

SOIL RESTORATION NOTES

Creambrook Farm, VA

TERMS & DETAILS

- Available to accredited investors only. For more information on this SEC definition, please contact the company.
- Minimum investment of \$30,000
- Investor receives 2.5% interest per year, paid in semi-annual coupons on January 15th and July 15th
- Company pays an addition 0.5% interest into Organic Transition Pool distributed to farmers currently in the process of transitioning the land to organic
- Note matures on July 15, 2023
- Securities offered through SEC Regulation D
- Available for purchase through subscription agreement by mail, email or through the Company's [investor portal](#)

Please note: This flyer does not constitute a securities offering. The details provided are solely a summary of this offering.

DEBT INVESTMENT IN PORTFOLIO OF ORGANIC FARMLAND

Iroquois Valley has independently issued promissory notes since 2013 to offer investors a fixed-income security that supports organic farmers. The proceeds from the sale of the Notes are used to secure farmland for farmers that have approached us with land access needs. The Notes allow the Company to broaden and diversify the capital stack, keep cost of capital relatively low and offer lease and mortgages to farmers at accessible rates.

DIRECT FINANCIAL SUPPORT FOR FARMERS TRANSITIONING THE SOIL

The Soil Restoration Note program includes direct financial support for farmers in the portfolio who are currently experiencing the three-year transition period necessary to convert a conventional piece of farmland to organic. The Company pays 3% annually on the Notes, but only 2.5% goes to the investor. The remaining 0.5% is paid into a cash pool distributed to farmers in transition on a per acre basis. This helps lower costs for farmers during the most financially challenging time, when the crops are grown organically but not able to be marketed as organic.

INVESTMENT PROCESS

INVEST ONLINE

Visit our [investor portal](#) to review the offering documents and complete a Subscription Agreement

GREAT FOR IRAS & TAX-DEFERRED ACCOUNTS

The characteristics of farmland as an investment make it a great match for long-term capital. Initial investors primarily used their IRAs.

WORK WITH AN INVESTMENT ADVISOR

A significant portion of existing investment capital comes from relationships with financial advisors. Learn more on our [Partners](#) page.

PUBLIC BENEFIT CORPORATION

IA 50
2019
MANAGER

Certified Best For The World
Corporation 2018 Overall Honoree

www.iroquoisvalley.com
invest@iroquoisvalleyfarms.com
invest.iroquoisvalley.com