STUDENT ACCOMMODATION EXCLUSIVE

- Minimum 8% NET p.a. assured for 5 years
- Modern en-suite student rooms
- University City with high demand for rooms
- Fully managed & hands-off investment

www.experienceinvest.com
Alternative Investments

Income Generating Assets

Founded in 2004, Experience Invest is a London-based property investment company which provides investors with exclusive access to market leading products. Opportunities are tailored for the current market conditions and promote personal wealth through safe and intelligent portfolio management.

Alternative Investments is a division of Experience Invest dedicated to non-traditional investment products, innovatively designed to meet the needs of today’s astute investor.

Income Generating Assets (IGA’s) are widely regarded as first-class turnkey, alternative investment products, and are increasingly popular to investors seeking to increase the purchasing power of their money.

Income Generating Assets

- First class turnkey investments
- Provide long-term robust income streams
- Low-risk
- Hands-off investment
- Above average yields
- Increasing yields (over time) provide resale at higher price

“Student housing is top property asset,”
FT, Nov 2012

CALL NOW +44 (0) 207 321 5858
Uncover a new, low-risk and profitable investment venture, engineered for investors.

An opportunity to invest into our latest ‘UK Student Accommodation Exclusive’ and benefit from proven and sustainable returns from this profitable sector.

Investors purchase one or more ‘modern en-suite student rooms’ which are leased back to a well-established management company on a rolling agreement so that the building, in its entirety, can be let as student accommodation.

The managed turnkey nature of the investment allows investors a hands-off approach whilst taking advantage of increasing rate of returns and capital appreciation.

Investors benefit from yields much higher than traditional ‘buy-to-let’ investments.

As the asset receives a higher income, it becomes more valuable and saleable every year, providing owners with the security that when they wish to exit the investment, the asset is just as attractive as when they bought it.

Total investment in UK student accommodation breaches £2bn for second consecutive year. CBRE Student Housing Marketview Q4 2013.

How does the investment work?
The concept is simple…. 

- SECURED INCOME
  - Minimum 8% NET
  - Assured for 5 years

- HASSLE-FREE
  - Full turnkey investment
  - Established management company manages student suites on your behalf

- PROVEN RETURNS
  - Long-term tenancies
  - Delivers a long-term, robust income stream

Student Accommodation - Key Asset Class 2014

Student accommodation as an asset class has seldom been available to the individual investor. Typically universities tend to purchase units before they are offered to the market and landlords retain units due to the sustained high yields. Demand is always high for this particular type of product and the underlying market fundamentals are positive, with supply restricted and strong demand underpinning rental growth.
Student accommodation

No.1 choice for property investment in the UK

Experience Invest first introduced student accommodation to investors seeking an alternative to the UK's more traditional property markets several years ago and during this time the sector has seen phenomenal growth.

Our foresight combined with the rapid emergence of the sector has rewarded investors with strong returns.

Once considered an alternative to the UK's more traditional property markets, the Knight Frank 2014 Student Property Index shows that total returns from student accommodation outperformed all other property asset classes in the year to September. This has been the case since 2011.

The CBRE Student Housing Index has also shown total returns of 9.95% between September 2012 and September 2013, outperforming the IPD All Property Index for the 3rd year running.

Market fundamentals – supply and demand

In the UK alone there are 170 higher education institutions with a current student population of 2.4 million. Experts predict that this number will rise to 3 million by 2014. In 1996/97 there were 1.8 million students and the dramatic expansion in student numbers has left most universities with an acute undersupply of suitable accommodation. Existing housing provided by universities is often outdated and the availability of prime purpose-built, modern accommodation is a crucial part of their marketing plans to attract their share of the growing student intake. With supply restricted and strong demand underpinning rental growth, now is the perfect time for investors to take advantage of current market conditions.

How assets compare

<table>
<thead>
<tr>
<th>Asset Class</th>
<th>Total Returns</th>
</tr>
</thead>
<tbody>
<tr>
<td>Student</td>
<td>9.95%</td>
</tr>
<tr>
<td>All property</td>
<td>7%</td>
</tr>
<tr>
<td>Retail</td>
<td>6%</td>
</tr>
<tr>
<td>Office</td>
<td>5%</td>
</tr>
<tr>
<td>Industrial</td>
<td>4%</td>
</tr>
</tbody>
</table>

Source: Knight Frank / IPD

Key asset class 2014

Income Generating Asset

- The student ‘buy-to-let’ market is now well established and increasing demand outstrips available supply
- Consistent occupancy rates of 99% deliver robust long-term, low-risk income streams
- Bad debts are virtually non-existent as students pay rent in advance
- Increasing yields (over time) provide resale at higher price with ample scope for yield compression
- Long-term hold with income to provide a pension in the future
- Long-term demonstrable high income will make property more saleable in the future

Growth of the sector

<table>
<thead>
<tr>
<th>Year</th>
<th>Average Bed Prices</th>
</tr>
</thead>
<tbody>
<tr>
<td>2009/10</td>
<td>£50,700</td>
</tr>
<tr>
<td>2012/13</td>
<td>£56,600</td>
</tr>
</tbody>
</table>

The CBRE Student Housing Index shows national rental growth of 3.24% and total returns of 9.95%.

Average bed prices

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The average value per bed has increased from £50,700 in 2009/10 to £56,600 in 2012/13, an increase of nearly 12%.

CBRE Student Housing Index shows national rental growth of 3.24% and total returns of 9.95%.

MINIMUM 8% NET P.A. ASSURED FOR 5 YEARS INCOME GENERATING ASSET

CALL NOW +44 (0) 207 321 5858
The Opportunity

Spectrum Apartments, Sheffield, UK

Spectrum Apartments is designed as a purpose-built student development comprising 147 student en-suite bedrooms.

The student bedrooms are arranged in apartments of 3-6 units, each sharing a deluxe communal area complete with top of the range kitchen, dining area and lounge.

The development has an excellent central location, with both universities being just a 10 minute walk away and the city centre just on its door step. All amenities, shopping and entertainment are just moments away, perfect for students searching for the very best accommodation with the best the city has to offer.

With striking design and modern architecture, Spectrum Apartments, will certainly stand out amongst its historical industrial surroundings.

TO TAKE ADVANTAGE OF THIS OPPORTUNITY PLEASE CONTACT US TODAY ON +44 (0) 207 321 5858.

Investment Highlights

Hassle-free returns

- No finder’s fees
- Minimum 8% NET p.a. assured for 5 years
- Modern en-suite rooms for £55,995
- Variety of on-site facilities including gym, courtyard and communal seating area
- Fully managed by Urban Student Life
- Experienced Developer with exemplary track record
- 999-year leasehold
- Popular University City
- Sheffield is England’s 4th largest city

THE INVESTMENT IS INCOME GENERATING FROM DAY 1 WITH INTEREST PAID ON CLIENTS’ DEPOSITED FUNDS AND UPON COMPLETION WILL DELIVER A MINIMUM OF 8% NET ASSURED FOR 5 YEARS.

MINIMUM 8% NET P.A. ASSURED FOR 5 YEARS

UK’s no.1 performing asset class

The Knight Frank Student Property Index shows that total returns from student accommodation outperformed other property asset classes in the year to September. This has been the case since 2011.
Why invest in Sheffield?

University City

With a total of over 60,000 full and part time students, Sheffield is home to 2 universities and 2 colleges of further education.

Sheffield Hallam University

- Sheffield Hallam is the third largest university in the UK with 37,160 students
- In applications for 2012/13 entry, Sheffield Hallam was the fifth most popular university
- More than 4,000 students are overseas students, from more than 100 countries
- Most popular subjects include Business, Applied Medicine and Education
- 89% are in work or further study within six months of completing their course

The University of Sheffield

- 25,960 students
- 3,700 international students from 120 countries
- Ranked 21st in The Times Good University Guide 2013
- Among the top ten in the Russell Group, the association of leading UK research intensive universities, according to the 2008 Research Assessment Exercise (RAE)
- Five Nobel Prize winners associated with the university
- The University of Sheffield was named UK University of the Year in the 2011 Times Higher Education Awards

Sheffield recognises its students as a real asset and is renowned for being one of the friendliest and safest cities in the UK. With such a warm welcome many students stay on after their studies to make Sheffield their home.

With only 11,369 bedrooms for 48,630 full time students, a massive 76.6% of students are left looking elsewhere for suitable accommodation in Sheffield:

<table>
<thead>
<tr>
<th>INSTITUTION</th>
<th>TOTAL NUMBER OF FULL TIME STUDENTS</th>
<th>UNIVERSITY ACCOMMODATION (BED SPACES)</th>
<th>% OF BED SPACES TO F/T STUDENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>University of Sheffield</td>
<td>22,700</td>
<td>6,070</td>
<td>26.7%</td>
</tr>
<tr>
<td>Sheffield Hallam University</td>
<td>25,930</td>
<td>5,299</td>
<td>20.4%</td>
</tr>
<tr>
<td>Total</td>
<td>48,630</td>
<td>11,369</td>
<td>23.4%</td>
</tr>
</tbody>
</table>

*Source Savills UK Student Housing Spotlight 2013
Location
Sheffield, UK

The Sheffield City Region is at the forefront of the UK’s industrial and entrepreneurial development and was recently described by the Secretary of State as being "at the heart" of Britain’s continued economic growth.

With an economy bigger than some European countries, the Sheffield City Region is a significant economic power. The area is home to almost 1.8 million people and has an output of more than £24.7 billion per year.

Sought After Location

Located in the heart of the UK, Sheffield has excellent transport links whether you are travelling by road, rail or air.

Sheffield has extensive railway links to all major UK cities. London and Bristol are just 2 hours away, Manchester is 1 hour away and Edinburgh is 4 hours away. Trains leave to London from Sheffield every hour.

Manchester International Airport is an hour away and there are frequent direct trains to there from Sheffield city centre.
Management Company

Urban Student Life

For a hassle-free investment, Spectrum Apartments will be managed by an experienced Management Company.

Urban Student Life Limited (USL) offers a commitment to both their clients and students via their “charter”. They are committed to the students, offering outstanding levels of services and security which surpass those offered by competitors.

USL is responsible for managing Spectrum Apartments on behalf of the Developer. Its duties include:

- Maintenance and repair of the structure of the building and the common parts of the Development
- Heating, lighting and cleaning the common parts and communal facilities
- Providing concierge, caretaking and management services for communal facilities
- Insurance

The universities in Sheffield can only provide accommodation to 23.4% of students.”
Speciﬁcation

En-suite rooms
Student units are arranged in apartments of 3 to 6 bedrooms. Each Unit will be equipped with:
- Small double bed (4ft wide)
- Fitted wardrobes, workstation with study chair, shelving and drawers
- En-suite bathroom
- Carpet, blinds and light ﬁttings
- Internet with hi speed Wi-Fi or Ethernet connection
- Mini fridge and personal safe

Communal areas
The shared communal areas in each apartment will be equipped with:
- Fully ﬁtted luxury kitchen
- Fitted oven hob and extractor
- Fridge Freezer
- Microwave
- Breakfast bar and seating
- Lounge with sofas and ﬂat screen TV

Ground floor
The ground ﬂoor gives access to:
- Reception with lobby and seating area
- Central courtyard and landscaped gardens
- Gymnasium
- Laundry area
- Staff ofﬁces
- Communal toilets
- Cycle store
- Bin store
Ease of Purchase

Financial Breakdown

Each en-suite room shall be sold on a leasehold basis of 999 years.

- Choose your property and pay £5,000 Reservation Fee
- The solicitors will assist the purchaser through to Exchange of Contract (within 28 days)*
- 60% of the purchase price is required to Exchange at Contract, less the Reservation Fee = £28,597
- 20% is payable 3 months after Exchange of Contracts = £11,199
- 20% due on Completion = £11,199

* A team of commercial solicitors, experienced in the student accommodation investment market, have been appointed to act on the behalf of investors.

Investment Returns

INCOME FROM £4,500 PER ANNUM

- MODERN EN-SUITE ROOMS
- DELIVERED FULLY-FURNISHED
- PURCHASE PRICE £55,995
- NET YIELD: MINIMUM 8% (£4,500 PER ANNUM) ASSURED FOR 5 YEARS
- FULLY-MANAGED & HANDS-OFF OPPORTUNITY
- LOCATION HIGHLY SOUGHT AFTER BY STUDENTS

EN-SUITE ROOMS AVAILABLE FROM £55,995

8% MINIMUM NET RETURNS ASSURED

Choose your property and pay £5,000 Reservation Fee

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CGI plan of the apartment is for illustration purposes only and does not reflect the size or shape of those apartment in Spectrum Apartments. Please refer to our floor plans for accurate details.

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MINIMUM 8% NET P.A. ASSURED FOR 5 YEARS INCOME GENERATING ASSET

Alternative Investment UK Student Accommodation Exclusive
Income Generating Asset

Is the sale handled by UK lawyers?
Yes. A team of commercial solicitors, experienced in the student accommodation investment sector, have been appointed to act on the behalf of investors.

Who will manage my investment?
Spectrum Apartments will be fully managed by Urban Student Life Limited (USL). The experienced student lettings company is fully-equipped to manage and market your investment on your behalf.

Is interest paid on my funds during construction?
Yes. 4% interest will be paid during the construction phase on all funds deposited by clients.

Can I sell my unit/s at any time?
Investors are permitted to sell at any time after completion.

Is there a rental assurance in place?
Yes. The first 5 years are assured at a minimum 8% NET per annum.

What are the projected returns p.a. after year 5?
Returns after all running costs, management fee, service charge and utilities are forecast to rise from year 5.

When is my rental income paid?
Rental income is paid quarterly in arrears direct to your chosen bank account from completion.

As a non-resident in the UK am I taxed on this income?
If you are a UK resident then yes you will be subject to tax. If you are a ‘non-resident’ in the UK then you are classed as an overseas landlord and may apply to the HMRC in the UK to have your income paid gross (with no tax deducted).

“Demand far outstrips supply in UK universities with around 1.3 applicants to every acceptance in 2012, leaving many UK students unable to obtain a place at university,”
The Guardian.

Is Investor Security
Safeguard of Funds

Proven Returns
Hassle-Free Ownership

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Frequently Asked Questions

When will the building complete?

We anticipate that the building works will start in mid May 2014 and will be complete for July 2015.

How and when will I receive my income?

On completion of the grant of your lease you will grant a sub-lease to Student Luxury Living Limited for a period of 5 years. Under the terms of the sub-lease Student Luxury Living Limited will pay:

- A rent to you of between £4,500 and £5,000 (depending upon the type of Unit you choose);
- The ground rent due to the Developer under your head lease; The service charges raised by the Developer for the services incurred in maintaining and servicing the building and the common parts.

The rental income will be payable quarterly in arrears by bankers order direct to your account. Payment of the rent and the other obligations under the sub-lease will be guaranteed by the Developer.

What happens at the end of year 5?

At the end of the 5 years you will be responsible for the management of your unit and the payment of the ground rent and service charges.

You are free to manage the unit yourself or to appoint an agent of your choice. Student Luxury Living will be pleased to discuss the ongoing management or a renewal of the lease of your unit with you at the end of the 5 year period.

A recent report from property specialists Savills say that a massive 3,971 homes in Sheffield could return to family use if students swapped shared houses for purpose built student accommodation, alleviating the current housing shortage for families. This would result in a significant rise in the demand for high quality accommodation in the city.

Next Steps

Reserving a Unit

This bespoke investor report provides a valuable insight into purchasing in our 'UK Student Accommodation Exclusive' and incorporates additional information on the student property sector.

Please contact your dedicated consultant to discuss or request any of the following:

- Due diligence
- Architectural floor plans
- Availability
- Reserving a unit

PLEASE CALL US ON:
+44 (0) 207 321 5858

Email: info@experienceinvest.com
www.experienceinvest.com

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About Us

No Substitute for Experience

Founded in 2004, Experience Invest is a London-based property investment company which provides investors with exclusive access to market leading products. Opportunities are tailored for the current market conditions and promote personal wealth through safe and intelligent portfolio management.

Investors are assigned their very own dedicated Investment Consultant when they use Experience Invest to ensure peace-of-mind throughout the investment process. Each consultant has their own specialist field which enables investors to receive expert, confidential and professional guidance which is personalised to suit individual investment requirements.

Investors are invited to meet the Experience Invest team at the company’s prestigious Central London office which overlooks Trafalgar Square, to help remove any uneasiness which can be felt when dealing with other faceless internet companies.

What our clients say...

‘Overall I found the buying process easy, professional and straightforward. Experience Invest responded quickly and accurately to my phone calls and emails. My client manager was very professional in his approach and was fully knowledgeable about all the properties I have been interested in. The process was so easy that I have bought two more properties.’

Alan Hey, London - 3 Units Purchased
Why Choose Us?

Buy with Confidence

✓ Founded in 2004 Experience Invest is a privately owned UK property investment company.
✓ We are a well-established company and among the most recognised and reputable in our industry.
✓ With clients based across the globe, we broker many transactions each year with a total value of approximately £100 million.
✓ We offer our clients the highest concentration of experience and talent working from our London Head Office located in Trafalgar Square.
✓ We provide exclusive access to market leading products.
✓ We cater for all types of clients from first-time investors and high NET worth individuals to corporate clients.
✓ All of our projects undertake compulsory due diligence to verify the buying procedure and to satisfy that the owners of each individual project are in a legitimate position to promote and sell the investment.
✓ The majority of our transactions are repeat purchases and client referrals which is testament to our unparalleled client service.
✓ We provide one-to-one consultation at our London and regional offices.

What our clients say...

“I was attracted to the investment because it offered the best rate of return given the risks involved. Also I was investing in the UK and investment was covered by UK law. I found the buying process straight forward and my sales consultant was both knowledgeable and straight forward. I had no problems at all purchasing through Experience Invest and I would certainly buy through them again.”

Trevor Scott, Singapore
Experience Invest
1 Northumberland Avenue
Trafalgar Square
London
WC2N 5BW
UK

Tel: +44 (0) 207 321 5858
Email: info@experienceinvest.com
www.experienceinvest.com

Disclaimer
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