MONEY PROTECTS CAPITAL
LIMITED · DIFC

DIFC · DUBAI · UAE

EQUITY RELEASE SERIES · PUBLICATION NO. 01

Double Rental™

One property. Two institutional income streams. A regulated framework for unlocking dormant real-estate wealth — without selling, refinancing, or sacrificing ownership.

STREAM 01

Rental income · continues

STREAM 02

AAA capital-protected · begins

INTELLIGENCE

MONIDR AI

DOUBLE RENTAL™

Equity release · dual income

~12% blended target
100% capital-protected
AED 0 out-of-pocket

DFSA CATEGORY 3C · LICENCE CL7741

INSTITUTIONAL PRODUCT PUBLICATION

2026 EDITION · CONFIDENTIAL

The most productive real-estate market on earth still leaves its equity idle.

Dubai residential property delivers gross rental yields of 6.3–6.9% — two to three times London or New York. Yet for the vast majority of owners, that is where productivity ends: the capital value itself, often 90% of total wealth, generates nothing. Double Rental™ is Money Protects Capital's regulated response — an equity-release architecture that converts dormant property value into a second, capital-protected income stream while the first stream, rental income, continues untouched.

~12%

BLENDED TARGET YIELD

Rental (~6%) plus AAA structured income (~6%), illustrative and subject to structuring.

100%

OWNERSHIP RETAINED

Title remains in the client's name through every cycle. Principal deployed at 100% face value.

AED 0

OUT-OF-POCKET COST

All structuring, registration and facility costs are absorbed within the structure.

IN THIS PUBLICATION

MONIDR ANALYSED

Across modelled owner profiles, MONIDR estimates that a typical unencumbered Dubai property holds **4–8 years of household income** in equity that produces no cash flow. This publication sets out the regulated mechanism for putting it to work.

Conventional finance offers property owners three doors. Each one closes value.

An owner of unencumbered UAE real estate who wants liquidity has historically faced a forced trade-off: give up the asset, take on debt service, or accept idleness. None preserves both ownership and cash flow.

DOOR 01

Sell the asset

Full liquidity — at the cost of the asset itself, its future appreciation, and its rental stream. A one-time exit from a compounding market.

OWNERSHIP LOST

INCOME ENDS

DOOR 02

Borrow against it

A conventional mortgage or loan releases cash but attaches a monthly EMI — converting a productive asset into a monthly liability on the household or business.

EMI BURDEN

RATE EXPOSURE

DOOR 03

Hold and wait

The default choice. Rental income continues, but the capital value — typically the bulk of total wealth — remains structurally idle, eroded in real terms by inflation.

EQUITY DORMANT

REAL EROSION

THE FOURTH DOOR · DOUBLE RENTAL™

Release the equity into capital-protected instruments. Keep the title. Keep the rent. Add a second stream.

Ownership	RETAINED
Rental stream	CONTINUES
Second stream	BEGINS
Out of pocket	AED 0

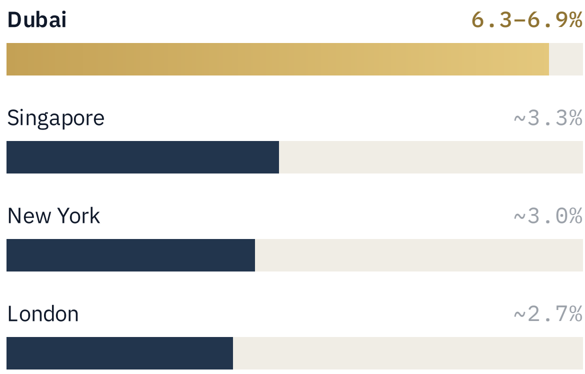
MONIDR DETECTED

For owners entering their sixties, the equity trap compounds: the asset is largest precisely when income needs rise. Double Rental™ is structured to serve seniors, NRIs, family offices and corporates alike.

Dubai is the highest-yielding major property market. The opportunity is to make it pay twice.

GROSS RENTAL YIELD · MAJOR MARKETS

% P.A. · INDICATIVE



SOURCE: GLOBAL PROPERTY GUIDE, Q4 2025 · COMPARATORS INDICATIVE

AED 650–700B

D33 FDI TARGET · DUBAI ECONOMIC AGENDA

D33 explicitly targets transforming UAE property into a yield-generating, institutionally structured asset class — the policy tailwind behind regulated equity release.

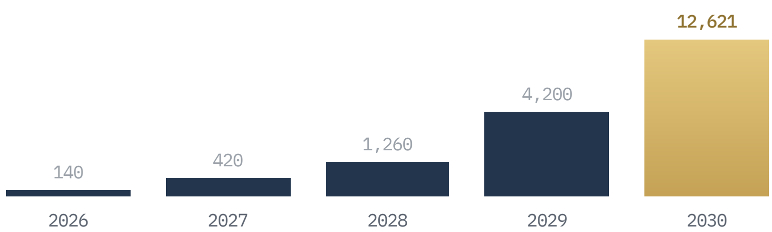
~50%

RESIDENTS CITING COST-OF-LIVING STRESS

Capital-protected supplementary income keeps families financially anchored in the UAE. Source: Khaleej Times national survey, 2024.

PROJECTED EQUITY-RELEASE ADOPTION · UAE

CLIENTS · CROWE MAK BUSINESS PLAN



AED 4,502M

projected segment revenue by 2030 — a market forming around a need conventional lenders cannot serve.

ADOPTION CURVE ILLUSTRATIVE OF PLAN TRAJECTORY · 2030 FIGURES PER CROWE MAK BUSINESS PLAN

Not three products. One financial operating system for property wealth.

Each MPCL innovation addresses a distinct phase of the property owner's balance sheet — relief, growth, and stability — orchestrated by a single intelligence layer.

PHASE 01
RELIEVE

Mortgage EMI Sleeping Period™

Preserve cash flow. MPCL settles the bank loan; EMI pauses for up to 60 months. No forced sale.

INNOVATION NO. 2

THIS PUBLICATION

PHASE 02
UNLOCK

Double Rental™

Unlock dormant wealth. Equity released into AAA capital-protected instruments; a second income stream joins the rental stream.

INNOVATION NO. 1

PHASE 03
STABILIZE

Fixed EMI for Life™

Stabilize future payments. Pooled notionals access institutional swap pricing; the EMI locks for the life of the loan.

INNOVATION NO. 3

POWERED BY

MONIDR AI · the intelligence layer

Continuously reads property value, dormant equity, mortgage load and rate sensitivity — routing each client to the right phase, with full projections in OptimizerAI™.

ANALYSE → RECOMMEND → SIMULATE

SHARED FOUNDATION
DFSA-regulated entity · ISDA / CSA documentation

SHARED PRINCIPLE
AAA capital protection · principal at face value

SHARED PROMISE
Zero out-of-pocket · ownership always retained

How one asset becomes two income streams — without changing hands.

PROPRIETARY STRUCTURE · MPCL WEALTH ENGINE

ORIGIN

Your property

Unencumbered UAE real estate · title retained 100%

≤80% LTV

RELEASE

Equity released

Banking partners · governed by ISDA Master Agreement & CSA

STREAM 01 · RENTAL ~6%

Existing tenancy continues uninterrupted; services the facility cost — net cost to you: zero.

STREAM 02 · AAA STRUCTURED ~6%

Released equity deployed into AAA-rated, capital-protected structured products.

RESULT

~12% blended target yield on property value — illustrative, before structuring specifics; full ownership retained throughout.

WHAT NEVER CHANGES

- Title deed remains in your name for the full cycle
- Tenants, leases and rental collections continue as before
- Principal held at 100% face value in AAA instruments

WHAT BEGINS

- Stream 02 income accrues from AAA deployment (~6% p.a.)
- 5-year standard cycle, with rollover extension to 15 years
- Live position monitoring in MONIDR / OptimizerAI™

Five stages. One signature. No paperwork to begin.

01 Digital application via OptimizerAI™

CLIENT · MINUTES

Eligibility check at app.moneyprotects.com/optimizerAI. KYC, AML, valuation and title-deed verification complete digitally — MONIDR pre-screens your position before any document is requested.

02 MPCL structures the equity release

MPCL · BANKING PARTNERS

Banking partners release up to 80% LTV against the unencumbered property. ISDA Master Agreement and CSA documentation govern the structure. You sign once.

03 Deployment into AAA instruments

TREASURY · STREAM 02 BEGINS

Released equity is invested in AAA-rated, capital-protected structured products. Stream 02 income (~6% p.a.) begins accruing from deployment.

04 Rental stream services the facility

AUTOMATIC · NET COST ZERO

Stream 01 — existing rental income (~6% p.a.) — continues uninterrupted and services the facility cost. Nothing is drawn from your wallet.

05 Dual income · cycle & rollover

5-YR CYCLE · ROLLOVER TO 15 YRS

Both streams run simultaneously at ~12% blended target yield. At each 5-year maturity you may roll into a new cycle — compounding zero-coupon discounts across up to 15 years.

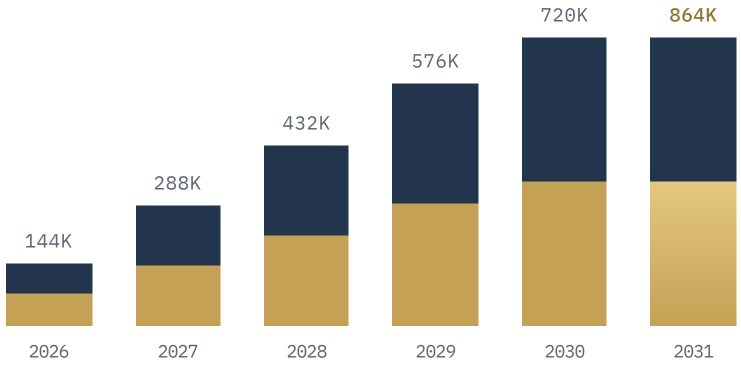
MONIDR RECOMMENDS

Owners with tenancy renewals inside the next 6 months typically sequence application ahead of renewal — locking Stream 01 continuity before the cycle starts.

A worked example: AED 1.2M property, five-year cycle.

CUMULATIVE DUAL-STREAM INCOME · 2026–2031

AED · MONIDR SIMULATED · ILLUSTRATIVE



AED 144K / yr

combined annual income on an AED 1.2M property — Stream 01 + Stream 02 at ~6% each.

RENTAL · AAA

ILLUSTRATIVE · SUBJECT TO ELIGIBILITY AND STRUCTURING · NOT A FORECAST OR GUARANTEE

30–94% 5-YEAR ROI UPLIFT RANGE

Across 6–7 rollover cycles over a 10-year horizon, compounding of zero-coupon bond discounts and recurring rental flows delivers an IRR materially above single-cycle deployment.

AED 0 NET COST · GENUINELY ADDITIVE

Rental income fully services the underlying facility. The second stream is not eaten by interest — every dirham of Stream 02 is incremental income.

Every position in this framework is modelled before a single document is signed.

MONIDR · WEALTH INTELLIGENCE TERMINAL

SESSION · ILLUSTRATIVE READ-OUT

EQUITY SCAN · SUBJECT PROPERTY

MARKET VALUE	AED 1.20M
RELEASABLE ≤80%	AED 0.96M
CURRENTLY PRODUCTIVE	RENT ONLY

> MONIDR DETECTED: AED 0.96M
DORMANT EQUITY · DEPLOYABLE

POSITION METRICS

~12% BLENDED YIELD	A+ PROTECTION SCORE
76 FIN. HEALTH INDEX	STRONG OPPORTUNITY SIGNAL

> MONIDR RECOMMENDS:
PHASE 02 · DOUBLE RENTAL™

SCENARIO RUNNER · STREAM 02 PATHS

CONSERVATIVE	4.0% P.A.
BALANCED	6.0% P.A.
AGGRESSIVE	8.0% P.A.

> MONIDR SIMULATED: 20 MARKET
PATHS · FULL RUN IN OPTIMIZERAI™

DXB YIELD 6.3–6.9% ▲ AAA SPREAD STABLE ◆ D33 FDI AED 650–700B ▲ EQUITY-RELEASE ADOPTION RISI

MONIDR ANALYSED

Your property value, dormant equity and yield potential — before you commit to anything.

MONIDR FORECASTS

Cycle-by-cycle income under conservative, balanced and aggressive paths — with every cost visible.

MONIDR MONITORS

Live position health across the full cycle inside OptimizerAI™ — app.moneyprotects.com/optimizerAI.

Five layers stand between your capital and the market.

LAYER 01	**Regulatory perimeter**	DFSA Category 3C Credit Licence CL7741 (DIFC) · mainland entity MPFS under SCA Licence 1314415	SUPERVISED
LAYER 02	**Legal documentation**	All derivatives governed under ISDA Master Agreement with Credit Support Annex (CSA)	DOCUMENTED
LAYER 03	**Instrument quality**	Deployment restricted to AAA-rated, capital-protected structured products · principal at 100% face value	PROTECTED
LAYER 04	**Independent validation**	Pre-money valuation by Crowe Mak · transaction advisory by Baker Tilly International	VALIDATED
LAYER 05	**Client integrity controls**	Full KYC / AML / CTF screening on every application · digital audit trail from first interaction	SCREENED

INTELLECTUAL PROPERTY

The Double Rental™ innovation model is registered with INTEROCO and the UAE Ministry of Economy, with international protection through European Depository Berlin and the Berne Convention.

WHAT WE DO NOT PROMISE

Yields are targets, not guarantees. All figures are illustrative and subject to eligibility, structuring and market conditions. This publication is not financial advice, an offer, or a solicitation.

DFSA CAT-3C | ISDA / CSA | CROWE MAK | BAKER TILLY | BERNE CONVENTION

Five criteria. Five documents. Five stages.

YOU QUALIFY IF

01 Property is fully paid — no outstanding mortgage

02 Property is in the UAE — residential or commercial

03 Minimum property value AED 1,000,000

04 Valid title deed in your name or entity

05 UAE resident, NRI, family office or corporate entity

WHAT YOU WILL NEED

A Valid Emirates ID or passport

B Title deed copy

C Bank statements — most recent 3 months

D Property valuation report

E KYC / AML documentation

THE CLIENT JOURNEY

01 **Apply online** — OptimizerAI™ instant pre-check

02 **KYC & valuation** — digital verification & title checks

03 **Term sheet signed** — one signature ISDA / CSA governed

04 **Equity released** — deployed into AAA instruments

05 **Streams begin** — dual income monitored in MONIDR

MONIDR ELIGIBILITY ENGINE

Receive an instant eligibility status and financial timeline before submitting a single document.

CHECK ELIGIBILITY
app.moneyprotects.com/optimizerAI

DOUBLE RENTAL™ · PUBLICATION NO. 01

Your wealth,
working twice.

TALK TO MONIDR

Scan to start your conversation with our AI Advisor.

moneyprotects.com/monidr →

GET IN TOUCH

DIGITAL

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