

What are Rental Crib Shares (“Rubikon Group Holdings LLC”)?

Rental Crib Shares (“Rubikon Group Holdings LLC”) is an innovative way to invest in whole or fractional interests of a single or multi-family rental home while giving investors full freedom from time-consuming operating responsibilities, such as property and tenant management. In its unique structure, properties are acquired and held in a trust and shares are issued to investors by Rental Crib Shares (“Rubikon Group Holdings LLC”).

The trust structure entitles the investor to receive monthly cash distributions of the property’s net rental income (after expenses). It enables Rental Crib Shares (“Rubikon Group Holdings LLC”) to manage and service homes directly, so investors experience a managed, hassle-free investment intended to limit investor liability.

How does it work?

Investors select a Rental Crib Shares (“Rubikon Group Holdings LLC”) property and acquire fractional interests that represents an indirect ownership interest in that property. The investment is designed to deliver passive income without management responsibilities.

In addition to purchasing shares, investors will fund a proportional amount of an initial reserve equal to 1% to 3% of the home price in cash to establish a reserve that is intended to help cover expenses associated with the home. Once Rental Crib Shares (“Rubikon Group Holdings LLC”) accepts your investment and your funds are transferred, you will be entitled to receive monthly returns of rental income (rents minus fees, expenses and additional reserve allocations) generated by the property, beginning the 1st of the following month. Rental Crib Shares (“Rubikon Group Holdings LLC”) handles all operational responsibilities.

Who can invest?

Rental Crib Shares (“Rubikon Group Holdings LLC”) Investors must meet specific guidelines – [Summary of Terms](#)

Anyone may review Rental Crib Shares (“Rubikon Group Holdings LLC”) properties. If you decide to reserve a property and initiate the investment process, you will be asked to verify your identity and answer an eligibility questionnaire.

Who is a Rental Crib Shares (“Rubikon Group Holdings LLC”) investor?

An investor owns interests in Rental Crib Shares (“Rubikon Group Holdings LLC”) properties that entitles the investor to receive monthly cash distributions of the property’s net rental income normally associated with direct property ownership.

What is Fractional Ownership

Fractional ownership allows investors to purchase shares representing ownership interests in the economic rights to an underlying property. Rental Crib Shares ("Rubikon Group Holdings LLC") retains a minimum 50% or 5/10 ownership interest. Each share is allocated the equivalent fraction of the total rental income less total expenses associated with the home.

What about investors in the same property? How do they impact the investment shares?

Investors in the same property typically do not affect each other's investment. The ownership and operating structure is such that Rental Crib Shares ("Rubikon Group Holdings LLC") manages all operating and asset decisions on behalf of all shareholders. However, under some limited circumstances, decisions other investors make can affect your investment. Please refer to the [Summary of Terms](#) for more information.

What is the term/length of a Rental Crib Shares ("Rubikon Group Holdings LLC") investment?

Rental Crib Shares ("Rubikon Group Holdings LLC") investments are intended to have indefinite terms. Unlike some other real estate investments, there is no set end or maturity date at which the investment is dissolved. The Rental Crib Shares ("Rubikon Group Holdings LLC") structure is intended to keep all properties within the program for as long as possible, but if an investor wishes to exit the investment, there are potential options available after a 1 year hold period. For additional details please refer to the [Summary of Terms](#).

What are reserves?

The reserves includes the initial reserve payment of 1% to 3% of the home price based on the characteristics of the property plus additional reserves funded from the cash flow of that property. The reserve is intended to fund renovations, required repairs and other expenses (such as debt service), which commonly occur at irregular times. The intended result is smoother, more predictable cash distributions.

What happens when reserves run out? Will investors be asked to contribute more cash?

Rental Crib Shares ("Rubikon Group Holdings LLC") will not ask investors for additional cash contributions. When the reserve or cash flow is insufficient to cover expenses, Rental Crib Shares ("Rubikon Group Holdings LLC") may draw additional debt on the property. Interest payments on the additional debt accrue in subsequent periods until the balance is paid off by monthly reserve contributions. If a property has reached the limit for additional debt on a property and there are no additional funds in the reserve account to operate, may elect to liquidate the asset and distribute all proceeds in accordance with [Summary of Terms](#). Rental Crib Shares ("Rubikon Group Holdings LLC") will exhaust all other measures prior to doing so.

With Rental Crib Shares (“Rubikon Group Holdings LLC”) making all management decisions for me, how do I know it has my best interest in mind?

Rental Crib Shares (“Rubikon Group Holdings LLC”) is electing to share in 50% of the costs and benefits of fractionalized properties. As a result, Rental Crib Shares (“Rubikon Group Holdings LLC”) has a vested interest in the financial success of each property and is aligned with other investors in the property.

Do I need to be involved in any aspect of property management?

This is a fully managed investment intended to require no investor involvement in the asset or property management

Kingsley G. Sackey
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Rubikon Group Holdings LLC

