



Freedom Notes

INVESTOR GUIDE

Zero missed payments.

Real assets.

Real returns.

Nothing to manage.

PRIVATE REAL ESTATE • FIXED 8-14% RETURNS

ACCREDITED INVESTORS ONLY • QUARTERLY DISTRIBUTIONS

IMPORTANT DISCLOSURES

Please read before making any investment decision.

OFFERING EXEMPTION

This offering is being conducted pursuant to Rule 506(c) of Regulation D under the Securities Act of 1933, as amended. Under Rule 506(c), the offering is limited to accredited investors only, and the Company is permitted to engage in general solicitation and general advertising. All investors must be verified as accredited investors prior to the acceptance of any subscription. Accreditation verification is required and will be confirmed before subscription documents are accepted. The Notes offered hereunder have not been qualified or registered in any state in reliance upon applicable exemptions from such qualification or registration under state law. These securities are restricted securities and may not be resold or otherwise disposed of unless a registration statement covering the disposition is then in effect or an applicable exemption is available. Investors should consult their own legal counsel regarding applicable requirements.

REGISTRATION STATUS

The Investment Units offered herein have not been registered under the Securities Act of 1933, the securities laws of any state, or the securities laws of any other jurisdiction. These securities are being offered and sold in reliance upon exemptions from registration under applicable federal and state securities laws. There is no guarantee that a registration exemption will be available in all circumstances, and investors should consult their own legal counsel regarding the applicability of any exemption.

STATE BLUE SKY COMPLIANCE

This offering is made in reliance on applicable state securities law exemptions for private placements to accredited investors. This offering is intended to be conducted in compliance with applicable state "blue sky" laws in all states where marketing occurs. This offering is void where prohibited. Neither this document nor any offering materials have been reviewed or approved by any state securities regulator. Investors are encouraged to consult their own legal counsel regarding state-specific requirements.

RISK FACTORS SUMMARY

Investing in Freedom Notes involves significant risk. You could lose all or part of your investment. Key risks include: (1) credit risk of Freedom Flagship LLC and its ability to meet its payment obligations; (2) real estate market risk, including vacancy, value decline, and liquidity constraints; (3) capital stack risk -- noteholders may be subordinate to property-level mortgage debt in a liquidation scenario; (4) illiquidity -- Freedom Notes are not publicly traded and are subject to redemption restrictions; (5) distribution funding risk -- during stabilization periods, returns may be partially funded by sources other than property cash flow; (6) concentration risk -- the current portfolio is geographically concentrated; (7) management risk -- performance depends substantially on the decisions of the Manager; and (8) regulatory risk -- changes in securities laws, tax laws, or real estate regulations may adversely affect the offering or the fund.

This document is not a complete disclosure of all risks. Investors must review the complete Private Placement Memorandum (PPM) and all exhibits before making an investment decision. The PPM is available upon request through your IR contact.

NO GUARANTEE OF PERFORMANCE

Past performance is not indicative of future results. Return targets, projected IRRs, and historical distribution information are provided for informational purposes only and do not constitute a guarantee of future performance. Actual results may differ materially from any projections or forward-looking statements contained in this document.

CONFLICTS OF INTEREST

The following arrangements may create actual or potential conflicts of interest between the Manager, its affiliates, and investors. The Manager believes these are reasonable and in the best interests of the fund, but investors should review them carefully and consult independent counsel.

CONFLICT	DESCRIPTION
Affiliate transactions	The Company, Manager, and affiliates may buy, sell, or hypothecate investments to each other with no independent review. Parties may profit, though the Manager intends arm's-length terms.
Affiliate note purchases	FFI Affiliates may purchase Notes on the same terms as outside investors but are not required to. The Company and Manager are FFI Affiliates, which may create conflicts in a default scenario.
Affiliate loan servicing	An affiliate may receive compensation for servicing fund investments. Non-affiliated servicers may provide comparable services on more favorable terms.
Foreclosure sales to affiliates	In a default, collateral may be sold to affiliates with no independent review. No assurance can be given that prices would be fair or at arm's length.
Manager as lender and borrower	The Company makes loans to Asset Vehicles managed by the same Manager -- creating a conflict in any default or restructuring scenario.
Management and affiliate fees	The Manager may charge management fees (none charged to date), earn acquisition, origination, property management, or financing fees, and receive third-party compensation in connection with fund investments. Investors will be notified of any fee changes.
Related-party transactions	Entities within the FFI family of companies may transact with the fund now or in the future. The Manager intends commercially reasonable terms for all such transactions.
Manager voting control	The Manager holds all voting power. Noteholders have no voting rights and no ability to control fund decisions, including strategy, fee changes, or distributions.

This disclosure is not exhaustive. Full conflicts of interest description is in the PPM, available upon request.

This material is provided for informational purposes only and does not constitute an offer to sell or a solicitation to buy any security. Freedom Notes are offered only to accredited investors. Investing involves risk, including possible loss of principal. This is not investment, tax, or legal advice. Please consult with your own advisors before making any investment decision. Freedom Family Investments -- Springboro, OH 45066 -- (844) 877-0888

00 EXECUTIVE SUMMARY

Everything you need to evaluate Freedom Notes. In one page.

THE OPPORTUNITY AT A GLANCE	
What it is	A fixed-return, real estate-backed private note. Two payout tracks: quarterly income or compounding growth.
Who it is for	Accredited investors seeking predictable, passive income backed by real assets -- not market volatility.
Minimum investment	\$25,000
Returns	8% to 14% per year depending on tier and track. Tier 3 (\$250K+) includes a 2% maturity bonus.*
Term	12-month initial term, auto-renews up to 5 terms. Written notice required by June 30. Capital returned December 31.
Track record	18 years of operating history across multiple market cycles including 2008, COVID, and rising rates.
What backs it	FREEDOM's real estate portfolio -- multifamily, value-add acquisitions across multiple markets.

* 2% maturity bonus applies to Tier 3 only, paid at end of note term.

TWO TRACKS. ONE DECISION.

TRACK	HOW IT WORKS	BEST FOR
Income	Distributions paid quarterly via ACH, wire, or check	Investors who want regular cash flow
Growth	Returns compound and pay out at maturity	Investors building long-term wealth

Ready to go deeper? Everything that follows is evidence.

01 THE INVESTOR JOURNEY

Three steps from first conversation to funded investment.

STEP 1 Explore	»	STEP 2 Decide	»	STEP 3 Invest
+ One call with your IR contact + Review this packet + Ask every question		+ Choose amount and track + Sign subscription documents + Confirm accreditation		+ Fund (\$25K minimum) + Receive InvestNext access + First distribution on next quarterly date
<i>Timeline: Investors can go from first call to funded in just a few days or up to 2 weeks depending on the source of funds.</i>				

02 WHO THIS IS FOR

Freedom Notes is designed for one type of investor.

GOOD FIT + Accredited investor with \$25K+ to deploy + Capital you will not need for 12+ months + Want passive income without managing anything + Seeking consistent, predictable fixed returns + Prefer real asset backing over market exposure	NOT THE RIGHT FIT (YET) - x Need immediate or short-term liquidity - x Not yet accredited (ask us about other options) - x Expect stock-market-style daily liquidity - x Want direct property ownership and control
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We set up our accounts a few years ago and don't even think about it anymore. Every month that passes, we've made several thousand dollars. The investments with Freedom have accelerated our retirement plans.

Ben Katt, Former Financial Advisor (Series 7 and 65) -- 24-year relationship with FREEDOM Founders

03 WHY FREEDOM IS CREDIBLE

An 18-year operating history you can verify.

18+ YEARS OPERATING	 CONSISTENT DISTRIBUTION HISTORY	\$0 PRINCIPAL EVER LOST	1,000+ REAL ESTATE TRANSACTIONS
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Dani Lynn Robison <i>Founder & CEO</i> 18-year track record. Consistent distribution history. Leads strategy and capital formation.	Flip Robison <i>Chief Advisory Officer</i> 1,000+ transactions across residential, multifamily, and private lending.	Marc Demshock <i>Fund Manager</i> \$1.9B deployed. \$1B+ portfolios overseen. 15 years institutional real estate.
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NATIONAL PARTNERSHIP
Dr. Phil McGraw

Featured on Dr. Phil's Platform

Freedom Family Investments has partnered with Dr. Phil McGraw to bring passive investing and financial freedom strategies to a national audience -- reaching millions of Americans seeking real alternatives to traditional wealth-building approaches.

freedomfamilyinvestments.com/dr-phil

- + **Skin in the game** Leadership and their families invest personal capital in the fund.
- + **Fee structure** Current fee structure -- No fund management fees currently charged. Fund documents permit fees at management's discretion. Investors will be notified of any changes.
- + **Transparency** Quarterly updates, portal access, and direct contact with your IR Manager and Investor Concierge
- + **Vertical integration** Every operating company was built to protect investors when third parties failed
- + **Financial reporting** Fund financials are prepared internally. Independent CPA review is a planned milestone as part of ongoing infrastructure development. Current financial statements are available to qualified investors upon request.
- + **InvestNext platform** Fund management, investor reporting, and distributions administered by InvestNext, an institutional-grade third-party platform

04 WHY NOW

Three forces converging in 2026.

1. The Maturity Wall Is Creating a Buyer's Market	Distressed commercial real estate volume reached \$126.6 billion in Q3 2025, up 18% year-over-year, with multifamily loan maturities surging 56% to approximately \$162 billion in 2026. Many loans originated during the low-rate era of 2020-2022 cannot be refinanced at today's rates -- owners are being forced to sell. FREEDOM acquires at today's prices. Capital with a long-term horizon is in a position of structural strength. (Source: Trepp / Real Capital Analytics, Jan 2026)
2. Rental Demand Has Structural, Durable Support	A 105% monthly premium to buy versus rent, a shortage of 3.4 million single-family homes, and more than half of outstanding mortgages financed below 4% keep homeownership out of reach for millions. Record annual increase of 784,000 apartment households recorded in Q2 2025. Demand for workforce multifamily housing is not cyclical -- it is structural. (Sources: CBRE U.S. Real Estate Market Outlook 2026; Harvard Joint Center for Housing Studies, March 2026)
3. New Supply Is Contracting -- Tightening Fundamentals Ahead	Multifamily starts dropped more than 40% between 2023 and 2025 due to high material costs, elevated rates, and oversupply concerns. Vacancy may have hit its cycle peak. Today's acquisitions are positioned to benefit from tightening fundamentals in 2027-2029. Your rate is locked -- while floating-rate investors scramble to refinance, Freedom's fixed-rate structure means none of that pressure touches your return. (Sources: PwC/ULI Emerging Trends in Real Estate 2026; Arbor Realty, May 2026)

Investors who deployed capital into needs-based real estate at the point of maximum supply pressure -- 2009, 2020 -- captured both the income and the value recovery that followed. The setup is structurally similar today.

Market conditions reflect management's view as of Q2 2026 based on publicly available data. Sources include CBRE, Arbor Realty, Harvard Joint Center for Housing Studies, Trepp, and PwC/ULI. This is not a guarantee of future performance or acquisition pricing.

05 DO YOU QUALIFY?

Freedom Notes is available to accredited investors. You qualify if you meet any one of these.

PATHWAY	REQUIREMENT	COMMON EXAMPLE
Income	\$200K individual / \$300K joint -- last 2 years + same expected this year	Physicians, executives, dual-income households
Net Worth	\$1M+ net worth excluding primary residence (retirement accounts count)	Business owners, long-term accumulators
License	Series 7, 65, or 82 in good standing	Financial professionals

You self-certify in the subscription documents. No tax returns or financial statements required by default. Not yet accredited? FREEDOM has options -- ask your IR contact.

06 FREEDOM NOTES

One product. Fixed return. Two payout options. Nothing to manage.

Freedom Notes is a **fixed-rate private note**. Your investment is backed by a pledge of membership interests in Freedom Flagship LLC, the entity that holds the real estate portfolio. Investors should review the PPM for full details on collateral position and investor rights in a liquidation scenario. You choose your return rate, choose how you get paid, and let FREEDOM handle everything else.

You make an asset-backed loan to FREEDOM, secured by a real estate portfolio with an 18-year track record. You earn a fixed annual return. You choose how it is paid.

TIER	INVESTMENT	INCOME TRACK	GROWTH TRACK
1	\$25,000 -- \$99,999	8% / yr, paid quarterly	10% / yr, compounding
2	\$100,000 -- \$249,999	9% / yr, paid quarterly	12% / yr, compounding
3	\$250,000+	10% / yr, paid quarterly + 2% maturity bonus*	14% / yr, compounding + 2% maturity bonus*
Eagle	\$1,000,000+	Max rate + direct access	Max rate + priority offerings

Minimum	\$25,000
Term	12-month initial term. Auto-renews up to 5 terms unless investor provides written notice of redemption by June 30. Capital returned December 31 following notice. Investors who miss the June 30 deadline are committed for an additional 12-month term.
Redemption	180-day notice June 30 deadline Dec 31 processing
Tax	1099-INT SDIRA and Solo 401(k) eligible

* 2% maturity bonus applies to Tier 3 only and is paid at the end of the note term, not quarterly.

** Fixed rate refers to the contractually stated interest rate on the promissory note. It does not imply guaranteed return of principal. All investments carry risk of loss.

07 WHAT BACKS YOUR INVESTMENT

A direct stake in real assets -- not a REIT share, not a public market position.

Your note is backed by FREEDOM's real estate portfolio and the operating companies that run it -- not a REIT share, not a public market position.

Capital is invested in Freedom Flagship LLC, which holds workforce multifamily, senior housing, and self-storage: needs-based assets with structural demand through any economic cycle.

7 ACTIVE PROPERTIES	3 FULL-CYCLE EXITS	4 STATES: OH, NC, MS, GA, FL	100% ACTIVE PORTFOLIO MANAGEMENT
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08 ACTIVE PORTFOLIO

7 properties currently under management. Quarterly updates to all investors.

PROPERTY	STATE	TYPE	STATUS
Sirena Gordon	Hamilton, OH	Multifamily	Active -- Refinanced
Ridgeland Ranch	Mississippi	Multifamily	Active -- Refinanced
Ivy Court	North Carolina	Multifamily	Active -- Refinanced
Riverwood	Ohio	Multifamily	Active -- Stabilized
Lincoln Village	Ohio	Multifamily	Active -- Stabilizing
Cottonwood / Hartstown	Ohio	Multifamily	Active -- Stabilized
Senior Housing Portfolio	Georgia	Senior Housing	Active -- Stabilizing

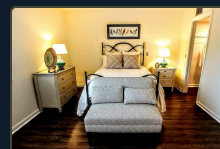
"Stabilizing" properties have not yet reached target occupancy or cash flow projections. Investors may request current property-level financials from their IR contact.

NEW OFFERING -- DIRECT SYNDICATION

The Pointe at Ocean Boulevard

150-unit independent living | Stuart, FL · 48-month hold · Targeted 20%+ IRR / 2x equity multiple. These are projections, not guarantees. Actual results may differ materially.

Acquired at \$16M. Current occupancy 62%, targeting 90%+. Class A-1/A-2/A-3 available from \$25K.



Ask your IR contact for details

150 UNITS
 20%+ TARGETED IRR*
 2x EQUITY TARGET
 \$25K MIN. (CLASS A-3)

09 RISK MITIGATION

What could go wrong, and how each risk is managed.

RISK	HOW IT HAPPENS	HOW FREEDOM MANAGES IT
Property underperforms	Vacancies, rents below projection, operational issues	Conservative underwriting at current rents; needs-based asset classes with structural demand; internal property management
Interest rate spike	Rising rates increase debt service cost	All properties financed at fixed rates -- rate changes do not affect existing debt
Market downturn	Property values decline	Values do not directly affect note returns; FREEDOM underwrites for cash flow, not appreciation
Liquidity crunch	Investors request capital FREEDOM cannot immediately return	180-day notice window and year-end processing gives FREEDOM time to plan and manage capital obligations.
Key person risk	Leadership departure	Three-person leadership team; internal team of 15+; institutional systems and documentation
Capital stack risk	Noteholders may be subordinate to property-level mortgage debt in a liquidation scenario	Security interest is a pledge of membership interests in Freedom Flagship LLC. Investors should review the PPM for full capital stack details and recovery priority.
Portfolio concentration risk	Current portfolio is concentrated in Ohio with several stabilizing assets	Geographic and asset-type diversification is an active priority; current portfolio is actively managed with quarterly reporting.
Distribution funding risk	During property stabilization periods, fixed note returns may be partially funded by sources other than property cash flow	FREEDOM maintains operating reserves and manages capital allocation across the portfolio; investors may request disclosure of current distribution funding sources.

10 PORTFOLIO OPTIMIZATION COMPARISON

An evidence-based look at real estate notes versus cash stagnation and public market volatility.

Comparisons below reflect general market characteristics and Freedom Notes' contractual terms. They are not guarantees of performance. Individual results will vary. Past performance is not indicative of future results.

The data below shows how capital allocation decisions compound over time. Whether you are comparing asset classes or timing, understanding the math helps you make a more informed choice.

OPPORTUNITY COST ANALYSIS (AT 10% ANNUAL RETURN)				GROWTH TRACK VS. INCOME TRACK (\$100K AT 10%)		
INVESTMENT	PER MONTH	PER YEAR	OPPORTUNITY COST (5 YRS)	YEAR	INCOME TRACK	GROWTH TRACK
\$50,000	\$417	\$5,000	\$30,526	Yr 1	\$10,000 paid out	\$10,381 reinvested
\$100,000	\$833	\$10,000	\$61,051	Yr 2	\$10,000 paid out	\$11,459 reinvested
\$250,000	\$2,083	\$25,000	\$152,628	Yr 3	\$10,000 paid out	\$12,648 reinvested
\$500,000	\$4,167	\$50,000	\$305,255	Yr 4	\$10,000 paid out	\$13,961 reinvested
				Yr 5	\$10,000 paid out	\$15,411 reinvested
				Total	\$50,000 received	\$63,861 at maturity

Figures are illustrative at 10% annual rate with quarterly compounding. Actual returns depend on tier and track selected. Past performance is not indicative of future results.

11 HOW FREEDOM EVOLVED -- AND WHY THAT'S GOOD FOR YOU

The deliberate decisions that made FREEDOM more protective of investor capital.

FROM TURNKEY TO FUND

FREEDOM built its track record over 18 years buying and renovating distressed real estate -- then made a deliberate shift: the investors who stayed passive were consistently happier than those managing properties.

In 2025, FREEDOM wound down the turnkey division, sold external property management, and moved entirely to a fund model. The result is what you are reading now.

COMPLETED MILESTONES

OBJECTIVE	OUTCOME
Launch Freedom Notes (Freedom Flagship Fund)	8-14% tiered returns; Income and Growth tracks active
Wind down turnkey division	Resources fully redeployed to fund operations
Sell external property management	Operations sold; internal PM team handles FREEDOM portfolio
Formalize internal property management	Dedicated team managing all active FREEDOM properties
Deploy InvestNext investor portal	Quarterly reporting and distribution management active for all investors

CURRENT FOCUS AREAS

- + **In progress** Fund infrastructure scaling -- technology, reporting, and IR systems for institutional growth
- + **In progress** Expand the FREEDOM team -- Team experts and operations hiring underway
- + **In progress** Full investor collateral library -- this packet is part of that initiative
- + **In progress** Prosperity Rx book launch -- co-authored with Binit Shah, MD, releasing imminently
- + **In progress** CRM migration to HubSpot -- upgrading investor relationship management infrastructure
- + **In progress** Independent CPA review engagement -- planned as part of institutional infrastructure build-out

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You do what you say you are going to do. The portal works. The communication is there. When something takes longer than expected, you tell us. That alone puts you in a different category. Yours is going to be the first investment we have made that actually materializes the way it was supposed to.

Marci & Tom G. | Existing Investors

12 TRACK RECORD

18 years. Every investor paid. Every cycle survived.

18+ YEARS OPERATING	 STRONG DISTRIBUTION HISTORY	\$0 PRINCIPAL EVER LOST	11.73% AVG REALIZED PRE-FUND RETURN
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MARKET CYCLES SURVIVED WITHOUT MISSING A PAYMENT

PERIOD	WHAT HAPPENED	FREEDOM RESULT
2008-2010	Global financial crisis; real estate values collapsed	Distributions maintained; no defaults
2020	COVID-19 shutdown; rent collection uncertainty nationwide	Distributions maintained; operations continued
2022-2023	Fastest rate hike cycle in 40 years	Distributions maintained; fixed-rate portfolio unaffected
2008-2026	18-year operating history across all conditions	Operating history across all conditions

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I'm the trustee, the owner, the beneficiary, and the manager. That's what a self-directed 401(k) looks like when it's actually working for you.

Sunny, FREEDOM Investor since 2015 -- Self-Directed 401(k)

18 years. Multiple cycles. Real assets.

13 DISTRIBUTION HISTORY

Consistent quarterly payments across every market environment.

Freedom Notes and predecessor products have distributed returns to investors every quarter since inception.

PERIOD	PRODUCT / VEHICLE	AVG RETURN DELIVERED	DISTRIBUTION STATUS
2015-2019	Private lending (pre-fund)	11.73% avg realized	Distributions delivered
2020-2025	Master Notes, Early Syndications & Funds	8-12%	Distributions delivered
2026-Present	Freedom Notes + active portfolio	8-14% tiered	Distributions delivered

14 EXPECTED VS. ACTUAL

Three deals. What we projected. What happened.

DEAL	PROJECTED	ACTUAL	VERDICT
Lake Forest Apts (FL)	Value-add, 2-3 year hold, 15-20% appreciation	Sold in under 15 months. \$41.25M to \$56.5M. 37% gain per door.	Exceeded
Manchester (OH)	Distressed purchase, 24-36 month stabilization	Appraised at 3.5x purchase price per door in 19 months. Full investor capital returned via refinance.	Exceeded
Ridgeland Ranch (MS)	Below-ask acquisition, lease-up, refinance	Acquired \$2.95M below ask. Seller reinvested \$450K. Refinanced at improved value.	On plan

15 CASE STUDIES: WINS

Full Cycle Exits & Active Deals, fully documented.

Lake Forest Apartments, Daytona Beach FL + Asset: 384-unit Class B multifamily + Purchase: \$41.25M (July 2021) + Sale: \$56.5M (October 2022) + Hold period: under 15 months + Per door: \$107,422 in, \$147,135 out + Result: 100% of capital + accrued interest returned to all investors	Manchester / Pine Ridge, Middletown OH + Asset: 48-unit multifamily, distressed acquisition + Purchase: \$23,214 per door (Oct 2020) + Appraisal 19 months later: \$3.9M (\$81,250/door) + Per-door increase: 3.5x in under 2 years + Cost segregation: \$301,860 in depreciation benefits + Result: All investor capital returned via refinance. Zero losses.
Sirena Gordon, Hamilton OH + Asset: Multifamily value-add acquisition + Market area appreciating faster than anticipated + Cost segregation tax benefit: \$470,000 + Status: Active -- Refinanced + Result: Capital deployed, asset stabilized, investors earning returns	Ridgeland Ranch, Mississippi + Asset: 129-unit unit multifamily + Acquired \$2.95M below asking price (\$12.25M vs. \$15.2M ask) + Seller reinvested \$450K back as seller financing + Status: Active -- Refinanced + Result: Below-market entry, stabilizing asset, capital at work

16 INSTITUTIONAL SAFEGUARDS & CAPITAL PRESERVATION IN ACTION

The safeguards that protected investors when a third-party operator failed.

Ask any operator to tell you their worst deal. The one who answers without hesitation is the one you can trust.

WHAT HAPPENED

- x A contractor submitted fake progress photos on one of our properties
- x FREEDOM kept paying for a renovation that was not happening
- x By discovery: paid for a full renovation that did not exist
- x Total loss absorbed by FREEDOM: approximately \$72,000
- x FREEDOM paid for the real renovation again from scratch

WHAT FREEDOM DID

- + Absorbed the entire loss internally
- + Honored monthly rent-equivalent payments to the investor throughout
- + Completed the real renovation at full cost
- + Investor received full principal plus all accrued interest
- + Built tighter contractor verification systems as a result

This was not a good outcome for FREEDOM. But the investor was made whole. That is what investor-first means when it is tested.

"This was an expensive lesson for Freedom. The investor was made whole -- principal, interest, and every payment in between. That is what investor-first looks like when it actually costs something."

17 IN THEIR OWN WORDS

Investors across profiles, timelines, and investment sizes.

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After our first deal, that one investment increased our returns 12 times over compared to what we were getting before.

Linda S., IRA Investor

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I turned 68 a few weeks ago. So often I wondered if I was too old. Now I know that isn't true. It's more important that you start now from wherever you are.

Carolyn North, Retired Teacher

“

You help me make money and you say thank you to me. I never hear my bank tell me that.

Binit Shah, MD, Triple Board-Certified -- long-term FREEDOM investor

“

No headache, like with a rental house. You just look on the website, see money growing slowly but steady.

Ilgiz Yamilov, Long-Term FREEDOM Investor

“

You make it feel like a partnership, not a transaction.

Jeff Park, California Investor -- investing with FREEDOM since 2017, parents and extended family now invest too

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The true set it and forget it investment. I opened a second account after watching the first one grow.

Dan Katt, Long-Term FREEDOM Investor

18 HOW FREEDOM NOTES COMPARES

Side-by-side against the alternatives investors commonly consider.

The following comparisons reflect general characteristics of each asset class and Freedom Notes' contractual terms. They are illustrative only and not a guarantee of performance.

VS. PUBLIC REIT

FACTOR	Public REIT	FREEDOM NOTES
Return potential	4-8% dividend yield (varies)	8-14% fixed, tiered by amount
Volatility	Trades daily -- price moves with market sentiment	No market pricing -- value tied to real assets
Minimum investment	Any amount (one share)	\$25,000
Management control	You own a share, no operational input	You lend to a team with 18-year track record
Tax treatment	1099-DIV; may include return of capital	1099-INT; SDIRA eligible
Your visibility	Quarterly reports; no asset-level access	Quarterly reports + property-level updates

VS. TREASURY / BOND

FACTOR	Treasury / Bond	FREEDOM NOTES
Return potential	4-5% current yield	8-14% fixed, tiered by amount
Backing	U.S. government or corporate credit	Real estate portfolio, 18-year operating company
Minimum investment	\$100+ (Treasuries); varies (bonds)	\$25,000
Inflation protection	Fixed rate loses purchasing power in inflation	Real asset backing provides natural inflation hedge
Tax treatment	1099-INT (Treasuries)	1099-INT; SDIRA eligible
Liquidity	Can sell on secondary market (Treasuries)	180-day redemption; year-end processing

VS. ACTIVE RENTAL PROPERTY

FACTOR	Active Rental	FREEDOM NOTES
Return potential	5-10% cash-on-cash (highly variable)	8-14% fixed, predictable
Time required	5-20 hrs/month: tenants, repairs, management	Zero. Nothing to manage.
Capital required	\$50K-\$200K+ for down payment + reserves	\$25,000 minimum
Risk exposure	Vacancy, repairs, problem tenants, liability	Primary risk is credit risk of Freedom Flagship LLC. Investors should review fund financials and collateral coverage before investing.
Leverage	Typically 75-80% leveraged (mortgage)	No personal leverage required
Diversification	Concentrated in one property, one market	Backed by a diversified portfolio

19 THE FREEDOM LIQUIDITY FUND

For investors who want real estate returns with shorter-term access to capital.

A DIFFERENT TOOL FOR A DIFFERENT NEED

Freedom Notes is built for investors who want to lock in a fixed return and let it run. The FREEDOM Liquidity Fund is built for investors who want exposure to real estate income but need the ability to access capital sooner -- without the 12-month commitment.

HOW IT COMPARES TO FREEDOM NOTES

FEATURE	FREEDOM NOTES	FREEDOM LIQUIDITY FUND
Return	8% -- 14% tiered	6% fixed
Term	12 months, auto-renews	No fixed term
Redemption	180-day notice, Dec 31 processing	90-day notice
Initial lockout	12 months	90 days
Minimum	\$25,000	\$25,000
Best for	Long-term passive income or compounding wealth	Capital you may need within 6 -- 12 months

WHY THIS MATTERS

Not all capital is the same. Money earmarked for a future purchase, a business opportunity, or a life event should not be locked into a 12-month commitment. The Liquidity Fund lets that capital earn a real estate return -- well above a savings account or money market fund -- while staying accessible on a 90-day cycle.

Many investors hold both: Freedom Notes for their long-term capital, and the Liquidity Fund for their short-term reserves. Ask your IR contact which allocation makes sense for your situation.

The national average savings account rate is under 0.5%. The FREEDOM Liquidity Fund targets 6% -- with quarterly accessibility and real estate backing. The comparison speaks for itself.

20 FREEDOM NOTES FAQ

The questions investors ask most.

Is my principal protected?

Freedom Notes are not principal-protected investments. Your capital is at risk. Note returns depend on the operating performance of Freedom Flagship LLC and its real estate portfolio. FREEDOM employs fixed-rate financing, conservative underwriting, and leadership capital invested alongside yours. Please review the full PPM and consult your own financial and legal advisors before investing.

How do I actually get my money out?

Submit written notice by June 30; capital is returned December 31.

Can I use my IRA or 401(k)?

Yes -- Freedom Notes works with Self-Directed IRAs and Solo 401(k)s. FREEDOM coordinates with your custodian or refers you to one.

What if FREEDOM has a bad year?

FREEDOM maintained operations and distributions through the 2008 financial crisis and the COVID-19 shutdown.

What is the difference between Income and Growth Track?

Income Track pays quarterly in cash; Growth Track compounds and pays at maturity.

What are the tax implications?

Reported on a 1099-INT. SDIRA investors grow returns tax-deferred or tax-free.

Who manages my account day to day?

Your IR Manager handles account questions; your Investor Concierge handles distributions and documents.

Is there any way to exit early?

Freedom Notes is a 12-month commitment. Written notice required by June 30; capital returned December 31. For more flexibility, ask about the Liquidity Fund (Class C, 90-day access). Note: investors who do not submit written notice by June 30 will be automatically renewed for an additional 12-month term.

How are distributions actually delivered?

ACH, wire, or check -- your choice, set in InvestNext. Growth Track investors receive full balance at maturity.

How do I access full financials and the PPM?

Full financial statements, property-level reports, and the complete PPM are available in our investor data room. Request access through your IR contact.

Every question has a straight answer. That's by design.

21 READY TO START?

Your next three steps.

1 Talk to your IR contact One call. No obligation. Tell us your goals and amount -- we will tell you exactly what fits.	2 Review and sign Receive the PPM and subscription agreement digitally. Choose your track, certify accreditation, and sign electronically.	3 Fund and activate Wire or ACH transfer. InvestNext portal access granted. First distribution on the next quarterly date.
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MEET THE TEAM

The people who answer the phone -- and invest their own capital alongside yours.

Flip & Dani invest on the same terms as every investor -- when you win, they win.

LEADERSHIP

 Dani Lynn Robison <i>Founder & CEO</i> Built 8 real estate businesses over two decades. Leads strategy, capital formation, and investor relationships. Distributions maintained through every market cycle.	 Flip Robison <i>Chief Advisory Officer</i> Nearly 20 years of real estate and operations. Managed 1,000+ transactions across residential, multifamily, and private lending.	 Marc Demshock <i>Fund Manager</i> Over 15 years institutional real estate. Oversaw \$1B+ in diversified portfolios. Deployed \$1.9B across equity and credit strategies.
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YOUR INVESTOR SUPPORT TEAM

 Brandon Jenkins <i>IR Manager</i> 12 years in capital markets and private real estate. Raised \$350M+ from high-net-worth and institutional investors. Your first call.	 Jennifer Ditmer <i>Investor Concierge</i> 10+ years in communications and client services. Five years with FREEDOM. Your day-to-day contact for distributions, portal, and documents.	 Abby Blumenfeld <i>Investor Relations</i> Raised \$2M+ in private real estate capital. CAIA-credentialed in alternative investments. Licensed real estate agent in New York and Massachusetts.	 David Ezekiel <i>Investor Relations</i> Raised \$21M+ in real estate capital. Background in private equity and financial advisory. Trilingual in English, Portuguese, and Spanish.	 Ben Katt <i>Investor Relations</i> Former licensed financial advisor with Series 7 and 65 licenses. Four years with FREEDOM. From first call to fully funded.
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IN THE MEDIA

PROSPERITY RX -- BOOK

Co-authored by Dani Lynn Robison and Binit Shah, MD. Financial freedom for high-income medical professionals.

freedomfamilyinvestments.com/prosperity-rx

THE DOCUMENTARY -- FILM

The story behind Dani Lynn Robison and Freedom Family Investments. Launching 2026.

freedomfamilyinvestments.com/documentary

The Freedom Show -- Watch the Full Series



Dani walks through the investment, the portfolio, and the team. Every episode on YouTube now.

youtube.com/freedomfamilyinvestments · Search: The Freedom Show by Freedom Family Investments

“
Every investor who has placed capital with us has gotten every dollar back plus everything we promised. That is not a marketing claim. It is a personal commitment.
”

Dani Lynn Robison | Founder & CEO, Freedom Family Investments

YOUR INVESTOR EXPERIENCE

What it actually feels like to invest with FREEDOM.

You stop constantly checking.

Not because you stopped caring -- because you trust the people managing what you worked hard to build.

Your distributions arrive without you needing to chase updates, monitor markets, or make daily decisions.

When something changes inside the portfolio, you hear it from us first. Clear communication. Real transparency. No wondering what's happening behind the scenes.

You are not disconnected from your capital.

You are informed, included, and aligned with the team managing it.

At the end of the day, this business is not built on transactions. It is built on trust.

We never forget that every dollar invested with us represents years of your work, sacrifice, risk, and belief. That responsibility is something we take personally.

Thank you for considering Freedom Family Investments as your trusted real estate investment partner. We look forward to building lasting success together.

-- Dani Lynn Robison, Founder & CEO

SCHEDULE A CALL

ChatWithFreedom.com

Free 30-minute call

PHONE

1-844-877-0888

Mon-Fri, 9am-5pm ET

LEARN MORE

freedomfamilyinvestments.com

Education and Resources

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