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How to Chose the Best EB-5 Investment

Who we are

- Since 2006
- **Independent consultancy**
  - Business
  - Management
  - Investments
- Presence in the USA, Europe and Brazil

www.imgroup-intl.com

Fernando Mello - Background

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- **20 years of international corporate career**
- **20 years in business and management consulting**
- **US Investment e Business-based Visas Consultant (EB-5, E-2, L-1)**
- **Certified Business Broker**

Investment and Business-based US Visas

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	EB-5	E-2	L-1
Nature	**Investment**	**Entrepreneurship** (investment and work)	**Work/Job**

Key Aspects and Requirements	• 10.000 visas/years
	• Any country
	• Lawful source of funds (own, donation, inheritance, loan, etc)
	• Qualified Investment
	  • New Commercial Enterprise
	  • Troubled Business
	  • Min. 10 jobs/investor
	  • Min. 2 years
	• **Minimum $800.000**
	• **Green Card (permanent)**
		• No limits
		• Citizens of 80+ "treaty" countries **(not Brazil)**
		• At least 50% ownership by same nationality
		• Bona fide business
		• Sustainability of business and entrepreneur
		• **No Minimum investment**
		• **Temporary**
			• No limits
			• Any country
			• Affiliation between US and foreign employers
			• Employed at least 1 of last 3 years by foreign affiliated
			• Relevant role (= $$$)
			  • Hierarchy
			  • Scope/autonomy
			• Qualification
			• **Financial capability**
			• **Temporary -> Permanent**

Why EB-5 ?

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- It is an immigration visa, which **leads directly to the Green Card**
- **Life-long benefit, for the whole family** (spouse and children under 21)
- No need for a sponsor (employer, relative, school, etc)
- **No language fluency required**
- No minimum education required
- **No need to become an entrepreneur, own or manage a business, work, etc**
- Freedom to live anywhere in the USA
- **No restriction of activity: studying, work, retirement...**
- Best "value-for-money" investment immigration program worldwide

What is the EB-5 Investment?

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- Minimum US$ 800 mil (in specific areas)
- In a New Commercial Enterprise (NCE)
- Creating at least 10 new US Jobs for at least 2 Years (directly or indirectly)
- With lawful funds (income, donation, inheritance, loan, etc)

What it is not?

- An exceptional investment modality, in projects/enterprises exclusively created for and/or financed by foreign nationals
- Necessarily a high-risk investment
- Purchase of real estate or other capital assets
- A purely financial investment (bank products, fixed income, public securities, etc)
- Managed or guaranteed by the US government

Facts not well known

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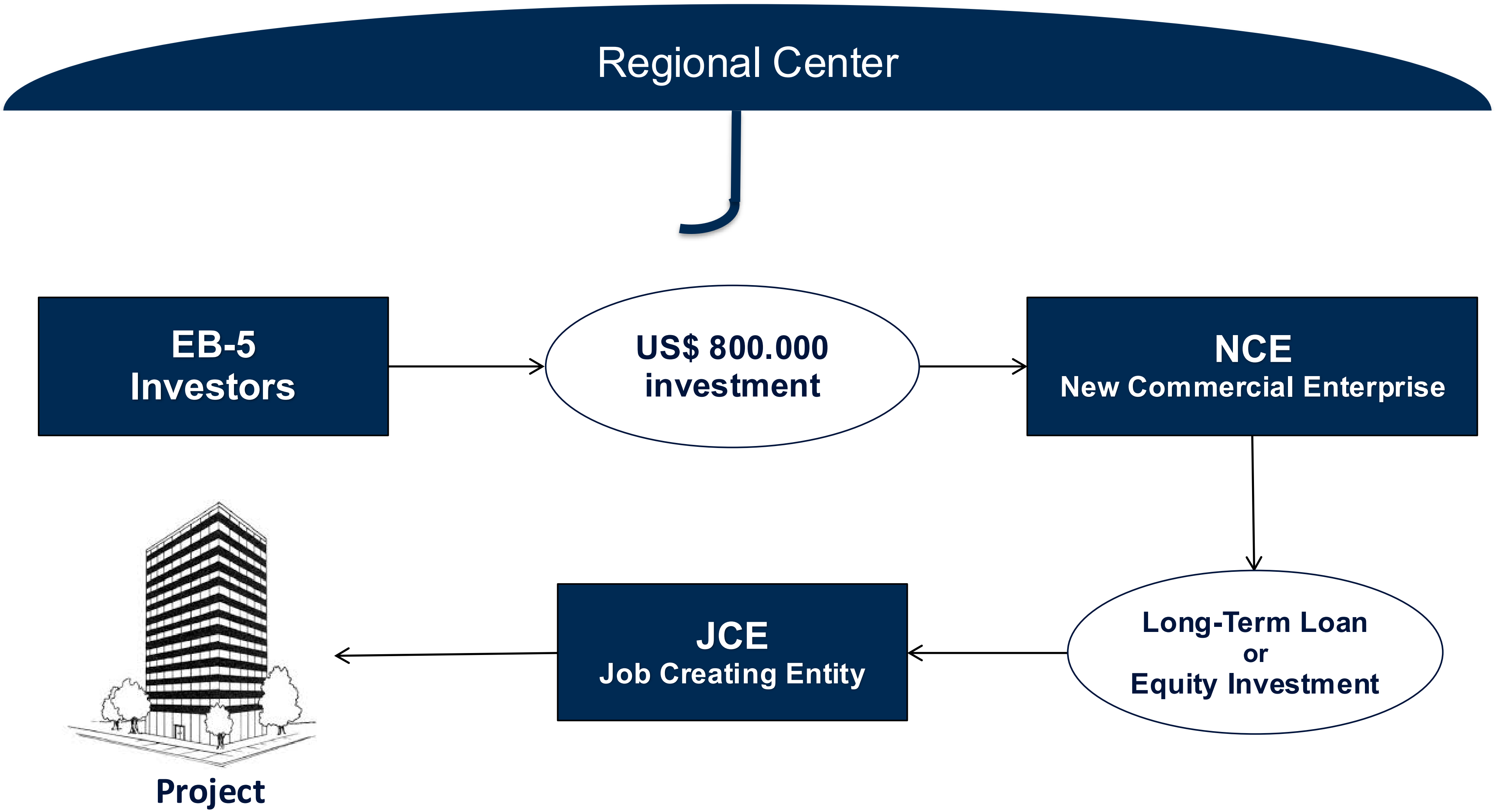
It is possible to stay in the US, work and travel while waiting for approval

It is possible to invest in EB-5 projects:

- With very little risk
- With accelerated approval (Priority Processing), in less than one year
- Already started or even completed, with jobs already created
- Pre-approved by the US immigration (USCIS)
- With already approved investors
- With several guarantees (completion, repayment, job creation…)
- 100% capitalized, which does not require EB-5 capital for completion
- With government financing or incentives
- With reasonable yield

Advice by specialized and qualified professionals is essential to knowing the best alternatives and opportunities, with safety

EB-5 Investment – Typical Struture



EB-5 Set Asides

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	Rural Area	High Unemployment Area	Infrastructure
Minimum Investment Amount	$800,000	$800,000	$800,000
Quota	20%	10%	2%
Processing	Priority	Normal	Normal
Concurrent Adjustment of Status	Yes	Yes	Yes
Employment Authorization	90 days*	90 days*	90 days*

* Timelines are approximate and may change in the future.

EB-5 Process Timeline (simplified)

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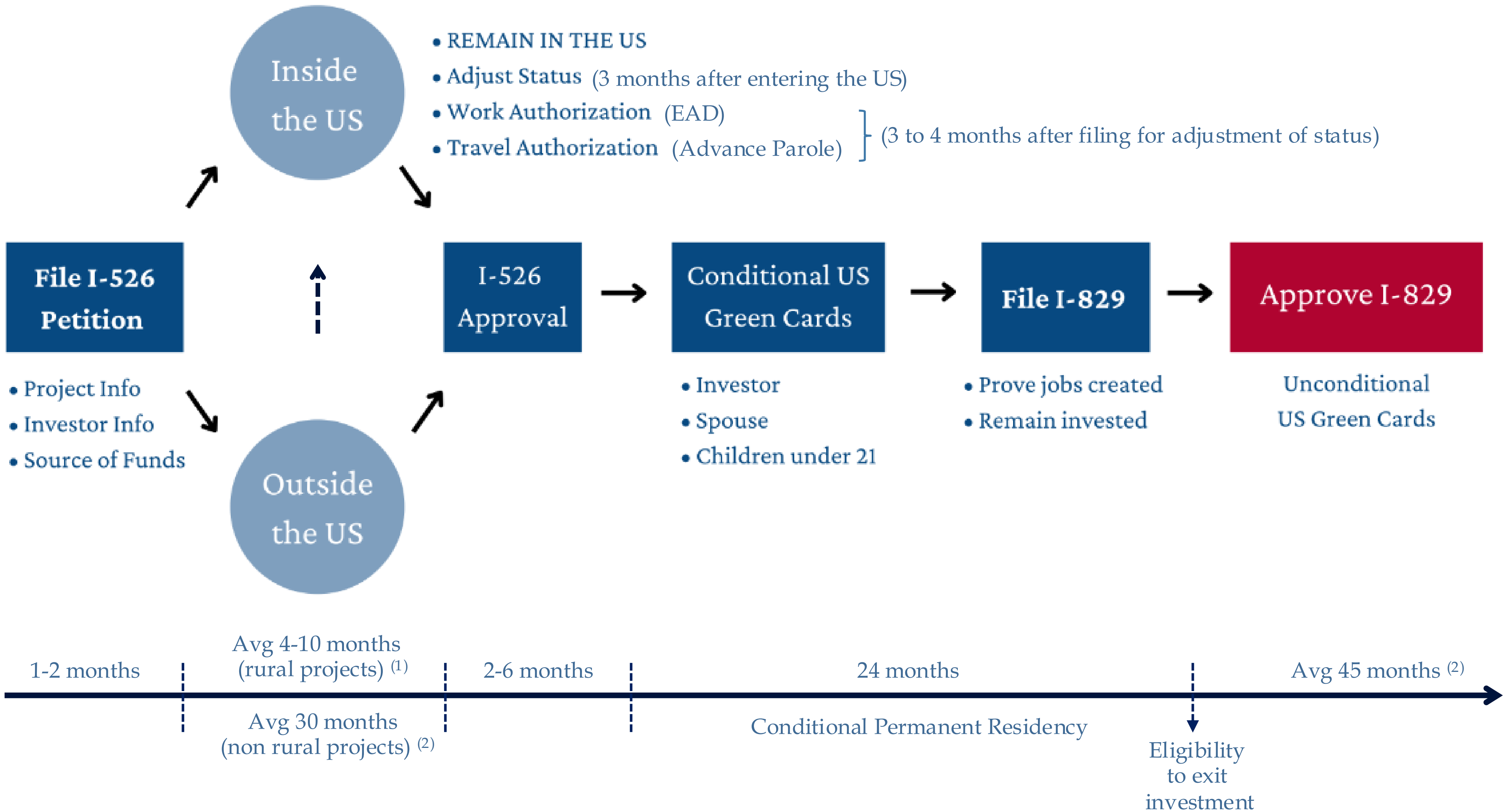

(1) Average processing time for rural projects, with Priority Processing, observed during 2025. May vary significantly

(2) Average processing time for 80% of cases, according to the USCIS in December 2025: https://egov.uscis.gov/processing-times/

How to Choose the Best EB-5 Investment?

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Immigration Considerations

1. Regional Center Track Record vs Project Appeal

- Strong project ≠ strong regional center
- Past approvals & experience matter
- Trade-off: Reputation vs surface-level appeal

2. Processing Speed vs Market Demand

- Rural = faster approvals
- Urban = stronger demand potential
- Trade-off: Speed vs financial strength

3. Immigration Benefits vs Financial Outcomes

- Strong immigration profile ≠ strong financials
- Must balance both
- Trade-off: Green card certainty vs repayment confidence

4. Job Cushion vs Capital Efficiency

- More jobs = safer immigration buffer
- Too much capital may reduce efficiency
- Trade-off: Safety margin vs efficiency

5. Speed vs Due Diligence

- Acting fast secures opportunity
- Thorough review reduces risk
- Trade-off: Timing vs informed decisions

6. Location Strength vs Project Appeal

- Strong market supports success
- Weak market can undermine project
- Trade-off: Market fundamentals vs presentation

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Financial Considerations

1. High Returns vs Repayment Risk

- Higher returns often = higher uncertainty
- Lower returns may offer more stability
- Trade-off: Upside potential vs capital safety

2. Loan vs Equity Structure

- Loans = clearer repayment path
- Equity = higher upside, more risk
- Trade-off: Predictability vs growth potential

3. Short Timeline vs Realistic Timeline

- Faster exits may be optimistic
- Longer timelines may be safer
- Trade-off: Speed vs reliability

4. Developer Reputation vs Promises

- Proven track record reduces risk
- Marketing claims need validation
- Trade-off: Experience vs projections

5. Project Size vs Execution Risk

- Large = more jobs, more complexity
- Small = faster, but less cushion
- Trade-off: Scale vs simplicity

6. Exit Strategy vs Repayment Certainty

- Clear exit plans build confidence
- No strategy is guaranteed
- Trade-off: Planned exit vs real-world execution

How to Choose the Best EB-5 Investment?

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IMGroup Methodology

- Only the best of the best
- Five categories, by order of importance:
  1. **Green Card** – what are my chances of receiving the Green Card?
  2. **Economic Viability** – does this project make sense?
  3. **Financial Risk** – is my capital protected?
  4. **Governance / Management / Compliance** – am I in good hands?
  5. **Return / Repayment** – when is my money back? What is the return?
- More than 50 objective criteria, weighted and prioritized
- There is no perfect project

EB-5 Projects Comparison Matrix

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IMGroup - EB-5 Projects Comparison Matrix - CONFIDENTIAL						
Projects	**Project 1**	**Project 2**	**Project 3**	**Project 4**	**Project 5**	**Project 6**
General Score	**9.5**	**9.1**	**8.9**	**7.9**	**7.5**	**7.4**
Key positives / differentiators	xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxxx xxxxx	xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxx
Key negatives / risks / issues	xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxx	xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxxx xxxxxxxxxxxxxxxxxxxxx	xxxxxxxxxxxxxxxxxxxx
Key Criteria						
1) Green Card △	**72%**	**72%**	**48%**	**48%**	**31%**	**38%**
Rural TEA (Priority Processing, Set Aside)	-	✓	✓	✓	-	-
High Unemployment Area (Set Aside, Fast Processing)	✓	-	-	-	✓	✓
Jobs created in advance	-	✓	-	-	-	-
Jobs creation guaranty	✓	-	-	-	-	-
I-956F Exemplar approved	✓	✓	-	-	-	-
Large buffer/slack in job creation	✓	✓	✓	✓	-	✓
Past investors with Manager, Developer or RC already with their unconditional/definitive Green Cards	✓	✓	✓	✓	✓	✓
Developer/project manager experienced with industry/sector and EB-5	✓	-	-	-	-	-
Investment manager and Regional Center experienced with EB-5 and the nature of the project	✓	✓	✓	✓	✓	✓
Sufficient job creation only in construction	✓	✓	✓	✓	-	-
2) Economic Viability ▽	**74%**	**63%**	**68%**	**74%**	**68%**	**53%**
3) Financial Risk ▽	**58%**	**45%**	**55%**	**37%**	**50%**	**50%**
4) Governance / Management / Compliance ▽	**41%**	**41%**	**65%**	**53%**	**35%**	**76%**
5) Return on/of Investment ▽	**38%**	**75%**	**75%**	**38%**	**100%**	**38%**

IMGroup EB-5 Consulting

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- **Structured process. No guessing**
- Guidance and monitoring from start to finish
    - Complete clarification about the EB-5 Program
    - **Several projects/investment alternatives, verified and compared**
    - Working together with the best immigration lawyers
- **Exclusive project evaluation methodology: scoring and objective comparison**
- Neutrality and exemption: no commitment to projects and regional centers
- **No additional cost to the investor**
- Service in English, Spanish and Portuguese
- **Long experience, with 100% success rate and dozens of customer references**

High-Quality EB-5 Project Example

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"Rural" EB-5 Project with 1,400 middle-class affordable houses in Georgia

- All the necessary jobs created in advance
- More than half of all houses already sold
- 500+ families already living
- Priority Processing
- Very experienced and capitalized developer
- Investment repayment guaranty in case of I-526 denial
- Return 0.25% per year
- Holding period: 5 to 6 years

High-Quality EB-5 Project Example

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Green Hydrogen Industrial Plant Expansion in Texas

- Infrastructure Project in High-Unemployment TEA: set-aside and faster processing
- Government incentives
- Pent-up demand, with expanded production pre-sold
- Completion guaranty
- Borrower is publicly traded, one of the larger producers in the US
- Collaterals of more than $3.5Billion
- Return 0.5% per year
- Holding period: 4 to 6 years

High-Quality EB-5 Project Example

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Single-Family Homes, Short-Term Rental Lodging, and Hotel in Wyoming

- Rural: Priority Processing (6-7 months approvals)
- Guaranteed EB-5 Loan with EB-5 investors in first position
- I-956F approved by the USCIS
- Most Jobs required created in advance
- More than 50% sold in advance
- Investment repayment guaranty in case of I-526 denial
- Investment retention period: 3 a 4 Years

High-Quality EB-5 Project Example

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Hyatt Hotel, Residential Condominium, Commercial Center and Convention Center in Texas

- Rural Project in sought-after touristic town in Texas
- Priority Processing
- All necessary jobs already created
- Investment repayment guaranty in case of I-526 denial
- Return: 0.25% per year
- Investment period: 5 to 7 years

EB-5 Process Expenses (estimates, US$)

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Date: 01.09.26	Individual		Family of:	3
1) Initial Petition: I-526E				
Administrative Fee	80,000	One time		80,000
Immigration Lawyer I-526E Fee		One time		
Expenses with documents (estimate)	500	One time		500
USCIS I-526E Fee	3,675	One time		3,675
RIA Fee	1,000	One time		1,000
Translations (estimate, when needed)	3,000	One time		3,000
Subtotal (within 4 to 8 weeks)	**88,175**			**88,175**
2a) Petitioner inside the USA (Adjustment of Status)				
Immigration Lawyer I-485 Fee		One time		
I-485 Petition (Adjustment of Status)	1,440	per person		4,320
Biometric Exam	85	per person		255
Medical Exams	180	per person		540
Subtotal (within 3 to 7 months from entry in the USA)	**1,705**			**5,115**
2b) Petitioner outside the USA (Consular Process)				
Immigrant Visa Fee	325	per person		975
Biometric Exam	85	per person		255
Medical Exams	180	per person		540
Subtotal (when I-526E approved)	**590**			**1,770**
3) Second Petition: I-829 (to remove conditional status, two years from Conditional Green Card received)				
Immigration Lawyer I-829 Fee		One-Time		
USCIS I-829 Fee	3,750	One-Time		3,750
Expenses with documents (estimate)	500	One-Time		500
Subtotal (two years after Conditional Green Card received)	**4,250**			**4,250**
Subtotal in case of Adjustment of Status (add Immigration Lawyer Fees)	**94,130**			**97,540**
Subtotal in case of Consular Process (add Imigration Lawyer Fees)	**93,015**			**94,195**

Note: All amounts are estimates as of the date above, and may change without advance notice

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