

SOIL RESTORATION NOTES

photo by Eliza Wiley at
Vilicus Farms

TERMS & DETAILS

- 5-year term
- \$50,000 minimum
- 2.25% interest paid to investor
- 0.50% interest paid into Soil Restoration Pool*
- Accredited Investors Only

HOW TO INVEST

- Through the Company's online portal: invest.iroquoisvalley.com
- Through a PDF subscription agreement available on www.iroquoisvalley.com/documents
- By mail: print, complete and sign documents available on www.iroquoisvalley.com/documents

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

OVERVIEW

Iroquois Valley offers investors direct exposure to a diversified portfolio of certified organic farmland. The Company raises capital through a combination of debt and equity securities to provide long-term access to farmers through leases and mortgages and support the financial health of their businesses through operating credit lines.

NOTE INVESTMENTS IN ORGANIC FARMLAND

Iroquois Valley has issued promissory notes since 2014 to offer investors a fixed-income security that supports organic farmers. The notes allow the Company to broaden and diversify the capital stack, keep cost of capital relatively low and offer financing to farmers at accessible rates. As of year-end 2019, Iroquois Valley was capitalized approximately 70% by shareholder equity and 30% by debt. Unsecured promissory notes held by impact investors comprised more than 90% of all the outstanding debt on the Company's balance sheet.

SOIL RESTORATION POOL*

This security includes a unique and important financial impact for organic farmers – the Soil Restoration Pool. Building soil health is ongoing work for organic farmers, and these Soil Restoration Notes are specifically designed to help with this transition time. As investors earn interest, the Company also pays one-half percent (0.5%) into the Pool. Because farmers have different needs, funds allocated from the soil restoration pool may go toward soil amendments, agronomist consulting, seed cost reimbursement, fencing assistance, and/or reimbursement for rental expense or mortgage interest.