

HAUSVORTEIL

Turning Real Estate Equity into Opportunity.

**Leading Multi-Product Provider
in the Equity-Release Market**



Management: Expertise in scaling real estate and tech companies.



Sören Ploschke
CFO & Head of Legal Affairs

With more than 20 years of experience in law, finance, and capital markets, Sören Ploschke brings deep expertise in corporate governance and financial management. Before joining HausVorteil AG, he held senior positions including Head of Finance at tick Trading Software AG, a publicly listed company, where he was responsible for financial strategy, regulatory compliance, and capital market communications.



Dirk Hotopp
Chief Sales & Marketing Officer

Dirk Hotopp has over 20 years of experience in banking, sales, and cooperative financial services. Prior to HausVorteil AG, he was responsible for sales exceeding EUR 400 million in the total purchase segment at Deutsche Leibrenten Grundbesitz AG. He also served as a board member of the Postbank Support Fund and previously led the residual credit insurance division at Talanx, overseeing the Postbank and DSL Bank brands. His extensive leadership background combines strong sales expertise with strategic market development.

Supervisory Board:

Complementary team with expertise in real estate and financing



Stefan Breser
(chairman)

- CEO at OHANA Asset Management
- Former board member at several German Volks- and Raiffeisenbanks
- Experienced in risk management



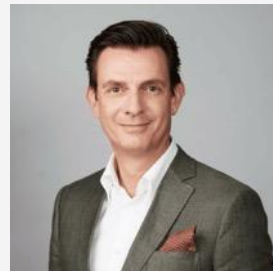
Levin Freiherr von Elverfeldt

- Managing Partner at several real estate investment companies
- Previously Director/VP at HSBC, JP Morgan
- Experienced in heritable building rights



Daniel Bronk

- Managing Partner at several real estate investment companies
- Serial early-stage startup investor
- Experienced in real estate development.



Kai-Jürgen Enders

- Founder and Managing Director of GvFC Immobilien GmbH
- Former CEO DACH at Engel & Völkers AG
- Honorary President of the German Franchise Association

Target group: Property owners who want to stay in their homes while accessing capital

- Many people face financial constraints in retirement.
- Pension income is being devalued by inflation, especially for property owners and the costs associated with it.
- Liquidity for debt repayment, supporting family members, modernisation, or other consumption is needed but not available, because the wealth is tied up in their residential property.

Liquidity needs

Older people face the decision of giving up their own home—and with it their **social environment**—or foregoing needed liquidity, because their wealth is tied up in the property.

Exclusion due to age

Since 2016, around 20 million seniors in Germany have been systematically excluded from refinancing due to the **Residential Mortgage Credit Directive** (Wohnimmobilienkreditrichtlinie). Interest-only alternative offers from banks lack availability and attractiveness

Modernization

The sharply increased **energy costs** in recent years, along with neglected investments and property maintenance, have increased the need to modernize owner-occupied homes. By unlocking capital and investing in property modernization, savings can be achieved in ongoing maintenance costs

Social component

Housing shortage leads to:

- ▶ Unaffordable property prices for alternative housing compared to the existing home.
- ▶ Rapidly rising rents for residential properties make moving financially unattractive.
- ▶ There is a risk of losing quality of living and social connections.

Products for capital release: Added value for customers & investors

Partial purchase with usufruct

HausVorteil acquires up to 50% of the ownership of a property, while the seller can continue to use it.

The company benefits from a monthly usage fee and the appreciation of the ownership share.

Full purchase with right of residence

HausVorteil buys 100% of the property, which the seller can continue to use.

The company benefits from the difference between the amount paid and the current market value, and from future appreciation.



Sale and Leaseback

HausVorteil acquires the property entirely, while the seller continues to live in it.

HausVorteil benefits from a monthly rent and the appreciation of the property.

Land purchase with heritable building rights (leasehold)

HausVorteil buys 100% of the land and allows homeowners to access immediate funds while retaining the right to live in their property.

Solutions with partners: Real estate agency services



- ▶ In cooperation with distribution partners, HausVorteil AG acts as a real estate agent for the sale of properties from its own portfolio and in the 'off-market' sector.
- ▶ This additional business generates **reliable revenue** without incurring lead costs.



Unique Market Position

HausVorteil is the
**leading multi-product
provider**

in the German capital release market with a B2B sales focus. This approach creates synergies, increases conversion, and results in attractive commissions. The scalable model ensures HausVorteil a clear competitive advantage

Competition: HausVorteil offers the most comprehensive product range

	 HAUSVORTEIL			 Lebenswert wertfaktor RWP WOHNWERT.AG	 PlusPensio GNW stiftung KREITZGART	
Partial Purchase	✓	✓	✓	✓	✗	✗
Full Purchase	✓	✗	✓	✗	✓	✗
Leasehold	✓	✓	✗	✗	✗	✓

Market activities discontinued: ENGEL & VÖLKERS
LIQUID HOME

Deutsche
Teilkaufl

MW
MEINE WOHNREISE

Vertically integrated value chain of HausVorteil



Acquisition

HausVorteil acquires or brokers property shares, entire properties, or land, while owners **unlock their capital and keep their home**.



Holdings

Own holdings and third-party holdings are **actively managed** and **value-enhanced** in collaboration with cooperation partners.



Sale

In collaboration with its **400+ distribution partners**, HausVorteil offers nationwide real estate marketing solutions in Germany.

280

properties in portfolio

400

distribution partners

130M

assets under management
(AUM)

Diversified financing strategy: Refinancing engine for property acquisition

Debt

- Refinancing of property acquisitions through senior secured loans (Senior Debt)
- At the SPV level
- Agreement of framework loans or portfolio financing

Equity

- Equity raising by HausVorteil AG via the capital market
- For the purchase of property shares in SPVs
- Leverage through debt financing

Bonds

- Issuance of tailored HausVorteil bonds with strategic partners
- Distribution of these bonds through our established B2B network
- The goal is a financing channel that grows with our portfolio

Advantages

- ▶ Reduces dependence on banks
- ▶ Avoids potentially restrictive loan conditions
- ▶ Financing cycle: equity from the SPVs and bond proceeds are reinvested into new transactions

Strong investor interest in high-growth companies

m:access

Nasdaq
First North Growth Market

Acquisition currency

Stock market listing allows us to use shares for mergers and acquisitions.

Access to sources of capital

Provides the opportunity to raise capital from institutional and private investors.

Credibility & Visibility

Strengthens trust, brand reputation, and global market positioning.

IPO: Growth & strategic opportunities

- ▶ Stock market valuation of **EUR 50 million (approx. EUR 25 per share)** based on positive corporate development and a purchase volume of EUR 500 million over a period of 10 years.
- ▶ HausVorteil offers a **transparent business model**, so further interest from **private investors** is expected.
- ▶ Future-oriented: combines **social and ecological** components with **investors' return expectations**.
- ▶ HausVorteil has **listing on the Munich Stock Exchange (m:access)** to build trust and credibility.
- ▶ A **NASDAQ Nordics listing is planned** for 2026 to achieve higher trading volume and more favorable valuations.

Milestones

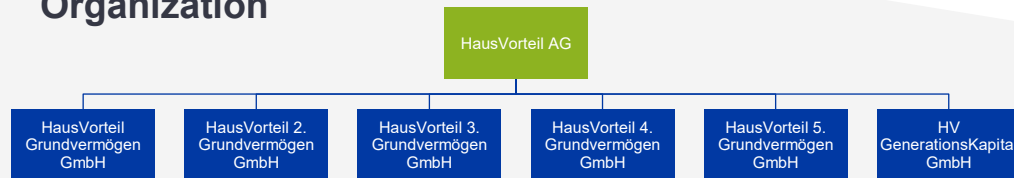
- 2021** ► Founded
- 2022** ► Initial acquisitions
- 2023** ► Development of B2B network
- 2024** ► HausVorteil becomes a multi-product provider
- 2025** ► Strengthening B2C sales
 - Development of refinancing alternatives
- 2026** ► Building an equity release network
 - HausVorteil Group is operationally break-even
 - Issuance of own bonds
 - Dual listing and capital increase for acquisition financing

HausVorteil Group at a glance

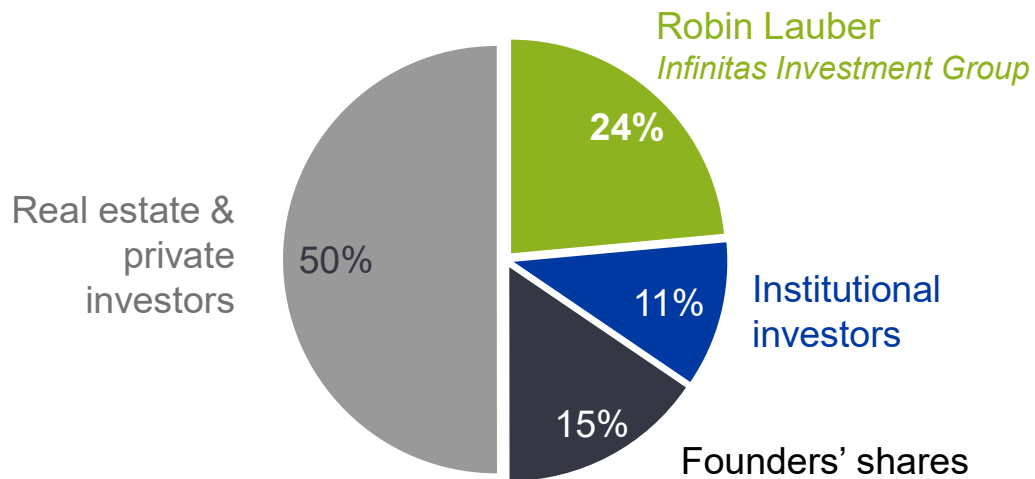
Szenarios 2026

<i>in EUR M</i>	Downside	Base	Upside
Acquisitions	0	20	40
Brokerage	19	24	30
Revenue	2,1	3,9	5,7
Earnings	0,0	0,7	1,6

Organization



Shareholder structure



- ▶ **6-month lock-up** on 75% of the shares
- ▶ Robin Lauber: **voluntary extension** by another 6 months

Anchor shareholder Robin Lauber



- Single-family office with >750 M USD AuM
- Active investor in venture capital (VC) worldwide as well as in real estate deals in Germany and Switzerland
- Strong network in Germany, especially in VC and real estate
- Experience in company founding and management consulting

Any questions?

HausVorteil AG

Email: invest@hausvorteil.de

Phone: +49 40 2372440-01

Local Court/Amtsgericht Hamburg, Registration Number: HRB 192210

