



DISCRETE ASSET LOAN POOL

HEIRLOOM'S INITIATIVE:

- Since the Global Financial Crisis, regulators have implemented many new requirements that have led banks to either curb or abandon their traditional lending products and services. This has opened up a number of private lending opportunities, particularly for smaller loans.
- Heirloom's initiative is funding 5 distinct and uncorrelated loan strategies that have solid fundamentals and strong asset-backed security. The Pool size will be kept small (\$25mm) to provide known exposures, fast drawdown and quicker return of capital.
- The underlying loans are typically 2-3 years in tenor, with some having amortization and all paying cash interest. On average, capital is expected to be returned within 2.5 years. Loans are all to companies to strong legal jurisdictions with expedient ability to take control of underlying assets in event of non-payment.

EXPECTED LOAN POOL

HEAVY MINING EQUIPMENT LENDING	CANADIAN LIFE SETTLEMENTS	HELICOPTER FINANCING
DRY BULK SHIP LENDING	NICHE LITIGATION FINANCE	TOTAL: US \$25mm LOAN POOL

LEARNING MORE:

- This initiative has a degree of illiquidity, and requires specialized expertise to understand and to invest in. Heirloom is undertaking the above strategy, having spent approximately 2-2.5 years researching it. If you would like to discuss or learn more about this alternative strategy, please contact Beth at info@heirloominvesting.com.