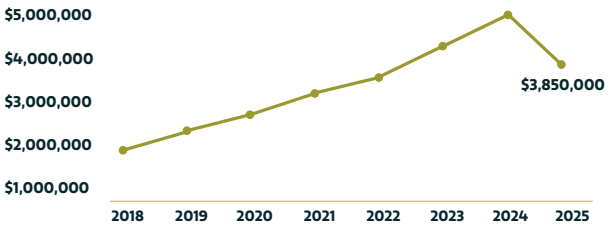
AMBER FARMLAND INVESTMENTS

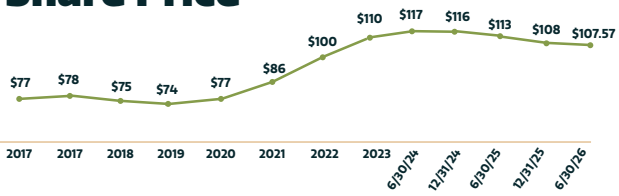
FACT SHEET

Amber Farmland Investments is the original farmland REIT dedicated to advancing the goals of investors and farmers committed to building the organic future.

Revenue $ in millions

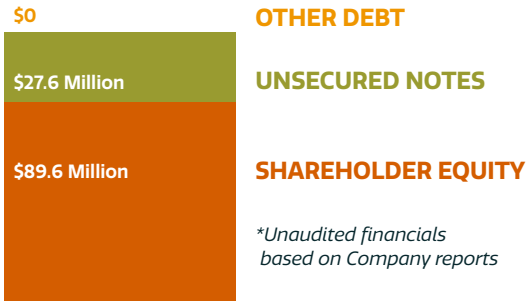


Share Price



Portfolio Capitalization

Total Assets: $117.2 million



**Unaudited financials based on Company reports*

Our impact

When farmers thrive, land becomes more resilient. When land is resilient, long-term value and impact grow—for investors, communities, and the future of agriculture. We track key impact areas with our farmers:

PESTICIDES & HERBICIDES
Eliminated 29 million lbs of synthetic chemicals from our food system since 2014.

SOIL EROSION
Avoided 95,000 tons of topsoil erosion since 2014.

FARMER ECONOMICS
Helped organic farmers earn $210 more per acre for their crops.

What We Do

As a certified B Corp, Amber offers investors unique access to an organic farmland REIT designed to deliver stable, risk-adjusted returns. We invest in organic farmland and partner with experienced farmers across the United States through long-term financing structures that support both farm performance and asset resilience.

Our $117.2 million portfolio includes more than 33,500 acres of diversified farmland across 18 states. Working with a network of over 60 farmers, we strengthen soil health and farm economics while generating consistent, non-concessionary returns for investors.

Our Investment Offerings

We offer two investment options designed to deliver attractive risk-adjusted returns while advancing a more resilient food system.

REIT Equity Shares provide investors with ownership in a diversified portfolio of organic farmland. Since inception, the portfolio has delivered an 8% annualized return, driven primarily by land value appreciation. Depending on farmer performance, shares may also earn dividends—aligning investor success with our farmers' long-term productivity.

Rooted in Regeneration (RNR) Notes are fixed-rate promissory notes that raise capital to invest in new farmland aligned with our hub strategy. This new farmland will be leased to farmers who have historically faced structural, financial, or geographical barriers to land access. These three-year RNR Notes pay investors an annual interest rate of 0.5–1.5% while helping farmers transition their land to certified organic — earning a return while making a meaningful impact.

Market Opportunity

> Demand for organic food growing at 13% per year
> 40% of farmland expected to change hands in the next 15 years
> Addresses climate change related to agriculture

Asset Class Characteristics

> Long-term competitive returns compared to real estate and equities, with lower volatility
> Organic farmland provides portfolio diversification
> Serves as a hedge against inflation
> Is uncorrelated with most other asset classes

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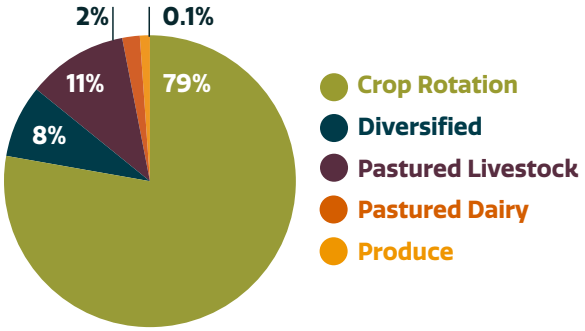
Production Makeup

As of 2026 crop year.



Conservation

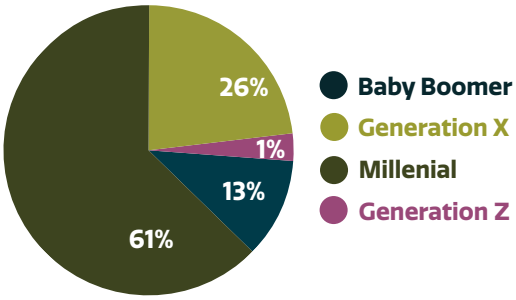
Data represents survey of farmers in the portfolio in 2022.

COVER CROPS — **100%**

MAXIMIZING PLANT DIVERSITY — **92%**

REDUCING NUTRIENT INPUTS AND RUNOFF — **100%**

Our Farmers



WOMEN FARMERS — **66%**

Women involved in farm decision-making.

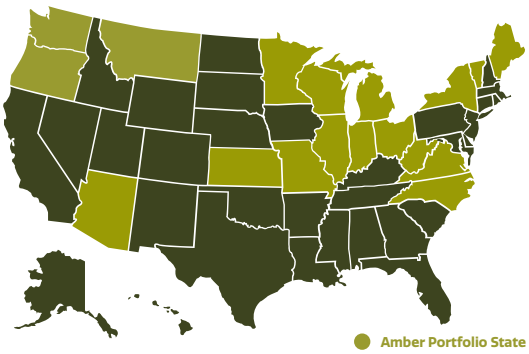
REPEAT INVESTMENTS — **67%**

Repeat investments within our portfolio.

GENERATIONAL SUPPORT — **51%**

Farmers working with the next generation to directly support farmland transfer.

INVESTMENTS BY STATE



Investor Base

Amber Farmland Investments is backed by a community of more than 1,000 individual and institutional investors. Our investor base includes both accredited and non-accredited participants, with investments ranging from $10,000 to over $9 million. Patient, long-term capital enables us to support organic farmers while building resilient assets and delivering consistent, non-concessionary returns.

How Your Investment Works

Amber works with those who know the land best: farmers and ranchers committed to stewarding it for the long term. We primarily partner with organic row-crop farmers and conservation ranchers across America's Heartland—operators building profitable businesses while strengthening soil health and resilience.

We believe farmers know what their operations need to succeed. We work exclusively with farmers who come to us seeking capital—through a lease or mortgage—to grow or strengthen their organic operations. We are their long-term partners, providing land security, patient capital, and the financial runway to support the transition to organic systems, regenerate soils, and build durable businesses.

Our Portfolio

We partner with organic farmers who are deeply rooted in their communities. More than half of our farmers come from third-, fourth-, and fifth-generation farm families, bringing multi-generational experience that strengthens operational performance and long-term stewardship.

We approach diversification with discipline across three dimensions: production type, impact, and geography. While we prioritize Midwest row-crop farmland for its strong market opportunity and potential to scale impact. We maintain a diversified portfolio of farmland assets to broaden opportunity and manage risk across market cycles.

Investor Accessibility

Both investment options are available through direct investment or eligible retirement accounts. REIT Equity Shares are open to both accredited and non-accredited investors and can be custodied at several traditional brokerage firms. Offerings are only made through our Offering Circular. Rooted in Regeneration Notes are available to accredited investors only.

AMBER FARMLAND INVESTMENTS

PUBLIC BENEFIT CORPORATION

Certified B Corporation

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