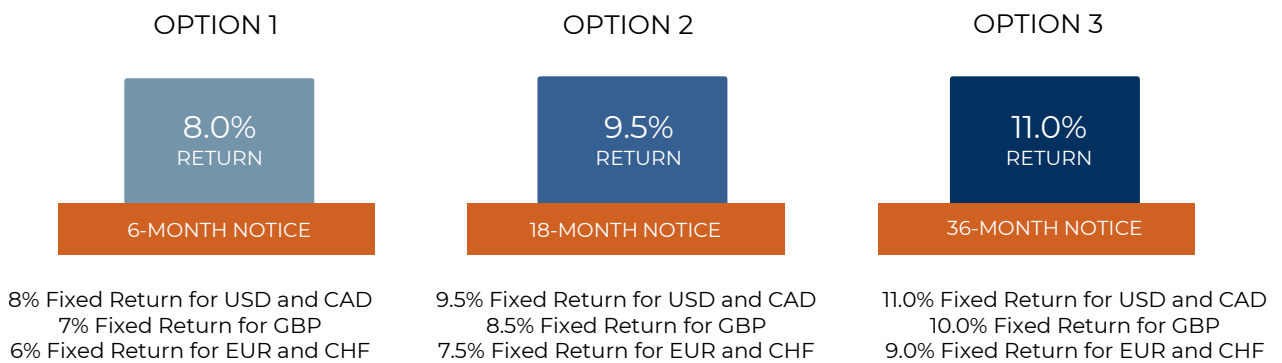


INVESTMENT OVERVIEW

- Heirloom's Fixed Return Fund offers a target 8-11%, potentially tax-advantaged* annual return (depending upon chosen currency and redemption notice period).
- The Fund invests in a diverse portfolio of Heirloom's best themes/opportunities that are uncorrelated to the major asset classes, with a key focus on cash-yielding strategies and asset-backed security.
- The fund manager charges no management fees, with investors earning the first share of returns up to their fixed return. Further, the fund manager provides a first loss guarantee as Loss Absorption Shares will absorb the losses in the event of a negative month.



Note that the above rates include a 1.0% premium for investors who invest December 31, 2020. All new subscriptions after that will have a Fixed Return that is 1% lower than the above.

INVESTMENT HIGHLIGHTS

- Heirloom's Fixed Return Fund is attractive, in our opinion, for the following reasons:

PREDICTABLE FIXED RETURNS	Investors benefit from a specified monthly return target, helping to make portfolio returns more reliable.
LOW MARKET CORRELATION	Diversified portfolio of primarily asset-backed investments is expected to have low correlation to the market as a whole, lowering portfolio volatility.
HIGH ALIGNMENT	Unlike traditional funds, the investor earns the first returns up to their Fixed Return. The Manager provides a first loss guarantee via its Loss Absorption Shares.
ASSET-BACKED INCOME PRODUCING	Access to Heirloom's best opportunities, with a particular focus on asset-backed, income producing investments, designed to lower risk.
STRONG GOVERNANCE AND CONTROLS	Governed by an expert Independent Board of Directors, with top-tier service providers provides strong oversight.

The results on this page do not represent actual results. Actual results may significantly differ from the theoretical results here.

For more information, please contact investors@heirloominvesting.com or visit www.heirloominvesting.com.