



Housing the Workforce

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Annum

Customer:

Prepared by:

Date:

**From our CEO.**



# Housing the workforce.

**Creating better outcomes through proactive housing.**

Having lived the experience of affordable housing, I understand the value of stable shelter.

Now that housing scarcity has gone mainstream, we believe there is a better model for the private market. Working with Annum businesses create a triple return

- returns for the Corporation, returns for the Employee, and returns for the community.

We're paving the way for housing as a benefit and thank you for engaging with us on this journey.

A stylized, handwritten signature in black ink.

CEO / Founder

# Introduction.

## Who we are

Annum is a housing operations brand supporting our corporate partners' growth through the creation of premium housing for their workforce. With us, Corporations can offer 'housing as a benefit' to attract and retain the best talent - fueling their growth.

With a pipeline expanding in the top markets, each Annum property is designed to fit within the fabric of the existing community and provide a resident experience second to none. Incorporating WFH (work-from-home) spaces, practical tech integrations, and lower market rents. Annum allows businesses to differentiate itself in the race for talent. Further; our model allows for a variety of flexible structures, thereby hedging our strategic partners' risk at the property level, and giving them clear exit opportunities.

Annum is a forward-thinking company focused on housing the workforce, so the workforce can focus on the corporate mission.

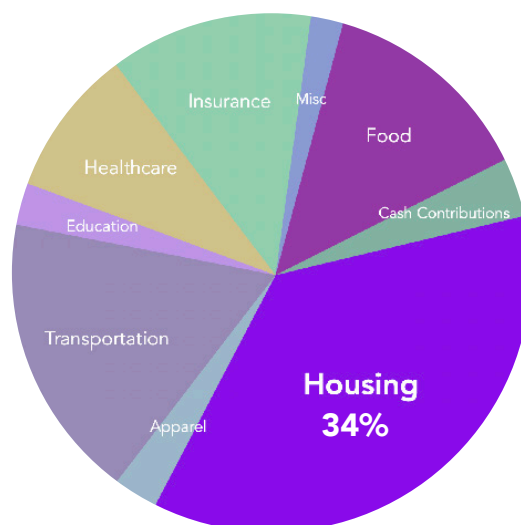
## Your business

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## 2021 Household Expenditures





# CASE STUDY

## 3 bed, 2 bath single family home

📍 Kalispell, Montana

### Market Average

Rent: \$2750

### Annum Average

Rent: \$950—\$1750

Qualifying employers can gain roughly \$14,500 in tax gain per year with the Annum model. Leaving the cost of the asset in the black.

Market Average vs. Annum Average:  
Why is Annum so much cheaper?

House Price: Through wholesale pricing and developer risk mitigation, Annum can drive down the purchase cost of the asset.

Rental Price: Annum's asset acquisition approach eliminates DSC and Landlord ROI Costs from the rental fees. Eliminating the rent by at least 30% per month.



1384 sf 3bed, 2bath



1700 sf 3bed, 2bath



# Housing as a benefit.

## Housing for your employees, structured like your HR Benefits

Reshape your perspective of workforce housing. With Annum, the housing is just a component; the service is the differentiator.

- + *Employees to live in below-market and stabilized rental environments.*
- + *Employers the ability to recruit, retain, and save money across all benefit platforms.*
- + *Seamless integration with HRIS platforms for payroll deductions and benefit management.*



Corp needs housing to support human capital objectives.



Corporations can sell their interest after the term (5-7yrs), or choose to continue their ownership.



Corp purchases fractional ownership in Annum



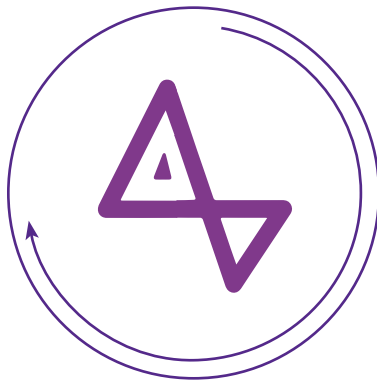
Annum handles all operations associated with property ownership and management



Below market rents are collected and used to pay all carry costs of the project.



This capital is used to buy the asset, securing the asset at below market prices.



# Creating Value.



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*Annum enables your company to address a multitude of objectives through one medium: housing as a benefit.*

# Annum's housing as a benefit

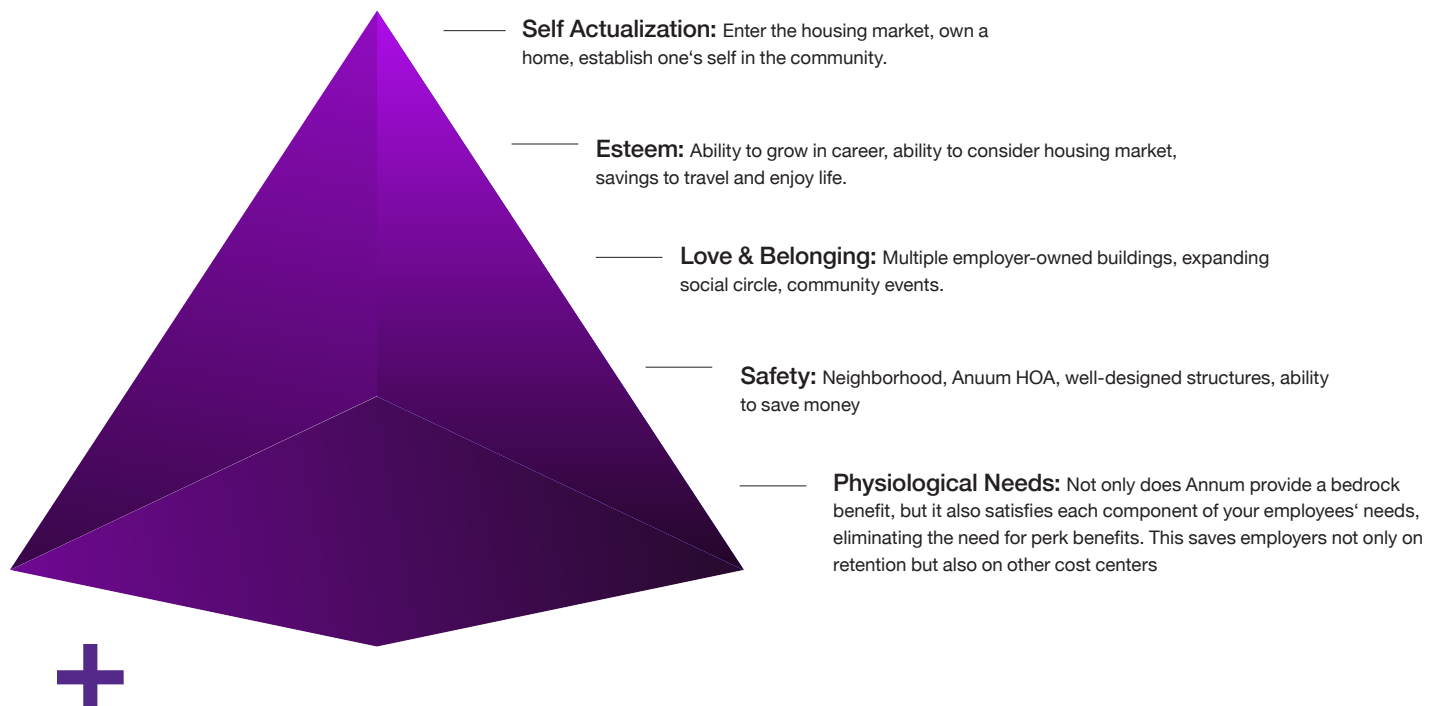
**A bedrock benefit satisfies the physiological and safety needs of your employees.**

- Health Care
- Dental
- Vision
- Retirement
- **Housing**

These are benefits that coexist with employment requirements. Housing is no longer affordable. Salary increases stop being feasible. Employee needs and expectations are now simplified. Employees simply need housing options they can afford. Back to basics, for the first time.



## Maslow's hierarchy of needs





# Comparison Health Insurance & Annum Housing



## The Insurance Advantage.

If an employee goes directly to a provider/hospital and does not have or utilize insurance, their health care will be more profoundly expensive, substantial administrative burden, and limited.

### Employee

- Access to providers
- Better pricing
- Managed by experts
- Handles payments
- Customer Service
- Case/Care Management

### Employer

- Accounting
- Provider certification
- Network development
- HRIS/Back office integration
- Reporting

Insurance companies are not doctors, nurses, etc. They are not performing care but rather the ones managing the entire experience from patient management to claims payment and provider communications.

If an employee has insurance, their cost will be much lower, managed through the insurance portal, and they will have better access to care.







# The Annum Advantage

Annum is not building housing options. Annum is managing the development networks, employee experience, employer reporting and accounting.

If an employee seeks housing through their Annum Benefit platform, they will save 30-40% on rent, have the entire experience managed by experts, seamless payroll deductions, etc.

## THE EMPLOYEE ADVANTAGE.

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### Better rents

25% or more below market rents.



### Expert managed

Handsfree management creating a worry free experience.



### Housing network

Addressing your workforce housing need through scale and flexibility.



### Seamless rent

Offering pre-and post-tax payroll deductions



### Customer service

Account representatives available to support your changing needs.

## THE EMPLOYER ADVANTAGE.

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### Network

Addressing your need from anywhere in the country



### Reporting

Transparent and concise reporting making sure you're always informed.



### HRIS Integration

Next gen integrations allowing for simple adoption.



### Expansion

We help you keep the best talent, allowing your business to flourish.

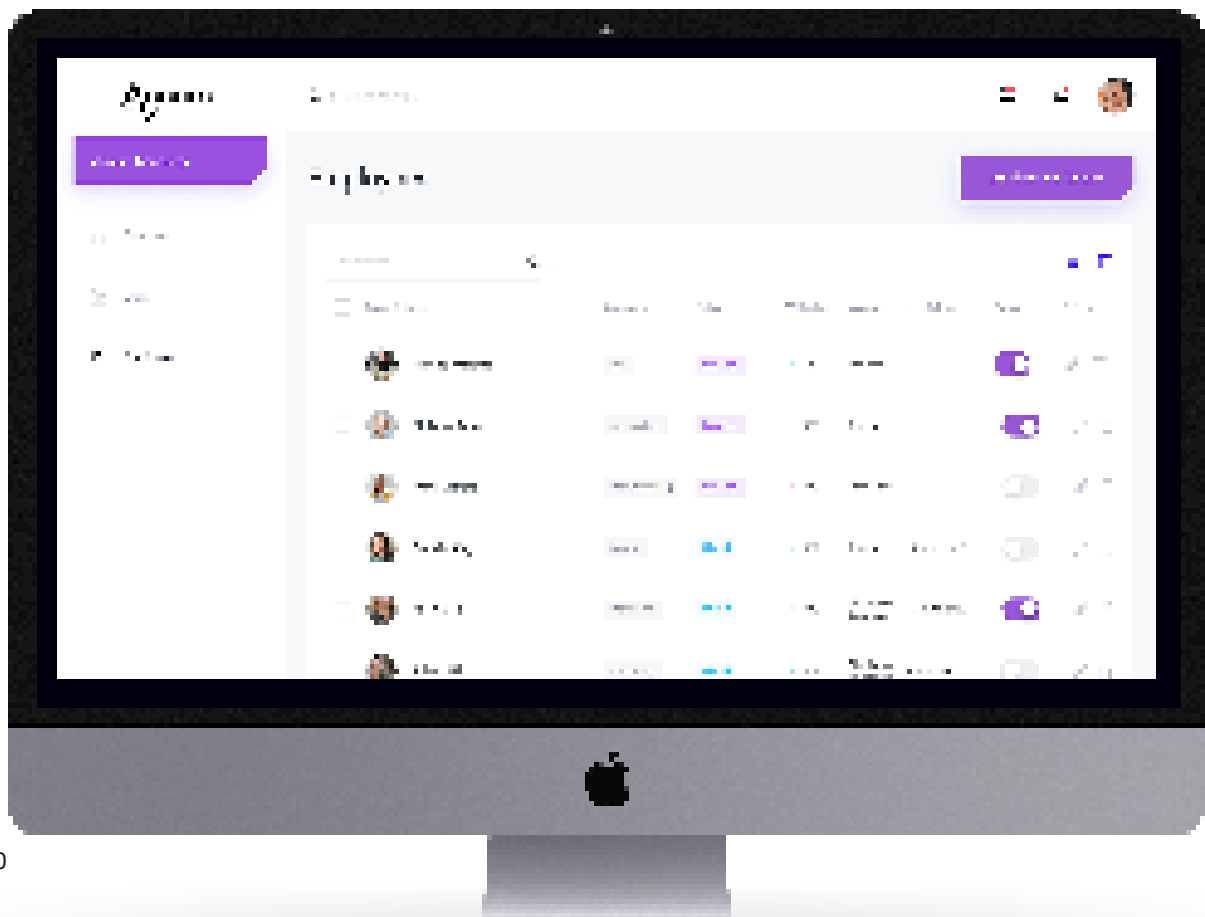


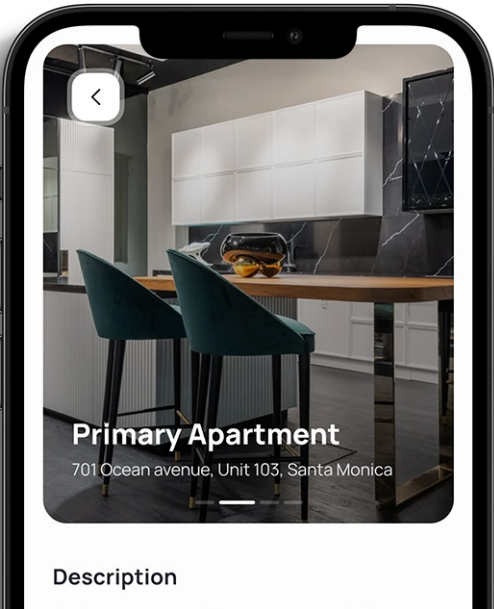
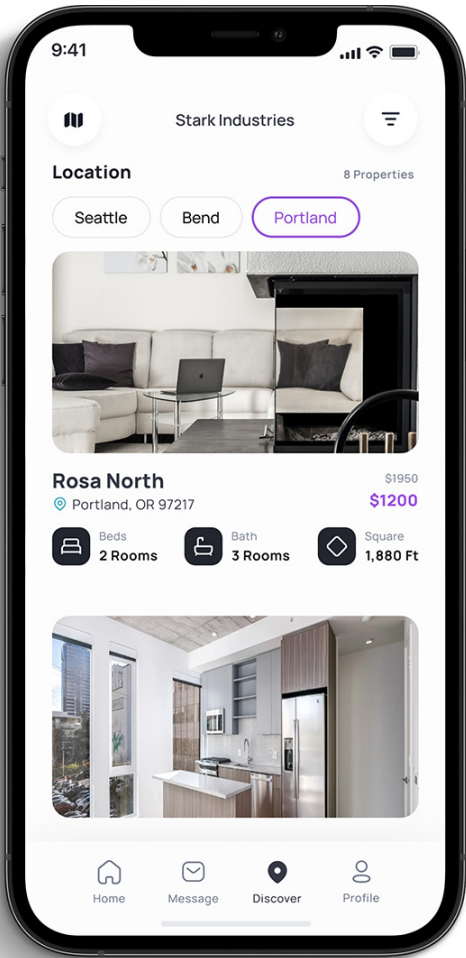
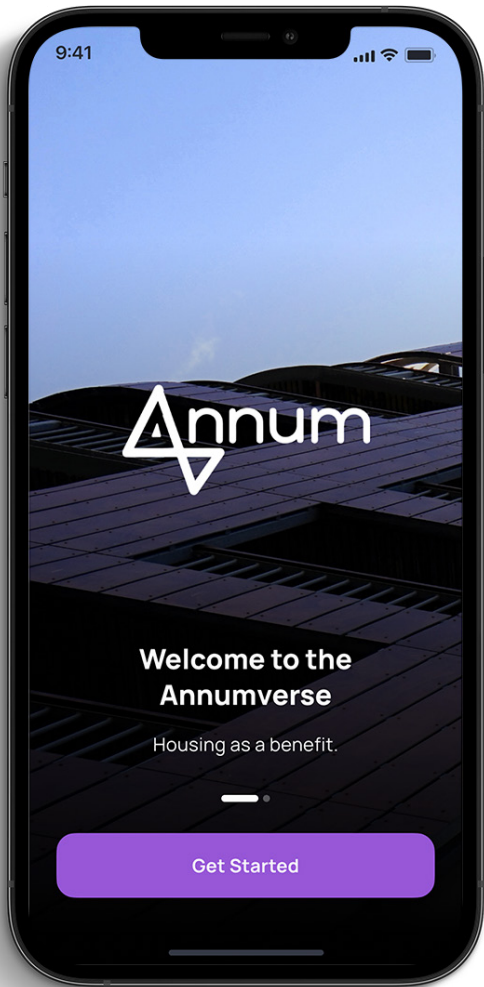


**Employee perks  
can create a rich  
culture, but it will  
ultimately not  
matter if they can't  
afford to live.**

**Aly Hollewijn**

SHRM-CP, Annum COO







# Annum Team of Leaders.

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**Jerryck Murrey**  
CEO / Founder

Jerryck holds a masters in Real Estate Development and Finance from Georgetown, graduating top of his class. He went on to lead \$1.5b in real estate M&A while managing a \$4b+ property portfolio for a Fortune 250 company.

He has deep industry experience in the financing and development of a variety of real estate asset types including, affordable LIHTC (low-income housing tax credit) products, and public infrastructure municipal bond work.

Jerryck lives in Southern Oregon with his brilliant wife and two young kids. In his spare time Jerryck produces art, plays basketball, and enjoys hiking with his family.



**Aly Hollewijn**  
COO / Co-Founder

Aly is an experienced HR and Benefits executive. She has her degree in Business Management and Health Care Administration and is a current Masters candidate at Dartmouth College.

Aly has developed and implemented groundbreaking employee benefit programs, saving employers over 25 million annually. She has helped write game changing legislation such as the No Surprises Act and the Transparency in Health Care Act.

Aly lives in Bozeman, Montana with her awesome husband and two young kids. Outside of Annum, Aly enjoys racing up mountains, skiing, reading, and gardening with her kids.

The organization with this conception of benefits will continue to attract the best workforces, foster the greatest employee loyalty, and create the most value for their company.

## History

From the start, it was all about recruitment and retention:

Attracting the best workers 40 years ago meant creating competitive, company-directed group packages in two categories: health and retirement. Today, those elements remain the top priority at most companies—along with PTO, performance bonuses, and paid sick days—but customization is key.

2020

**Innovation and Choice**

1978

**401K**

A provision of the Revenue Act of 1978 transformed saving for retirement.

1974

**ERISA**

This act established minimum standards for pension plans in private industry.

1965

**Medicare/Medicaid**

The social security act of 1965 added benefits that strengthened the social safety net for retirees and the poor.

1942

**Medical Insurance**

This was conceived during WWII as a way to compete for and retain employees during a time of frozen wages and prices.

1935

**The New Deal**

Taxpayers gained access to old-age pensions, financial support for families in poverty and unemployment insurance.

1910

**Group Health Plan**

Montgomery Ward & Co became the first private employer to offer health insurance.

Annum Housing 2022





**Annum Housing**



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