

COMPOUND REAL ESTATE BONDS

Built on real estate. *Backed by income.*

A fixed 8.50% APY bond backed by first-lien real estate loans, U.S. Treasuries and institutional real estate funds — SEC-qualified under Regulation A+.



WELCOME · FOREWORD

A note from our Chief Investment Officer.

Dear Investor,

Thank you for your interest in CREB-Compound Real Estate Bonds. We are pleased to share this guide with you.

In today's environment, investors face a complex mix of rising rates, market volatility, and economic uncertainty. At CREB, we believe that a well-constructed fixed income strategy — backed by real estate fundamentals — can offer the stability, income, and resilience needed to navigate these challenges.

Our approach is grounded in discipline and driven by insight. We focus on high-quality real estate debt investments that generate attractive risk-adjusted returns while preserving capital. Every decision is guided by our commitment to prudence, transparency, and long-term value creation.

This guide provides an overview of our bond strategy, the markets we invest in, and how CREB seeks to deliver consistent income and diversification for our investors.

We appreciate your trust and look forward to helping you achieve your financial goals.

Sincerely,

Michael Burmi

CHIEF INVESTMENT OFFICER

Built on real estate. Backed by income. Focused on performance.

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A complete guide to fixed-income investing.

Use this guide to understand how Compound Real Estate Bonds work, why the rate is sustainable, how your investment is protected, and what to expect before you invest a single dollar.

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For decades, “safe” capital has had three homes — none of them designed to compound for the investor.

01 — THE PROBLEM

The problem with where your money sits today.

The yield you do not earn is the intermediary’s margin. Meanwhile, pension funds, endowments, and insurers have allocated to real estate credit at 8–12% for over 50 years. Compound makes that asset class available from \$500.

Where your money sits today — and what it actually earns

VEHICLE	RATE (APY)	FIXED?	LOCK-UP?	DAILY COMP.?
CREB Compound Real Estate Bond	8.50%	Yes	None	Yes
National savings avg.	0.41% APY	No	No	No
High-yield savings	~4.20% APY	No — variable	No	No
12-month CD	4.80%	Yes	Months	No
U.S. Treasury (1 yr)	4.90%	Yes	1 year	No

The question isn’t whether to move beyond low-yield savings. It’s which fixed-income product earns its place in your portfolio — and why.

02 — THE PRODUCT

What is a Compound Real Estate Bond?

A fixed-income bond paying 8.50% APY, qualified by the SEC under Regulation A. You lend capital at a contractual rate and know your return before you commit a dollar.

Your capital is deployed into a diversified portfolio of real estate credit — primarily short-duration, first-lien bridge loans secured by income-producing property — alongside U.S. Treasuries and institutional real estate funds.

FIXED RATE

8.50%

APY

Locked the day you invest.

Compounds daily.

Withdraw anytime.

Fixed rate	8.50% APY — locked the day you invest, regardless of market conditions
Compounding	Interest compounds and credits to your account every single day
Liquidity	Withdraw anytime — no lock-up periods, no penalties, no fees
Minimum	\$500
Regulation	SEC-qualified under Regulation A
Backing	First-line real estate loans, U.S. Treasuries, institutional real estate funds
Fees	None — no management, transaction, or withdrawal fees

HOW TO READ YOUR RETURN

Your 8.50% is a fixed contractual obligation of the issuer, Compound Real Estate Holdings — it does not rise or fall with portfolio performance.

03 — THE MANAGER

Who manages your money — and the record to date.

Compound exists to provide the real-estate-credit yields institutions have accessed for decades — without the \$250,000 minimums or brokerage intermediaries.

10,000+	\$150M	Reg A+	\$0
INVESTORS NATIONWIDE	BOND OFFERINGS	SEC-QUALIFIED OFFERING	PRINCIPAL LOSSES TO DATE



LEADERSHIP

Michael Burmi

CHIEF INVESTMENT OFFICER

- Senior secured real estate credit
- Income-focused portfolio construction
- Conservative loan-to-value underwriting

Michael leads Compound Asset Management LLC and oversees portfolio strategy, credit allocation, and risk management across the CREB platform. His background includes real estate lending, structured credit, and private market investment management, with a focus on income-producing real estate debt and asset-backed investment structures.

Investment strategy is centered on

- Liquidity management and capital preservation
- Diversification across borrowers and asset types
- Institutional-style risk oversight

The investment process emphasizes

- Asset-backed real estate credit
- Diversification across borrowers and asset types
- Liquidity and reserve management
- Senior positioning within the capital stack
- Ongoing portfolio surveillance

Compound Asset Management LLC oversees sourcing, underwriting, portfolio monitoring, and capital allocation. The framework prioritizes durability of income and downside protection through disciplined credit selection and active oversight.

Considering a larger allocation or an IRA rollover? Speak with the investor team before committing.

[Schedule a 15-min discovery call](#)

*Developers pay for speed.
That premium becomes investor yield.*

04 — YIELD SOURCE

How the 8.50% is generated.

The portfolio targets a 10–14% gross return from real estate credit; you receive a fixed 8.50%. The difference is the issuer's compensation — economically, the spread functions as the cost of the product, in place of a stated fee.

01

Speed premium

Banks fund developers in 60–90 days; private lenders in 5–10. Developers pay 10–14% for that speed — and that premium becomes investor yield.

02

Collateral security

Every loan is secured by a first-lien position on physical property at 50–60% loan-to-value, creating a 25–40% equity cushion.

03

Short duration

Bridge loans mature in 6–24 months, continuously re-deploying capital at current market rates and reducing interest-rate sensitivity.

04

Access barrier removed

Real estate credit once required \$250,000+ through private funds. CREB's Reg A+ structure opens it from \$500.

Your interests and CREB's are aligned while the spread is positive. If portfolio yields compress, CREB's margin absorbs the difference first — and a sustained compression is addressed honestly in Section 07.

05 — PORTFOLIO & COLLATERAL

What you actually own.

Not a black box.

Capital is diversified across dozens of positions — first-lien loans, mortgage-backed securities, institutional funds, Treasuries, and a dedicated cash reserve. (Allocation as of Q1 2026.)



● Real estate lending	55%
First-lien bridge loans, 60–75% LTV	
● Mortgage-backed securities	15%
Agency and non-agency MBS — institutional-grade real estate debt providing stable, predictable cash flows.	
● Institutional real estate funds	10%
Diversified fund allocations providing additional yield and portfolio diversification.	
● U.S. Treasury bills	10%
Short-term government-backed instruments providing a risk-free yield floor and immediate liquidity.	
● Liquidity reserve (cash for withdrawals)	10%
Cash on hand for investor withdrawals, so requests are processed without forced asset sales.	

PORTFOLIO STATISTICS

55%	12 months	0.00%	0.00%
WTD-AVG LTV	WTD-AVG LOAN LIFE	PRINCIPAL LOST	CURRENT DELINQUENCY
\$12.5M	FL, ON, PA, GA	Commercial, Industrial, Residential	\$0.00 since 2022
LARGEST SINGLE POSITION	TOP GEOGRAPHIES	PROPERTY TYPES	LOSSES SINCE INCEPTION

A REPRESENTATIVE LOAN

Commercial Warehouse / Industrial, Grade AAA – Markham, ONT

LOAN AMOUNT

\$12.5M

LOAN-TO-VALUE

50%

INTEREST RATE

12%

TERM

12 months

LIEN POSITION

First senior secured mortgage

PROPERTY TYPE

Commercial warehouse / industrial

Representative illustration only. The photograph is an illustrative rendering, not the financed property.



Five quiet layers, working together.

06 — CAPITAL PROTECTION

How your investment is protected.

Five structural layers work together to protect investor capital. These are not marketing claims — they are structural and regulatory characteristics of the offering. They reduce, but do not eliminate, risk.

01	SEC Regulation A+	A publicly qualified offering with ongoing financial reporting — not a private placement.
02	First-lien collateral	On default, Compound holds first claim on the property — senior to all other creditors, including the borrower's equity.
03	Conservative loan-to-value	Loans originate at 60–75% of appraised value — a 25–40% equity cushion before any loss reaches the portfolio.
04	Portfolio diversification	Spread across dozens of positions; no single borrower default can materially impact the portfolio.
05	Dedicated liquidity reserve	10% of the portfolio is held in liquid instruments to fund withdrawals without forced asset sales.

Risk and protection are not the same concept. The next page addresses what could go wrong; this page addresses what structural safeguards exist. Both matter. Read both.

07 — UNDERSTANDING THE RISKS

The risks — and how the bond behaves under stress.

RISK	DESCRIPTION	STRUCTURAL MITIGANT
Principal	Not insured; you may lose some or all of your investment.	Diversification, 60–75% LTV, first-lien collateral.
Issuer	Your return is an obligation of the issuer; its financial difficulty could delay or impair payments.	Ongoing SEC filings.
Liquidity	Redemption on demand.	10% cash reserve; standard processing 5–6 business days.
Real estate market	A sustained decline in property values could impair collateral and returns.	60–75% LTV cushion; geographic and asset-type diversification.
Interest rate	A changing rate environment could affect the sustainability of the 8.50% rate over time.	Short-duration loans re-deploy continuously at current rates.

BEHAVIOUR UNDER STRESS

If values fall 20%

The 25–40% equity cushion absorbs the decline first. Capital is threatened only where collateral falls below the loan balance and the borrower also defaults; severe, broad declines could still impair returns.

If many withdraw at once

The 10% liquidity reserve funds redemptions first (typically 5–6 business days). In an extreme run, processing could be delayed; withdrawals are not guaranteed to be instant under all conditions.

If CREB faces difficulty

Portfolio loan assets are intended to be held separately from the operating business. Recovery is not guaranteed; the offering circular details issuer risk in full.

This is an investment, not a savings deposit. Compound Real Estate Bonds are not FDIC insured, are not bank deposits, and are not guaranteed by any government agency. You may lose some or all of your principal. Material risks are disclosed in full in the offering circular.

08 — INDEPENDENT OVERSIGHT

Independent oversight & custody.

You don't have to take our word for it.

Independent parties — a federal regulator, a custodian, and others — sit between you and our own representations.

01

REGULATOR

U.S. SEC

Offering qualified under Regulation A+; ongoing financial filings are public at [sec.gov](https://www.sec.gov) · CIK 0001919204.

02

IRA CUSTODIAN

Equity Trust

Independent IRA custodian.

03

INDEPENDENT AUDITOR

UAK CPA LLC

Independent auditor.

VERIFY IT YOURSELF

Our filings are public. Read them before you invest a single dollar.

[sec.gov](https://www.sec.gov)
CIK 0001919204

09 — WHO INVESTS

Who invests in Compound Bonds.

Financially literate investors who want institutional-grade yield without institutional minimums or equity-market volatility. They already understand fixed income.



The Conservative Accumulator

45-65 · PRE-RETIREMENT

Higher fixed yield without equity exposure.

Typical: \$5,000 – \$50,000



The Yield Optimizer

35-55 · DIVERSIFIED PORTFOLIO

Fixed income with superior yield and daily compounding.

Typical: \$25,000 – \$150,000



The IRA Allocator

50-68 · DE-RISKING RETIREMENT SAVINGS

A non-correlated fixed-income sleeve within an IRA.

Typical: \$50,000 – \$250,000 rollover



The Capital Diversifier

BUSINESS OWNER · REAL-ESTATE INVESTOR · HNWI

A liquid alternative to illiquid assets.

Typical: \$50,000 – \$500,000

Suitability — Compound Bonds are intended as one fixed-income allocation within a diversified portfolio — not a replacement for an emergency fund or for FDIC-insured deposits. Consider your time horizon, liquidity needs, and how much to concentrate with a single issuer. This guide is not investment advice.

10 — INVESTMENT OPTIONS & TAX

Two ways to invest — and how they’re taxed.

Both accounts earn the same 8.50% APY, compound daily, and carry no fees or lock-up. The difference is tax treatment.

Cash Account

Accessible income

- No contribution limits · invest from \$500
- Withdraw principal + interest anytime
- Fund via ACH
- Interest taxed as ordinary income (1099-INT)

IRA Account

Tax-advantaged retirement yield

- Traditional: contributions may be tax-deductible
- Roth: earnings grow tax-free
- Rollover-eligible from a 401(k) or IRA
- Subject to standard IRA contribution limits

Tax treatment — Cash-account interest is reported on a 1099-INT as ordinary income. IRA accounts follow standard IRA rules — tax-deferred (Traditional) or tax-free growth (Roth). Tax treatment depends on your circumstances; consult a tax advisor.

Hypothetical growth at 8.50% APY compounded daily – no withdrawals

PERIOD	\$5,000	\$25,000	\$100,000
1 year	\$5,444	\$27,218	\$108,871
5 years	\$7,648	\$38,238	\$152,951
10 years	\$11,697	\$58,485	\$233,942
20 years	\$27,364	\$136,822	\$547,286

Hypothetical illustrations are not guarantees and do not reflect actual investor experience.

11 — INVESTING THROUGH YOUR IRA

Your retirement savings, earning a fixed 8.50%.

Roll over an old 401(k) or transfer an existing IRA into a CREB Traditional or Roth IRA, held by Equity Trust. The same 8.50% APY, the same daily compounding, with the tax advantages of an IRA.

Your IRA invests in the same Compound Real Estate Bond described in this guide: first-lien real estate loans, U.S. Treasuries and institutional real estate funds. Equity Trust, an independent IRA custodian, holds your account and handles IRS reporting. CREB never holds your IRA.

CREB IRA

8.50%

APY · FIXED · COMPOUNDS DAILY

A \$50,000 rollover could grow to \$116,971 in 10 years.¹

Rate	8.50% APY, locked the day you invest
Account types	Traditional IRA and Roth IRA
Custodian	Equity Trust, independent IRA custodian
Minimum	\$10,000
Lock-up	None; withdraw anytime, subject to IRA rules
CREB fees	None; Equity Trust custodian fees apply ²

Traditional IRA

BEST FOR	Pre-tax 401(k) and IRA money
CONTRIBUTIONS	May be tax-deductible
GROWTH	Tax-deferred
WITHDRAWALS	Taxed as income

Roth IRA

BEST FOR	Roth 401(k) and Roth IRA money
CONTRIBUTIONS	Made with after-tax money
GROWTH	Tax-free
WITHDRAWALS	Tax-free when qualified

- WHAT YOU CAN MOVE
- Old 401(k)
- 403(b)
- 457(b)
- Roth 401(k)
- Traditional IRA
- Roth IRA
- SEP IRA

HOW A ROLLOVER WORKS

01

Open your CREB IRA.

Choose Traditional or Roth online.

About 10 minutes

02

Confirm with Equity Trust.

Equity Trust sets up your account and verifies your instructions.

A few business days

03

Move your money.

Request a direct rollover or transfer from your current provider; our team helps with the forms.

Depends on your provider

04

Compound begins.

Once funds arrive, 8.50% APY accrues daily.

Every single day

ROLLING OVER \$50,000 OR MORE? CREB pays your Equity Trust custodian fees for the first 12 months.³

Considering an IRA rollover? Speak with the investor team before committing.

1-800-560-5215 · melvin@compoundbanc.com

Schedule a 15-min call

¹ Hypothetical, at 8.50% APY compounded daily with no withdrawals, as in the table on page 13. Not a guarantee. ² CREB charges no management, transaction or withdrawal fees; Equity Trust charges standard custodian fees. ³ Applies to IRA investments of \$50,000 or more; full terms at compoundrealestatebonds.com. A direct rollover or trustee-to-trustee transfer is generally not taxable; moving pre-tax money into a Roth IRA is a taxable conversion. IRA distributions follow standard IRS rules, including possible taxes and penalties before age 59½. Equity Trust provides custody and does not endorse or guarantee any investment. This is not tax advice; consult a tax advisor.

12 — COMPARISON

How Compound Bonds compare.

The relevant comparison isn't savings products — it's the instruments competing for the same conservative allocation.

INDICATIVE YIELD



	Compound RE Bond	Savings	12-mo CD	Treasury	Corp. bond fund
Fixed rate	✓ Yes	—	Yes	Yes	—
Daily compounding	✓ Yes	—	—	—	—
No lock-up	✓ Yes	Yes	—	—	Yes
Physical backing	✓ Yes	—	—	—	—
No management fees	✓ Yes	Yes	Yes	Yes	Varies

Approximate value of \$25,000 after one year, by outcome

SCENARIO	APPROX. VALUE AFTER 1 YEAR
As contracted — 8.50% paid in full	\$27,218
Issuer impairment — partial principal loss	< \$25,000
Issuer default — significant loss	Materially < \$25,000

Indicative yields as stated in this guide; other products' rates vary. Hypothetical illustrations are not guarantees.

13 — FREQUENTLY ASKED QUESTIONS

Questions investors ask first.

Answered directly, without sales language.

01 How is 8.50% possible when banks pay 4%?

Banks keep the margin; CREB passes most of it through. Banks earn 7–9% on deposits and return ~4%. CREB deploys capital into real estate credit earning 10–14% and pays a fixed 8.50%. The spread is CREB's revenue — the standard structure of direct lending.

02 Is this FDIC insured?

No. It is not a bank deposit and not guaranteed by any government agency. Like all investment securities, it carries no deposit insurance.

03 What happens if I want my money back?

Withdraw anytime — typically settled in 5–6 business days. A dedicated 10% liquidity reserve funds withdrawals. In extreme simultaneous-withdrawal conditions, processing can be delayed.

04 What if CREB faces financial difficulty?

This is the right question to ask. Portfolio loan assets are intended to be held separately from the operating business. Recovery is not guaranteed; the offering circular details issuer risk in full.

05 Is this SEC regulated?

Yes — qualified under Regulation A+. The offering circular has been filed with and reviewed by the SEC, which requires ongoing public financial disclosures.

06 Are there any fees?

None. No management, transaction, or withdrawal fees. The 8.50% APY is the net rate paid to investors.

07 Can I invest through an IRA?

Yes — Traditional or Roth, including rollovers. The same 8.50% APY applies; tax treatment follows standard IRA rules.

STILL HAVE A QUESTION?

Talk to a real person
before you invest.

[Schedule a 15-min call](#)

melvin@compoundbanc.com

14 — GETTING STARTED

How to get started — in under 10 minutes.

No paperwork, no financial advisor, no minimum beyond \$500. The process is fully digital — from your sofa, on any device.

- 01** Create your account About 3 minutes
Complete the secure registration at compoundrealestatebonds.com.
- 02** Verify your identity Typically instant
Standard KYC identity verification required by SEC regulations.
- 03** Fund your account Clears in 1–3 business days
Connect a bank account. Minimum \$500, no maximum.
- 04** Compound begins Every single day
From the moment your deposit clears, 8.50% APY begins accruing daily.

SELF-SERVE

Open your account

Start in minutes · No advisor required · Minimum \$500 · Any device

Open your account

INVESTING \$25,000+ OR ROLLING OVER AN IRA?

Speak with our team

Guided onboarding for larger investment allocations

Schedule a call

15 — APPENDIX

Key terms.

Plain-language definitions of the terms used in this guide.

APY

Annual percentage yield — the yearly rate including the effect of compounding.

First-lien

The senior, first-priority claim on a property’s value in a default — paid before other creditors and the borrower’s equity.

Regulation A+

A tier of the JOBS Act permitting SEC-qualified public offerings to all investors. “Qualified” means filed and reviewed — not endorsed — by the SEC.

Indenture / trustee

The contract governing a bond and, where present, the independent party that holds collateral and enforces bondholders’ rights.

Bridge loan

A short-term real estate loan (typically 6–24 months) used while a borrower arranges longer-term financing or completes a project.

Loan-to-value (LTV)

The loan amount as a percentage of the property’s appraised value. A 65% LTV implies a 35% equity cushion.

Spread

The difference between what the portfolio earns and the rate paid to investors — here, the issuer’s compensation.

Weighted-average life

The average time until the portfolio’s loan principal is expected to be repaid, weighted by position size.

IMPORTANT INFORMATION & DISCLOSURES

Compound Real Estate Bonds are securities offerings qualified by the U.S. Securities and Exchange Commission under Regulation A+. The SEC does not approve, endorse, or pass upon the merits of any securities. Investments involve risk, including possible loss of principal. Not FDIC insured. Not a bank deposit. Not guaranteed by any federal agency. Past performance does not guarantee future results. Hypothetical illustrations are not guarantees. This guide is a summary and does not replace the offering circular; please review the complete offering circular at compoundrealestatebonds.com before investing.

Sources & as-of dates: figures in this guide are stated as of the dates shown and are sourced from [CREB internal records, SEC filings, and third-party data — specify]. Targeted returns are not guaranteed. Hypothetical and illustrative figures do not reflect actual investor experience. Photography is illustrative unless noted.

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