



ARM Terra

...a firm investment

FARA PARK | ADIVA | BEECHWOOD ESTATE | IJU CROSSTOWN MALL | OLUWOLE URBAN MARKET

ARM

ARM Terra

Another market first from ARM Investment Managers (ARM)

“*ARM Terra*” is a collection of prime commercial and residential properties in customised, affordable packages offered in a *single and convenient transaction*. ARM Terra is the newest product from ARM, following a line of successful real estate products.

ARM Terra packages include residential serviced plots, home “shells”, houses; commercial market stalls and shops.

THE “ <i>ARM TERRA</i> ” ADVANTAGE	FEATURES OF ARM TERRA
<ul style="list-style-type: none">• Opportunity to build a portfolio of real estate assets in one transaction• Affordability and Convenience<ul style="list-style-type: none">• Flexible payment plans that reduces the burden of a one off payment• Financing options• After sales value added services• Diversification<ul style="list-style-type: none">• Property mix offers you assets across different segments of the real estate sector• Potential for capital appreciation on the properties, and an opportunity to generate good rental income• Attractively priced real estate developments• Immediate rental income generation	<ul style="list-style-type: none">• Residential properties in gated communities on the fast developing Lekki-Epe Axis• Commercial properties with purpose built shopping mall designs, located in key central business districts across central Lagos Island and on the mainland• Financing Options - including self and other finance, via bank loans or partial ARM financing• After Sales Value Added Services, offered under the new ARM Real Estate Portfolio Management Service:<ul style="list-style-type: none">a. Property Finishingb. Property Managementc. Property Salesd. Tenant Search & Selection

“Only ARM provides Real Estate Assets to build a portfolio, and empower YOU”!

Portfolio Management Service

ARM Real Estate

ARM Terra is offered by Asset & Resource Management Company Ltd (“ARM”), an integrated, diversified financial services firm that specialises in the provision of asset management, financial advisory, real estate, project finance, infrastructure development, and trust services. At ARM, we are continuously providing innovative, value added products and services to meet our clients’ investment needs.

Our new ARM Real Estate Portfolio Management Service allows you to streamline your real estate portfolio management activities, including oversight of day to day property management - leave the work to our portfolio managers to provide after sales services, periodic portfolio reports, market updates, advisory services, and more.

Opportunities abound in the mid range residential and commercial segment...ARM Terra enables you to share in these bounties

TRADITIONAL PROPERTY ACQUISITION

- Multiple transactions, agents and fees



ARM TERRA OFFERING

- A diversified portfolio of commercial and residential properties in one convenient transaction and at affordable prices



For over 15 years, ARM has assisted individuals and institutions to realise their investment ambitions, consistently returning significant value to shareholders.

Commercial

Properties in the packages

Market stalls, K-klamps, and Cross town mall shops...

Oluwole Urban Mall, part of an emerging central business district in the redeveloped Oluwole area of downtown Lagos, Iju cross-town mall in Agege, by Pen Cinema... Prime commercial developments already in high demand – commerce is alive in Lagos, today and always. These real estate assets potentially command approximately 9% rental yield.

- Oluwole Urban Market–Lagos Island, 630 unit modern market
- Iju Cross Town Mall–Agege, 141 unit shopping plaza

OLUWOLE URBAN MARKET, LAGOS ISLAND

- Located in the commercial business district of Lagos Island
- Designed as a fully integrated modern retail and commercial complex supported by first class facilities, which includes professional facilities management, standby generators and ample parking spaces
- The market will be a four level concrete structure with 390 shops/ stalls, and 240 K-klamps
- Expected project delivery date: August 2009



IJU CROSS TOWN MALL, AGEGE

- Located on Iju Water Works Road, Agege - close to Pen Cinema
- Designed as Strip Mall (lock up shops), with over 400 shops
- Features of the mall include professional facilities management, standby generators, and ample parking spaces
- Expected project delivery date: June 2009



Residential

Properties in the packages

Serviced plots, home 'shells' (allows customization of internal finishing), or completed housing units

BEECHWOOD ESTATE, LEKKI – EPE EXPRESSWAY



- Located at Km 35, Lekki–Epe Expressway
- A gated estate comprising residential and commercial plots
- The Estate has good infrastructure - road network, power and water supply network, and drainage channels
- Over 900 plots of land sold
- Ideal for value preservation as well as future or immediate development of residential homes
- Expected delivery date : Immediate

ADIVA PLAINFIELDS, LEKKI – EPE EXPRESSWAY

- Located at Km 35 Lekki-Epe Expressway
- Gated residential estate
- Comprises approximately 300 serviced plots (450 square meters each) and 1,250 homes (of various types)
- Featuring first class infrastructure, professional facilities management and 24 hour security arrangement
- Expected project delivery date (Phase 1): July 2010



FARA PARK, LEKKI – EPE EXPRESSWAY

- Located at Km 26 Lekki-Epe Expressway, immediately after Ajah.
- Gated residential estate with various home types
- Great infrastructure, professional facilities management, 24hour security services, and recreational amenities i.e. swimming pool, tennis courts
- Potential rental income from N1 million per annum
- Expected delivery date : December 2009



Buying into ARM Terra

Options to help put Real Estate Portfolio ownership into your hands...



ARM Terra packages constitute a unique mix of diverse, high demand commercial and residential properties; across Lagos mainland, central city, and along the rapidly developing Lekki-Epe Axis. As projects progress, and the Lagos State 'Lekki Master Plan' unfolds, it is clear that indeed the "Lagos New Town" is born. The thriving Lekki-Epe axis, with ongoing visible road infrastructure development, is the future of quality living in Lagos... your prime real estate resides within this Lagos New Town – Adiva Plainfields, Beechwood Estate, and Fara Park.

Benefits

- Investors have the option of making monthly contributions
- First 100 investors qualify for the option of ARM financing for the last 20% payment

PACKAGES

ARM Terra comes in various package options, with a unique mix of commercial and residential properties at staggered price points, starting with the "ARM Terra 15 – to "ARM Terra 75". (Full details in ARM Terra Package Options insert sheet).

**Properties in packages subject to change based on availability*

FLEXIBLE PAYMENT PLANS

12 MONTH PAYMENT PLAN

20% 20% 20% 20% 20%

Initial Deposit	Month 3	Month 6	Month 9	Month 12
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18 MONTH PAYMENT PLAN

20% 20% 20% 20% 20%

Initial Deposit	Month 6	Month 12	Month 15	Month 18
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At ARM we understand ambitions. We are passionate about creating opportunities that help transform ambitions into reality.

Realising Ambitions - for you, for your family!



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