



ARCTRUST II

THE MAKERS OF RELIABLE PROPERTIES



LISA GUNNELS, V.P. INVESTOR RELATIONS
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Lisa Gunnels



James Steuterman

RELIABLE IS THE MOST IMPORTANT WORD IN THE ARCTRUST VOCABULARY.

— *Robert Ambrosi, Chairman*



ARCTRUST II portfolio currently has over 120 Reliable Properties

ARCTRUST II

ARCTRUST II (A2) is a private growth and income real estate investment trust that specializes in the development, acquisition, and lending of Reliable Properties nationwide, with a core emphasis in the New York to Washington DC to Florida corridor and major metropolitan areas with international airports.



ARCTRUST II does not simply accumulate assets but creates opportunities.

RELIABLE PROPERTIES

Reliable Properties combine the cash flow features of a corporate bond with the appreciation potential inherent in real estate and include investments such as Preferred Equity, Participating Loans and Net Lease Properties. Property types may include retail, industrial, office, residential and other property types.

SPONSOR

ARCTRUST Properties, Inc. (ARCTRUST) is a vertically integrated real estate company that has been responsible for the development, acquisition, and joint-venture funding of more than 500 properties with an aggregate value in excess of \$5 billion over its 39-year history. The Company has been the sponsor of numerous investment vehicles such as of A2, A3, Opportunity Zone Fund, 1031s, DSTs and private syndications. The company is led by an experienced team of professionals with a proven track record whose belt-and-suspenders approach to real estate is intended to produce reliable distributions and preserve wealth through steady growth with consistent income.



Sponsor has won numerous industry awards over its 39-year history



TOP 5 INDUSTRY (STABILIZED INCOME) ¹	
PHARMACY	19%
CONVENIENCE/FUEL	12%
SUPERMARKET	11%
QUICK SERVE	7%
AUTO	6%
REMAINING PORTFOLIO	45%

(1) As of February 2022

TOP 5 TENANTS (STABILIZED INCOME) ¹	
CVS	12%
WAKEFERN	5%
GLOBAL FUEL	5%
STRAYER UNIVERSITY	4%
WAWA	4%
REMAINING PORTFOLIO	70%

(1) As of February 2022

This investment is subject to many risk factors including a lack of liquidity, possible loss of your investment, risks related to investing in real estate, possible default of a tenant, tax risks and other general investment risks. Preferred Equity's senior position does not ensure cash flow will be sufficient to achieve the projected preferred return or appreciation of the investment. Participating loans may include additional risks such as default or foreclosure by the borrower on the loan. The borrower's ability to make loan payments and the amount ARCTRUST III may realize after a default will be subject to the risks generally associated with mortgage lending. See the Risk Factors section of the Confidential Private Placement Memorandum for a more detailed explanation of the various risks associated with this investment.

The Investor Summary is not an offer to sell securities. This document represents a summary of terms only and the information contained herein is entirely subject to the information contained in the confidential private placement memorandum of ARCTRUST, Inc., which, among other things, discusses certain risks associated with making an investment in the shares of ARCTRUST, Inc.

A2 PREFERRED OFFERING SUMMARY (BBB- RATING)

OFFERING	\$50 million preferred stock offering with warrants
CREDIT RATING	BBB (Investment Grade) by Egan Jones (A2 as a company) BBB- (Investment Grade) by Egan Jones (Preferred stock units)
UNIT PRICE	\$50.00 per unit, (1 unit includes 5 shares of A2 preferred stock at \$10.00/ share plus 1 warrant)
DIVIDEND	5.37% Annually paid quarterly (No load) All distributions are senior to common stock dividends but not guaranteed
WARRANT	1 Warrant per 5 shares of ARCTRUST II common stock, exercisable at \$12.74.
MINIMUM INVESTMENT	Minimum investment of \$200,000 (4,000 units) 2% Volume Discount for investments of \$2 million or more 5% Volume Discount for investments of \$5 million or more
EXPECTED HOLDING PERIOD	12/31/2028 (7-years expected holding period, redeemable at \$10/share)
CALLABLE	Beginning 12/31/2024 (3-years of call protection)
QUALIFICATIONS	Accredited investors only
INVESTMENT STRATEGY	Develop, acquire and lend on reliable properties nationwide with a focus on the New York to Washington DC to Florida corridor and major metropolitan areas with international airports
RELIABLE PROPERTIES	Reliable Properties combine the cash flow features of a corporate bond with the appreciation potential inherent in real estate and include investments such as Preferred Equity, Participating Loans and Net Lease Properties.
PROPERTY TYPES	Properties may include retail, industrial, office, residential and other types of real estate.
SPONSOR HISTORY	ARCTRUST Properties, Inc. is a vertically integrated real estate company that has been responsible for the development, acquisition, and joint-venture funding of more than 500 properties with an aggregate value in excess of \$5 billion over its 39-year history.
SPONSOR INVESTMENT	In excess of \$13 million investment by sponsor or affiliates in ARCTRUST, Inc.
RISK FACTORS	This investment is subject to many risk factors relating to but not limited to liquidity, real estate investments, loss of investment, tenant default and general investment risks. See the risk factors section of the confidential private placement memorandum.

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