

Top 7 Trends Disrupting Real Estate in 2021



Featuring:  grocapitus



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Agenda

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About Entrust

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Self-Directed IRA Basics

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The Top 10 Disruptive Real Estate Trends of 2021

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What's New at Entrust?

5

Q&A Time

Meet Your Host

Bill Neville

Business Development Manager at The Entrust Group



10

Years at Entrust



Educating investors and professionals on tax-preferred retirement accounts



B.S. in Finance from Penn State University

About Entrust



\$4B

Assets Under
Administration



22k

Active
Accounts



40

Years of
Service



1

Point of
Contact

About Entrust



- Self-Directed IRA administrators
- Knowledgeable staff with CISP designations
- Nationwide offices
- In-person events and virtual webinars
- National Continuing Education program for other credentials
- Bi-annual IRA Academy

What is a Self-Directed IRA?



A retirement account in which the individual investor is in charge of making all investment decisions



Greater opportunity for asset diversification outside of traditional stocks, bonds, and mutual funds



All securities and investments are held in a retirement account administered by a regulated custodian or trustee

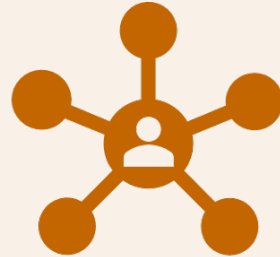
Let's Take a Poll: How Familiar Are You With Self-Directed IRAs?

1. Very - I have a Self-Directed IRA.
2. Somewhat - I'm interested in using a SDIRA but need to learn more first.
3. Not - I am here to learn about SDIRAs.

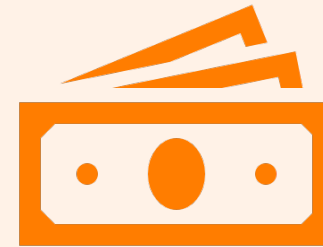
Benefits of Self-Direction



Take Control



Diversification



Tax Benefits



The
Entrust Group

FEATURING:



NEAL BAWA



Inspirational images. Subject to change.

Real Estate: Top Disruptive Trends

Be an Early Adopter, Embrace the Changes and Get Ahead of the Market

Grocapitus: Meet Neal

President and CEO, Grocapitus



Neal Bawa

CEO & Founder



ABOUT NEAL

- ✓ A portfolio of over \$500 Million
- ✓ Approx. 3,300 units of Multifamily, Student Housing, Industrial & Self-storage, in 10 states
- ✓ Nationally known Multifamily mentor and speaker
- ✓ About 10,000 investors attend his Multifamily webinar series and hundreds attend Multifamily Boot camps
- ✓ Founder of a real estate community with over 30,000+ members.

KEY FOCUS

Investor Management

Leasing and Tenant Marketing

Submarket and Property Selection

Operations and Metrics

Grocapitus: Portfolio & Track Record



NOVA RTP1 TOWNHOMES

NEW CONSTRUCTION
MULTIFAMILY
46 UNITS
DURHAM, NC



UNIVERSITY OAKS

NEW CONSTRUCTION
MULTIFAMILY
16 PLEXES
HOUSTON, TX



PARK LANE HOUSTON

NEW CONSTRUCTION
MULTIFAMILY
56 UNITS
HOUSTON, TX



BOTANICA OAK HILLS

NEW CONSTRUCTION
MULTIFAMILY
96 UNITS
SAN ANTONIO, TX



FALLS AT CRISMON COMMONS

NEW CONSTRUCTION
MULTIFAMILY
240 UNITS
MESA, AZ



COYOTE CREEK

NEW CONSTRUCTION
MULTIFAMILY
116 UNITS
ST GEORGE, UT



WOODS CROSS

NEW CONSTRUCTION
INDUSTRIAL
6 BUILDINGS
SALT LAKE CITY, UT



MILL RACE PHASE 1A

NEW CONSTRUCTION
STUDENT HOUSING
210 UNITS
PROVO, UT



THE GRID - MAIN & DODGE

NEW CONSTRUCTION
STUDENT HOUSING
217 UNITS
BUFFALO, NY



AND MANY MORE...

Grocapitus: Portfolio & Track Record



WINDWARD FOREST

VALUE-ADD
MULTIFAMILY
216 UNITS
ATLANTA, GA



LAKEWOOD OAKS

VALUE-ADD
MULTIFAMILY
138 UNITS
JACKSONVILLE, FL



EQUINOX ON PRINCE

VALUE-ADD
MULTIFAMILY
114 UNITS
TUCSON, AZ

PARK CANYON

VALUE-ADD
MULTIFAMILY
151 UNITS
DALTON, GA



CHELSEA PLACE

VALUE-ADD
MULTIFAMILY
174 UNITS
ATLANTA, GA



EQUINOX AT KNIGHT

VALUE-ADD
MULTIFAMILY
194 UNITS
ATLANTA, GA



STORAGE DEPOT

VALUE-ADD + NEW
SELF-STORAGE + SOLAR
873 UNITS
WEST MEMPHIS, AR



FAIRVIEW

VALUE-ADD
MULTIFAMILY
120 UNITS
GREENVILLE, SC



**MORE
UPCOMING
PROJECTS**
WATCH THIS
SPACE



Investor Testimonial: Sarah L

“

Neal and his team are awesome! I've invested in 4 projects with him and after 2 years we've already sold one. *He's outperformed other syndicates that I've invested with for much longer.* I love getting his monthly updates.

It's rare to have a syndicator update us so regularly. Grocapitus is a breath of fresh air. They do things differently and way better than their competitors. Thank you Neal for being an amazing leader to your team! I couldn't be happier with the results so far. *Looking forward to investing more in the future.*”

- SARAH L

Let's Take a Poll: How Familiar Are You With Real Estate Investing?

1. I am new to real estate
2. I am an accredited investor
3. I am a non accredited sophisticated investor
4. I do not know what accredited investor means?



COVID-19: Setting the Scene for Change

“COVID-19 is an accelerator for things that were in place previously.”

- Colliers

COVID-19: The Real Estate Trend Accelerator



New Normal or Permanent Normal: The Ultimate Catalyst and Inhibitor of Disruptive Trends



Work From Home (WFH)



Focus on Health



Move to Sun-Belt States



Suburban Migration



Public Open Space



Retail Sector Transformation



Redundant Supply Chains



**Prop-Tech Shift to WFH
& Building Safety**



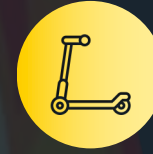
**Municipal / State Fiscal Issues &
Federal Deficit**



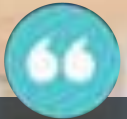
**Building Safety &
Health Concerns**



**Affordable Housing Crisis &
Racial Equity**



Bikes and Scooters



Hybrid Work: A Mix of Working from Home / Office

*“People inherently want more freedom in their lives, including control over when, where, and how they work... We found that even if companies don't provide access to offices, **many employees are willing to use their own income to have a hybrid arrangement.**”*

- Dan Schawbel, Managing Partner, Workplace Intelligence

Trend #1: Hybrid Work is Here to Stay

WeWork Survey: Employees Want a Hybrid Workplace So Much They're Even Willing to Pay For It¹



95%

Flexibility: Employees want flexibility in where and how they work

75%

Trading Perks: Employees willing to give up at least one benefit or perk if it meant flexibility

64%

Willing to Pay More: Employees would pay for access to workspace at home

48%

Fork Over \$300: Employees willing to pay \$300+ a month as an investment in a remote office or coworking space



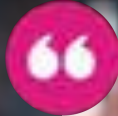
What Does This Mean?²

- ✓ Ongoing exodus to the suburbs, and rural/remote communities
- ✓ Remote workers investing in a SOHO (small office/home office)
- ✓ Increased demand for co-working / workspace multifamily amenities
- ✓ Preference for great neighborhoods with open spaces
- ✓ Workers looking for larger apartments and townhouses
- ✓ Bidding wars to continue in suburbs/remote communities

\$134B

WELLNESS REAL ESTATE
GLOBAL MARKET VALUE

Post-COVID: Healthy Home Design



“The pandemic must force a rethink of house and apartment design so that all residents are able to feel secure, relaxed and socially connected when they are at home.

People who live in well-designed homes that offer plenty of living and working space, access to gardens and fresh air, as well as facilities such as play areas, fitness facilities and music rooms, have been far better able to adjust to this new lifestyle.”

- Iwan Sunito, Chairman & CEO,
Crown Group

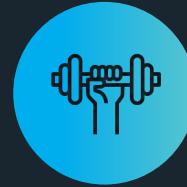


Trend #2: New Focus on Healthy Homes

Live Well: Healthy Homes Matter Now More than Ever



Home Offices: Architects received **70%** more home office requests in 2020¹



Exercise Rooms: Architects cited a **23% rise** in demand for exercise rooms in 2020¹



Multi-Function Rooms: Architects saw a **43% rise** in demand for multi-function rooms in 2020¹



Time Spent Indoors: We spend **~90%** of our time indoors, with most of this time currently being spent at home²



Wellness Real Estate: Growing at **>9%** annually, significantly higher than overall real estate industry²



Healthy Home Demand: Nearly **40%** of millennials and Gen X home shoppers seek in-home health and wellness features²

Expect to
See More



BALCONIES



INTEGRATED FLEX
WORKSPACES



GREEN,
OPEN SPACES



LARGER
APARTMENTS &
TOWNHOMES

In Demand: Access to Outdoor Amenities



“People have also learned to appreciate public outdoor spaces a lot more. Parks and other outdoor areas have become a very important commodity.”

Access to outdoor amenities will feature more prominently in the future of real estate, whether we are talking about private communities, commercial spaces, or urban planning.”

- Jett Scarborough, Research Analyst,
MarketSpace Capital

In-Demand Amenities

Inspirational images. Subject to change

Community Amenities



Botanic Design with
Vertical Gardens, Parks
and Green Walls



EV Charging
Station



Garaged Parking Spaces
(256 + guest parking)



Outdoor Kitchen
& Firepit Lounge



Private
Dog Park



Designer Pool & Outdoor
Relaxation Sundeck



Recessed
Firepit



Lounge Seating,
Deco Swing &
Trellised Cabanas



Outdoor Summer
Kitchen & Bar

Unit Amenities



Delos Healthy
Home System



Oversized
Windows



SOHO
Desk Space



Large Rooms
with higher Ceilings





Inspirational images. Subject to change.

Community Hubs

- **Lounge Area, Study & Work Space:** doubles up as a function room, with kitchen & bar and even a movie room, with the very latest in technology and communication solutions for our residents.
- **‘New Age’ Fitness Center:** gym & outdoor CrossFit space



"Malls are of more concern than neighborhood centers, but even then, it is unlikely that we will close down every single mall in the US."

- THOMAS LASALVIA, SENIOR ECONOMIST, MOODY'S ANALYTICS



Accelerating Retail Transformation

"The pandemic has been dubbed 'the great accelerator;' for retail, that has meant e-commerce taking a greater share of sales, store fleets being further rationalized, and retailer and retail REIT bankruptcies being pulled forward."

- Tamara Figue, Senior Analyst, Wells Fargo

Trend #3: Accelerating Retail Transformation

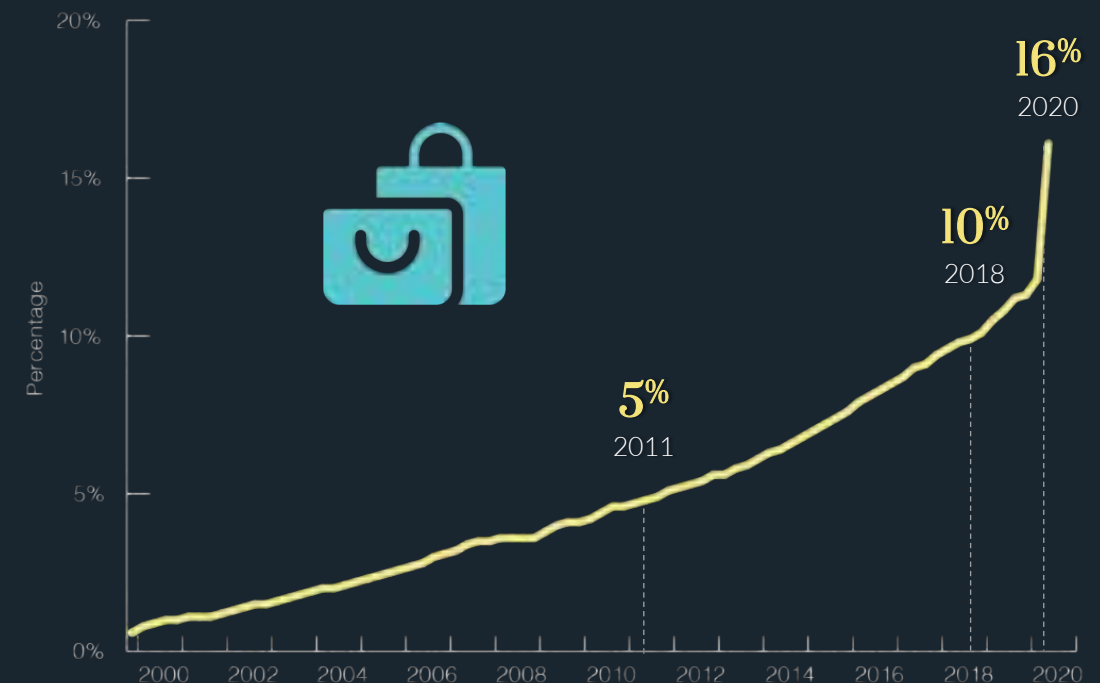
COVID Brings a New “Lease” on Life: Stores Still Matter!



Change Brings Opportunity:

- ✓ **Vacancies Hit Another Record High:** Regional and super-regional malls hurt most with a record 11.4%, 90-basis-point jump from Q4¹
- ✓ **Painful Shakeout:** Millions of small businesses and familiar national brands shut doors driving down occupancy and rents (but not all malls)
- ✓ **Pre-existing Issues:** Rise of e-commerce, oversupply (obsolete / ill-conceived), profusion of tired brands, weak consumer demand, anemic income growth, changing spending patterns
- ✓ **Space Still Needed:** People still purchase in stores, so physical retail won't just survive but thrive, after some painful adjustments
- ✓ **Light at the End of the Tunnel:** Moving forward, expect a smaller physical retail sector, **return of neighborhood retail**, dead malls converted into distribution centers, top brands take advantage of lower rents to upgrade locations, more shopping areas transformed into future-proof residential shopping areas

E-COMMERCE RETAIL SALES AS PERCENTAGE OF TOTAL SALES²



Grocapitus Review: Ivan Z, Repeat Investor



*"I've invested in 6 of Neal's projects. As I write this, **we just had the first successful exit, where we earned >20% IRR.***

*Overall, I am very impressed by Neal's approach. It's all about the numbers. He uses public and private data to find the fastest-growing metros in the US in terms of individuals income, new jobs creation and inflow of people. Then he narrows down to towns that have steady employment, good cap rates, and a shortage of rentals. **He vets every project carefully before jumping into it.** His presentations of each project are packed with meaningful, down-to-earth facts and calculations.*

Nearly 6X
Faster Job
Growth
than Nation

#1
Fastest Growing
County in U.S.,
Four Years
in a Row

Avondale Commons | Avondale, AZ

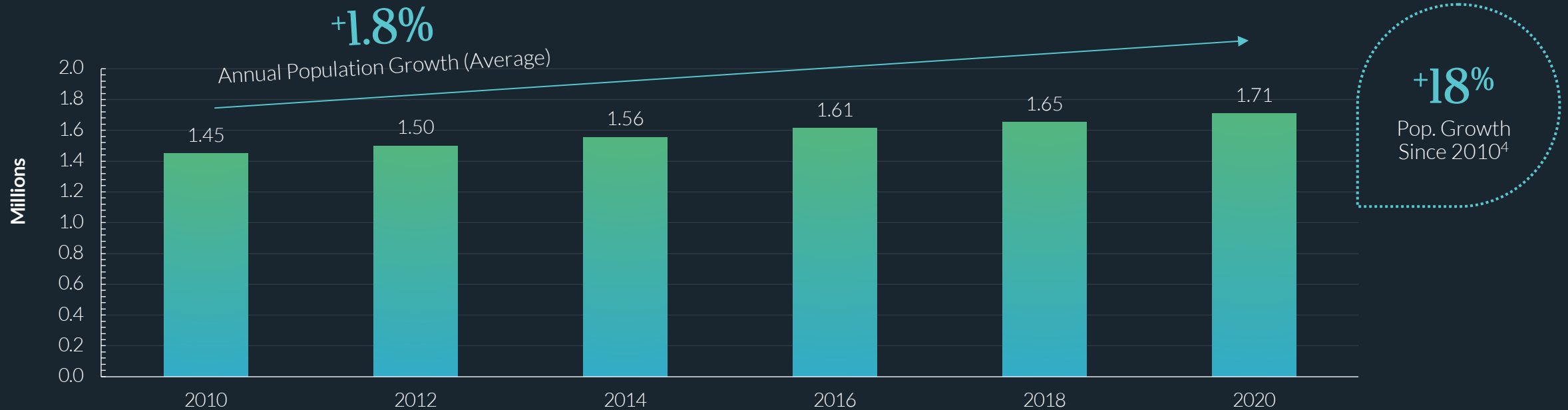
320 Units: New Class B Multifamily Investment Opportunity

Phoenix MSA: Continues to Soar

#1

HIGHEST POPULATION GROWTH
U.S. Census Bureau, 2020 (numerical)

Since 2010, Phoenix' Population and Employment Grew By 18% and 28% Respectively!



JOB GROWTH

+2.8%

5.8X

FASTER
than National Avg.

+0.48%

PHOENIX
Annual Growth (2010-20)

NATIONAL
Avg. (2011-2020)

POP. GROWTH

+1.8%

2.6X

FASTER
than National Avg.

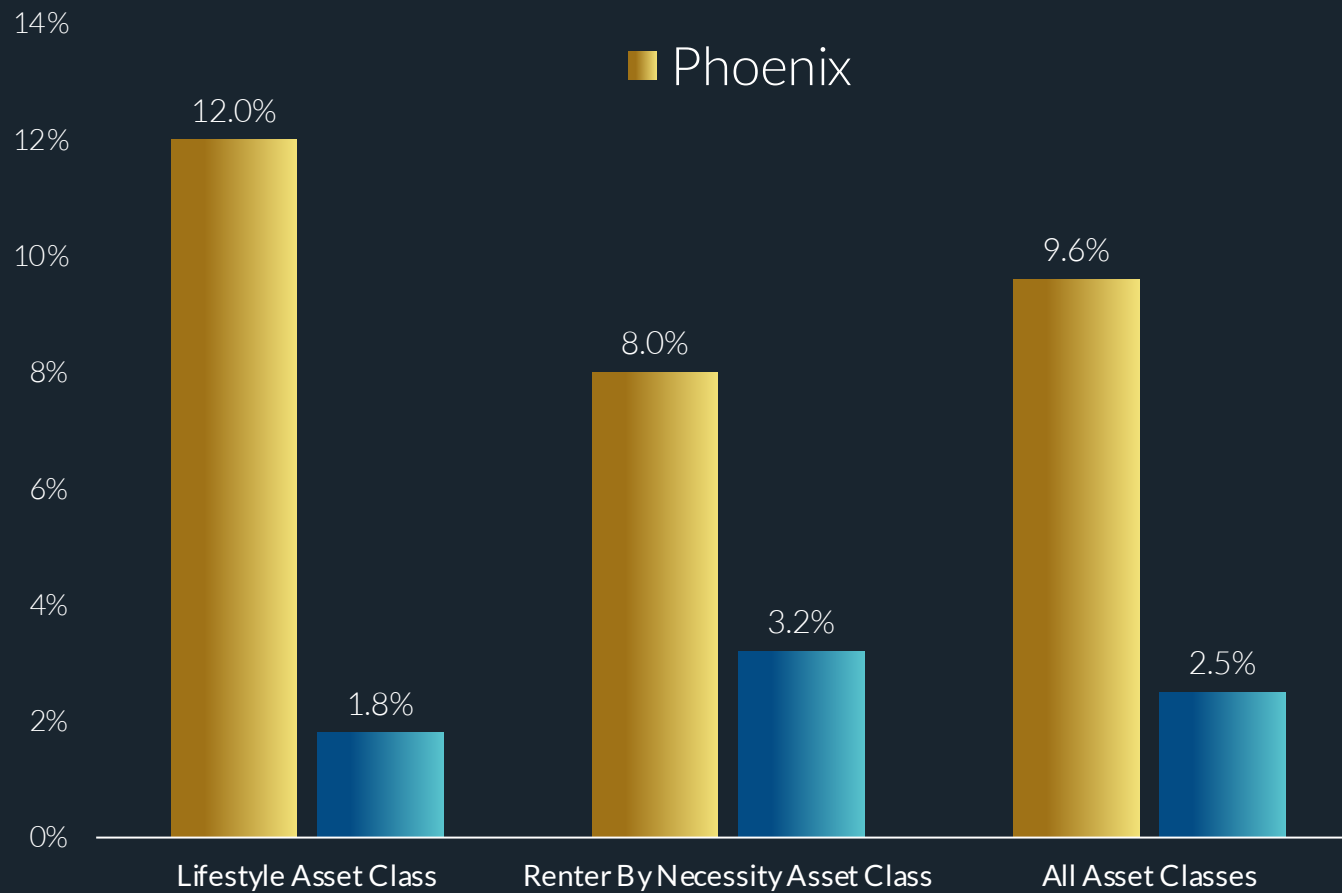
+0.7%

PHOENIX
Annual Growth (2010-20)

NATIONAL
Avg. (2010-20)

Phoenix: Strong Demand Supports Ongoing Rent Growth

Yardi Matrix: May 2021



+9.6%
PHOENIX

ALL ASSET CLASSES
YOY Rent Growth
to May 2021

+2.5%
NATION

+12%
PHOENIX

LIFESTYLE RENTERS
YOY Rent Growth
to May 2021

+1.8%
NATION

+8%
PHOENIX

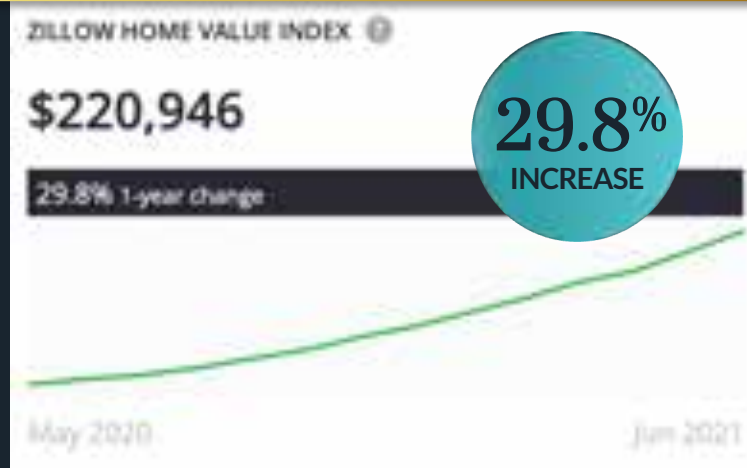
RENTS BY NECESSITY
YOY Rent Growth
to May 2021

+3.2%
NATION

2021 & Beyond: Home Price Increase Forecast

Housing Experts Forecast Another High-Flying Year for Avondale, Maricopa County

AVONDALE HOMES APPRECIATION, 2020¹



PHOENIX MSA: PRICE FORECAST

Home values for Phoenix-Mesa-Scottsdale are forecast to increase by **13% in 2021**. Nationally, prices are forecast to increase by 4.9%. In 2022 and 2023, prices are forecast to increase 14% and 10%, respectively.

+4.9%

HOME PRICE
INCREASE

NATIONAL
2021

VS

+13%

HOME PRICE
INCREASE

PHOENIX MSA
2021

+14%

HOME PRICE
INCREASE

PHOENIX MSA
2022

+10%

HOME PRICE
INCREASE

PHOENIX MSA
2023

Project Overview: 320-Unit Multifamily Development

320
UNITS

1, 2 and 3-Bed

PROPERTY LAYOUT

- ✓ 12.5 acres
- ✓ 4 80 unit buildings
- ✓ 4 stories high

LAND DETAILS

- ✓ Land Price: \$4.5M
- ✓ 14,063/Unit
- ✓ Suburban High Growth

PROPERTY FEATURES



Four Story
Multifamily



Mix of 1, 2 and
3 Bedroom Floorplans



Clubhouse Amenities:
Fitness, Theater and more



Private
Balconies



Community Amenities:
Pool, Hot Tub and more



Garage &
Outdoor Parking

Property

Details

Construction Start / Completion	Feb 2022/ Feb 2024 (Projected)
Stories / Unit Density	4 / 25.6 units per acre
Traffic Count (2020 Avg. Daily Volume)	W McDowell Rd 25,426 / N Avondale Rd 11,394
Net Rentable Area (Sq. Ft)	310,560 SF



Phase 1 & 2 Investors: What is the Difference?

Which Phase is Right For You?

Phase 1 Investor



Timeframe

- 5.7 years
- May 2021 through Jan 2027
- Investment Timeline: **Immediate**



Risks

- Investing for entities are approved



Return Based on \$100K Investment

- 230,592
- 16.21% IRR
- 2.3x EM
- 23% Annualized

Phase 2 Investor



Timeframe

- 5 years
- Jan 2022 through Jan 2027
- Investment Timeline: **Immediate** for docs, Nov/Dec 2021 for money

The background image shows a modern, multi-story apartment complex with a mix of grey and tan exterior walls. The building is surrounded by lush landscaping, including palm trees and other greenery. In the foreground, there is a paved walkway with people walking and a small dog. A sign in the middle ground reads "AVONDALE COMMONS". The sky is blue with scattered white clouds.

506c

Accredited
Investors
Only

Invest Now:

Phase 2

#1

Fastest Growing
County in U.S.,
Four Years
in a Row

Avondale Commons | Avondale, AZ

320 Units: New Class B Multifamily Investment Opportunity

Trend #4: Renaissance of the 'Staycation'

Changing Consumer Travel Preferences: Passport-Free Destinations are In High Demand

-76%

International Travel: Fell 76% (compared to 34% domestic) while business travel fell 70%¹

53%

Shorter Holidays: 53% travelers choosing shorter trips closer to home, exploring low-risk areas²



THE CLEAR WINNER!

Hotel & Vacation Rentals

14% more visits in Mar-2021 than in Jan-2020, the only travel category to see growth over that timeframe

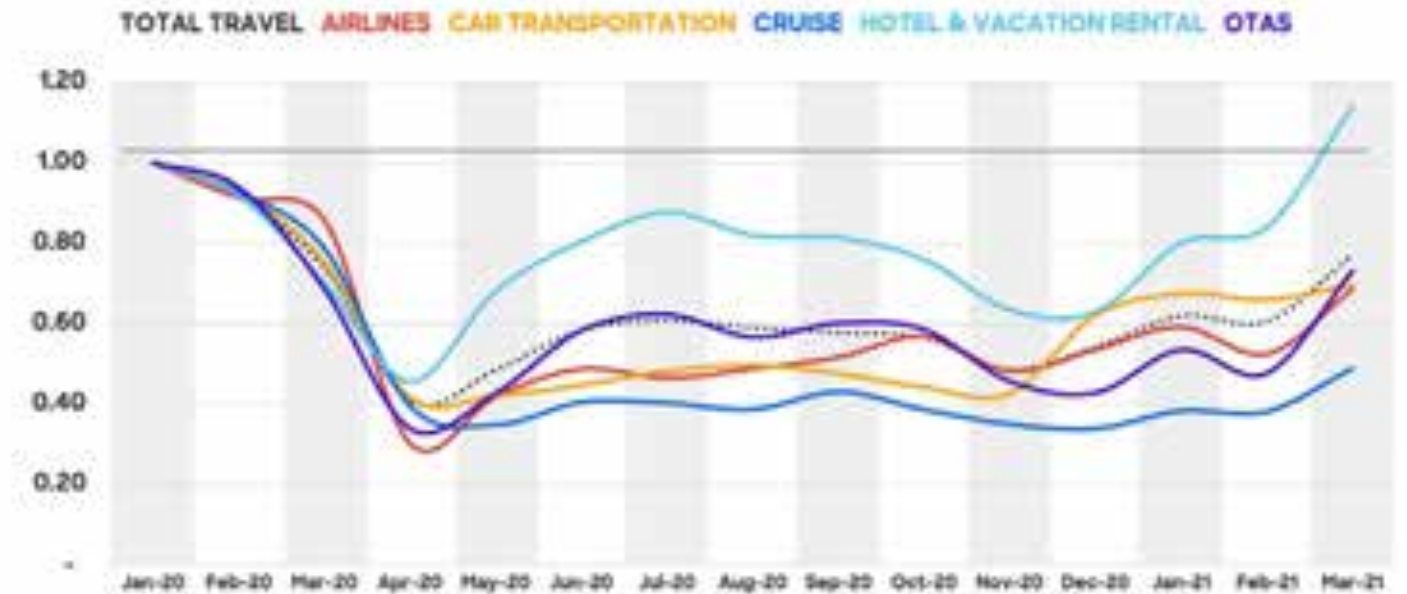
Sources:


1) US Travel Association, Weekly Coronavirus Impact on Travel Expenditures. Jan 2021;

2) Booking.com, The Five Emerging Trip Types of 2021, Nov 2020;

3) Comscore, Key Travel Category Monthly Visitation, January 2020-March 2021.

Key Travel Category Monthly Visitation (Qualified Visits) Indexed Against January 2020





The Great American Staycation

“Nearly 80% of respondents said there are vacation opportunities within 50 miles of their home, and are *just as enjoyable* as going somewhere farther away.

These short-distance destinations are also likely *more affordable*, which could be another factor for cars being the most popular mode of transportation to reach a vacation spot, according to our survey.”

- Marco del Rosario, COO,
VacationRenter.com

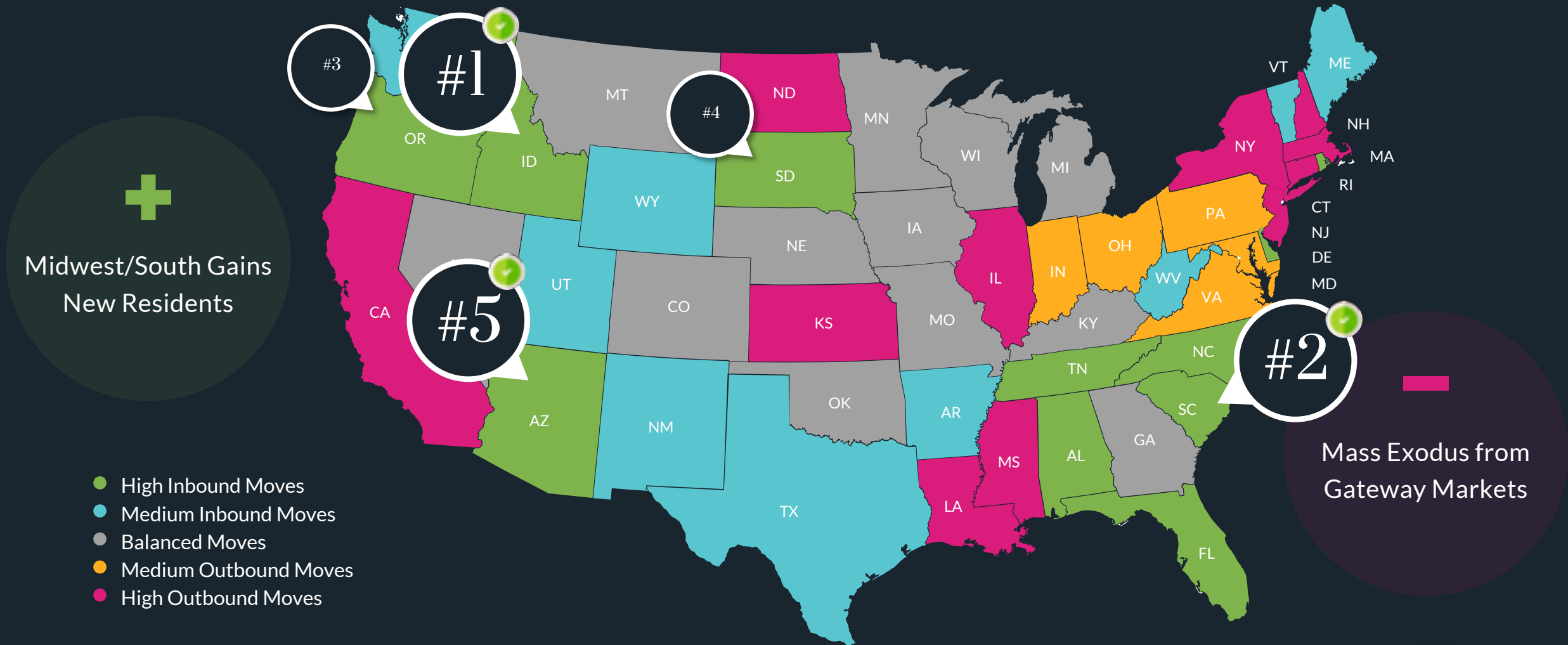
80% TRAVELERS SAID STAYCATION OPPORTUNITIES EXIST WITHIN 50 MILES OF HOME

74% DRIVERS WANT TO STAY CLOSE TO HOME WHEN TRAVELING

Source: Forbes, This Is Travel's New Normal: Say Hello To The American Staycation, Sep 2020.

Trend #5: Where Are Americans Moving?

Pandemic Influenced Decisions to Migrate to Midwest and Southern Markets



Source: United Van Lines, National Migration Study Reveals Where And Why Americans Moved In 2020, Jan 2021.

Trend #5: The Pull of Suburbia

Many Residents Moved From Densely Populated Cities to Suburbs



Grocapitus Review: Avinash P, Repeat Investor



*"I have invested in a couple of opportunities with Grocapitus. One of them is a multifamily property, which **has been performing superbly, and way better than the initial predictions**. The second one is a new construction project, which is on-time, even during the COVID-19 pandemic. And the marketing material that the team has put together to lease these new units is top-notch. **Awesome job by Neal and his team in managing the properties and consistent communication with their investors.**"*

As a Limited Partner to invest in a syndication, for me, trust is a big factor. With Neal's vast experience in multifamily construction, data-driven approach, and creative ways in solving problems as well as straightforwardness helped in creating the trust. I look forward to working with Neal on future opportunities."

— Avinash P., 2-time investor

Nearly 10X
Faster Job
Growth
than Nation

+26%
Household
Income Increase
2019-2020

Own Your
Very Own
Build-to-Rent
Multiplex

EQUINOX
TOWNHOMES
- NEW BRAUNFELS -



Neal Bawa
Anna Myers

Inspirational images. Subject to change.

Equinox Townhomes

100% Ownership Fourplexes and Triplexes

Austin – San Antonio Corridor, TX

Build-to-Rent Homes: Market In Turbo Mode

"In Q3 2020, there was a 27% year on year increase in single-family build-to-rent starts. It has taken a trend that was already expanding and put it into turbo mode. That's because a lot of people who used to rent apartments are now craving more space, more windows, and more fresh air. The pandemic really forced people to evaluate how satisfied they were with their current housing situation."

- BRENT LANDRY, SENIOR VP OF DEVELOPMENT



WHAT'S THE OUTLOOK FOR BUILD-TO-RENT HOMES?¹



Survey: Will the demand for build-to-rent homes continue to grow as remote work becomes more common?

46%

Yes, it will continue

6%

No, it will stay the same

48%

Not sure

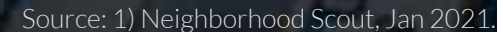
15M

HOUSEHOLDS REPRESENTING 35% OF RENTING HOUSEHOLDS, RENT SINGLE-FAMILY HOMES RATHER THAN MULTI-UNIT APARTMENTS²



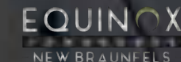
One of the Fastest Growing Cities and #25 Best Place to Live (Money, 2020)

U.S. Census Bureau, 2020



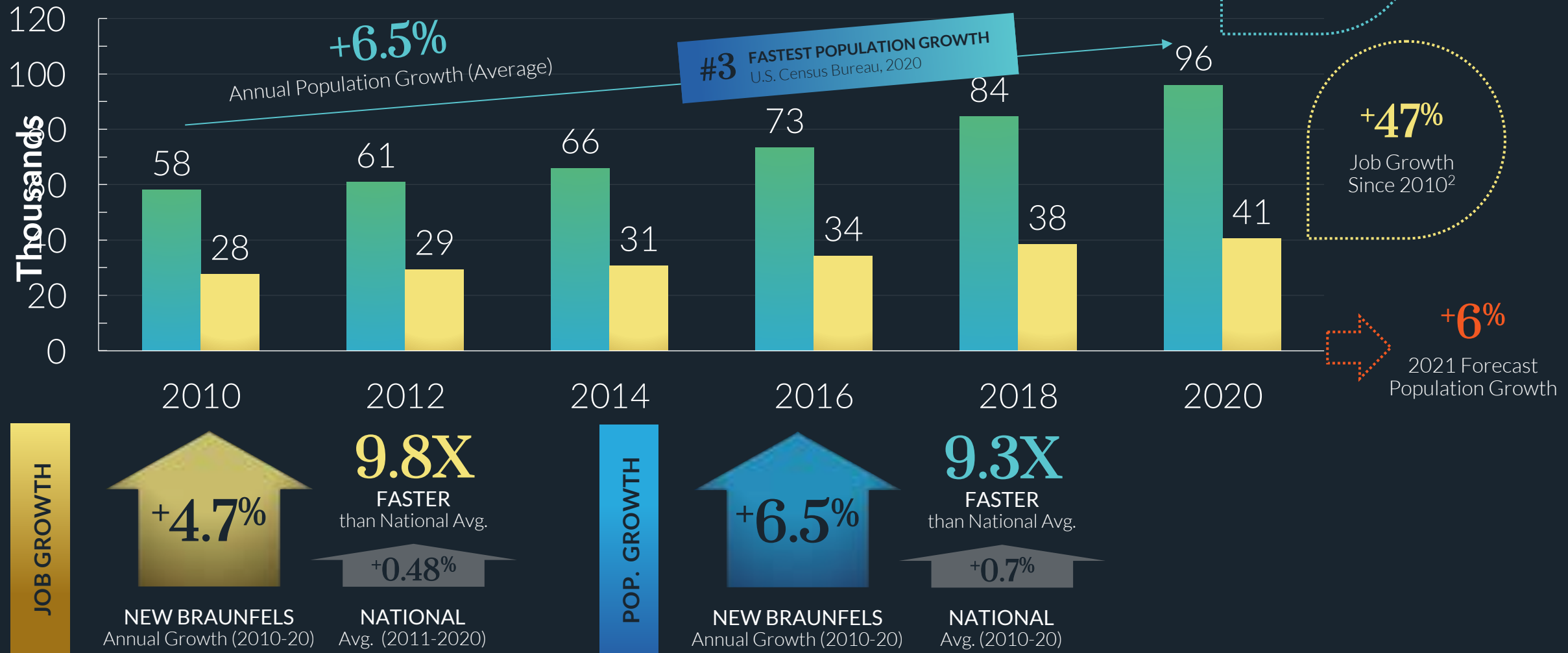
NEW BRAUNFELS:

WORKFORCE



New Braunfels: A City on the Rise

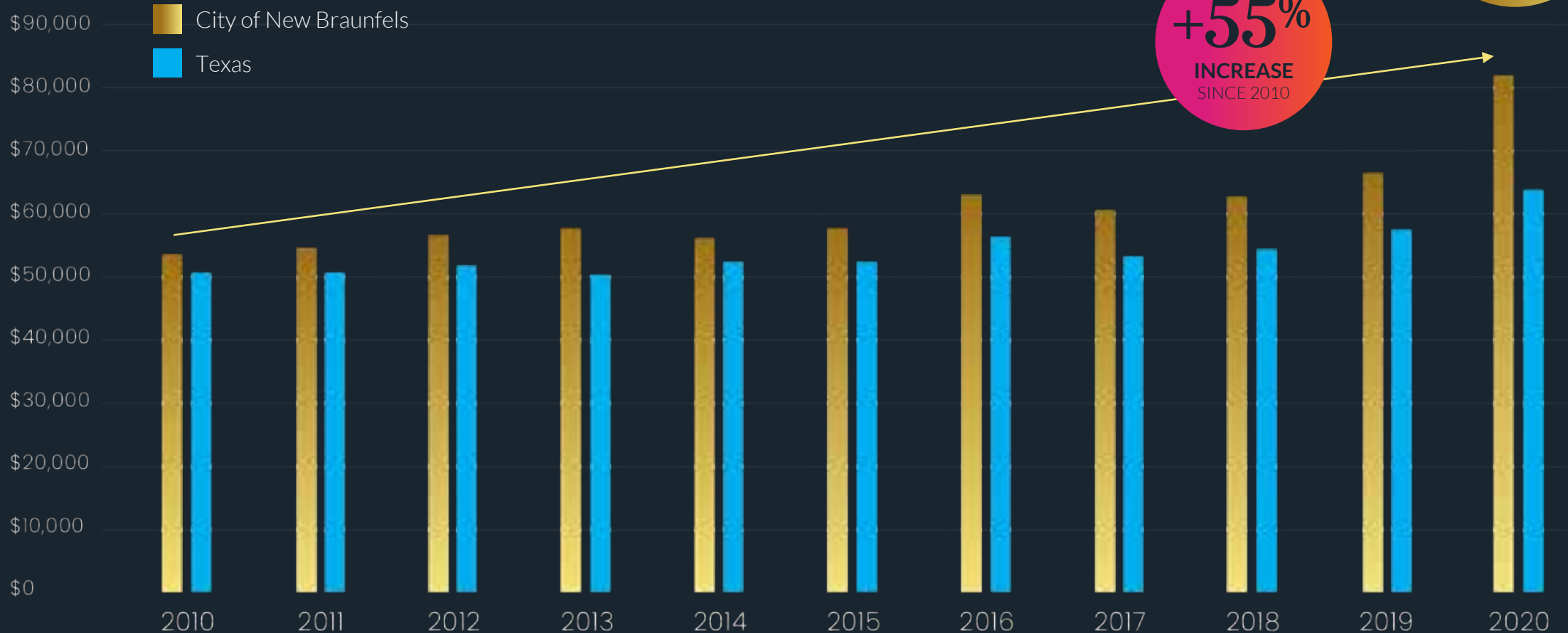
Since 2010, New Braunfels' Population and Employment Has Grown 50% and 47% Respectively!



Sources: 1) U.S. Bureau of Labor Statistics; 2) Texas Labor Market Review; 3) U.S. Census Bureau; 3) World Population Review, New Braunfels, Feb 2021.

New Braunfels: Income on the Rise

Residents Enjoyed 26.3% Median Household Income Rise in 2019-2020, Higher than Texas Average



Source: New Braunfels EDC, 2020 Economic Benchmarks, 2020

New Braunfels: Housing Report, May 2021



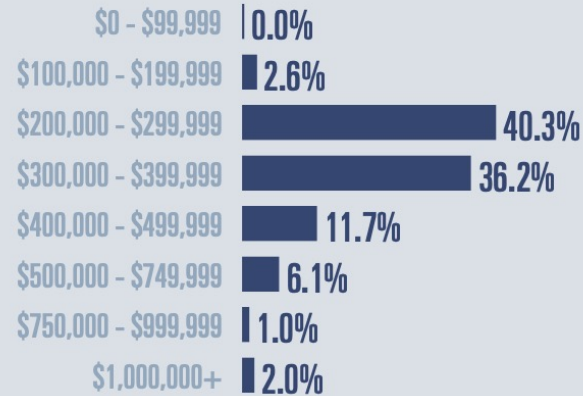
Median price

\$316,228

↑ **26.5%**

Compared to May 2020

Price Distribution



Days on market

Days on market 37

Days to close 42

Total 79

17 days less than May 2020



Active listings

↓ **71.5%**

124 in May 2021



Closed sales

↑ **56.7%**

221 in May 2021



Months of inventory

0.6

Compared to 2.5 in May 2020

Project Summary: Fourplex & Triplex Townhome Development

110
UNITS

3-Bed / 2.5 Bath

1,310 Sq. Ft. Units

PROPERTY LAYOUT

- ✓ 9.98 acres
- ✓ Fourplex and Triplex Townhomes

PROPERTY FEATURES

- ✓ 2 Story -3 Bed/2.5 Bath
- ✓ 1,310 SF Townhomes
- ✓ 1-Car garage parking
- ✓ Pool, clubhouse & courtyard with playground
- ✓ Growing Infill New Braunfels submarket
- ✓ Located along rapidly growing I-35 Corridor

Property

Details

Construction Completion	Q3 2022 to Q2 2023 (Projected)
Average Unit Size (Sq. Ft)	1,310
Stories / Unit Density	2 stories / 11 units per acre
Total Buildable (Sq. Ft.)	8,444 per Fourplex
Net Rentable Area (Sq. Ft)	5,224 per Fourplex



Aerial Overview & Surrounds

Inspirational images. Subject to change.

EQUINOX
NEW BRAUNFELS

Ground / Upper Level View



Trend #6: Blockchain, Smart Contracts, Tokenization



Trend #6: Tokenization Changes the Game



Enhanced Liquidity: Ease and security of settlements in digital tokens makes process smoother and streamlined



Higher Accessibility: Allows fragmentation of assets which opens doors to different investors and cuts down minimum investment period



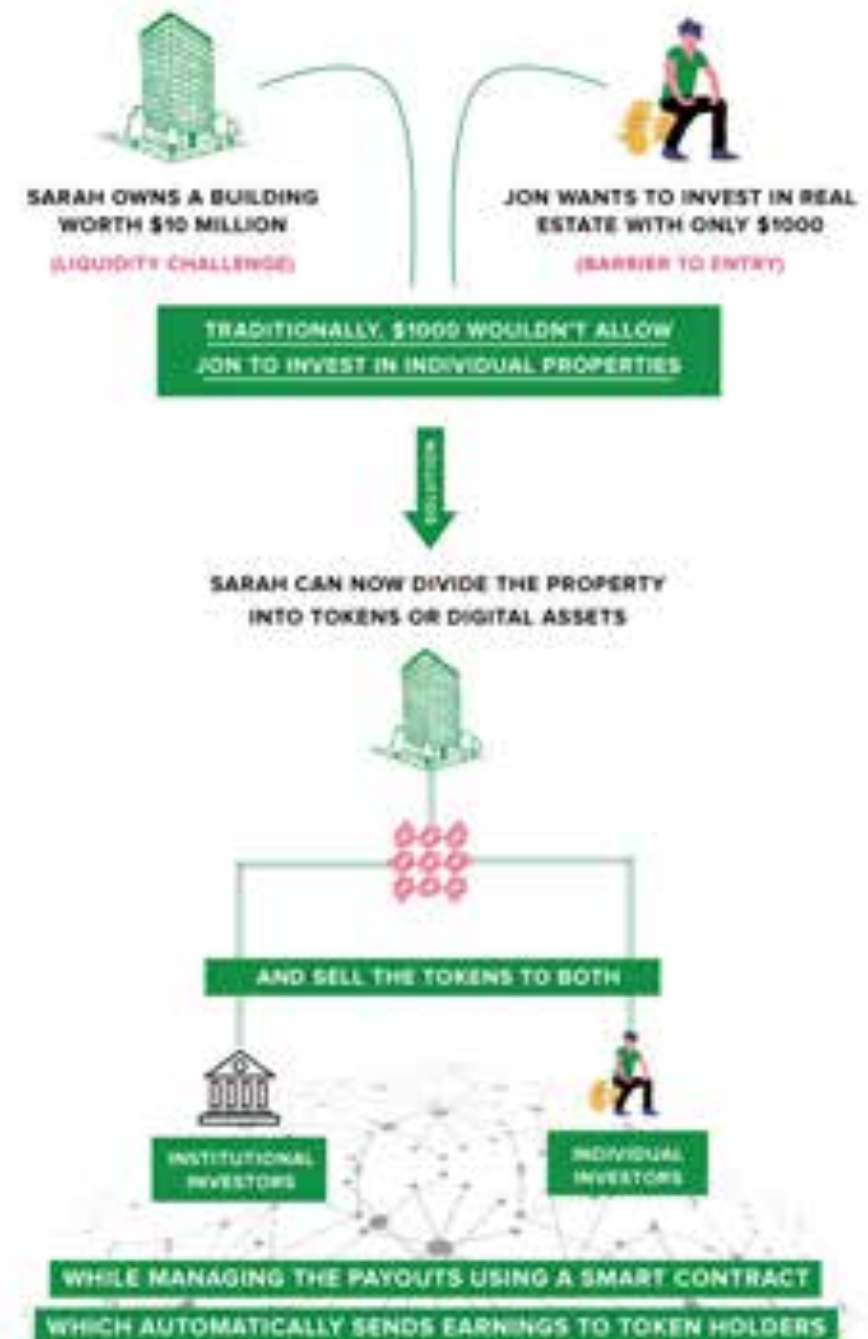
More Transparency: Token holder rights and responsibilities embedded in token attributes, along with a complete record of ownership



No Intermediaries:
Cut out middlemen and fees associated with them



Cheaper & Faster: Major portions of the contract process is automated, cutting down efforts required in administering the whole process



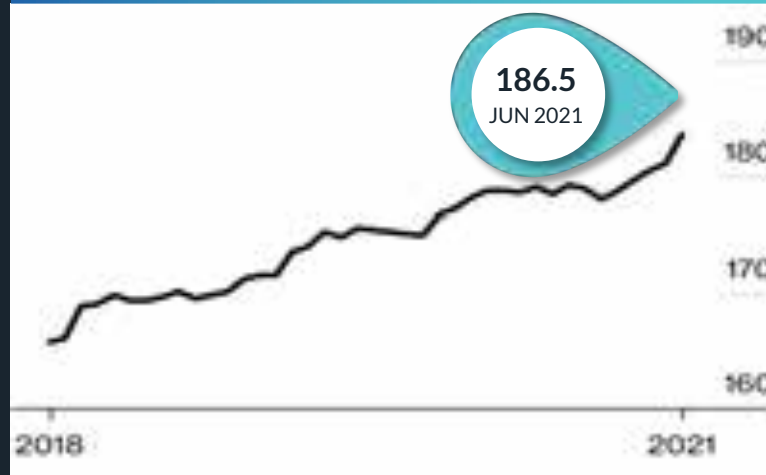
Trend 7: What Are We Learning From Commodity Prices?

Homebuilding Commodity Prices Skyrocket: Just Look At the Three Key Building Materials

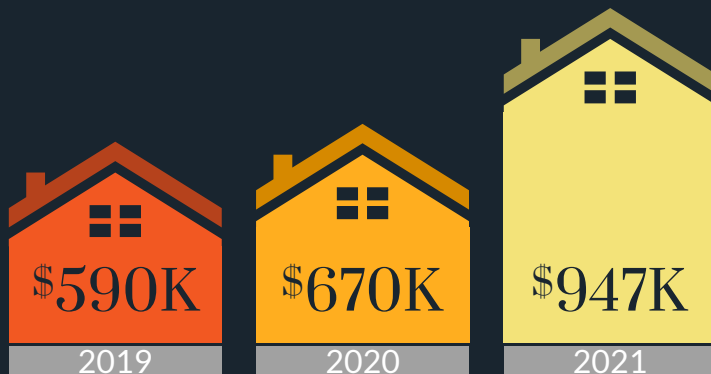
COPPER, PRICE/POUND



CEMENT & CONCRETE, PPI



LUMBER, PRICE 1,000/BOARD FEET



+61%
Higher costs
compared to
2019

- Final price for a finished home is up 61% from 2019, based on a Tradewind's Braybrook homes model v

HOMES? KEEP THEM COMING!

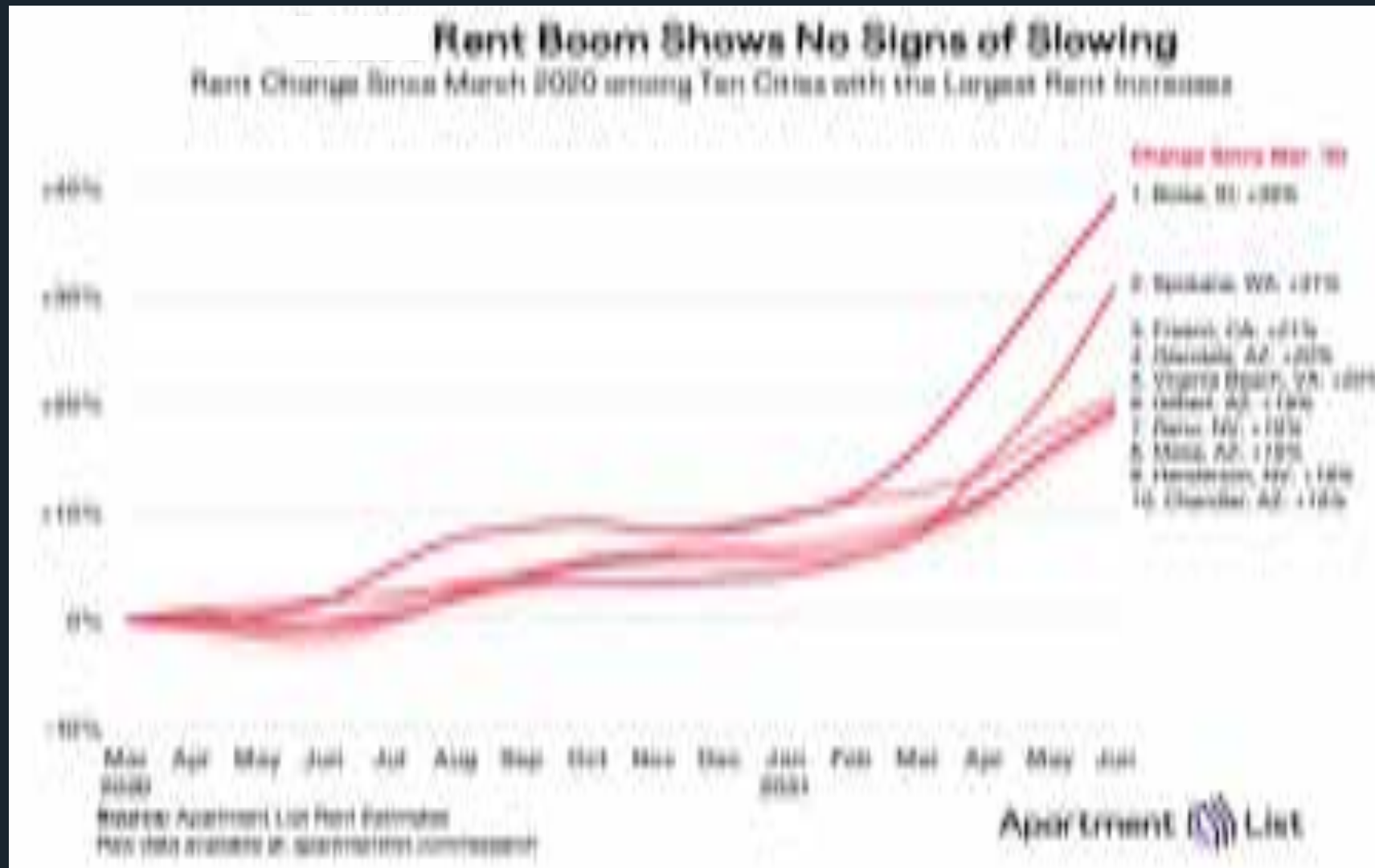


**You Get a House!
Everybody Gets a House!**

Source: Bloomberg, Building a Home in the U.S. Has Never Been More Expensive, Jun 2021.

Trend 7: Strong Demand Supports Ongoing Rent Growth

Yardi Matrix: May 2021 National Multifamily Report



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Learning gives CREATIVITY

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- *Abdul Kalam*

