

# Building security via real estate



portfolio  
development  
services

# for today's busy professional

Our services have been especially designed with you in mind.

The goal of PDS is to make it easier for busy professionals to benefit from high-quality real estate investments. Our innovative approach to wealth creation is predicated on two simple concepts.

First, for anyone contemplating an investment strategy, we believe that having a carefully managed real estate portfolio is the key to securing the financial future in today's rapidly changing environment.

And secondly, we are primarily focused on assisting professional people who simply lack the time, knowledge and experience required for building a real estate portfolio. Our company was created by people who understand the unique issues confronting today's busy professionals, and we are committed to tipping the investment formula in your favor.

We specialize in working with busy professionals like you. We can save you time and money. And since we have a vested interest in the portfolios we manage, our success is directly linked to yours.

Portfolio Development Services, Inc. (PDS) is a real estate investment services firm based in San Clemente, California. A full-service firm, PDS uses innovative investment techniques to create, expand or diversify real estate portfolios for discriminating investors seeking healthy returns that contribute to long-term security. To achieve that goal, PDS is building a comprehensive network of property developers, lenders, management companies and other vendors in high-growth markets with the potential to provide a competitive advantage to investors.



portfolio  
development  
services

# We serve investors who want to create, expand or diversify their real estate portfolios.

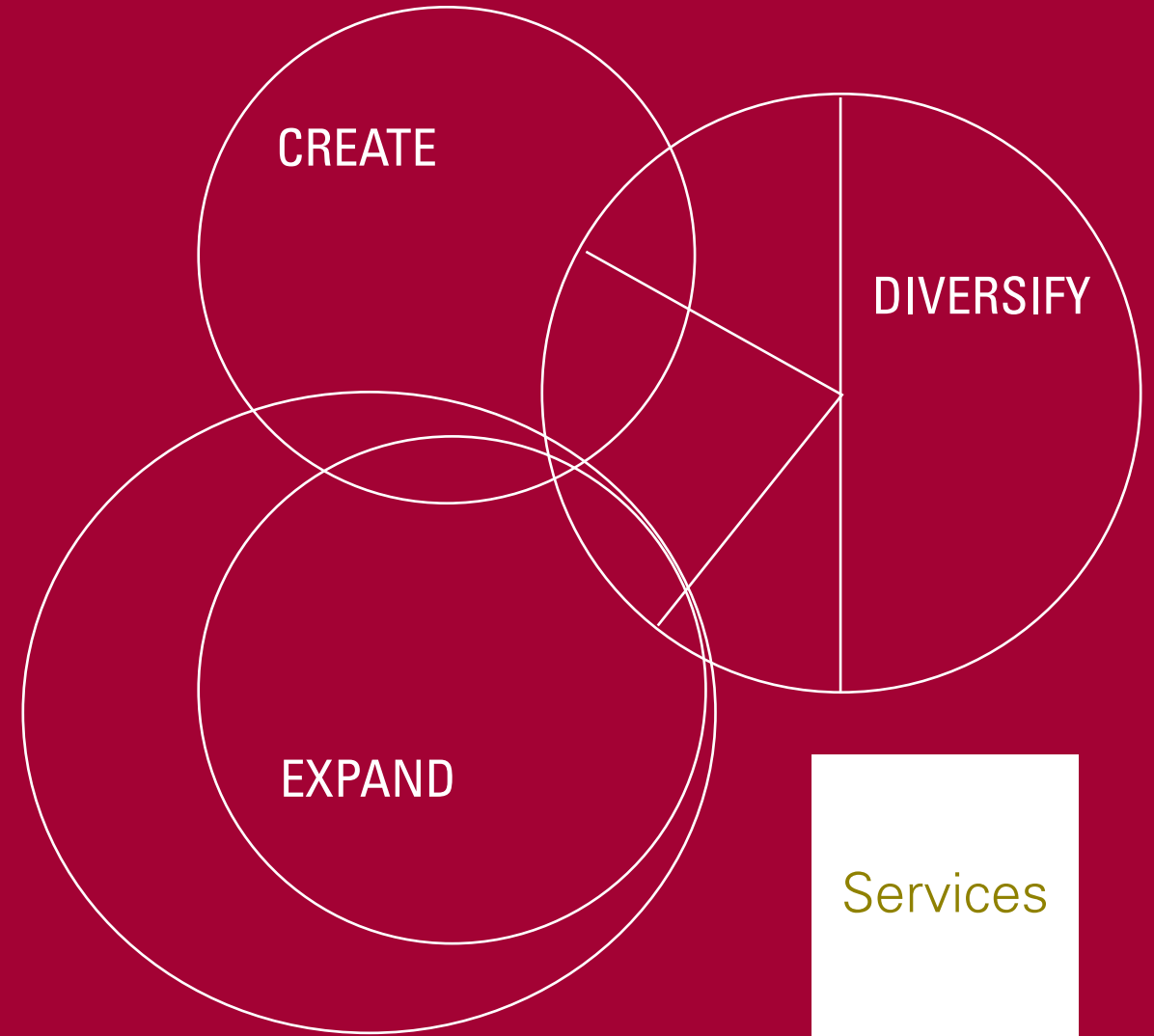
## Building & managing superior individual real estate portfolios.

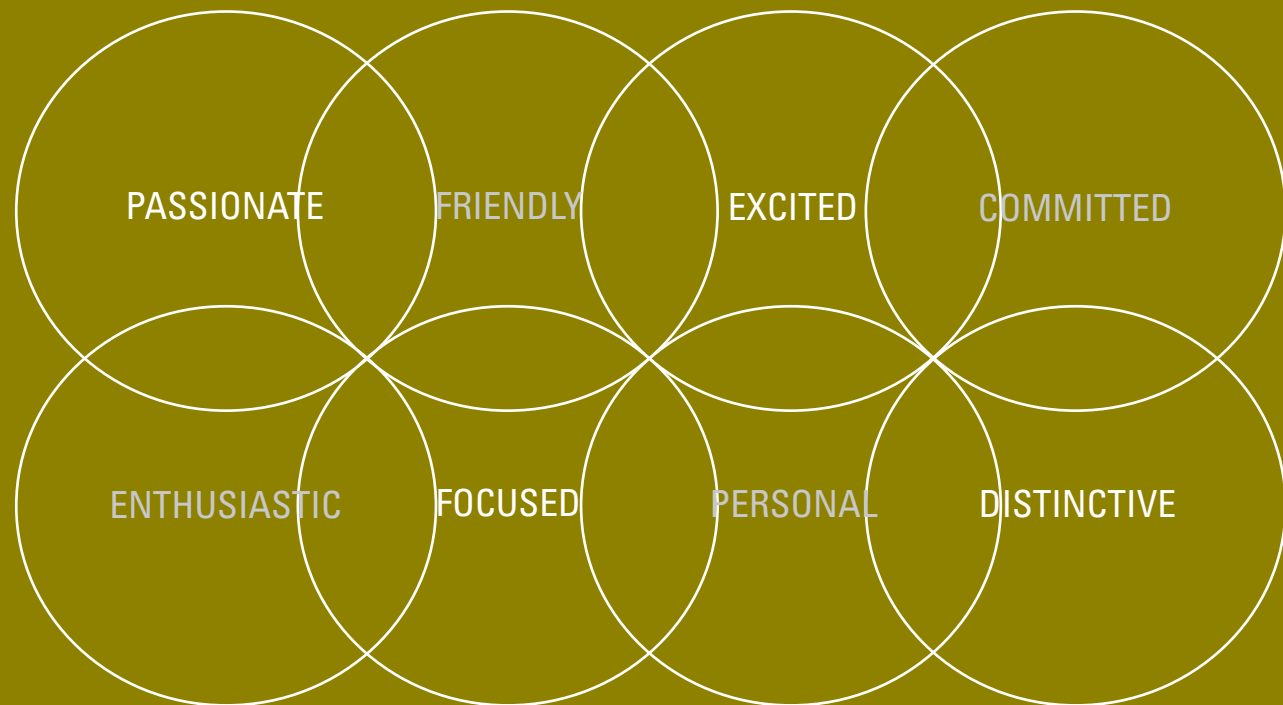
Although there is considerable agreement that investing in real estate is one of the best ways to create long-term wealth, many people are reluctant to take advantage of the opportunity because they view the process as too complex and daunting.

Dedicated to helping people overcome that barrier and gain access to the lucrative returns that are possible in the exciting world of real estate, PDS is a full-service organization that quite literally “does it all” for individual investors who want to create, expand or diversify their real estate portfolios.

By contracting with PDS, the investor gains a valuable ally. We take pride in delivering exceptional and highly personalized services. And thanks to our “one stop shopping” service offering, PDS helps you take charge of your portfolio without the stress and hassle.

Beginning with sourcing the real estate and obtaining the loans, PDS works to reduce out-of-pocket expenses and minimize liabilities for you. Through our ever growing national resource network, PDS has the market knowledge you need to identify real estate investment opportunities that are appropriate to your needs. Then over the course of your contract with PDS, the company handles all your property management responsibilities ranging from maintenance to tenant leasing.





## Philosophy

# We are passionate about making real estate investment easier for you.

## Taking the mystery out of investing.

The people at PDS are passionate about investing. We want our clients to enjoy working with us and we're committed to giving people a new appreciation for investing in real estate. We're excited and enthusiastic in our approach. And while anxious to engage you on a personal level, we will never be "hard sell" or hurried in our interactions with you.

Going beyond mere facts and figures on a page, PDS is working to create long-term relationships with like-minded people. That means working with each client in the style that best suits his or her individual preferences. Working with PDS means having the ability to pick up the phone and get through to someone who knows you and can answer your questions.

The desire to become a trusted advisor to clients goes to the heart of the PDS value proposition. According to founder and president Dr. Paul Hanks, "Although we're building a global company, we will always retain that highly personal and friendly approach as a core value. This is possible in part because we're not looking to have thousands of clients. We're limiting our scope to a manageable group of individuals with similar goals."

Paul and his colleagues at PDS want to work with people who desire a distinctive real estate portfolio that delivers superior returns over time. "We are not the right company for someone looking to buy a single property or even two properties," explains Paul, "We work with people who are focused on portfolio building through a higher-level investment strategy."

## Our exceptional process provides you with significant strategic advantages.

Innovative,  
flexible,  
comprehensive  
& expert

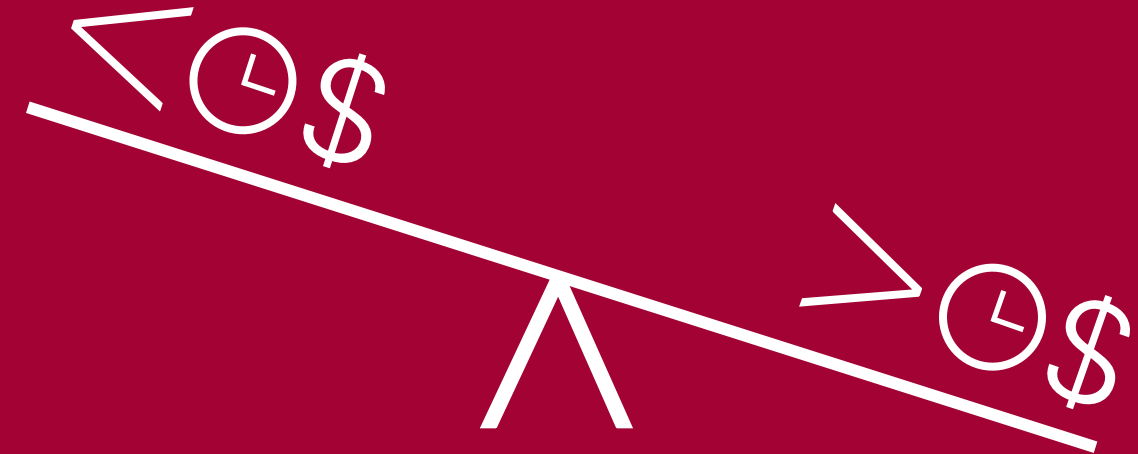
PDS is fundamentally a real estate portfolio services company that specializes in working with busy professionals. We are focused on connecting serious investors with exciting opportunities in real estate. Our techniques actually reduce the amount of money our clients need to get started or grow their portfolios. So even though you may think this type of investing is beyond your reach, the reality is that PDS could be a very good fit for you.

No one can guarantee returns. However, PDS is working to tip the balance in your favor. To lower the risk and increase the potential of favorable returns, PDS has a growing national network of resources including developers, lenders, property management companies and other vendors who contribute to the success of the business model. And

our company has bargaining power with these constituents that can lead to discounts on purchases and more favorable terms with lenders.

We believe that the PDS model provides the discriminating investor with the most complete service offering available today. As our client, you will be advised to establish your portfolio within a Limited Liability Company (LLC) framework. This can provide significant tax advantages and is also helpful from a portfolio management perspective. We believe that the LLC vehicle provides you with an important level of protection.

PDS investors know they can leave the hard work to us. You may want to see and personally assess every potential property. Or you may prefer to leave all the details to us.



TRADITIONAL MODEL VS PDS

Process

# The PDS value chain

# ...your link to a secure future.

## **In-depth market research capabilities.**

The experts at PDS have the data and insight you need to make informed investment decisions. Up-to-the-minute demographic and geographic data are studied, and real estate is sourced in those areas that show the best growth potential.

## **Experience with all types of properties.**

Several types of real estate are sourced, including: pre-construction, new-build and already operating tenanted buildings. Consistent with our commitment to building balanced portfolios, PDS offers both residential and commercial investment opportunities.

## **Relationships with developers and lenders.**

PDS works closely with real estate developers to negotiate deals that might not be generally available to the public. We also work with a select group of lenders to secure the best loans for our clients. We can help you minimize the capital output needed to build your portfolio, with the potential to produce instant equity on your property deals.

## **Property management services made easy.**

After the deal is completed, what next? As part of our effort to make real estate investing "hassle-free" for you, PDS also handles day-to-day management of your properties. We work closely with local real estate management companies nationwide to attract and retain reliable tenants with the goal of keeping your properties fully tenanted at all times.



# An idea born of necessity.

PDS was founded in San Clemente, California by Dr. Paul Hanks to meet an unmet financial need. As a busy professional himself, Paul understood the importance of having a reliable partner in the effort to create long-term security. Paul and his wife Jacqueline are well familiar with the constant struggle of balancing a high pressure career with a personal life. They were both practicing orthodontists when they met. For Paul, in the United Kingdom, and for Jacqueline in the U.S., the challenges they faced were remarkably similar.

Like so many other busy professionals with successful careers, Paul and Jacqueline struggled to find the time for financial planning. As Paul explains, "There's so much red tape with patients... that you don't really have time for investing in your own future. And unfortunately, when you

do decide to make that leap of faith, you may not really know what you're doing."

As Paul spent more and more time in the U.S., he was intrigued to note that professional people everywhere are drawn to the idea of investing in real estate as a means of building long term security. Unfortunately, they also share a common frustration about the complexity of the process. Inspired by these discussions, Paul birthed an idea for forming a company that would help professionals secure their future by taking the hassle out of investing in the lucrative and growing real estate market.

Paul shared his vision with many of his colleagues in the field of dentistry and medicine and extended his research on the subject to include other professionals from a variety of

It is our business to help people secure their financial future.

fields. Encouraged by the response, Paul and his colleagues at PDS have endeavored to challenge the status quo with an innovative business model that takes the mystery out of real estate investing and provides an exclusive client base with the potential to realize market advantages that may not be generally available to solo investors.

# A fresh approach to building long-term security. Truly different

A fresh approach to building long-term security.

Other companies offer real estate to individuals, but each property is dealt with on an individual basis and it may be up to the client to arrange his or her own loans. In contrast, PDS works directly with lenders on your behalf in the effort to build your portfolio to the desired size. A guiding principle at PDS is our desire to save clients money. The company works to structure deals that minimize the down payment needed while building equity as quickly as possible, in some cases immediately upon closing the loan.

Real Estate Investment Trusts (REITS) are also available for property investment. However, a REIT is a different concept than the service provided by PDS. With a REIT, the client buys shares in a company that owns and manages real estate and therefore has no control over its acquisition or management. With PDS the client has his or her own, fully-managed portfolio. And they are free to decide how their portfolio is managed. We believe that PDS is the only company currently offering such a service in the U.S. today.

Although PDS is a relatively small organization of highly dedicated people, our lean infrastructure is complemented by a world-class company that brings a 30-year track record to our winning equation. We are privileged to be closely aligned with Real Property Investment Services, Inc. (RPI), a real estate investment firm with offices in California and Arizona specializing in the acquisition, construction and property management of commercial, retail, medical and residential income properties.

In the past 18 years, RPI has purchased or developed projects throughout Southern California and Arizona totaling in excess of \$200 million in value.

Through RPI's affiliate corporation, Arizona Management Group, Inc., (AMG), RPI principals acquired approximately 2,000 apartment units in Arizona since 1989. RPI currently operates a property management office in Flagstaff, from which it manages approximately \$100 million worth of Arizona real estate.

We are a young company backed by a world-class industry partner.

MORE SECURE

LESS RISKY

Our promise

## Our commitment your future

We will help  
you do more  
with less.

The PDS team works closely with developers and lenders and property managers to cut through red tape for you. We also have the bargaining power to negotiate discounts on your behalf. These discounts have the potential to quickly create equity in your real estate portfolio while simultaneously cutting down on your up-front costs. In fact, PDS makes the whole process of buying and managing investment real estate much easier and ultimately more cost-effective for you. The bottom line is that you will be able to do more with less with PDS as your real estate investment services partner.

Thanks to our innovative approach to doing business we believe that working with PDS will enable you to grow a larger portfolio than might otherwise be possible if working on your own. Our focus is on helping you achieve the highest possible equity position in the shortest possible time frame. And we are enthusiastically committed to tipping the investment equation in favor of the individual investors who make our company possible.

The thing that truly differentiates PDS is that we understand the needs of busy professionals and in all that we do, we are working to provide you with a more secure and less risky investment portfolio that will help you achieve your financial goals of building long-term security for your family.

We have the expertise and resources to provide you with opportunities that are not generally available to individual investors.

The people at PDS are passionate about real estate investing. Many of them have benefited personally from the PDS model of property investment. And they are now working to share what they have learned. As part of the effort, they are committed to shifting the industry dynamic in favor of the investor versus the lender. This is good news for those who might be considering PDS as an investment partner.

As our President Dr. Paul Hanks explains, "We have the expertise and the insight to be a trusted advisor to our investors. Our business is to get people excited about real estate as an investment opportunity with the potential to generate healthy returns and increase wealth over time. And that's what we're going to do."

### The PDS advantage

- We can help save you time.
- We can help save you money.
- We make investing less stressful.
- We enable you to grow a larger portfolio than might be possible on your own.
- We offer the potential for increased returns on your real estate investment.
- We offer a more secure / less risky investment opportunity.
- We help protect you from the liabilities associated with investing in real estate.

Comprehensive.  
Distinctive.  
Personal.



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