPITALITY

MASTER PLANNED COMMUNITIES

PARTICIPANT TARGET ASSET TYPES

RECENTLY COMPLETED PROJECTS

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ABOUT PARTICIPANT

Participant Capital is the investment arm of Royal Palm Companies (RPC), a real estate asset manager and developer founded in 1978. RPC formed Participant Capital in 2011, to allow individuals to invest side-by-side with institutions in major real estate development projects.

Recently, Participant created a new innovative platform to bridge the gap between the digital and tangible worlds. This multi-faceted platform is the most cutting-edge process to convert cryptocurrency into real world assets, without having to sell your digital currencies.

1978

RPC Founded

$5B

Real Estate Assets Managed & Developed

10K+

Units Delivered in a Diversified Portfolio

18M+

Over 18 million sq. ft. of Real Estate Delivered

*Experience is a combination of both Participant Capital and Royal Palm Companies' shared leadership history

BUILD WEALTH THE OLD FASHIONED WAY

BRICK BY BRICK

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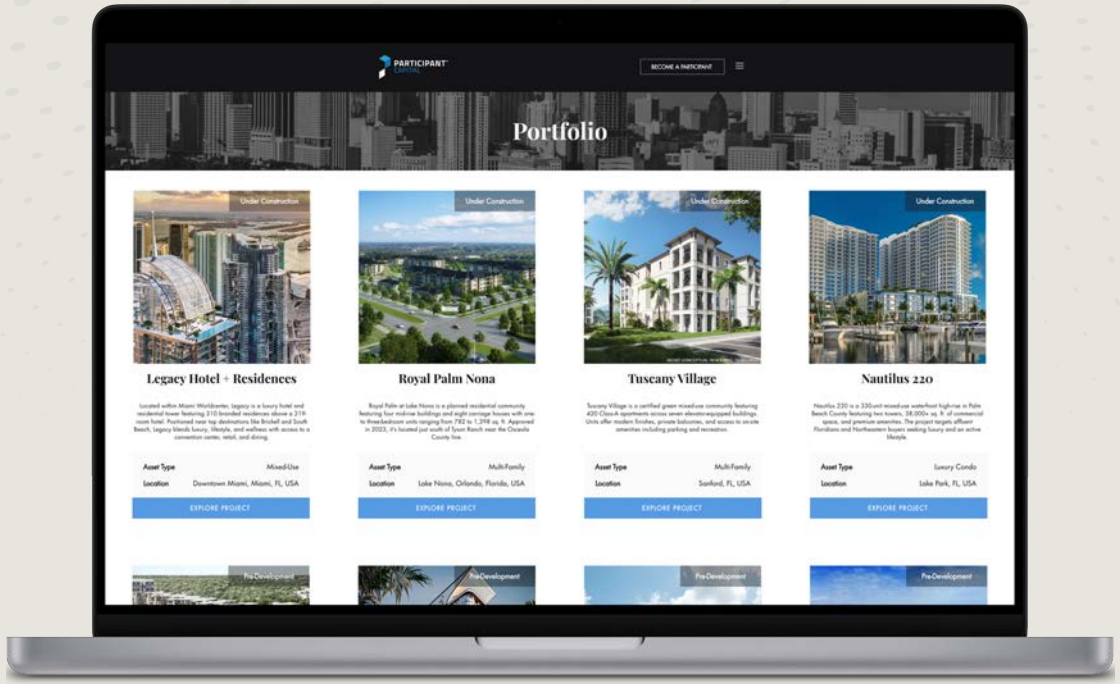
QUESTIONS YOU ARE ASKING YOURSELF

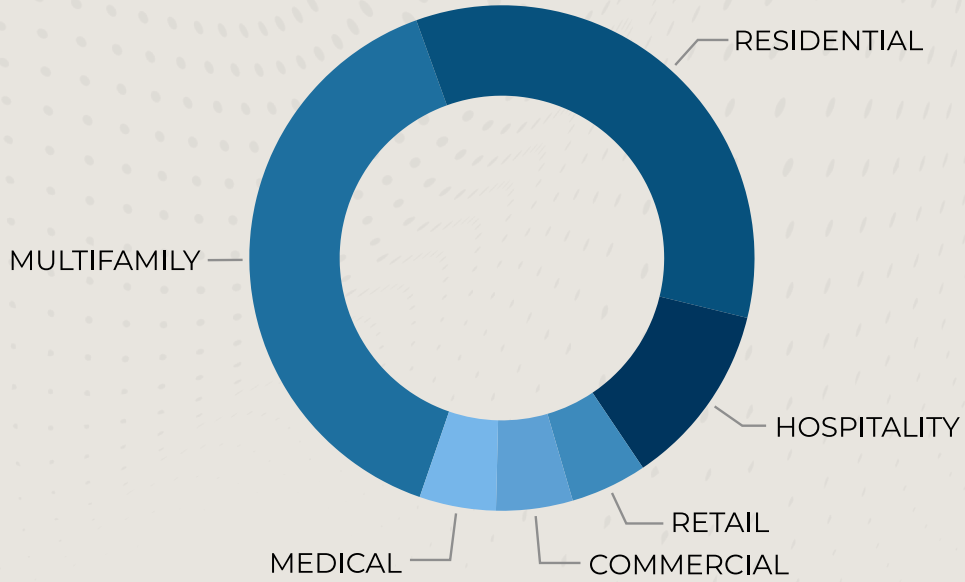
WHERE ARE MY FUNDS INVESTED?

PARTICIPANT WEBSITE



Participant Capital's website showcases all active real estate projects. All funds will be allocated to projects in pre-development and under construction.

DIVERSIFIED PORTFOLIO



Participant allocates capital across a diverse range of real estate asset classes, with a primary emphasis on residential properties.

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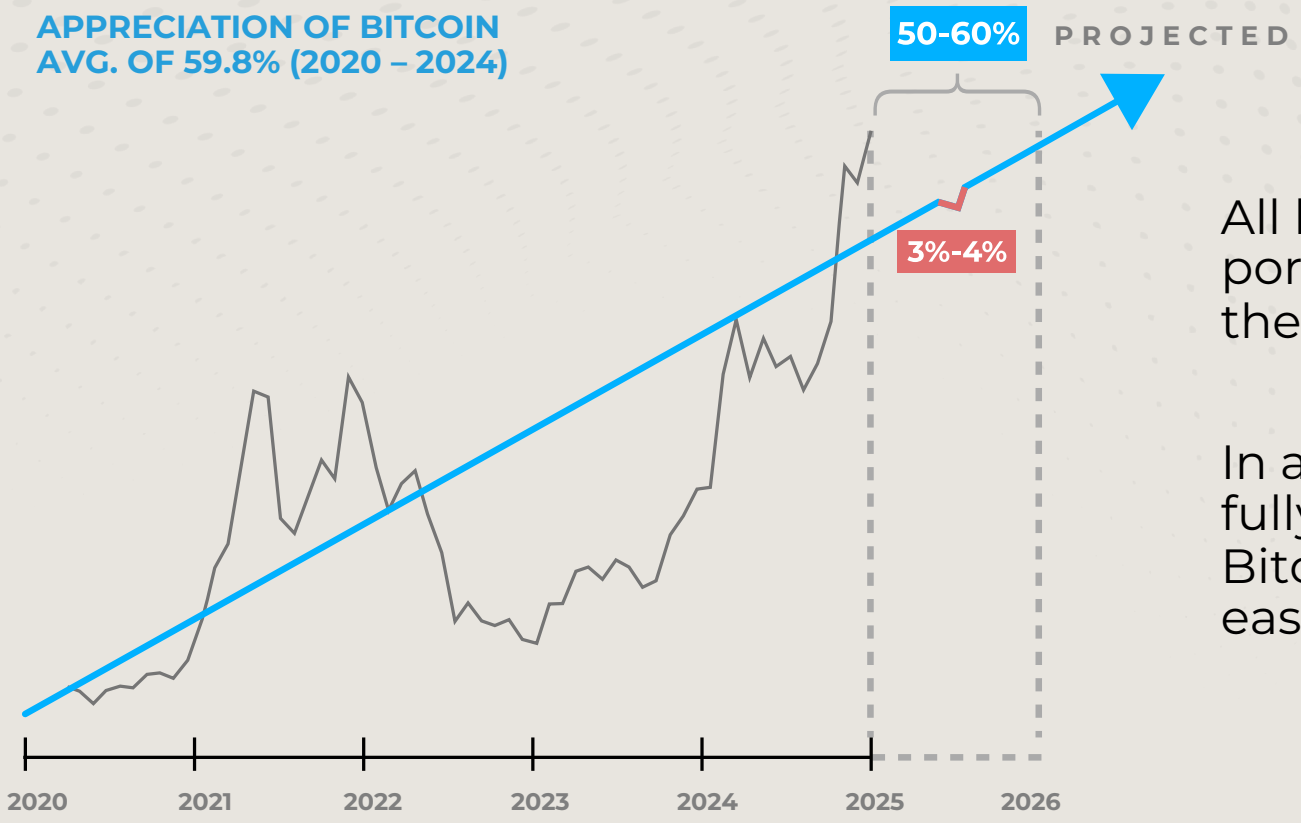
ARE THERE ANY COSTS?



All borrowing costs are accrued with a portion offset by the interest earned on the cryptocurrency held in your wallet.

In addition, with your cryptocurrency fully intact and historical growth rates of Bitcoin at 50-60%, a rise of only 3-4% will easily cover any remaining costs.

*This is an estimate and is for illustrative purposes only. Source: Appreciation of Bitcoin (2020 – 2025) sourced from Curvo. Based on Curvo's data, Bitcoin's average annual return from 2024 to 2025. Cryptocurrency investments carry inherent risks, including volatility and potential loss of capital. Past performance is not indicative of future results. Please refer to the Important Disclaimers located at the end of this presentation for additional information.

PARTICIPANT CAPITAL

WHAT IF THE VALUE OF MY CRYPTOCURRENCY GOES DOWN?

If your cryptocurrency value goes down, you will be happy you diversified and created a hedge against your losses. Our automated alerts will always keep you in balance.

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DIVERSIFYING INTO REAL ESTATE CREATES A HEDGE AGAINST LOSSES

REAL ESTATE HEDGE	CRYPTOCURRENCY VALUE
100%	5% ↓
100%	10% ↓
90%	15% ↓
70%	**20% ↓**
55%	25% ↓
45%	30% ↓

In this example,

If your cryptocurrency value dropped by 20%, based on historical returns, diversifying into real estate can offset your losses by 70%

The information provided herein is for informational purposes only and should not be construed as financial, investment, or legal advice. Investments in financial markets, including cryptocurrencies, real estate, and other asset classes, are inherently speculative and involve substantial risk, including the risk of loss. Investors should carefully consider their investment objectives, risk tolerance, and financial situation before making any investment decisions. *Past performance is not indicative of future results. The value of investments may fluctuate due to market conditions, economic factors, interest rate changes, regulatory developments, and other external influences. Cryptocurrencies, in particular, are highly volatile and may experience significant price fluctuations within short periods. The market for digital assets is subject to risks including but not limited to liquidity constraints, technological failures, cybersecurity threats, and regulatory uncertainty, which may impact the viability of investments. Average historical real estate returns from Royal Palm Companies development projects, though individual results may vary and are not guaranteed.

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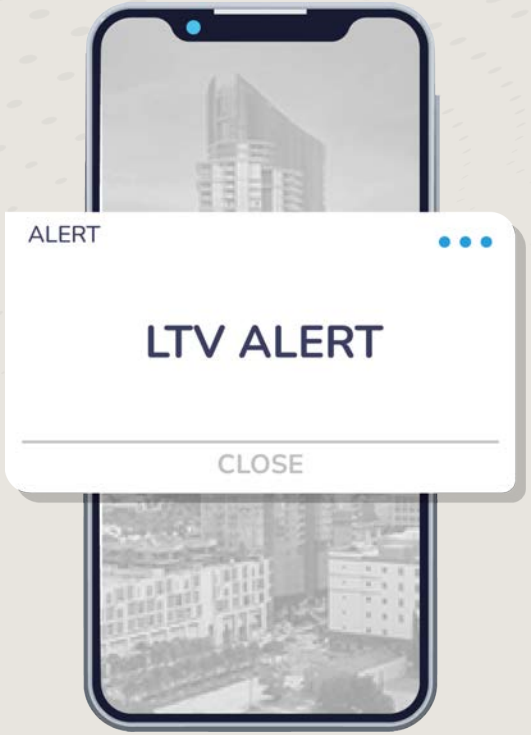
AUTOMATED PLATFORM



Your initial investment is set at 50% LTV.

In the event your LTV rises above 65%, you will receive an automated alert giving you the option to deposit more cryptocurrency to get your account in balance.

Only in the event your LTV reaches 78%, without action by you, the automated system will balance your account by selling enough cryptocurrency to stay compliant. (Just below 78%)

There is no risk of the system freezing funds ensuring ease of access and control over your assets.

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DIGITAL TO PHYSICAL: THE PARTICIPANT MODEL

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TRADITIONAL OPTION VS. THE PARTICIPANT PLATFORM

	TRADITIONAL	PARTICIPANT
REAL ESTATE ALLOCATION	$100,000	$100,000
CAPITAL GAINS TAX	($20,000)	-
NET CASH INVESTED	$80,000	$100,000
CRYPTOCURRENCY GAINS (INCL. COSTS)	-	$32,300*
REAL ESTATE GAINS	$15,760	$19,700
TOTAL VALUE	**$95,760**	**$152,000**

*This example assumes that the real estate grows at the same pace annually in both scenarios and cryptocurrency grows by *30-40%.*

If cryptocurrency appreciation is higher, the disparity will be even greater.

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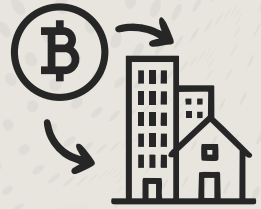
TRANSFORM YOUR DIGITAL WEALTH INTO TANGIBLE ASSETS WITHOUT SELLING A COIN

WITH EXPECTATIONS OF CRYPTO VALUES GOING UP...

YOU HAVE 2 OPTIONS



CRYPTO-TO-CONCRETE

Pay off your balance, and you've effectively transformed your Bitcoin into Real Estate.

BRICK-BY-BRICK WEALTH

Or invest your gains into real estate, "rinse and repeat."

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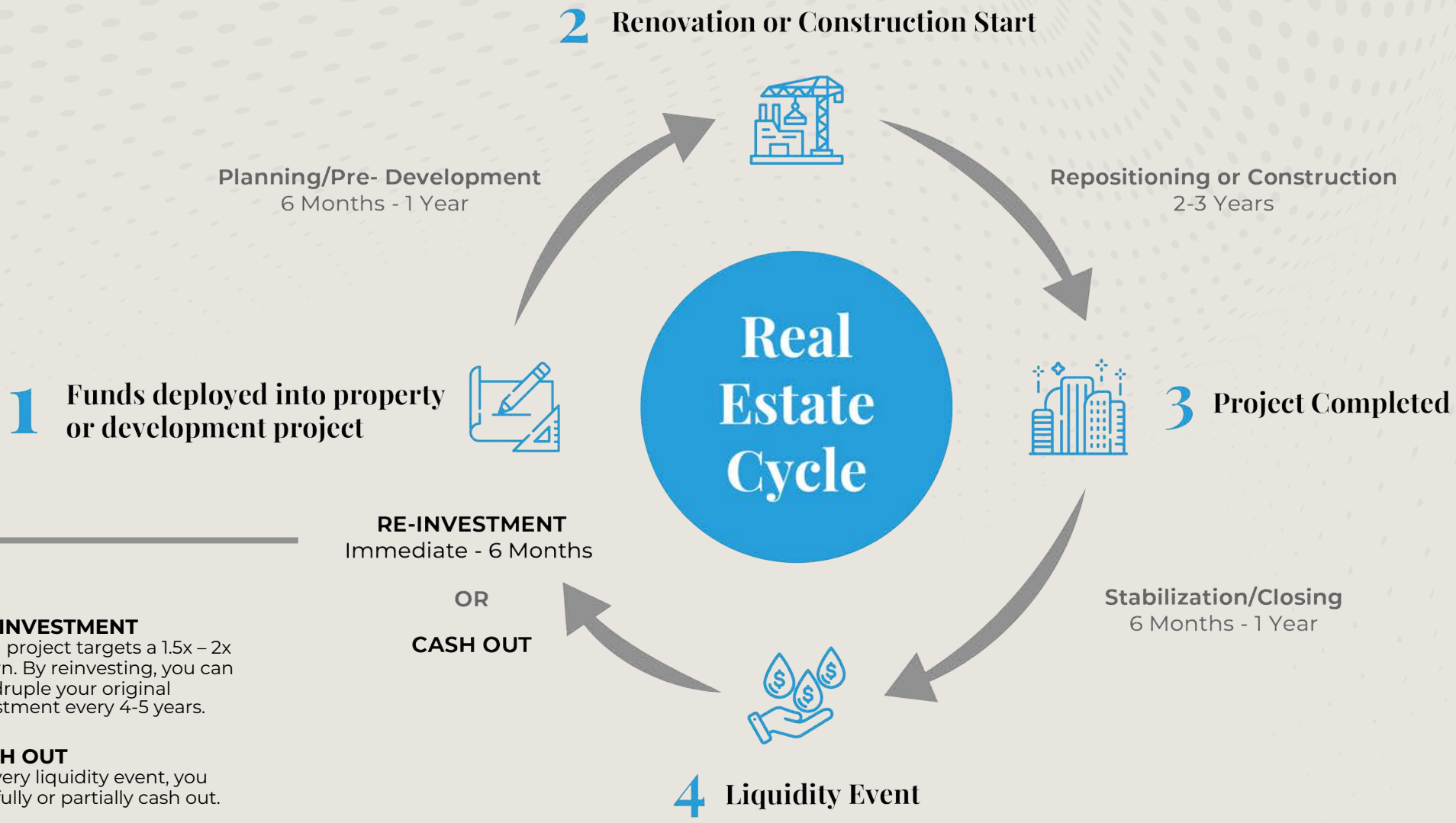
COMPOUND YOUR WEALTH



RE- INVESTMENT
Each project targets a 1.5x – 2x return. By reinvesting, you can quadruple your original investment every 4-5 years.

CASH OUT
At every liquidity event, you can fully or partially cash out.

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PEACE OF MIND

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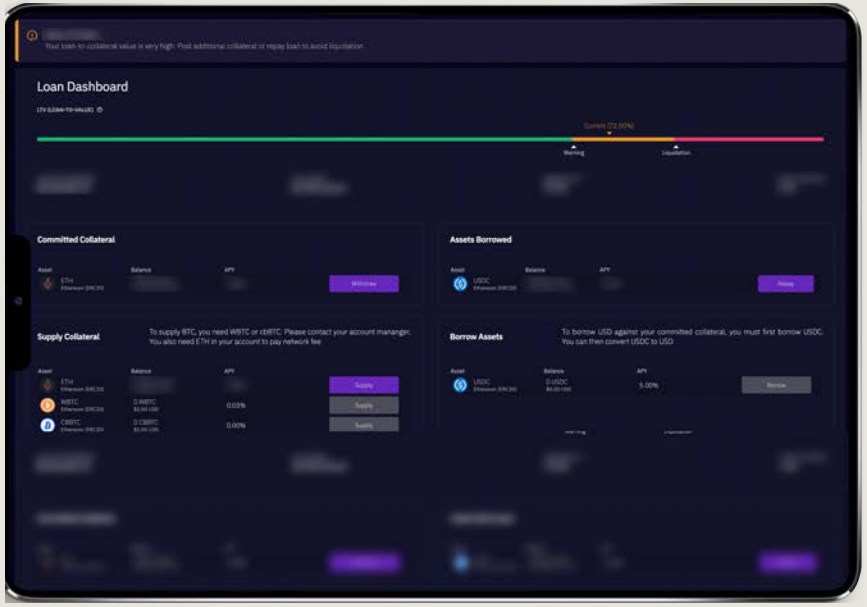
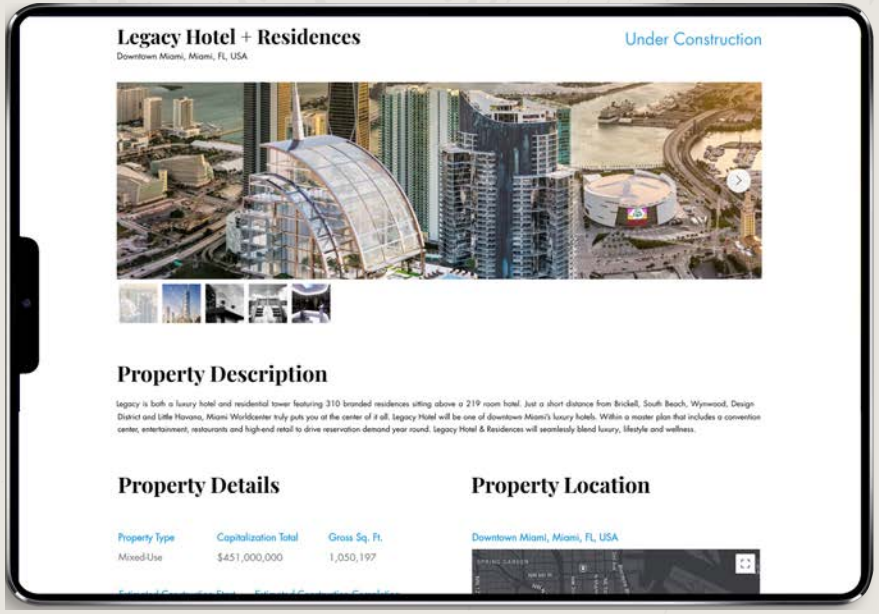
INVESTOR PORTALS PROVIDE UP-TO-DATE INFORMATION

INVESTMENT DASHBOARD



You can see your Dashboard anytime on the online portal, detailing your cryptocurrency balance, LTV status, and the funds allocated to real estate projects.

REAL ESTATE INVESTMENT PORTAL



Participant Capital provides quarterly reports on all its real estate funds and its investments, including project status, progress images, and completion schedules.

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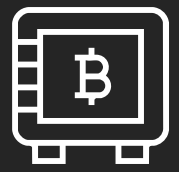
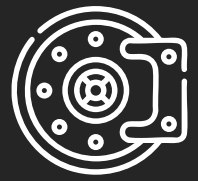
SECURED EVERY STEP OF THE WAY



WALLET SECURITY

Fireblocks is the most secure wallet technology available, trusted by over 2,500 financial institutions, major banks, hedge funds, and has secured over $10 trillion in transfers. See complete list of Fireblocks' wallet protection in the "Fireblocks" section.



WALLET SEGREGATION

Your cryptocurrency assets are held in a segregated vault and not commingled with other's assets. You have 24/7 access to your cryptocurrency assets.

REGISTERED ADVISOR

Participant Capital is a Registered Investment Advisor (RIA) and is registered with the U.S. Securities and Exchange Commission (SEC).

TRANSPARENT REPORTING

All Participant real estate funds utilize third-party administrators to produce investor statements and also issue audited financial statements to provide clear visibility into each fund.

RELEASE OF ASSETS

You have the option to pay off an outstanding balance to release your cryptocurrency and continue to maintain your real estate portfolio. You can also utilize your wallet's appreciation to pay off your balance, eventually allowing you to own the real estate for free.

Participant Capital Advisors, LLC is an investment adviser registered with the U.S. Securities and Exchange Commissions (SEC) which does not imply endorsement or approval. We do not provide legal or tax advice. Investing involves risks, including loss of principal. Past performance does not guarantee future results. SEC registration does not imply a certain level of skill or training. For additional important information view our ADV Brochure, found here: www.adviserinfo.sec.gov/firm/summary/304859

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Fireblocks

1. Your assets are held by Fireblocks' MPC wallet technology. Fireblocks' security layers multi-party (MPC) cryptography and secure hardware enclaves to protect all attack surfaces and eliminates the reliance on a single security technology.

2. The key share or partial keys are spread out across multiple devices or locations, preventing any single point of failure.

3. Fireblocks is SOC 2 Type II certified, demonstrating its commitment to high standards in security.

4. It has also obtained ISO 27001 certification, which specifies requirements for establishing, implementing, maintaining, and continually improving an information security management system.

5. Fireblocks is the first company to achieve the Cryptocurrency Security Standard (CCSS) Qualified Service Provider Level 3 certification, the highest level of this standard.

6. In addition, the system is designed to remove human interaction, meaning no one can manipulate or access the funds, ensuring full security.

For detailed information on Fireblocks' legal, operational, and security policies, please refer to www.fireblocks.com

IMPORTANT DISCLAIMERS

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INVESTMENT STRATEGY

The description herein of the approach of Participant Capital and the targeted characteristics of its strategies and investments is based on current expectations and should not be considered definitive or a guarantee that the approaches, strategies, and investment portfolio will, in fact, possess these characteristics. In addition, the description herein of the Funds' risk management strategies is based on current expectations and should not be considered definitive or a guarantee that such strategies will reduce all risk. These descriptions are based on information available as of the date of preparation of this document, and the description may change over time. Past performance of these strategies is not necessarily indicative of future results. There is the possibility of loss and all investment involves risk including the loss of principal.

FORWARD LOOKING STATEMENTS/PROJECTIONS

Any projections, forecasts and estimates contained in this document are necessarily speculative in nature and are based upon certain assumptions. In addition, matters they describe are subject to known (and unknown) risks, uncertainties and other unpredictable factors, many of which are beyond Participant Capital's control. No representations or warranties are made as to the accuracy of such forward-looking statements. It can be expected that some or all of such forward-looking assumptions will not materialize or will vary significantly from actual results. Accordingly, any projections are only estimates and actual results will differ and may vary substantially from the projections or estimates shown.

GRAPHS/CHARTS

The graphs, charts and other visual aids are provided for informational purposes only. None of these graphs, charts or visual aids can and of themselves be used to make investment decisions. No representation is made that these will assist any person in making investment decisions and no graph, chart or other visual aid can capture all factors and variables required in making such decisions.

INVESTMENT TERMS AND CONDITIONS

The summary provided herein of the investment terms and conditions does not purport to be complete. The applicable offering documents should be read in their entirety prior to an investment in a Participant Capital investment fund.

REGULATORY

Participant Capital Advisors, LLC is an investment adviser registered with the Securities and Exchange Commissions (SEC) which does not imply endorsement or approval. We do not provide legal or tax advice. SEC registration does not imply a certain level of skill or training. For additional important information view our ADV Brochure, found here: www.adviserinfo.sec.gov/firm/summary/304859.

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