

PROCURE



You give others a future.
Let's plan for yours.

Real Estate Investments. Concierge Relocation. Financial Wellness. **For Medical Professionals.**



PROCURE

Our mission is to help medical professionals generate wealth through real estate investment while providing concierge-level residential and professional relocation.



We are medical professionals.

As fellow doctors, we understand the physical & emotional toll of constantly focusing on the needs of others. Procure® focuses on *your* unique financial, investment and relocation needs as a medical professional; our services are designed to work in tandem to provide for your future while respecting your busy schedule.



We are nationally recognized Realtors.

Procure's® in-house real estate advisors - Kaminsky Real Estate Group - are one of the top 100 real estate teams in the nation, according to *The Wall Street Journal*. With over \$180M in yearly sales and 32+ years of expertise in both residential and commercial properties, rest assured that your real estate transactions are in the hands of the very best.

We are wealth and investment advisors.

Procure® has assembled a network of the nation's top financial planners and investment advisors who are committed to your future security. Your personal goals, schedule and risk tolerance will be critical components in crafting your tailored financial plan... and if any of those components change, your bespoke plan will be updated accordingly.

Medical Professionals.

What make you unique?

Your profession is like no other.
We are a real estate firm like no other.

Together, we can help you **build wealth**,
find ease with **relocation**, and plan for a
financially healthy future.



PROCURE

PROCURE was designed by a doctor for medical professionals specifically.

Kaminsky Real Estate Group is like no other real estate firm. With a practicing doctor on our staff, we gain valuable insight to help anticipate what you need.

As a medical professional, your time is precious. You spend your days (and nights) taking care of patients. We tailor our approach to your real estate investment and relocation needs by respecting your schedule.

On call tomorrow? We won't be the ones calling you when you're on call. Shift starts at 7 AM and you can only meet in the morning? We wake up with you and meet you before work.

You respect human health, we respect you.

Real Estate Investments

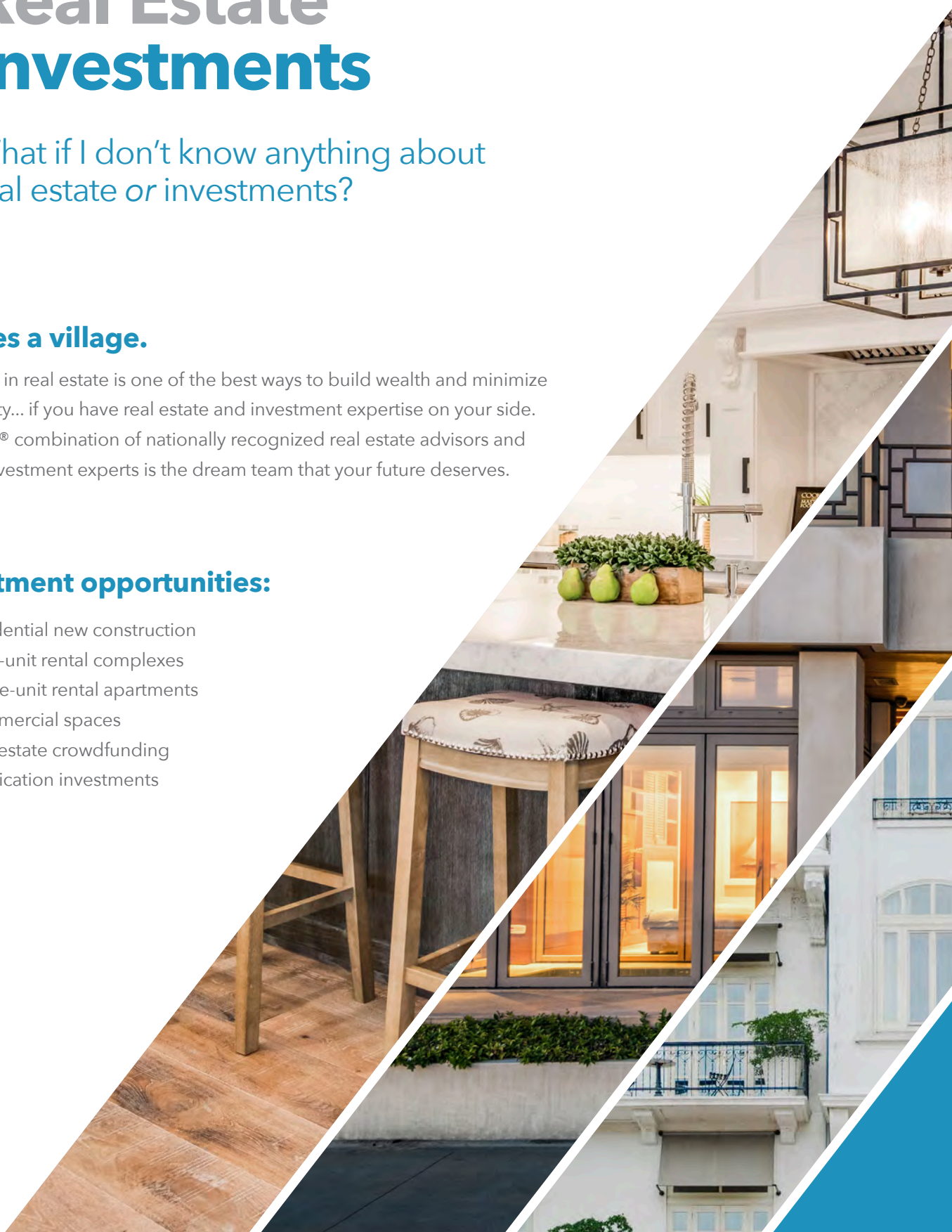
What if I don't know anything about real estate *or* investments?

It takes a village.

Investing in real estate is one of the best ways to build wealth and minimize tax liability... if you have real estate and investment expertise on your side. Procure's® combination of nationally recognized real estate advisors and vetted investment experts is the dream team that your future deserves.

Investment opportunities:

- Residential new construction
- Multi-unit rental complexes
- Single-unit rental apartments
- Commercial spaces
- Real estate crowdfunding
- Syndication investments





Since 2000, the real estate market has outperformed all major U.S. stock indices by approximately 2 to 1.

A well established method for building wealth, but it's not for everyone

Real Estate investment is a tried-and-true method of building wealth, especially for those living in a state with a booming real estate market. However, only about 15% of Americans invest in real estate outside of their primary residence. Meanwhile more than 70% think that investing in real estate is a good idea.

What are the major obstacles for entry? Skills and Cost hold most potential investors back. Most Americans believe that investing in real estate is more difficult than investing in other asset classes. The perception is that real estate investing requires more up front capital than other investments. Whether you are looking for a single unit rental apartment, multiple-unit apartment building, a commercial space, or even interested in real estate crowdfunding or syndication investment opportunities, real estate investment can help build out diversified, well performing portfolio.



Knowledge is power.

Rental properties generate wealth through more than just cash flow. Tom's real estate broker found him a \$500,000 single unit rental property. His gross scheduled rents are \$30,000 per year with a net operating income of \$26,000. After accounting for his mortgage, interest, taxes and insurance (PITI), he nets \$2,500 a year of purely passive income. However, rental properties also help generate wealth through amortization (the longer he rents the property, the more it gets paid down), real estate appreciation of about 3-5% per year, equity building, and multiple tax benefits. With these financial benefits added to his cash flow, **Tom nets approximately \$25,000 a year from his investment.** With a preferred lender medical professional loan, Tom's put \$50,000 down initially.

Financial Planning

How do I plan for my family's future?

We aren't just advisors. We're educators.

At our heart we are a real estate firm, a highly successful one. When it comes to educating you on real estate investments and/or helping you relocate we are unparalleled. We partner with the best financial advisors to help you make the best decisions for you and your family. Our advisors go way beyond "How much can you afford?" They develop a wealth generation plan that incorporates diversified investments, income protection and risk stratification that will help your nest egg grow and propel you toward your goals.





No matter the stage of your career, now is the time to start planning for you and your family's financial security.

Medical Professionals are different than the average investor.

You are in a field where helping others is a daily occurrence. Sometimes your decisions make the difference between life and death. You evaluate risk every day and change peoples' lives. However, evaluating financial risk is different.

Financial Advisors who go beyond spreadsheets and software.

Our partnered financial advisors have been in the industry for decades. They guide you, personally, through a roadmap for your financial success. Real Estate plays an important role in almost any financial success story. Let Procure's® trusted financial advisors help write yours. Our advisors are not just our partners, they are our guides as well.

"Ed helped us secure our home, he helped secure us financially, he help secure our future."



10 years



15 years



20 years



Retirement



Concierge Services

Why can't moving be as exciting
and fun as the *prospect* of moving?

Whatever it is, consider it done.

Procure® doesn't just focus on your long term goals; we also manage and absorb the responsibilities associated with relocating to a new home and new city.

Our real estate advisors don't just help you buy or sell a home; we holistically oversee the entire process of your move, alleviating your stress and leaving you with the excitement of your new opportunity.

PROCURE



Professional Movers

Procure's® exclusive nationwide moving services are always tailored to your needs and lifestyle. With no detail overlooked, rest assured that our vetted relocation partners - familiar with the needs of medical professionals such as yourself - are uniquely equipped to care for your possessions as much as you care for your patients.

Temporary Housing

It's never ideal to require a temporary housing solution while relocating, but it's not uncommon. Our in-house real estate advisors have access to exclusive off-market rental properties, and we'll combine our market knowledge with your unique relocation scenario to ensure that your temporary home meets your needs... for as little time as possible.

Financing

As a medical professional, you qualify for some incredible discounts when financing your next home. Procure's® professional, discreet team of partner lenders are committed to getting you the financing solution that works best for you, while ensuring that your home purchase is seamlessly integrated into your longterm financial goals.

Legal Services

Professional relocation - especially to a new state - often results in an array of legal questions. Our existing relationships with the nation's top lawyers means that we'll get the answers to any and every question you may have, and our network of efficient and reputable title companies will ensure that no detail is overlooked in your real estate transaction.

Utilities Transfer

This is one of the most tedious aspects of any relocation. Procure® is more than happy to absorb this time-consuming chore, allowing you to focus on your family and your practice instead of worrying about internet service, phone service, gas, water, electricity and mail forwarding.

Service Providers

Imagine finally standing in your beautiful new home. However, now you'll need to find a gardener, an electrician, a handyman, or perhaps a cleaning service. Thankfully, Procure® has hand-selected, professional service providers in each neighborhood whom we trust with caring for both you and your brand new home.

Frequently Asked Questions

Don't know where to start?
That's exactly what we're here for.

Are there medical professional specific loans?

Procure® works with multiple lenders, both with soft money and hard money who serve the medical professional. Lending boils down to risk. With a medical professional, the risk from the lenders perspective is minimized because you are a reliable individual with a stable income. Procure® helps negotiate stellar rates and service for you from a variety of lenders, helping you secure excellent rates and low down payments on loans for your

What are the tax benefits of real estate investing?

First, capital gains from real estate investing are allowed to fall under long term capital gains rates if the property is held for at least one year. Secondly, if you live in a property as your primary residence for at least two out of the past five years, you could qualify for the home exclusions tax benefit, meaning as a married couple you could rent out your primary residence for three of the past five years, and pay no taxes on the capital gains. Thirdly, tax law allows for depreciation of the property. This may be considered one of the most significant tax benefits.

Help me understand leverage in real estate investing.

Let's take an example of an investor purchasing a \$1M triplex. He financed 80% of it and paid \$200,000 for the down payment. Over 4 years, the value of the property increased to \$1.2 million. On paper, he has made a 100% return on his initial investment. Leverage helps to enhance or magnify your returns.

How do I finance my first real estate deal?

Whether you decide on a conventional loan or an investors loan, there are multiple options to finance your investment property. All cash payments may not always be the best strategy since you're not leveraging the bank's money.





Get personalized answers to your real estate, financial and investment questions at ProcureTomorrow.com

“Having the power to work with a broker and financial planner at the same time helped us secure a phenomenal investment property, we didn’t realize we could afford. Now we generate passive income for our retirement!”

What is Procure’s® mission?

We aim to help medical professionals generate wealth through real estate and help them relocate with ease. There are three arms to Procure®: (1) Real Estate Investments (2) Financial Planning and (3) Concierge Level Relocation.

What geographic regions do you service?

We are based in the South Bay, in Hermosa Beach. Through our long service record, we have relationships with brokers in just about any market nationwide. Each broker is vetted and trained specifically on Procure’s philosophy for taking care of medical professionals.

Does it cost anything to use Procure®?

We don’t charge you anything for our services. We help you with your personal real estate, investment properties, and relocation. Our fees are part of the routine real estate transaction. Our trusted partners, such as financial advisors, attorneys and movers usually do charge a fee for their services.





Financial wellness. **For life.**

PROCURE

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