

LBC Capital[®]

PRIVATE CAPITAL LENDING & INVESTING

LBC Capital Income Fund, LLC

Preserving Capital and Achieving Strong Returns



Investment Summary

The Fund	LBC Capital Income Fund, LLC — a California limited liability company
Fund Manager	Lending Bee, Inc., a California corporation
Maximum Fund Size	\$100,000,000. The Fund's capitalization is currently (as of December 2022) \$50M
Minimum Investment	\$250,000, subject to the discretion of the Manager
Target ROI	8.00% plus additional .5% for Investments of \$1mil and more
Leverage	\$15M line of credit through Pacific Premier Bank

Overview: LBC Capital Income Fund



The Portfolio: Diversified, High-Quality Loans

The Fund holds newly originated trust deeds (loans) and purchases existing mortgage notes, all secured by prime investment-grade real estate.



Investment Objective: Highly Predictable Cash Flow with Preservation of Capital

Dividends are automatically reinvested to build return, but are not correlated with the performance of the broad capital markets. This can be a great way to build your portfolio's value while minimizing risk.



Track Record: Return of ~ 8% over the Past ten years*

Backed by independently audited financial statements.

*Past performance does not guarantee future results. Please see the disclaimer page at the end of this presentation for more information.



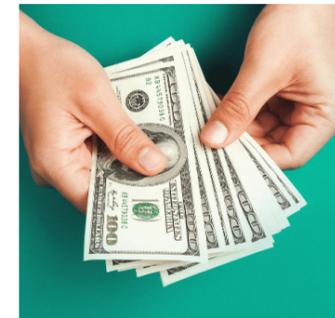
Fund Management: Lending Bee, a trusted name in a private lending industry

Our experienced professionals have deep understanding of the real estate and financial markets.



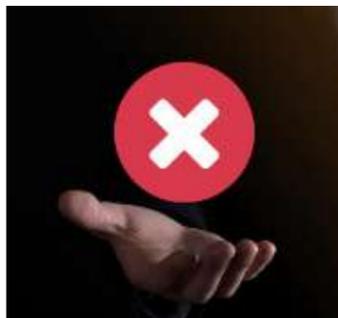
Strong Alignment of Interests Between Fund Management and Investors

The principals of the Fund Manager have invested over \$3 million of their personal capital alongside Fund Investors. This demonstrates their commitment to the success of the Fund and their confidence in its potential.



Liquidity

The secondary market for loans is very strong, and they are constantly in high demand from individuals, institutions, and hedge funds. Therefore, the Fund can typically honor redemption requests.



No Correlation

There is no direct correlation of the cash flow from the loan payments (or the value of the real estate collateral) to the performance of the stock or bond markets.



Potential for Substantial Long-Term Accumulation

Investors have the option of receiving the dividends or having them automatically reinvested. This will allow your dividends to compound and grow even larger over time.

Ideal for a Wide Range of Investors

The Fund is available to Accredited Investors (as per Regulation D under the Securities Act) who fit any of the following profiles:

INVESTORS SEEKING PORTFOLIO DIVERSIFICATION

The Fund's steady, low-risk return has no direct correlation to stocks, bonds or commodities.

LONG-TERM CAPITAL ACCUMULATION

With monthly dividends reinvested, the Fund can serve as a long-term vehicle for capital accumulation.

MONTHLY INCOME

An investor in the Fund can opt to receive the monthly distributions rather than have them automatically reinvested.

INVESTORS FUNDING A SELF-DIRECTED RETIREMENT PLAN

The Fund is approved for investment by self-directed 401(k) plans and IRAs. Plan holders can transfer their 401(k) or IRA into an LBC Capital self-directed IRA—an investment that has proven more profitable than bonds, safer, and less volatile than stocks.

INVESTORS WHO LIKE REAL ESTATE SECTOR

With real estate prices on the rise, it may be more advantageous to own loans backed by real estate rather than owning real estate.

MONEY MANAGERS, RIAs, FAMILY OFFICES

Financial professionals seeking diversification, robust returns and capital preservation for their investor-clients.

The Fund's Portfolio and Performance

Diversified high-quality loans with a track record of stable returns and low risk.



The Fund's Diversified Loan Portfolio

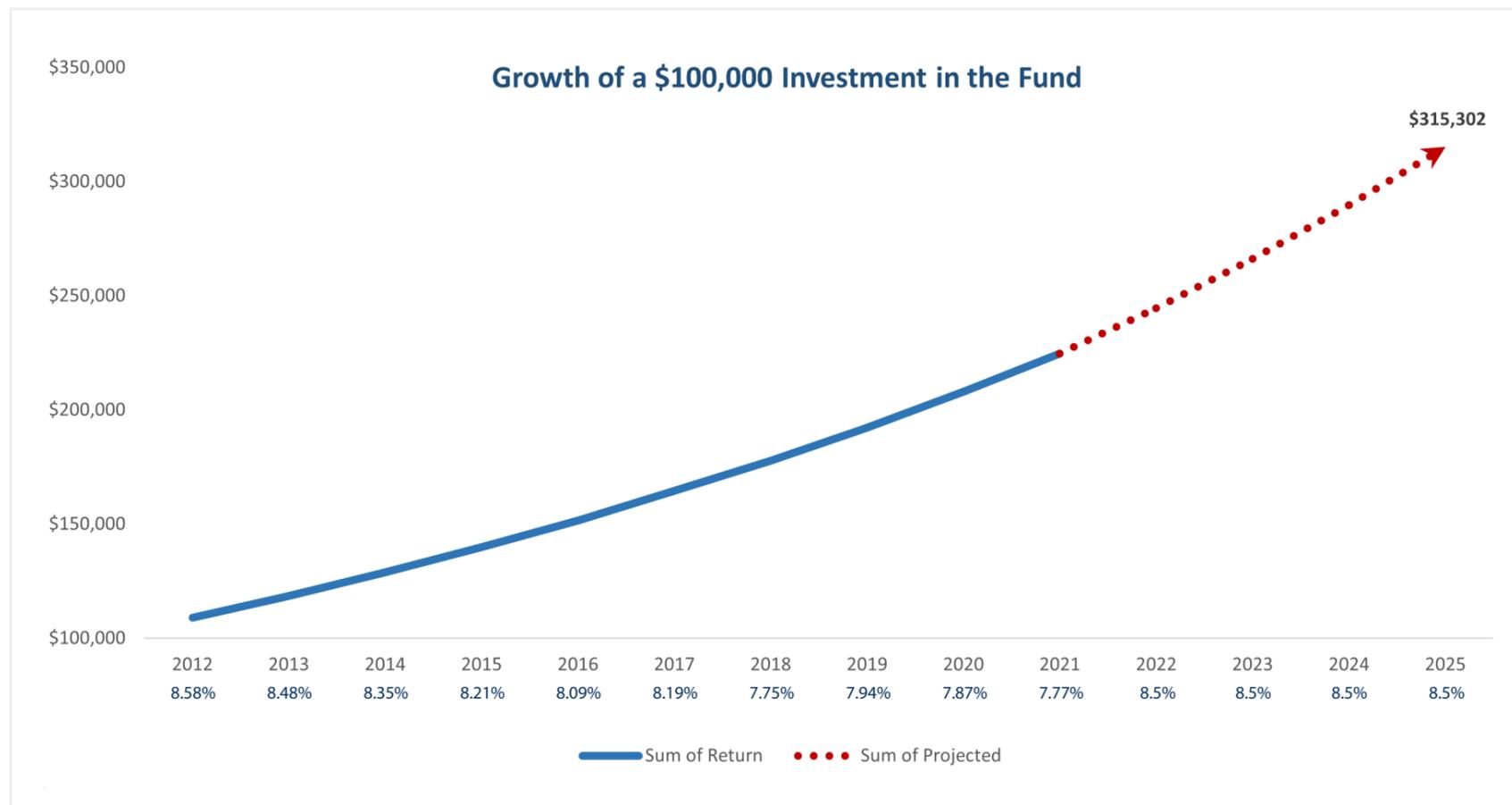
As of December 2022

LBC Capital Income Fund holds a \$50 million portfolio of trust deeds which are secured by variety of properties and diversified by geographic location and property type.

PROPERTY TYPE	# OF PROPERTIES	STATES	OUTSTANDING LOAN BALANCE
Residential (1 to 4 units)	40	CA, FL, WA, NC	\$21,509,313
Commercial	9	DC, CA, FL	\$25,499,000
REO (Real Estate Owned)	1	CA	\$2,000,000

The Fund's Performance As of December 2022

For the past 10 years, the Fund has delivered solid returns—with low volatility—to its investors.



When an 8% annual return is reinvested each year and allowed to compound:

- The initial investment virtually **doubles** over the first 9 years.
- **Quadruples** over 18 years.
- Grows by more than **580%** over 25 years.

The Fund's Investments and Benefits

A portfolio of excellent-quality loans has been designed to preserve capital while delivering return.

Be confident that your money is working hard for you.



Maintaining a Well-Diversified Portfolio

The Fund's loan portfolio has been diversified over many different borrowers, properties, and geographic regions. Additionally, to protect the Fund from any potential downturns in particular market sectors, the Fund Manager strives to keep the Fund's collateral real estate well-diversified by property type and use.



Taking a Proactive Approach to Risk Control

In addition to keeping the portfolio diversified, the Fund takes a number of other important, prudent steps to reduce risk and protect capital.

■ Expert Selection

Potential loan transactions are carefully vetted by our team of seasoned real estate and lending professionals.

■ Protection From Market Fluctuation

The fund gives loans for 1-2 years, so it's not a long term loan. That is why we are protected against if the value goes down.

■ "Business Purpose" Loans Only

We lend money to professional investors only.

■ Title Insurance

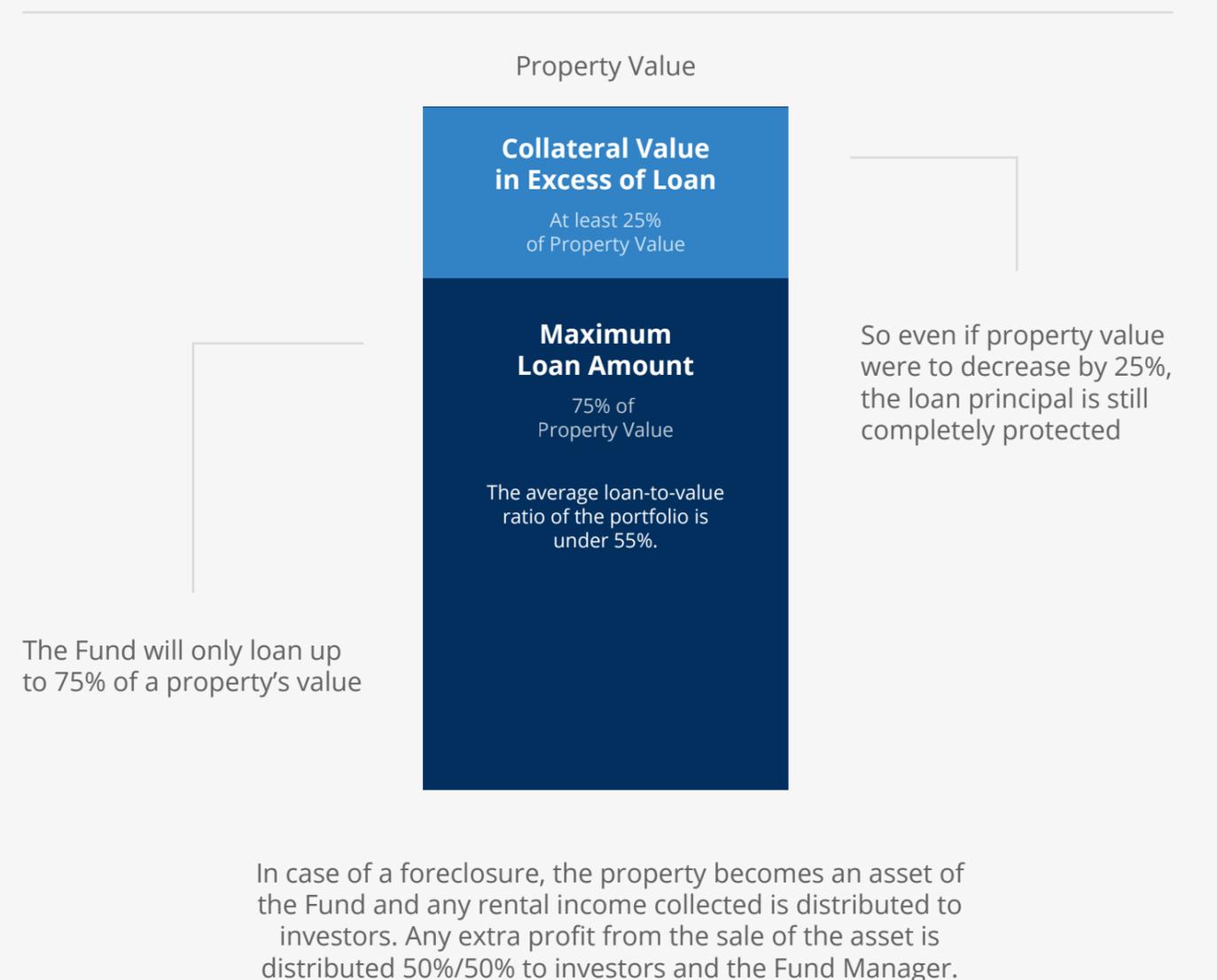
The Fund maintains title insurance on each property with coverage of 125% of the loan amount, as well as hazard insurance.

■ A 0.5% Rebate On Your Investment

An investor investing over one million dollars in the Fund shall receive a rebate of 0.5% at the year end.

PRUDENT LOAN-TO-VALUE RATIOS

A Built-in Margin of Safety



The Expertise Factor

Lending Bee, Inc. — A trusted name
in the private lending industry



Fund Manager

The Fund Manager, Lending Bee, Inc., is a licensed brokerage licensed by the Department of Real Estate (Lic.#01445206) known for providing investment opportunities for private and institutional investors through its expertise in private mortgage pooling.

■ **FOUNDED IN 2003**

Lending Bee began operations in 2003 as a small Los Angeles-based full-service mortgage firm.

■ **TODAY A LEADER**

Over the years, Lending Bee has developed into a leading provider of regional real estate services and loan delivery—private mortgage funds, quality hard money loans, private financing, and private mortgage pools. For our investors, we focus on strong annual returns with safety secured by the highest quality investment-grade real estate.

■ **A NETWORK OF TRUSTED RELATIONSHIPS**

We have a great network of real estate entrepreneurs, realtors and mortgage brokers that allows us to deploy capital quickly and efficiently across all cycles of the market. This gives us a great advantage over other funds.



Experienced Real Estate Investment Team



Boris Dorfman Co-founder & Fund Manager

Boris Dorfman has over 20 years of experience in the Real Estate industry, covering commercial development, residential real estate, private financing and raising private funds.

He is the co-founder and Fund Manager of LBC Capital Income Fund, LLC, as well as the Broker of Record for Lending Bee, Inc. Boris is responsible for the development of procedures and administration

for LBC Capital Income Fund, as well as for raising capital for future growth. He has a real estate broker's license from California Department of Real Estate (DRE) and is a member of the California Mortgage Association (CMA). With his diverse experience, no deal is too complex for him to solve. Boris has the skills and knowledge to get the job done efficiently and effectively.

He received a Bachelor's Degree in Business Administration with

an emphasis in Real Estate from California State University, Northridge.



Vladimir Isperov Co-founder & Chief Investment Officer

Vladimir has been in the real estate industry for over two decades and has established relationships with some of the most well-respected figures in the community.

His large social network and plentiful connections in the real estate industry are key to our unique ability to close deals in as little as three business days. His years of experience have made him a go-to source for advice

and expertise, particularly when it comes to structuring and closing complex deals. This was certainly the case with Lending Bee, Inc. and LBC Capital Income Fund, LLC, where Vladimir's creative thinking and out-of-the-box approach proved instrumental in their success and development.

His ability to approach challenges with a broadened perspectives has enabled LBC Capital to structure and close many deals that

other lenders often viewed as impossible. Vladimir holds a California Real Estate License and is a member of California Mortgage Association.



Michelle Ong Director of Compliance

Michelle joined the company in 2016 backed with years of experience in the real estate and finance industries. Michelle has extensive experience working with different brokers and real estate professionals giving her the unique and strong understanding of the different financing and real estate sectors.

This understanding allows her to have the foresight to navigate through complicated deals and bring it to a successful close.

Michelle is skilled in underwriting, risk assessment, residential and commercial loans, credit assessment and private money lending. Together with Boris, she is responsible for the development and implementation of the procedures and compliance of the fund. Michelle's attention to detail, great communication skills and utmost integrity has enabled her to forge successful relationships with private money investors. Michelle graduated from University of the Philippines.

She is licensed by the California Department of Real Estate and a member of the CCIM Greater LA Chapter.

A High Level of Investor Service

The Fund strives for maximum transparency and accessibility.

INVESTOR PORTAL

Investors are kept informed through monthly statements that reflect their most recent monthly dividends. This keeps them apprised of their investment portfolio and allows them to monitor their investment performance.

ANNUAL AUDIT

The Fund provides annual financial statements audited by a top independent CPA firm. As a result, investors can have confidence that their investment is being managed responsibly and that their best interests are always being kept in mind.

ACCESSIBILITY

We offer a variety of services, including the option to meet with our Fund Manager in person. During these meetings, you'll have the chance to review the overall strategy for the fund and ask any questions you may have.



Visit LBC Capital on YouTube for weekly content related to private capital lending and investing

Top-Echelon Partners



The largest servicer of private mortgage loans in the nation



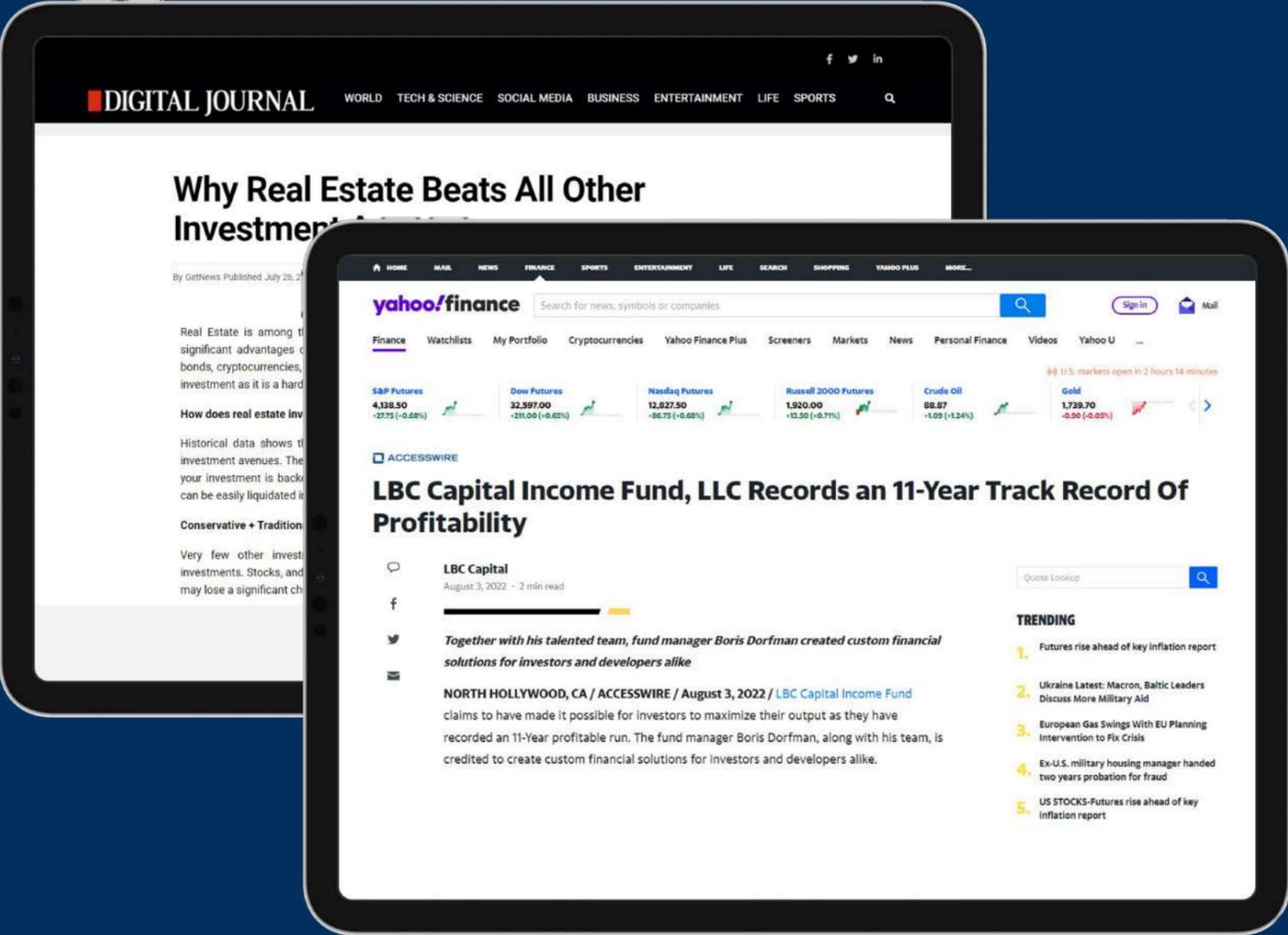
We ventured out of our local geographical area to find the most specialized expertise in mortgage banking



Dennis Doss is the go-to legal expert on California mortgage finance and real estate offerings; a sought-after lecturer

We are proud to have aligned our Firm with some of the best in the industry to help us manage and administer the Fund for our investors.

LBC in the Press



October 2021 Originate Report (qr code for scan):

Digital Journal



Jahoo!finance



LBC in the Press

“Promoting from within gives LBC Capital the intrinsic value of experience. Its employees have learned the ropes and are able to offer their informed perspectives and market insights to customers—resulting in an optimal experience for all parties involved in each and every transaction.”

“There are some aspects of businesses that you simply can’t put a price tag on—one of which is consistency. ... This ability to produce results regardless of external factors coupled with a customer-oriented approach emphasizing on communication and transparency is a proven formula for success—one the LBC Capital plans to continue to implement.”



Disclaimer

Interests in LBC Capital Income Fund, LLC are available only to accredited investors who meet certain minimum annual income or net worth thresholds. Interests are being offered in reliance on an exemption from the registration requirements of the Securities Act and are not required to comply with specific disclosure requirements that apply to registration under the Securities Act. The Securities and Exchange Commission has not passed upon the merits of or given its approval to the Interests, the terms of the offering, or the accuracy or completeness of any offering materials. Interests are subject to legal restrictions on transfer and resale and investors should not assume they will be able to resell their Interests. Investing in Interests involves risk, and investors should be able to bear the loss of their investment.

This brochure does not constitute an offer to sell or a solicitation of an offer to buy interests in the Fund. No such offer or solicitation will be made prior to the delivery of a definitive offering memorandum and other materials relating to the matters herein. Before making an investment decision with respect to the Fund, potential investors are advised to read carefully the offering memorandum and the related subscription documents, and to consult with their tax, legal and financial advisors. This brochure may contain a preliminary summary of the purpose and principal business terms of the Fund; this summary does not purport to be complete and is qualified in its entirety by reference to the more detailed discussions contained in the private offering memorandum. This brochure and the information contained herein may not be reproduced in whole or part, and may not be delivered to any person without the consent of LBC Capital Income Fund, LLC.

Interests in the Fund are not FDIC insured and carry a risk of loss of principal.

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