



OWNER/O

OWNER Playbook for Agents

Product

OWNERO is a hospitality and real estate company that allows your clients to acquire a luxury second home for 1/8 of the actual cost and own the asset through a fully managed real estate company without any remote maintenance or hassle. OWNERO's model allows your buyers to save significantly on the purchase price and to turn all the "cons" of second-home ownership into "pros". It's a win-win situation, as we also enable agents to earn twice as much on second-home sales.

Mission

Our mission is to bring the joy of owning a second home to a global platform, thereby increasing our worldwide footprint from less than 1% to more than 20%. The pinnacle of the social values in OWNERO's model is to welcome new buyers and increase business, rather than having an excess of empty second homes. We are only looking for the most innovative partners to share this mission with.



Why are more people not purchasing a second home?

- High purchasing costs: luxury homes sold at unreasonable prices.
- Ownership costs are burdensome: maintenance, repairs, taxes, etc.
- Home management hassle: managing the main residence can sometimes be a nightmare. When doing so remotely, the burden doubles.
- Less presence means greater risks in security!
- Underutilization: owners spend on average 28 days in their second homes each year.
- Stickiness in a second home: feeling stuck in one home or destination after an initial purchase, as owners may feel obligated to get their money's worth from the property.

Why are more people not forming DIY co-ownerships?

- Co-ownerships are typically limited to friends and family.
- Co-ownerships may potentially end in conflict because of organizational chaos.
- Hassles increase, not the other way around.



OWNER/O shared ownership dramatically reduces the purchase price of a second home

	Buying the whole home	1/8	1/4	1/2
Purchase price without upgrade	€5.000.000	€625.000	€1.250.000	€2.500.000
Closing costs (5%)	€250.000	€31.250	€62.500	€12.500
Taxes	100%	12.5%	25%	50%
Upgrade: design, renovation from furnishing	€500.000 (from 10%)	€50.000 (8%)	€100.000 (8%)	€200.000 (8%)
Total, €	5 750 000+100% taxes	706 250+12.5% taxes	1 412 500+25% taxes	2 825 000+50% taxes
Time spent in home	28/365*	44/44	88/88	176/176
Outcome of upgrade process	unpredictable	OWNER/O high standard	OWNER/O high standard	OWNER/O high standard
Hassle + effort	significant	none	none	none
*average time spent in second homes per year				

OWNER/O shared ownership dramatically reduces operating expenses and tax payments

Monthly expense	1/8 of OWNER/O Home ✓	The whole home ✗
Property Taxes	€47	€376
Cleaning Fee	€38	€304
Property Management	€19	€152
Maintenance	€33	€264
Utilities	€34	€272
Ownero Management Fee	€90	€0
Insurance	€9	€72
Repairs Reserve	€8	€64
Monthly Contribution	€278	€1.504
Annual total	€3.336	€18.048

OWNERO shared ownership eliminates maintenance hassle

We manage owners' expenses and property upkeep through a fully managed real estate company offering the following services:

- Preventive and routine maintenance
- Property management
- Cleaning
- Utilities
- Taxes and insurance
- Reserve fund management

The OWNERO shared ownership model allows your clients to travel the world at no additional cost

The unique proprietary system, OWNERO/Travel™, enables fractional ownership in OWNERO homes to unlock luxurious worldwide travels at no additional cost. We combine the best attributes of Airbnb and luxury hotels and excluded the worst. We manage these trips and ensure OWNERO high standards of excellence in all homes under our management. With a concierge assigned to each home, guests are provided with 24/7 concierge support and an unforgettable local experience.



What kind of buyer is a perfect match for OWNERO homes

- Considering the purchase of a second residence, and plans to use it between 1 and 6 months per year.
- Interested in saving up to 88% on the purchase price of a second residence compared to free market purchase prices.
- Is not interested in handling maintenance and management of the property.
- Would like to travel in style and luxury without spending excessive amounts of money on 5* hotels and holiday rentals.

OWNERO Home VS Timeshare

	OWNERO ✓	Timeshare ✗
Segment	Premium	Mass
Property type	Home/Apartment	Resort
You own	Real estate	Time
Usage	Open calendar	A fixed week
How to sell	Real estate market. Your clients set the price	Sell with a resort. Resort sets the price
Value appreciation	Your clients enjoy	The owner of a resort enjoys

Our value proposition for the agents

Are you an innovative agent with a desire to close more deals? Increase your business by selling second homes and earning twice as much!

We will walk you through the use cases and equip you with tools and guidelines on how to pitch OWNERO products to your clients. We provide our agents with support at any stage.

The exact way we can boost your business

OWNER/O can be your biggest buyer

OWNER/O functions as a multiple buyer in your market. We buy luxury homes and turn them into OWNER/O homes while helping you earn commissions on such a sale.

Your client and OWNER/O can buy the home together

If you have clients considering purchasing a second home but can't afford the home because of the price, or they worry about management hassles, offer them the fractional ownership model. Purchasing the whole home with your buyer would earn you a commission. OWNER/O can purchase anywhere from 1/2 to 7/8 of a home, depending on how much your buyer intends to use the property each year.

OWNER/O significantly increases your buyer pool

OWNER/O's model attracts a new group of buyers: people who can't afford second homes because of the high prices and those who don't buy them because of remote management issues. With OWNER/O, offer your buyers the homes they thought they could never afford. A home worth EUR 4 000 000 can now be purchased for EUR 500 000.

OWNER/O pays full buy-side commissions plus additional rewards

When we close a deal with a buyer you introduced, we pay you the full buyer-side commission.

OWNER/O makes it possible to earn multiple commissions from a single property

You earn the seller-side commission when you sell the home to OWNER/O. You earn the buyer-side commission when you bring a buyer for each share in the homes we relist with you after changing the deed to the company's name. OWNER/O homes can be split into eight shares, which means there are eight opportunities to sell a single home, thus allowing you to earn commissions on multiple sales.





OWNER/O increases referrals significantly

Referrals from second home fractional buyers are the best, since they are looking to share ownership with people they know.



By sharing commissions with other agents, you can earn on their listings with OWNER/O

You earn a seller-side commission each time the shares of your listed home are sold on the OWNER/O Marketplace. If another agent lists the shares or whole home on OWNER/O marketplace, and you find a buyer, we guarantee you your commission.




OWNER/O introduces new products to your buyers

There is now a new real estate product you can offer: shares in second homes. OWNER/O allows you to divide most of the properties in your listings into 8 shares. OWNER/O can be used even without 100% of the co-owners (which initially may be the case). OWNER/O steps in and buys out the remaining shares. You can earn your commission even without having buyers for 100% of the home ownership.



OWNER/O introduces new products to your sellers

As an alternative to selling the whole home, we let your homeowners sell parts of it. You can reach out to people who are not sure whether they want to sell or not, to people who don't want to sell but need liquidity or cash, or who would like to make the smart choice and decrease operating and tax costs by offering this service.



OWNER/O can finance and manage presale renovations and furnishings

There may be cases when your sellers own outdated homes in outstanding locations. Many homes in need of major (and sometimes minor but fundamental) upgrades can't be sold for a reasonable price, since second home buyers prefer turnkey solutions to future renovation hassles. As a solution, we utilize our proprietary renovation management software and partner with the best local contractors. As a result, we help homeowners obtain affordable, high-quality renovations quickly and at minimal cost.



OWNER/O markets your listings

OWNER/O markets your listings for free, either on the OWNER/O marketplace or on other third-party sites. When buyers or agents contact us directly, we will always refer them to you.

OWNER/O helps you earn without effort and helps you close

You represent the buyer, and we're here to help you close the deal. Support from the agent's support team will help you whenever you require — from home tours and technical inspections to answering questions from clients, legal work, escrow and title work as well as reporting. Our work is free of charge.

With OWNER/O, you can earn recurring commissions instead of a one-time closing commission

OWNER/O pays its agent partners 10% of its earnings from its own services after the close. The OWNER/O management services provide an excellent benefit to your former buyers who already purchased a home, to save time, energy, and money while enjoying their second homes.

Here is what we offer your buyers:

- They can purchase between 1/8 and 1/2 of a luxury second home. Right-sized ownership reduces costs and hassles.
- Property ownership in the true sense.
- A fully managed property-specific company. Disputes between owners are resolved through the company.
- Owners' expenses are budgeted annually and broken down into 12 fixed monthly payments.
- Financing of up to 50%.
- Schedule easily and fairly using the OWNER/O/Stay™ system.
- Professionally designed, furnished, and managed homes. Design, modern furniture, and smart home technologies are all part of what we do.
- Streamlining the process. Your clients own the home, and we manage it. This is a new and smart way to buy and own a second home.
- Dedicated support for owners.

Scheduling that is easy and equal

By using our proprietary OWNERO/Stay™ system, owners can book stays from 2 days to 48 months in advance, in real-time, with no fixed selection period (discover how **Type 2 homes** are different).

- Common stays can be booked anywhere between 8 days and 48 months in advance. Owners are allowed to hold up to six reservations at a time.
- Short-notice stays can be booked 2-7 days in advance, and there is no maximum number of bookings.
- The length of your stay can range from 2 to 14 nights. Stays of 2 to 7 nights count as one common stay, while stays of 8 to 14 nights count as two common stays.

If you own multiple shares, you can reserve more dates and book longer stays.

	1/8	1/4	1/2
Common stay holds	6	12	24
Holiday date holds per year	1	2	4
Max stay length (nights)	14	28	56
Usage	44	88	176

OWNERO's ownership transfer option offers ultimate flexibility

- OWNERO homes' owners can transfer ownership to another home that better suits their needs or location preferences within the first year of ownership.
- Our home in your clients' dream location may not have all the features they prefer, but they can buy ownership now, and when a home that meets all their criteria becomes available, they can transfer ownership to another OWNERO home.
- The owner pays the difference if the new home price is higher. The owner receives credit toward future operating expenses if the price is lower.

OWNERO supports local communities

It is common for second homes to typically sit vacant for 11 months throughout the year, resulting in an unnecessary loss of profits for local businesses. Due to OWNERO homes being used all year round, our support in the local community (like restaurants, shops, services, etc.) certainly exceeds expectations. In addition, OWNERO employs plumbers, electricians, cleaners, drivers, real estate agents, property managers, and many other services providers on a permanent basis.

How to pitch a second home co-ownership

The concept of a fully managed second home co-ownership is new. Your clients are likely familiar with timeshares and DIY multiple ownership when they buy properties together. It is important for you to use your real estate expertise so that you can provide them with the right differentiation from the concepts above. This can be accomplished using the OWNERO elevator pitch.

Support for partner agents

Our agents are our main partners. We equip agents with modern tools to boost second home sales' revenues, while they offer us the most in-depth local market insights. OWNERO offers free and instant support to our partner agents when dealing with second-home sales. We aim to help you grow your second home ownership expertise and perfect your OWNERO pitch so that you can earn more from promoting OWNERO to your contacts.



The OWNERO elevator pitch

With OWNERO, your clients can turn 4 main cons of purchasing a second home into pros:

- 1 The second residence will be available at a discounted price of up to 8 times of its original price.
- 2 Distribute the operating expenses and tax payments.
- 3 They own their second residence without the typical management headaches.
- 4 An OWNERO home investment can be used as a tool for world-wide luxury travel at no additional cost.



OWNERO creates a property holding company for each home and divides the ownership into eight shares. Each co-owner chooses how much ownership they want to buy based on how much time they intend to spend using the home. Co-owners typically purchase between 1/8 and 1/2 of the property.

In addition to designing, upgrading and maintaining the home, OWNERO provides full management services including maintenance and repairs, managing expenses and taxes, and overseeing the company.

The OWNERO/Stay™ system allows owners to schedule a stay anywhere from two days to four years in advance.

OWNERO also solves the issue of sticking to one's second home — the most important concern for second-home owners. OWNERO/Travel™ provides exclusive travel options for OWNERO homeowners to travel to and stay in similar homes throughout the world, without spending money on luxury hotels or rental properties.

OWNERO makes this happen while offering 5* services and a unique local experience usually inaccessible to ordinary travellers.

Templates and supporting materials

OWNER/O supports its partners in every aspect of sharing the value propositions of its co-ownership model with their clients. Our toolkit is a comprehensive set of co-branded and easily customizable materials that can be used with any CRM system.

Materials include:

- OWNER/O logos to download and use for marketing.
- A one-page overview of OWNER/O to help you introduce OWNER/O to your clients.
- OWNER/O social media templates for stories and posts.
- Email scripts & blog posts to explain OWNER/O's benefits to your clients.
- OWNER/O mail banners to download and insert your logo into marketing emails.
- Charts and product images to include in your marketing materials and campaigns, as well as on the website.
- Displays for your office windows.

New materials are added constantly to help you delight more clients with smart second home ownership options and earn more while selling OWNER/O homes.



Answers to the most frequently asked questions

What makes OWNERO different from a timeshare?

The OWNERO platform allows people to buy, own and maintain real estate assets. By contrast, timeshares offer the right to spend a fixed amount of time in a condo or hotel shared by many people. In most cases, these units are extremely difficult to sell and are typically sold only with a heavy discount. The OWNERO platform allows a small group of co-owners to purchase shares of a fully furnished and decorated property and gain ongoing access.

Is this like a typical real estate transaction?

Definitely. As with a typical home purchase, the legal documents and closing process will be similar. Real estate agents work with OWNERO to close sales of OWNERO properties.

Do OWNERO home purchases qualify for financing?

Sure. A competitive-rate mortgage is available for up to 50% of the purchase price of an OWNERO share. Buyers may also use other sources of funding.

How do I schedule my use of the home?

The OWNERO/Stay™ system lets owners book stays from 2 days to 48 months in advance, in real-time, using the OWNERO App or website. It's designed to give all homeowners equal access to their homes and supports short-notice, peak season, and special dates stays. A typical share owner stays at their home six to seven times per year, including two stays during summer and winter peak seasons. For **Type 2 homes**, the principle is a little different. Please direct your clients to our **Buying**, **Owning**, **Staying**, **Selling**, or **Traveling FAQs** if they have additional questions.



Contact



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