

Accretive Wealth Investments: Think Differently



**ACCRETIVE
WEALTH**

What We Do

We help our clients achieve their goals by taking a comprehensive approach to wealth management.





Who We Are

Accretive Wealth Management was founded on the principle that understanding your current financial situation is vital to making the smart, prudent decisions that will help make your dreams a reality. You are unique. Your circumstances, responsibilities and goals for tomorrow require financial strategies that are unique as well.

Our investment strategy uses three guiding principles:

- ✦ Income & growth
- ✦ Low correlation to the markets
- ✦ Recession resilience

Based on these principles, we choose investments, perform due-diligence and select them for clients.

Our Investment Offerings

The opportunities that guide our principles.





ELEVATION CAPITAL GROUP

Fund Name	MHC America Fund
Fund Type	LLC
Total Fund Size	\$100M
Start Date	05/01/2016
Minimum Investment	\$100,000
Exp. Annual Income	8.0% 1 ST year; 9.0% 2 nd year; 10.0% 3 rd year onward
Income Paid	Quarterly (no accrual for the first 30 days, then pro-rated for the quarter). Payments are made 45 days after the end of the quarter.
Exp. Total Return	15-20% (income + appreciation)
Exp. Hold Period	7-10 years lock up with very limited liquidity

Description

Invests in manufactured housing communities for low-income housing. The goal is to buy properties that are underperforming for a discount, clean it up, increase the rent, increase occupancy and consolidate them to sell as a larger portfolio. MHC America is the 3rd largest owner of manufactured housing parks in the U.S.



GPB CAPITAL

Fund Name	GPB Automotive, LP
Fund Type	LP
Total Fund Size	\$500M
Start Date	05/27/2013
Minimum Investment	\$100,000
Exp. Annual Income	8.7%
Income Paid	Monthly (starts from the 4th month of investment)
Exp. Total Return	15-20% (income + appreciation)
Exp. Hold Period	5 years lock up with very limited liquidity

Description

Income focused private equity fund investing in auto dealerships. Currently, they own 49 auto dealerships with ~ \$4.4 billion in gross revenue. Dealerships include: GMC, Nissan, Honda, Ford, Chrysler and others. The strategy is to buy auto dealerships at 3-5x EBITDA and sell them for 8x EBITDA, once a substantial scale is achieved.



GPB CAPITAL

Fund Name	GPB Holdings II, LP
Fund Type	LP
Total Fund Size	\$500M
Start Date	04/13/2015
Minimum Investment	\$100,000
Exp. Annual Income	8.7%
Income Paid	Monthly (starts from the 4th month of investment)
Exp. Total Return	15-20% (income + appreciation)
Exp. Hold Period	5 years lock up with very limited liquidity

Description

Income focused private equity fund investing in Auto Dealerships, Managed IT Services, Private-Debt to Life Sciences and Opportunistic debt. GPB has raised over \$1.0 billion in various funds in the last 4 years. The strategy is to buy businesses at 3-5x EBITDA and sell them at 8x EBITDA.



GPB CAPITAL

Fund Name	GPB Waste Management, LP
Fund Type	LP
Total Fund Size	\$400M
Start Date	08/01/2016
Minimum Investment	\$100,000
Exp. Annual Income	8.7%
Income Paid	Monthly (starts from the 4th month of investment)
Exp. Total Return	15-20% (income + appreciation)
Exp. Hold Period	5 years lock up with very limited liquidity

Description

Income focused private equity fund investing in strategic waste management firms, mostly in the east coast. The strategy is to buy businesses at 3-5x EBITDA and sell them at 8x EBITDA. The primary focus is on acquisitions of companies in the waste management industry with strong management, earnings and market position.



TIME EQUITIES INC.

TIME EQUITIES

Fund Name	TEI Diversified Income & Opportunity Fund III
Fund Type	LP
Total Fund Size	\$100M
Start Date	02/29/2016
Minimum Investment	\$100,000
Exp. Annual Income	6.0%
Income Paid	Quarterly (pro-rate for the first quarter). Payments are made on Mar. 1 st , Jun. 1 st , Sep. 1 st and Dec. 1 st .
Exp. Total Return	12-15% (income + appreciation)
Exp. Hold Period	5 years lock up with very limited liquidity

Description

For the past 50 years, Time Equities has invested in real estate acquisition, development, conversion and management of commercial (office, retail, industrial) and residential properties throughout the US, Canada, Germany and the Netherlands. The fund has two guiding principles: a dedication to long-term ownership and opportunistic buying. They operate the fund for the first 5 years and generate annual distribution. Next, they refinance the property and pay back the investor's initial capital. Then, the distribution is in perpetuity, just like an annuity, until the assets are sold.



SQN SECURITIES

Fund Name	SQN Venture Income Fund
Fund Type	LP
Total Fund Size	\$100M
Start Date	05/14/2015
Minimum Investment	\$100,000
Exp. Annual Income	9.0%
Income Paid	Quarterly (pro-rate for the first quarter). Payments are made 15 days after the end of the quarter.
Exp. Total Return	12-14% (income + appreciation)
Exp. Hold Period	5-7 years lock up with very limited liquidity

Description

Provides senior-term loans and equipment financing to venture capital backed emerging technology companies. Invests in companies ranging from emerging growth to expansion stage, short-term amortizing maturities ranging from 24 to 48 months and secured loans with first priority liens on all assets, or specific business essential equipment.



SQN SECURITIES

Fund Name	SQN AIF Fund V
Fund Type	LP
Total Fund Size	\$100M
Start Date	08/11/2016
Minimum Investment	\$5,000
Exp. Annual Income	6.0%
Income Paid	Quarterly (pro-rate for the first quarter). Payments are made on the first day after the end of the quarter.
Exp. Total Return	10-12% (income + appreciation)
Exp. Hold Period	5-7 years lock up with very limited liquidity

Description

Invests in business essential, revenue producing assets and equipment with substantial value at the end of the life of the asset. Their focus sectors are: agriculture, medical, manufacturing, tech, transport, energy and more. Equipment leasing can make money in 2 ways: simple interest and high-in-place value where the lessee will buy at the end of the lease term.

STONECREST SECURITIES

Fund Name	Secured Income Fund II
Fund Type	LLC preferred interests
Total Fund Size	\$200M
Start Date	11/01/2010
Minimum Investment	\$50,000
Exp. Annual Income	7.0-7.5%
Income Paid	Monthly (pro-rated for the first month). Payments are made 10 days after month-end.
Exp. Total Return	7.0-7.5%
Exp. Hold Period	2 years minimum, no lock-up, no redemption fee, no pre-determined gating levels, best effort 60-day redemption terms.

Description

Invests in a portfolio of private loans (originated by Stonecrest) such as bridge mortgages (6 months to 3 years term), refinance mortgages and business lines of credit. Loans are backed by California real estate and diversified across residential and income-producing commercial properties. Stonecrest fund investors are secured with the 1st lien on over 80% of the portfolio. The portfolio average loan-to-value (LTV) is around 50%, and average borrower FICO is over 720. Strong underwriting and sourcing from an exceptional manager, whose track record since inception of their fund business in 2004 includes no loss of principal and no missed monthly distributions, even throughout the 2008 real estate and financial crisis.



FRANKLIN SQUARE

Fund Name	FSIC III
Fund Type	BDC
Total Fund Size	400,000,000 Shares of Common Stock
Start Date	04/30/2015
Minimum Investment	\$5,000
Exp. Annual Income	8.0%
Income Paid	Monthly (pro-rated for the first month). Payments are made at month-end.
Exp. Total Return	10%
Exp. Hold Period	Quarterly liquidity

Description

Invests in private debt to large and mid-size firms with EBITDA, between \$20M-\$100M annually. This fund is managed by one of the largest private equity firms, Blackstone Group. More than 60% of the loan are self-originated by Blackstone Group.

SHOPOFF REALTY

Fund Name	Shopoff Commercial Growth & Income Fund III
Fund Type	Private Placement
Total Fund Size	\$50M
Start Date	08/02/2016
Minimum Investment	\$50,000
Exp. Annual Income	2-6%
Income Paid	Quarterly (pro-rated for the first month). Payments are made within 30 days after quarter-end.
Exp. Total Return	10-15%
Exp. Hold Period	5 years lock up with very limited liquidity

Description

For the past 24 years, Shopoff Realty has been investing in value-add commercial and retail real estate. They will either buy properties that need improvement, or change the use permit of the property from commercial to retail. Their strategy is to hold for a couple of years and then sell it. The average hold period is 2.7 years. Average annualized returns in their previous funds have been over 20%.

Customized Plan for Each Client

We don't believe in the one-size fits all portfolio. Your portfolio strategy will have components tailored to your liquidity needs in the short and medium term, as well as your desire for longer-term growth.

Accretive Wealth Serves

Individuals

Families

Couples & Families
with CFO services needs

Trusts

Partnerships

Small
Businesses

Corporations

Pension
Plans

Retirement
Plans



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