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OUR PURPOSE

Population concentration and housing shortages in major cities are nothing new. However, there is now an urgent need to optimise urban spaces and better integrate societal and environmental developments.

It is therefore necessary to reorganise living spaces by bringing homes closer to economic areas, while promoting social diversity and rethinking the use of resources.

Convinced that financial performance and social and environmental impacts must work in tandem, we are working to create sustainable and responsible economic value.

FINANCING URBAN TRANSFORMATION



According to our analysis, residential real estate is more than ever a resilient asset class that meets the needs of savers looking for investments in tangible, long-term assets that offer an optimal risk-return tradeoff. Sharing the performance of new residential real estate, securing investments and investing in sustainable and understandable assets: the fundamentals of Horizon AM since 2010*.



SOLUTION

Directing both private and institutional investments towards the production of a new generation of housing through strong synergies with real estate operators.



ACTIONS

We have developed a range of solutions that meet a variety of asset management objectives such as accumulation (shares and equity stakes) or to supplement income, as well as dedicated solutions (alternative investment funds, corporate treasury, professional funds, club deals, etc.).



*Investments offered by Horizon AM are not guaranteed and present a risk of capital loss. The liquidity of the products is not guaranteed.

Learn more 渊

A GLOBAL STRUCTURING TO MAXIMISE OUR IMPACT

Horizon AM's ambition is to allow private and institutional investors to benefit from the performance of real estate development. To this end, Horizon AM creates and manages investment solutions in which investors bring capital that will be lent to developers to finance their programmes.

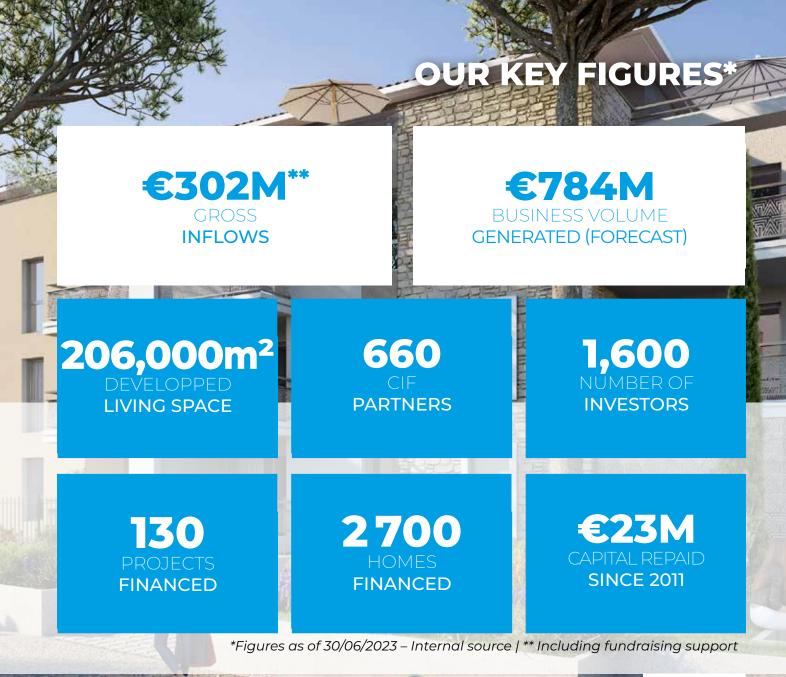
The particularity of Horizon AM: financing the development phase of projects, mainly the purchase of land, and to be the sole funder in order to benefit from real protection on the financed asset.

Horizon AM is involved in all phases of a project: design, financing, project management and marketing. Our supervision in all key positions ensures that we have control of the real estate value chain and thus strengthens the security of investments.



* The service providers on which the Company and the project companies may rely in the context of their operations, particularly in terms of development and communication, may be members of the Horizon group. In order to better manage the potential risks of conflicts of interest resulting from this situation, the Manager has in particular created a procedure relating to the prevention of conflicts of interest, detailing the measures taken during the selection of service providers and providing for competition between the Manager's service providers, so that they are not necessarily members of the Horizon group.







COMPLEMENTARITY BUSINESS EXPERTISE...

Horizon AM offers, among other things, savings solutions focused on useful housing.

The Company through its investment vehicles, audits, selects, finances and monitors real estate transactions through intra-group or external operators. It manages its investments so that the risk-return ratio, according to our analysis, is as optimal as possible for the investor.



...IN A WORLD OF REAL ESTATE WITH SOCIAL

CO-LIVING RESIDENCE

Optimising space for harmonious community living

Co-living is a promising residential concept, between managed housing and open-plan living. Co-living (with "co" being short for "community") can be broken down into three approaches according to the typology of the players and those of the underlying assets: co-living residence, multi-cellular co-living and co-living apartment sharing.

NURSING HOME

Fighting against medical desertification in the regions

Horizon AM provides effective and concrete solutions in the fight against territorial inequalities in access to care by financing operators specialising in the production of "turnkey" nursing homes.

SERVICED RESIDENCE

Extending independence with integrated services

In order to meet the new expectations of seniors citizens, Horizon AM finances managed residences for indepedent seniors citizens. The residences are made up of warm and modern apartments, which combine security and adapted services.



IMPACT

PRIME ASSETS

Bringing together top-of-the-range services in exceptional locations

Prime assets are located in the most sought-after geographical areas. Horizon AM focuses on financing properties in quality locations, with the best technical features, according to our analysis.

SEPARATION OF BARE OWNERSHIP

Developing social housing

Horizon AM has developed expertise in separation of bare ownership for social landlords, giving them access to a high-quality stock of social housing.

SUBSIDISED HOUSING

Reducing inadequate housing in large cities

Horizon AM develops subsidised housings sold in blocks to social landlords in order to increase the supply of rent-controlled housing for the most vulnerable sections of the population.

SOLUTIONS FOR ALL INVESTOR PROFILES

ALTERNATIVE INVESTMENT FUNDS (AIFS)

Horizon AM creates Alternative Investment Funds that are subject to AIFM Directive 2011/61/EU and meet certain conditions, including raising capital from investors in order to invest it, in accordance with a defined investment policy, in the interest of these investors.

ELIGIBILITY FOR THE TRANSFER MECHANISM (150-0 B TER)

By contributing all or part of the shares of a commercial company to a holding company set up for the purpose, the investor will be able to benefit from a tax deferral and then an exemption on the capital gain realised if the shares held in this holding company are sold more than three years from the date of the contribution.

SHARES ELIGIBLE FOR EQUITY SAVINGS PLANS (PEA AND PEA/PME) OUTSIDE IFI SCOPE

While investing in tangible assets, Horizon AM's solutions allow the investor to benefit from the taxation of securities, which is more advantageous than that of real estate. Some solutions make it possible to invest as part of a PEA or a PEA-PME equity savings plan.

INVESTMENT SOLUTIONS FOR PROFESSIONALS

Horizon AM specializes in creating investment vehicles tailored to the specific characteristics of a professional investor.



Discover all our investment solutions

ALL INVESTMENTS INVOLVES RISKS

KEY RISKS:

- Risk of capital loss Liquidity risk
- Market risk
- Debt risk
- Tax risk
- **Counterparty risk**
- Discretionary management risk

All our investment vehicles detail the risk factors in their respective documentation

A RIGOROUS SOURCING STRATEGY

Horizon AM implements a strict analysis policy in the selection of assets that will be financed thanks to the complementarity of its poles and knowledge of real estate activities. Horizon AM experts select each investment based on the overall strategy of the funds under management and their management objective.



To control the risks associated with real estate development, Horizon AM pays particular attention to the following elements in its investment strategy :

RIGOROUS SELECTION AND MANAGEMENT OF PROGRAMMES

Most solvent areas where demand exceeds supply (Greater Paris region, Lyon area, PACA). An investment committee to select projects after comprehensive studies and due diligence. Commercial, technical and financial follow-up. Access to general meetings and

voting rights. Management by one of the

companies of the Horizon group.

DIVERSIFICATION AND POOLING OF INVESTMENTS

Over a period of 2 to 7 years, the investment vehicle simultaneously and successively finances different developers in a number of projects, in a variety of geographical areas. According to our analysis, this diversification optimises the risk/ return ratio.

ALL PROJECTS BENEFIT FROM A SECURITY PACKAGE*

A unilateral promise of sale from the project company to the investment vehicle, at the nominal price: the added value of the project is the building permit. In case of failure of the developer, the investment vehicle would recover the financed land, but also the building permit. This mechanism strengthens investor protection.

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DEDICATED EXPERTISE AT THE SERVICE OF INVESTORS

Horizon AM has developed an in-depth understanding of the issues involved in real estate development and provides tailored solutions to operators of all sizes, enabling them to concentrate on their core business. Thanks to a qualified ecosystem, Horizon AM supports real estate players in auditing, selecting and managing their investments..



STRUCTURING OF REAL ESTATE SAVINGS SOLUTIONS

An investment fund is made up of money contributed by investors, managed by a fund manager. Investing in an investment fund allows you to obtain shares in a company commensurate with your investment.

Horizon AM structures each of its funds according to an objective, strategy and level of risk.

COLLECTION AND MANAGEMENT OF INVESTMENT FUNDS

At Horizon AM, investors and fund managers are committed to the same principles. We contribute to the local economy and share the added value of our investments. Horizon AM's ambition is to allow its investors to benefit from the performance of real estate development. Our cross-functional offering of equities and bonds allows our retail clients to invest from €10,000.



SOURCING AND SELECTION OF PROJECTS

Horizon's strategy and sourcing expertise have enabled us to identify a growing number of investment opportunities selected for their potential performance and positive impact. In the most solvent areas, where demand outstrips supply, with quality locations.

COMPLIANCE MANAGEMENT

Horizon AM was approved as a portfolio management Company in 2016, under no. SG-16000018. In practice, it must comply with the regulations governing its activities.

COMMUNICATION OF ACTIVITY REPORTS

We build trust with our investors through transparent financial statements, participation in General Meetings and transparent information on our activities, in particular through quarterly reports on each investor's real estate portfolio.

GREATER CIVIC

In addition to our desire to create economic performance for our investors, we are committed to selecting projects that take into account the vision of stakeholders, including end-users, local authorities and others.

The impacts of our real estate projects are an integral part of our selection criteria, and we are working to formalise this commitment by signing up to the relevant charters.

Convinced that profitability, social and environmental impacts must work in tandem, we are working to promote our responsible and innovative approach to real estate, by actively participating in the working groups of industry associations. To reinforce the relevance and coherence of our investments, we call on recognised experts who challenge our managers in their decisions on each new project.

Horizon AM has been an adherent to the PRI since 2018 and is committed to integrating Environmental, Social and Governmental issues into its real estate asset selection policy. In addition, HORIZON AM manages an investment fund called HORIZON IMPACT Compartment France Habitat, which it has chosen to classify as Article 8 within the meaning of the SFDR Regulation.

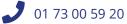








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