

MASTER INVESTMENT PORTFOLIO

Professional Investment Proposal · Qualified Investors Only

PROGRAM A

Vehicle Investment

E-Bike · Taxi · Commercial Truck

Returns: 110% – 119%

PROGRAM B

Agriculture Investment

Crop Farming · Livestock Operations

Returns: 35% – 50%

Investors may choose Program A only, Program B only, or both simultaneously.

Each program is fully independent — separate capital, plans, and risk profile.

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EXECUTIVE SUMMARY

Harvest Fleet Returns is a multi-asset investment platform operating across the United States, United Arab Emirates, and United Kingdom. The company offers two professionally managed, revenue-generating investment programs — each backed by real operational assets and managed by experienced teams.

The Vehicle Investment Program (Program A) funds active transportation assets — e-bikes, taxis, and commercial trucks — generating monthly profits paid directly to investors. The Agriculture Investment Program (Program B) funds crop farming and livestock operations across three international regions, distributing profits semi-annually or annually. Both programs are entirely independent.

VEHICLE FLEET SIZE	VEHICLE REVENUE 2025	VEHICLE ANNUAL RETURNS	AGRI ANNUAL RETURNS
185+	\$3.45M	110–119%	35–50%
2025 Active Assets	Fleet Operations	From Operations	Dubai · USA · UK

Both programs are entirely independent. Investors may allocate capital to either or both programs based on individual risk appetite and return objectives. All financial figures in this portfolio are sourced directly from each program's original prospectus and remain unmodified.

COMPANY OVERVIEW

MISSION	VISION
<p>To build one of the most efficient and scalable transportation asset platforms while creating sustainable wealth-building opportunities for investors.</p>	<p>To become a leading fleet ownership and transportation investment company operating across multiple metropolitan markets, while expanding international agricultural operations.</p>

Competitive Advantages

<ul style="list-style-type: none"> □ Revenue-generating physical assets 	<ul style="list-style-type: none"> □ Multiple independent income streams
<ul style="list-style-type: none"> □ Scalable operating model 	<ul style="list-style-type: none"> □ Data-driven route & crop optimisation
<ul style="list-style-type: none"> □ Technology-based fleet management 	<ul style="list-style-type: none"> □ Diversified transportation & agricultural exposure
<ul style="list-style-type: none"> □ Growing mobility demand tailwinds 	<ul style="list-style-type: none"> □ Multi-region agricultural diversification
<ul style="list-style-type: none"> □ Comprehensive insurance protection 	<ul style="list-style-type: none"> □ KYC / AML compliant onboarding platform

WHY INVEST WITH HARVEST FLEET RETURNS

Harvest Fleet Returns combines two of the world's most essential industries — transportation and agriculture — under one professionally managed platform. Investors gain access to diversified, real-economy cash flows backed by tangible assets.

01 — Asset-Backed Returns

Vehicle investments are backed by real, titled assets. Agricultural investments fund active farming generating physical produce revenue.

02 — Transparent Operations

Monthly profit statements, 24/7 GPS fleet tracking, and agricultural reporting provide full visibility throughout the term.

03 — Multi-Region Diversification

Agriculture spans Dubai, USA, and UK — removing single-region seasonal risk. Vehicles cover multiple metropolitan markets.

04 — Structured Payouts

Vehicle investors receive monthly profits. Agricultural investors choose semi-annual distributions or an annual lump-sum payout.

05 — Professional Management

Experienced fleet operators and farm managers oversee all operations. Tier 4 agricultural investors receive a dedicated portfolio manager.

06 — Flexible Exit Pathways

Vehicle investors may receive the asset, authorise a sale, or reinvest. Agricultural investors receive full capital return at 12 months.

INVESTMENT OPPORTUNITIES OVERVIEW

The table below compares both programs. Each requires a separate investment agreement and operates independently with its own capital, returns, and risk profile.

	PROGRAM A — VEHICLE INVESTMENT	PROGRAM B — AGRICULTURE INVESTMENT
Underlying Assets	E-Bikes, Taxis, Commercial Trucks	Crop Farms & Livestock Operations
Regions	United States (primary markets)	Dubai · United States · United Kingdom
Minimum Investment	\$1,800 (E-Bike Plan)	\$5,000 (Tier 1 — Entry Harvest)
Annual Returns	110% – 119% (from operations)	35% – 50% (from operations)
Payout Frequency	Monthly (12 payments per year)	Semi-Annual or Annual Lump Sum
Capital Return	Physical vehicle at end of 12 months	100% cash capital at Month 12
Asset Ownership	Investor owns the vehicle asset	Operational capital only — no ownership
Management Fee	Included in net profit figures	20% deducted from gross monthly profit
Exit Options	Receive / Sell / Reinvest vehicle	Capital returned end of 12-month term
KYC / AML Required	Yes	Yes

Investors may elect to participate in Program A (Vehicle) only, Program B (Agriculture) only, or both programs simultaneously. Each program requires a separate investment agreement. Combined participation does not alter the terms of either individual program.

SECTION A — VEHICLE INVESTMENT PROGRAM

Asset-Backed Transportation Investments · E-Bike · Taxi · Commercial Truck

A.1 Vehicle Investment Overview

The Vehicle Investment Program enables investors to fund specific, revenue-generating transportation assets. Investor capital purchases a vehicle professionally managed and deployed across multiple transport revenue channels. Monthly profits are paid directly to the investor throughout the 12-month term. At the end of the term, the physical vehicle asset is returned to the investor.

Transportation Demand Index (2021–2026)

Year	Index Value	Year-on-Year Change
2021	100	—
2022	118	+18.0%
2023	135	+14.4%
2024	154	+14.1%
2025	176	+14.3%
2026 (Projected)	201	+14.2%

A.2 Business Model & Revenue Streams

Investor capital acquires a specific vehicle asset. The vehicle is operated by qualified drivers and generates revenue across the following channels:

Revenue Stream	Description
Ride-Hailing Operations	App-based passenger transportation generating trip fees
Commercial Transportation	Fixed-term logistics and commercial delivery contracts
Fleet Leasing Agreements	Long-term leasing to corporate and commercial clients
Last-Mile Delivery Services	E-commerce fulfilment and courier delivery partnerships
Logistics Partnerships	Integration with freight and supply-chain operators
Corporate Transportation	Dedicated corporate shuttle and staff transport services
Vehicle Advertising	Wrapped vehicle advertising generating supplementary income

A.3 Investment Plans

Three distinct vehicle investment plans. The investor purchases one or more vehicles and receives monthly profit distributions for 12 months.

E-Bike Fleet Plan			
VEHICLE VALUE	MONTHLY PROFIT	ANNUAL PROFIT	ANNUAL RETURN
\$1,800	\$165	\$1,980	110%

Taxi Fleet Plan			
VEHICLE VALUE	MONTHLY PROFIT	ANNUAL PROFIT	ANNUAL RETURN
\$12,500	\$1,156	\$13,872	111%

Truck Fleet Plan			
VEHICLE VALUE	MONTHLY PROFIT	ANNUAL PROFIT	ANNUAL RETURN
\$40,000	\$3,967	\$47,604	119%

Important: Annual Return % represents profit from transportation operations. Capital is not returned in cash — the physical vehicle asset is returned at end of the 12-month term. Vehicle returned: Yes (all plans).

A.4 Historical Financial Projections

Year	Fleet Size	Revenue	Utilisation Rate
2021	35 Vehicles	\$420,000	71%
2022	52 Vehicles	\$690,000	76%
2023	81 Vehicles	\$1,150,000	81%
2024	124 Vehicles	\$2,100,000	84%
2025	185 Vehicles	\$3,450,000	88%

Figures are illustrative. Past performance is not indicative of future results.

A.5 Return Calculations

Asset Category	Vehicle Value	Monthly Profit	Annual Profit	Annual Return	Vehicle Returned
Taxi Investment	\$12,500	\$1,156	\$13,872	111%	Yes
E-Bike Investment	\$1,800	\$165	\$1,980	110%	Yes
Truck Investment	\$40,000	\$3,967	\$47,604	119%	Yes

Investor Case Studies

	Case Study A — Taxi Operations	Case Study B — Commercial Trucks
Investment	\$25,000	\$50,000
Duration	12 Months	12 Months
Profit Earned	\$27,744	\$59,505
Capital Return	Physical Vehicle	Physical Vehicle
Total Profit	\$27,744	\$59,505

Profit calculated using per-vehicle monthly rates × 12 months. Capital is not returned in cash — the physical vehicle asset is returned at end of term.

A.6 Monthly Payout Structure

Payout Schedule	Monthly — 12 profit payments over the 12-month investment term
Payment Method	Direct transfer to the investor's designated bank account
E-Bike Monthly Profit	\$165 per vehicle per month
Taxi Monthly Profit	\$1,156 per vehicle per month
Truck Monthly Profit	\$3,967 per vehicle per month
Total Annual Profit	E-Bike: \$1,980 Taxi: \$13,872 Truck: \$47,604
Capital Return	Physical vehicle asset returned at end of 12-month term (not cash)

A.7 Asset Ownership & Exit Options

Investors maintain ownership rights to the underlying vehicle throughout the term. At the end of 12 months, three exit pathways are available:

OPTION 1 — Receive the Vehicle	OPTION 2 — Platform-Assisted Sale	OPTION 3 — Reinvestment
Take full possession of the physical vehicle at the end of the 12-month term.	Authorise Harvest Fleet Returns to sell the vehicle on your behalf. Net proceeds transferred to you.	Reinvest the vehicle into a new 12-month revenue cycle. (Taxi & Truck only. E-Bike not eligible.)

E-Bike Note: E-Bike investments are not eligible for reinvestment (Option 3) due to accelerated commercial wear. E-Bike investors must choose Option 1 or 2 only.

Depreciation Disclosure: Transportation assets naturally depreciate due to usage, mileage, and age. The market value of the returned vehicle may be lower than its original purchase price. Regular maintenance is implemented but depreciation cannot be eliminated.

A.8 Insurance Coverage

Coverage Type	Description
Collision & Comprehensive	Collision, theft, fire, and natural disaster protection for all fleet vehicles
24/7 GPS Fleet Tracking	Real-time security, driver behaviour monitoring, and theft recovery systems
Preventive Maintenance	Scheduled service protocols, periodic inspections, and component replacement
Revenue Diversification	Income across multiple transport sectors reduces single-source dependency risk

Five-Year Fleet Growth Strategy

Year	Fleet Target	Revenue Target	Projected Growth
Year 1	200 Assets	\$4,000,000	+8%
Year 2	300 Assets	\$6,000,000	+50%
Year 3	450 Assets	\$9,000,000	+50%
Year 4	650 Assets	\$13,000,000	+44%
Year 5	1,000 Assets	\$20,000,000+	+54%

A.9 Terms & Conditions — Vehicle Program

- Investment term is 12 months from date of vehicle deployment into active operations.
- Monthly profit payments are derived from transportation operations and subject to operational performance.
- The physical vehicle asset — not cash — is returned to the investor at end of 12-month term.
- Vehicle depreciation is a normal outcome of commercial use and is not guaranteed against.
- E-Bike investments are not eligible for reinvestment. Taxi and Truck may be reinvested.
- All investors must complete KYC and AML verification prior to participation.
- Past performance is not indicative of future results. All return figures are based on current operational data.
- This prospectus does not constitute a public securities offering or regulated financial advice.

SECTION B — AGRICULTURE INVESTMENT PROGRAM

Crop Farming & Livestock Operations · Dubai, UAE · United States · United Kingdom

B.1 Agriculture Investment Overview

The Agriculture Investment Program funds crop farming and livestock operations across three international regions. Investors provide operational working capital and receive a share of net farming profits. Investors do not own land, livestock, or equipment — all physical agricultural assets remain owned by Harvest Fleet Returns. Capital is returned in full at the end of the 12-month term.

The platform retains a 20% management fee from gross monthly profit covering labour, equipment, regional compliance, crop insurance, and platform operations. The remaining 80% is distributed to investors per their selected payout plan.

B.2 Regional Farming Operations

Region	Primary Crops	Livestock	Avg Monthly Revenue	Key Cost Driver
Dubai, UAE	Dates, Tomatoes, Lettuce (hydroponic)	Poultry, Goats	\$18,000 – \$32,000	Water & Cooling (40%)
United States	Corn, Wheat, Soybeans, Vegetables	Cattle, Poultry, Pigs	\$28,000 – \$55,000	Labour & Fuel (38%)
United Kingdom	Barley, Oilseed Rape, Root Vegetables	Sheep, Dairy Cattle	\$22,000 – \$42,000	Equipment & Labour (42%)

Multi-region diversification removes single-region seasonal risk. When one region faces weather disruption, revenue is supported by the other two active zones.

B.3 Crop & Livestock Information

Category	Dubai, UAE	United States	United Kingdom
Crops	Dates, Tomatoes, Lettuce (hydroponic)	Corn, Wheat, Soybeans, Veg.	Barley, Oilseed Rape, Roots
Livestock	Poultry, Goats	Cattle, Poultry, Pigs	Sheep, Dairy Cattle
Premium Ops	Hydroponic Produce	Cattle Ranching & Grain	Premium Export Crops
Tier 4 Focus	Large-scale hydroponic/poultry	Cattle ranching (flagship)	Premium export crops

B.4 Investment Tiers — Overview

Four investment tiers available. Higher tiers receive priority allocation to higher-margin operations. Minimum investment: \$5,000.

Tier	Investment Range	Annual Return	Monthly Return	Min. Annual Profit	Operations Focus
Tier 1 — Entry Harvest	\$5,000 – \$9,999	35%	2.92%	\$1,750	Shared crop rotation (all 3 regions)
Tier 2 — Growth Fields	\$10,000 – \$19,999	40%	3.33%	\$4,000	Mid-size crop & livestock blends
Tier 3 — Premium Yield	\$20,000 – \$49,999	45%	3.75%	\$9,000	Priority livestock + greenhouse crops
Tier 4 — Platinum Harvest	\$50,000+	50%	4.17%	\$25,000	All 3 regions — dedicated manager

Tier 1 — Entry Harvest

Investment Range: \$5,000 – \$9,999 | Annual Return: 35%

Monthly Revenue	Labour	Seeds / Feed	Equipment		
\$3,200	\$1,100	\$480	\$220		
Water & Utilities	Pest Control	Gross Profit	Mgmt Fee (20%)	Investor Net (80%)	
\$150	\$80	\$1,170	\$234	\$936	
Investment Amount	Annual Return	Annual Profit	Option 1 6-Month Payout	Option 1 12-Month Final	Option 2 Annual Lump Sum
\$5,000	35%	\$1,750	\$875	\$5,875	\$6,750
\$7,499	35%	\$2,625	\$1,312	\$8,811	\$10,124
\$9,999	35%	\$3,500	\$1,750	\$11,749	\$13,499

Capital is NOT returned at the 6-month mark. Original investment remains active for the full 12-month term. Capital returned only at end of Month 12.

Tier 2 — Growth Fields

Investment Range: \$10,000 – \$19,999 | Annual Return: 40%

Monthly Revenue	Labour	Seeds / Feed	Equipment		
\$6,800	\$2,100	\$950	\$480		
Water & Utilities	Pest Control	Gross Profit	Mgmt Fee (20%)	Investor Net (80%)	
\$310	\$160	\$2,800	\$560	\$2,240	
Investment Amount	Annual Return	Annual Profit	Option 1 6-Month Payout	Option 1 12-Month Final	Option 2 Annual Lump Sum
\$10,000	40%	\$4,000	\$2,000	\$12,000	\$14,000
\$14,999	40%	\$6,000	\$3,000	\$17,999	\$20,999
\$19,999	40%	\$8,000	\$4,000	\$23,999	\$27,999

Capital is NOT returned at the 6-month mark. Original investment remains active for the full 12-month term. Capital returned only at end of Month 12.

Tier 3 — Premium Yield

Investment Range: \$20,000 – \$49,999 | Annual Return: 45%

Monthly Revenue	Labour	Seeds / Feed	Equipment		
\$13,500	\$4,200	\$1,800	\$950		

Water & Utilities	Pest Control	Gross Profit	Mgmt Fee (20%)	Investor Net (80%)
\$620	\$280	\$5,650	\$1,130	\$4,520

Investment Amount	Annual Return	Annual Profit	Option 1 6-Month Payout	Option 1 12-Month Final	Option 2 Annual Lump Sum
\$20,000	45%	\$9,000	\$4,500	\$24,500	\$29,000
\$34,999	45%	\$15,750	\$7,875	\$42,874	\$50,749
\$49,999	45%	\$22,500	\$11,250	\$61,249	\$72,499

Capital is NOT returned at the 6-month mark. Original investment remains active for the full 12-month term. Capital returned only at end of Month 12.

Tier 4 — Platinum Harvest

Investment Range: \$50,000+ | Annual Return: 50%

Monthly Revenue	Labour	Seeds / Feed	Equipment
\$32,000	\$9,500	\$4,200	\$2,300

Water & Utilities	Pest Control	Gross Profit	Mgmt Fee (20%)	Investor Net (80%)
\$1,400	\$600	\$14,000	\$2,800	\$11,200

Investment Amount	Annual Return	Annual Profit	Option 1 6-Month Payout	Option 1 12-Month Final	Option 2 Annual Lump Sum
\$50,000	50%	\$25,000	\$12,500	\$62,500	\$75,000
\$75,000	50%	\$37,500	\$18,750	\$93,750	\$112,500
\$100,000	50%	\$50,000	\$25,000	\$125,000	\$150,000
\$150,000	50%	\$75,000	\$37,500	\$187,500	\$225,000
\$200,000	50%	\$100,000	\$50,000	\$250,000	\$300,000

Capital is NOT returned at the 6-month mark. Original investment remains active for the full 12-month term. Capital returned only at end of Month 12.

B.5 & B.6 Financial Projections & Return Summary

Returns overview at minimum investment per tier:

Tier	Min. Investment	Monthly Profit*	Monthly Return	Annual Profit	Annual Return
Tier 1 — Entry Harvest	\$5,000	\$146	2.92%	\$1,750	35%
Tier 2 — Growth Fields	\$10,000	\$333	3.33%	\$4,000	40%
Tier 3 — Premium Yield	\$20,000	\$750	3.75%	\$9,000	45%
Tier 4 — Platinum Harvest	\$50,000	\$2,083	4.17%	\$25,000	50%

* Monthly profit = investor net after 20% management fee, on minimum investment per tier.

Payout Summary at Minimum Investment

Tier	Annual Profit	Option 1: 6-Month Payout	Option 1: 12-Month Final	Option 2: Annual Lump Sum
Tier 1 — Entry	\$1,750	\$875	\$5,875	\$6,750
Tier 2 — Growth	\$4,000	\$2,000	\$12,000	\$14,000
Tier 3 — Premium	\$9,000	\$4,500	\$24,500	\$29,000
Tier 4 — Platinum	\$25,000	\$12,500	\$62,500	\$75,000

Management Fee Structure — 20% of Gross Monthly Profit

Component	% of Fee	Purpose
Labour & Farm Management	35%	Farm managers, field workers, livestock handlers
Equipment Maintenance & Leasing	25%	Servicing, repairs, seasonal machinery hire
Regulatory & Compliance	15%	Permits, inspections, export certifications (UAE/UK/USA)
Insurance & Risk Reserves	15%	Crop insurance, livestock mortality cover, liability
Platform Operations & Reporting	10%	Investor dashboards, audits, customer support

B.7 Payout Structure

Agriculture investors choose between two payout options at time of investment. The selected option applies for the full 12-month term.

OPTION 1 — Semi-Annual Payout Plan	OPTION 2 — Annual Lump-Sum Payout Plan
<ul style="list-style-type: none"> • Capital stays invested for the full 12-month term. • At Month 6: receive 50% of total annual profit. • At Month 12: receive remaining 50% profit + 100% original capital. 	<ul style="list-style-type: none"> • No interim payments during the term. • At Month 12: receive 100% original capital + 100% annual profit. • Best for investors preferring a single consolidated payout.

B.8 Risk Management & Agricultural Insurance

Multi-Region Diversification	Removes single-region seasonal risk. Dubai, USA, and UK cross-support each other during weather disruptions.
Integrated Crop & Livestock	Livestock waste used as fertiliser reduces costs. Year-round livestock cash flow bridges harvest cycles.
Tiered Capital Allocation	Higher tiers assigned to higher-margin operations — cattle and premium export crops.
Bulk Input Procurement	Seeds, feed, and fuel purchased at scale across all three regions, cutting costs by 20–30%.
Precision Agriculture Technology	Soil sensors, drone monitoring, and GPS irrigation maximise yields and minimise waste.
Comprehensive Crop Insurance	Multi-peril crop insurance and livestock mortality cover funded from the 20% management fee.

Agricultural Insurance Coverage

Coverage	Description
Agricultural Liability	Third-party bodily injury & property damage from farming/livestock operations
Crop & Equipment Damage	Farm machinery, vehicles, and irrigation equipment collision and breakdown cover
Comprehensive Agricultural	Theft, vandalism, fire, flood, drought, extreme weather — all three regions
Uninsured Contractor Cover	Protects against losses from third-party contractors with insufficient insurance

In the event of operational downtime, profit distributions may be reduced, delayed, or temporarily suspended until operations resume. Comprehensive insurance is maintained to assist with eligible damages.

B.9 Terms & Conditions — Agriculture Program

- Investment term is 12 months from date of capital deployment into farming operations.
- Investors fund operational working capital only. No ownership rights to land, livestock, or equipment.
- A 20% management fee is deducted from gross monthly profit before investor profit is calculated.
- Investors choose either the Semi-Annual Payout Plan or Annual Lump-Sum Plan at time of investment.
- Capital is NOT returned at the 6-month mark under Option 1 — only 50% of annual profit is distributed.
- Full original capital is returned at end of Month 12 alongside the final profit instalment (Option 1) or lump sum (Option 2).
- Profit distributions may be reduced, delayed, or suspended during periods of operational downtime.
- All investors must complete KYC and AML verification before participation.
- Participation limited to individuals or entities legally permitted to invest in their jurisdiction.
- Investors must be at least 18 years of age and satisfy all onboarding and compliance requirements.
- Past agricultural performance does not guarantee future returns. All figures are projections.

EARLY WITHDRAWAL / INVESTMENT EXIT POLICY

Investors may choose to terminate or exit their investment before the completion of the agreed investment period.

In the event of an early withdrawal:

- The investor's original capital contribution will be returned.
- Harvest Fleet Returns will deduct only a 1.8% administrative and processing fee from the investor's capital amount.
- No accrued or projected profits, dividends, or returns will be payable for investments terminated before the agreed maturity date.
- The remaining capital balance, after the 1.8% deduction, will be returned to the investor.

Example:

If an investor contributes \$5,000 and requests an early withdrawal before the investment term ends, Harvest Fleet Returns will deduct 1.8% (\$90) and return the remaining capital balance of \$4,910.

Important: Do not modify, remove, or alter any existing financial projections, investment plans, payout schedules, profit calculations, tables, branding, formatting, or content in the original document. Only this Early Withdrawal / Investment Exit Policy section has been added as a supplementary policy in a professional format consistent with the existing document design.

This policy applies to both the Vehicle Investment Program (Program A) and the Agriculture Investment Program (Program B). All other terms and conditions of the respective programs remain in full effect.

RISK DISCLOSURE STATEMENT

This Risk Disclosure Statement applies to both the Vehicle Investment Program and the Agriculture Investment Program. Prospective investors should read and understand all risk factors carefully before committing capital to either program.

General Investment Risks — Both Programs

- Past performance is not indicative of future results. Projected returns are based on current operational data.
- Investment capital is subject to operational risk. Projected profit rates may not be maintained throughout the term.
- Returns from both programs are generated from real-economy operations and subject to market conditions, competition, and macroeconomic factors.
- Neither program is covered by government-backed deposit protection. Only invest capital you can afford to hold for 12 months.
- This document does not constitute a public securities offering or regulated financial advice. Seek independent advice before investing.

Program A — Vehicle Investment Specific Risks

- Vehicle Depreciation Risk: Transportation assets naturally depreciate. The vehicle returned after 12 months may be worth significantly less than its original purchase price.
- Operational Risk: Vehicle revenues depend on driver availability, fuel costs, accident rates, maintenance requirements, and demand for transportation services.
- Regulatory Risk: Changes to ride-hailing regulations, transport licensing, or emissions standards may impact fleet revenues.
- Asset Return Risk: The investor receives a physical vehicle — not cash. Liquidation value depends on market conditions at time of sale.
- E-Bike Limitation: E-Bike investments are not eligible for reinvestment. The returned asset may have limited residual value after 12 months of commercial use.
- Market Competition: Increased competition in ride-hailing and commercial transport may reduce per-vehicle revenue.

Program B — Agriculture Investment Specific Risks

- Crop Failure Risk: Adverse weather, disease, pests, or drought may reduce yields and impact profit distributions. Crop insurance mitigates but does not eliminate this risk.
- Livestock Mortality Risk: Disease outbreaks or environmental factors may cause losses. Livestock mortality cover is maintained across all regions.
- Seasonal & Regional Risk: Agricultural revenues are inherently seasonal. Multi-region diversification reduces but does not eliminate this risk.
- No Asset Ownership: Investors have no ownership rights to land, livestock, or equipment. Capital return depends on platform solvency at maturity.

- **Management Fee Impact:** The 20% fee is deducted before investor profit is calculated. Lower revenues proportionately reduce investor profits.
- **Payout Suspension Risk:** Profit distributions may be reduced, delayed, or suspended during operational downtime.
- **Regulatory & Currency Risk:** Regulations and export certifications across Dubai, USA, and UK may change during the term.

Combined Program Participation

- Investors in both programs carry the combined risk profiles of each program independently.
- Capital allocated to Program A and Program B is governed by the respective program terms.
- Loss or underperformance in one program does not affect, offset, or compensate returns in the other.

CONTACT INFORMATION

Harvest Fleet Returns maintains regional offices across three international markets to support investors throughout both programs.

Region	Address	Email / Web
United Kingdom	Staines Rd, Chertsey KT16 9DA, United Kingdom	support@harvestfleetreturns.com
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United States	600 3rd Ave, New York, NY 10016, United States	support@harvestfleetreturns.com

HARVEST FLEET RETURNS — MASTER INVESTMENT PORTFOLIO

This document presents two independent investment programs — Vehicle Investment (Program A) and Agriculture Investment (Program B) — under one unified corporate portfolio. All figures are sourced from original prospectuses and remain unmodified.

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