



CGPH
Banque D' Affaires

LEGACY RE



YOUR PARTNER OF EXCELLENCE FOR STRATEGIC INVESTMENTS IN REAL ESTATE AND NPLS

CGPH Banque d'affaires, based in Paris and part of the London-based CGPH Group, is a French company specialising in asset-backed investments. We are dedicated to helping you build a solid financial future through high-yield portfolios managed by experienced professionals.

We offer exclusive private placement opportunities that maximise returns while ensuring a stable income stream. With Legacy RE, for which CGPH Banque d'affaires is advisor, and the corporate bond issued in private placement by CGPH of London - an A+ rated company in 2024 with capital in excess of £200m - you can count on investment solutions that prioritise security, stability and growth.

Our team supports you every step of the way, making your path to financial freedom simple and rewarding.





WHY CHOOSE LEGACY RE?

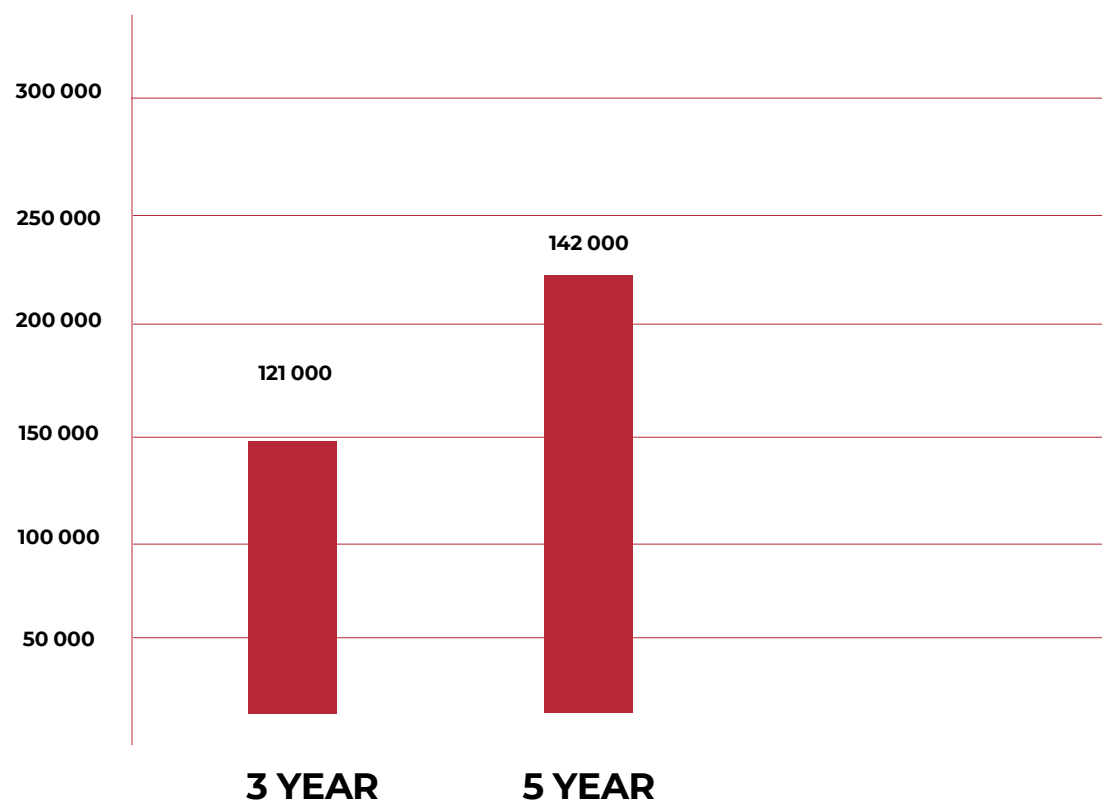
Legacy RE offers a rare combination in today's financial landscape: safety and high returns. Focused on real estate-backed impaired loans (NPLs), it is an asset-backed investment designed to offer above-market annual coupons while integrating a secure, high-yielding asset into your portfolio. With the expertise and transparent management of CGPH banque d'affaires, Legacy RE provides stability and opportunities for significant wealth creation, ideal for investors seeking a balance between security and substantial returns.



Why invest?

If you want to grow your wealth beyond the limits of traditional savings and low-yield bonds, Legacy RE is your gateway to a high-potential market, backed by solid assets and managed by top professionals. With Legacy RE, you are not just preserving capital; you are accelerating growth, realising your financial aspirations and securing a future of greater financial freedom. This exclusive private placement is designed to unlock remarkable returns in a robust and expanding market, offering a safe and expert path to lasting prosperity.

VALORE FUTURO DI UN INVESTIMENTO DI 100.000 NEL TEMPO



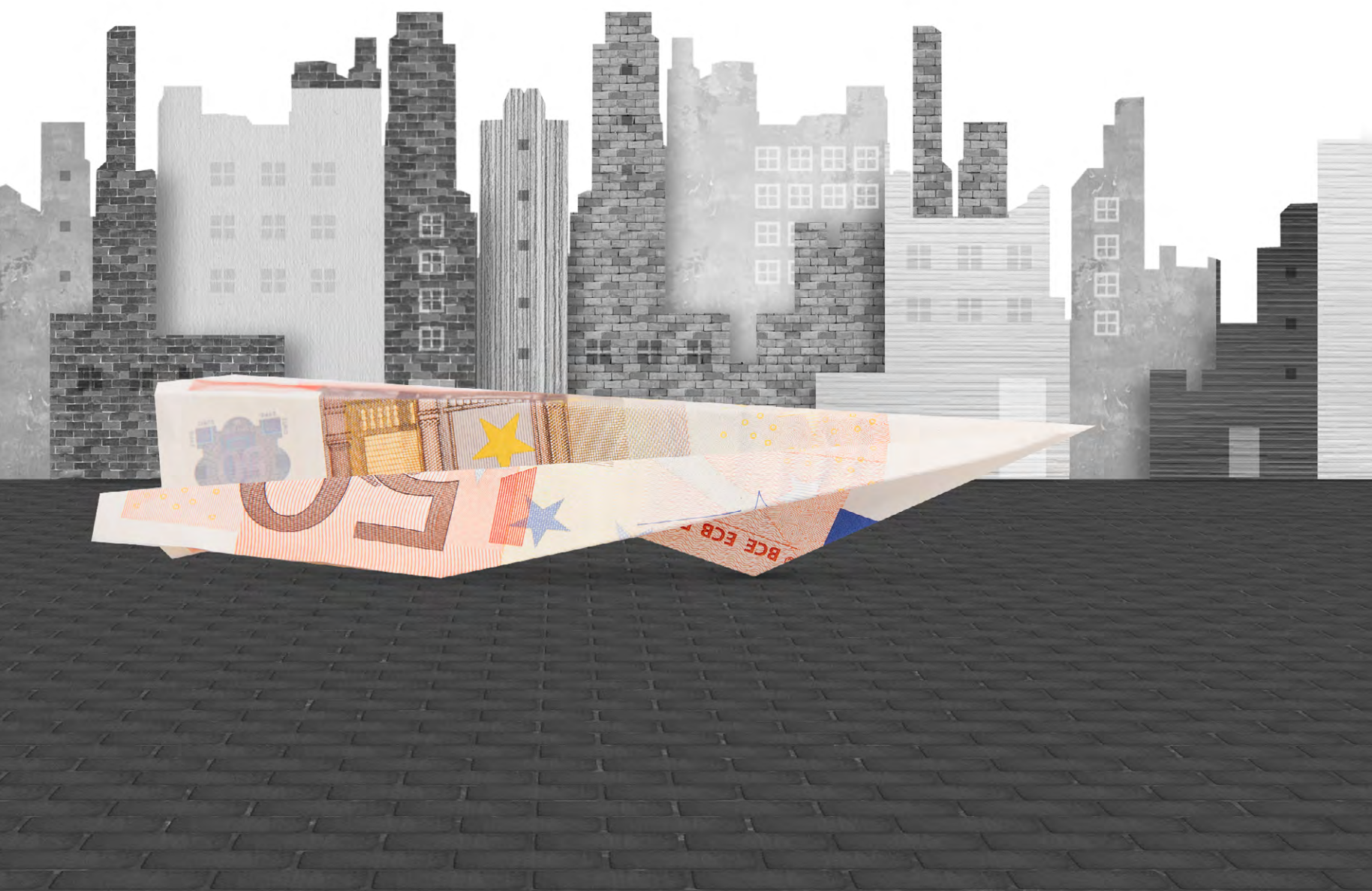
THE RETURN IS PAID OUT ANNUALLY, PROVIDING CLIENTS WITH A STEADY AND RELIABLE PAYMENT YEAR AFTER YEAR.



INVESTMENT STRUCTURE

Legacy RE is offered in private placement, targeting professional, institutional and qualified investors, with a minimum subscription amount of €100,000. Each bond has a nominal value of €1,000. While requiring an initial commitment of €100,000 through the issuer, investors have the flexibility to purchase different amounts on the secondary market.

WHAT IS AN NPL AND WHY INVEST IN NPLS?



An impaired loan (NPL) represents an opportunity to turn potential difficulties into profitable solutions. When a debtor can no longer meet its repayment terms, Legacy RE steps in to find a solution that is beneficial to both parties. Our main goal is to avoid drastic actions such as court auctions, always trying to reach a fair and beneficial agreement for all parties involved. For example, let's imagine a loan we purchased for €30,000, with a nominal value of €100,000, secured by a property worth €60,000. Instead of proceeding immediately with a judicial auction, we try to reach an agreement with the debtor. We are willing to accept the real estate as full settlement of the claim, releasing the debtor from the remaining debt of €40,000.

In addition, we give our consent to the deletion of negative reports from the databases, allowing the debtor to start again without financial prejudice and without further debt. This approach offers a sustainable return for our investors, while at the same time helping to restore economic stability and dignity to debtors, with a positive impact on the community.

Real estate-backed NPLs offer strategic advantages by providing several exit routes:

Agreement with the debtor: where possible, we reach an agreement to accept the property as the balance of the debt, freeing the debtor from further obligations and allowing him to restart without financial detriment.

Auction sales: we quickly convert assets into returns by selling properties at auction when an agreement is not possible.

Market redistribution: we redevelop and reposition assets for open market sales at high values.

Our approach is not to speculate on other people's difficulties, but to turn complex situations into valuable opportunities, while also helping debtors regain economic and personal stability.

WHY

Italy, Spain and Greece?



These three EU countries offer unique opportunities in **NPL** investments, with a combined volume exceeding **€400 billion in 2023**. Italy and Spain stand out for the potential of undervalued assets ready for strategic recovery and revaluation. Greece also presents a dynamic market with growing demand for real estate asset redevelopment. Legacy RE focuses on these high-potential markets to unlock returns through localised, expertly managed investments. Our presence in these regions allows us to effectively navigate local regulations, optimising portfolio performance and maximising returns.



WHY CHOOSE A BOND WITH A REAL UNDERLYING?

Legacy RE offers a product with a real underlying: real estate or mortgage-backed impaired loans. Unlike purely financial instruments, such as equities, each Legacy RE bond is backed by real assets, offering greater clarity, simplicity and linearity. This means that behind every number there is a concrete and verifiable value, making our investment instrument easy to understand and reliable.

ABOVE-AVERAGE RETURNS

With Legacy RE, you can invest in stability and growth. With yields of **8 %** over 3 years and **10.5 %** over 5 years, with an annual coupon, Legacy RE outperforms average financial market returns.

Our efficient management and asset-backed security offer an uncomplicated investment experience with predictable returns without the challenges of direct property management. Benefit from high returns with a secure and well-structured approach to value creation.



ABOUT US

CGPH Banque D’Affaires is a European investment bank specialising in real estate-backed impaired loans (**NPLs**), art investments, M&A and fundraising.

Based in Paris, we are part of the renowned CGPH Group, based in London at The Shard. Our mission is to revitalise undervalued assets and competently manage NPL portfolios.

Our management team

Dagan Levinzon, President of CGPH Banque d’affaires and CEO of CGPH Group, has over 30 years of experience in the financial sector, leading with strategic vision and expertise.

James Hejazi Ph.D, COO of CGPH Banque d’affaires, has a doctorate in international business law and is a former Attorney at the Paris Bar and the Budapest Bar. He’s a an approved specialist in international relations by the Paris Court of Appeal. For over 20 years, he has advised major European and international groups on legal and investment strategy.

Maurizio Cinà, is an **architect** and expert in the real estate sector, is CEO of several companies specialising in real estate, from sale to management of impaired loans with real estate guarantee. He has significant experience in the field of art and fashion, having led major companies on the European scene.

As part of the CGPH group, CGPH Banque d’affaires reflects an unwavering commitment to innovation and excellence in financial services. The CGPH group is among the global leaders in the industry, and some of the group’s companies achieved an ‘A’ rating in 2023 under Basel guidelines, with a minimum default risk of 0.07%. This performance was further recognised in 2024, when the rating was upgraded to **‘A+’**.



Frequently Asked Questions (FAQ)



What is the minimum investment amount for Legacy RE?

The minimum investment is €100,000.

Can I exit the investment early?

By contract, there is no early exit clause. However, you can inform us of your needs and, if possible without compromising the interests of other investors, we will do our best to facilitate an early exit. In any case, you have the right to sell the bond at any time.

How does Legacy RE compare to other real estate investments?

Legacy RE offers superior returns compared to traditional real estate investments, focusing on NPLs and offering a targeted and potentially more profitable opportunity in the sector.

What risks are involved?

All investments involve risk, but our mitigation strategies, including discounted asset purchases and continuous analysis supported by artificial intelligence, help minimise exposure and improve returns.

Is Legacy RE a sustainable investment?

Yes, we integrate ESG principles into our strategy, aligning investments with sustainability goals to ensure responsible, long-term financial performance.

Investment strategy

Our strategy is to turn opportunities into exceptional returns. By acquiring selected NPL portfolios with high-potential real estate assets, we transform undervalued properties into valuable assets. With a network of experts in the legal, real estate and debt recovery sectors, we maximise asset appreciation and recovery results. This approach unlocks the true potential of each investment, delivering unparalleled growth to our investors. With Legacy RE, your investment is our mission to enhance value.



Benefits for investors

Soundness:

real estate collateral with mortgages.

High yields:

annual coupons of up to 10.5%, above the market average.

Transparency:

access to all information and regular updates on the portfolio.

Ethical approach to borrowers:

solutions without aggressive speculation.

Professional management:

expert support with years of experience in NPLs.

Request a personalized consultation

Book a free consultation with our experts, who will guide you through our strategy and answer any questions about how Legacy RE can enrich your portfolio. We are here to address your every need and guide you towards achieving your financial goals.

Contact us for more information

We are ready to help you discover how Legacy RE can become a valuable component of your portfolio. Contact us today for a personal consultation.



The information contained in this document is provided for informational purposes only and does not constitute an offer or solicitation for investment, nor does it represent a public offering under applicable regulations.

The investments described may not be suitable for all investors and involve risks, including the potential loss of the invested capital. It is recommended to consult a qualified financial advisor before making any investment decisions.

Past performance is not indicative of future results, and there is no guarantee that the described objectives will be achieved.

The information provided is current as of the time of publication but may be subject to change without notice.



CGPH
Banque D' Affaires

+ 33 185 733 371

CGPH BANQUE D' AFFAIRES

EMAIL
INFO@CGPH.INFO

WEBSITE
CGPHBAQUEDARRAIRES.COM
&
CGPH.INFO