





Important Information

CAUTIONARY NOTES



- These securities may not be sold nor may offers to buy be accepted prior to the time the company's offering statement is qualified. This document shall not constitute an offer to sell or the solicitation of an offer to buy securities, nor shall there be any sale of these securities in any state or jurisdiction in which such offer, solicitation or sale would be unlawful.
- No money or other consideration is being solicited in connection this document, and if sent in response, will not be accepted. No offer to buy the securities can be accepted and no part of the purchase price can be received until the offering statement on Form 1-A is qualified pursuant to Regulation A of the Securities Act of 1933, as amended, and any such offer may be withdrawn or revoked, without obligation or commitment of any kind, at any time before notice of its acceptance given after the qualification date. Any person's indication of interest involves no obligation or commitment of any kind.
- The information contained herein is proprietary to Red Oak Capital Holdings, LLC ("Red Oak") and any unauthorized reproduction is strictly prohibited.
- NO OFFER OR SOLICITATION: The material herein does not constitute an offer to sell nor is it a solicitation of an offer to purchase any security. Offers will only be made through an offering circular and where permitted by law. Investments in any security are not suitable for all investors. Investments in securities involve a high degree of risk and should only be considered by investors who can withstand the loss of their investment. Prospective investors should carefully review the "Risk Factors" section of which is filed with the United States Securities & Exchange Commission (the "SEC"). Investors should perform their own investigations before

considering any investment and consult their own legal and tax advisors.

- Certain statements contained in this Presentation may constitute "forward looking statements". Any such statements, performance projections and results have been based upon assumptions, some of which will vary, perhaps materially, from actual events and do not constitute a prediction or representation as to actual performance. The projections and results are purely hypothetical and for illustration purposes only. Nothing contained herein has been reviewed by nor endorsed by the SEC or any other regulatory agency or trade organization.
- Prior performance of Red Oak Capital or any of its affiliates is not indicative of future results for Red Oak Capital Fund VI, LLC. There is no assurance that future investments will achieve comparable results. Alternative investment performance can be volatile and real estate-related investments may involve additional risks. An investor could lose all or a substantial amount of their investment. There is no assurance that the Company objectives will be achieved.
- The offering statement of the company and the most recent offering circular can be found at: https://www.sec.gov/cgi-bin/browse-edgar?action=getcompany&CIK=0001957571&owner=include&count=40&hidefilings=0
- Securities are offered through Crescent Securities Group, Inc., member FINRA/SIPC, 4975 Preston Park Blvd, Suite 820, Plano TX 75093





- An investment in the Bonds of Red Oak Capital Fund VI, LLC (the "Company") is considered speculative. There are no guarantees of distributions or returns. Investors may lose all or part of their investment. There are various risks related to an investment in the Bonds which are described in the respective offering circular. These risks include, but are not limited to:
- The Bonds may not be suitable for certain investors. Bonds are suitability for investors that have no need for liquidity in this investment.
- The Bonds will be highly illiquid, non trading market exists or will ever develop. Bonds are suitable for investors who have no need for liquidity in this investment.
- The offering is a "Best Efforts" offerings, and if the Company is unable to raise substantial capital, the Company may be limited in the number and types of investments it is able to make, which could have a negative effect on diversification and investment results.
- The Company is recently formed with no operating history and no assurance of success.
- Success is dependent on the performance of Red Oak Capital GP, LLC (the "GP"), which is
 the sole member of the Company, as well as individuals that are employees of Red Oak
 Capital.
- The Company depends on key personnel and its affiliates, the loss of any of whom could be detrimental to the Company's business.
- The Company will pay substantial fees and expenses to the GP or its affiliates and brokerdealers. These fees will increase Investors' risk of loss.

- The Company is a blind pool offering. Investors will not have an opportunity to evaluate investments before they are made.
- The Company will be subject to conflicts of interest arising out of relationships among Red Oak Capital, the GP, and their affiliates and employees.
- Real estate-related investments, including joint ventures, senior leverage and real estate-related securities, involve substantial risks.
- There are substantial risks associated with making loans secured by real estate, and real
 estate investments may involve additional risks. Commercial real estate related investments
 that are secured by real property are subject to delinquency, foreclosure and loss which
 could negatively impact investors. The ability of a borrower to repay a loan secured by
 income producing property is dependent on the successful operation of the property.
- Economic, market and regulatory changes that impact the real estate market generally may decrease the value of the Company's investments and weaken operating results.
- Properties that have vacancies could be difficult to sell, which could negatively impact investors.
- The Company will likely obtain debt financing, which may increase costs, and may limit the Company's ability to pay interest and or principal to investors.
- The Company indirectly depends on tenants in properties securing its loans for revenue; therefore, non-renewals, lease terminations, or lease defaults could reduce revenue and limit the Company's ability to pay to pay interest or principal to investors.

ABOUT RED OAK







Red Oak Capital provides short-term, senior-secured stabilization loans* on income-producing commercial real estate properties located in major geographic markets nationwide.

*Excluding Land, Entitlement and New Ground-Up Construction







Completed 30 full-cycle real estate investments with no principal loss

COVID: Red Oak has not delayed, discounted or missed a single interest payment since inception (including all historical and current offerings)

\$300M+ in AUM which represent 30 active loans

Red Oak and Sr. Management have originated, underwritten, closed and serviced over \$5B in loans in the past 10 years







DIVERSIFIED LOAN PORTFOLIO	 Focused on the top 200 U.S. MSAs Short-term bridge loans Multiple property types and geographies Senior-secured position
EXCEPTIONAL SOURCING CAPABILITIES	 CRE Tier I, II, & III commercial real estate brokers and bank referrals 2022: Over \$5 billion in new loan originations requested and growing
EXPERIENCED TEAM	 Managed through eight down-market cycles Red Oak and senior management* have originated, underwritten and closed more than \$5 billion in the past 10 years Red Oak employees originate, analyze, underwrite, close and service loans
DISCIPLINED UNDERWRITING	 Red Oak utilizes Institutional-quality credit analysis and underwriting standards Loan documentation consistent with bank, CMBS and life insurance company guidelines Disciplined approach to transaction selection and portfolio management
TRANSPARENCY	SEC Regulation A (+) reporting with additional quarterly report updates

^{*}Not necessarily as management of Red Oak Capital Holdings or its affiliated entities.





PARTNERS & LEADERSHIP

Red Oak's team is comprised of real estate operators and investors with backgrounds in origination, capital allocation & lending, servicing, and commercial property development & management.



GARY BECHTEL
Chief Executive Officer



RAYMOND DAVIS
Chief Strategy Officer



KEVIN KENNEDY, CIMA
Founding Partner,
Chief Sales & Distribution Officer

THE MARKET





Senior-secured private debt serves as a strategic asset allocation



One way to hedge against inflation is to invest in commercial real estate.

The small-balance CRE lending market in the U.S. presents a vast, growing and underpenetrated market opportunity.

SMALL LOAN BALANCES

HIGHLY INEFFICIENT

REGIONAL FRAGMENTATION

OPPORTUNITY



Senior-secured private debt serves as a strategic asset allocation



- The current market environment attractively positions private investments and senior secured debt
- Enhances performance and diversification with low market correlation
- Direct/Indirect exposure to hard assets can serve as an effective inflation hedge
- Capital preservation and down-side protection matters in optimizing performance
- There are significant structural advantages of smaller versus large/mega investment managers

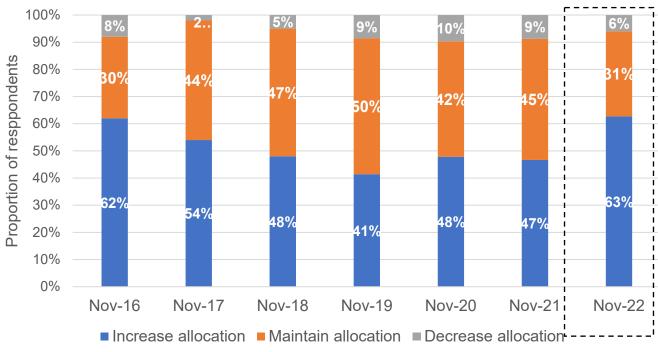


Leading institutions are allocating more capital to private debt



Based on industry surveys, institutional investors are strategically increasing their asset allocation to private debt in 2023.

INSTITUTIONAL ASSET ALLOCATION TO PRIVATE DEBT (NEXT 12 MONTHS)



Source: Preain investor surveys. November 2016-2022

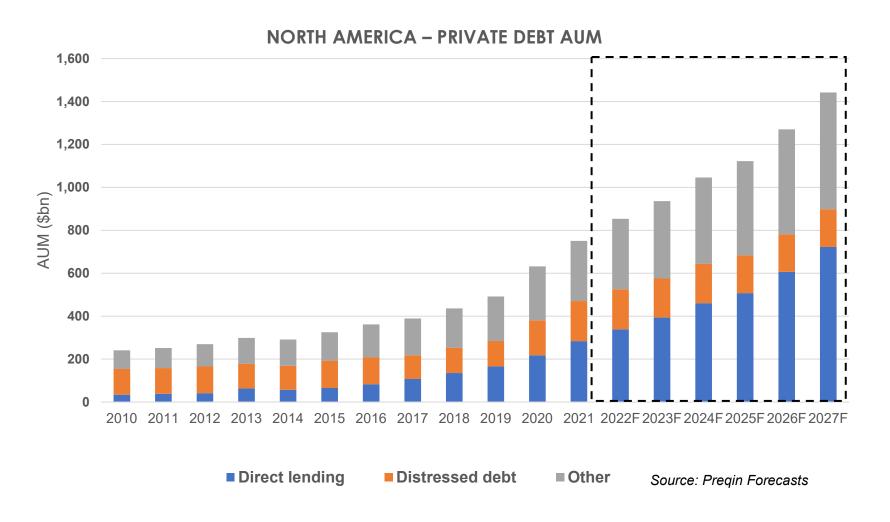
Comprised of Family offices, Foundations and Endowments and Public Pension Plans



Private debt forecast for assets under management



Given performance expectations across asset classes, direct lending is forecasted to receive a larger allocation from institutional investors in order to enhance diversification and portfolio performance.

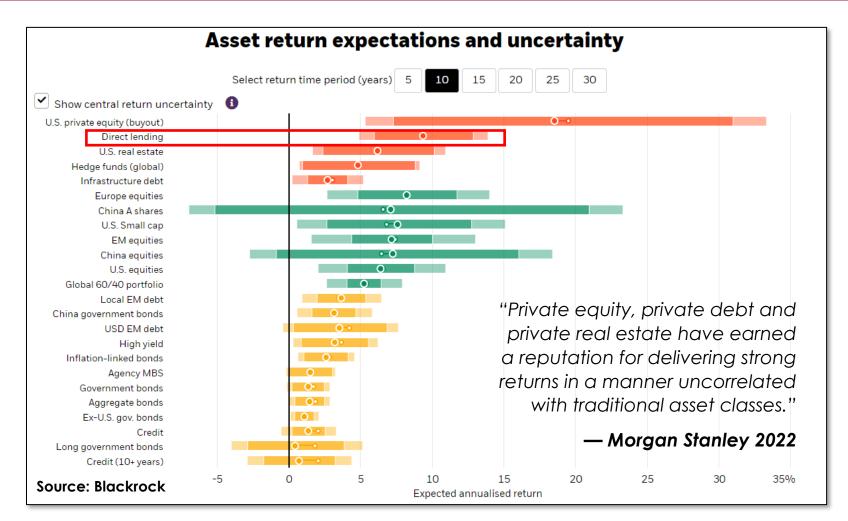




Capital Market Assumptions & Expectations



- Consensus reflects lower return expectations across various traditional asset classes.
- It's widely anticipated that private debt /direct lending will be among the best performing asset classes over the next 10 years.
- Alternative assets are expected to enhance diversification while delivering alternative sources of return.





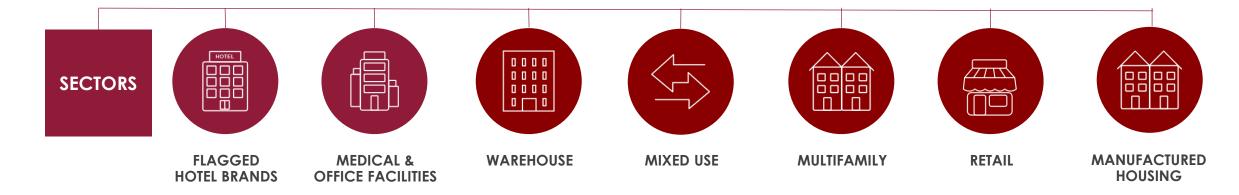
Primary Investment Markets & Classes



\$4.45 Trillion

Outstanding CRE Debt Held by U.S. Banks*





*US Federal Reserve, MBA Commercial/Multifamily Real Estate Mortgage Debt Outstanding as of Q3 2022

LOAN CRITERIA & DEAL FLOW





Red Oak Loan Criteria



LENDING PARAMETERS	 United States & territories Loan size: \$1M - \$15M Maximum loan-to-stabilized-value (LtSV): 75%
LOAN TERMS	 Term: 1-2 years (no longer than 3 years) Targeted minimum 15% IRR Capital reserve account Debt service reserve account Generally full recourse to borrower
RED OAK ADVANTAGE	 Fast closings (30-45 days) Solving for special situations and unique capital needs Institutional-quality underwriting; increases exit options Control of rehabilitation funds; third-party validation & valuations (MAI) Internal Servicing Personnel

TRANSACTION OVERVIEW







Closed Transaction: Clarendon Hotel – Southwest City



Loan Amount: \$16,250,000

Loan Term: 3 years

Interest Rate: 10%

Loan to Stabilized Value: 77.01%

The pandemic stymied many investors' plans, including those of a successful hotel owner/operator who found himself with a rapidly approaching loan maturity in an increasingly restricted market. Red Oak Capital Holdings came through with a \$16,250,000 bridge loan to refinance and wrap work on the Clarendon Hotel & Spa, a 105-room full-service property in a major Southwest city.





Closed Transaction: 8th Street Apartments – Washington, DC



Loan Amount: \$8,550,000

Loan Term: 2 years

Interest Rate: 10.75%

Loan to Stabilized Value: 43.18%

When the owner of a Northwest DC rehab project ran into financing delays with another lender, it turned to Red Oak Capital Holdings. We stepped in with an \$8,550,000 bridge loan, closing rapidly and allowing the project to get back on track. The funds will be used to take out the previous lender and complete the restoration of 8th Street NW Apartments, a garden-style property that sits within an Opportunity Zone site.





Closed Transaction: Bloomingdale Industrial – Chicago, IL



Loan Amount: \$3,250,000

Loan Term: 2 years

Interest Rate: 10.50%

Loan to Stabilized Value: 53.28%

When a successful Chicago-area investor/developer needed funds to get its project over the finish line, it turned to Red Oak Capital Holdings. The \$3,250,000 bridge loan will be used to refinance and update a multi-tenant industrial facility in North Chicago. It features 10' to 18' clear heights, four dock-high doors and two at-grade drive-in doors. The borrower plans to refinance the bridge loan with permanent financing upon stabilization or sell it to another investor or tenant.

CURRENT OFFERINGS





Bond Offering – Key Terms Regulation A+, Tier II General Solicitation Offering

Bond Offering Amount Qualified Accounts Only	\$35 million*
Bond Yield	- 8.0% Series A (Broker Dealer Shares) - 8.65% Series Ra (Fee Based)
Maturity	12/31/2028
Managing Member Commitment	Minimum of \$1.5 million of the total equity in the fund
Bond Price	\$1,000
Minimum Commitment	\$10,000
Trade Date	Monthly on the 20th of every month; exceptions for holidays/weekends
Schedule of Interest Payments	Payable quarterly in arrears: January 25, April 25, August 25 and October 25
Management Fee	1% of undeployed capital and principal amount of all loans
Tax	1099-INT
Reporting:	Quarterly Snapshots, Biannual Financials, Annual Audits

*See additional \$40 million in Preferred Unit product



Preferred Unit – Key Terms Regulation A+, Tier II General Solicitation Offering

Preferred Offering Amount (Taxable Accounts Only)	\$40 million*
Preferred Returns	- 8% Annualized Payment (Paid Quarterly)- 1.5% Paid February 15th for the preceding year**
Term	Evergreen Liquidity Starting Year 4
Managing Member Commitment	Minimum of \$1.5 million of the total equity in the fund
Unit Price	\$1,000 (Broker Dealer) \$947.50 (Fee Based/RIA)
Minimum Commitment	\$30,000
Trade Date	Monthly on the 20th of every month; exceptions for holidays/weekends
Schedule of Distribution	Payable quarterly in arrears: January 25, April 25, August 25 and October 25
Management Fee	1% of undeployed capital and principal amount of all loans.
Tax	K-1
Reporting	Quarterly Snapshots, Biannual Financials, Annual Audits

*See additional \$35 million in Bond Offering | **Must be unit holder of record at 12/31 to be paid | Preferred returns are cumulative, but non-compounded



Sponsor Summary & Service Providers



Sponsor	Red Oak Capital Fund VI, LLC (Red Oak)
Sponsor Contact	Kevin Kennedy, CIMA / Mindey Morrison
Sponsor Phone Number	(248) 320-5583 (Kevin) / (858) 735-9700 (Mindey)
Sponsor Email	kkennedy@redoakcapitalholdings.com
Sponsor Lindii	mmorrison@redoakcapitalholdings.com
Assets Under Management (AUM)	\$300M (+) as of December 2022









THANK YOU



625 Kenmoor Avenue SE Suite 200 Grand Rapids, MI 495546

616.734.6099 • www.redoakcapitalholdings.com

