



OCTAVE
Holdings and Investments

Octave Realty Fund X, LLC

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Leadership Team



SRIDHAR MARUPUDI
CEO and Co-Founder



ZIA RAHMAN
Chief Strategy Officer
and Co-founder



JONATHAN DUBOSKY
EVP, Asset Management



PARTH S. MUNSHI
EVP, General Counsel and Secretary



SCOTT HENARD
EVP, Head of Acquisitions



SOMYA CHAUDHARY
EVP, Chief Product Officer



JAY BHATT
VP, Finance

Our Mission & Philosophy

**Achieving
Financial
Freedom &
Creating
Generational
Wealth**

TANGIBLE

**Cash Flowing Commercial Properties Backed
Predominantly By NNN Leases**

STABLE & CONSISTENT

Monthly Dividends Paid Consistently

STRATEGIC

**Principle Preservation Hold With Steady
Increased Equity In The Long Term**

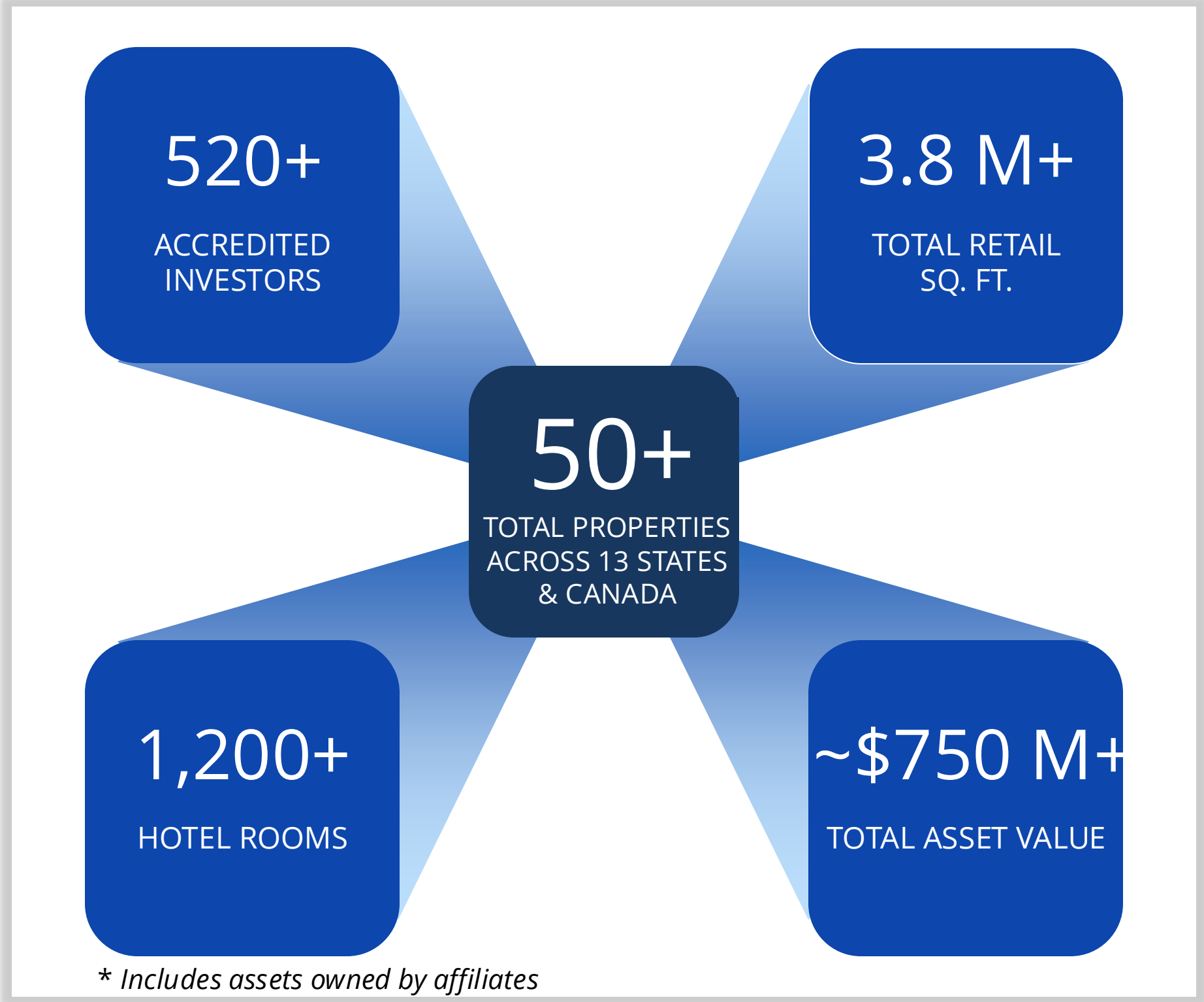
COMMITTED

Management Invests In Each Fund



Our Portfolio

Our portfolio is a collection of assets in multiple real estate classes including retail shopping centers, hospitality, medical office buildings, and development projects.



Investor Community Stats

➤ Loyalty

98% Retention rate from fund to fund

➤ Cadence

Monthly dividends paid since inception between 15th to 20th of every month*

➤ Consistent

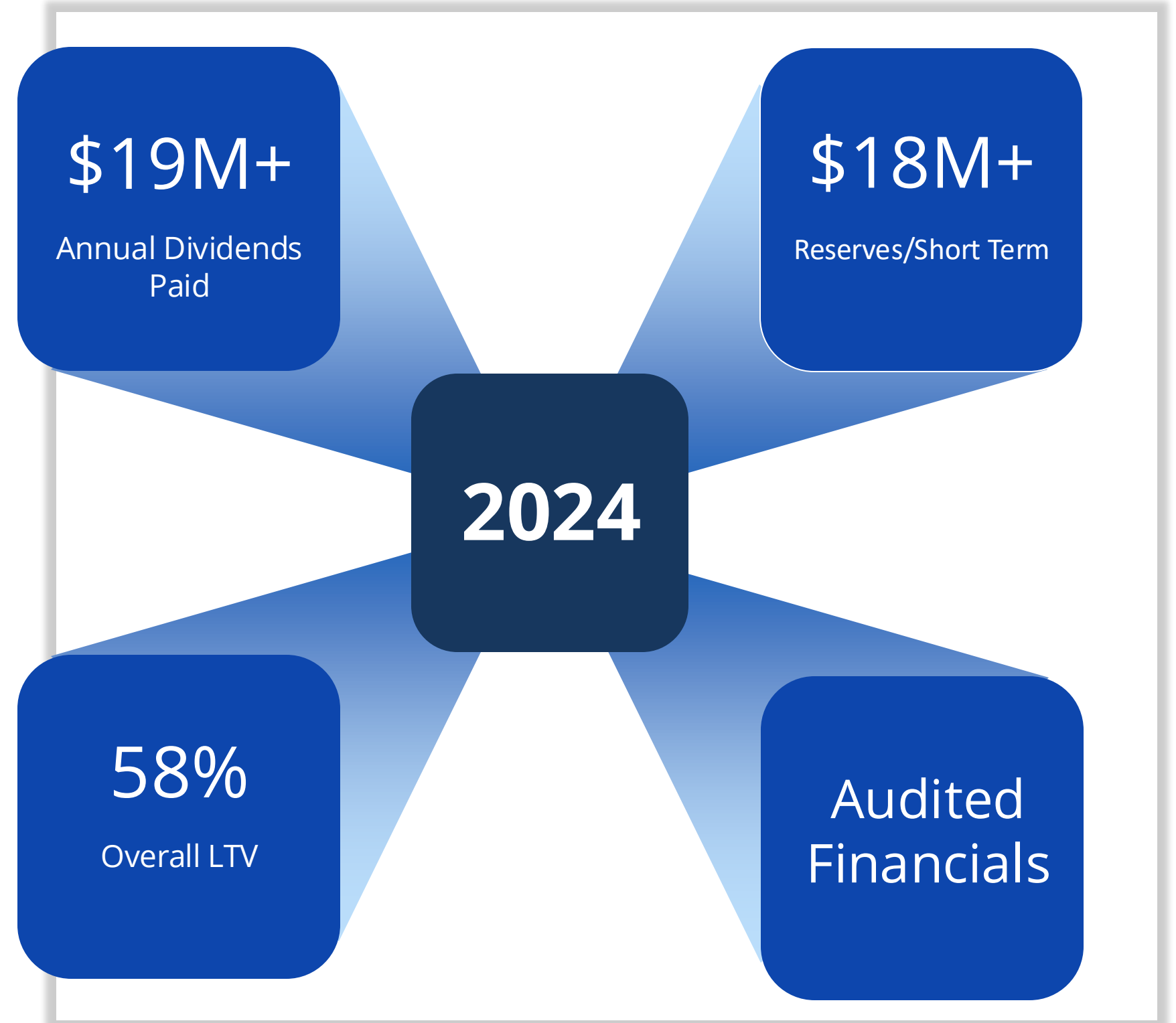
Annualized dividends between 8.9% -15% paid

➤ Equity Growth

Equity increase of 5% -12% across various funds annually

➤ Preservation

No capital calls outside of initial raise



* Except 3 months in COVID-19 pandemic in 2020.

Benefits Of Investing In Octave



ORF X Benefits

PRINCIPAL PRESERVATION

AUDITED FINANCIALS

CONSISTENT MONTHLY DIVIDENDS

TARGETED 10-12% ANNUAL CASH FLOW

TAX SAVING STRATEGIES

**DIVERSIFIED PORTFOLIO (RETAIL, HOSPITALITY,
DEVELOPMENT)**

PROMOTERS ARE THE LARGEST INVESTORS

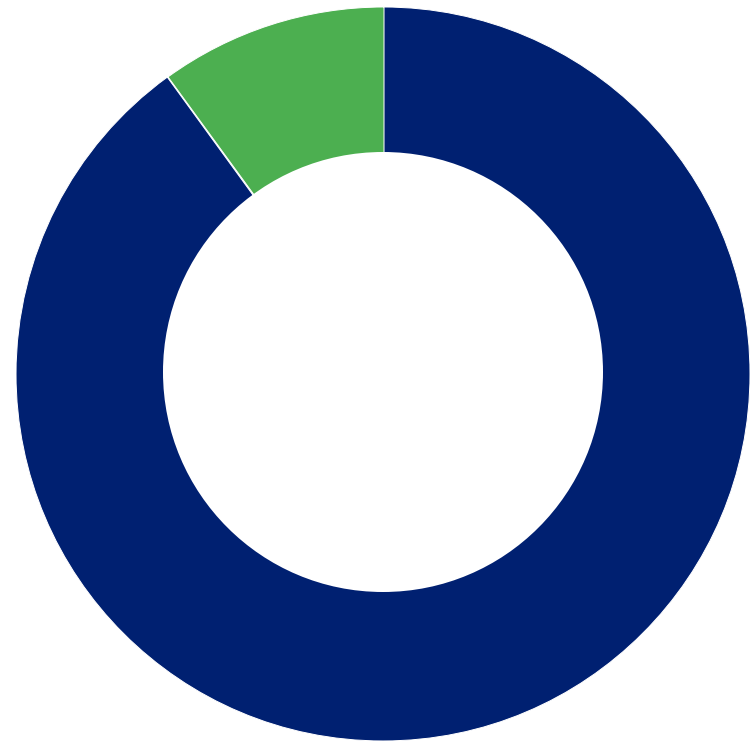
**ACCESS TO INVESTOR PORTAL, MOBILE APP, AND PROPRIETARY
MARKETPLACE FOR LIQUIDITY**

Investment Overview

- Short Term
- Low-Risk Investments
- 9% Targeted Return

Liquid Reserves

10%



90%

Long Term Commercial
Real Estate &
Development Projects

Retail



- 50% -75%
- Grocery Anchored/
Shadowed Center

Hospitality



- 10% -15%
- Marriott
- Hilton
- IHG
- Hyatt

Land Dev., Industrial & Residential



- 15% - 20%
- Ground Up
Development
- 1 - 2 Year Time
Horizon

Why Grocery Store Anchored/Shadowed

➤ **Recession Resilience**

Historically known for their resilience during market distress

➤ **Location Advantage**

Increased likelihood of shoppers visiting other stores in the same location

➤ **High Foot Traffic**

Attracts shoppers to retail centers

➤ **Strong Financial Position**

Necessity has driven a surge in grocery sales leaving grocery anchors in a strong financial position

➤ **Stable Cashflow With Potential Upside**

Deliver stable income returns as demand outpaces supply



Investment Classes & Potential Returns

Value

Class A

- ✓ Minimum Investment - \$100K
- ✓ Preferred Dividends of 9% per annum
- ✓ Asset Ownership
- ✓ Profit & Equity Upside - N/A
- ✓ Target Annual Return 9%
- ✓ Tax Benefits include depreciation
- ✓ Put/Call after 1 year

Balanced

Class B

- ✓ Minimum Investment - \$200k
- ✓ Preferred Dividends of 7% per annum plus profit & equity split*
- ✓ Asset Ownership
- ✓ Liquidity - Sale or refinance of the property or via the Octave Marketplace
- ✓ Additional Appreciation Potential (pro-rata)

* Profit & Equity Split :

- ✓ For hurdle rate above 7% - 70% for investor
- ✓ For hurdle rate above 15% - 50% for investor

Growth

Class C

- ✓ Minimum Investment - \$750k
- ✓ No preferred dividends
- ✓ Asset Ownership
- ✓ Profit & equity split* - 100% Equity upside until hurdle
- ✓ Liquidity - Sale or refinance of the property or via the Octave Marketplace
- ✓ Additional Appreciation Potential (pro-rata)

*Profit & Equity Split:

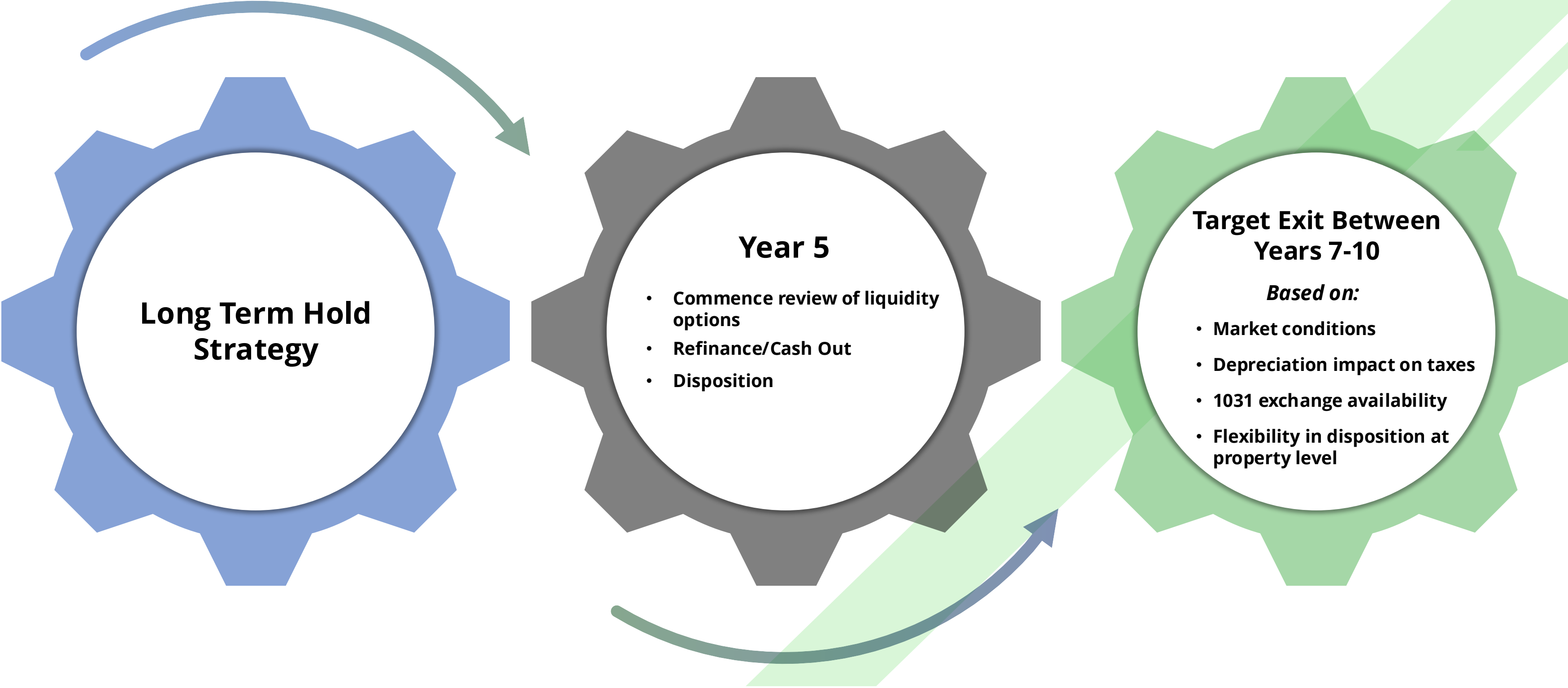
- ✓ For Hurdle rate above 15%-80% for investor

Potential Returns for Investment Classes A & B

Class A Investor Returns based on \$100K Investment						
	Year 1	Year 2	Year 3	Year 4	Year 5	Avg. Annual Return
Investor Annual Return	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%
Investor Return on Investment	\$ 9,000	\$ 9,000	\$ 9,000	\$ 9,000	\$ 9,000	
Cash Out from Refi or Profit from Disposition					\$ -	
Total Return	\$ 9,000	\$ 9,000	\$ 9,000	\$ 9,000	\$ 9,000	

Class B Investor Returns based on \$200K Investment						
	Year 1	Year 2	Year 3	Year 4	Year 5	Avg. Annual Return
Investor Annual Return	9.1%	9.72%	9.78%	9.84%	25.25%	12.74%
Investor Return on Investment					\$19,803	
Cash Out from Refi or Profit from Disposition					\$30,698	
Total Return	\$18,200	\$19,439	\$19,559	\$19,681	\$50,501	

Exit Strategy



International Investors

Non-US investors will have the opportunity to indirectly invest in ORF X via the Octave Luxembourg Fund.

Octave Luxembourg Fund SCSp

- Debt/Equity instrument



Octave Offshore Holdings X, LLC

- Equity Investment/Class C Interest



Octave Realty Fund X, LLC

- 100% Equity Investment



Property Owning Entity

- Equity Investment and Mortgage Financing

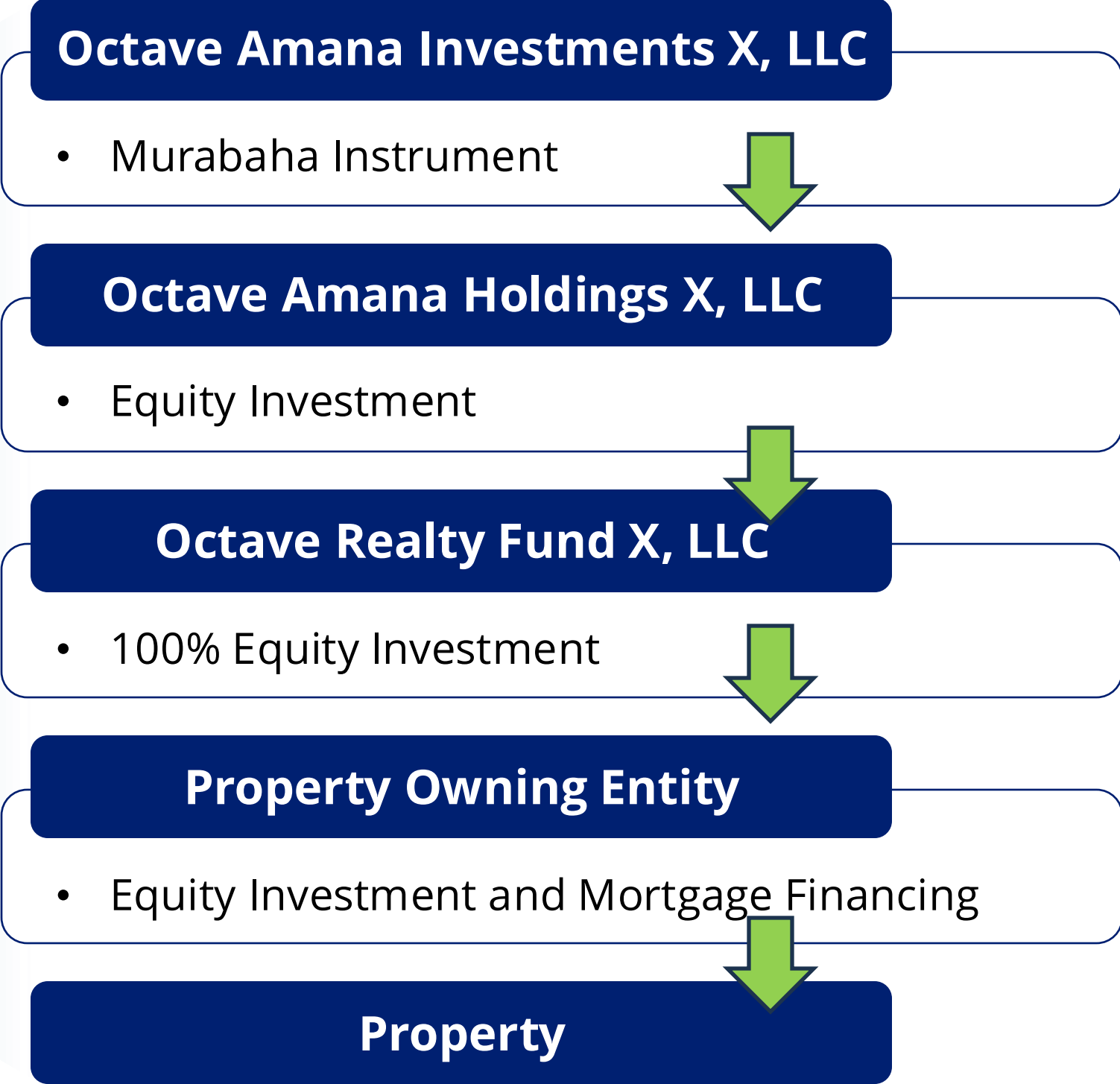


Property

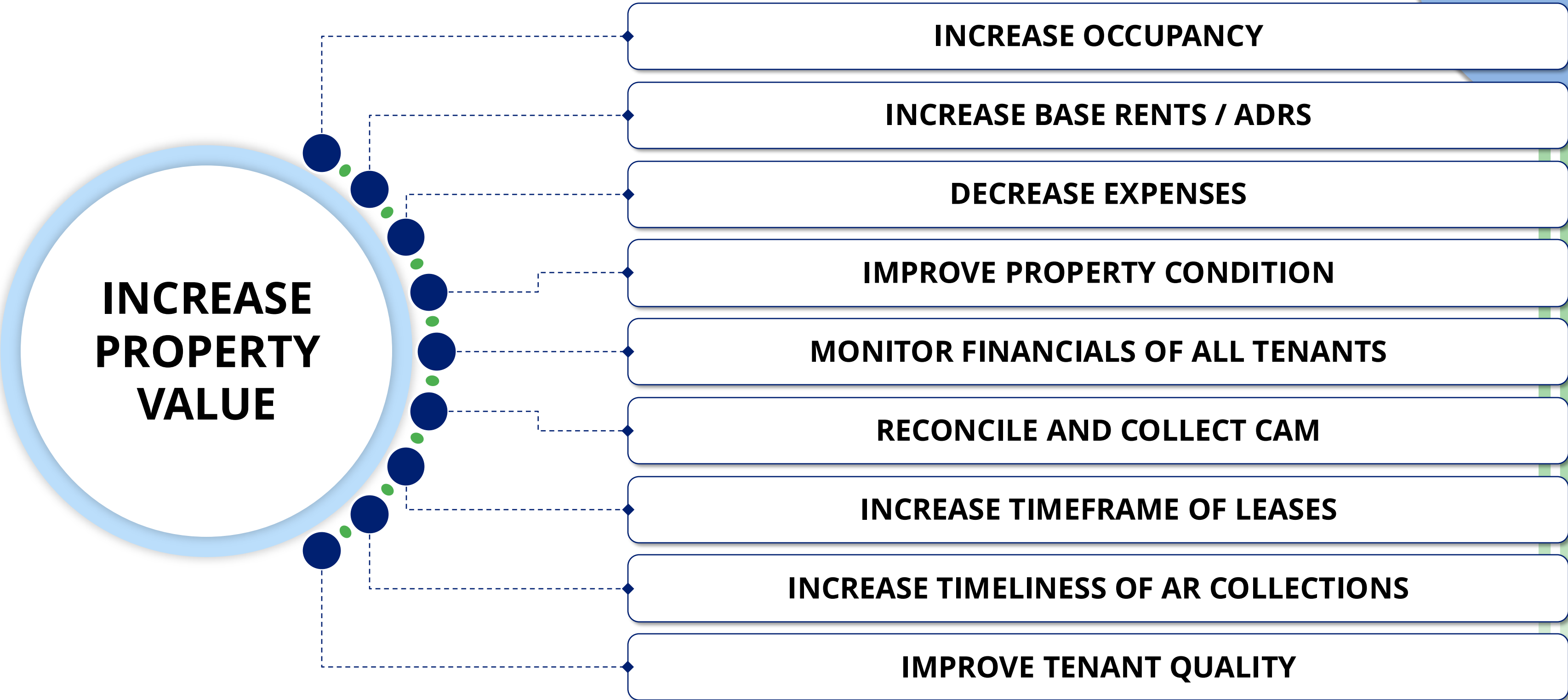
Shariah Compliant Investment Structure

Alternative Investment Structure

We have developed a structure that allows investors to participate in ORF X in a Shariah Compliant Manner



Management Plan



Pinnacle Leasing And Management



WES ALLEN
Vice President, Leasing



LAKEISHA DEPEYSTER
Vice President,
Property Management



TIM PLEWS
Senior Property Manager



MICHAEL GUSKI
Leasing Manager



ALISHIA MARTIN
Property Manager



LAURA AUSTIN
Assistant Property Manager



HOPE DAGHER
Assistant Manager,
Payments & Insurance



NOA ROCHA
Assistant Property Manager

Properties Under Contract



Grocery-Anchored Open-Air Center

Near Milwaukee Regional Medical Center

150,000 AVPD from I-95

West Allis Town Center West Allis, WI

Purchase Price	~\$30.75 M
Building Size	325,309 sqft
Occupancy	94.86%
\$/SQFT	\$94
Cash on Cash – Annual Cash Flow	10.4 %
5 Year Annualized Return (ARR)	16.05 %
Hold Period	5 years
Equity Multiplier	1.81x

Properties Under Contract



Pottery Drive Medtail Center COMMERCE, GA

Purchase Price	~\$2.1 M
Building Size	21,442 sqft
Occupancy	100%
\$/SQFT	\$93.27
Cash on Cash – Annual Cash Flow	10.0%
5 Year Annualized Return (ARR)	15%
Hold Period	5 years
Equity Multiplier	1.76x

Medical Office 50%+

Interstate Adjacent

High Growth Area

Properties Under Review



Harper Village Battle Creek, MI

Purchase Price	~\$27 M
Building Size	237,928 sqft
Occupancy	100%
\$/SQFT	\$113.47
Cash on Cash – Annual Cash Flow	10.07%
5 Year Annualized Return (ARR)	17.72%
Hold Period	5 years
Equity Multiplier	1.90x

Grocery-Anchored and Grocery Shadowed

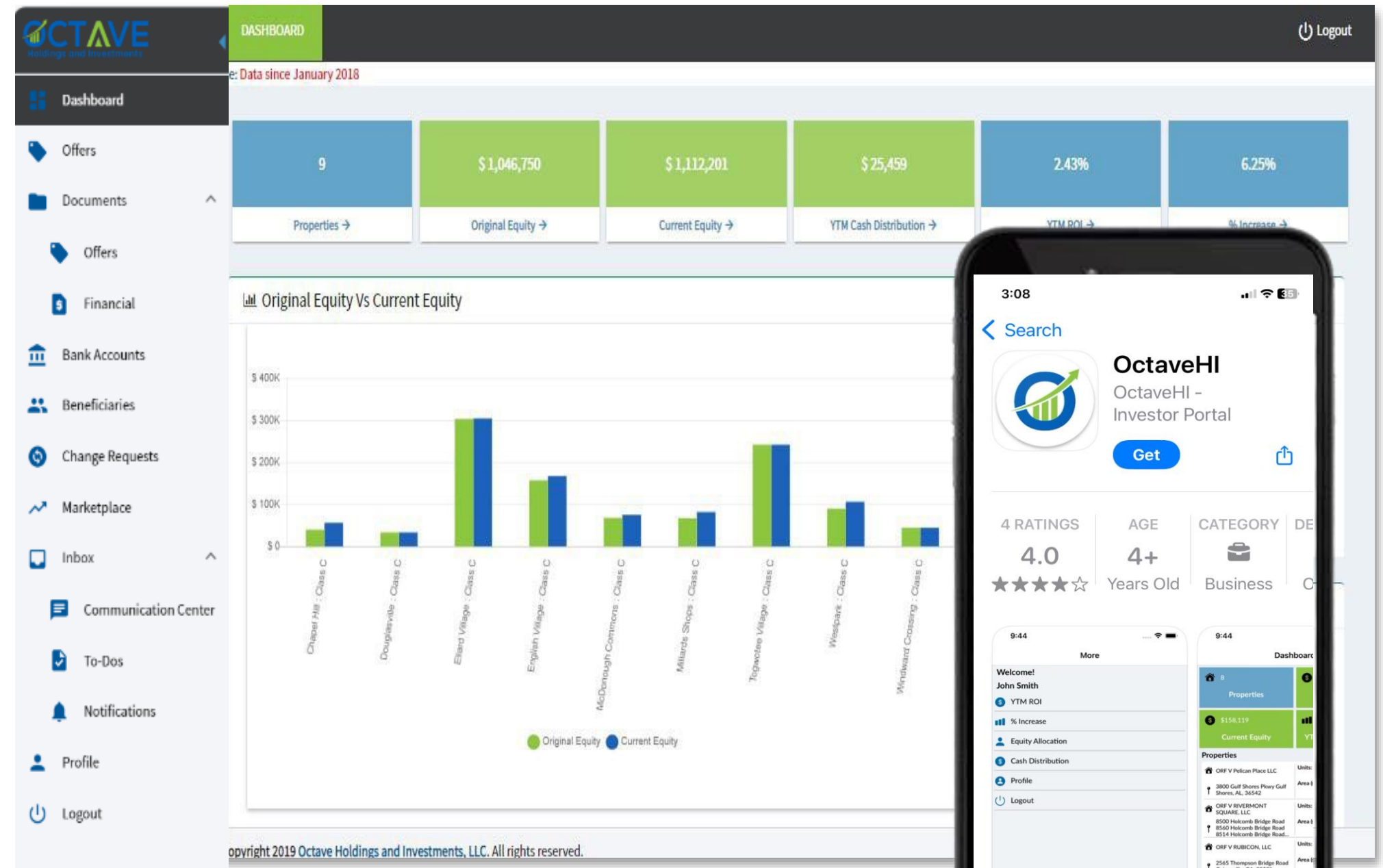
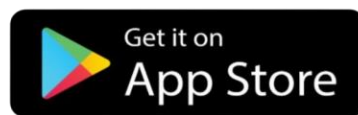
Weighted Avg. Tenure of Tenants 19.2yrs

100% National Credit Tenants

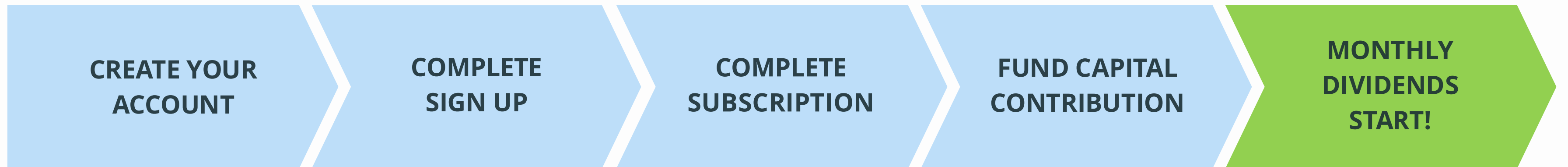
Strong Avg. Household Incomes

Investor Portal

- Transparency and real-time access to your investment information.
- Proprietary marketplace for liquidity.
- Access to vital data such as investment details, equity appreciation, dividends paid.
- Access to documents such as operating agreements, subscription documents, tax documents.
- Mobile app available for IOS and Android.



Next Steps | www.octavehi.com



Visit www.octavehi.com to create your account.



Complete the [Investor Registration Form found here](#). Upon approval you'll receive an email from Admin@OctaveHI.com, which will include your login and temporary password.

Complete and submit the subscription package.

Upon subscription approval, fund your capital contribution.

Monthly dividends start date may vary. Inquire with your investor relations team member for more details.

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Appendices

Cost Segregation | Provides tax and cash flow benefits

Identify all property-related assets that can be depreciated faster than the standard 39-year life (typically with a 5, 7, or 15-year tax life)

- Taking tax deductions earlier increases short-term cash flow
- Creates a time value of money benefit by having cash now and not later

Establish the depreciable tax value for each major building component that is likely to be replaced in the future

- Examples include the roof, windows, doors, bathroom fixtures, HVAC, etc.



















Performance Overview

Octave Realty Fund I	Octave Realty Fund II	Octave Realty Fund III	Octave Realty Fund IV	Octave Realty Fund V
Equity Invested: \$7.0 M	Equity Invested: \$13.0 M	Equity Invested: \$5.0 M	Equity Invested: \$5.5 M	Equity Invested: \$12.1 M
Cash on Cash: 16.37%	Cash on Cash: 8.85%	Cash on Cash: 7.93%	Cash on Cash: 9.31%	Cash on Cash: 11.41%
Average Annual Returns: 29.87%	Average Annual Returns: 14.47%	Average Annual Returns: 16.18%	Average Annual Returns: 14.92%	Average Annual Returns: 29.51%

*AAR % since inception through Nov 2023

Performance Overview

 Octave Realty Fund VI	 Octave Realty Fund VII	 Octave Realty Fund VIII	 Octave Realty Fund IX
 Equity Invested: \$3.7 M	 Equity Invested: \$63.7 M	 Equity Invested: \$42.0 M	 Equity Invested: \$62.5 M
 Cash on Cash: 12.08%	 Cash on Cash: 10.71%	 Cash on Cash: 10.01%	 Cash on Cash: 10.40%
 Average Annual Returns: 41.5%	 Average Annual Returns: 15.33%	 Average Annual Returns: 15.18%	 Average Annual Returns: 17.16%

*AAR % since inception through Nov 2023

Featured Tenants



Publix



OLD NAVY

Burlington
Coat Factory



LA | FITNESS

HOBBY
LOBBY

PETSMART

ULTA
BEAUTY

belk

TJ·maxx

five BELOW

SIERRA

Marshalls

BARNES & NOBLE
BOOKSELLERS

DICK'S
SPORTING GOODS

Panera
BREAD

Corporate Social Responsibility



SUSTAINABILITY

**Green Building Practices, Energy-Efficient
Tenant Improvement Solutions**

EDUCATION

Internships, Startup Support Programs

COMMUNITY ENGAGEMENT

**Proud Sponsor of Cultural Events and
Charitable Causes In Our Local Community**

ECONOMIC EMPOWERMENT

**Revitalizing Underserved Areas, Creating Job
Opportunities, Supporting Economic
Diversification, Shared Success Models**



Thank You