

## RIFO Brochure Content

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Front Cover  
<RIFO logo>

REAL INNOVATION FOR HOME

THE PREMIER HOME SOLUTION PLATFORM

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### 1. About RIFO

Dedicated to <b>REAL INNOVATION FOR HOME - RIFO</b> stands as the premier home solution platform in North America, revolutionizing the traditional real estate industry with future-forward strategies.	<b>Home</b> is not just a physical space, but a place of comfort, security, personal peace and growth. Beyond walls and roofs, it's where we find our sense of belonging.
Our technology-integrated platform streamlines every aspect of 'Home' – from finance and real estate services to home enhancement products and more – all with one convenient connection.	

### 1.1. Our Vision

We aspire to become the ultimate, innovative home solution platform, connecting users with a variety of top-of-the-line services and providers through convenient technology solutions - all in one place.

*Innovating Home, Enriching Life*

### 1.2. Our Mission

*To enrich the experience of 'Home' by providing solutions that make homeownership easy, simple and enjoyable for everyone.*

### 1.3. Our Values

- *A Client-First Approach from Start to Finish*
- *Utilizing Innovative Strategies & Solutions*
- *Providing Quality Services to Meet Client Needs*
- *Teamwork Towards the Best Results*
- *Ensuring the Best Value in Every Interaction*
- *High Efficiency & Hassle-Free Processes*

### 1.4. Milestones

shown in picture format - <milestones.jpg>

2014	<b>January</b>   Johnson Ji, one of the founders of RIFO Holding Group Inc., establishes <b>Reals Force</b> , a pioneering real estate technology company specialized in app development. Reals Force introduced innovative features for property listings, CRM, blogging, and sharing tools, laying the groundwork for future integrations into RIFO's ecosystem.
2015	<b>November</b>   The founders of RIFO Holding Group Inc. launch <b>Eastide Realty</b> , the first real estate brokerage to become a part of RIFO.
2016	<b>June</b>   The founders of RIFO Holding Group Inc. acquire Reals Force and transform it into <b>RealJaJa</b> , a technology platform featuring an agent and client App, the predecessor to the RIFO platform.
2017	<b>February</b>   <b>RealJaJa</b> undergoes major growth with the completion of its first <b>Series A Project Financing</b> .
2018	<b>March</b>   <b>RealJaJa</b> sees a second round of growth with the completion of <b>Series B Project Financing</b> .

	<b>November</b>   RIFO Holding Group Inc. is officially established with a vision of elevating RIFO as the premier home solution platform, combining realty, finance and home services into a one-stop shop.
<b>2019</b>	<b>December</b>   RIFO Holding Group Inc. completes the merger and acquisition of <b>9</b> companies in the fields of Real Estate, Finance and Home Services: <i>Eastide Realty, HomeArt Realty, Master's Choice Realty, Master's Trust Realty, RIFE Realty, Royal Elite Realty, Artsy Staging, Queen Financial Group, and Queen Wealth Management,</i>
<b>2020</b>	<b>November</b>   RIFO establishes an EBRF* (Canada) Growth Fund to enable further growth through private equity.
<b>2021</b>	<b>June</b>   RIFO Holding Group Inc. completes <b>Series C</b> Project Financing.
<b>2022</b>	<b>June</b>   RIFO Holding Group Inc. completes <b>Series D</b> Project Financing.
<b>2023</b>	<b>November</b>   RIFO Holding Group Inc. reaches a milestone of <b>\$30 billion</b> in total gross transaction volume following the merger and acquisition of <b>9</b> brokerages throughout Metro Vancouver: <i>Sutton Group - 1st West Realty, Sutton Group - West Coast Realty, Green Team Realty, Laboutique Realty, LeHomes Realty Premier, Metro Edge Realty, Multiple Realty, RA Realty Alliance Realty, and Team 3000 Realty.</i>
*EBRF: Everbright ReinFore, a major Chinese private equity fund manager focused on growth investment.	

## 2. Our Businesses

At RIFO, we're making it simpler than ever for you to become a homeowner. Using our powerful data systems and innovative resources, we give you the keys to real estate, home financing, and management solutions in one convenient hub. As a premier real estate platform, we're committed to providing you and your family with the best value services.

<bubble graphic>

<b>RIFO Holding Group</b>		
<b>RIFO App</b>		
<b>Real Estate</b>	<b>FinTech</b>	<b>Home Services</b>

<b>Realty Services</b>	<b>Finance Services</b>	<b>Wealth Management</b>	<b>Home Products</b>	<b>Home Technology</b>
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## 2.1. Real Estate

We're redefining the real estate experience to ensure that every step of the journey is conveniently met with comprehensive support from our vast array of resources. RIFO's robust network is bolstered by our powerful technology platform to ensure that everything our agents, clients, and vendors need is carefully curated and seamlessly integrated.

### 2.1.1. Realty Services

RIFO's powerful consortium of real estate brokerages throughout Ontario and British Columbia are equipped to assist you in securing the right real estate solutions to suit your needs.

<b>Ontario</b>
Eastide Realty
EY Homes Realty
HomeArt Realty Services
Master's Choice Realty
Master's Trust Realty
RIFE Realty
Royal Elite Realty

<b>British Columbia</b>
Sutton Group - 1st West Realty
Sutton Group - West Coast Realty
Green Team Realty
Laboutique Realty
LeHomes Realty Premier
Metro Edge Realty
Multiple Realty

Pacific Evergreen Realty
RA Realty Alliance Realty
Team 3000 Realty

***Our full-service brokerages stand ready to support our agents and their clients with residential and commercial trading and property management services.***

#### 2.1.1.1. Quality Services

Realtors with the RIFO Consortium of Brokerages operate according to the highest standards of professionalism, ensuring you receive comprehensive services every step of your real estate journey. With RIFO, we'll be by your side throughout your journey, from helping you define your real estate dreams into actionable goals, to providing remarkable ongoing support.

#### 2.1.1.2. New Home Opportunities With RIFO

RIFO maintains close relationships with prominent developers across the continent and beyond. Our clients are privileged with unparalleled **Exclusive First Access** to special information, previews and sales events, as well as incredible opportunities to secure homes at the most sought after developments.

#### 2.1.2. The RIFO Agent App

The RIFO Agent App is a powerhouse of intuitive features tailored to suit your professional needs from marketing and lead generation, to client relationship and transaction management. Boost your efficiency and profitability while ensuring client satisfaction by taking advantage of the RIFO App's robust suite of tools and utilities, including:

- *Integrated Advanced Information Cataloging Systems*
- *Convenient Client Relationship & Transaction Management Tools*
- *Easy-to-Use Templates for Digital Marketing Materials & Personal Websites*

Streamline your **Lead-Generation** process with intelligent data collection software and elevate your **Client Relationship Management** using our built-in features to store contacts, manage communications and enhance your connections with your clients.

Stay up-to-date and organized with our integrated **Transaction Management** system designed to help you monitor deals and ensure efficient deal execution every step of the way.

Monitor changes in the real estate market and assess trends for

Connect your clients with solutions suited to their needs through the RIFO App's **Home Services Network**, with everything from legal and financial guidance, to home inspection, right at your fingertips.

Access a convenient **Agent Support Network** to obtain personalized marketing materials such as custom signs and banners, as well as open house products, photography services, and more.

Receive important **Corporate Communications** and stay connected with **Brokerage Resources**, including our library of sales seminars, workshops, real estate training modules and more.

### 2.1.3. The RIFO Client App

Buying or selling a home is a significant milestone which may become stressful to manage without the right guidance and tools. The RIFO Client App offers a convenient platform designed to streamline your real estate journey by eliminating the hassles of coordinating appointments and chasing service providers. Find everything you need through RIFO's one-stop-shop.

#### 2.1.3.1. Property Search

The RIFO Client App is designed to make the process of finding your dream property a breeze. Our advanced Property Search Engine utilizes an intelligent map system to catalog and pinpoint locations based on a variety of factors and characteristics, allowing you to find the perfect properties by adjusting filters to your preferences.

- *Schools and Places of Interests*
- *Property Space and Characteristics*
- *Price Ranges, Listing Dates and More!*

##### 2.1.3.1.1. Latest Listings

The RIFO Client App uses powerful algorithms to learn and understand your preferences, allowing it to further narrow and define your search. Updated daily, the RIFO App presents individualized selections of the latest properties listed according to your preferences, conveniently greeting you with tailored options at your fingertips.

##### 2.1.3.1.2. New Home Discovery

Be the first to find out about exciting opportunities to secure new homes! With RIFO's unparalleled access to new home developments across North America, you can discover and learn more about incredible properties directly through the RIFO App.

#### 2.1.3.2. Real Estate Convenience

As an all-encompassing technology solution, the RIFO Client App allows you to stay connected with direct communications to your agent throughout every step of the real estate process. Seamlessly share information in real time, with direct links to listings and details through the App, and receive updates from the professionals you work with.

#### 2.1.3.2.1. Manage Transactions

Conveniently monitor the process of your transactions, whether for real estate trades, rental deals, services, products, and more. Keep tabs on your ongoing transactions and receive accurate updates with this simple, automated function.

#### 2.1.4. The RIFO Vendor App

Connectivity is at the heart of the RIFO App's design, ensuring that the needs of our agents and clients are fulfilled, extending beyond traditional real estate. The RIFO Vendor App offers a convenient nexus for products and services to be made available to agents and clients directly through each user interface as part of our one-stop-shop platform.

We strive to connect with a diverse range of product suppliers and service providers to ensure that our users can access solutions for all their home needs, from videography and photography, home inspections, and legal services, to home furnishing and smart home solutions, as well as select financial and insurance products.

We welcome the opportunity to collaborate with vendors who share our commitment to enhancing the support provided to our agents and clients through the RIFO App.

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## 2.2. FinTech

RIFO FinTech Group Inc. is a rapidly growing company with a solid foundation supported by established industry partners within RIFO Holding Group. Our services include:

- Residential & Commercial Mortgages
- Asset Management & Financial Advisory
- Property & Life Insurance
- *Additional Financial Service Connections*

#### 2.2.1. Finances

RIFO financial services are seamlessly integrated with advanced data analysis into our online platform, enhancing the user experience while enabling easy deal sourcing for individual and institutional investors.

##### 2.2.1.1. RIFO Mortgage Services Inc. (FSRA # 12803)

RIFO Mortgage Services stand ready to help you find a sense of security and pride in homeownership while preserving ease of mind, utilizing a broad network of lenders connected by cutting-edge technology to source the best solutions unique to every borrower's needs. Our experts thoroughly review the facts to efficiently facilitate the most prudent and sensible financing solutions customized to your personal financial goals.

#### 2.2.1.1.1. RIFO Realty Capital Inc.

RIFO Realty Capital Inc. presents easy-to-understand fixed-return products for investors, along with mortgage solutions to help borrowers secure their dream homes.

With the infrastructure and network necessary to identify and secure shovel-ready projects with a high probability of successfully delivering the best returns, RIFO currently offers two excellent opportunities:

- *RIFO Realty Trust Fund*
- *Perfect Living Investment LP*

#### 2.2.1.1.1.1. RIFO Realty Trust Fund

Founded by real estate and finance veterans with decades of experience, RIFO Realty Trust Fund is a private investment fund that focuses solely on realty mortgages to provide secure, and stable returns *with targeted fixed income at 6% for Class A and 8% for Class B, as well as potential bonuses.*

RIFO Realty Trust Fund is offered through an Exempt Market Dealer, registered with the Ontario Securities Commission (OSC) and managed through a Mortgage Administrator, registered with the Financial Services Regulatory Authority of Ontario (FSRA #13428).

#### 2.2.1.1.1.2. Perfect Living Investment LP

This opportunity for investment in residential projects focuses on detached houses, townhouses, multi-family units (including student housing) and senior housing with potential for redevelopment or long-term rental prospects in desirable, core metropolitan locations.

#### 2.2.2. Wealth Management

As part of RIFO FinTech, Queen Financial Group offers one-stop investment services in RRSP, Group RRSP, RESP and regular accounts with thousands of mutual funds and exempt products available in the Canadian investment market for our clients.

Queen Financial Group offers extensive investment products from the most trusted financial institutions such as banks, fund companies, and insurance companies in North America; we're ready to help investors achieve various investment goals, from purchasing homes and cars, to dream vacations and securing a happy retirement.

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### 2.3. Home Services

The RIFO platform is truly dedicated to all things 'Home'; striving to ensure that your house truly becomes your home. In addition to real estate trading and finance services, the RIFO App includes access to a network of products and support, such as a dedicated Smart Home Technology Hub for enhanced living.

### 2.3.1. Home Products & Service Provider Network

Find the right product or service provider to suit your needs, select merchandise for purchase, book appointments, and monitor your transactions directly through the App. Vendors and service providers in our Network are carefully selected and curated to ensure full-satisfaction with quality results. Explore our glossary to connect with:

- *Home Care and Inspection Services*
- *Legal Consultation and Representation*
- *Financial and Investment Guidance*
- *Mortgage and Insurance Providers*
- *Furnishing, Staging, Products and More*

### 2.3.2. Home Technology & Integrated Systems Control

Turn your house into a smart home with devices and appliances linked directly through the RIFO platform. Monitor, adjust, and customize your home technology settings from anywhere in the world using the RIFO App.

- *Access and automate power switches to save energy and costs*
- *Change device settings remotely with ease through intuitive user-friendly controls*
- *Synchronize your appliances for peak efficiency in operations*
- *Customize home comfort options for favorite and most frequent settings*
- *Automate chores and system maintenance schedules for all your appliances*

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## 3. Leadership

### 3.1. Board Members

#### Johnson Ji

*Founder & CEO of RIFO Holding Group Inc., Chair of the Board of Directors of RIFO Holding Group Inc.*

- *Chair of the Board and CEO, RIFO Group*
- *Co-chair, Canada Confederation of Shenzhen Association*
- *Councillor, Canadian Urban Planners Association*
- *Executive Director, Canada-China Realty Professional Association*
- *Founder & Former CEO, RealJaJa Group Inc.*
- *Founder & Former CEO of Eastide Realty Group.*

#### Paul W. Derksen

*Independent Director of the RIFO Board of Directors of RIFO Holding Group Inc.*

- *Lead Director of the Board, CI Financial Corporation*
- *Serving on Boards of various public, private, and charitable organizations*
- *Former Chair of the Board, Home Capital Group Inc.*

- *Former Chair of the Board, Home Trust and Home Bank*
- *Former EVP & CFO, CT Financial Services Inc. and Canada Trustco Mortgage Company*
- *Former EVP & CFO, Sun Life Financial Inc.*
- *Former EVP & Director, Merrill Lynch Canada Inc.*

### **Robert Fotheringham**

*Executive Director of the RIFO Board of Directors of RIFO Holding Group Inc.*

- *Co-Founding Partner at Fotheringham & Fang Group Inc.*
- *President of the EBRF (Canada) Growth Fund GP Inc.*
- *Representative for the RIFO Future Foundation*
- *Former Director & Senior Portfolio Manager in the Regional Municipality of Hamilton-Wentworth*
- *Former SVP of Trading at TMX Group Limited*
- *Former VP of Derivative and Quantitative Investments at OMERS*

### **Wendy Qian**

*Director on the RIFO Board of Directors of RIFO Holding Group Inc.*

- *Expert in Human Resources Management*
- *Real Estate Industry Expert with Over 10 Years of Experience*
- *Specialist in Client Needs Identification and Value-Added Services*
- *Former Senior Manager Role at American Standard Company, Asia Pacific*
- *Former Strategic, Personnel, and Administrative Manager*

## **3.2. Executive Management**

### **Michael Lam**

*Chief Executive Officer of RIFO BC*

- *Former President & CEO of Sutton Group Management*
  - *Lead over 1,500 Sutton Agents across British Columbia*

### **Charles Jiang**

*Co-Founder of RIFO Holding Group, President of RIFO FinTech Group*

- *CEO of RIFO FinTech Group*
- *Founder of Queen Financial Group Inc.*
- *President of Canada International Economic & Cultural Exchanges Association*
- *President of Sino-Can Sichuan Business Council*
- *Expert in Wealth & Financial Service Management*
- *Expert in Financial Industry Compliance and Risk Management*
- *Former Independent Financial Advisor*

### **Wendell Zhang**

*Senior Vice President of Finance of RIFO Holding Group Inc.*

- *Expert in Accounting & Corporate Finance*
- *Expert in Legal Support & Counsel Coordination*
- *Former CFO of TSX Venture Public Companies with 10 Years Experience*
- *Former Public Accountant with Ernst & Young Law with 9 Years Experience*

### **Kai Xing**

*Vice President of Research & Development of RIFO Holding Group Inc.*

- *Backend System Design Expert with Specialty in Serverless Microservice System Transitions*
- *Expert in High Performance Algorithm Design & Implementation*
- *Expert in IOS/OSX Platform Software Development*
- *Expert in Modern, Serverless Microservice System Architecture*
- *Expert in Mobile Software Development for Over 15 Years*
- *Over 30 Years of Experience in Software Development Industry*
- *Pioneer of Early Smartphone Application Writing for Blackberry & Windows Mobile*

### **Sheryl Wang**

*Partner & Senior Vice President of RIFO FinTech Group, President of RIFO Mortgage Services*

- *Expert in Residential and Commercial Lending*
- *Specialist in Financial Risk and Due Diligence Management*
- *Renowned for Results-Driven Leadership and Industry Knowledge*
- *Significant Contributor to RIFO Mortgage and Realty Trust Fund Portfolio Growth*
- *Over 14 Years of Experience in the Banking & Finance Industry, Bank of China (Canada)*
- *Passionate About Excellence in Financial Services*

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**Disclaimer:** This presentation is for informational purposes only and is subject to change without notice. The statements herein are based on current data, information, forecasts and estimates, and their accuracy cannot be assured at all times. Nothing contained within this presentation should be construed as an offer for sale or a solicitation of interest in any jurisdiction. All readers are advised to conduct their own due diligence and consult with professional advisors before making any investment decisions.

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***"Our ultimate goal is to enrich lives through an innovative home experience."***

**Johnson Ji (Founder & CEO)**

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**Back Cover**

<RIFO logo>

THE PREMIER HOME SOLUTION PLATFORM

**REAL INNOVATION FOR HOME**

*Innovating Home, Enriching Life*

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