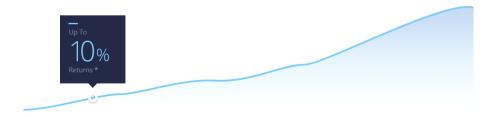
# Earn a higher yield by investing directly in prime borrowers

NSR Invest is your peer-to-peer investment manager  $^{\rm 1}$ 

START INVESTING (https://www.nsrplatform.com/app/#!/signup/account)

#### LEARN MORE







Intelligent access to peer-to-peer marketplace lending

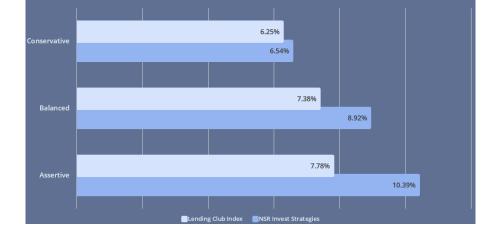


LEARN MORE (https://nsrinvest.com/individual/)

# Our clients have invested over **\$100 million** intelligently in prime consumer credit

GET STARTED (https://www.nsrplatform.com/app/#!/signup/account)

Returns by Strategy <sup>2</sup>



Why choose peer-to-peer investing?<sup>3</sup>



### High-Yield

Peer to peer investing provides a unique opportunity to earn high yield relative to other asset classes.



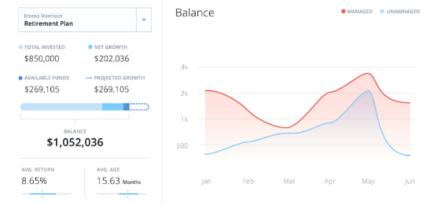
## Low Volatility

Prime consumer credit has existed for decades – with a proven track record for consistent returns.



#### Uncorrelated

Peer to peer investing doesn't follow the traditional ups and downs of the market.



#### **Seamless**

Sit back, relax, and let our leading technology platform and expert team manage your account like a well-oiled machine.

# Higher Returns, Lower Risk

Our proprietary credit models are designed to target superior risk-adjusted returns through intelligent loan selection.



Get Started Today!

 $SIGN\,UP\,(https://www.nsrplatform.com/app/\#!/signup/account)$ 

- 1. Lend Academy Investments, LLC dba NSR Invest provides portfolio construction, management, analytics, and reporting tools for financial advisors, institutions, and individuals.
- 2. NSR Invest strategy performance reflects backtested results only not an actual composite of managed accounts. Assumes NSR Invest fees of 0.60% per year and idle cash drag effect of 0.25% per year. Lending Club strategies are weighted to reflect the approximate distribution of Loan Grades for each NSR Invest strategy. Interest rates and ROI calculations reflect current Lending Club rates as of 10/1/2016. Rate increases assumed to increase net ROI by 2/3 of the effective rate increase or decrease. Past results are never a guarantee of future performance.
- 3. NSR's investment products ("investments") may be deemed to be a speculative investment, and are available only to persons who meet all the investor suitability requirements established for the investments and understand and can bear the risks of investment, including, but not limited to, the risk that an investor could lose some or all of its capital, as well as its liquidity constraints. No guarantee or representation is made that the investments' investment objectives or risk monitoring goals will be successful, and investment results may vary substantially over time. Nothing herein is intended to imply that the investments may be considered "conservative", "safe", "risk free" or "risk averse". This information is not intended to provide, and should not be relied upon for, accounting, legal or tax advice or investment recommendations. You should make an independent investigation of the investments, including consulting your tax, legal, accounting or other advisors, as appropriate.
- 4. Liquidity is not guaranteed and may or may not be available after capital is invested.

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