MONEY PROTECTS
Capital Limited

DFSA REGULATED · CL7741

CATEGORY 3C · DIFC DOMICILE

EQUITY RELEASE SERIES · PUBLICATION NO. 01

Double Rental™

One property. Two income streams.
Zero change of hands.

A regulated framework for unlocking dormant real-estate wealth: a second, AAA capital-protected income stream joins your rental income — without selling, refinancing, or sacrificing ownership.



ONE PROPERTY

5-YEAR CYCLE · ROLLOVER TO 15 YEARS



~12%	100%	AED 0	5 → 15 yrs
BLENDED TARGET YIELD ILLUSTRATIVE	OWNERSHIP RETAINED	OUT-OF-POCKET COST	CYCLE AND ROLLOVER

01 · EXECUTIVE SUMMARY

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.

THE VALUE PROPOSITION

One property. Two income streams. Zero change of hands.

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.

1 **Keep**
Title, tenants and rental income stay exactly as they are.

2 **Release**
Banking partners release up to 80% LTV against the unencumbered property.

3 **Deploy**
Released equity is invested in AAA-rated, capital-protected structured products.

= **Two streams**
Rental income continues. A second stream begins.

~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.

5 → 15 yrs
CYCLE AND ROLLOVER
A 5-year standard cycle, with rollover extension to 15 years.

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WHO IT IS BUILT FOR

- Owners of fully paid UAE property — residential or commercial
- Seniors, NRIs, family offices and corporate entities
- Minimum equity release of USD 1,000,000, on property — single or pooled — with a purchase or book value (not market value) of USD 1,500,000 or more
- **Owners who want liquidity without selling or taking on an EMI**

MONIDR™ ANALYZED

Across modeled 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.

02 · THE STRUCTURAL PROBLEM

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

FOUR DOORS Compared	DOOR 01 Sell the asset	DOOR 02 Borrow against it	DOOR 03 Hold and wait	THE FOURTH DOOR Double Rental™
OWNERSHIP	Lost	Retained · carries a liability	Retained · equity idle	100% retained
RENTAL INCOME	Ends with the sale	Continues · set against an EMI	Continues	Continues uninterrupted
CAPITAL VALUE	Cashed out, once	Released · at a monthly cost	Dormant · eroded by inflation	Released into AAA instruments
MONTHLY BURDEN	None — and no asset	EMI · rate exposure	None	None · AED 0 out of pocket
WHERE IT LEADS	A one-time exit	A monthly liability	Idle capital value	Two income streams

THE FORCED TRADE-OFF — GIVE UP THE ASSET · TAKE ON DEBT SERVICE · ACCEPT IDLENESS

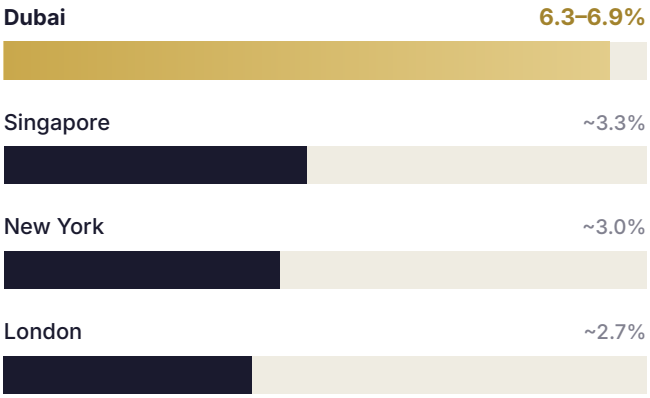
MONIDR™ DETECTED

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.

03 · MARKET CONTEXT

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

WHERE AN OWNER'S WEALTH SITS

ILLUSTRATIVE OWNER · UNENCUMBERED PROPERTY

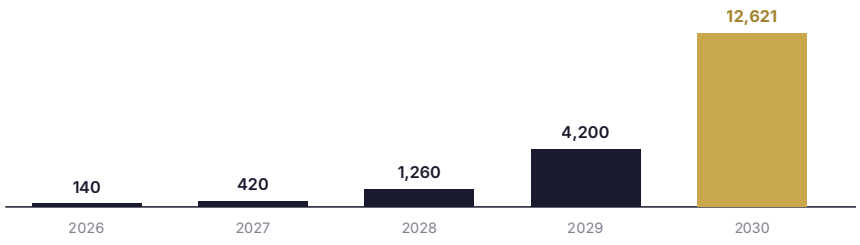


The rent works; the capital value does not. For the vast majority of owners, productivity ends at rental income. Double Rental™ converts that dormant value into a second, capital-protected stream while the first continues untouched.

Make it pay twice

Rental income continues. Capital value starts earning.

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

WHY DUBAI · YIELD

Gross rental yields of 6.3–6.9% — two to three times London or New York.

WHY NOW · POLICY

D33 treats property as a yield-generating, institutionally structured asset class.

WHY IT MATTERS · NEED

Supplementary, capital-protected income for households under cost pressure.

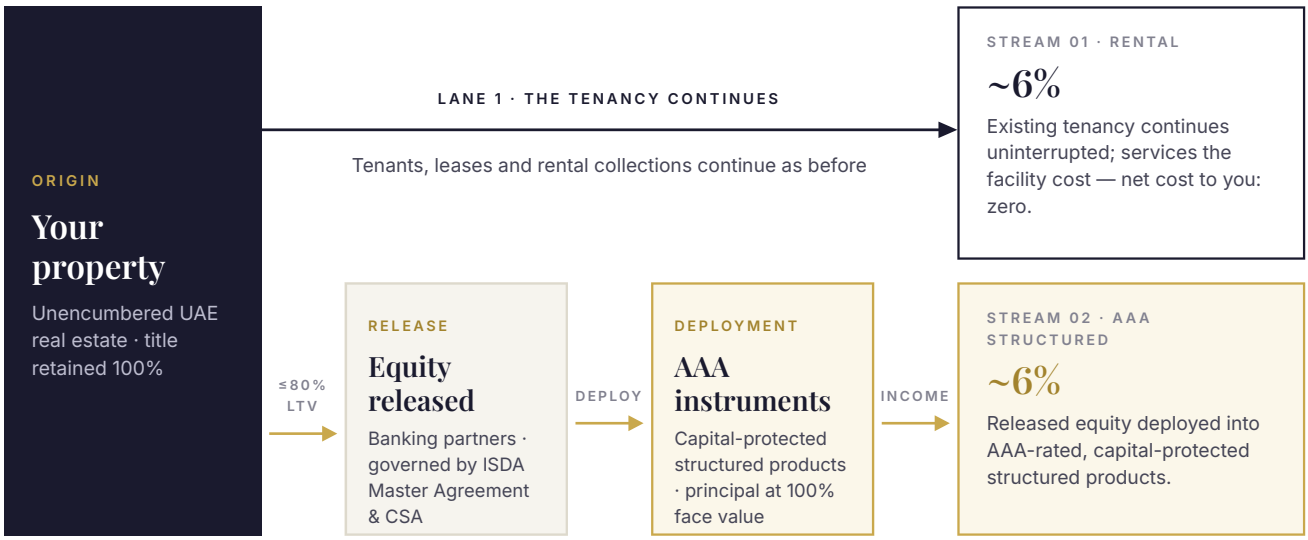
04 · CAPITAL-FLOW ARCHITECTURE

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

The tenancy keeps running on one lane while released equity is put to work on the other. The title deed stays where it is.

PROPRIETARY STRUCTURE · MPCL WEALTH ENGINE

TWO LANES · READ LEFT TO RIGHT



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™

WHO DOES WHAT

PROPERTY OWNER	MPCL	BANKING PARTNERS	MONIDR™ · OPTIMIZERAI™
Applies and signs once	**Structures the release**	**Release the equity**	**Screens and monitors**
Completes the digital application. The title deed stays in the owner's name for the full cycle.	Structures the equity release and the AAA deployment under its DFSA license.	Release up to 80% LTV against the unencumbered property under ISDA Master Agreement and CSA.	Pre-screens the position before any document is requested and tracks it across the cycle.

COST PRINCIPLE AED 0 OUT OF POCKET · COSTS ABSORBED WITHIN THE STRUCTURE · YOU SIGN ONCE

05 · DEPLOYMENT LIFECYCLE

Five stages. One signature. No paperwork to begin.

From a digital eligibility check to two streams running side by side — each stage has one owner and one outcome.

01

CLIENT · MINUTES

Digital application via OptimizerAI™

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 · BANKING PARTNERS

MPCL structures the equity release

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

03

TREASURY · STREAM 02 BEGINS

Deployment into AAA instruments

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

04

AUTOMATIC · NET COST ZERO

Rental stream services the facility

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

05

5-YR CYCLE · ROLLOVER TO 15 YRS

Dual income · cycle & rollover

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.

THE CYCLE AT A GLANCE

~12%
Blended target yield · illustrative

≤80% LTV
Released against the unencumbered property

100%
Title retained through every cycle

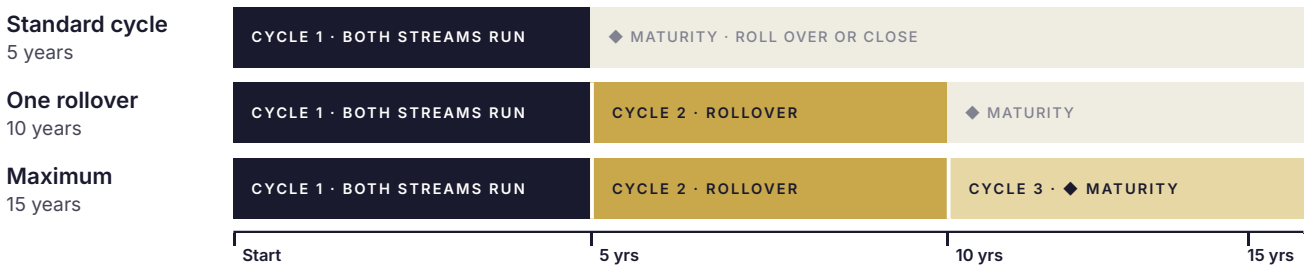
AED 0
Out-of-pocket cost

One
Signature to begin

5 → 15 yrs
Standard cycle, with rollover

AAA
Capital-protected instruments only

CYCLE PATHS · ONE STRUCTURE, THREE HORIZONS — ILLUSTRATIVE



MONIDR™ RECOMMENDS

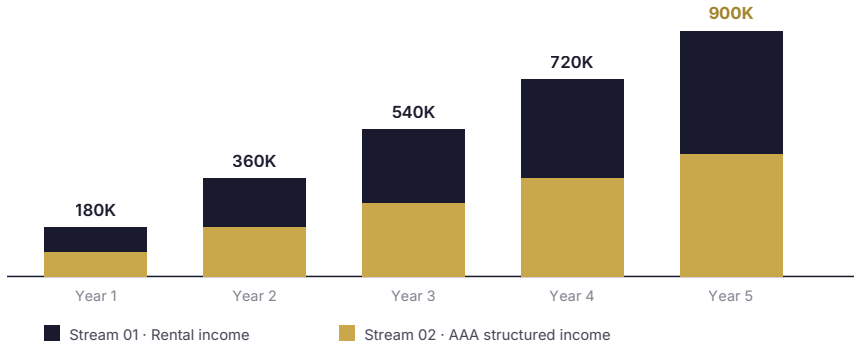
Owners with tenancy renewals inside the next 6 months typically sequence application **ahead of renewal** — locking Stream 01 continuity before the cycle starts.

06 · THE ECONOMICS, ILLUSTRATED

A worked example: USD 1.5M property, five-year cycle.

CUMULATIVE DUAL-STREAM INCOME · FIVE-YEAR CYCLE

USD · MONIDR™ SIMULATED · ILLUSTRATIVE

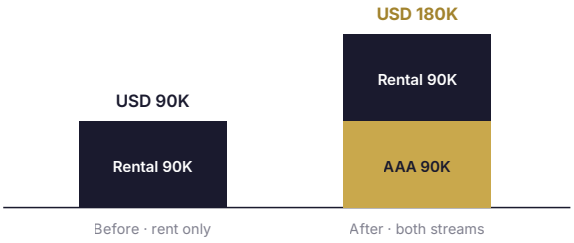


USD 180K / yr

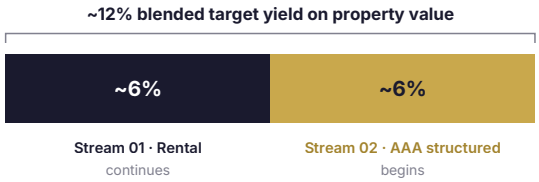
combined annual income on a USD 1.5M property (approx. AED 5.5M) — Stream 01 + Stream 02 at ~6% each.

USD 90K rental + USD 90K AAA = USD 180K a year · USD 900K over five years

ANNUAL INCOME · BEFORE AND AFTER — USD



HOW THE TARGET YIELD IS BUILT — SCHEMATIC



Illustrative · before structuring specifics

THE SAME PROPERTY	BEFORE · HOLD AND WAIT	AFTER · DOUBLE RENTAL™
TITLE DEED	In your name	In your name — unchanged for the full cycle
STREAM 01 · RENTAL	~USD 90K a year	Continues · services the facility cost
CAPITAL VALUE	Idle — generates nothing	Up to 80% LTV released into AAA instruments
STREAM 02 · AAA	None	~USD 90K a year target · incremental income
OUT OF POCKET	—	AED 0

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.

READING THIS PAGE Illustrative · subject to eligibility and structuring · not a forecast or guarantee. Yields are targets: rental income depends on occupancy and market rents, and Stream 02 depends on the instruments deployed. Figures are shown on property value, before structuring specifics.

07 · THE MPCL FRAMEWORK

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

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 · THIS PUBLICATION

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™ · 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™.

ANALYZE → RECOMMEND → SIMULATE

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

MONIDR WEALTH INTELLIGENCE TERMINAL — SESSION · ILLUSTRATIVE READ-OUT

EQUITY SCAN · SUBJECT PROPERTY

MARKET VALUE	USD 1.50M
RELEASABLE ≤80%	USD 1.20M
CURRENTLY PRODUCTIVE	RENT ONLY

> MONIDR DETECTED: USD 1.20M 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 ▲ ADOPTION RISING ◆ ILLUSTRATIVE

MONIDR™ ANALYZED

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™ — system-driven reporting under continuous human oversight.

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

08 · GOVERNANCE & CAPITAL PROTECTION

Five layers stand between your capital and the market.

Capital protection here is a structural mechanism, not a slogan: a supervised firm, standard-form documentation, restricted instruments, independent advisers and screened clients.

LAYER 01	**Regulatory perimeter** DFSA Category 3C License CL7741 (DIFC) · mainland entity MPFS under SCA License 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 advisers** Pre-money valuation prepared by Crowe Mak · transaction advisory by Baker Tilly International	ADVISED
LAYER 05	**Client integrity controls** Full KYC / AML / CTF screening on every application · digital audit trail from first interaction	SCREENED

HOW THE PROTECTION IS BUILT · THE STRUCTURAL MECHANISM

AAA
Restricted instruments
Released equity is deployed only into AAA-rated, capital-protected structured products.

100%
Principal at face value
Principal is held at 100% face value in AAA instruments.

ISDA
Standard-form contracts
The structure is governed by ISDA Master Agreement and CSA documentation.

Title
Ownership unchanged
The title deed remains in the owner's name for the full cycle.

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.

RISKS TO UNDERSTAND

- Rents and property values can fall as well as rise
- Structured products carry issuer, market and liquidity risk
- Target yields may not be achieved

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

09 · ELIGIBILITY & CLIENT JOURNEY

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 equity release USD 1,000,000 (approx. AED 3.67 million) — single property or pooled portfolio

04 Purchase or book value of USD 1,500,000 or more (approx. AED 5.51 million) — not market value

05 Valid title deed in your name or entity — UAE resident, NRI, family office or corporate

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

FIVE STAGES

01 — Apply online
OptimizerAI™ instant pre-check

02 — KYC & valuation
Digital verification and 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™

QUESTIONS OWNERS ASK FIRST

Do I give up ownership?
No. The title deed remains in your name for the full cycle.

What happens to my tenants?
Nothing changes. Tenants, leases and rental collections continue as before.

Do I pay anything upfront?
No. All structuring, registration and facility costs are absorbed within the structure.

How much equity is released?
Up to 80% LTV against the unencumbered property, with a minimum release of USD 1,000,000 in every case.

Where does the released equity go?
Into AAA-rated, capital-protected structured products, with principal at 100% face value.

How long is a cycle?
Five years as standard, with rollover extension to 15 years.

Which properties qualify?
Fully paid UAE residential or commercial property, single or pooled, with a purchase or book value of USD 1,500,000 or more — not market value.

Individual or pooled?
MPCL's credit, risk and investment teams decide whether a property is structured individually or within a pooled portfolio — whichever can best be serviced and achieve the targeted results.

MONIDR™ ELIGIBILITY ENGINE

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

CHECK ELIGIBILITY
app.moneyprotects.com/optimizerAI

10 · IMPORTANT INFORMATION

Important information & disclosures

ISSUER & REGULATION

Issued by Money Protects Capital Limited ("MPCL"), regulated by the Dubai Financial Services Authority (DFSA), License No. CL7741, domiciled in the DIFC and authorized within the DFSA Category 3C prudential category. Its mainland sister entity, Money Protects Financial Services LLC (MPFS), is licensed by the SCA under License 1314415.

INTENDED AUDIENCE

Directed at persons who qualify as Professional Clients as defined in the DFSA Rulebook (Conduct of Business). Not intended for, and must not be relied upon by, Retail Clients.

NOT ADVICE, OFFER OR SOLICITATION

For information only. Not investment, legal, tax or accounting advice, nor an offer, solicitation or personal recommendation. Any engagement proceeds only after client classification, suitability assessment and the relevant engagement documentation.

ILLUSTRATIONS & TARGET YIELDS

All figures, charts and read-outs — including the USD 1.5M worked example, the ~6% stream yields, the ~12% blended target, the 30–94% uplift range, the scenario paths and every MONIDR™ screen — are illustrative targets, not forecasts or guarantees; outcomes depend on eligibility, structuring and market conditions.

ELIGIBILITY & STRUCTURING

Double Rental™ is available only where eligibility criteria are met and the structure can be documented with banking partners. The minimum equity release is USD 1,000,000 in every case. MPCL's credit, risk and investment teams decide whether a property is structured individually or within a pooled portfolio; the USD 1,500,000 property minimum is tested on purchase or book value, not market value. Terms are confirmed in the engagement documentation; nothing herein commits MPCL or any partner to provide a facility.

JURISDICTION & DISTRIBUTION

Intended for distribution in, or from, the DIFC and may not be lawfully distributed where contrary to local law or regulation. Products and services may not be available in all jurisdictions.

CAPITAL PROTECTION

References to capital protection describe a structural mechanism — deployment restricted to AAA-rated, capital-protected instruments with principal at face value — and are not a guarantee by MPCL or any third party. Protection depends on the issuer and on instruments being held to their terms.

RISK

Rental income and property values can fall as well as rise; vacancy or tenant default can reduce Stream 01. Structured products and derivatives carry market, credit, counterparty and liquidity risks set out in their documentation. Target yields may not be achieved.

FEES & CHARGES

Structuring, registration and facility costs are absorbed within the structure rather than paid upfront. The facility cost is serviced from rental income, and all costs are disclosed in the engagement documentation before execution.

MONIDR™ TECHNOLOGY

MONIDR™ is the intelligence brand of Money Protects Capital Limited and a proprietary decision-support technology operating under continuous human oversight. Outputs assist qualified professionals and do not constitute advice; all decisions remain subject to human review and the Firm's governance.

FORWARD-LOOKING STATEMENTS

Statements regarding future events or outcomes are forward-looking and subject to uncertainty. Adoption and segment-revenue figures are MPCL business-plan projections, not forecasts of client outcomes. Actual results may differ materially.

THIRD-PARTY INFORMATION

Market data and third-party sources (Global Property Guide, Khaleej Times, Dubai Economic Agenda D33) are believed reliable but are not guaranteed as to accuracy or completeness. References to Crowe Mak and Baker Tilly International describe their engagement by MPCL and are not an endorsement of any product.

TERMS USED IN THIS PUBLICATION

Stream 01 — the property's existing rental income, which continues through the cycle.

Stream 02 — income from released equity deployed in AAA capital-protected instruments.

LTV — loan-to-value: the share of the property's value released, up to 80%.

Blended target yield — Stream 01 plus Stream 02, expressed on property value.

ISDA / CSA — the ISDA Master Agreement and its Credit Support Annex, the standard documentation for derivatives and collateral.

Pooled portfolio — multiple properties placed in one portfolio for equity release. A pool can be of any size.

TRADEMARKS & CONFIDENTIALITY

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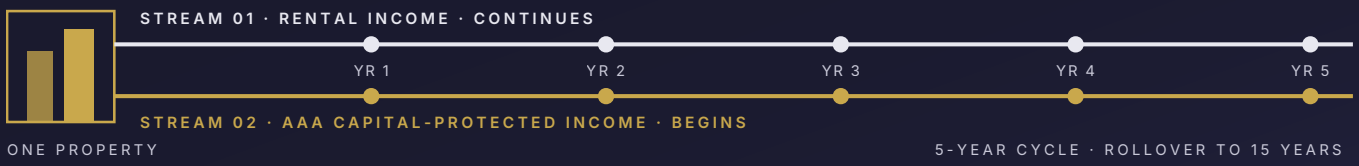
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MONEY PROTECTS
Capital Limited

DOUBLE RENTAL™ · PUBLICATION NO. 01

Your wealth, working twice.

Keep the title. Keep the rent. Add a second, capital-protected income stream — without selling or refinancing.



ONE PROPERTY

5-YEAR CYCLE · ROLLOVER TO 15 YEARS

~12%	100%	AED 0
BLENDED TARGET YIELD ILLUSTRATIVE	OWNERSHIP RETAINED TITLE IN YOUR NAME	OUT-OF-POCKET COST ONE SIGNATURE

MONIDR

Scan to start a confidential conversation and model your position.

moneyprotects.com/monidr →

THREE STEPS TO START

1. **Talk to MONIDR™**
   Scan the code or visit the link.
2. **Check eligibility**
   app.moneyprotects.com/optimizerAI
3. **Review your position**
   With the MPCL team, before any document is signed.

GET IN TOUCH

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