

INVESTOR FAQs

Key questions answered in plain English — see the PPM for complete terms

THE BASICS

What exactly is this investment?

You are lending money to LSC via an unsecured promissory note. In return you receive monthly interest and your principal back at maturity.

Am I investing in real estate?

Not directly. You are a lender only, with no equity or ownership in any property or fund. Proceeds may be deployed into LCM-managed real estate investments.

Who am I lending to?

Larson Strategic Capital, LLC (Delaware). Repayment is guaranteed by Larson Financial Holdings, LLC — the parent company of Larson Capital Management.

Who can invest?

Only accredited investors as defined under Regulation D. Each investor must provide documentation verifying accredited status at subscription.

What reporting will I receive?

Investors receive confirmations of note terms and quarterly statements. LSC will not provide audited financials or a quarterly report on the offering.

YOUR MONEY

What terms are available?

3-month, 6-month, or 9-month terms — selected by the investor at subscription. Minimum investment is \$5,000; maximum is \$250,000.

How does the return work?

Interest-only payments are made monthly through maturity. Interest rate is fixed for the term. At maturity, and upon 30 days' written notice, principal and final interest payment are to investors.

Are interest rates fixed?

Yes — your rate is locked for the term of your note. Rates may change for newly issued notes, but auto-renewals retain the original rate.

What happens at maturity?

Your note auto-renews at the same rate unless you provide at least 30 days' prior written notice requesting principal repayment.

Can I get my money back early?

Yes, with 30 days' written notice. Early redemption returns original principal less interest/repayments already received. No penalties or fees.

RISKS & FINE PRINT

Is this investment liquid?

No. Notes are illiquid, not publicly traded, and cannot be freely transferred. Only invest capital you do not need for near-term liquidity.

What does the guaranty cover?

LFH guarantees payment of principal and interest — but it is a corporate obligation only, not secured by specific assets or collateral.

How will my money be used?

At LCM's discretion — affiliated funds, real estate projects, debt repayment, or general corporate purposes. Funds are not escrowed.

What are the biggest risks?

No collateral, illiquidity, reliance on management, potential conflicts of interest, and the possibility principal or interest may not be repaid.

How is this different from a CD or bond?

Unlike a bank CD, these notes are private, unsecured, illiquid, and not insured by the FDIC or any government agency. Higher risk profile.

