

Investment Funds for Tomorrow's Economy



Benjamin Capital Group (“BCG”) is a private equity firm that creates professionally managed investment funds providing access to high yield returns secured by high quality discounted real estate. The management team is highly experienced in acquiring and managing 1st lien mortgages and foreclosures on a discounted basis and determining the most profitable outcomes on a loan level basis with an emphasis on the “time value” of capital.

BCG plans to capitalize on this attractive, yet time sensitive opportunity by continuing to distinguish itself with its ability to quickly evaluate loan portfolios and identify where immediate value can be realized. While the investment process is highly involved, BCG is uniquely qualified to manage these investments at the greatest level of efficiency and with optimal results. The Benjamin Capital Funds are focused exclusively on the acquisition of discounted non-performing loans (NPL's), semi-performing loans, and REO's (Real Estate Owned – i.e. Foreclosures) that once acquired, they apply their proprietary and proven business model to help the real estate make the transition from distress/default status to income producing status within a relatively short timeframe.

BENJAMIN CAPITAL GROUP

Benjamin Capital Group (“BCG”) is led by Joe Bettag, Peter Droubay and Thomas McCarthy (the “Sponsors”). BCG is a private equity firm based in Jupiter, Florida which focuses on investing in and managing performing & non-performing notes and distressed real estate in the United States. Joe Bettag, CEO/Founder, has been involved in the real estate loan and distressed real estate space since 1997, providing an unparalleled level of experience through multiple market cycles.

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INVESTMENT THESIS

MARKET OPPORTUNITY

Benjamin Capital is built for this exact moment in the cycle. We acquire non-performing and distressed real estate loans at **steep discounts to collateral value**, creating built-in downside protection with the potential for outsized returns.

Unlike traditional real estate strategies that rely on rising markets, **our model thrives in economic dislocation**. With over 40 years of distressed asset experience, **we understand how to resolve loans quickly**—through deed-in-lieu, short sales, foreclosure, or REO disposition.

The current market dynamics—**rising delinquencies, affordability stress, investor liquidations, and an inverted yield curve**—mirror prior cycles that preceded major waves of distress. We believe a wave of forced selling is inevitable, and **we are positioned to scale** into that window while other capital sits on the sidelines.

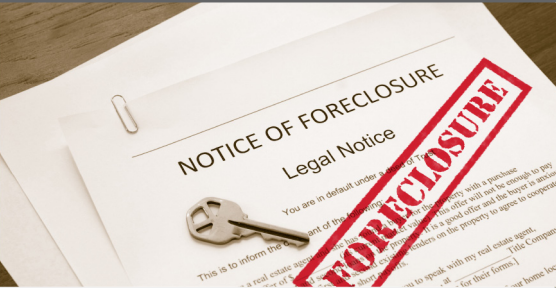
Bottom line: We don't speculate on appreciation—we solve distressed problems at a discount and return capital fast.

COMPETITIVE ADVANTAGE

 <p>100+ YEARS COLLECTIVE EXPERIENCE</p>	 <p>PROVEN TRACK RECORD</p>	 <p>EXTENSIVE INSTITUTIONAL RELATIONSHIPS</p>	 <p>PROPRIETARY TRADING DESK METHODOLOGY</p>	 <p>BUILT-IN DOWNSIDE PROTECTION</p>
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This document shall not constitute an offer to sell or the solicitation of an offer to sell or the solicitation of an offer to buy debentures or any interest in BENJAMIN CAPITAL II, LLC which offering shall be based on the delivery of a Private Placement Memorandum and review and completion by the investor of subscription documentation (collectively the "Agreements"). The information in this document is subject to change and in the event of any conflict with the Private Placement Memorandum or the Agreements, the Private Placement Memorandum and the Agreements shall prevail. Further, such information may be incomplete or condensed and is provided without any warranty, express, implied or otherwise. All investors should read the Private Placement Memorandum and the Agreements, and no investment decisions should be made in reliance on this document. Delivery of all Agreements shall come from Benjamin Capital Group, LLC.

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LEADERSHIP TEAM

JOE BETTAG, CEO | Founder



PETER DROUBAY, Trading Desk



THOMAS MCCARTHY, Head of Loan Sales Acquisitions and Investor Relations



BENJAMIN CAPITAL II FUND TERMS SNAPSHOT

PRIMARY ACQUISITION TARGET - Residential and commercial mortgages in the United States

SIZE OF OFFERING - \$50,000,000 total equity target in \$5,000,000 tranches | Expanding to \$100,000,000+ through future offerings.

TARGET IRR - 18%-22%+

FUND TERM - 4 years (36 months begins the wind-down period)

REINVESTMENT - Income of the Fund, including proceeds from the sale or other disposition of investments, may be re-invested during Investment Period at the discretion of the General Partner.

DISTRIBUTIONS AND CARRIED INTEREST - After fund expenses; **First, to return 100% of the Investors' capital; Second, until Investors receive 8% annual return** on capital which has not been returned; **Thereafter, 70% to Investors and 30% (Carried Interest) to Manager** until Investors receive 20% IRR; **Thereafter, 30% to Investors and 70% (Carried Interest) to Manager.**

MANAGEMENT FEE - 2% of the Fund's aggregate capital contributions

FUND MANAGER - Benjamin Capital II Management, LLC

PROVEN OPERATIONAL TRACK RECORD

Battle-Tested Expertise Across Three Decades and Multiple Market Cycles

Third Distressed Real Estate Fund: Benjamin Capital II is the third distressed real estate fund managed by Joe Bettag, building on decades of institutional-grade asset management and proven methodologies refined across multiple market cycles.

Institutional Foundation (1997-2002): Joe Bettag managed and sold REO real estate portfolios valued at \$10 million to \$15 million for a NYSE-listed company, establishing foundational expertise in distressed asset resolution at institutional scale.

Crisis-Tested Operations (2008-2012): During the 2008-2012 financial crisis—the most severe real estate downturn in modern history—Joe Bettag's real estate brokerage company managed and sold 100 to 150 REO properties on a monthly basis for major banks and mortgage servicers, demonstrating systematic execution capability during maximum market stress.

Proven Fund Management (2014-2017): Joe Bettag served as a partner in a private equity group that created a distressed real estate fund. This experience directly informed the strategies and systems deployed in Benjamin Capital funds.

Collective Team Expertise: The current Benjamin Capital team brings together over 100 years of combined experience in distressed real estate acquisition and management, having successfully managed assets for some of the largest financial institutions in the country.

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ABOUT EXEMPLAR CAPITAL, LLC:

Exemplar Capital, LLC ("Exemplar") is a registered broker-dealer with the Securities and Exchange Commission ("SEC") and a member of the Financial Industry Regulatory Authority ("FINRA") and Securities Investor Protection Corporation ("SIPC").

INVESTMENT OPPORTUNITY:

Exemplar is serving as the managing Broker Dealer for the private placement offering issued by Benjamin Capital II LLC, which is being offered to certain U.S. residents that are "accredited investors" under Rule 501 of Regulation D, 17 C.F.R. § 230.501(a), promulgated under the Securities Act of 1933, 15 U.S.C. § 77a, et seq., as amended. This communication is intended solely for informational purposes and does not constitute an offer to sell or a solicitation of an offer to buy any securities or investment products.

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