

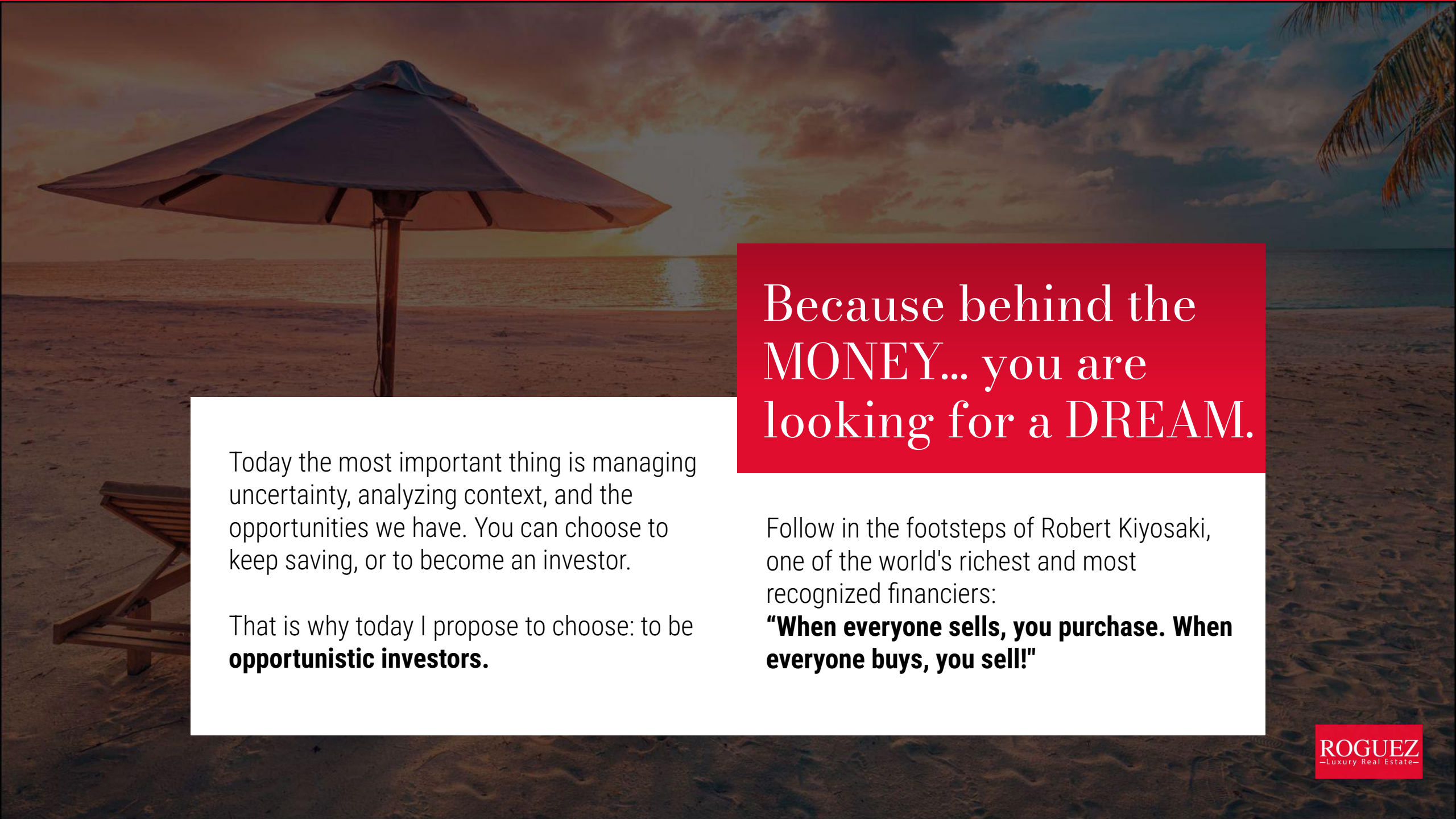


**ROGUEZ**  
—Luxury Real Estate—



Tips for the  
**INVESTOR**

An honest talk from your advisor to become a smart investor.

A beach scene at sunset. A large, dark-colored umbrella stands on the left side of the frame. In the foreground, a wooden lounge chair is partially visible. The ocean stretches across the middle ground, and the sky is filled with soft, colorful clouds. The overall mood is serene and contemplative.

Because behind the  
**MONEY...** you are  
looking for a **DREAM.**

Today the most important thing is managing uncertainty, analyzing context, and the opportunities we have. You can choose to keep saving, or to become an investor.

That is why today I propose to choose: to be **opportunistic investors.**

Follow in the footsteps of Robert Kiyosaki, one of the world's richest and most recognized financiers:

**"When everyone sells, you purchase. When everyone buys, you sell!"**

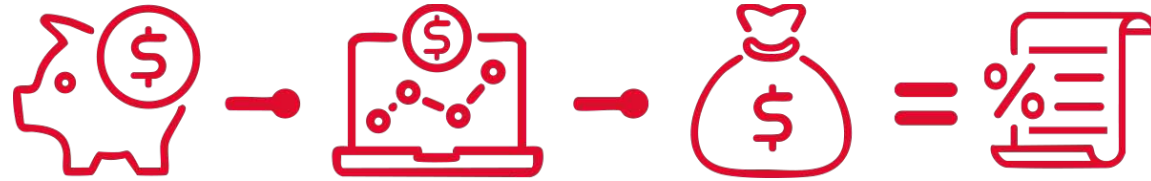
To get started...

The first step is: **GET INFORMED**

That is why at ROGUEZ we want to be your unconditional allies and give you tips to make a balanced decision, especially in a virtual world so overwhelmed with information that, instead of clarifying, it confuses even more.

So to answer you:

Why should you invest in such uncertain times?



Your savings

Inflation

Taxes

What you will actually have

This table helps to understand the main reasons, when we are talking about inflation. The exchange rate has skyrocketed, a percentage of the inflation rate between 5% and 6% is expected for this year, and adding taxes, the result is simple.

So we have to understand the following:

**SAVING:**

less money tomorrow,  
It will take me more  
time to recover from  
the crisis.



**WINTER:**

more money, it  
takes me less time  
and I do not suffer  
during a crisis.



A young man and woman are smiling and looking towards the right. The man is wearing a light blue button-down shirt and the woman is wearing a white top. They are in a bright, modern living room with a white shelf in the background.

## Where do I INVEST and WHY?

Be a DARING and  
Opportunistic Investor

Apart from the fact that real estate is a financial instrument at your disposal when investing, I can tell you that they **add two added values:**

**-Security**

**-Benefit of being able to enjoy it**

Other very useful financial instruments consist of investing in metals (like gold and silver) and entering the volatile world of the stock market, where you have to be a seasoned expert or trust someone who is, which is not easy to find. And even if you do, the aforementioned volatility does not always give you sufficient guarantees and therefore, you should be a very daring investor.

# How do you turn that risk into a great short term opportunity?

Save an amount of money, invest it in the stock market and keep it in mind as an amount of money that will not be available and that does not affect you.

You can choose to risk a few thousand dollar sin the stock market that you are eventually willing to lose and invest the money you are not willing to lose in real estate.

Now, I like to see real estate as a bank, with some precise advantages:



Convert your pesos into dollars: it is not subject to inflation.



Interest rates in the bank, in the world of real estate is called **CAPITAL GAIN**, and guess what? Does your bank give you **6%, 7%, 8%**? Welcome to the world of real estate. Under normal conditions it can generate a capital gain of **10% to 25%**.



In case of a crisis (like COVID-19), you can calmly double the percentage from **20%** up to **40%** on some occasions.



## Which of the "banking instruments" is the most convenient?

Consider the **return on investment** that you will have when renting out your property.

I give you a table as an example and for a second, let's imagine real estate as a bank.



**¡ Wow!** And I am not even considering inflation.

# How many risks do I run with INVESTING IN REAL ESTATE?

The answer is simple, like the stock market, the world of real estate requires **a lot of expertise** in various issues. That goes for legal issues, market tendencies, demand and supply forecast, profound knowledge of the market, the areas and many other topics. Expertise is obtained with courses, diplomas and above, all years and years of experience in the sector.

As real estate advisers, we have to constantly update ourselves.

All that research would take you months or even years.

So, just like investing in the stock market, you need an expert to guide you in your decision-making, the difference is that our advice is completely free and without obligation

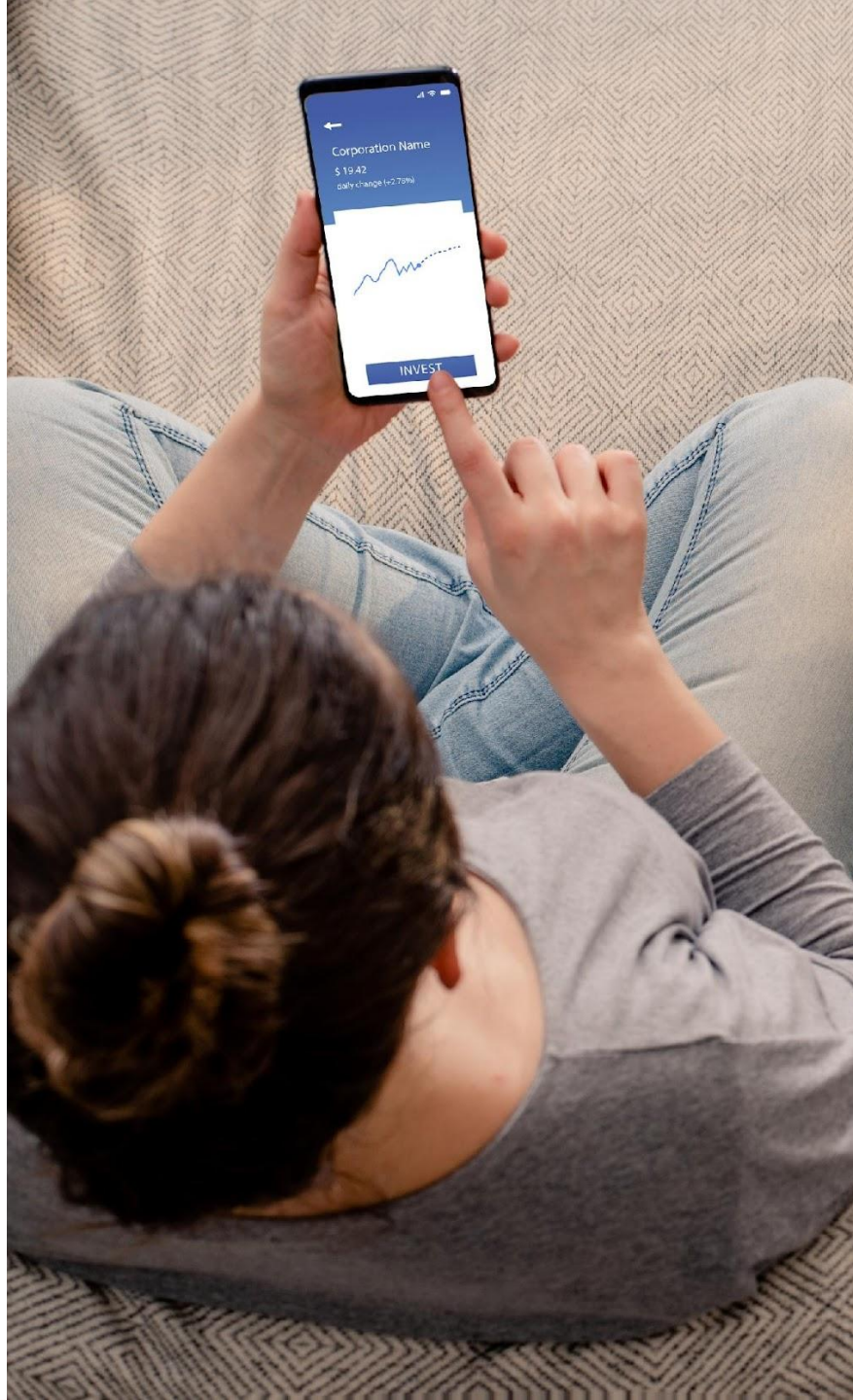


## Factors to consider to lower or CANCEL THE RISK?

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**Get advice from an expert** and above all from a solid company with a proven track record. So let me send you my personal history and trajectory in a second file.





## Basic tips for an **INTELLIGENT INVESTMENT**

- Go to companies that have a wide range of **options and types of financing** to help both small and large investors, to be able to choose the financing plan that suits you best.
- Obtain clear, **demographic data**, to know where to invest.
- Hunt opportunities

*"I always think that crises are huge areas of opportunity, don't miss out!"*



## HUNTING, HUNTING, HUNTING OPPORTUNITIES

Many developers and small companies that are new to this sector cannot cope with difficult situations where the market demand decreases drastically, such as the contingency situation that we are currently going through.

That is why they are forced to lower the price of their units a lot, to survive.

But BEWARE: DO NOT LET THIS MISLEAD YOU! You may find very cheap properties, however, take into account the location and the market, because the fact of NOT INVESTING IN A PREMIUM AREA will make you wonder in the future why your apartment is not being rented.

# Buyer Failures and **NEW OPPORTUNITIES TODAY**

I have had the opportunity to see many clients who have focused on the price and not the quality. Clients who were in love with a project but who preferred to go for a slightly cheaper Project, and now they are paying a high price to fix all the quality related problems.

*Other stories are those of clients who preferred to invest in less premium areas and now their property isn't rented as expected.*



## Look for a balance COST **vs** QUALITY

# 3 KEYS to a GOOD INVESTMENT



Invest in a solid company, with a track record, experience and success stories.



Invest in quality, because the dollars you save now will have to be spent later to fix failures, so you will not rent it out which in addition means income loss.



LOCATION! LOCATION! LOCATION! Location is key and one of the most important factors.



## INVESTING IN MEXICO OR THE UNITED STATES, what does history teach us?

Real estate in Mexico is an exciting investment opportunity when it comes to **PROTECTING YOUR MONEY DURING A RECESSION.**

During the great recession of 2008, which was centered around the real estate industry in the United States, the real estate sector in Mexico demonstrated its strength. Some facts: During this crisis, real estate sales in the **United States fell by 32% and properties lost their value by 52%.**

In **Mexico**, sales fell by 16% of course, but the properties did not lose value, on the contrary! they **gained 5%** during this period, according to the Federal Mortgage Society.

## Curious, isn't it?

**The reason:** Taking into account that the crisis in the United States was mainly due to an excess in the number of mortgages that caused a bubble in property prices, in Mexico there were much more robust and strict mortgage regulations.

# Mexico the best place to INVEST

That is to say, money isn't lent here to just anyone, basically mortgages are only available for those who can payit, and represent 11% of GDP, while in the US the number is 70%.

Mexico is a country in development, which the advantage that in the future a real estate investment can be protected from a recession.



## 3 Examples:

- 1) High migration to cities with less environmental impact, less pollution.
- 2) YOUNG PEOPLE promote vertical housing.
- 3) Greater availability of loans. The Bank of Mexico seeks by 2025 to double the loans for Mexicans through new financial products, therefore more people will be able to acquire a property. And where there is movement, there is a market!

# Some practical examples

What would have happened if in 2009, in the midst of the crisis, you had invested 1 million pesos in the Mexican Stock Market?

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Your ROI after 10 years would be  
close to 65%.

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On the other hand, if with that money you had bought a property in an area of average capital appreciation, your ROI would be 112% after 10 years.

And if you had invested in areas of HIGH VALUE such as RIVIERA MAYA.

Your ROI would have been 400%



Now that you know that it is a good time to invest ... YOU JUST NEED TO CHOOSE WHERE!

# In the RIVIERA MAYA ...

According to FORBES magazine, the Riviera Maya, and particularly TULUM, has been classified as one of the 10 most visited tourist destinations in the world.

## And what do you think?

We now know that we can change our lifestyle and go live in exotic places, being in close contact with nature, with less pollution, and true quality of life.

It would only be enough to ask you where you would like to be at this moment... and for the rest of your days.

## What do prefer?





A couple is walking away from the camera on a sandy beach towards the ocean. The man is on the left, wearing a white short-sleeved shirt and shorts. The woman is on the right, wearing a white long-sleeved top, light-colored pants, and a large wide-brimmed straw hat. They are holding hands. The ocean waves are breaking on the shore, and the sky is a mix of blue and orange, suggesting sunset or sunrise. The overall mood is romantic and peaceful.

You decide!

We are waiting for you in **Paradise!**

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