



INVESTOR DECK

Building effortless wealth
through real estate.

2026

STRICTLY CONFIDENTIAL





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WELCOME TO LEGEND

We are a Real Estate Investment Trust focused on acquiring high-quality multifamily properties in Tier-1 markets across the Greater Toronto Area and other select Canadian cities.



LEGEND'S EDGE



Empowering Passive Investment

Legend Real Estate Trust helps people passively invest in real estate in order to reach their financial goals and feel confident and informed along the way.



Rigorous Selection Process

We hand-pick only the best properties that meet our criteria for acquisition and are expected to generate meaningful income and capital appreciation.



Portfolio Diversification

Our ever-growing portfolio of properties allows for diversified ownership across multiple properties, reducing risk and offering investor peace-of-mind with Legend Real Estate Trust.



Targeted Returns

10%-15%
Annual ROI

Preferred Returns

8%
Annual ROI
(cash flow paid quarterly)



INVESTMENT OVERVIEW



LEGEND'S CLASS A UNITS

Our investment opportunity is meticulously structured to cater to investors aiming for substantial growth and reliable income.

Details of the Investment Offering	
Class A Units	\$10.70 per unit
Targeted Annual Returns	10-15%
Preferred Returns	8% Annual ROI (cash flow paid quarterly)
Minimum Investment	\$10,000
Dividend Reinvestment Program (DRIP)	Available
Investment Vehicles	RSP, TFSA, LIRA, Cash
Investor Suitability	Eligible Investors and Accredited Investors

*See Offering Memorandum for details.

*For Canadian Investors only. Quebec Investors must be Accredited.





STRATEGIC GROWTH INITIATIVES



A Practical Example

Initial Capital: \$1,250,000 (downpayment, closing, and other costs)

Gross Annual Rental Income: \$1,500,000

Total Expenses: \$1,400,000 (operating expenses and mortgage costs)

Cash Flow Left For Investors: \$100,000

In the first year, we would achieve an **8%* return on investment**, leaving no surplus funds initially. However, by increasing the property rent by 5% in the second year, our cash flow would grow to \$175,000, generating a surplus of \$75,000 after meeting investor targets.

This surplus is strategically allocated in two ways:

1.

Bonus Distribution: A portion of the surplus (60/40 split between Legend Operations Inc. and investors) provides immediate returns. Legend receives \$45,000, while investors receive an additional \$30,000, totaling \$130,000.

2.

Expansion Fund: The remaining surplus enhances our acquisition capabilities, contributing to the purchase of additional properties. As Legend Real Estate Trust expands its portfolio, the value of units and investor returns increase, benefiting all stakeholders.

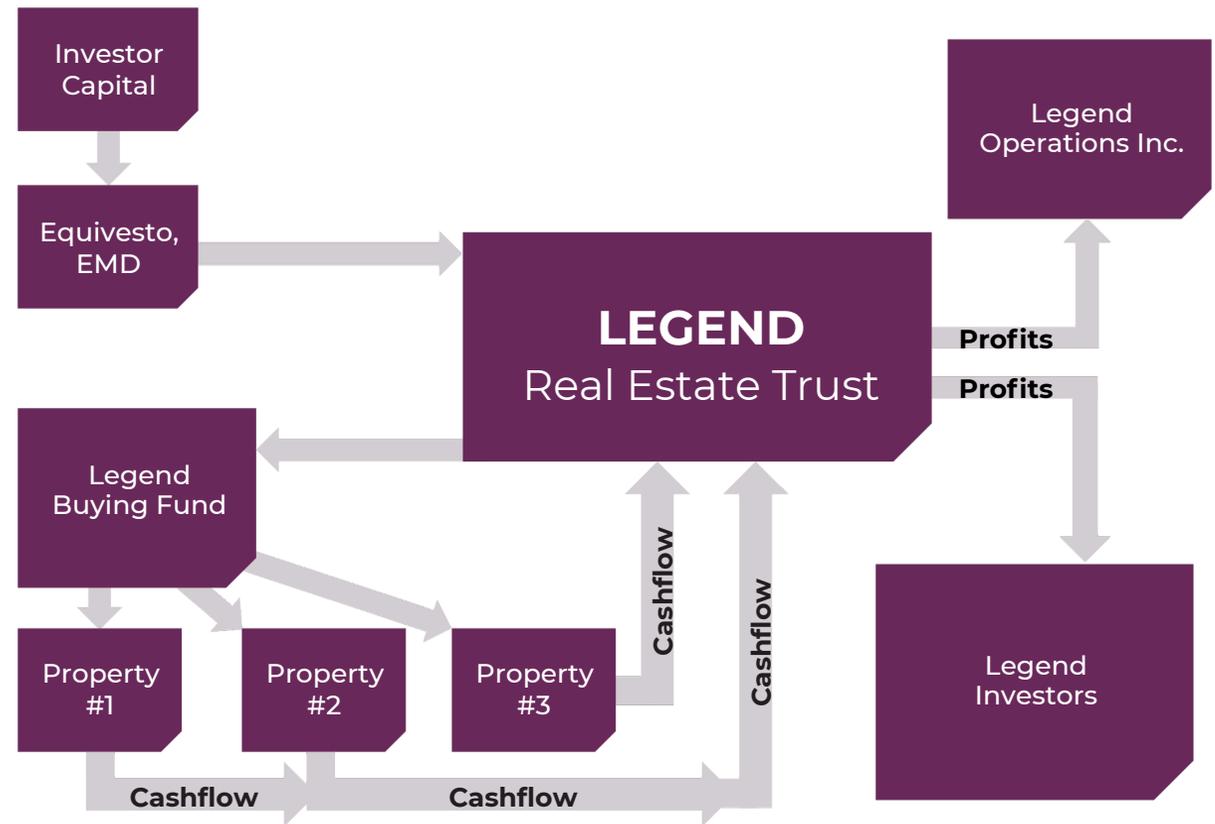


FLOW OF INVESTOR FUNDS

Legend Real Estate Trust acts as the central entity for investor funds, which are strategically channeled into a diverse portfolio of properties.

As our properties generate profits, returns flow back to the Trust, ensuring investors reap the benefits. Moreover, funds are allocated to sustain operational efficiency through Legend.

Through the Trust and its operational arms, investors can enjoy the advantage of a diversified portfolio, leveraging multiple properties to enhance returns, all managed efficiently through the Trust and its operational arm.





DRIVING GROWTH AND VALUE

At Legend Real Estate Trust, we aim to deliver targeted annual returns of **10-15%** through two key avenues:

1.

Cash Flow: 8%* Annual Return (Preferred)

- Investors purchase shares at an entry price, participating in our **diverse property portfolio's rental income**.
- A portion of this income is allocated for **cash flow payouts and property acquisitions**.
- Cash flow that is paid to you is determined by the **number of shares** you purchase.
- With our **8%* Preferred model**, investors receive their returns first, ahead of Legend Operations Inc. Any surplus is then shared between investors and Legend.
- Our **Dividend Re-Investment Program (DRIP)** allows investors to reinvest their cash flow directly into Legend Real Estate Trust at a 2% discounted price, enhancing their ownership and potential returns.

2.

Equity: 2-7%* Targeted Annual Return

- As mortgages on properties are paid down and the market values rise, **the overall equity** in our portfolio grows.
- This increase in equity translates into **higher share values**, realized upon redemption.

We provide investors with multiple avenues to realize robust returns, capitalizing on both immediate cash flow opportunities and long-term equity growth.



UNDERSTANDING INVESTOR PROFITS

Investors can participate in Legend Real Estate Trust by subscribing to units (shares) at the current purchase price of **\$10.70 per unit**.

A Practical Example

Here's an example of potential profits for an investor with a \$10,000 investment:

Initial Investment	Cash Flow	Equity Growth	Total Profits in One Year	Long-Term Perspective
<ul style="list-style-type: none">• With \$10,000, the investor purchases 934.57 units at \$10.70 per unit	<ul style="list-style-type: none">• Legend Real Estate Trust targets an 8%* preferred cash flow, translating to \$800 annually.• Cashflow is distributed quarterly, resulting in \$200 paid out every three months.	<ul style="list-style-type: none">• The equity growth target ranges from 2% to 7%* annually.• Using the example of equity growth annualized at 7%*, the unit price would increase to \$11.45 x 934.57 units• Consequently, the investor's portfolio value grows to \$10,700. (\$700 in equity growth)	<ul style="list-style-type: none">• By combining cash flow and equity growth, the investor earns \$800 in cash flow and \$700 in equity, totaling \$1,500 in profit.	<ul style="list-style-type: none">• Over a five-year period, the initial \$10,000 investment turns into \$17,500, showcasing the cumulative effect of consistent returns and equity appreciation.



ADDRESSING THE HOUSING CRISIS

In response to the pressing housing crisis, we are committed to providing impactful solutions that align with both societal needs and investor interests.

Key Elements of Our Strategy



Supply and Demand Dynamics

We navigate market dynamics to ensure our investments meet evolving tenant needs.



Quality Housing for the Working Class

Our mission is to provide well-maintained, affordable housing options tailored to working-class needs.



Diverse Tenant Profile

Our properties cater to a diverse tenant base, fostering a supportive living environment.



Controlled Rental Increases

Newer properties grant us control over rental pricing as properties built in 2018 or later are not subject to Ontario rental increase guidelines..



Access to Favorable Financing

We have the potential to qualify for the CMHC MLI Select program (meaning energy efficient properties), which would provide favorable interest rates and 40-55 year amortization.

PROPERTY PORTFOLIO



OUR FLAGSHIP PROPERTY

144 Lucan Avenue, Waterloo, ON



Acquisition Details

Purchased at \$21,500,000, closed in the Autumn of 2025

Property Profile

Tier-1, 60-unit apartment building, fully renovated and turnkey-ready

Strategic Advantage

50% of the building is exempt from Ontario rent increase guidelines

Investment Metrics

5.3% Purchase CAP Rate



This property stands firm under contract and is poised to lead the way as the inaugural asset within the Legend Real Estate Trust.



WATERLOO, ONTARIO

A Premier Destination for Real Estate Investment

Waterloo represents a unique amalgamation of urban sophistication and rural charm, making it an attractive location for real estate investing.

Key Highlights of the Region



Dynamic Urban Center



Vibrant Lifestyle and Culture



Hub of Innovation and Education



Rapid Population Growth



Thriving Business Community



Community of Communities





MAXIMIZING CAP RATE VALUE

Through our Lucan property, we leverage CAP Rate insights to drive property value growth, ensuring robust investor returns.



CAP Rate Explained:

The CAP Rate represents the ratio of Net operating Income (NOI) to property value, serving as a benchmark for investment efficiency.

Multi-Family Apartment CAP Rate Report, 2023

High-Rise		Low-Rise	
Low	High	Low	High
3.75%	4.25%	3.75%	4.50%

Q4 2023 Cap Rate Report, Valuation & Advisory Services, Colliers Canada



Income Growth Strategy:

By strategically increasing net income, we elevate the building's overall value. For 144 Lucan Avenue, with an estimated gross income of \$1,467,660, a nominal rent increase of 2.5% could boost net income by \$36,691.

Waterloo Housing Market, 2023

Percentage Change of Average Rents from Fixed Sample	
One Bedroom	9.0%
Two Bedroom	7.4%

CMHC Rental Market Survey, 2023



Market Context:

With Waterloo experiencing an average rent increase of 9.0% in 2023, our conservative rent growth strategy positions us well for substantial value appreciation.



HOW TO CALCULATE CAP RATES

To calculate the value of a property, NOI is divided by the CAP Rate, which quantifies the direct impact of income optimization on property value.

Example Calculation:

Formula:

$$\text{NOI/CAP Rate} = \text{Property Value}$$

Calculation:

$$\text{\$1,140,000 NOI} / \text{4.25\% CAP Rate}$$

\\$26,823,529 Fair Market Value (FMV)

Strategic Implications:

The example underscores our strategic approach at 144 Lucan Avenue, where even modest increases in rent can significantly enhance property value, translating into higher returns for our investors.



HOW TO INVEST



UNLOCK THE POTENTIAL OF REGISTERED FUNDS

Are you satisfied with the current performance of your registered funds?



Did you know that you can self-direct your registered accounts, empowering you to make strategic investment decisions?

Invest in Legend Real Estate Trust:



Minimum \$10,000 investment



Cash accepted



RSP, TFSA, and LIRA eligible

Maximize the potential of your Retirement Savings Plan (RSPs) with Legend Real Estate Trust.



INVEST WITH CONFIDENCE

We've partnered with Equivesto, a licensed EMD, to empower Canadian investors.



Step-By-Step Process to Investing on Equivesto:

- 1. Open an account on Equivesto**
- 2. Determine your investor type and submit your documents online**
Are you an **Eligible** or **Accredited** Investor?
- 3. Equivesto will confirm your suitability and maximum investment amount**
- 4. Determine your mode of investing**
 - **Cash Investor:** Fund through Equivesto **Registered Funds**
 - **Investor:** Set up an Olympia Trust account and submit a transfer form (takes up to six weeks and is \$300 plus HST)

*For Canadian investors only. Quebec Investors need to be accredited. .





ELIGIBILITY FOR INVESTING

Eligible Investor

An Eligible Investor includes but is not limited to either:

- A person whose net financial assets, alone or with a spouse, in the case of an individual, **exceeds \$400,000.**
- A person whose net income, alone before taxes, exceeded in each of the two most recent calendar years and in the current year as well **\$75,000.**
- A person with a spouse whose net income exceeded in each of the two most recent calendar years and the current year as well **\$125,000.**
- A partnership in which all partners are **Eligible** or **Accredited Investors.**

The maximum limits for an Eligible Investor are set based on your personal financial situation but are limited by the government to a **maximum of \$100,000** for private investments **per 12 months.**

Accredited Investor

An Accredited Investor is a wealthy person who passes a financial asset test. A summarized version of the test is that the individual needs either:

- A **minimum of \$1,000,000** in net financial assets either alone or with a spouse (excluding all real estate and other liabilities).
 - Have had for the past two years and a current ongoing salary of **over CAD \$200,000** alone, or **CAD \$300,000** when combined with a spouse.
- A **minimum of \$5,000,000** in assets either alone or with a spouse.
 - To be an individual registered under the securities legislation of a jurisdiction of Canada as an **adviser** or **dealer** and qualifies as an **individual AI.**

Accredited Investors do not have maximum investment limits.



LEGEND LEADERSHIP



MEET THE FOUNDERS

At Legend, our team is composed of seasoned professionals with a profound understanding of local real estate markets.

With decades of collective experience in both residential and commercial sectors, we bring invaluable insights to guide acquisitions, investment management, and performance.

Amanda and Marty form the core leadership of Legend.

Over the years, they've specialized in transforming single-family homes into two-unit residences, which expanded into multi-family investing and the transformation of turnkey apartment buildings.



Marty Gordon

Chief Executive Officer / Acquisitions Manager

As a Certified Carpenter, Marty brings over two decades of construction expertise to our team, establishing a successful carpentry business specializing in residential renovations. Marty's transition into construction management for our investment projects has been pivotal, leveraging his hands-on expertise and leadership to ensure the success of our projects.



Amanda Bouck

Chief Operation Officer / Investor Relations

Amanda brings extensive experience in real estate coaching and senior leadership as a seasoned real estate educator. Specializing in guiding coaching teams, management, and content creation, she ensures our team's success and provides invaluable guidance for our investors.



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BUILD EFFORTLESS WEALTH TODAY

Invest in Legend Real Estate Trust.

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