

IDSG GROUP

We Rise by Lifting Others

Sustainable business strategies & solutions

Powered by state-of-the-art technology

We strive to be our customers' most trusted partner and a socially responsible member of our global community

Finance
& Real Estate

Insurance
Legal & Tax Advisors

Software Development
& Cybersecurity

Welcome to **IDSG Group**

Through our expertise and dedication, we turn the plans of the world's most successful individuals, families and institutions into action, so we can help our clients achieve their most ambitious goals.

OUR SERVICES

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Finance
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Legal &
Tax Advisors

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Software
development
& Cybersecurity

Principles that endure

We strive to be our customer's most trusted partner and to be a leading socially responsible member of our global community.

We earn this trust because we remain steadfast in our own vision, insights, knowledge and qualities. This is manifested by providing exceptional service and industry-leading solutions tailored to each customer's specific needs.

An important goal we want to uphold is that through our focus we get the maximum return from people, because people are the cornerstone of our society.

We also want to focus on promoting the educational, cultural and social well-being of our society.

We would like to make a commitment to both the short and long term with the business community and through our own charitable efforts to do this as enthusiastically as possible.

We Rise by Lifting Others

5. Finance & Real Estate

5.1 Real estate

- 5.2 Asset Management
- 5.3 Private companies
- 5.4 Crowdfunding

REIG | Real Estate Investment Group

Wat is een Real Estate Investment Group (REIG)?

A real estate investment group (REIG) can be any entity with multiple partners primarily engaged in real estate.

Investment Group - REIG) can be any entity with multiple partners primarily engaged in real estate. REIGs can buy, renovate, sell and/or finance real estate for the sole purpose of earning a return. Real estate investment trusts typically purchase real estate, which they in turn resell in whole or in part to investors, while assuming responsibility for the management and maintenance of these properties. Real estate investment trusts typically do not choose to adopt Real Estate Investment Trust (REIT) status, as they may not qualify for it.

Key benefits

A REIG can be any entity with multiple partners primarily engaged in real estate. REIGs do not fall under a specific real estate entity, and thus are not subject to any restrictions or requirements thereof. REIGs can be structured into any type of business entity they choose. Most are structureerde personenvennootschappen.

REIG structuring

Our motto and vision is to implement and execute every transaction, interaction and/or service well from the beginning. Therefore, we use verified and proven methods to execute our products and services. In addition to our experienced team of trained professionals, we are also committed to providing only top quality services.



Invest in Real Estate

Methodology

IDSG Group caters to knowledgeable and experienced investors who want to take advantage of the attractive real estate market without having to acquire the properties themselves.

IDSG Group purchases properties at prices below market value, usually directly from banks, to maximize returns. IDSG Group then renovates these properties so they can be rented out, optimizing rental income. Finally, several residential units of the property are resold to owners and investors at the market price. In this way, a profit is created in a relatively short time from which you as an investor can benefit.

From €100.000,-

Investment opportunities

You can participate via a profit-related loan starting at €100,000. - with a fixed interest rate of 6% per year, supplemented by project-related profit sharing. The loan can be taken out for different terms ranging from 2, 3 or 4 years. The longer the term, the higher the potential profit sharing of 3% to 9% on the invested amount.

Term	Fixed interest	Potential profit sharing
2 yrs	6 %	3%
3 years	6 %	6%
4 years	6 %	9%

REIG

Structuring

Partnerships can be structured in a variety of ways. For example, a partner can choose to be involved in the actual management of the business or choose not to be.

Partnership agreements will contain all the provisions of the business, including the minimum investment amount, fees, distributions, partners' voting rights, and more. Some partnerships have a more structured forum for investment decisions, while others have a more relaxed decision-making process and leave the core decisions about managing the firm to a few executives. In general, the partnership's management team will track and identify potential transactions that are most lucrative to invest the partners' capital in, in accordance with the partnership's agreement.

From €500.000,-

VIP Deals are possible

In addition to the fixed interest rate of 7%, VIP Deals usually include a higher profit-sharing percentage. Depending on the amount invested and the period chosen, the profit sharing per project in VIP Deals is 10% to 20% of the project's net profit.

Term	Fixed interest	Potential profit sharing
2 yrs	7 %	10 %
3 years	7 %	15 %
4 years	7 %	20 %

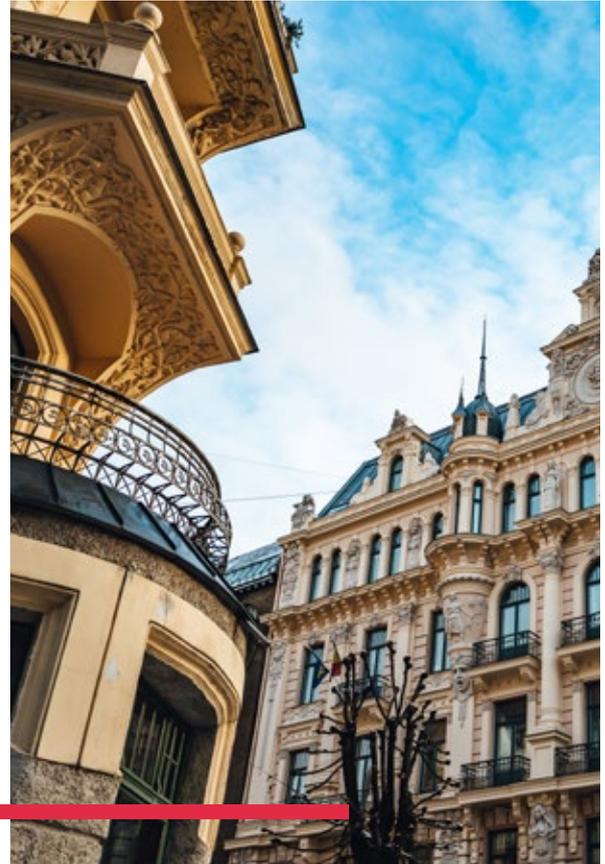
5.2 Asset Management

Doordacht en voorzichtig vermogensbeheer

We use clear and comprehensive solutions to manage your assets. These are aimed at balanced long-term growth of your investment. Our experienced wealth management team prides itself on its proven track record.

Our investment philosophy is characterized by global diversification and structured investment processes.

How do we actually put together investment portfolios? First, we determine the allocation of the investment portfolio. This decision has the greatest influence on the actual return. As a second step, we select the regions and sectors in which we want to invest. Finally, we choose the concrete composition of the portfolio. This is done by specialized internal and external investment specialists.



Global diversification

Broad diversification is essential for any investment portfolio. It significantly reduces risks. We invest globally, striving for the most optimal diversification and risk spread.

Structured investment process

During our investment process, we use internal and external professional knowledge. As a result, we analyze different asset classes in a consistent manner using a number of short- and long-term indicators.

Properly understand the relationship's demand and need first

Everything we do here is based on the idea that we first properly understand the question/need of the relationship. After all, you can only really achieve results when you know exactly what drives or wants your relationships. If we know that, then we can get on the same wagon. Once we are on the same wagon, we can tune in and keep our finger on the pulse.

5.3 Investing in private companies

Types of private companies

We also invest in existing private companies. We conduct a comprehensive evaluation of the potential business to assess risk and collateral.

These types of investments also prove to be very profitable. The goal of some of these private companies is to eventually go public and provide liquidity for the company's founders or other investors. Other private companies prefer to remain private. Family businesses may also prefer privacy and keep ownership in the family for generations. These are important things to consider when deciding to invest in a private company.



How to invest in private companies?

There are different levels of risk when it comes to investing in private companies, but the riskier a private investment company is, the higher the return on investment will be. The best solution in these cases is to spread the investment across different risk levels and returns to minimize the risk. Private equity is also an option, and ironically, some of the largest private equity companies are publicly traded, so they can be purchased by any investor. A number of mutual funds also offer investment opportunities in private companies.

It is now easier than ever to invest in private companies, but an investor must still do his or her homework about the company. While investing directly is not a viable option for most investors, there are several ways to invest in private companies through more diversified investment vehicles. Overall, an investor certainly has to do a lot of work to research the company in question and overcome various obstacles when investing in a private company compared to a public company, but the work can be worth it as there are a number of benefits, such as higher returns.

As with any security, private companies should be carefully evaluated to determine whether they are fairly valued, overvalued or undervalued. It is also important to note that direct investment in private companies is usually reserved for high net worth individuals. The motivation for this is that they can handle the additional illiquidity and risks associated with private investment.

We can help you make the right decision!

5.4 Crowdfunding

Do you want a certain return on your investment?

5% - 7% return per year

Specializing in financing and scaling healthcare, social entrepreneurs and start-ups.

IDSG Group is an investment platform specializing in financing and scaling healthcare, social entrepreneurs and start-ups. Our vision is to shape the future by creating an investment platform that has the reach of crowdfunding and the structure of venture capital.

Strong community relationships based on trust and transparency is what we stand for. We create value - for both investors and tech start-ups - through a digitized portfolio of investment processes, a quality over quantity mentality and access to scalable business ideas.

“We bring new investors and start-ups together for a common goal, with honesty and transparency”



IDSG Group offers...

A crowdfunding campaign can benefit anyone, anywhere. Our service allows you to collect donations from supporters in the Netherlands and internationally. Find out why more and more creatives are choosing IDSG Group for their campaigns.

We are here for you. Our service supports healthcare, social entrepreneurs, (tech) start-ups, changemakers and more, helping them connect directly with the people most passionate about their work. Contact our support team if you have any questions.

IDSG Group Crowdfunding

Investors

Own your stake in a start-up!

Our experienced investment team identifies and researches thousands of companies to create a list of tech start-up investment opportunities you can access along with trusted VCs and angel investors on the same terms.

For each equity crowdfunding campaign, a special purpose vehicle (SPV) is created that investors participating in that campaign join. SPV will invest in the company to be funded and will exercise its role of partner/shareholder. The amount you invest and the capital issued / number of shares purchased will affect your ownership percentage of the company. We ensure that investors have access to complete, necessary and sufficient information to perform their own risk analysis.

We Rise by Lifting Others

**Connecting investors
with revolutionary
companies and start-ups
is what we do**

We strive to be our clients' most trusted partner and a socially responsible member of our global community.



2. Legal & Tax Advisors

Recourse or Bodily Injury? The causer pays!

Are your employees disabled by an accident or medical error and someone else is responsible for the damages? In this case, under certain circumstances you as an employer can recover it from the liable party. We would like to tell you how this works.

It is a right to recover what you have paid in compensation for an employee from the party responsible. These are expenses, such as loss of wages, adjustments in the office or replacing the employee, that necessarily have to be incurred.

You may be able to appeal to your insurance company, which will reimburse the liable party for the damages. This insurer will, of course, look to recover damages. It may also be you yourself who claims wages from the person who caused the employee's disability because there is no insurance coverage. We will be happy to help you recover these damages.

Recourse

Recourse is recovering from a third party to pay necessary expenses incurred. Often, recourse is the recovery of wage loss by the employer from a third party who may be held liable for the employee's disability.

Right of recourse

Right of recourse is the right to recover what someone has paid for another. It is the right to reclaim what someone has paid for another, for example, for a joint and several co-debtor.



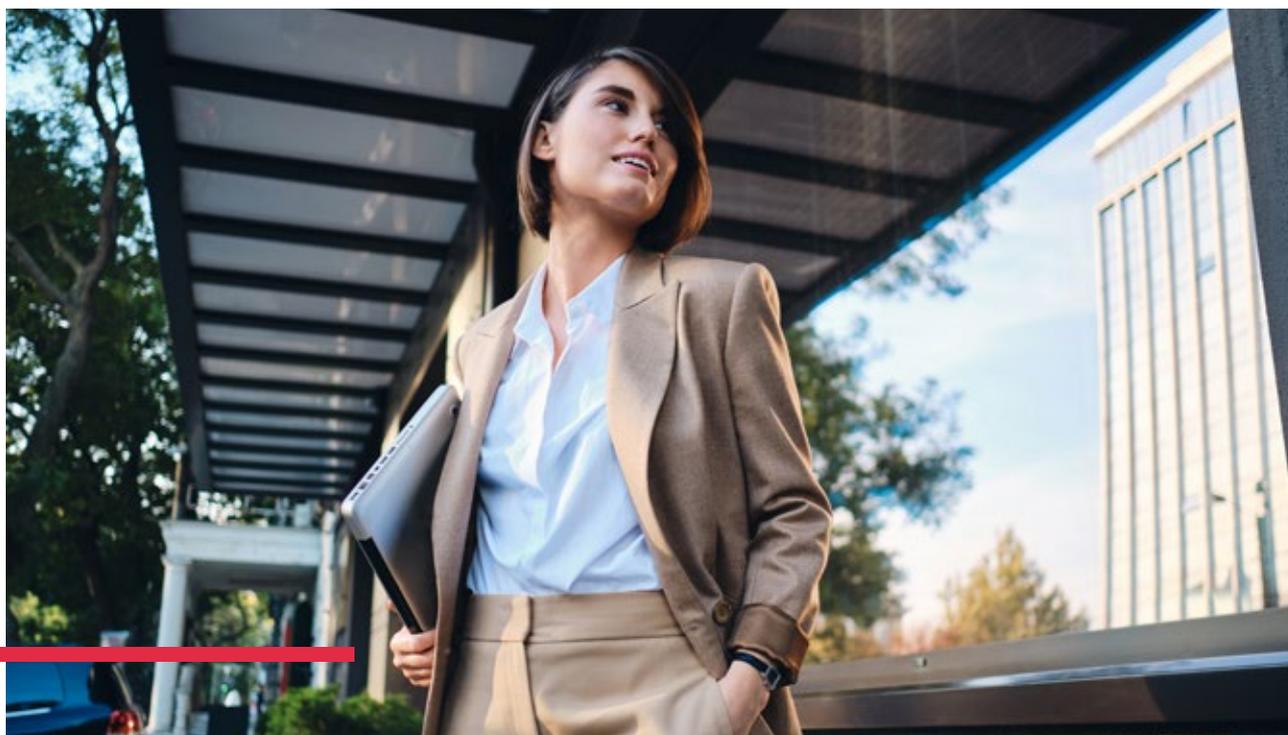
Recover wage damage from work disability

Are your employees disabled by an accident or medical malpractice? Is someone else responsible for the injury? In this case, under certain circumstances, you as an employer can recover your lost wages from the liable party. We will be happy to tell you how this works.

Our personal injury experts will be happy to help you recover your wage loss.

Do you need tax advice?

Our tax advisors will be only too glad to help you or your accountant, whether your company is established in the Netherlands or abroad. Get expert advice anywhere in the world on national and international taxation.



National and international taxation and transfer pricing

Do you have an internationally-operating company in the Netherlands or abroad?

If so, then you will want to have your affairs in order. Our tax advisors are more than willing to help you out with taxation matters. Naturally, we can also assist your accountant or advisor regarding international tax advice and transfer pricing.

“Wij zijn experts op het gebied van nationaal en internationaal zakendoen.”

A knowledge network

Our expertise is complemented by the knowledge and know-how of our partners.

Over the years, we have built up valuable connections with experts in the Netherlands and abroad. We can increasingly rely on their expert knowledge. In this way, we provide you with the best tax advice, here and abroad.

Professional associations

We always look for the ideal solution for you, both in the short and the long term. Therefore, we believe in continuous professional development and are affiliated to various professional bodies. This allows us to stay increasingly up to speed with all the latest news and possible changes in tax legislation.

3. Insurance

Insurance is more than a policy

Isn't it a necessary evil?

Yes, if you look at it closely, it is. After all, there are risks you can't run yourself. To come to a good advice you have to look beyond just a policy. We discuss all aspects that play a role in determining the level of risk. And then it turns out that things can often be done differently! Has your interest been piqued?

Business continuity

We always think along

The Company Package developed by IDSG Group is for small and medium-sized companies. Companies can use it to cover all necessary risks in the field of Liability, Absenteeism, WIA, Care, Disability, Buildings, Inventory, Business Damage and Cybercrime in one go. All this to ensure business continuity. The entrepreneur determines the composition of the Business Package. The package has an appropriate solution for every business risk.

Fundamentally, you pay for the advice we provide, but we do challenge ourselves. What this challenge looks like we would like to tell you ourselves.

Our risk scan gives a good picture of the current risk situation in your organization. Using a questionnaire, we take stock of how the insurance portfolio is structured. This survey leads to an advisory plan. The results from this plan form a good basis for possible savings and efficiency opportunities.



“We specialize in recourse and can support you with this.”

Sustainable employability

Sustainable Employability as a result of the Gatekeeper Improvement Act

Sustainable Employability as a result of the Wet Verbetering Poortwachter (Dutch Gatekeeper's Act) an employer is obliged to have an active reintegration policy. IDSG Group believes that this service should provide comprehensive support for the reintegration of sick employees.

All aimed at sustainable employability of personnel. The employer and employee can get information and advice from us on topics related to reintegration. If a reintegration activity mentioned in the plan makes a substantial contribution to limiting the duration of absence, compensation can be granted as a contribution to the costs.

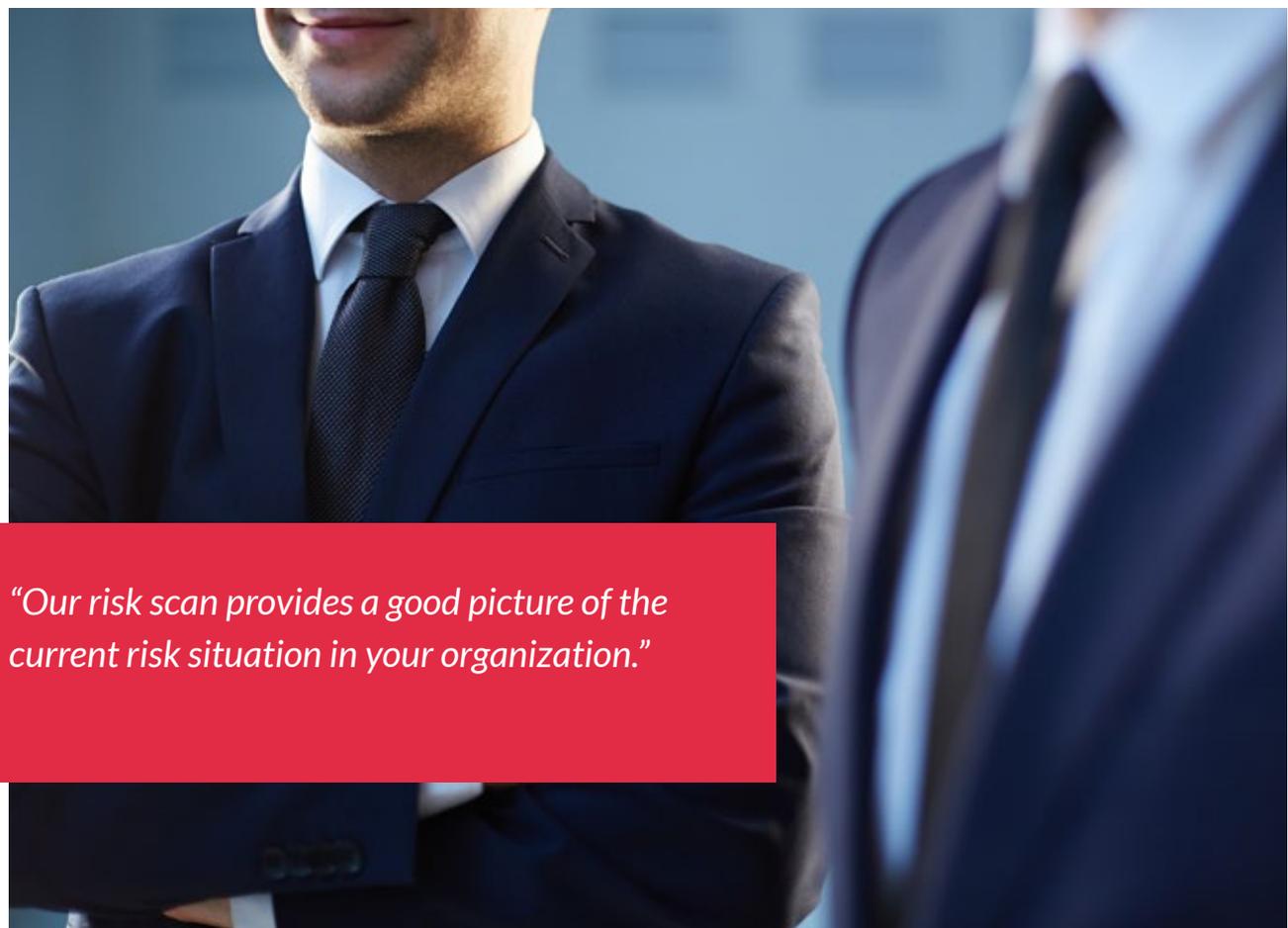
Read more about wage damage on page 7:

Legal services

Other costs are

When your employee is unable to work due to someone else's fault. For you, the wage costs continue as usual. Fortunately, you can recover these wage losses from the liable party. But which damages can and cannot be recovered? Here is a brief overview of your possibilities.

- Culprit is liable
- Recovery of costs is worthwhile
- Reintegration costs are also reimbursed.



“Our risk scan provides a good picture of the current risk situation in your organization.”

Cybercrime

We always think along with you

As an entrepreneur, you are constantly working to optimize your business. This often goes hand in hand with automation and digitization. The benefits are obvious, but you also run into new risks. Companies are increasingly affected by viruses, hacking, DDos attacks, ransomware and system intrusions. But there is also the risk of data breaches due to human error or technical failures. This can have a huge impact on your business. With cyber insurance from IDSG Group, you protect your business from damage caused by cyber incidents.

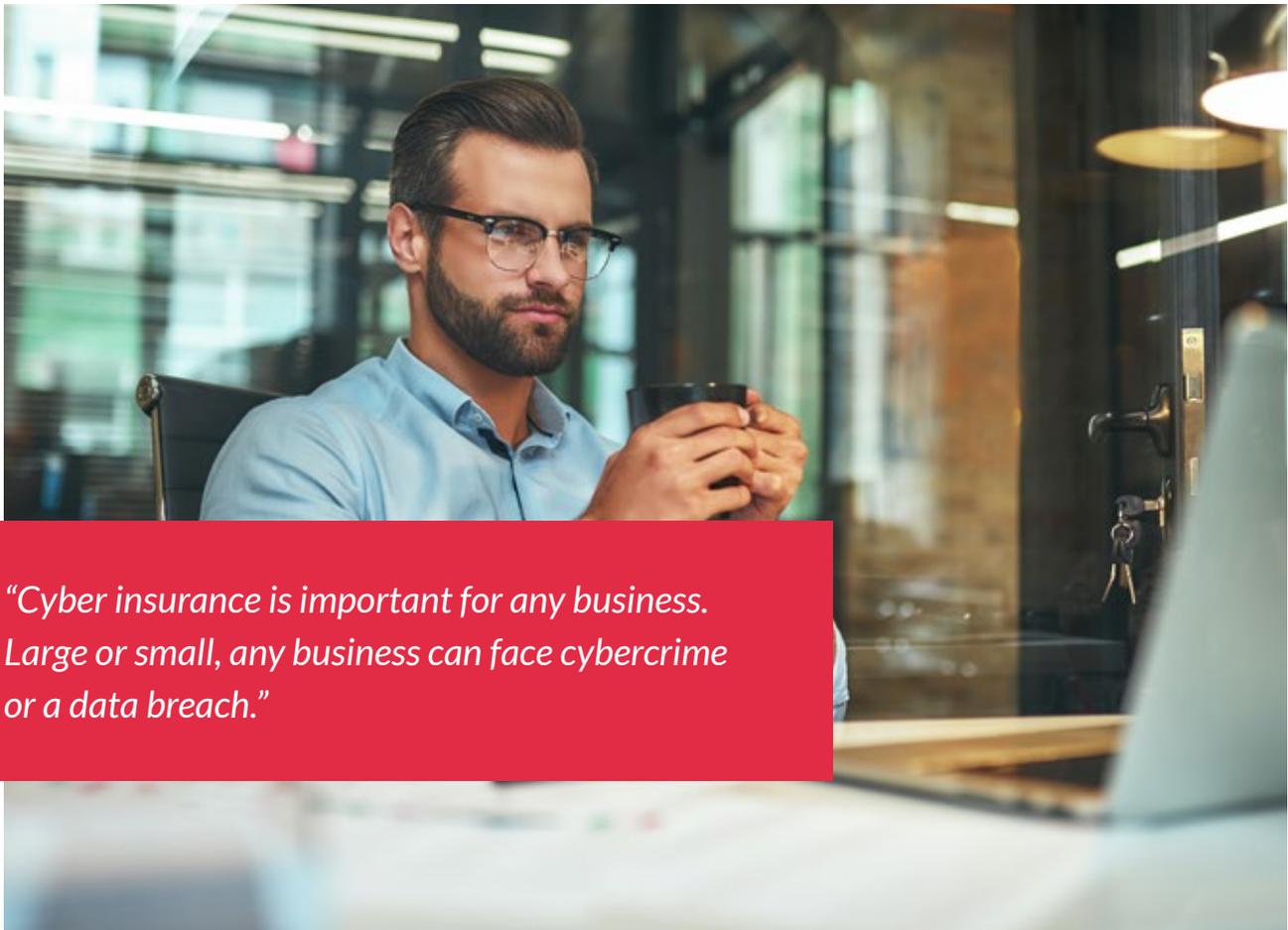
With our Cyber Insurance, you protect yourself against damage caused by an incident. But you'd rather prevent it from coming to that. That will save you a lot of misery. You can limit cybercrime and cyber risks with the right precautions.

Want to know what cyber risks your company is susceptible to?

Our cyber security experts will be happy to tell you where you are at risk and what can be done about it.

Learn more about cybersecurity opportunities on page 21:

Cybersecurity



“Cyber insurance is important for any business. Large or small, any business can face cybercrime or a data breach.”

6. Software Development

We are experts in software development

Who leverage technology and ask the right questions to bring you tangible results in the form of reliable, high-quality, sustainable software delivered on time, all at once.

The philosophy we follow can be summed up in one sentence:

“Great software ... because we put people first.”

Complex software solutions

Today’s industries must meet complex and stringent requirements for software utilization, advanced security, scalability and efficient performance when working with big data. At IDSG, we work closely with many financial and healthcare companies and know the industries well enough to avoid any potential pitfalls.

We are experts in delivering complex software solutions and IT professionals with the technology stack you need. We have been delivering our solutions to healthcare and medical companies for over 15 years.

Custom software development

We specialize in providing software designed with you in mind, that works exactly how you want it to work, tailored to your business needs and processes.

Our offerings also include systems integration to ensure that your various IT systems and applications in an enterprise work cohesively.



We are a global software development company

“We believe the future is digital. We also believe that companies are delaying growth without embracing new technology.”

7. Cybersecurity

The cybersecurity package that protects your business digitally

1 in 5 business owners experience cybercrime. That's why we help business owners with a four-in-one solution that prevents, strengthens, remedies and reimburses. Completely tailored to your business, of course. And if something does happen, we provide a solution. Find out how IDSG Group, as a cybersecurity partner, strengthens your digital security.

Cybersecurity for documents and identification

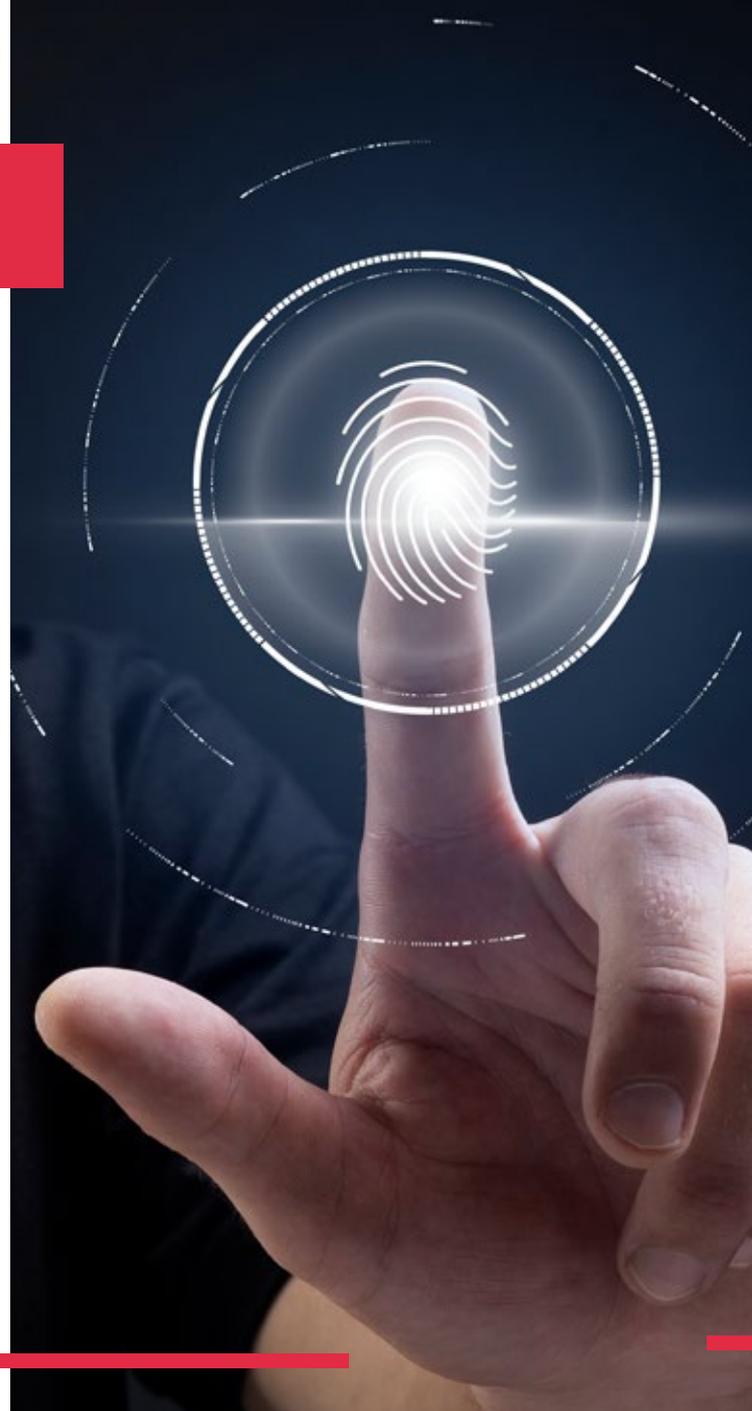
IDSG Group provides protection for documents and identification, both digital and printed, using unique closed-loop technology. Have your documents secured and stored directly on your own server.

“Printed or digital, it’s all the same to IDSG Group.”

With the ability to send documents secured with an IDSG Group code via email and know that the document cannot be altered without being detected, IDSG Group has a powerful application in multiple industries.

For businesses

- IDSG Group cares about your customers. Put an IDSG Group code on your documents and show your customers that you are protecting them from cyber attacks.
- IDSG Group cares about your image. By putting an IDSG Group code on your invoices, you will let your customer know that you care about their protection against email hijacking.



For governments

- When a government agency places an IDSG Group code on a citizen's ID card, they show that they care about that person's well-being and security, giving them the power to protect themselves from identity theft.
- Democracy is a right of the people. Make sure the vote the people get is a protected right. IDSG Group protects their voter registration ID so that their vote always counts.



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