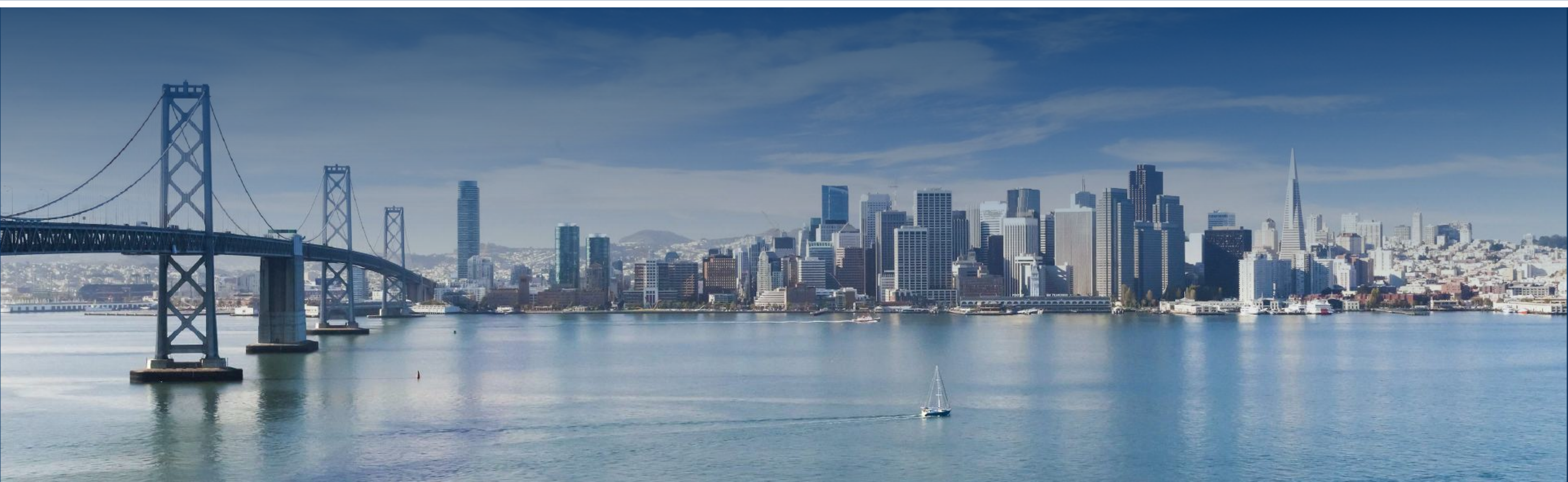


LBC Capital[®]

PRIVATE CAPITAL LENDING & INVESTING

Real Estate–Backed Income Fund Focused on Capital Preservation



Hello!

Thank you for your interest in the LBC Capital Income Fund.

At LBC Capital, our objective is straightforward: **to generate consistent income while protecting investor capital.**

With over 15 years of experience in real estate lending, we have built a disciplined approach focused on **loans secured by real estate**. Our strategy emphasizes conservative underwriting, careful risk management, and maintaining strong collateral positions across all investments.

We are an operator-driven firm — not just a fund manager. Our team is actively involved in originating, structuring, and managing each loan, allowing us to maintain control over quality and risk throughout the investment cycle.

Our goal is to deliver **stable, predictable returns** while preserving capital through different market conditions. We focus on consistency, not speculation.

We value long-term relationships with our investors and are committed to transparency, communication, and disciplined execution.



Boris Dorfman

Founder and Fund Manager
of LBC Capital Income Fund, LLC

Fund Overview & Key Metrics

LBC Capital Income Fund, LLC

Assets Under Management:	\$100M+
Operating Track Record:	15+ years
Target Returns:	~8.0% annually
Enhanced Returns:	+0.5% for \$1M+ investments
Banking Relationship:	Cross River Bank (\$55M credit line)
Total Loans Originated:	\$1B+
Number of Investors:	170+

Investment Structure

Fund Structure:	California Limited Liability Company
Manager:	LBC Fund Management, Inc.
Minimum Investment:	\$250,000
Investment Strategy:	Real estate-backed lending (residential & commercial)
Position:	Primarily first lien loans
Income Distribution:	Monthly

Risk Discipline

- Conservative loan-to-value ratios
- Focus on asset-backed lending
- Active management of each loan
- Emphasis on capital preservation

Why Investors Choose LBC Capital

- 15+ years of disciplined real estate lending experience
- 8% target annual returns focused on consistency, not speculation
- No realized investor principal losses over 15 years
- Less than 1% historical foreclosure rate across the portfolio
- All investments backed by real estate collateral
- Conservative underwriting with focus on capital preservation
- Active, operator-driven management of every loan
- Alignment of interests between management and investors
- Independently audited financial statements available
- Institutional lending relationships supporting scalable growth

Detailed performance and audited financials available upon request



Investment Strategy & Risk Management

Our strategy is focused on originating and investing in loans secured by real estate, with an emphasis on capital preservation and consistent income generation.

Asset-Backed Lending

We invest exclusively in loans secured by residential and commercial real estate, ensuring each investment is supported by **tangible collateral**.

Priority Position

We primarily invest in first lien positions, providing priority claim on the underlying asset in the event of default.

Diversification

Capital is deployed across:

- Residential (1–4 units)
- Multi-family
- Select commercial assets

Asset-Backed Lending

- Direct oversight of loan origination and servicing
- Continuous monitoring of borrower performance
- Proactive management of risk throughout the loan lifecycle

Downside Protection

In the event of borrower default:

- The Fund has the right to take control of the underlying asset
- Recovery strategies are executed to preserve investor capital
- Historical performance reflects disciplined loss mitigation



Typical LTV range 60–70%



Loan duration 12 months

Consistency Over Speculation

Our focus is on **steady income generation**, not high-risk appreciation strategies. We prioritize predictable returns and capital preservation across market cycles

Who This Fund Is Designed For

The LBC Capital Income Fund is available to **Accredited Investors** seeking stable, asset-backed income and long-term capital preservation.



Ideal Investor Profile

■ High-Net-Worth Individuals

Looking to diversify beyond traditional markets

■ Passive Income Investors

Seeking consistent cash flow backed by real assets

■ Real Estate Investors

Who prefer exposure without direct ownership or management

■ Family Offices & Private Investors

Focused on capital preservation and disciplined returns

■ International Investors

Seeking access to U.S. real estate-backed opportunities



Investment Focus

■ Minimum investment: **\$250,000**

■ Designed for investors with a **medium- to long-term horizon**

■ Suitable as part of a **diversified income strategy**



Important Considerations

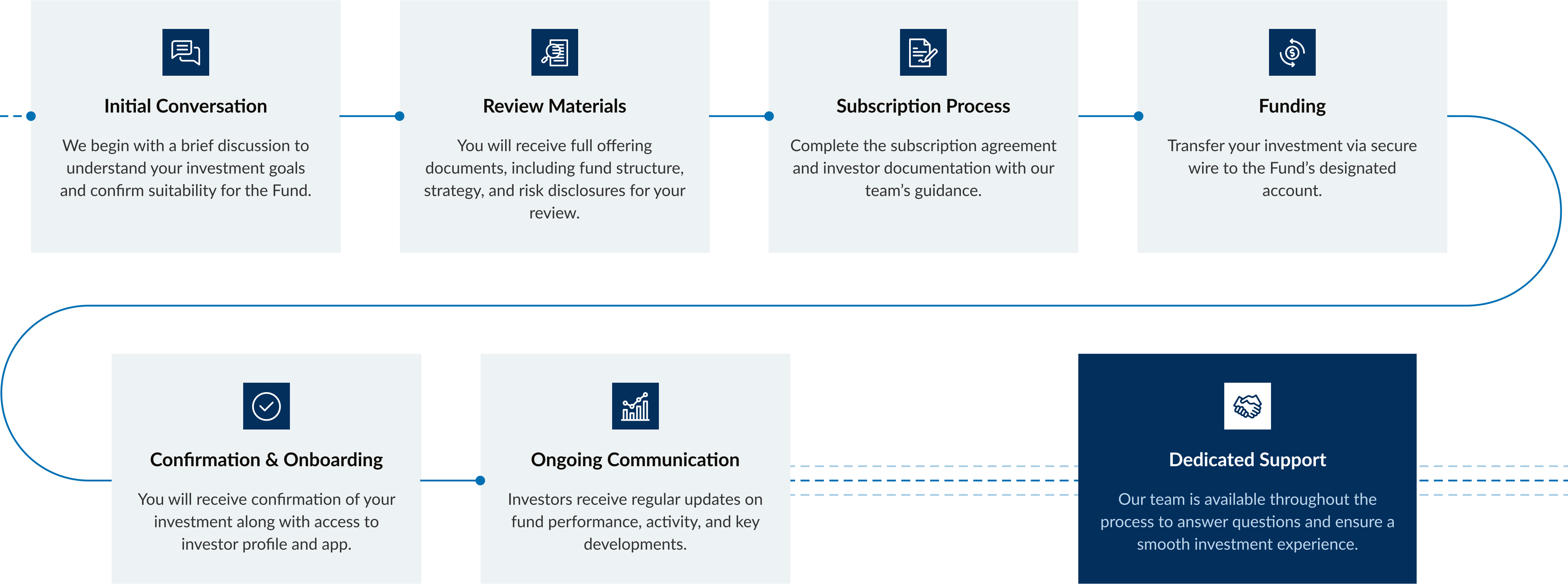
■ Available only to **Accredited Investors (Regulation D)**

■ Investments are **not liquid** and should be made with a long-term perspective

■ Returns are designed to be **consistent, not speculative**

How to Invest

Our process is designed to be simple, transparent, and fully guided from start to finish.



Next Steps

LBC Capital[®]

PRIVATE CAPITAL LENDING & INVESTING



Schedule a 15 Minutes Call

On the call, we will walk you through the opportunity step by step, giving you a clear understanding of how the fund is structured, how capital is deployed, and how returns are generated. We will review historical performance, current portfolio snapshots, and risk management approach, as well as answer any questions you may have. You will also receive all relevant materials, including subscription documents, to move forward if the opportunity aligns with your goals.



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