

FUND FACT SHEET · Q4 2026

Wise Capital Fund

Class C value-add multifamily. Seven Midwest markets.

Wise Capital is a Class C value-add multifamily fund for verified accredited investors (Reg D 506(c)) that underwrites every 20- to 60-unit acquisition with its own predictive maintenance platform, ForVue, and targets stabilization within 12 months across Louisville and six other Midwest markets.

\$50M

FUND TARGET

506(c)

REG D PRIVATE OFFERING

5 YR

FUND LIFE · SUBJECT TO EXTENSION

FUND STRUCTURE

Entity	Wise Capital, LLC (Nevada limited liability company)
Managing member	Wise Family Holdings LLC
Managing Principal	Christopher Wise, J.D.
Fund structure	Regulation D Rule 506(c) private offering
Target raise	\$50,000,000
Minimum investment	\$50,000
Fund life	5 years, subject to extension at Manager's discretion
Preferred return	Up to 8% per annum, simple, non-compounding, at Manager's sole discretion, not guaranteed
Performance Fee	20% of Net Gain per Portfolio Asset, with 80/20 residual split thereafter
Disposition fee	1% to Manager
Form D filings	Kentucky, California, Illinois, Pennsylvania
SEC EDGAR CIK	0002018864
Accreditation	Required under 17 CFR 230.501(a); verified through InvestNext
Investor portal	wisecapital.investnext.com
SDIRA custodians	Inspira Financial, CamaPlan (compatible)
Reporting cadence	Monthly statements and quarterly newsletters with asset-level reporting

ACQUISITION PROFILE

Asset class	Class C value-add multifamily (workforce housing)
Unit standard	20 to 60 units per asset
Fund-wide unit target	400+ units across 7 markets
Louisville target	15-20+ assets in Louisville alone
Target leverage	65-80% LTV, fixed-rate debt, interest-only early-hold periods
Target stabilization	12 months from acquisition to stabilized occupancy
Hold period	24-36 months per asset within the 5-year fund life

TARGET MARKETS

Seven Midwest cities

Wise Capital Fund invests across seven Midwest cities selected for workforce housing demand, cap rate accessibility, and operational density. Louisville is the anchor market where the firm maintains in-house property management; the six additional cities extend the thesis without diluting operational discipline.

City	State	Role
Louisville	Kentucky	Headquarters market — anchor
Indianapolis	Indiana	Extension market
Columbus	Ohio	Extension market
Cincinnati	Ohio	Extension market
Nashville	Tennessee	Extension market
Kansas City	Missouri	Extension market
St. Louis	Missouri	Extension market

OPERATING STACK

In-house operations + ForVue platform

Every Wise Capital property is operated by an in-house property management team supported by ForVue, the firm's proprietary Weibull-Bayesian predictive maintenance platform. ForVue scores every appliance in every unit across 30 appliance types and 135 failure symptoms, catching deferred maintenance before it becomes an emergency work order or a valuation haircut at exit.

ForVue is Patent Pending (USPTO Application #64/032,704) and is proprietary IP owned by Wise Capital. The platform is also available as a standalone product for third-party operators at \$2.50 per unit per month with no setup fee, no contract, and no minimum.

DISTRIBUTION WATERFALL

Final distribution per Operating Agreement §11.3

01. Repayment of debt and senior obligations
02. Disposition fee (1% to Manager)
03. Return of Capital to investors
04. Up to 8% per annum preferred return, simple, non-compounding, at Manager's sole discretion, not guaranteed
05. Performance Fee (20% of Net Gain per Portfolio Asset to Manager)
06. 80/20 residual split (investors / Manager) thereafter

PORTFOLIO HIGHLIGHT

Asset 01 · Bourbon Town

Bourbon Town is the Wise Capital Fund's first stabilized asset, acquired in December 2025 for \$1.64M. The property was 60% occupied at acquisition. Through Wise Capital's operating model — in-house property management supported by ForVue predictive maintenance intelligence — occupancy was lifted to 95% (19 of 20 units) and average rents moved from \$908 to \$1,120 per unit, a 23.3% uplift. Bourbon Town demonstrates the Wise Capital thesis in practice: Class C multifamily operated at institutional cadence produces durable NOI growth without requiring a bull market.

Asset number	Asset 01
Status	Stabilized
Acquired	December 2025
Acquisition price	\$1,640,000
Units	20
Occupancy at acquisition	60%
Current occupancy	95% (19 of 20 units)
Rent uplift	\$908 to \$1,120 average per unit (+23.3%)

LEADERSHIP

Christopher Wise, J.D. · Managing Principal

Managing Principal and sole owner of Wise Capital, LLC. Licensed Kentucky attorney (admitted 2020) and five-time Super Lawyers Rising Star in Family Law (2023-2027). Two-time Louisville Business First 20 People to Know in Law (2023, 2026). U.S. Navy Special Warfare veteran (SWCC, Class 61, Team 22, 2008-2014). J.D. Cum Laude from the Louis D. Brandeis School of Law at the University of Louisville (2018); B.A. Magna Cum Laude in Political Science from the University of Louisville. Inventor of record on USPTO Patent Pending Application #64/032,704 for ForVue.

Willard Clint Collier · Head of Acquisitions and Asset Management

\$1.5B+ structured finance background spanning CDFI, HUD, NMTC, and USDA programs. Oversees deal sourcing, underwriting, transaction execution, and post-close portfolio operations for Wise Capital.

INVESTOR ACCESS

The Wise Capital Fund is available exclusively to verified accredited investors per 17 CFR 230.501(a) under Regulation D Rule 506(c). Verification is performed through the InvestNext portal before any offering documents (PPM, Operating Agreement, Subscription Agreement) are released.

To begin verification, visit **wisecapital.investnext.com** or contact **wise@investwisecap.com**.

IMPORTANT DISCLOSURES

This document is informational only. It is not an offer to sell or a solicitation of an offer to buy any security. Any such offer or solicitation will be made only through the Confidential Private Placement Memorandum and related subscription documents, and only to prospective investors who have been verified as accredited under 17 CFR 230.501(a). Form D notice filings have been made in Kentucky, California, Illinois, and Pennsylvania. Christopher Wise is admitted to the Kentucky Bar; nothing in this document creates an attorney-client relationship with Wise Capital, LLC or any affiliated entity. All targets, projections, and forward-looking figures referenced in connection with the Wise Capital Fund are projected on a best-efforts basis. Projected. Not guaranteed. Past performance does not guarantee future results. The Private Placement Memorandum contains full risk factors. Wise Capital, LLC is a Nevada limited liability company managed by Wise Family Holdings LLC. Wise Capital Advisory is a consulting practice; Wise Capital is not a licensed mortgage broker, lender, placement agent, or law firm.