



Key information about the investment Corporate bond Avaera from AMARA RAE. This document was prepared on 12-03-2025.

This document will help you better understand the risks, costs and returns of the investment. Please note!

This document and this offer have not been assessed by the AFM.

What is offered and by whom?

The corporate bonds Avaera are offered by AMARA RAE.

The provider is also the issuer of the corporate bonds. These are the main activities of the issuer: Biohacking, Longevity, Wellness & Coaching.

The website of the offer is <https://www.amararae-community.com>

What are the main risks for you as an investor?

In general, the higher the offered or expected return, the higher the risk. The offered or expected return on the corporate bond Avaera depends on the profit that AMARA RAE makes. There is a chance that the profit will be lower than expected or that there may even be a loss, which means that you may receive a lower return or even lose your investment or part of it.

The main reasons why AMARA RAE may not be able to pay out the offered or expected return or even your deposit are:

- Forecast risk. The projected and stated financial figures, amounts and percentages are mainly based on assumptions and forecasted developments with knowledge and experience in the market of the issuing institution. Although the issuing institution has done its utmost to use its experience and expertise, it is impossible to make a completely accurate forecast. The forecast results may also be disappointing. As a result, the bonds and interest payments and repayments may not take place on time, not at all or only partially.

- Redemption risk.

AMARA RAE has the right to redeem the corporate bonds early if it no longer considers it desirable to have the Corporate Bond Loans outstanding. It may also occur that AMARA RAE

can raise funds in another (cheaper) manner. It may then occur that the funds obtained from the redemption can only be reinvested by the bondholder at a lower interest rate.

- Financing risk. There is a financing risk because AMARA RAE has opted for a financing structure with a large portion of Debt Capital.

The financing to grow AMARA RAE is forecast at €50,000 to start with. This means that if additional financing is needed, this may be financed at less favorable conditions and may affect the profitability of AMARA RAE.

The corporate bonds are not tradable on an exchange or platform and are therefore limited in tradability. This means that there may be no buyer for your corporate bond if you want to get rid of your investment in the meantime. You therefore run the risk that you will not be able to get your money back at the time you want and will have to keep your investment for longer or sell your corporate bond at a lower price.

There are also other significant risks. More information about these risks can be found in this document under the heading "Additional information about the risks".

Who is the target group for this investment?

The Avaera corporate bonds are offered to natural persons and legal entities. The Avaera corporate bonds are suitable for investors who have sufficient knowledge and experience of bonds and investments in general and of the fact that entering into and/or holding corporate bonds involves risks.

The Avaera corporate bonds are not suitable for investors who:

1. Have insufficient knowledge and experience of corporate bond loans in general and of the fact that entering into and/or holding corporate bonds involves risks.
2. Are unable to assess the advantages and disadvantages of investing in corporate bond loans and the information contained in the information memorandum.
3. Do not have access to and knowledge of applicable instruments to be able to assess an investment in the corporate bond loans in the context of his or her own financial situation, as well as the impact thereof on his or her total portfolio.
4. Do not have sufficient financial resources to bear all the risks associated with entering into and/or holding corporate bonds Avaera from AMARA RAE.

What kind of investment is this?

You invest in a Corporate Bond, which has no participation rights. The bonds do not have a bonus interest.

The interest on the bond is 6%.

Bond 6%

Nominal value of the bond is € 250. The intrinsic value of the bond is equal to the nominal value. The price of the bond is € 250 per piece. Participation is possible from a minimum amount of € 250 per piece and a minimum purchase of 1 corporate bond. The date of issue of the bond is 12-03-2025. The term of the bond is 5 years, based on an annuity loan. You receive interest and repayment per quarter. Interest-only period: 12 months.

The interest on the bond is 7%.

Bond 7%

The nominal value of the bond is €1,000. The intrinsic value of the bond is equal to the nominal value. The price of the bond is €1,000 per unit. Participation is possible from a minimum amount of € 1,000 per unit and a minimum purchase of 1 corporate bond. The date of issue of the bond is 12-03-2025. The term of the bond is 5 years, based on an annuity loan. You will receive interest and repayment per quarter. Interest-only period: 12 months.

The interest on the bond is 8%.

Bond 8%

The nominal value of the bond is €5,000. The intrinsic value of the bond is equal to the nominal value. The price of the bond is €5,000 per unit. Participation is possible from a minimum amount of €5,000 per unit and a minimum purchase of 1 corporate bond. The date of issue of the bond is 12-03-2025. The term of the bond is 5 years, based on an annuity loan. You will receive interest and repayment per quarter. Interest-free period: 12 months.

More information about the yield can be found in this document under the heading "Further information about the yield".

What are the costs for you as an investor?

You do not pay any issue costs on your deposit (or on top of your deposit you pay 0 euros in issue costs per corporate bond). When selling your corporate bonds to third parties, you pay 5% of the nominal value with a maximum of € 250 per sales transaction in administration costs.

What is your deposit used for?

Of every euro of your deposit, € 0.00 is used to cover costs. € 1.00 is invested by AMARA RAE.

Your deposit is part of the assets of AMARA RAE.

More information about the use of the deposit can be found under the heading “Further information about the use of the proceeds”. Further information about the investment In this section of the document you will find further information about the offer and the provider. This will give you more insight into the specific risks, costs and returns of the offer.

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Further information about the provider The provider is also the issuing institution of the corporate bonds Avaera. The issuing institution is a sole proprietorship established on 2016-03-31 and established in Amsterdam under the Chamber of Commerce number 65692233. The address of the issuing institution is Keizersgracht 333, 1016EG Amsterdam. The website of the issuing institution is amararae-community.com.

Contact person: martine boerboom, martine@avaera.com, +31641170479

The issuing institution is managed by: martine boerboom. The sole shareholder is martine boerboom.

These are the main activities of the issuing institution: Biohacking, Longevity, Wellness & Coaching. There is no financial relationship between the provider and the issuing institution. Further information about the risks

Total investment risk: There is a risk that investments by AMARA RAE will not lead to the desired return. It is possible that the forecasts will not come true. This may mean that AMARA RAE does not have sufficient financial resources to pay the interest on the corporate bonds and/or redeem the corporate bonds. In that case, holders of the corporate bonds run the risk of receiving less back than they originally invested. In the most negative scenario, bondholders will receive nothing back.

Early redemption: There is a risk of early redemption, because AMARA RAE has the right to redeem the Corporate Bonds early. For you as an investor, this means that it is possible that AMARA RAE can raise funds in another (cheaper) way.

It may then occur that the Bondholder can only reinvest the funds obtained from the redemption at a lower interest rate. Limited Equity: The equity of the issuing institution is limited in relation to the debt. This means that the buffer of equity means that in the event of disappointing results the issuing institution will relatively quickly no longer be able to meet its obligations under the bonds. The risk profile of the bonds therefore resembles the risk profile of shares.

Debtor risk: There may be a risk that debtors will not pay or will pay too late. This means that in that case, holders of corporate bonds run the risk of receiving less back than they originally invested. In the most negative scenario, bondholders will receive nothing back.

Risk of management errors:

There is no guaranteed certainty that the management of AMARA RAE will always act without error or in a manner consistent with the interests of the company. The management of AMARA RAE is independently authorized and able to make choices that may prove to be wrong and/or have a negative impact on the value development. This means that the holders of the Corporate Bonds run the risk of receiving less back than they originally invested. In the worst-case scenario, bondholders will receive nothing back. Risk of legal proceedings:

AMARA RAE is at risk of legal proceedings being instituted against it. Regardless of whether any claims are admissible, which is inherent to legal proceedings, the outcome of which is uncertain and may result in financial loss. Defending a legal case can be costly and time-consuming; there is no guarantee that all costs incurred can be recovered if AMARA RAE is successful. This means that in that case, the holders of the corporate bonds run the risk of receiving less back than they originally invested. In the worst-case scenario, the bondholders receive nothing back.

General risk factors of investing in SME: Adverse changes in legislation and regulations due to political decisions. Changes in macroeconomic conditions. Issuing institution is dependent on the functioning of the board members. Competitive risk in the markets in which the issuing institution is active. Risk of bankruptcy or suspension of payments of the issuing institution. Fiscal risk due to changes in legislation, new regulations or political decision-making.

Further information on the use of the proceeds The total proceeds of the offering amount to €50,000. This amount may also be lower if not all bonds are subscribed for. The minimum proceeds have not been determined. The minimum amount is therefore €0.

Financing purpose: The financing is used to pay for operating assets. The proceeds are sufficient for the investments mentioned. The issuing institution has no other costs besides the costs relating to the investment and operation. Further information on the return The return is paid in the form of interest. The investor receives the interest and repayment per quarter and this is paid within 15 (fifteen) working days after the end of the period for which the interest payment is due, if and to the extent that the liquidity position is sufficient for this in the opinion of the board.

The investment does generate sufficient income before the first payment date to be able to reimburse the return of all investors from that income. The return is not reimbursed from the contributions of (other) investors. In addition to the investors, there are no other persons who receive income (other than as referred to under 'costs') from the investment.

Additional information on the financial situation of the issuing institution The issuing institution has been active since 31 March 2016.

The following financial information is the most recent information available. The following information relates to the situation before the issuance of the bonds: Income statement (from

01-02-2025 to 01-03-2025): Turnover € 100 Purchase costs of turnover € 100 Gross profit € 0
Balance sheet data (01-03-2025): Equity € 100 Debt € 100 The proceeds from the corporate bonds are expected to be € 50,000. No additional financing will be raised for an amount of € 0.

After the issuance of the Corporate Bonds, the equity/debt ratio is: 50/50. After the issuance of all bonds of € 50,000, the value of the working capital has increased by € 50,000. Further information about the offer and subscription

The offer period starts on 12-03-2025 and ends at the moment of full payment or earlier if the management so decides. The subscription for the corporate bonds is continuous until the nominal amount of the corporate bond of € 50,000 has been reached.

The issue date of the Avaera corporate bonds is 12-03-2025 Investors must subscribe in the following way: Subscription for the Corporate Bond Loan is possible from the subscription period, as determined for the Corporate Bond Loans in the relevant Corporate Bond Conditions.

Registration takes place online by completing the form available online on the website called: amararae-community.com. Payment of the Corporate Bond Loans will take place upon

Subscription via iDEAL payment and/or bank transfer, in accordance with the Bond Conditions.

AMARA RAE may refuse a Subscription without stating reasons and may also extend, shorten or suspend the subscription period, or withdraw the Offer and Issuance of the Corporate Bond Loans prior to or during the subscription period.