



ATM INVESTMENT SUMMARY

PFD V, LLC

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1. Executive Summary

The following summary provides a concise high-level summary overview of the pertinent investment points for an investment with PFD V, LLC (“PFD V”) in the public exchange space (kiosks interacting with consumers in ATM and advertising monetization). We are submitting this separately from the Private Placement Memorandum to separately discuss salient elements of investment and provide specific clarity on the high performing Metro Small-Mid Retail Portfolio return. This summary document focuses on providing key points, profiles, opportunities, risks and characteristics of the space.

1.1. ATM Investment / Monetization of Asset Overview

ATM MODEL OVERVIEW

Our core strategy is to participate in the mature and stable ATM space that has historically demonstrated strong operating margins. By accessing attractive real estate locations for ATMs, we also strategically position for capitalizing on next generation revenue opportunities through advertising monetization of ATM assets/location, thereby augmenting the core healthy surcharge operating margins.

ATM Ownership... PFD V owns the ATM assets and outsources the placement and management of ATMs to a qualified, third-party management company through “best in class” negotiated commercial agreements. These types of contracts have been historically owned and controlled by private equity or hedge funds that are attracted to this sector due to ATMs strong operating margins, and the tangible collateral of the hard-asset title to the ATM. A third-party management company may be an affiliate of PFD V or its affiliates.

The Role of the Management Company... A management company will source lucrative contracts and then provides a turnkey, plug and play, fully managed program for ATMs. All operating, maintenance, replacement, insurance, liability and general management are the responsibility of a management company. Management companies typically contract with Fiserv, Elan, CDS, etc for processing, Bancsource, Burroughs, ASI etc for maintenance, Loomis, Garda, Brinks, etc for the armored services, and US Bank and WSFS to provide the cash for ATMs.

Management Companies/Competitive Advantages... The management companies we contract are winning these lucrative contracts based on various strategic and competitive advantages as listed below. Following are a few of the competitive advantages of the management companies we contract that present a strong value proposition to merchant retailers:



- **Uptime/Service...** On average the management companies we contract perform above 98.8% continued operational status compared with the industry standard at less than 96%.
- **New and Compliant ATMs...** All ATMs in the portfolio are PCI, ADA and EMV compliant compared to over 20% of non-Financial Institutions ATMs in US that are not compliant.
- **Digital Media Screens...** For certain ATMs we can provide retail merchants short advertising slots on digital media screens as part of package to promote retail merchant in-store products/sales.
- **Monetization...** Sharing in monetization of ATM locations (paid a percentage of advertising revenue) through various monetization technologies.
- **Social Awareness...** Philanthropic opportunity as seen below for locations interested in social awareness. Management companies we contract have concluded through historical comparative field results and benchmarks that when wrapping ATM in the right charitable brand they will realize over 12% increase to usage and thus can provide a percentage of surcharge to charity and remain margin neutral.

Collateral/Security/Risk Management... The investment is backed with a hard asset (ATM Title) that has long usable life cycles. Additionally, we have negotiated assignment of the location agreements (where ATM is placed) in the event of a default by a management company we have contracted which have substantial market valuation thereby mitigating risk.

ATM Deployment Cycles... Deployment cycles generally take 65-75 days until ATMs are installed and operational at retail merchant location and will play out as follows. Capital is wired to the management company we contract on or around the 20th of each month. ATMs are then procured and shipped to warehouse by the management company. ATMs are then staged (upgraded to bank standard vaults, wraps installed, programmed for user options, implemented with monetization technology, etc.). ATMs are then shipped to a geo-specific warehouse where the installation company will pick up to install. Subsequent to installation, PFD V receives Bill of Sales inclusive of an ATM's serial number.

“CORE ATM FUNCTION” VIABILITY OVERVIEW

While we intend to monetize the ATM location with advertising revenue, the core financial model and practicable relevance of an ATM is very strong. While it's not typically our peer demographic that uses an ATM, there is a large demographic of people who are increasingly using ATMs. This demographic could be generally characterized under one or multiple of the following summary points:

- Underbanked or unbanked demographic
- Lack credit and thus credit card access
- Has credit capacity, however distrusts credit card given security and hack breaches evidenced by an uptick in usage with security breaches at larger retailers in the past few years
- Use ATMs for EBT debit cards which is growing demographic, especially in tier 1 cities*
- Use Prepaid debit cards as they fall under the underbanked or unbanked demographic**
- Use ATM for transferring funds or other bank functions in lieu of doing online given security concerns

*Electronic Benefit Transfer – government system for issuing welfare payments electronically, by way of debit card which recipients use to make purchases

**Approximately 9.9 million households are unbanked and use ATMs with prepaid debit cards, etc and approximately 25.6 million households are underbanked, which means they have a bank account; however primarily use AFS (alternative financial services) such as prepaid debit cards



Other users that generally do not fall in this demographic yet frequently use ATMs are those that:

- Are heavy cash users and use convenience of ATMs vs going into a branch
- Use ATM in lieu of bank branch given the migration from employers over the last decade to ACH of weekly paycheck. These users no longer go to a bank branch to cash payroll check biweekly, and now use ATM for convenience. ATMs are beginning to be considered a “bank branch in a box” as every bank is seeing branch traffic decreasing over the last decade thus increasingly embracing this kiosk model. Moreover, many banks now view an ATM as a bank vault on the street that can distribute cash and provide quick/easy access

Immediate and near future ATM users:

- We all know the popularity of a bank drive thru, however, drive thru options are only available during banking hours. An ATM replaces the need to go to a bank drive thru as it operates 24 hours a day, 365 days a year without the cost of employees
- Mobile access to ATMs, which we will have the future capability of implementing this technology into all our ATMs. This technology allows users to utilize ATMs to access cash using mobile phones versus traditional ATM cards

EMERGING TECHNOLOGY RISK OVERVIEW

There is inherent technology obsolescence risk with every investment, however, we have characterized the summary points below as to why the risk profile is quite low with ATMs, regardless of the legacy aspect of an ATM:

- **Ethnic groups in large Cities use as banking system** and will continue to do so
- **Majority of demographic using ATMs** will always use cash, regardless of other options
- **Monetary (cash) system is growing annually** regardless of new mobile technologies, etc.
- **Analysts project increase to ATMs** (bank branch in a box) over the coming years based on the economic system we are under and the growth to the lower and middle class that is forthcoming, as well as the increasing online security breaches

- **New Technologies Risk Assessment:**
 - ◇ **New mobile and other payment technologies** (apple pay, etc.) are primary risks for credit card companies, not ATM and cash users
 - ◇ **The current credit distressed demographic**, who are heavy ATM users, will have the same credit challenges with any new mobile or alternative technologies that they had with credit card access, thus will not change from using ATMs
 - ◇ **Adoption of any new disruptive technology** takes 5-7 years to hit stride and, in our continued due diligence, we are finding nothing on the horizon that could usurp ATM relevance.

ATM MONETIZATION OVERVIEW

While we are engaged in many different forms of ATM monetization, below provides some context in areas we are/will be monetizing.

- **Digital Media...** video screens on ATMs that are dual output capable and can provide weather and other news updates at bottom of screen, while providing streaming advertising on top part of screen
- **Bank Branding...** regional or national banks paying \$50-\$200/month for branding in strategic locations
- **Gift Cards...** working with hardware/software companies to integrate electronic gift card distribution into our ATM screens
- **Couponing monetization...** advertising on transaction receipts with bar codes that can be utilized as coupons for specific product discount (i.e. \$1 off a foot-long sub at Subway)
- **Digital Donations...** ATM providing opportunity for user to donate to favorite charity, and subsequently the charity will pay a small percentage of that donation back to us



The ATM core investment model generates surcharge revenue and provides a predictable and strong return however, various forms of advertising monetization will hopefully augment returns as we move forward in the coming years.

1.2. Financial Summary Overview

Metro Small-Mid Retail Portfolio

Overview of Portfolio: PFD V is comprised of small-mid retail in large metro areas. The vast majority are small chain c-stores and retail stores, bodega and sundry shops (deli/grocery stores in tier 1 markets), travel plazas and other high traffic locations. The locations are very attractive markets for national and regional ad campaigns for future potential monetization.

Most of these ATMs are replacing existing ATMs, and the management company we contracted has performed diligence on 24+ months of transactional data. This portfolio is blended which means that management company has aggregated all locations to normalize the return for investors thereby adjusting for performance variances of ATMs (location geo, seasonality, etc.) within the portfolio as you will find in Financial Terms section below. This will allow all investors in The Fund to have equitable returns.

Contract Terms PFD V is initially structured as \$31,200,000 with a potential additional phase 2 tranche.

Financial Terms (Please see the next page for more detailed financial projections)

100% Bonus Depreciation in the first year for the benefit of investors.

Projected Cash Flows and Depreciation Benefits for every \$104,000 Invested:

- **Monthly** – \$2,142
Annual – \$25,704
Term – \$179,928 (Not including depreciation impact)
- **Depreciation Benefit** – \$41,600 (Projected at 40% tax rate)
- **Advertising Revenue** – TBD (no advertising revenue was included in the projections to be conservative but investors may earn additional cash flow from future advertising revenue should it materialize)
- **Total Projected Returns, Including Depreciation** - \$221,528 (plus any residual value of ATMs)
- **For illustrative purposes**, attached under appendices you will find financial summaries which reflects the economics for Metro Small-Mid Retail Portfolio
- **Appendix A Projections** at \$104,000 invested reflects Bonus Depreciation in Year 1

1.3. Appendices

1.3.1. Appendix A – Small/Mid Retail Portfolio Financials - \$104,000 - 100% Bonus Depreciation in Year 1

PFD V, LLC ATM Portfolio Investment									
Investment Cash Flows for Small/Mid Retail Portfolio									
Model Scenario: PFD V - Portfolio Q, Fixed Rate of Portfolio (INVESTOR)									
Assumptions:									
Investment per Tranche	\$	104,000.00							
Monthly Payout per Tranche	\$	2,142.00							
Projected FMV of ATM @ EOC (7yr)	\$	3,000.00							
Income		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	7 Year Totals
ATM Surcharges	\$	25,704.00	\$ 25,704.00	\$ 25,704.00	\$ 25,704.00	\$ 25,704.00	\$ 25,704.00	\$ 25,704.00	\$ 179,928.00
Proximity Marketing	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Income	\$	25,704.00	\$ 25,704.00	\$ 25,704.00	\$ 25,704.00	\$ 25,704.00	\$ 25,704.00	\$ 25,704.00	\$ 179,928.00
***Expenses									
All inclusive agreement	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total Expense	\$	-	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Net Cash Flow	\$	25,704.00	\$ 25,704.00	\$ 25,704.00	\$ 25,704.00	\$ 25,704.00	\$ 25,704.00	\$ 25,704.00	\$ 179,928.00
Depreciation Impact (40%)	\$	41,600.00							\$ 41,600.00
Net Cash Flow with depreciation	\$	67,304.00	\$ 25,704.00	\$ 25,704.00	\$ 25,704.00	\$ 25,704.00	\$ 25,704.00	\$ 25,704.00	\$ 221,528.00
*CoC Rate of Return		24.7%							
**CoC Rate of Return with Dep		30.4%							
*ROR		10.8%							
**ROR with Dep		16.6%							
*XIRR		19.1%							
**XIRR with Dep		35.9%							
Payback in Years		4.05							
**Payback in Years with Depreciation		2.43							
Projected FMV of ATMs	\$	3,000							
Projected Depreciation @ 40%	\$	41,600							
Annual Surcharge	\$	25,704							
7yr Surcharge Return	\$	179,928	<i>*This model reflects investment in December and 1st return in January</i>						
7yr Surcharge, Depreciation & FMV	\$	224,528	<i>**This model assumes 100% bonus depreciation taken in Year 1 against passive income</i>						
Net Gain (less Investment)	\$	120,528	<i>***This model does not take into account any associated tax impact</i>						



KEY PRINCIPAL AND OPERATOR BIOS



Daryl F. Heller, CEO

Daryl Heller is an entrepreneur, founding more than twelve companies within the telecom, technology, agriculture, real estate, and energy sectors. Daryl is an innovative and highly respected leader, providing visionary leadership, strategic direction and serving as the lead on merger & acquisition activities within all of his business entities. Daryl is also a philanthro-capitalist, co-founding a humanitarian organization with seven business leaders from North America that works to rescue AIDS orphans in Africa.



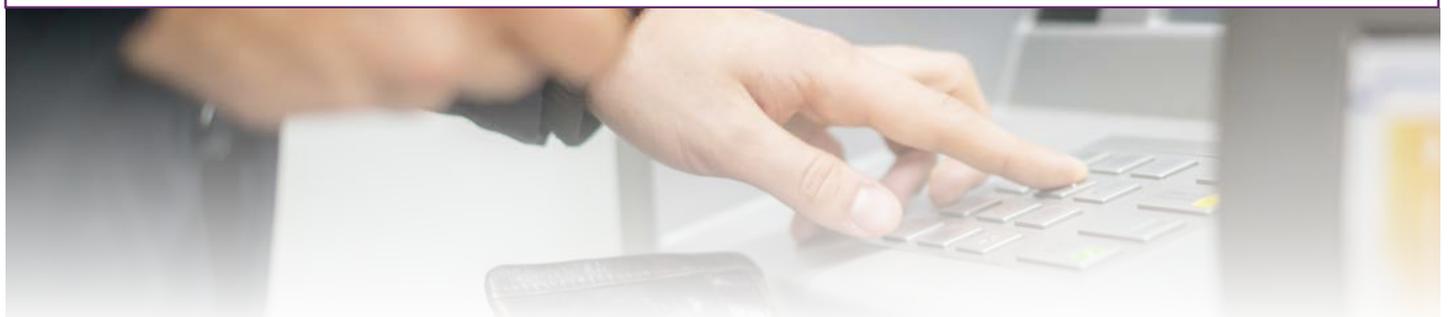
Jerry D. Hostetter, President

Jerry Hostetter has achieved many successful results throughout his career starting in the management and consultancy of swine farms. He developed a thriving entrepreneurial management company in 1993, in his area of expertise, which he sold to Hatfield Meats in 2004. Jerry has traveled extensively throughout the United States, Canada and the Far East on a wide range of consultancy and trade missions with corporations as well as former Pennsylvania Governor Tom Ridge.



Will Powers, Fund Manager

Will Powers acts as the Fund Manager for Prestige Investment Group. Will has successfully merged his experience in US banking and federal procurement/regulation with strategic partnerships to create fluid, cost-effective solutions to modern challenges. As Fund Manager, Will spearheads the campaign to continuously enhance investor relations through internal/external analytics and clear, concise, secure communication. With more than \$100 million under management, and growing, Will remains tirelessly committed to win-win outcomes.





Dave Zook - Founder and CEO - The Real Asset Investor

Dave is a successful Business owner, Syndicator and an Investment and Tax Strategist. He has acquired more than \$250M of Real Estate since 2010 which include several thousand Multi-family apartment units, multiple large institutional grade Self-storage facilities and Cleaner Energy Carbon distillation units which produce pharmaceutical grade oil and liquids. His team is also one of the top 5 ATM operators in the country. Dave and his wife Susan along with their four children live in Lancaster, PA.



Jack Barry - Portfolio Manager - The Real Asset Investor

Jack serves as Portfolio Manager for The Real Asset Investor and has a strong background in financial analysis and real estate acquisitions. Jack has worked for some of the nations top Self Storage acquisition firms and operators where he was mainly responsible for the valuation of potential acquisitions across the country. He has assisted in the acquisition of more than \$450M in Self Storage properties. Along with working on the acquisition side of the business, he also has experience working for one of the nation's top Third-Party Management platforms in the Self Storage industry. At The Real Asset Investor, Jack is responsible for monitoring current investments within the portfolio. He consults both current and potential investors to help them understand the intricacies of the different investment opportunities offered by the firm.

For more information, please email:

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