



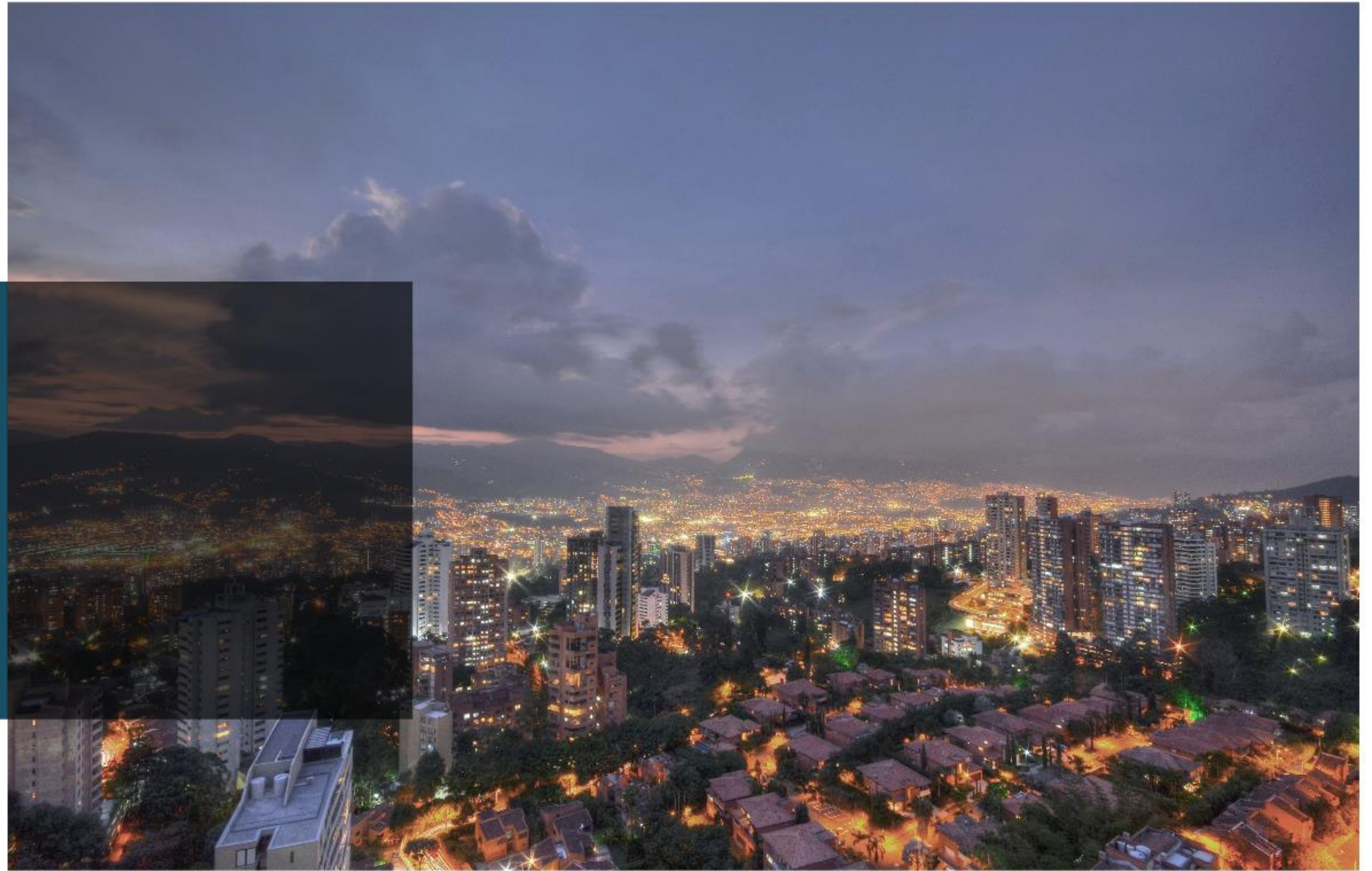
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MULTI-FAMILY OFFICE

WELCOME TO YOUR
COLOMBIAN FAMILY

***BUILD YOUR OWN
SECURE, DOUBLE-
DIGIT YIELDING
INVESTMENT
PORTFOLIO IN
COLOMBIA***





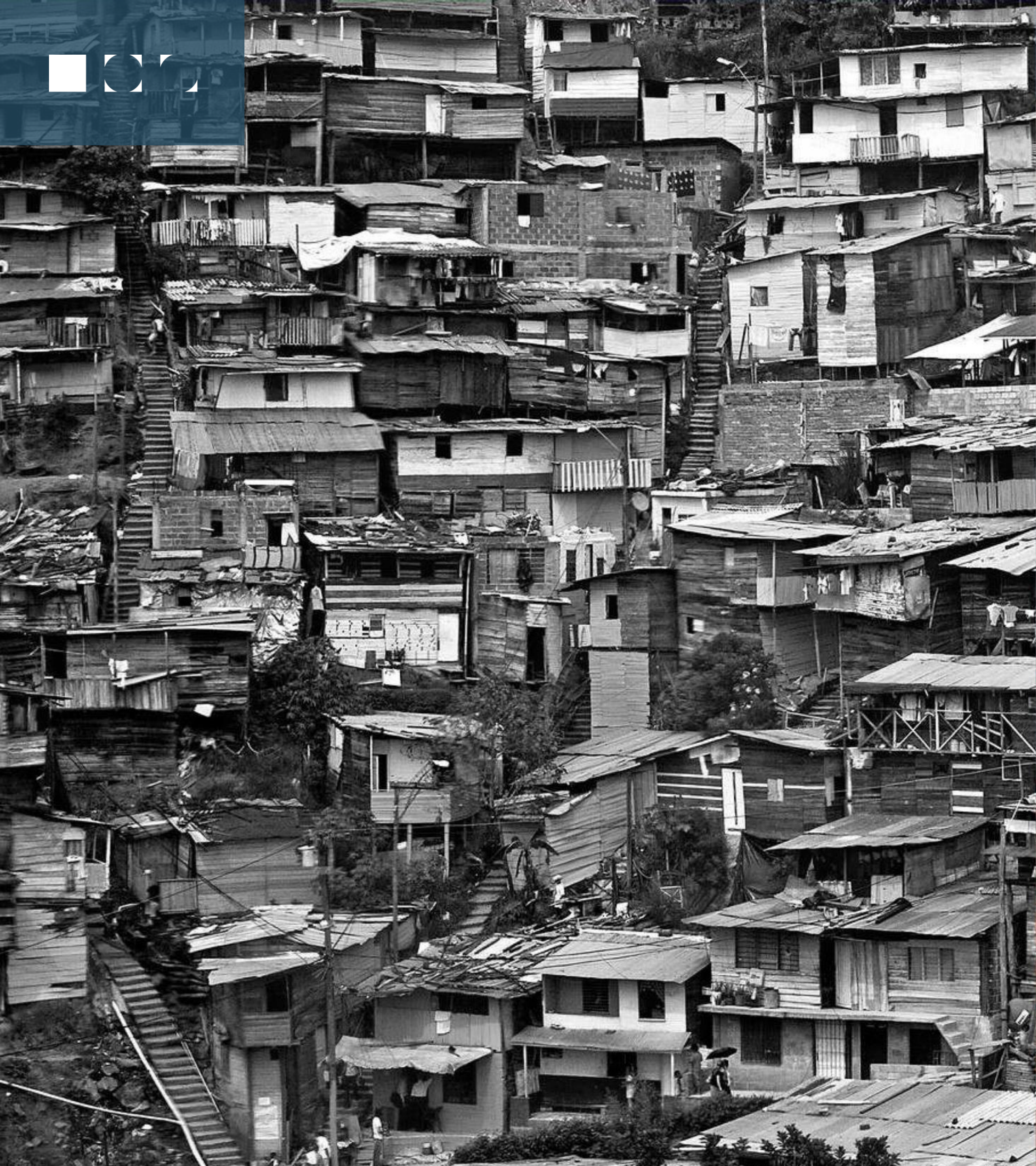
PERCEPTION ***VS. REALITY***



Artist: Erik Johansson

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HOW RISKY IS TO INVEST IN COLOMBIA?

- Stable Macroeconomic indicators for **20+ years**
- Center-right oriented government
- Main USA ally in the region
- Pro Foreign Investment
- Booming Middle Class
- Emerging Economy = Opportunities
- Hot Sectors: Tourism, Agro, Construction

+ GDP Growth
+ Inflation
+ Interests Rates
+ Unemployment
+ Government Debt
+ Credit Rating



USA VS. COLOMBIA

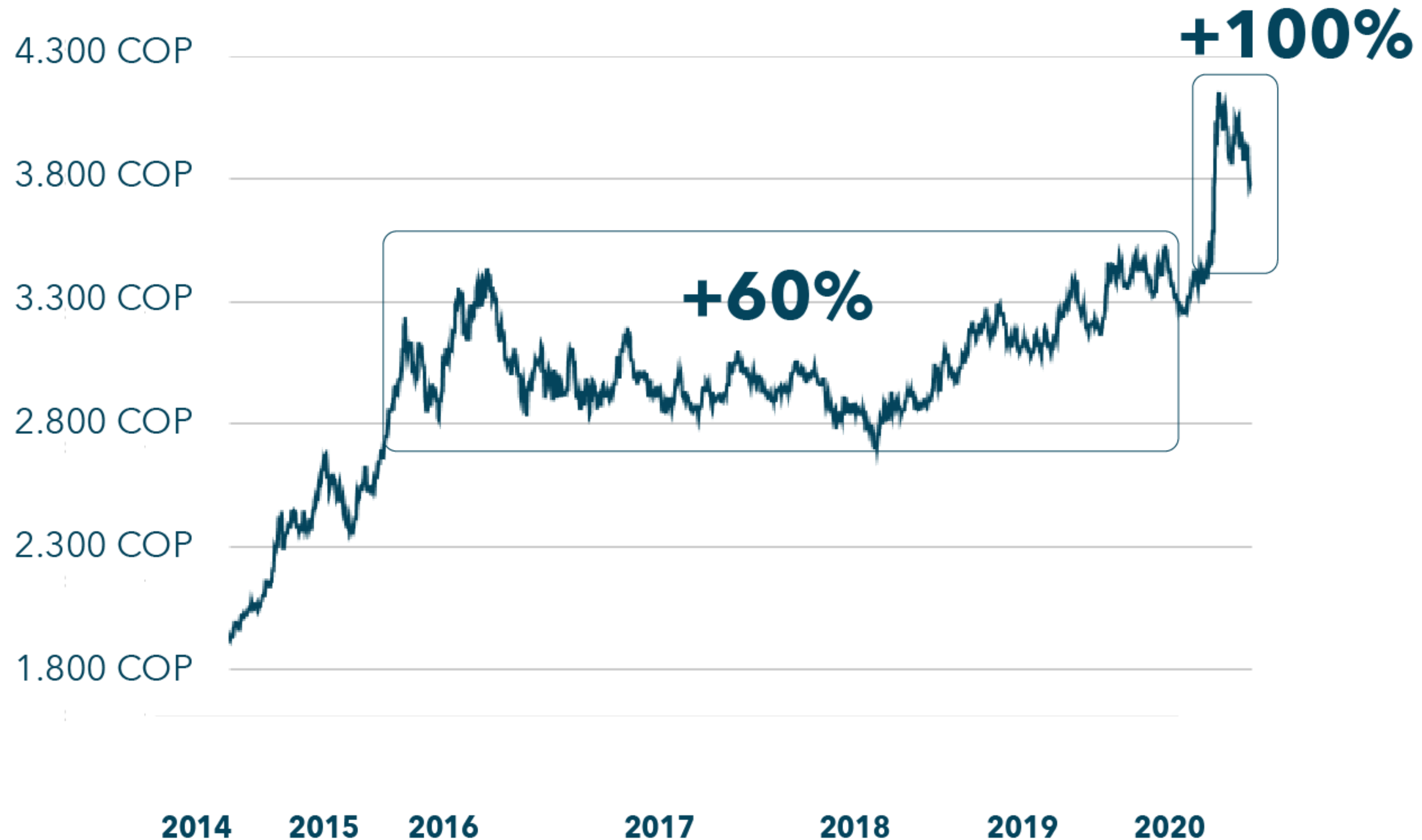
<i>INDICATOR</i>	<i>USA</i>	<i>COLOMBIA</i>
Central Bank Interest Rate	1,75%	4,25 %
Mortgage Loan Rates	2-3%	10-12%
Government Bond 10Y	1,91%	6,08 %

***PERCEIVED RISK
CREATES OPPORTUNITIES***





USD/COP EXCHANGE RATE 2014-2020





MEET US



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Juan Darío Gutiérrez
LAW ADVISORS



Gutiérrez Group
INVESTMENTS



REAL ESTATE
Division

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FOUNDING PARTNERS





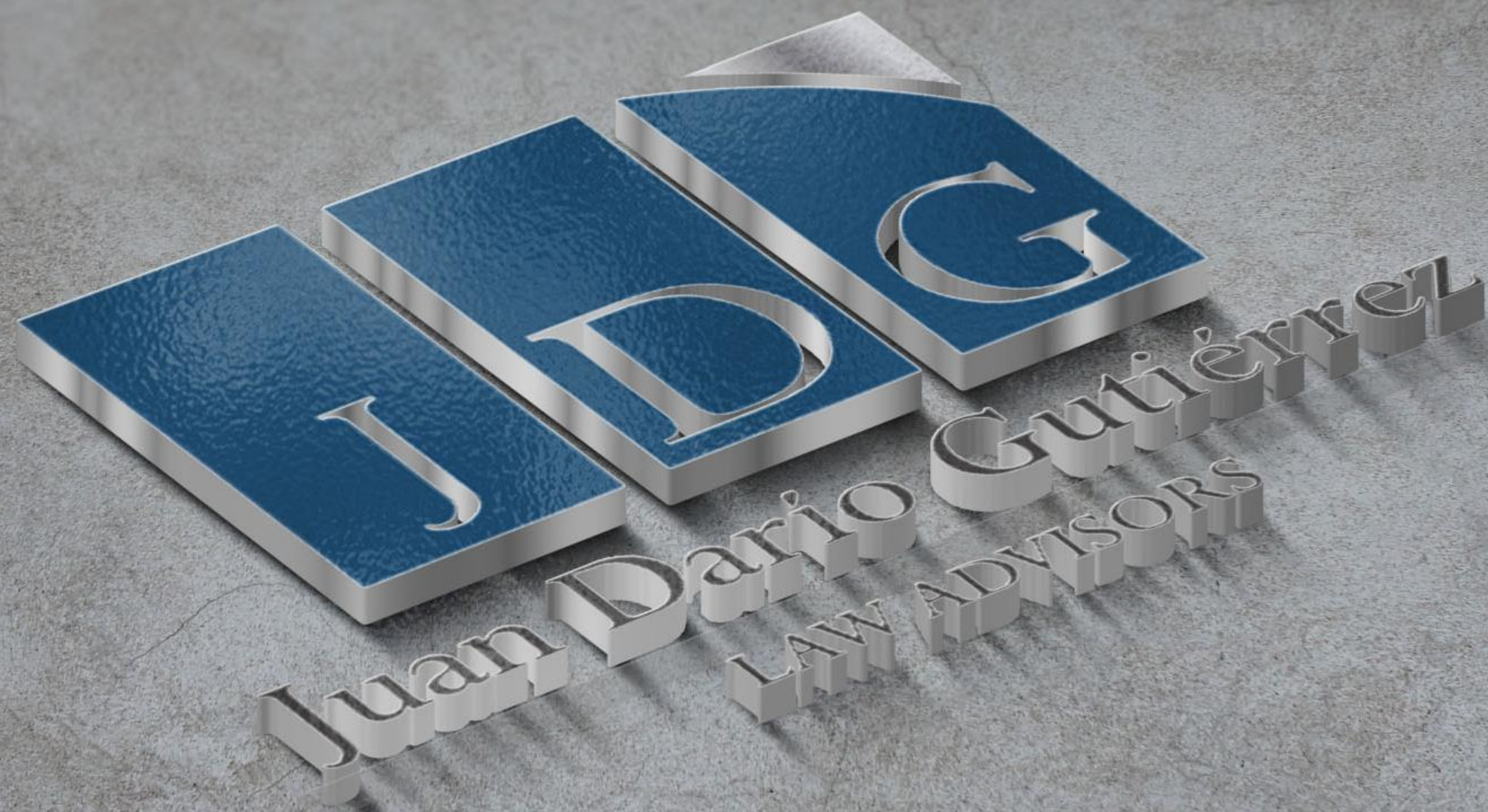
10 years of experience
1.800 + clients
350 + investors

WE CARE
ABOUT YOU

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JDG LAW ADVISORS LEGAL SERVICES



- Corporate Law
- Immigration Law
- Foreign Investment Law and Banking
- Accounting and Tax Law
- Estate Planning



**INVESTMENT
PRODUCTS &
WEALTH
MANAGEMENT**



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INVESTMENTS



FACTORING
WITH
JUDGMENTS





**BUYING
NON-RECOURSE SETTLEMENTS
AGAINST THE COLOMBIAN
GOVERNMENT**



FACTORING
— WITH —
JUDGMENTS

- 10 to 13% per year
- 3 to 5 Years
- Safest Product
- 150+ judgments placed
- 0% default rate
- No cash-flow



**FINANCING TO BUYERS
OF TAXIS AND MEDALLIONS
IN MEDELLIN, COLOMBIA**



- 10 to 12% per year
- 5 Years
- Most liquid product
- 400+ loans placed
- <2% Default Rate
- 70% LTV ratio



**SHORT-TERM FINANCING
TO REAL ESTATE
DEVELOPERS AND/OR
INVESTORS IN COLOMBIA**



- 10% per year
- 2 to 3 Years
- Tailor-made loans
- 50+ loans placed
- 0% default rate
- 50% LTV ratio



**LARGE-SCALE FORESTRY
DEVELOPMENTS IN
THE EASTERN PLAINS OF
COLOMBIA**



- 16% per year, projected
- 7 Years
- Most promising Project
- No cash-flow
- 9 projects / 24.000+ acres
- +3.3 million trees planted



CT2

PLANTED 2016



INVESTMENT PRODUCTS: FEATURES

<i>ASSET</i>	<i>FACTORING WITH JUDGMENTS</i>	<i>TAXI LOANS</i>	<i>MORTGAGE LOANS</i>	<i>COLOMBIAN TIMBER</i>
Risk	Very Low	Mid	Low	Mid-High
Term (years)	3 to 5	5	1 to 3	7
ROI (per year)	10 to 13%	10 to 12%	8 to 11%	16% Projected
Min. Amount	\$ 50.000	\$ 40.000	\$ 100.000	\$ 40.000
Cash-Flow	No	Yes	Yes	No
Visa Eligible	No	No	No	Yes



WHY US?



- ***Truly One-Stop-Shop***
- Specialized, carefully crafted turnkey investments
- Diversification: Cash-flow & Valuation
- Above average returns at controlled risk
- Highly personalized. No intermediaries
- 350+ Investors
- USD 40+ million under management



- Realty
- Property Management
- Project Development



REALESTATE
Division



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TAILORED INVESTMENT PORTFOLIOS

We help you create your own tailored investment portfolio in Colombia, according to your:

- Budget
- Aversion to risk
- Cash-flow needs

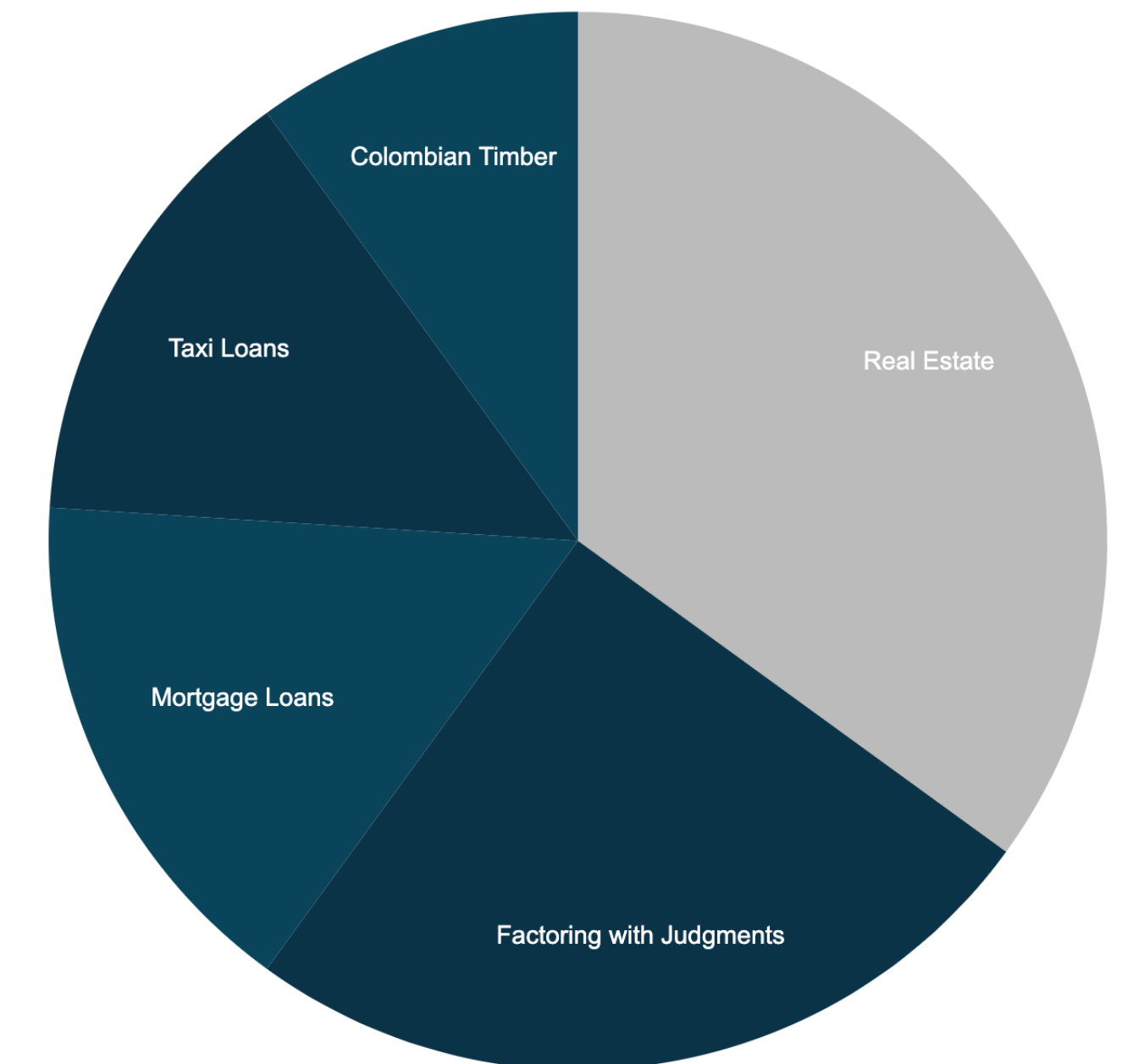




TAILORED INVESTMENT PORTFOLIOS

EXAMPLE 1: U\$1MM

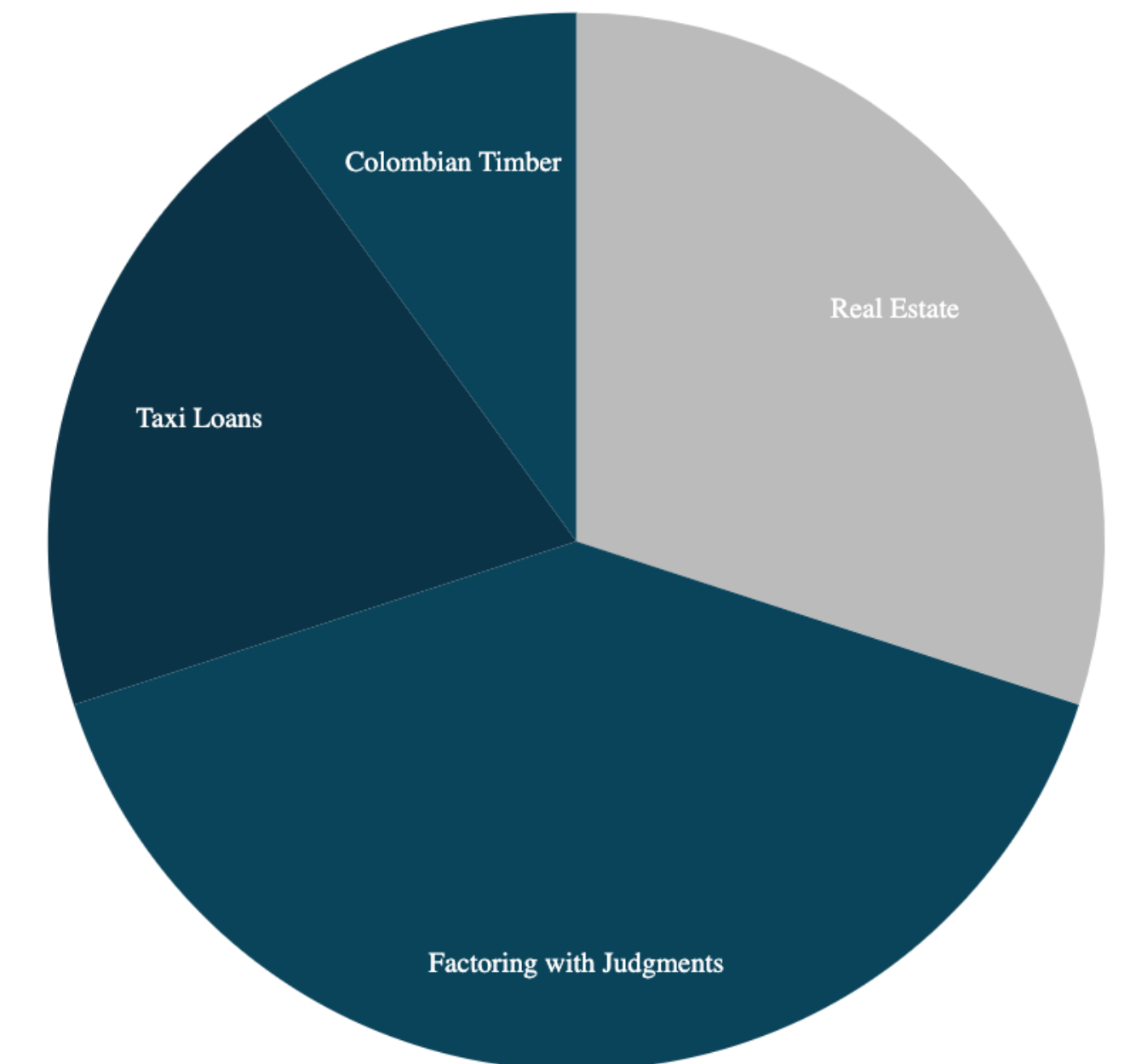
<i>ASSET</i>	<i>%</i>	<i>USD \$</i>	<i>ROI</i>
Real Estate	35%	\$ 350.000	8 %
Factoring with Judgments	25%	\$ 250.000	13 %
Mortgage Loans	16%	\$ 160.000	11 %
Taxi Loans	14%	\$ 140.000	12 %
Colombian Timber	10%	\$ 100.000	16 %
TOTAL	100 %	\$ 1.000.000	11,09%





TAILORED INVESTMENT PORTFOLIOS: EXAMPLE 2: U\$500K

<i>ASSET</i>	<i>%</i>	<i>USD \$</i>	<i>ROI</i>
Real Estate	30%	\$ 150.000	8%
Factoring with Judgments	40%	\$ 200.000	12%
Mortgage Loans	0%	\$ 0	0%
Taxi Loans	20%	\$ 100.000	11%
Colombian Timber	10%	\$ 50.000	16%
TOTAL	100%	\$ 500.000	11%

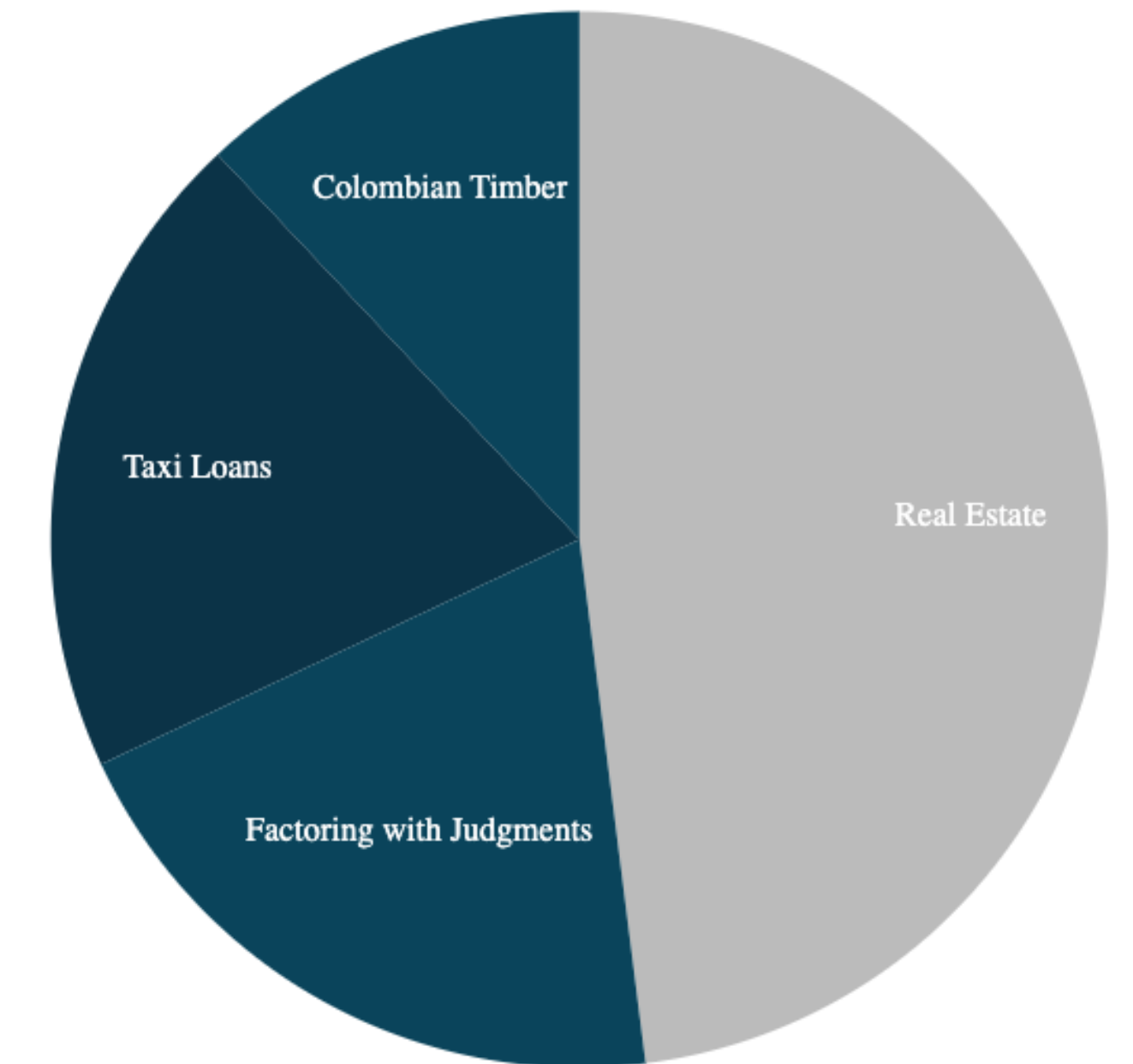




TAILORED INVESTMENT PORTFOLIOS

EXAMPLE 3: U\$250K

<i>ASSET</i>	<i>%</i>	<i>USD \$</i>	<i>ROI</i>
Real Estate	48%	\$ 120.000	8 %
Factoring with Judgments	20%	\$ 50.000	11 %
Mortgage Loans	0%	\$ 0	0%
Taxi Loans	20%	\$ 50.000	11 %
Colombian Timber	12%	\$ 30.000	16 %
TOTAL	100%	\$ 250.000	10,16%

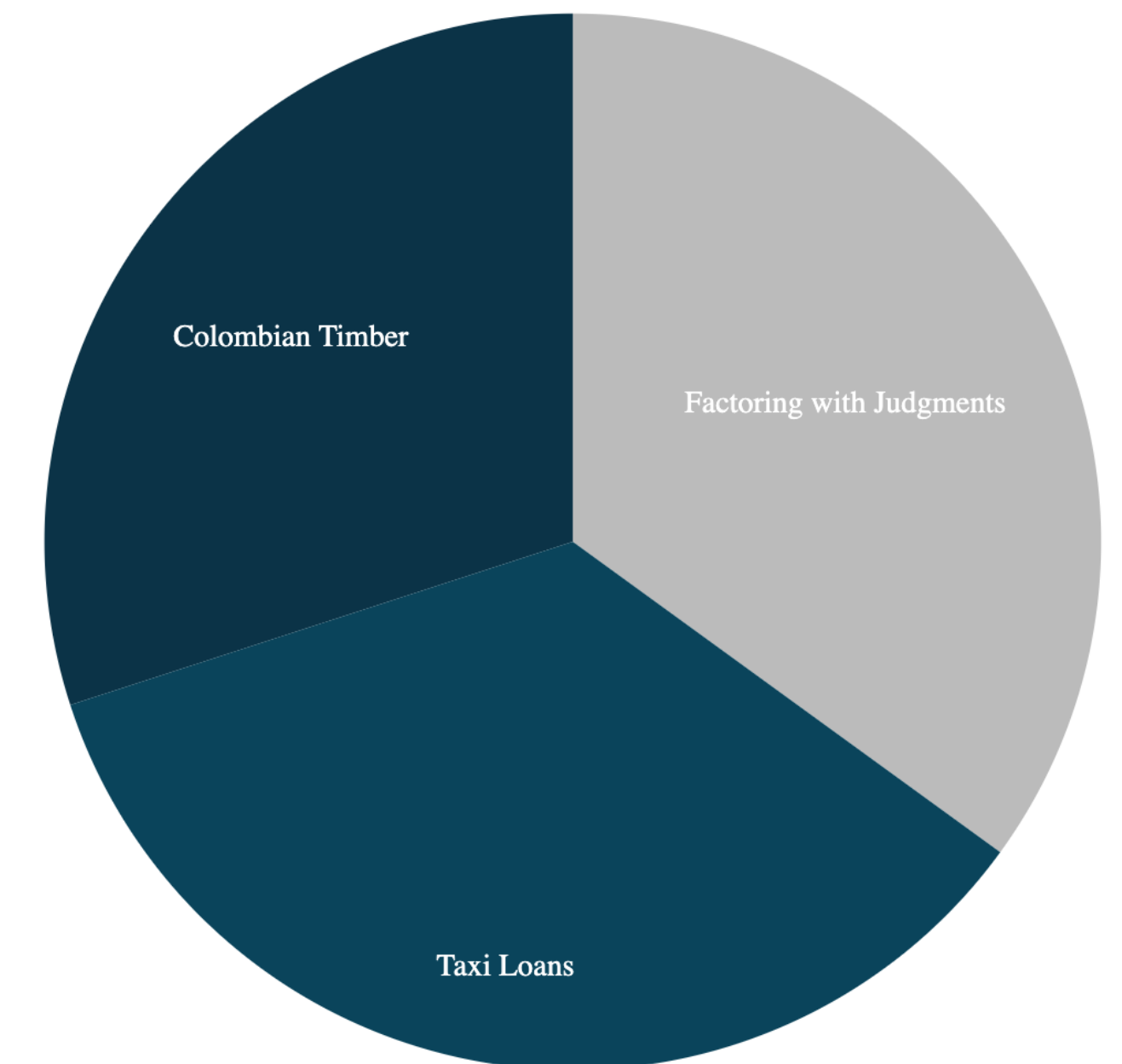




TAILORED INVESTMENT PORTFOLIOS

EXAMPLE 4: U\$100K

<i>ASSET</i>	<i>%</i>	<i>USD \$</i>	<i>ROI</i>
Real Estate	0%	\$ 0	0%
Factoring with Judgments	35%	\$ 35.000	10 %
Mortgage Loans	0%	\$ 0	0%
Taxi Loans	35%	\$ 35.000	10 %
Colombian Timber	30%	\$ 30.000	16 %
TOTAL	100%	\$ 100.000	11,80%





THANK YOU

www.gutierrezgroup.com

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10 YEARS OF EXPERIENCE · 1.800+ CLIENTS · 350+ INVESTORS

WE CARE ABOUT YOU

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