HOS Investors

Invest With Purpose. Earn With Confidence.



WHERE PROFIT MEETS PURPOSE™

More Than an Investment.
A Pathway to Homeownership.

HOS creates pathways to homeownership by helping aspiring homeowners become mortgage-ready through a structured approach supported by:

EDUCATION • CAPITAL • TECHNOLOGY • STRATEGIC PARTNERSHIPS

1,300+
FAMILIES ASSISTED
Helping aspiring homeowners achieve ownership across Canada.

20+
YEARS EXPERIENCE
Delivering structured pathways to homeownership since 2005.

87%
SUCCESS RATE
Families successfully achieving homeownership through the HOS pathway.

36–60
MONTHS
Average journey from aspiration to mortgage readiness.

NATIONAL REACH
Serving families and investors from coast to coast.

STRONGER FAMILIES. STRONGER FUTURES. STRONGER RETURNS.

Since 2005, HOS has helped Canadians overcome barriers to homeownership while delivering risk-adjusted returns for investors.

INVEST WITH PURPOSE. EARN WITH CONFIDENCE.

Where Profit Meets Purpose™

WHAT HAPPENS AFTER "NO"?

When mortgage applications are declined, today's systems leave aspiring homeowners without guidance, support, or a way forward.



> "The desire for homeownership doesn't disappear.
>
> **What disappears is the roadmap.**

TODAY'S REALITY

A dead end after decline.

- ASPIRING HOMEOWNER
- ↓
- MORTGAGE APPLICATION
- ↓
- MORTGAGE DECLINED
- ↓
- **CONTINUE DENTING**
  Cycle repeats. Dreams delayed.



WHAT'S MISSING

No clear path. No support. No system.

THERE IS NO STRUCTURED PATHWAY TO HELP FAMILIES BECOME MORTGAGE READY.

Aspiring homeowners are left to navigate a complex system on their own.

- **NO DIRECTION** — They don't know what to do next.
- **NO COACHING** — They don't have expert guidance.
- **NO ROADMAP** — They don't have a clear plan.
- **LOST TIME** — They fall further behind each day.

We believe every "No" should be the start of a plan, not the end of a dream.

HOS exists to close this gap—giving aspiring homeowners the roadmap, resources, and support they need to succeed.

THE GAP IS REAL. THE SOLUTION IS HOS.

- Millions of Canadians are ready and willing to own a home.
- Outdated systems and rigid requirements stand in their way.
- We build the bridge from "No" today to "Yes" tomorrow.

CREATING PATHWAYS TO HOMEOWNERSHIP



We don't simply help families find homes. We help them become mortgage-ready.

Our integrated approach combines the right resources, guidance, and time to help aspiring homeowners build the confidence and financial strength they need to qualify for a mortgage—and own their future.

OUR PATHWAY IS BUILT ON FOUR PILLARS

EDUCATION

- Financial literacy
- Budget coaching
- Readiness programs
- Homeownership education

We empower families with the knowledge and skills to build a strong financial future.

CAPITAL

- Investor capital
- Structured programs
- Pathway funding
- Down payment support

We provide the financial foundation that makes the dream possible.

TECHNOLOGY

- Journey tracking
- AI-enabled guidance
- Readiness monitoring
- Reporting & analytics

We use technology to deliver insights, transparency, and smarter decisions.

STRATEGIC PARTNERSHIPS

- Leaders & credit unions
- Realtors
- Builders
- Industry professionals

We collaborate with trusted partners who share our mission and values.

TOGETHER, THESE PILLARS CREATE MORE THAN A PROGRAM— THEY CREATE OPPORTUNITY.

We walk alongside each family, every step of the way, until they are confident, prepared, and mortgage-ready.

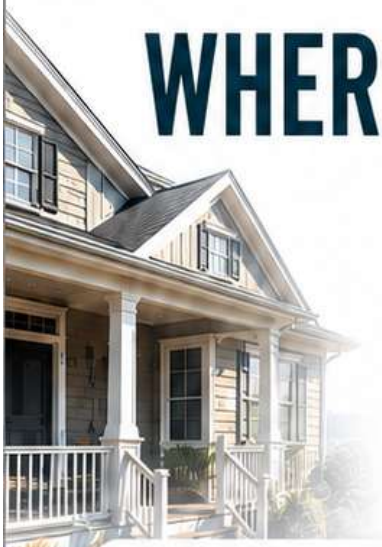
Stronger families.
Stronger futures.
Stronger returns.

OUR MISSION

To break down barriers, build confidence, and create pathways to homeownership—one family at a time.

> "We don't just help families find a home. We help them become ready to keep it—and build a future in it."

WHERE PROFIT MEETS PURPOSE™





We don't choose between returns and impact.
We design for both.

FOR FAMILIES

Mortgage Readiness
We prepare families for sustainable homeownership.

Coaching & Education
We provide the knowledge and support to build confidence.

Financial Confidence
We strengthen credit, savings and financial habits.

Structured Pathway
A clear, proven program from preparation to purchase.

Homeownership Opportunity
We open the door to generational wealth and stability.

When the family succeeds, the investor succeeds.

FOR INVESTORS

Above-Average Cash Flow
Strong, consistent cash flow from quality assets.

Above-Average Returns
Targeted annual returns designed to outperform.

Defined Exit Strategy
Built-in liquidity through refinance, resale or portfolio sale.

Professional Management
Experienced team, proven systems, disciplined execution.

Meaningful Social Impact
Your capital creates real outcomes and lasting change.

THIS ISN'T JUST REAL ESTATE INVESTING. IT'S OUTCOME-DRIVEN INVESTING.

Our model aligns financial performance with meaningful impact, creating a better future for families and stronger returns for investors.

HOW THE HOS MODEL WORKS

A Proven, Structured Pathway
From Aspiration to Homeownership

Our end-to-end model supports families at every step of their journey—building the financial strength and confidence needed to achieve homeownership.

> We walk alongside each family, every step of the way, until they are confident, prepared, and mortgage-ready.



1 APPLICATION & FAMILY ASSESSMENT
We assess each family's situation, goals, and readiness to create a personalized plan.

2 PROGRAM ENROLLMENT
Families join the HOS program and are matched with a dedicated coach and support team.

3 EDUCATION & COACHING
Families receive ongoing education, budgeting support, and 1:1 coaching to build strong habits.

4 FINANCIAL BUILDING
We help families improve credit, increase savings, and strengthen their financial foundation.

MORTGAGE READINESS
Families meet key mortgage criteria and are prepared for pre-approval.

6 HOME PURCHASE
Families find and purchase their home with confidence and the right support in place.

7 ONGOING SUPPORT
We continue to provide guidance after purchase to ensure long-term success.

8 INVESTOR EXIT & NEW OPPORTUNITY
Investors receive their returns through a clear exit strategy, allowing us to help another family.

EVERY SUCCESS CREATES ANOTHER OPPORTUNITY.

When a family achieves homeownership and an investor achieves their return, we create the capacity to help another family begin their journey.

FULLY MANAGED
We manage every step so investors enjoy passive, worry-free investing.

RISK-MITIGATED
Careful screening, structured processes, and secured deposits protect our investors.

PURPOSE-DRIVEN
Your investment creates a lasting impact in families and communities.

STRONGER RESULTS
Our model delivers above-average cash flow and annual returns.

HOS Financial Inc.™
Canada's Homeownership Pathway Leader

INVESTOR GUIDE | 06

DESIGNED FOR STABILITY. BUILT FOR PROTECTION.

Every HOS opportunity is structured to align family success with investor security.



OUR INVESTOR PROTECTION PILLARS

1. SECURITY DEPOSITS

Clients contribute meaningful upfront capital and have real skin in the game.

2. AFFORDABILITY SCREENING

Families are evaluated using structured affordability and readiness criteria before entering the program.

3. DEFINED EXIT STRATEGY

Every opportunity includes a planned path toward homeownership and investor repayment.

4. ONGOING MONITORING

Regular reviews help keep families on track throughout their journey.

5. INDEPENDENT LEGAL ADVICE

Clients receive independent legal advice before final agreements are finalized.

6. PROFESSIONAL MANAGEMENT

HOS manages administration, communication, coaching, and program oversight.

OUR PHILOSOPHY

The strongest investments are built on aligned interests.
When the family succeeds, the investor succeeds.

WHY THIS MATTERS

Traditional rental investing often involves:

- ✗ Vacancy risk
- ✗ Tenant turnover
- ✗ Maintenance surprises
- ✗ Uncertain exits

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HOS OPPORTUNITIES ARE STRUCTURED AROUND:

- ✓ Committed families
- ✓ Defined pathways
- ✓ Ongoing support
- ✓ Planned exits

THE HOS DIFFERENCE

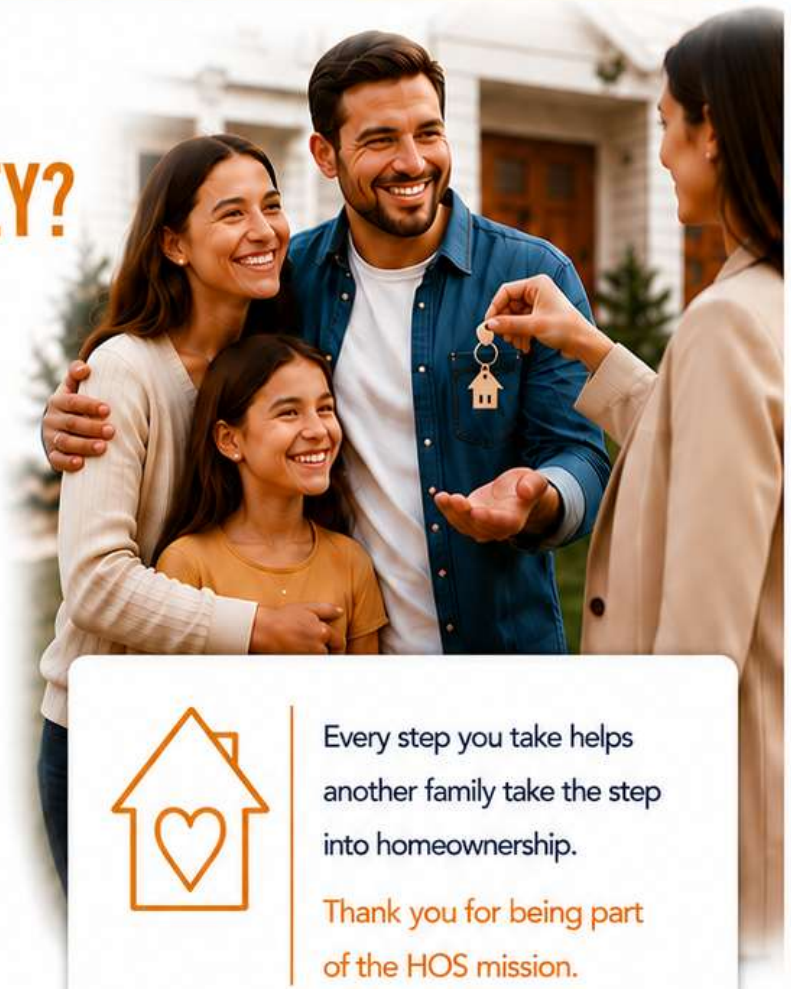
- ✓ Security Deposits
- ✓ Coaching & Accountability
- ✓ Future Purchase Agreement
- ✓ Ongoing Reviews
- ✓ Defined Exit Strategy
- ✓ Fully Managed Experience

INVEST WITH PURPOSE. EARN WITH CONFIDENCE.

Structured opportunities designed to create stronger families, stronger futures, and stronger returns.

READY TO CONTINUE YOUR INVESTOR JOURNEY?

Use this checklist to take the next steps.



- [x] **1. Download Investor Guide**
  You've completed the first step.
- [ ] **2. Request a Sample Proforma**
  See how returns are structured and calculated.
- [ ] **3. Schedule a Discovery Call**
  Meet with our team and discuss your investment goals.
- [ ] **4. Register as an Investor**
  Join our investor network and gain access to opportunities.
- [ ] **5. Review Current Opportunities**
  Explore active opportunities available through HOS.

Every step you take helps another family take the step into homeownership.

Thank you for being part of the HOS mission.



THIS ISN'T JUST REAL ESTATE INVESTING. IT'S OUTCOME-DRIVEN INVESTING.

We don't choose between returns and impact.
We design for both.

> At HOS, we believe the best investments don't just generate returns, **they create outcomes.**

Jeff Belanger
CEO, HOS Financial Inc.

LET'S CONNECT

- [ ] **VISIT OUR WEBSITE**
  Learn more about our model, our mission, and current opportunities.
- [ ] **SCHEDULE A CALL**
  Book a time that works for you. We'd love to speak with you.
- [ ] **INVESTOR REGISTRATION**
  Join our investor network and receive opportunities and updates.