

## Pangaea Investment Fact Sheet

**Investment Minimum:** The minimum investment for Pangaea projects is \$500,000.

**Fees:** Fees that cover administrative costs, marketing and legal expenses associated with each unit of investment are \$50,000. This does not include attorney fees associated with the preparation and submission of the petition assumed by each individual investor.

**Investment Structure:** Pangaea project loans are formed under a limited liability company of EB-5 investors to a newly created commercial enterprise that is creating new jobs in the United States.

**Investment Term:** The average term of the investment is five years.

**Investment Location:** The location of our projects varies, depending on the location of the Regional Center and the respective Targeted Employment Area(s). Pangaea is presently approved in the following geographic area:

States Counties/Cities

Kentucky -- Fulton, Graves, Hickman

Tennessee -- Obion, Weakley

**Job Creation:** The total amount of jobs created varies from project to project, depending on the size of the loan and the scope of the project. The required number of jobs needed for each investment also varies depending on the economic model used to determine the amount of indirect jobs that will be created. To ensure USCIS approval, Pangaea requires that projects not only meet the minimum job requirements, but also exceed them. In most cases, generally more than ten jobs per investor are created for each project.

**Interest:** Income Interest income for the new enterprise is the interest payments made by the borrower. After administrative and monitoring costs are paid, investors receive nominal interest depending on the interest rate, which is negotiated based on prevailing key federal loan interest rates. Interest is paid on an annual basis generally.

**Exit Strategy:** The investment structure for all new enterprises is, on average, a full five-year term. Once the USCIS has approved the investors' conditional green card, investors may no longer withdraw. Within two to three years, investors learn the status of their permanent green card application. Once the minimum five-year term has elapsed, investors may leave the new enterprise and apply for U.S. citizenship.