



The Pointe at Ocean Boulevard

150-Unit Independent Living Community
Stuart, Florida

Luxury Senior Living



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Executive Summary

Freedom
FAMILY INVESTMENTS™

Investment Summary

The Pointe at Ocean Boulevard

Built in 1986 and renovated in 2018, the asset suffers from poor operations, *not* poor fundamentals, creating a high-conviction repositioning opportunity. The property is delivered **free and clear of debt and management**, allowing immediate operational reset.

Investment Highlights

- ◆ **Assumption of Debt:**
of \$15.575M of Freddie Mac debt at **3.77%** interest rate.
- ◆ **Deep Value Basis:** \$19.4M total basis (~\$130k/unit), roughly 50% below replacement cost and supported by \$24-26MM exit valuation.
- ◆ **Operational Upside, Not Structural Distress:**
Current occupancy of 62% and T12 adj. NOI reflect execution failures – not market weakness.
Current owner has disposed of entire senior housing portfolio and has not executed.
- ◆ **Demographic Tailwind:**
Martin County boasts 35% age 65+ population growth, fast growing age 75/85 cohorts, and high household wealth – ideal for private pay.
- ◆ **Clear Path to > \$2M NOI:**
Stabilization of 90%+ occupancy and normalization of rents/expenses supports a ~\$2M stabilized NOI and exit value of \$24-26M.

Business Plan

- ◆ **Install Proven IL Operator:**
Replace current operator with a top-tier Florida IL operator to restore sales discipline, reduce expenses, and rebuild occupancy.
- ◆ **Execute 18-24 Month Lease-Up:**
Drive occupancy from **62%→90%+**, optimize rent levels, increase community fees, cut concessions, and strengthen referral pipelines.
- ◆ **Targeted CapEx Refresh:**
Deploy ~\$2M to modernize interiors, common areas, and amenities to reassert competitiveness.
- ◆ **Create Institutional Exit:**
Stabilization supports a **30+% IRR, 3x equity multiple**, and ~\$26M exit at an 8% cap rate.

Property Address	250 Southeast Ocean Blvd. Stuart, FL 34996
No. of Units/Beds	150 IL
Acquisition Price	\$16,000,000
Total Equity Required	\$3,868,700
Total Project Costs	~\$19,443,700
Target Returns (LP IRR/EM)	20+% / 2x+
Time Frame	48 Month Hold
Exit CAP Rate	8%
Exit Value	~\$24,000,00- \$26,000,000

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Market Overview

Stuart, FL - Overview

PROPERTY INFORMATION	
PROPERTY NAME	The Pointe at Ocean Boulevard
ADDRESS	2750 SE Ocean Boulevard Stuart, FL 34996
YEAR BUILT/RENOVATED	1986/2018
METRO	Martin-St. Lucie, FL
PROPERTY TYPE	Independent Living
TOTAL UNITS	150
OCCUPANCY (6/30/2025)	58.7%
TOTAL LAND AREA (ACRES)	4.83
TOTAL BUILDING SF	123,700
RENTABLE SF	84,900



Demographics

Item	1-Mile Radius	3-Mile Radius	5-Mile Radius	Martin County, FL	USA
Total Population					
2024 Population	5,495	37,260	93,826	164,645	343,707,367
Forecasted 2029 Population	5,553	39,666	99,028	171,857	354,241,080
Forecasted Annual Growth, 2024-2029	0.21%	1.29%	1.11%	0.83%	0.61%
Adult Child (45-64) Population					
2024 Population 45-64	1,168	8,699	23,287	41,172	84,735,818
Forecasted 2029 Population 45-64	991	8,335	21,616	37,729	84,864,489
Forecasted Annual Growth,	-3.03%	-0.84%	-1.44%	-1.67%	0.03%
2024-2029 2024 Age 45-64 Population as % of Total Population	21.26%	23.35%	24.82%	25.01%	24.65%
65+ Population					
2024 Population 65+	2,728	13,062	32,836	56,553	65,098,444
Forecasted 2029 Population 65+	2,878	14,794	37,544	64,015	75,446,427
Forecasted Annual Growth, 2024-2029	1.10%	2.65%	2.87%	2.65%	3.18%
2024 Age 65+ Population as % of Total Population	49.65%	35.06%	35.00%	34.34%	18.94%
75+ Population					
2024 Population 75+	1,576	6,986	17,131	29,266	27,610,556
Forecasted 2029 Population 75+	1,835	8,504	21,013	35,797	34,354,562
Forecasted Annual Growth, 2024-2029	3.29%	4.35%	4.53%	4.46%	4.89%
2024 Age 75+ Population as % of Total Population	28.68%	18.75%	18.26%	17.78%	8.03%
85+ Population					
2024 Population 85+	506	2,124	5,016	8,216	6,885,582
Forecasted 2029 Population 85+	638	2,769	6,640	11,068	8,338,718
Forecasted Annual Growth,	5.22%	6.07%	6.48%	6.94%	4.22%
2024-2029 2024 Age 85+ Population as % of Total Population	9.21%	5.70%	5.35%	4.99%	2.00%
Income Levels					
Median Household Income, All Ages	\$65,473	\$68,764	\$80,575	\$83,995	\$78,732
Median Income Level Age 45 to 54	\$100,038	\$80,729	\$95,275	106,098	94,975
Median Income Level Age 65+	\$48,928	\$60,973	\$68,292	\$68,801	\$57,054
Housing Values					
Median Housing Unit Value	410,154	\$397,393	\$494,269	538,230	\$416,900

Source : Sitewise PopStats



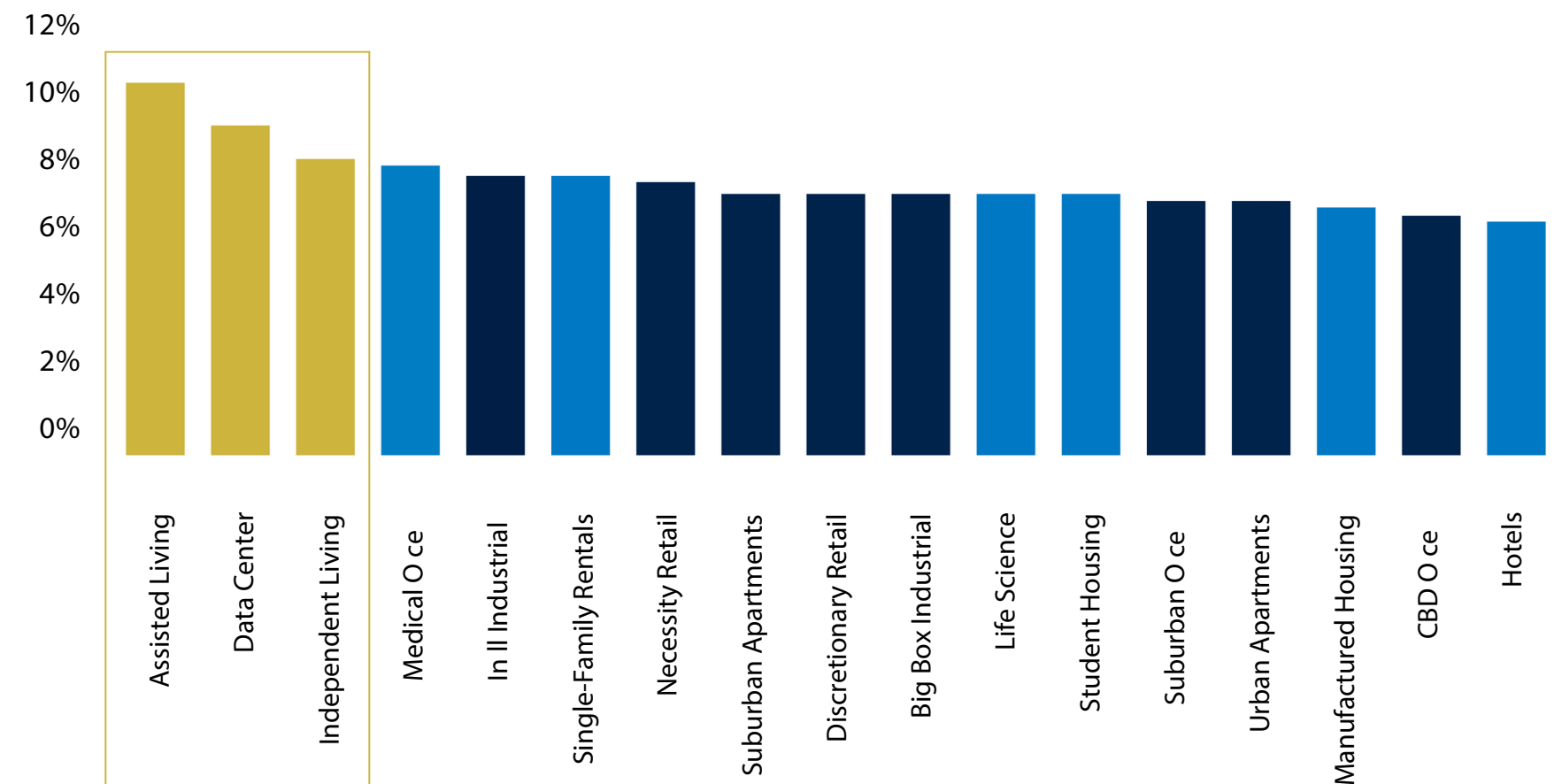
A Strong Case for Senior Housing

Favorable Market Forces

FACTORS	IMPACT
Economic Growth	US markets have shown strong growth over the last 12 months despite tariff conflicts and global uncertainties
FED Easing	Higher leverage at low rates
Easing Loan	More lenders are now willing to lend resulting in lower borrowing costs
Standards Increasing Rents	Rents are expected to increase by 4% to 6% in 2026 — with further growth likely due to a low supply pipeline
Resilient Sector	Senior housing is seen as a more resilient real estate sector
Favorable Yields	With average rents hitting \$5,600 Senior living is positioned as one of the most profitable real estate asset classes

Senior Housing Forecasted to Outperform

Expected Buy-and-Hold Unlevered Returns (%)



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Property Overview

Property Exterior Overview



Property Interior Overview



Amenities at The Pointe at Ocean Blvd

Cable

Kitchenettes

Outdoor Space

Beauty Salon

Housekeeping and Linen Services

Coffee Shop

Telephone

Meal Preparation and Service

Dining Room

Library

Maintenance

Fitness Center

Wi-Fi

Restaurant Style Dining

Media / Activities Room

Laundry

Pet Friendly

Swimming Pool



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The Operator

Unlocking the Value Selection a New Operator

We will select a best-in-class operator through a rigorous evaluation of alignment, market expertise, and proven operating results



SLAM

- ◆ Currently operating a Naples FL asset we underwrote, sponsor speaks very highly of their turn around
- ◆ Small hands-on team, 9 assets under management
- ◆ Best interview with regional and leadership team
- ◆ Based in FL, knows the market



SRI

- ◆ Current operator but only took over the past 6 months.
- ◆ Impressive CEO and Regional team interviews.
- ◆ Knows the team, the building, the issues, no learning curve
- ◆ Submitted aggressive 2026 budget, lease up
- ◆ Based in FL, knows the market



Atlas Senior Living

- ◆ Well respected southeast operator based in Birmingham.
- ◆ Owner and founder is a friend, Scott Goldberg
- ◆ Has FL based regional team
- ◆ Established sales team, build for lease up
- ◆ Can elevate the interior design to match Atlas brand quality



Triple Crown Senior Living

- ◆ Consistently runs 50% NOM in ILF, 42% NOM ALF
- ◆ Built on team culture and excellence in training
- ◆ Small agile team, less than 12 assets under management
- ◆ Has exit relationships

Stablization Rebranding

A core component of our stabilization plan is a comprehensive rebranding and reset designed to reposition the community in the market and re-establish trust with residents, families, and referral sources. Distressed senior living assets often suffer not from real estate deficiencies, but from brand fatigue, inconsistent messaging, and prior operator underperformance. By introducing a new name, visual identity, and operating partner, we create a clean break from legacy perceptions and signal meaningful change to the market.



RELAUNCH

The relaunch will be supported by a modern digital marketing platform including a new logo, website, social and search marketing, CRM optimization, and professionally managed lead funnels.



CAPEX REVEAL

Capital expenditures of \$1.3M will be strategically deployed toward high-impact, resident-facing upgrades that support leasing velocity and rate increases.

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Financials

Financials

Pointe at Ocean Blvd Capital Stack

Project Costs	Amount (\$)	\$/Bed
Acquisition Price	\$ 16,000,000	\$ 106,667
Total DD Costs	\$ 89,500	\$ 597
Title/Insurance/RE Taxes/Recording	\$ 291,950	\$ 1,946
Financing & Origination Fee	\$ 1,262,250	\$ 8,415
Other Costs & Fees	\$ -	\$ -
Total Legal	\$ 150,000	\$ 1,000
Transition & Other Costs	\$ 1,650,000	\$ 11,000
Total Project Costs	\$ 19,443,700	\$ 129,624

32% Projected IRR

20% LP IRR

2.7x Project Equity Multiple

8% Cap Rate (Exit)

\$24 - 26M Sales Value

3.77 % Debt Interest Rate

Capital Requirements	Amount (\$)	% of Stack
Loan	\$ 15,575,000	80%
Mezz	\$ -	0.0%
LP Equity	\$ 3,368,700	17%
GP Equity	\$ 500,000	3%

Cash Flow Summary

Annual Rollup	TTM	T6M (Annualized)	T3M (Annualized)	PF Y2	PF Y3	PF Y4
Average Occupied Bed	90	92	93	128	138	139
Bed Capacity	150	150	150	150	150	150
Average Annual Occupancy	60.0%	61.3%	62.0%	85.1%	91.8%	92.7%
Revenues						
IL Rental Revenue	\$ 3,783,416	\$ 3,806,422	\$ 3,916,872	\$ 5,693,856	\$ 6,330,341	\$ 6,575,000
IL Community Fees Revenue	\$ 52,586	\$ 63,564	\$ 70,248	\$ 24,000	\$ 24,000	\$ 24,000
Other Revenue	\$ -			\$ 46,776	\$ 65,294	\$ 69,410
Total Revenue	\$ 3,836,002	\$ 3,869,986	\$ 3,987,120	\$ 5,764,633	\$ 6,419,634	\$ 6,668,409
Total Expenses	\$ 3,333,788	\$ 3,641,206	\$ 3,316,336	\$ 3,984,873	\$ 4,347,367	\$ 4,499,699
NOI	\$502,214	\$228,780	\$670,784	\$1,779,760	\$ 2,072,267	\$2,168,710
NOI Margin (NOI/Total Revenue)	13.1%	5.9%	16.8%	30.9%	32.3%	32.5%
Yield				9.2%	10.7%	11.2%
NOI/Occupied Bed	\$465.0	\$ 207.2	\$ 601.1	\$1,161.7	\$1,253.6	\$ 1,300.2
Other Income/Expenses						
Debt Service - Loan	\$ 596,402	\$ 596,402	\$ 596,402	\$ (867,685)	\$ (867,685)	\$ (867,685)
Other Income/Expenses	\$ 115,191	\$ 35,074	\$ 46,212			
Total Other Income/Expenses	\$ 711,593	\$ 631,476	\$ 642,614	\$ (1,062,428)	\$ (1,075,528)	\$ (1,080,503)
Net Cash Flow	\$ (209,379)	\$ (402,696)	\$ 28,170	\$ 717,332	\$ 996,739	\$ 1,088,207

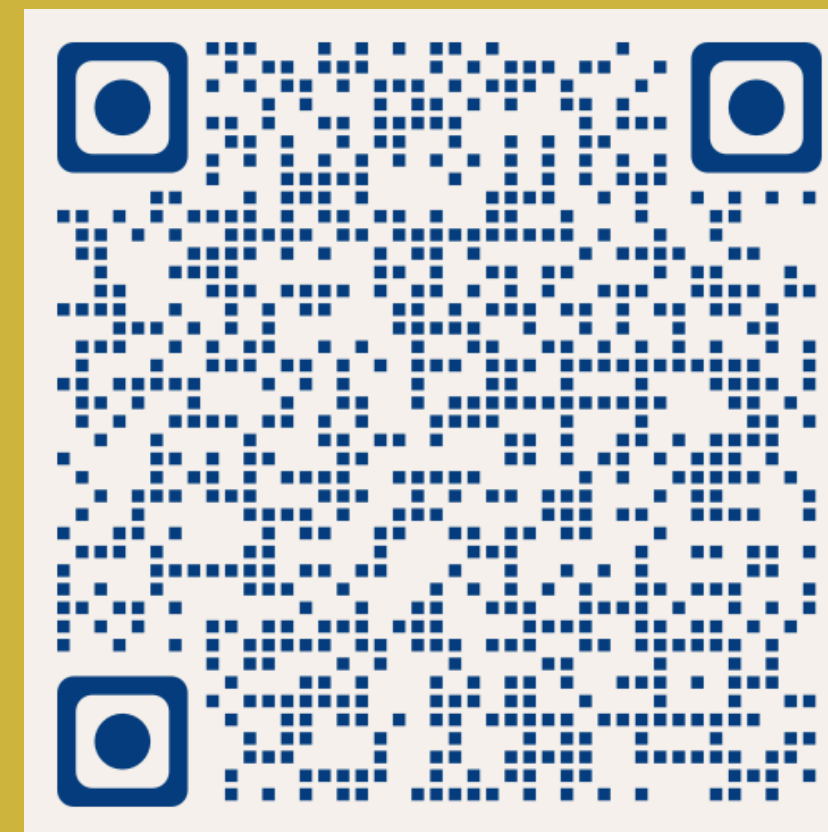
Project Timeline



Investment Summary

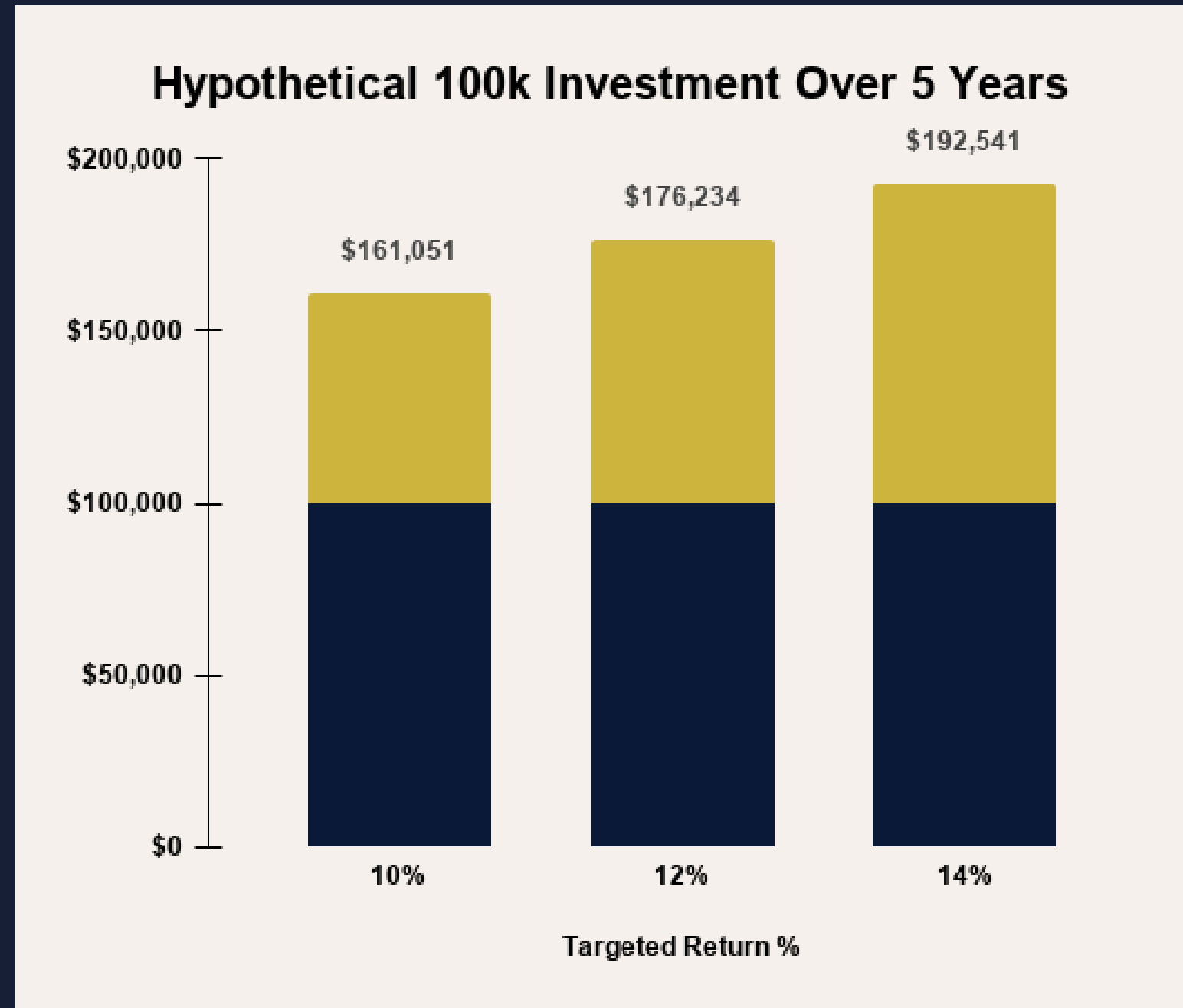
- ▶ FFI is seeking \$2M of equity for this acquisition opportunity.
- ▶ Investors can participate in three classes, as described below.
- ▶ Each class will participate in 50/50 bonus depreciation for the 2026 tax year.
- ▶ The target term of investment will be 4-5 years.
- ▶ Minimum investment is \$50,000.

Investment Class	Investment Tier	Total Preferred Return	Quarterly Distributions	Distributions at Sale
Class A-1	\$250,000+	14%	6%	8%
Class A-2	\$100,000 - \$250,000	13%	6%	7%
Class A-3	\$50,000 - \$99,000	12%	6%	6%



Scan to schedule a call with one of our team members

The Power of Compounding in Private Real Estate



FFI Core Strengths



TARGET SUPPLY CONSTRAINED AREAS

- ◆ Regulatory financing, and cost of construction barriers to entry create limited supply of senior living.
- ◆ Ever-growing demand from aging demographic of US baby boomers.
- ◆ Long-standing relationships with owners, lenders, and operators let us source off-market or lightly marketed assets at attractive bases.

BELOW REPLACEMENT COST & FAVORABLE LEVERAGE

- ◆ Acquire existing senior living communities at 50% below replacement cost.
- ◆ Acquire with positive leverage on acquisition. Add value through physical and management updates to increase NOI.
- ◆ Purchase at attractive cap rate with room to increase NOI.

STRUCTURAL & OPERATIONAL EXPERTISE

- ◆ We partner with proven regional operators, invest selectively in upgrades, and enhance care and sales systems to boost NOI and resident experience.
- ◆ Deep knowledge of licensing, HUD/agency financing, and JV / preferred-equity tools enables us to navigate regulation, capture incentives, and optimize.

Risks & Mitigations

Risks

Rising borrowing costs and constrained lending

Service-related cost pressures in senior care operations

Broader market slowdown could influence demand

More independent options for healthier seniors (home health, technology)

Mitigants

Proven track record with flexible LTV strategies mitigates financing risk

Allegro's culture-driven staffing model & regional presence help sustain occupancy, efficiency & resident satisfaction

Diversified regional economy and aging-population growth provide long-term stability for senior-housing demand

Senior care communities offer comprehensive services (24/7 nursing, gourmet dining, transportation) at lower costs than home health, remaining a preferred choice for senior living

What Sets Us Apart

We protect investor capital, scale with integrity, and deliver trust.

✓ \$35M+ AUM across senior housing, multifamily, storage

✓ 100% investor payout history

✓ 50+ years real estate experience

✓ Top-tier operating partners (SSA, MedCore, WWSL)

✓ Institutional-grade compliance & underwriting

✓ Reg A+ and Reg D experience

✓ No capital calls, No equity dilution

✓ Transparent, investor-first platform



“We created Freedom Family Investments to give accredited investors the peace of mind they deserve.”