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FIR-ST™

Fractional Properties

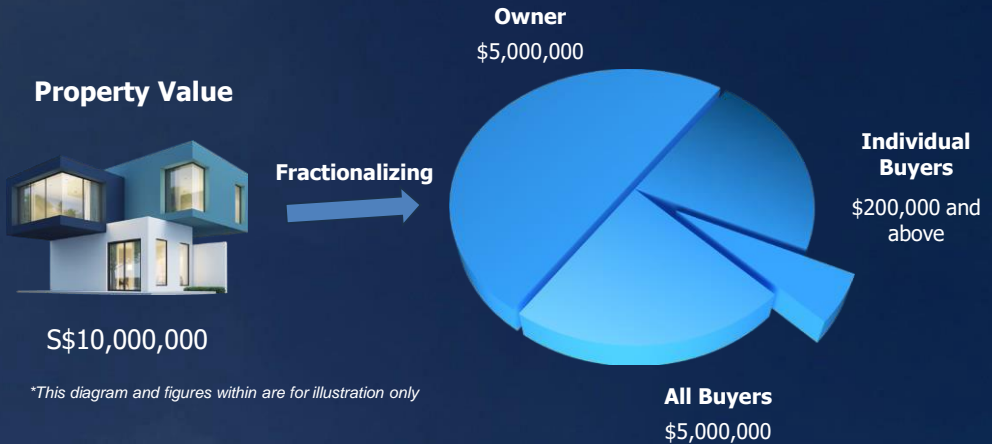


FIR-ST™

(Fractional Investment Real estate by Straits Trading)

What are FIR-ST™ Fractional Properties?

A means of purchasing property in bite-sized portions or raising cash from property. Together with Straits Trading.



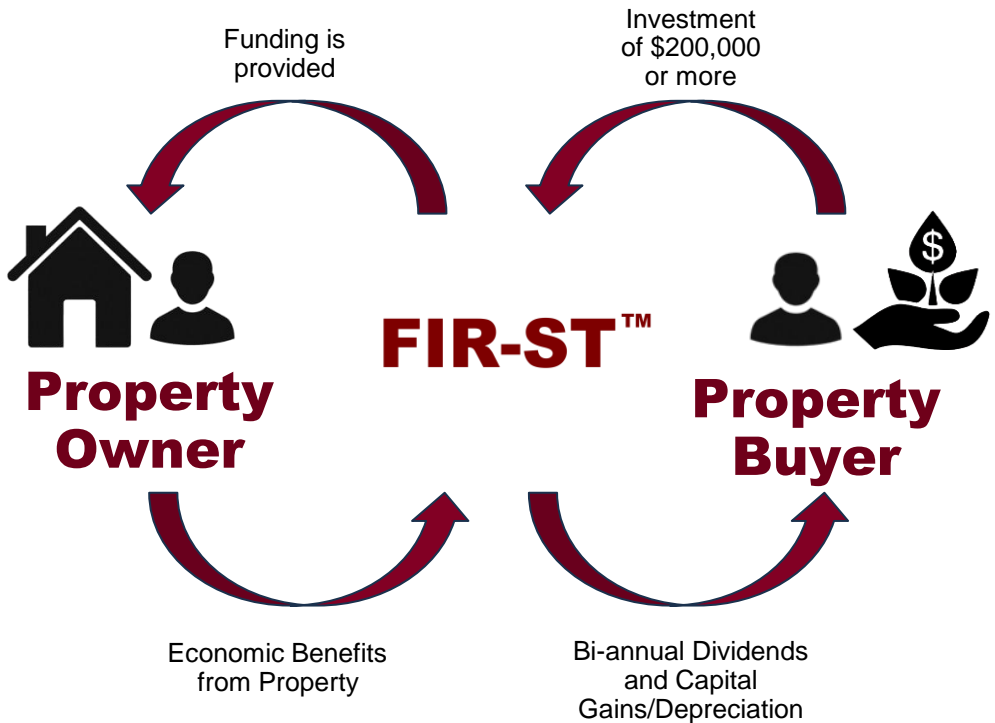
FIR-ST™ Fractional Properties fractionalizes properties into bite-sized investments.

For Property Buyers, this creates an opportunity to buy portions of desirable residential real estate for investment and enjoy the economic returns of these properties without having to buy the entire property or endure hasslesome processes.

For Property Owners, this provides the ability to raise cash for up to 50% of your property's value with greater flexibility on how you can use the funds whilst ensuring you retain ownership and use of your property.



How does FIR-ST™ fractionalize properties?



When Property Owners seek to raise capital utilizing their property as an underlying asset, FIR-ST™ works with them to craft a fractional property solution.

Property Buyers that purchase their portions for S\$200,000 or more invest into this new opportunity, which in turn is provided to the Property Owner.

Property Owners share the economic benefits of the property with the Property Buyers, through FIR-ST™ in the form of discretionary dividends. At the end of the transaction, Property Buyers share in the capital gains or depreciation of the underlying property.

Why should FIR-ST™ Fractional Properties matter to you?



If you are a Property Owner...

FIR-ST™ Fractional Properties are a means to raise capital using your property whilst maintaining your ownership and flexibility.

What FIR-ST™ offers Property Owners is:

1. **Raised Capital:** raising cash of up to 50% of the property's value
2. **Retained Ownership:** you retain ownership of your home
3. **Flexibility:** FIR-ST™ offers you flexibility in how you wish to use the raised cash.
4. **Retained Capital Appreciation:** you will still enjoy a share of your property's appreciation.
5. **Assurance:** With Straits Trading, a veteran and trusted company in real estate as your partner.

If you are a Property Buyer...

FIR-ST™ will provide previously inaccessible opportunities within one of Singapore's most desirable asset classes, Real Estate. Rather than Funds, REITS or real estate investment platforms, FIR-ST™ is a solution for buying portions of properties that buyers choose to invest in themselves.

	Buying a Property for Investment	FIR-ST™	Real Estate Investment Platforms	REITS
Bite-sized Investments		✓	✓	✓
No Additional Buyer Stamp Duty		✓	✓	✓
Offers the ability to select specific Singapore property	✓	✓		
Access to unique residential properties	✓	✓		
Share of Capital Appreciation	✓	✓		✓
Dividends/Interest		✓	✓	✓



Why should Property Buyers consider purchasing FIR-ST™ Fractional Properties?

Real Estate is a significant asset of choice for investment in Singapore with ~S\$20.5 billion in investment sales in 2023, as reported by Savills News (January 2023).

Whilst property buyers have many alternative investment options in real estate, FIR-ST offers a more unique and tailored opportunity. FIR-ST allows you to purchase portions of typically inaccessible Singapore Residential property in bite-sized portions, without the hassle of too much paperwork, at lower costs.

Requirements for Property Buyers

1. Must be accredited investors



An Illustration of Potential Returns for a S\$200,000 portion

Let us illustrate the returns of a portion of a landed property in district 10, we factor a 4.7%¹ p.a. preferred dividend yield and share of projected capital appreciation of 31%², less all projected costs and expenses, tax, and relevant fees³.

Year	Dividend Payment (S\$)*	Share of Capital Appreciation (S\$)	Return (% of Investment)
31 Dec 2024	3,120	-	1.5%
30 June 2025	4,740	-	2.37%
31 Dec 2025	4,740	-	2.37%
30 June 2026	4,740	-	2.37%
31 Dec 2026	4,740	-	2.37%
30 June 2027	4,740	-	2.37%
31 Dec 2027	4,740	-	2.37%
30 June 2028	4,740	-	2.37%
31 Dec 2028	4,740	-	2.37%
30 June 2029	4,740	-	2.37%
31 Dec 2029	1,580	63,140	0.8%+31%
Annualised Return			9.20%

¹Based on a T-bill rate of 3.74%, referencing January 4th 2024, and illustrating with the T-bill rate staying constant.

²Based on data on landed properties from district 9,10 and 11, from Urban Redevelopment Agency (URA) Real Estate Information System (REALIS) over the past 3 years.

³Based on a transaction start date after 1st January 2025

How does fractionalizing your property with FIR-ST™ work?

FIR-ST™ will work with you to create a fractional solution for your property. We are willing to accept a wide range of ages and income groups.



FIR-ST™ Requirements

1. Your Property must be residential
2. Your Property must be fully paid up and unencumbered
3. Your Property must be within Straits Trading's requirements

If you wish to know if your property fits our requirements, you are most welcome to come have a chat with us. We will work with you to see if ***FIR-ST™ is the best choice for you.***

You may reach us at FIR-ST@stc.com.sg

A FIR-ST™ Timeline



ABOUT THE STRAITS TRADING COMPANY

Incorporated in 1887, The Straits Trading Company Limited is a conglomerate-investment company with operations and financial interests in resources, property and hospitality. These include strategic stakes in one of the world's leading tin producers, Malaysia Smelting Corporation Berhad, which is dual listed on Bursa Malaysia and the Singapore Exchange Securities Trading Limited, ESR Group Limited and Far East Hospitality Holdings as well as a diversified portfolio that is wholly owned by the Group. We are an institution established since 1887 with a future-oriented philosophy of stable and reliable growth.

Straits Trading has worked with external service providers of lawyers, accountants, tax professionals and valuation firms to craft our FIR-ST™ solution.

FIR-ST™ is a fractionalised property investment opportunity offering investors the chance to participate in the economic returns in a property. Investors may enjoy capital appreciation similar to property investments, with discretionary dividends. Straits Trading takes care of all the traditional administrative work, property maintenance, tenancy, and associated issues.

Email FIR-ST@stc.com.sg for more information



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Property • Hospitality • Resources

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FIR-ST@stc.com.sg