



INVESTMENT PRESENTATION

A investment in Andrew Arroyo Real Estate, Inc., a Delaware corporation ("AARE") involves risk. You should not invest any funds in this offering unless you can afford to lose your entire investment. In making an investment decision, investors must rely on their own examination of AARE and the terms of the offering, including the merits and risks involved. These securities have not been recommended or approved by any federal or state securities commission or regulatory authority.

AARE is subject to the same risks that all companies in its business, and all companies in the economy, are exposed to. These include risks relating to economic downturn, political and economic events and technological developments (such as hacking and the ability to prevent hacking). Additionally, early-stage companies are inherently more risky than developed companies. You should consider general risks as well as specific risks when deciding to invest.

AARE is "testing the waters" under the Securities Act of 1933, to gauge market demand from potential investors for an Offering under Tier II of Regulation A. This process allows companies to determine whether there may be interest in an eventual offering of its securities. AARE is not under any obligation to make an offering under Regulation A. No money or other consideration is being solicited, and if sent in response, it will not be accepted. No sales of securities will be made or commitment to purchase accepted until qualification of the offering statement by the Securities and Exchange Commission (the "Commission") and approval of any other required government or regulatory agency. An indication of interest made by a prospective investor is non-binding and involves no obligation or commitment of any kind. No offer to buy securities can be accepted and no part of the purchase price can be received without an Offering Statement that has been qualified by the Commission. "Share" or "Stock" refers to common stock of AARE. This communication does not constitute a solicitation to purchase or an offer to sell securities.

The information herein may contain forward-looking statements and information relating to, among other things, AARE's business plan and strategy, and its industry. These forward-looking statements are based on the beliefs of, assumptions made by, and information currently available to AARE's management. The words "estimate," "project," "believe," "anticipate," "intend," "expect," and similar expressions are intended to identify forward-looking statements. These statements reflect management's current views with respect to future events and are subject to risks and uncertainties that could cause the company's actual results to differ materially from those contained in the forward-looking statements. Investors are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date on which they are made. AARE does not undertake any obligation to revise or update these forward-looking statements to reflect events or circumstances after such date or to reflect the occurrence of unanticipated events.

Copyright Notice. © Andrew Arroyo Real Estate Inc. dba AARE. No duplication is allowed without express written consent of the Company. All rights reserved.

Company Overview



AARE continues a tradition of growth and generosity. Founded in 2004, AARE has developed a real estate business model based on faith and generosity. The company's primary real estate services include residential, commercial, property management, business opportunities, syndication, and financing. The firm is truly a one stop shop for all their client's real estate needs. The Company has cultivated a talented, hardworking team that is focused on yielding positive results for its members and shareholders.

AARE was founded by Andrew Arroyo in 2004 to create the world's first publicly traded, faith-based, global real estate firm with an innovative equity compensation plan for its members to solve and disrupt an industry wide problem with a generous solution. The firm has successfully grown to 24 states with aggressive growth plans to expand worldwide. AARE is passionate about its mission of giving back to others in need and fulfilling God's will in the real estate sector of the public markets.

Company Overview

- Vision:** Our vision is **to bear fruit** which is a biblical principle that means to **yield positive results.**
- Mission:** Our mission is to **do God's will** in the real estate sector of the public markets.
- Objective:** Our objective is to **establish a global real estate corporation** based on our Generous Capitalism® business model.
- Progress:** Our path to progress to achieve our objective is through **talent acquisition that results in revenue growth.**

Competitive Advantages

- Advantage #1: **Our Culture**
- Advantage #2: **Equity Compensation**
- Advantage #3: **Multiple Revenue Sources**
- Advantage #4: **Generosity Based Business Model**
- Advantage #5: **High Growth Potential**
- Advantage #6: **Experienced Executive Team**
- Advantage #7: **Intellectual Property**



Competitive Advantage #1: Our Culture

Competitive Advantage #1

Culture Based on Biblical Principles

MISSION DRIVEN

Our vision is *to bear fruit* which is a biblical principle that means to *yield positive results* for our clients, agents and God.

CLEAR VALUES

Our values include faith, relationships, accountability, integrity, truth, honesty, trust, standards of excellence, communication, work-life balance, morals, ethics, loyalty, gratefulness, success and rewards.

REAL SUCCESS

Real financial success comes by mastering your behavior and skills. We believe you can experience successful financial outcomes by combining your God given talents with righteous actions.

FAITH
RELATIONSHIPS
ACCOUNTABILITY
INTEGRITY
TRUTH
HONESTY
TRUST
STANDARDS OF EXCELLENCE
COMMUNICATION
WORKLIFE
BALANCE
MORALS
ETHICS
LOYALTY
GRATEFULNESS
SUCCESS



Competitive Advantage #2: Equity Compensation

Equity Compensation Plan

Our unique equity compensation plan gives us the ability to grow revenue with less capital investment required by using our stock as a currency.

- Recruit:** Our equity compensation plan allows us to recruit the top talent in the industry through signing bonuses and referral incentives to members that help us recruit other top talent.
- Retain:** Our equity compensation plan allows us to retain our agents, loan officers and staff members through ongoing quarterly awards and annual vesting schedules.
- Motivate:** Our equity compensation plan allows us to motivate every member of the organization and directly correlate their performance and awards to revenue growth.
- Inspire:** Our equity compensation plan allows us to inspire our staff with generous rewards that keeps our members enthusiastic and laser focused on yielding positive results.

***Equity compensation is a unique differentiator from our peers.** Equity compensation is non-cash pay to the members of our organization which includes options, restricted stock, and performance shares; all of these investment vehicles represent ownership in our firm for our company's agents, loan officers and employees. For real estate and loan brokerage firms, equity compensation is extremely rare; nearly non-existent in the real estate and loan origination industry.

Equity Compensation | Giving Shares to Members

Signing Bonus Award

When you join AARE, we give you a signing bonus (stock, options or both) to welcome you to the organization. We believe generosity should start on day 1.....

Performance Equity Award

You will receive an equity award (stock, options or both) by simply doing your job. Annually, you will be compensated based on your performance and awarded based on the income you generate.

Stock Purchase Matching

When you invest in AARE, we invest in you. Build wealth through stock ownership. When you buy 5 shares we will match 1 share for free which is nearly a 20% discount.

5%

Signing Bonus Award

Up to \$100,000

*See performance chart

Based on previous 12 months income

1-7%

Performance Equity Award

\$500 - \$100,000

*See performance chart

Based on annual income with AARE

5:1

Buy 5 Shares - Get 1 Free

Stock Matching

Invest at a big discount

Invest up to 10% of your commissions



Competitive Advantage #3: Multiple Revenue Sources

Multiple Revenue Model – Income Opportunities

DIVERSIFIED

Residential Real Estate

Representing homeowners in the purchase and sale of single family homes, condominiums, townhomes, manufactured homes and land.

Commercial Real Estate

Representing investors in the purchase and sale of multifamily apartment buildings, retail, office, medical, industrial, and other commercial properties.

US real estate market for brokerage and sales: Residential = \$164.8 billion* USD

US real estate market for total commercial assets: Commercial = \$16 trillion* USD total market



Real Estate Lending

Originating loans for residential and commercial clients. This includes conventional loans, FHA, VA and a variety of other loan products.

Property Management

Residential, commercial and industrial property management services for individuals, families, funds, trusts, and a variety of public/private equity groups.

Business Opportunities

Representing business owners in the purchase and sale of businesses opportunities.

Syndications

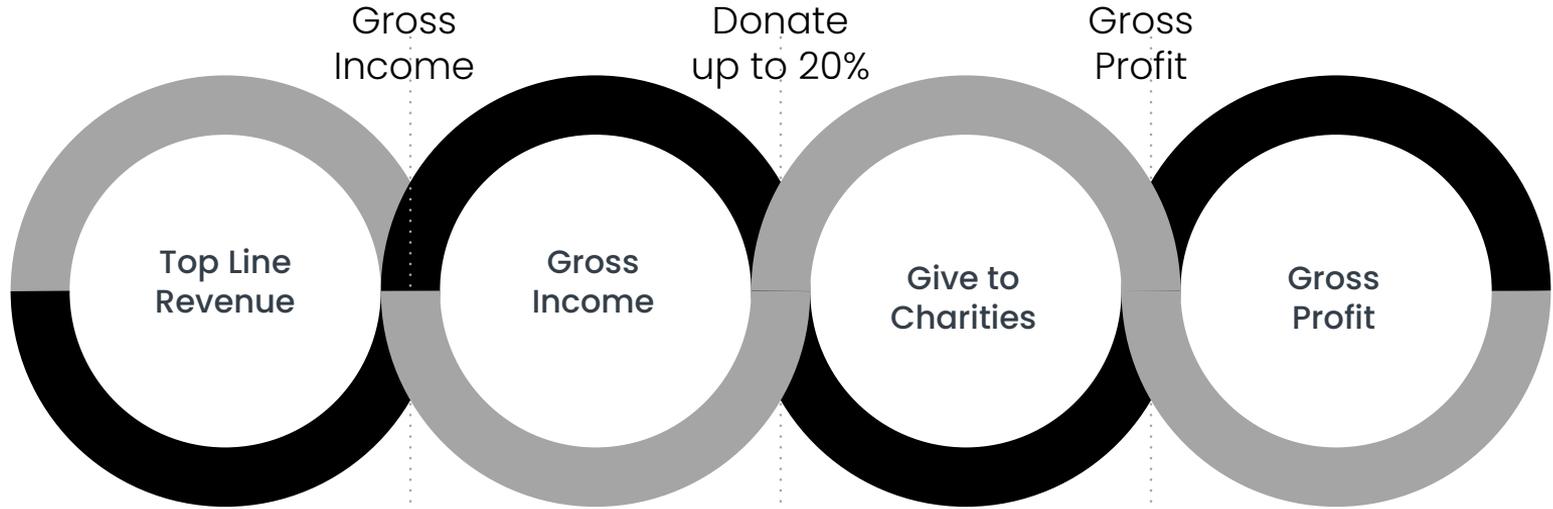
Management of private equity syndications and separately managed accounts to help clients build wealth through real estate holdings nationwide.



Competitive Advantage #4: Generosity Based Business Model

Generous Capitalism® – A New Business Model

Our Members “Live to Give” NOT “Give to Get”



*Our company policy is to give up to 20% of our gross income to charity. Gross income is defined as top line revenue - Cost of goods sold = Gross income.



Competitive Advantage #5: High Growth Potential



Competitive Advantage #6: Experienced Executive Team

Experienced Executive Team



GROWTH

DAVID MALME

Mr. Malme has 41 years of experience growing businesses. He has worked with us for 5 years.



ADMINISTRATION

TIFFANY MOHLER

Mrs. Mohler has 13 years of real estate operations experience. She has worked with us for 8 years.



SUPPORT

ANDY PARKER

Mr. Parker has 14 years of real estate innovation experience. He has worked with us for 3 years.



COMMUNICATION

JOHN WINDSCHEFFEL

Mr. Windscheffel has 35 years of experience growing businesses. He has worked with us for 14 years.

*The individuals on the this slide and the next slide comprise 75% of the initial executive team. We continue to seek more executives, officers, directors, C-Suite employees, and advisors as we grow to complete the team.

Experienced Executive Team



OPERATIONS

MICHAEL LUCKEY

Mr. Luckey has 14 years of experience operating businesses. He has worked with us for 4 years.



FINANCE

CLARK ANCTIL

Mr. Anctil has 12 years of real estate and finance experience. He has worked with us for 5 years.



BRANDING

CRAIG YUILL

Mr. Yuill has 30 years of branding and advertising experience. He has worked with us for 2 years.



LENDING

DEREK BARKSDALE

Mr. Barksdale has 15 years of real estate and lending experience. He has worked with us for 10 years.

*The individuals on the this slide and the previous slide comprise 75% of the initial executive team. We continue to seek more executives, officers, directors, C-Suite employees, and advisors as we grow to complete the team.



Competitive Advantage #7: Intellectual Property

IP – Media, Technology & Future Potential Patents



1

Media & Technology

We have created a media library, education tools and developed three broadcast ready programs, all real estate related shows that focus on real estate and financial news..

2

Trademarks

We own several trademarks and service marks including AARE®, Real Cash Flow®, Top Dollar TV®, Real Estate Insight®, Generous Capitalism®, and 7 Steps to a Paycheck®.

3

Future Potential Patents

We continue to research and develop technology systems in house related to real estate and finance with a goal to produce proprietary systems and products we can patent.



Company Financials & Key Metrics

Historical Key Performance Indicators (KPIs) | 2015–2020

Sales Volume Increase

We have grown our total sales volume over the last five years from \$150 million to \$300 million.

Revenue Growth Increase

We have grown our revenue over the last five years from \$5 million to \$10 million.

Agent Count Growth

We have grown our agent count over the last five years from 75 agents to 310 agents.

101%

Sales Volume Increase

Total = \$1.4 Billion

2,500+ Properties Sold

Average Growth
Rate = 35%/yr

103%

Revenue Growth Increase

Total = \$31 Million

Gave \$1m to charity

Average Growth
Rate = 40%/yr

413%

Agent Count Growth

Agent Total = 310

Total Hired = 485

Total Fired = 175

Current Key Performance Indicators (KPIs) | 2020-2021

Gross Profit Increase

We have grown our gross profits over the last year from \$950,000 to \$1.4 million.

Revenue Growth Increase

We have grown our revenue over the last year from \$7.4 million to \$9.1 million.

Average Charitable Giving

We have given \$336,000 over the last two years from our gross profits.

45%

Gross Profit Increase

2021 Total = \$1.4 Million

2020 Total = \$950,000

Guidance for 2022
Growth Rate = 10-20%/yr

24%

Revenue Growth Increase

2021 Total = \$9.1 Million

2020 Total = \$7.4 Million

Guidance for 2022
Growth Rate = 10-20%/yr

13%

Average Giving (24 Months)

2020-2021 Giving = \$336,000

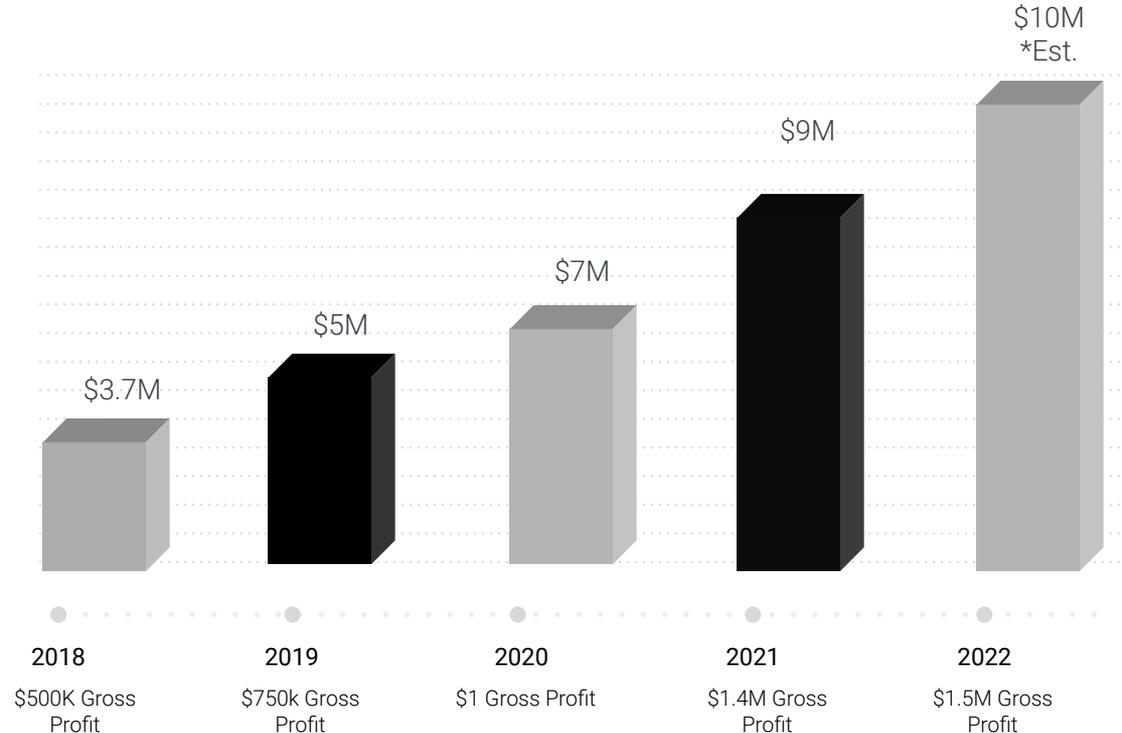
Last 24 Months

Guidance for 2022
Giving Rate = 10-20%/yr

Revenue & Gross Profit – 5 Year History

Historical Growth

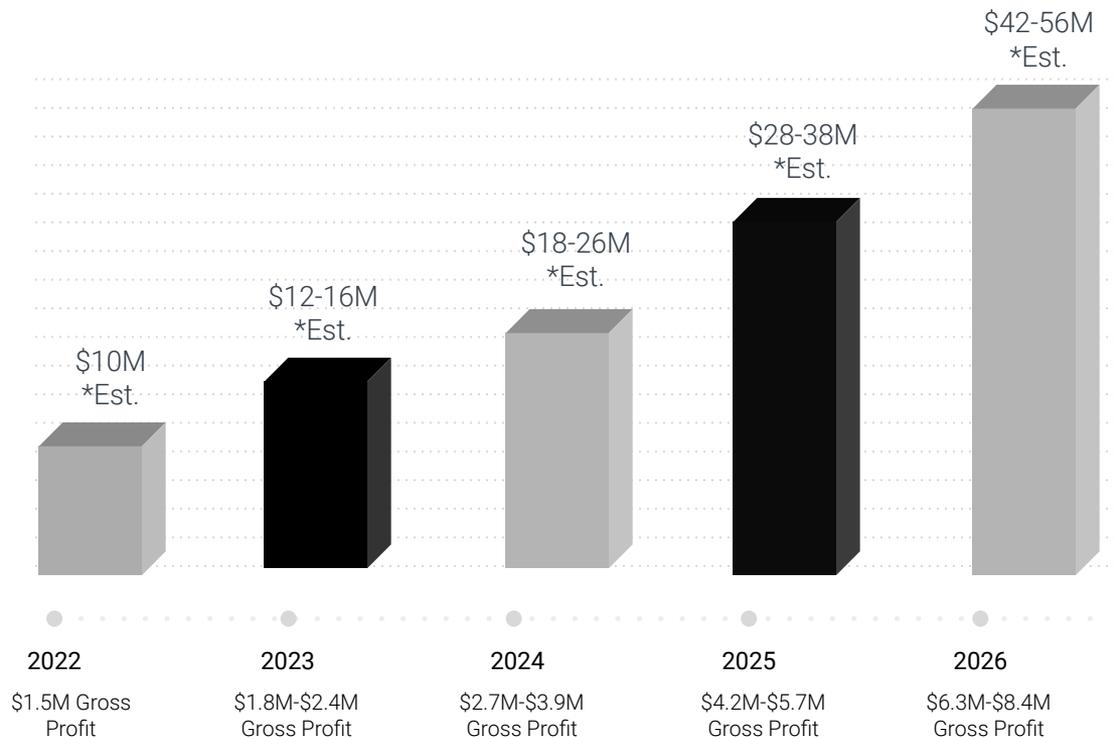
Over the last decade our company has grown nine out of the last ten years in terms of revenue, profits and member count. From the decade spanning 2010-2020, our growth rate of top line revenue has been between 20-40% per year.



Revenue & Gross Profit – 5 Year Forecast

Growth Forecast

Now, with the expansion into 23 additional states and more than 50 new markets we anticipate more hyper growth. Our goal is to exceed our historical growth rates in the current decade between 2020-2030 as we thrive throughout the nation.





Valuation & Use of Proceeds

Valuation | Opportunity For Future Valuation Increase



AARE Value:

\$25.9 million valuation

\$5.00 share price

5,180,460 shares outstanding



5-10x return:

\$125-250 million valuation

Comparable stock:

Residential: FTHM



10-1,000x return:

\$250 million - \$25 billion valuation

Comparable stocks for investors to analyze:

Residential: COMP, EXPI, HOUS, RMAX, RDFN

Commercial: JLL, CBRE, NMRK, CIGI, CWK, MMI, FSV

Use of capital – Minimum \$1 million raise

*Estimates below are based on \$1 million

A = \$400,000

B = \$300,000

C = \$150,000

D = \$100,000

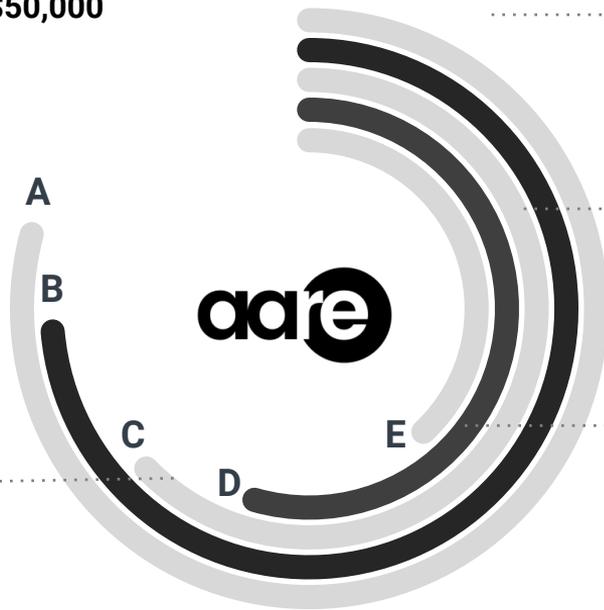
E = \$50,000

A. OPERATIONAL GROWTH

We plan to use \$400,000 from the proceeds for operational expenses and to hire staff and managers to oversee our expansion nationwide.

B. SHAREHOLDER SALE

We plan to use \$300,000 from the proceeds to pay the selling shareholder in the sale.



C. MARKETING RECRUITS

We plan to use \$150,000 from the proceeds to target market agents and loan officers to hire.

D. RETIRE DEBT

We plan to use \$100,000 from the proceeds to reduce or eliminate debt. Once eliminated any proceeds will go towards operations and marketing.

E. WORKING CAPITAL

We plan to use \$50,000 from the proceeds for working capital.

Use of capital – Maximum \$5 million Raise *Estimates below are based on \$5 million

A = \$2,500,000

D = \$250,000

B = \$1,500,000

E = \$250,000

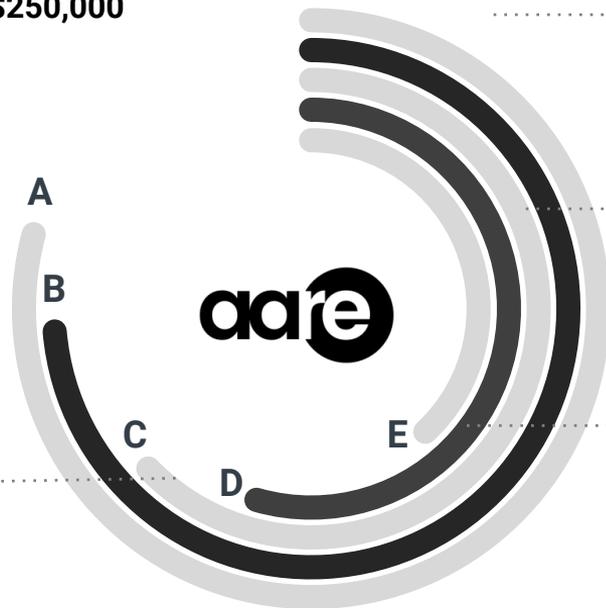
C = \$750,000

A. OPERATIONAL GROWTH

We plan to use \$2,500,000 from the proceeds for operational expenses and to hire staff and managers to oversee our expansion nationwide.

B. SHAREHOLDER SALE

We plan to use \$1,500,000 from the proceeds to pay the selling shareholder in the sale.



C. MARKETING RECRUITS

We plan to use \$750,000 from the proceeds to target market agents and loan officers to hire.

D. RETIRE DEBT

We plan to use \$250,000 from the proceeds to reduce or eliminate debt. Once eliminated any proceeds will go towards operations and marketing.

E. WORKING CAPITAL

We plan to use \$250,000 from the proceeds for working capital.

Frequently Asked Questions

Why Go Public?

Efficiency, liquidity and the opportunity to introduce Generous Capitalism® to the world markets. The costs of being a public company have been managed to be reasonable expenses.

Economies of Scale?

Yes. Many of our fixed costs remain the same as we duplicate our successful business model from San Diego, CA around the nation. As we grow, we become more and more profitable.

Can Valuation Grow?

Yes. Each revenue producing agent or loan officer we recruit directly adds to the top and bottom line profit. Since they are not paid employees this allows major growth with little cost.

Any Discipleship?

Yes. Our “small groups” meeting model and discipleship based mentorship programs allow for personal and professional growth at the same time while remaining 100% voluntary.

Any Other USP?

Yes. We serve the military community nationwide. Our lending division is veteran led. We help veterans obtain property ownership and transition into a second career in real estate.

End of Presentation

Conclusion – Investment Presentation



Thank you for your support and consideration.

Subscribe today at aare.com/ipo.