SYLVIS
CAPITAL

Build Wealth Through Commercial Real Estate

HANDS-OFF INCOME	WEALTH CREATION	HEDGE AGAINST INFLATION
TAX ADVANTAGES	DIVERSIFICATION	POSITIVE IMPACT

AMY SYLVIS, Founder of Sylvis Capital

Amy Sylvis is not just the founder of Sylvis Capital; she is a beacon of resilience and an advocate for turning adversity into opportunity. Diagnosed with cystic fibrosis, Amy faced unimaginable health challenges early in her life. Medically retired at 35, her relentless spirit and determination led her to leave disability behind at 40 to establish Sylvis Capital. Today, with over $436,000,000 in assets under management, Amy's story from overcoming life-threatening challenges to becoming a thriving entrepreneur is a testament to her strength and commitment to making a meaningful impact.

Why Commercial Real Estate

Commercial Real Estate Investing

Real estate has been a go-to choice for building long-term, generational wealth. While the idea of investing in property sounds great, most people just don't have the time, know-how, or desire to deal with the day-to-day headaches of being a landlord. The good news is: you have other options. Instead of buying a building yourself, you can earn true passive income by investing in real estate through a syndication model. At **Sylvis Capital**, we offer hands-off real estate investing opportunities, giving you access to exclusive deals that you simply won't find on public stock exchanges.

BENEFITS OF INVESTING

Investing in a commercial real estate syndication can be an **easy button to owning real estate** without dealing with the daily headaches of being a landlord. On top of avoiding the hassle, these investments can offer strong benefits such as regular cash flow, appreciation, and, in some situations, powerful tax mitigation.

01

POTENTIAL CASH FLOW & INVESTMENT RETURNS

While every commercial real estate syndication opportunity is structured differently, investors often enjoy steady, regularly scheduled income distributions. After the hold period, investors can also enjoy strong appreciation upon sale of the property.

02

PROTECTION AGAINST INFLATION & MARKET SWINGS

Commercial real estate is not locked into the stock market's rollercoaster and as a result adding it to your portfolio can add diversification to smooth volatility and overall returns. Physical assets like commercial real estate historically hold their value and even grow in dollar terms over time - a notable benefit as the dollar continues to lose its purchasing power. As inflation increases, real estate landlords typically have the flexibility to increase right along with them. This flexibility allows landlords to adjust to the market, keeping the investment resilient and profitable.

03

TAX & RETIREMENT INVESTMENT PERKS

When it comes to taxes, not all investments are created equal. Direct investment in real estate stands out from the crowd with unique advantages, like the ability to invest through a Solo 401(k) or self directed IRA, and tax mitigation in some situations through depreciation.

RETIREMENT INVESTING

Wall Street doesn't want you to know this, but you can diversify your retirement accounts from stocks, bonds and mutual funds through Self-Directed IRA's or Solo 401k's without any penalties or creating a taxable event. Holding real estate in your retirement account means that the income and property value growth will grow tax-free until you retire (with a few exceptions such as UDFI or UBIT).

DEPRECIATION

You can use depreciation to mitigate taxes. The U.S. government lets commercial real estate investors depreciate multifamily properties faster than other assets, which creates "paper losses" that can lower some taxes. This is a nuanced topic, so make sure to check with a tax professional that specializes in real estate (your average CPA may not fully understand the nuances).

INCREASING DEMAND FOR APARTMENT HOUSING

US Demographic Trends

As the makeup of the U.S. population shifts, we are seeing a direct impact on the **growing demand for apartment housing**. Two major generations are changing the way they want to live:

- **BABY BOOMERS**

There is a growing subset of older Americans who are cashing out their home equity and choosing to rent apartments. They don't want maintenance headaches, a mortgage or property taxes. In fact, **7 million adults aged 65+ rent** and this demographic is projected to account for a growing share of the nation's total resident population over the next 10 years, according to Marcus & Millichap.

- **MILLENNIALS / GEN Z**

Median age for first marriages is pushing past 30 and first-time homebuyers averaging 36 years old (up from 33 a few years ago), Millennials are renting for an average 7-10 years post-college, compared to the historic average of 4 to 6 years. Gen Z represents **25% of all US renters**. They prioritize walkable neighborhoods and heavily favor the flexibility that renting provides over being tied down by a mortgage.

US ECONOMIC TRENDS

The United States is approximately **3 million housing units short** - as a country, we have not built housing to keep up with population growth and household formation. Household formation is outpacing the realistic ability to buy homes.

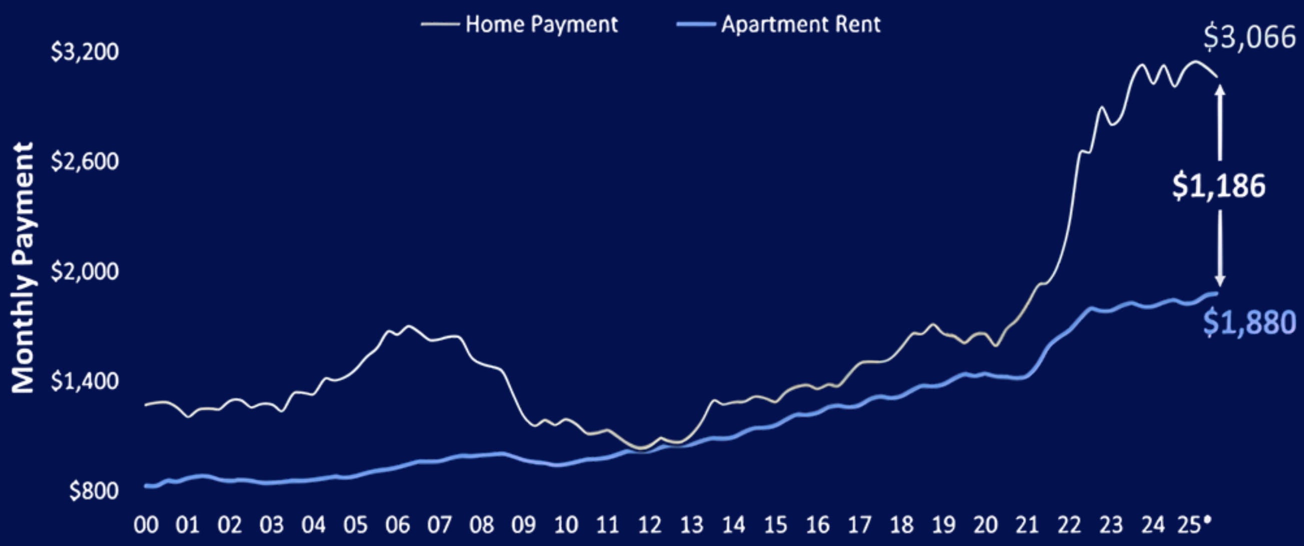
2026 CBRE data shows that the average newly originated **mortgage payments** are **23-35% higher** than the **average apartment rent**. This massive "cost-to-buy" premium is keeping millions of Millennial and Gen Z in apartments.

Single person households account for **28% of all US households** (a massive jump from 13% historically). This creates increased demand for not only studio and one-bedroom apartments, but also two-bedroom apartments for those who work from home.

AFFORDABILITY GAP

Cost of Owning vs. Renting as of Q3 2025

Monthly Home Payments Are Nearly $1,200 Higher Than Rent



*Through 3Q
Mortgage payments based on the quarterly median home price for a 30-year fixed-rate mortgage, 90% LTV, including taxes, insurance, and PMI.
Source: Marcus & Millichap Research Services; RealPage, Inc.; Freddie Mac; National Association of Realtors.

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Interested in learning more about investing in commercial real estate with **Sylvis Capital**?

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