

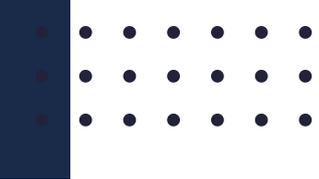


THE SMART OWNER'S GUIDE TO FRACTIONAL OWNERSHIP

An Introduction to Building Wealth and Living
Your Dreams with **Copay**

Table of Content

Introduction	03
What is Fractional Ownership?	03
How Fractional Ownership Compares	05
The World of Assets on Copay	06
The Undeniable Benefits of Fractional Ownership	07
Understanding the Costs	08
How Copay Works: A Step-by-Step Journey	09
Your Peace of Mind: Legal & Compliance	10
Common Questions & Concerns	11
Real Owner Stories	12
Getting Started with Copay	13
Additional Resources	14



Introduction

Own Premium Assets Without the Full Cost

Imagine co-owning a stunning holiday home on the coast, a luxury yacht for weekend escapes, or a high-performance supercar for scenic drives—all for a fraction of the cost. Imagine building real wealth through assets that you can also enjoy. This is no longer just a dream; it's a new reality made possible by fractional ownership.

In today's market, the dream of owning premium assets can feel out of reach. High entry costs and the hassles of maintenance create barriers for even the most ambitious Australians. What if you could bypass these barriers?

This guide will introduce you to the world of fractional ownership, a smarter way to invest in the life you want. We'll break down exactly what it is, how it works, and why it's quickly becoming the preferred model for savvy investors. You will learn about the benefits of building true equity, enjoying incredible flexibility, and having professional management handle all the details.

At Copay, we are Australia's trusted platform for making this new model of ownership a reality. We connect you with a curated selection of premium assets and provide the secure, transparent framework to make your ownership journey seamless and rewarding. Your journey to smarter ownership starts here.

What is Fractional Ownership?

A New Way to Own What You Love

At its core, fractional ownership is a simple concept: a high-value asset, like a property or a yacht, is divided into a number of shares (or "fractions"). You can purchase one or more of these shares, making you a legal co-owner of the asset.

Unlike other models, you are not just buying "time" or access. You are buying a ***real, deeded piece of the asset itself.***



Key Characteristics:



01 True Ownership: You hold a legal title to your share of the asset. It's part of your personal wealth portfolio, just like owning stocks or a traditional property.

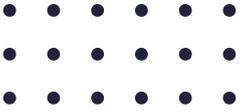
02 Proportional Equity: Your equity in the asset is directly proportional to the share you own. If the asset's value increases, the value of your share increases with it.

03 Professional Management: A dedicated management company, overseen by Copay, handles all aspects of maintenance, insurance, cleaning, and scheduling. This provides a hassle-free, "walk-in, walk-out" experience.

04 Transparent Accountability: All costs, revenues, and usage schedules are tracked and reported transparently to all co-owners, ensuring fairness and clarity.

PROPERTY CO-OWNERSHIP BREAKDOWN





How Fractional Ownership Compares

Fractional ownership is often confused with other models. Here's a clear breakdown of how it stands apart

FEATURE	FRACTIONAL (COPAY)	TIMESHARE	VACATION RENTAL	TRADITIONAL PURCHASE
Ownership Type	Deeded Equity	Right to Use Only	No Ownership.	100% Deeded Ownership.
Equity Building	Yes. Your share can appreciate in value.	No. Timeshares typically depreciate.	No. You are simply a customer.	Yes. You own 100% of the equity.
Flexibility	High. Use, rent out, or sell your share.	Low. Locked into specific times or locations.	High. Book whenever you want, if available.	Total. You control all access.
Cost	Low Entry Cost. Proportional ongoing costs.	Lower Upfront Cost. High annual fees.	Pay-per-use. No long-term investment.	Very High. 100% of purchase and running costs.
Management	Professionally Managed. Completely hands-off.	Managed by Resort. Variable quality.	Managed by Host. You are a guest.	Self-Managed. All responsibility is yours.
Liquidity	Good. Resell on a secondary market.	Poor. Difficult to resell, often at a loss.	N/A.	Moderate. Can take months to sell.

The World of Assets on Copay

Copay offers a curated marketplace of premium assets, giving you the opportunity to build a diverse portfolio of investments you can also enjoy.



Holiday Homes

Own a piece of paradise, from stunning coastal retreats and serene ski lodges to chic city apartments in sought-after locations.



Boats & Yachts

Experience the ultimate freedom of the water. Co-own a luxury cruising vessel for family adventures or weekend getaways without the immense cost and upkeep.



Supercars & Luxury Vehicles

Get behind the wheel of the world's most prestigious performance vehicles. Fractional ownership makes owning a collection of exotic cars an attainable reality.



Investment Properties

Focus purely on wealth creation with residential properties in high-growth areas, managed professionally to generate rental income and capital appreciation for co-owners.



The Undeniable Benefits of Fractional Ownership

Why is fractional ownership such a powerful model? The benefits extend far beyond simple access.



● **Accessibility:**

It breaks down the financial barriers to entry, allowing you to own premium assets for a fraction of their total cost.

● **Equity Building:**

Unlike renting or timeshares, this is a true investment. You own an asset that has the potential to grow in value over time.

● **Lifestyle Flexibility:**

Your ownership, your choice. Use your allocated time, allow family and friends to use it, or place it in a rental pool to generate income.

● **Diversification:**

Instead of putting all your capital into one property, you can spread your investment across multiple fractional assets in different locations or classes.

● **Professional Management:**

Enjoy all the perks of ownership with none of the hassle. Maintenance, repairs, insurance, and administration are all handled for you.

● **Transparent Fees:**

With Copay, all costs are laid out clearly from the start. You will never be surprised by hidden fees.

● **Secondary Market Liquidity:**

Life changes. When you're ready to sell, Copay's secondary market provides a platform to offer your share to other vetted buyers, giving you a clear exit strategy.



Understanding the Costs

Transparency is at the heart of the Copay model. Here is a breakdown of the costs involved in fractional ownership.

01

Initial Purchase: This is the one-time price you pay for your share of the asset. It is calculated based on the asset's total value and the number of fractions it is divided into.

02

Ongoing Fees: These shared costs are divided proportionally among the co-owners and typically cover:

- **Management Fees:** A fee for the professional company that handles all operations, administration, and financial reporting.
- **Maintenance & Service:** Funds set aside for routine upkeep, repairs, and cleaning to keep the asset in pristine condition.
- **Insurance & Taxes:** Covers property insurance, council rates, and other relevant taxes, ensuring the asset is fully protected and compliant.

TOTAL COST COMPARISON: FRACTIONAL VS. FULL OWNERSHIP (5-YEAR SAMPLE)

1/8 Share Ownership (\$1M Property)



Initial Purchase Price (1/8):
\$125,000



Annual Costs
(Maint., Taxes, Ins. - Est. 2% of share):
\$2,500 / year

Total 5-Year Costs (x5):
\$12,500

ESTIMATED 5-YEAR TOTAL:
\$137,500

vs.

Full Ownership (Outright)



Initial Purchase Price (Full):
\$1,000,000



Annual Costs
(Maint., Taxes, Ins. - Est. 2% of full value):
\$20,000 / year

Total 5-Year Costs (x5):
\$100,000

ESTIMATED 5-YEAR TOTAL:
\$1,100,000

How Copay Works: A Step-by-Step Journey

We've designed our platform to be intuitive, secure, and simple.

**Step 1:
Browse &
Discover:** Explore the curated assets available on the Copay marketplace. Each listing provides detailed information, photos, financial projections, and legal documentation

**Step 2:
Research &
Compare:** Use our tools to compare different assets, understand potential returns, and find the opportunity that aligns with your financial and lifestyle goals.

**Step 3:
Apply for
Ownership:** Our secure application process includes a standard Know Your Customer (KYC) verification to ensure a community of trusted owners.

**Step 4:
Sign Legal
Agreements:** Once approved, you'll review and digitally sign the legal agreements that establish your share in a dedicated trust structure.

**Step 5:
Make Your
Investment:** Fund your share purchase through our secure payment system. Congratulations, you are now a co-owner!

**Step 6:
Enjoy Your
Asset:** Use our seamless scheduling system to book your time. Whether you use the asset yourself or earn income from it, ownership is now hassle-free.

**Step 7:
Exit When
Ready:** When the time comes, you can list your share for sale on our secondary marketplace, providing a clear path to liquidity.



Your Peace of Mind: Legal & Compliance

Your security is our top priority. The Copay platform is built on a foundation of robust legal and compliance frameworks to protect you and your investment

01 Trust Structure: Each asset is held in a standalone trust. This legal structure separates the asset's ownership from Copay and the other co-owners, protecting it from external financial risks.

03 Professional Trustee: An independent, professional trustee oversees the trust, ensuring that all actions are performed in the best interest of the co-owners.

05 Dispute Resolution: Our co-ownership agreement includes clear processes for resolving any potential disputes fairly and efficiently.

02 Deeded Ownership: Your share is a legal, deeded interest in the asset, registered and protected under Australian law.

04 Copay's Compliance Framework: We adhere to strict regulatory standards to ensure our platform operates with integrity and transparency.

06 Insurance and Protection: Every asset is fully insured against damage and liability, giving you complete peace of mind.



Common Questions & Concerns (FAQ)

Q

Is fractional ownership safe and legal in Australia?

A

Absolutely. It's a well-established legal structure. Copay ensures every asset is managed within a compliant framework overseen by a professional trustee.

Q

Can I use my share whenever I want?

A

Usage is allocated based on the share you own and managed through a fair and transparent scheduling system. This ensures every co-owner gets equitable access, improve evenness, and give a healthier look.

Q

What if I need to exit early?

A

Our secondary marketplace is designed for this. You can list your share for sale at a price you set, giving you a clear path to exit your investment.

Q

How are profits or losses allocated?

A

Any rental income generated, as well as capital appreciation upon sale of the entire asset, is distributed proportionally to all co-owners based on their share percentage.

Q

What are the tax implications?

A

As a co-owner of a real asset, standard tax considerations like Capital Gains Tax may apply when you sell your share. We recommend consulting with a financial advisor for personalized advice.



Real Owner Stories



Case Study 1: The Young Investor

Name: Ben, 32

Asset: 1/12 share of an investment property in a high-growth suburb.

Goal: To get into the property market and start building a portfolio without needing a massive deposit.

"Copay allowed me to enter the property market years before I thought I could. I'm building equity in a real asset, and it's completely passive. It's the smartest investment I've made."



Case Study 2: The Family

Name: The Clark Family

Asset: 1/8 share of a beach house on the NSW coast

Goal: To have a dedicated family holiday spot without the burden of owning and maintaining a second home.

"We create priceless family memories for six weeks every year. We just show up and relax—no maintenance, no stress. It's the best of both worlds."



Getting Started with Copay

Ready to explore a smarter way to own? Taking the next step is simple.

Explore Available Assets:

Visit our website to browse the current opportunities on the Copay marketplace.

Join the Waitlist:

Sign up to get early access to new asset launches and exclusive opportunities before they go public.

Schedule a Free Consultation:

Have more questions? Our expert team is here to help. Schedule a no-obligation call to discuss your goals and see if fractional ownership is right for you.

Your journey to smart ownership and a richer lifestyle starts today.
We're here to help you every step of the way.

Explore Available Assets Today

Schedule Your Free Consultation



Additional Resources

Glossary of Key Terms

- **Deeded Ownership:** A form of legal ownership where your name is on the property's title.
- **Equity:** The value of your ownership stake in an asset.
- **Secondary Market:** A marketplace where existing owners can sell their shares to other buyers.
- **Trustee:** An independent party that legally holds and manages an asset on behalf of its owners.



Contact Us

 +61 0410 080 691

 director@copay.au

 www.copay.au

Ready to Own Smarter?

Visit copay.au to explore available assets or
Book your free consultation today.

Own More. Pay Less. Stress Free.