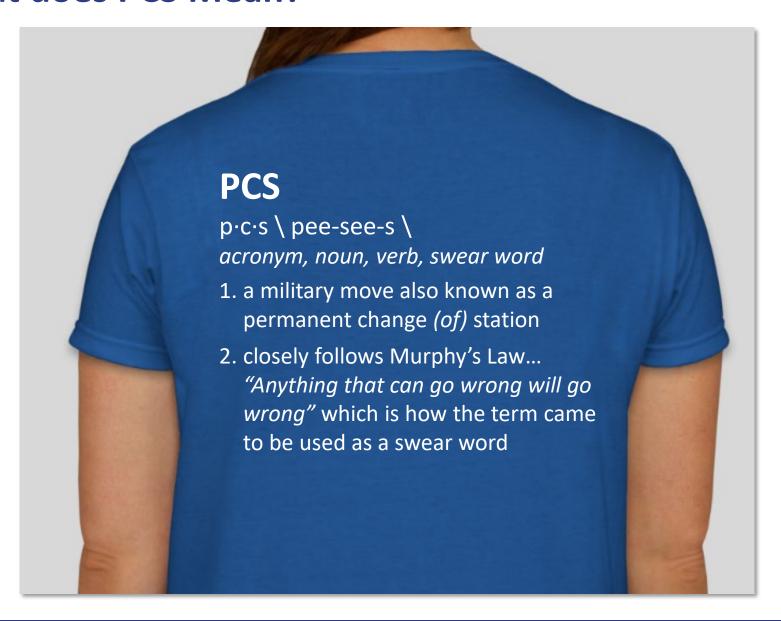


Together, we can truly make a difference!

## What does PCS Mean?







# The Problem(s)

# facebook & 🐺 🌎 Search for people, places and things



#### Jade

Military peeps I need some info on Maxwell AFB. I know some of you have lived there. It would also be helpful to know about schools, kids activities, summer camps, etc. Thanks!





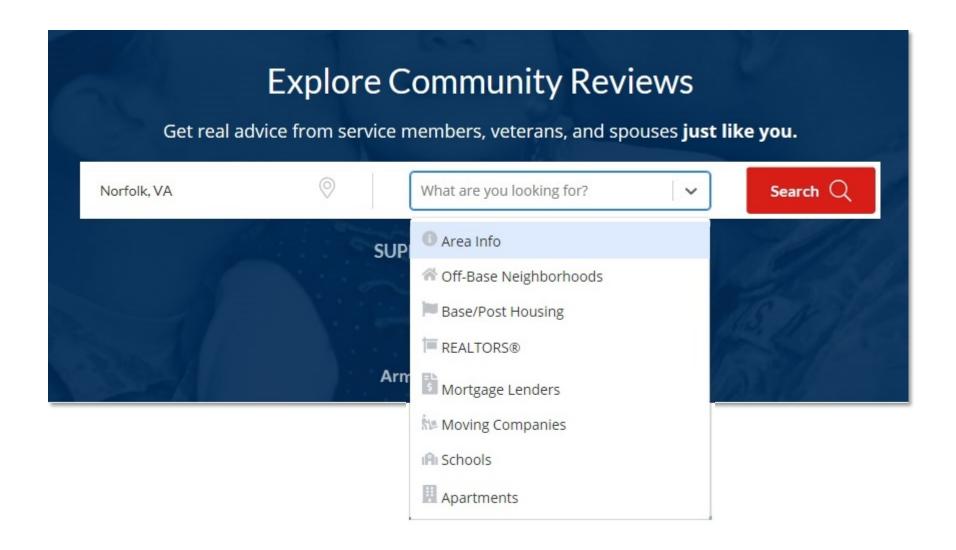


## **The Solution**

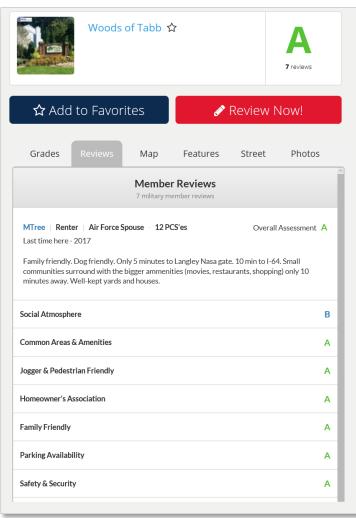
Military and veteran families helping each other with our biggest relocation needs through trusted advice and reviews.

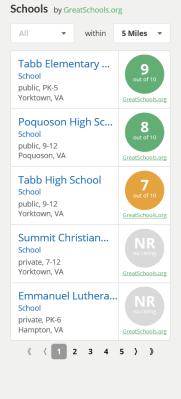


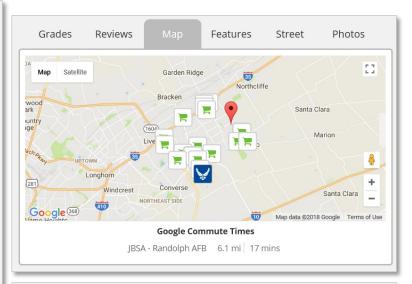
## **Search & Submit Reviews**



# **Off-Base Neighborhoods**

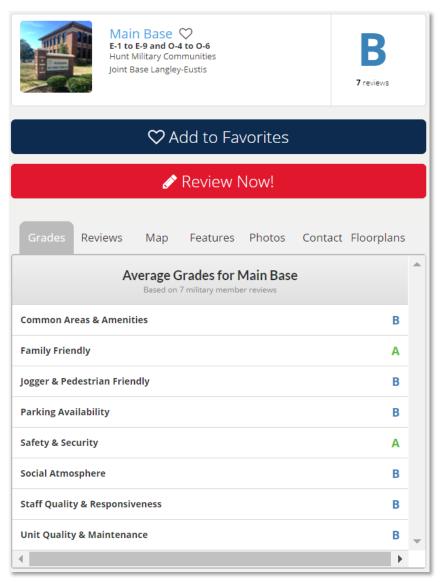


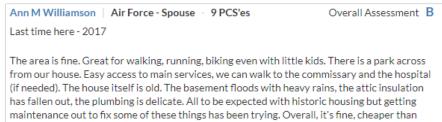




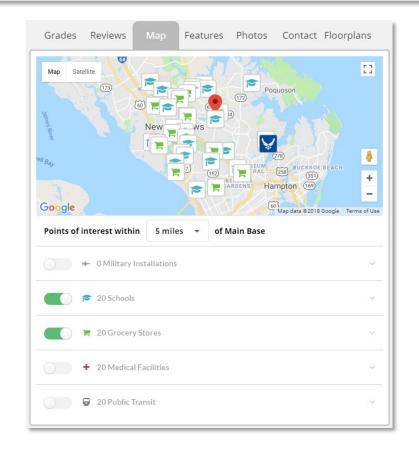


# **Base Housing**



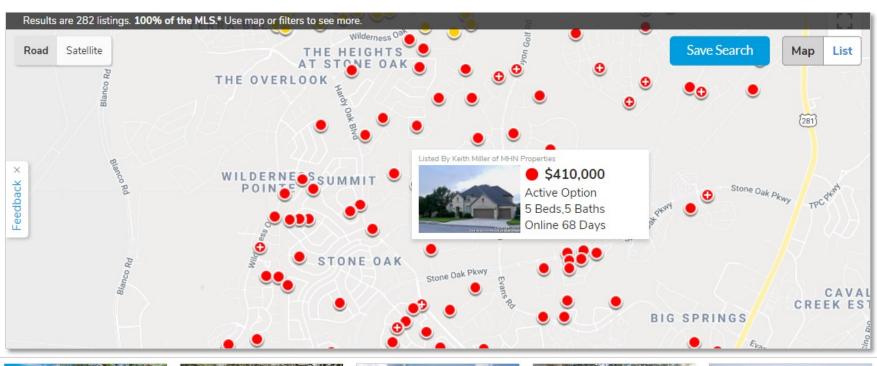


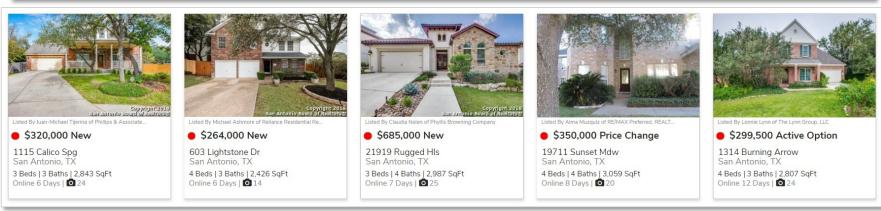
living off base with no commute.





# MLS Home Listings Nationwide (via HomeScout)

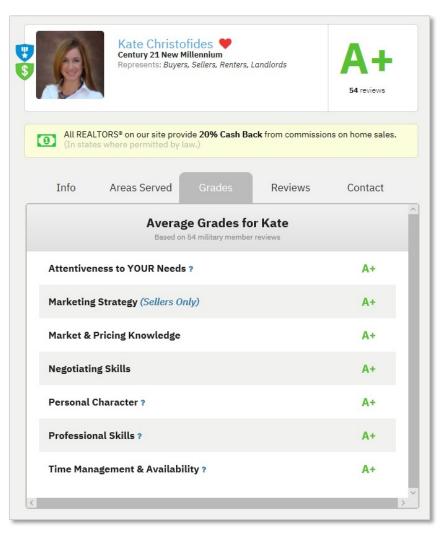




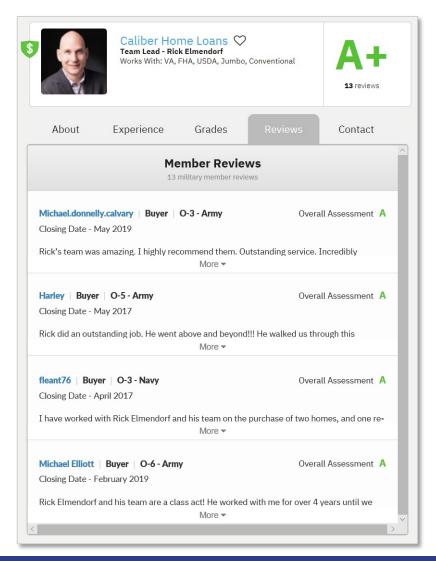


## **Real Estate Professionals**

## Real Estate Agents



### Mortgage Lenders





# Give-Backs to Client for \$350,000 Home

\$2,100 rebate on REALTOR® commissions.

\$1,750 mortgage discount!





\*In states where allowed by law & based on 3% commission.

\*50 basis points.



# **Marketing to the Military Community**

**Less than 1%** of active military clients cite professional designations as a factor for choosing an agent to work with.









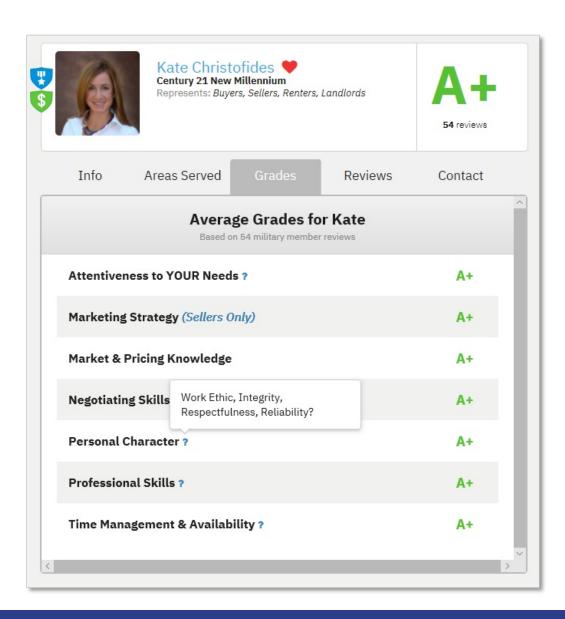


Source - 2016 Veterans & Active Military Home Buyers and Sellers Profile



# **Marketing to the Military Community**

**51%** of active military cite reputation, honesty, and trustworthiness as *the most important* factors when choosing an agent to work with.

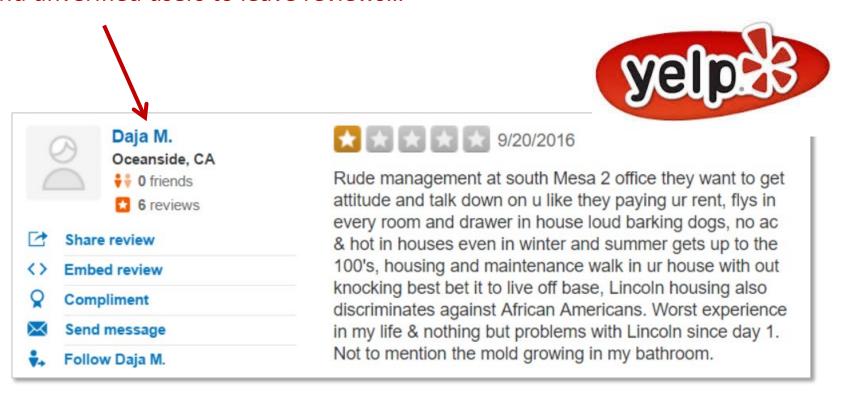


Source – 2016 Veterans & Active Military Home Buyers and Sellers Profile



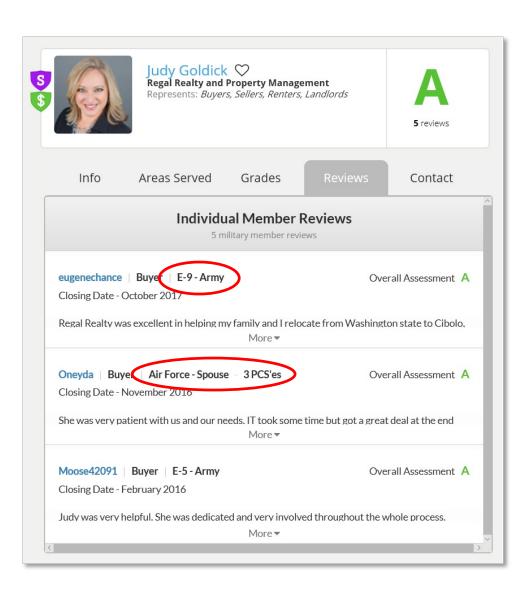
# By the People We Trust the Most

Typical review platforms allow unknown and unverified users to leave reviews...

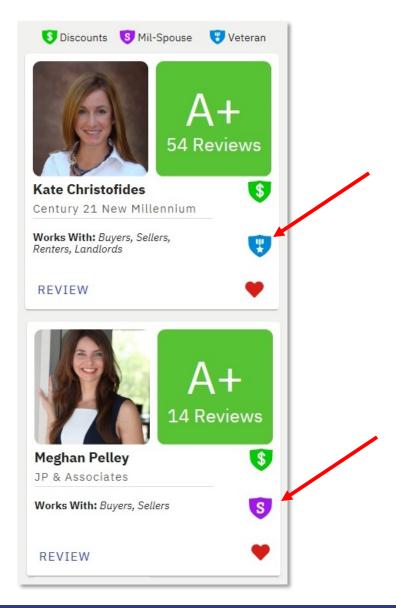


# By the People We Trust the Most

Professionals and businesses featured on PCSgrades are the most reputable and highest-rated based on feedback from the people our community trusts the most...our fellow military members, veterans, and spouses.

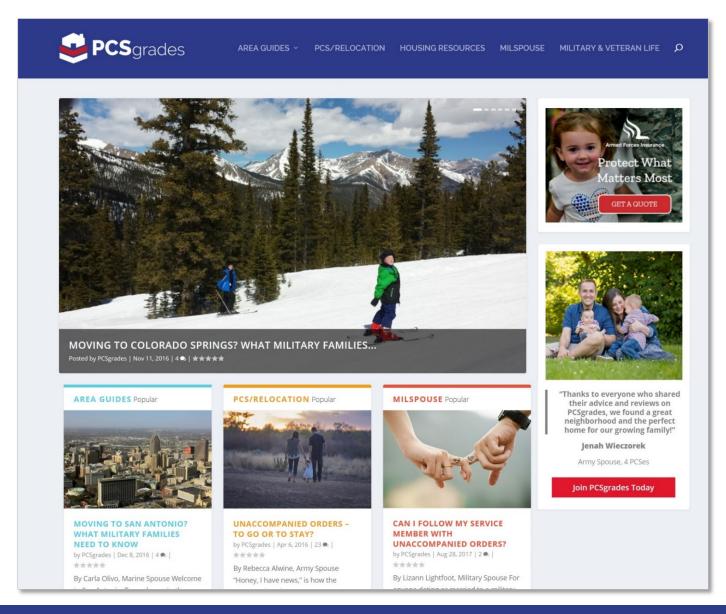


# **Veteran and Spouse Badges**



While a military background is not required, those professionals with a veteran or spouse background are identified by badges.

# **PCSgrades Blog**





## **Area Guides**

## MOVING TO FORT BENNING? WHAT MILITARY FAMILIES NEED TO KNOW

May 24, 2017 | 0 .



Fort Benning is one of the most iconic Army installations as it's the home of the Maneuver Center of Excellence. In fact, the majority of the Army's soldiers have been to Fort Benning for either Basic Training or a military school at some point or another. So if you haven't been stationed here before, lighten up buttercup cause it was only a matter of time before you <u>PCSed</u> to this location!

Built by Military Spouses

#### LOCAL CUISINE

There's a lot to love about the food scene near Fort Benning, but you cannot throw a stone without hitting a BBQ joint around here. Welcome to the South, right?! This is truly a cuisine that I'm going to miss when I PCS. Aside from BBQ, there are plenty of different options in the neighboring milltary towns. Most people venture to Uptown Columbus to get their grub on. Uptown (not downtown!) is considered the heart of Columbus and has undergone some significant renovation in the last 10 years. There's always a new restaurant popping up!



#### **AREA ATTRACTIONS**

If you're looking to get away or explore for a little bit, there's plenty within a short drive from Fort Benning!

#### **CALLAWAY GARDENS (45 MIN AWAY):**

There is so much to do here; zip-lining, water sports, golfing, hiking, etc. There's always a big event going on, but if you go to just one, I'd highly recommend Fantasy in Lights during the holidays. It's the Southeast's largest holiday lighting event.

#### ATLANTA (1.5 HOURS AWAY):

You could easily take a day trip to Atlanta, but make sure to avoid the rush hour if you're heading up on a Friday night or any week day, it may very well keep you stranded for an additional 1-2 hours. The Hartsfield-Jackson Atlanta International airport is at the base of Atlanta. You only have to drive an hour to access one of the country's largest airports.



#### DESTIN, FL (4 HOURS AWAY):

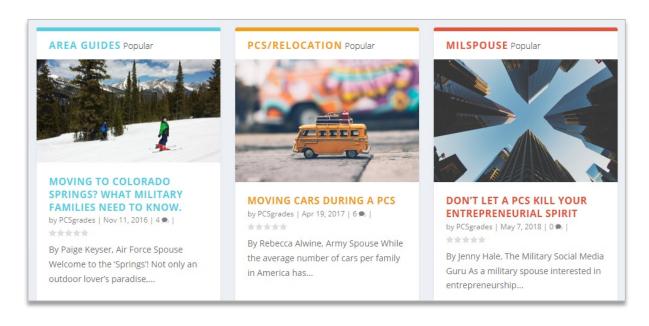
Beautiful white sand beaches await you here! Destin is very popular because there is a MWR recreation area with lodging that is a great deal for service members and their families. It fills up fast, so make a reservation months in advance if possible.



## **Area Guides**

PCSgrades has completed or is working on area guides (and other longform content) that geographically cover...

- 76% of U.S. based active duty service members
- 99% of U.S. based active duty Marines
- 24% of all veterans



- Per DMDC, Sep 2016 1,124,136 CONUS active duty, 147,953 CONUS marines, 183,501 active duty marines
- Per VA estimate 19,602,316 veterans



# Date Night, Out and About, & Bucket Lists



#### **Date Night Fort Gordon**

Posted on September 23, 2017

By Audrey Smith, Navy Wife Welcome to Georgia! My mantra as a military wife is "When in Rome, do as the Romans do." Wherever my husband and I end up, we want the full experience of the region, as we absorb the culture. In this case, we wanted a taste of the South. You may [...]



#### **Out and About Fort Hood - Fall Edition**

Posted on September 13, 2017

By Jenah Wieczorek, Army Spouse The kids are back in school. The weather SHOULD cool down at some point, and the Great Place is buzzing with family-friendly activities. Here are some ideas to get out and about. Check out these Fort Hood fall events. AROUND(ish) TOWN SEPTEMBER Movies on the Lawn:Sing! – September 16th from 7:30pm-10:30pm [...]



#### **Your Hawaii Bucket List**

Posted on August 20, 2017

There is NOTHING quite like being stationed in Hawaii. It's a once in a lifetime opportunity that many military families can only dream about! While many save for years to afford a week long vacation to the islands, you get to spend three (give or take) years in paradise! And get paid for it! Here [...]



Built by Military Spouses

# **Expert, First Person, & Crowd-Sourced Content**



## The Added Challenge of PCSing with an Exceptional Family Member

Posted on May 18, 2017

By Rebecca Alwine, PCSgrades Blogger Affiliate There are SO many challenges that come with a military move. From making new friends to finding schools to what you should pack yourself, it can be overwhelming. Luckily, with the growth of the internet

Built by Military Spouses

#### **Buying Lunch for Movers - Yea or Nay?**

Posted on April 25, 2017

By D'Antrese McNeil, PCSgrades Blogger Affiliate It's the infamous PCS, and that means preparing your home for the movers to come and invade. I'm kidding! Come and pack up your home and carry them to your next adventure. If you're not brave enough

#### Must Ask Questions For Your Prospective Mortgage Lender

Posted on January 29, 2017

Base

By Amy Stuhr Paterson Getting a home loan can be a complicated proposition with its own unique vocabulary and crazy acronyms! "Points"..."closing costs"..."ARM (Adjustable rate mortgage)"..."APR (Annual percentage rate)"...It's almost as bad as the

#### **Moving OCONUS: A Guide For Military Families Part 3**

Posted on March 14, 2017

Part 3 – Returning Home! By Stacey Faris Through a three-part series, Moving OCONUS: Before, During and After, PCSgrades is here to help you to navigate the ins and outs of an OCONUS move from the minute your spouse walks in and yells



Posted on October 8, 2016

Collaboration by our amazing Facebook community! When a military family is facing a PCS move, one of the biggest decisions they make will be to live on their new installation, or in a neighborhood off base. This decision can be difficult as families weed through base housing websites and Facebook groups. But these forums might [...]





## **Downloads & Printables**







#### PCS Checklist

#### 3-6 Months Before Your Move - Or as Soon as you Know You're Moving!

- Attend Relocation Briefing
- Start your list/binder/plan
- If you own your current home, decide if you will sell or lease it
  - ☐ Find a trusted REALTOR® based on reviews by fellow military families and receive a 20% commission rebate (where allowed by law) at PCSgrades.com
- Start your housing research at your new installation! If you don't have hard orders, you probably have an idea of where you might end up.
  - Decide whether you will live on-base/post or off by reading trusted reviews and advice from fellow military families for off-base neighborhoods on-base housing, schools, and apartments at PCSgrades.com
  - Consider childcare arrangements at your new installation
  - If deciding to live on-base/post, apply for on-base/post housing
  - If deciding to live off base/post, decide whether you will rent or buy
  - ☐ If you're planning to buy, find a trusted REALTOR® based on reviews by fellow military families and receive a 20% commission rebate (where allowed by law) at PCSgrades.com
- Set your budget for the PCS move and determine if you need to start saving
- ☐ Read PCS orders very carefully make sure they are correct!
- Decide whether you will have military movers handle your move or whether you will do a
  full or partial PPM/ DITY (reference our "PPM/DITY Checklist")
- ☐ Schedule an appointment at your base transportation office or visit Move.mil to begin
- Make doctor and dentist appointments for all family members at your new installation. It will take some time to get into a new office when you arrive so do it on this end.
- Schedule animal appointments so they are up to date. It will take you some time to find a provider you like at your new location and this way there is no rush.
- Review your insurance policies (renters, auto, etc.) and ensure you're properly covered for your move. Visit our partners at <u>Armed Forces Insurance</u>.
- Make inventory of valuable items, take photos/videos of the items and get any antique or collectible items appraised
- Start purging and organizing! Yard sales and Facebook pages are the best place to list those items that you are not taking with you and make some extra money. Consider donating the rest to a local shelter, loan closet, or the base thrift store.
- Pay it forward for our fellow military families and review your current off-base neighborhood or base housing at PCSgrades.com

Together, we can truly make a difference!



# Why Work With PCSgrades



# **PCSgrades Founder & CEO –** *Todd Ernst*





- 1993 Air Force Academy graduate
- 22.5 years as officer and pilot flying the T-38, B-1, & U-2
- Veteran of Operations Iraqi and Enduring Freedom
- Successfully led 5-year effort to change U.S. Public Law on survival benefits for families of Guardsmen & Reservists
- Licensed real estate broker since 2007
- Co-founder of EC Ventures 2005-2008 commercial real estate investments and property management and residential investment, development, and construction
- Founder of PCSgrades

# **Century 21 New Millennium –** *Equity Partner*



Todd Hetherington - CEO

# DOD Services is (equity) partnered with Century 21 New Millennium.

- #1 Century 21 firm worldwide, 5 times 2013 thru 2017
- #3 D.C. Metro area residential real estate firm by sales volume
- \$2.9B annual sales volume, 900+ agents & 20+ offices

## Proven success with the biggest mortgage affinity programs.

- 2018 Century 21 NM processed 5,390 affinity leads, closing 1,773 transactions
- 2016 Navy FCU's RealtyPlus Achievement in Member Service (AIMS) Award
- 2013 Winner, Cartus® Broker Network Masters Cup (Finalist: 2011, 2012, 2013, 2014, 2017)
- 2013 USAA's Diamond Mortgage Award for outstanding performance



# By & For Military Families





47% of PCSgrades members volunteer for our focus groups.





# **A Few Strategic Relationships**











Insurance









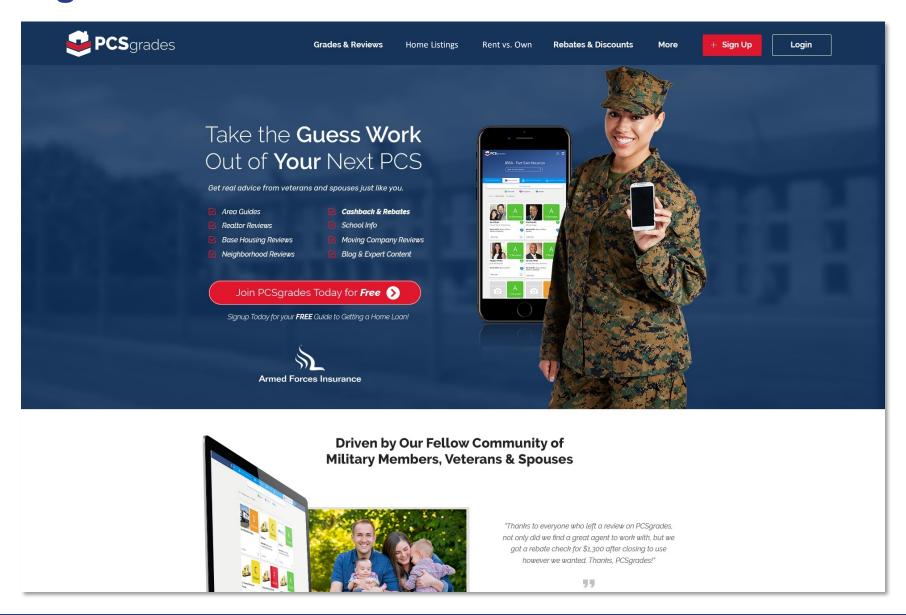
Conference \_\_\_\_\_





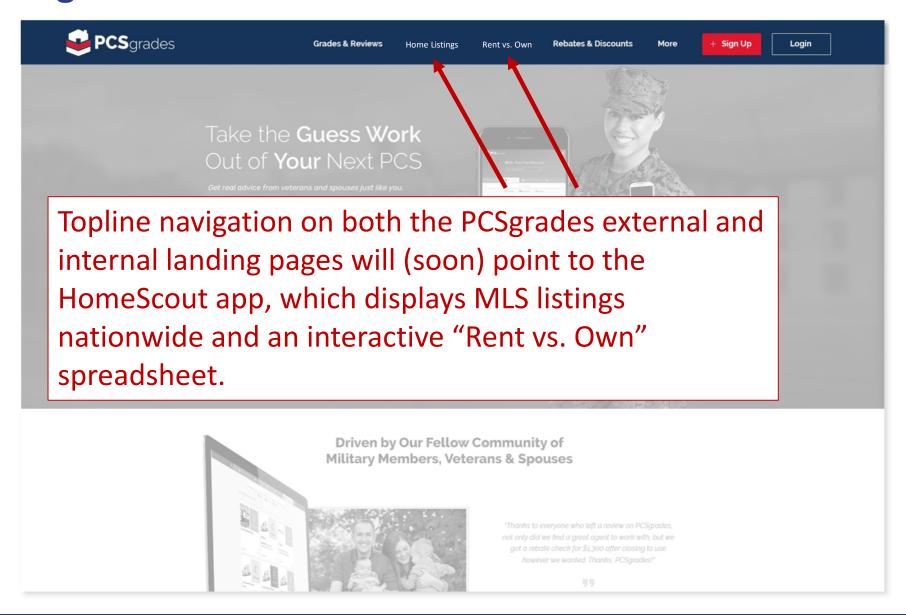


# **PCSgrades.com**





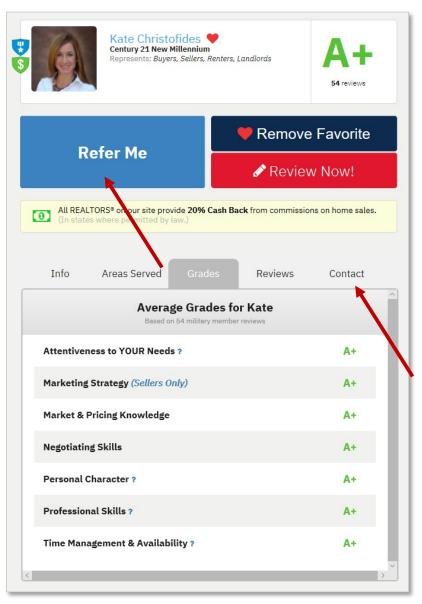
# **PCSgrades.com**





# **PCSgrades.com REALTOR Profile**

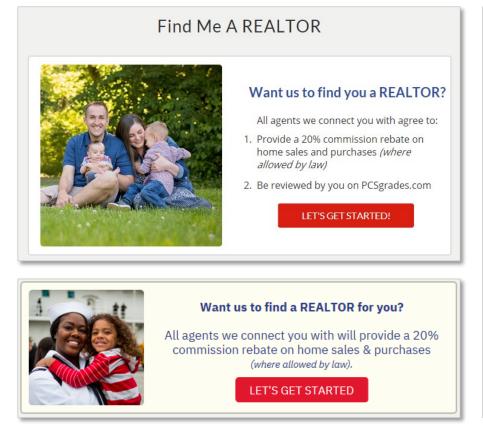
PCSgrades members are able to view agent profiles. They can click the "Refer Me" button or view the agent's "Contact" tab to connect with agents on their own outside of PCSgrades.

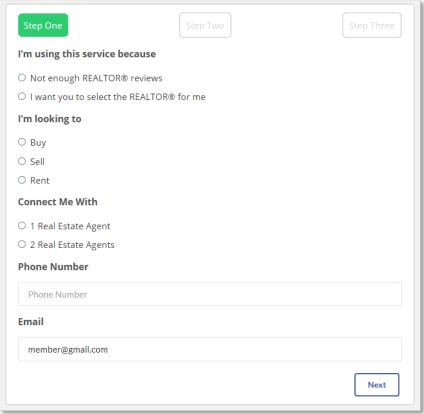




# **PCSgrades.com Concierge Requests**

PCSgrades members can opt into the PCSgrades concierge service to place them with a real estate agent.





# **Identifying Leads Through User Activity**

Member Name	Member Email	Next Move	Member Is Spouse	Status	Rank	Branch	Vendor Location	Event Data	Vendor Type	Event Name	Event Creation
Jamey Wolbert	wolb2@	Jul-19	TRUE	Active Duty	0-4	Air Force		area: JBSA - Randolph AFB		viewed base housing	1/30/2019
Jamey Wolbert	wolb2@	Jul-19	TRUE	Active Duty	0-4	Air Force	Randolph Air Force Base		OnBaseHousing	viewed profile	1/30/2019
Jamey Wolbert	wolb2@	Jul-19	TRUE	Active Duty	0-4	Air Force		area: JBSA - Randolph AFB		viewed neighborhoods	1/30/2019
Jamey Wolbert	wolb2@	Jul-19	TRUE	Active Duty	0-4	Air Force	Schertz, TX		Neighborhood	viewed profile	1/30/2019
Andrea Azeem	ahowey	2-3 years	TRUE	Active Duty	E-4	Army		area: Fort Stewart		viewed area info	1/30/2019
Andrea Azeem	ahowey	2-3 years	TRUE	Active Duty	E-4	Army	Fort Stewart		OnBaseHousing	viewed profile	1/30/2019
Andrea Azeem	ahowey	2-3 years	TRUE	Active Duty	E-4	Army	Fort Stewart		OnBaseHousing	reviewed vendor	1/30/2019
Andrea Azeem	ahowey	2-3 years	TRUE	Active Duty	E-4	Army	Fort Stewart		OnBaseHousing	viewed profile	1/30/2019
Andrea Azeem	ahowey	2-3 years	TRUE	Active Duty	E-4	Army		area: Fort Stewart		viewed base housing	1/30/2019
Aoife White	aoifebl	Sep-19	TRUE	Active Duty	W-2	Air Force		area: Hanscom AFB		viewed neighborhoods	1/30/2019
Aoife White	aoifebl	Sep-19	TRUE	Active Duty	W-2	Air Force		area: Hanscom AFB		viewed area info	1/30/2019
Aoife White	aoifebl	Sep-19	TRUE	Active Duty	W-2	Air Force		area: Los Angeles, CA		viewed area info	1/30/2019
Aoife White	aoifebl	Sep-19	TRUE	Active Duty	W-2	Air Force		area: Los Angeles AFB		viewed area info	1/30/2019
Aoife White	aoifebl	Sep-19	TRUE	Active Duty	W-2	Air Force		area: Los Angeles AFB		viewed neighborhoods	1/30/2019
Aoife White	aoifebl_	Sep-19	TRUE	Active Duty	W-2	Air Force	Hermosa Beach, CA		Neighborhood	viewed profile	1/30/2019

PCSgrades tracks user site activity and matches it to info supplied by registered members, such as "Next Move" date, "Rank" and other key information...to identify potential warm leads.



# **Identifying Leads Through User Activity**

PCSgrades is increasingly realizing leads from outside sources, such as national mortgage lenders like Caliber Home Loans who provide clients to PCSgrades for placement in the PCSgrades agent network.





# **PCSgrades Blog**



AREA GUIDES ~ PCSgrades.com

RENT VS. OWN

**HOME LISTINGS** 

**BLOG ARTICLES V** 

Q

#### **CATEGORY: HOUSING RESOURCES**

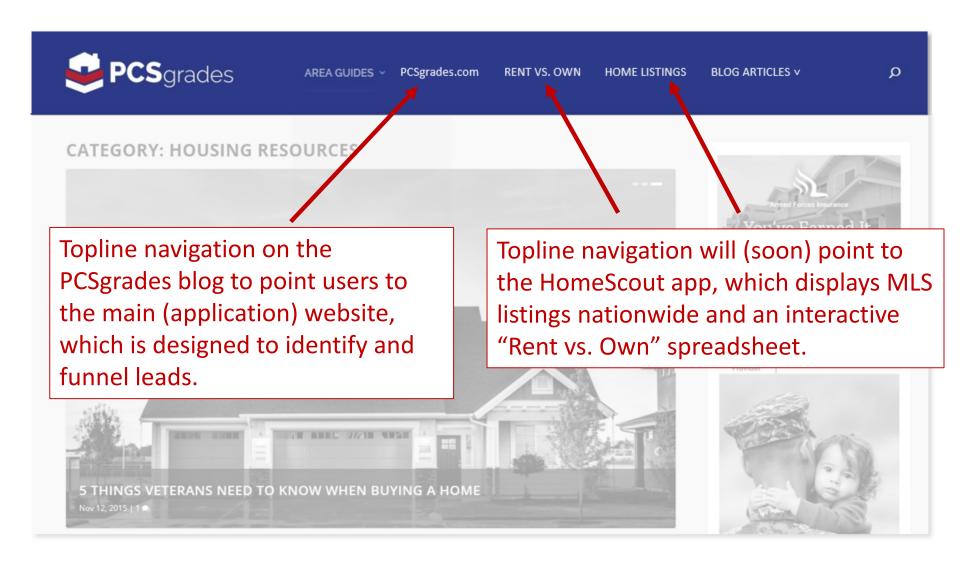






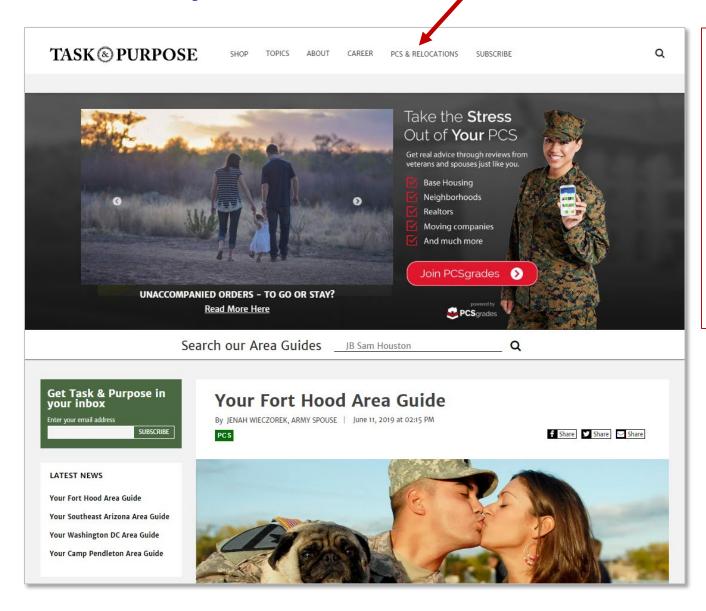


## **PCSgrades Blog**





## **Task & Purpose**



PCSgrades recently started a partnership with the #3 military media company, Task & Purpose to provide exclusive content for PCS & Relocations.

# **Event Attendance & Sponsorships**











## **Sample Marketing Materials**











### **PCSgrades Rebate Program**

#### FAQ -

I'm not a discount REALTOR. I provide the same high quality service to all my clients and my services are well worth a full commission, so why would I rebate some of my commission back to military and veteran clients...?

#### **Short Answer -**

Not only are rebates a great way to show support for military families, but they help offset significant financial disadvantages incurred due to frequent job-required moves.





### **PCSgrades Rebate Program**

When negotiating better sales contract terms through a REALTOR...

- Only 31% of active military buyers and sellers are able to do so
- 47% of clients who have never served, are able to do so

When asking to negotiate a real estate agent's commission and fees...

- Only 12.5% of active military clients are able to do so
- 75% of clients who have never served, are able to do so



## **Comparable Rebate Programs**

Other similar programs demand as much as 37-42% or more of the gross Broker's commission.

PCSgrades asks for 35% broken down as follows...

- 20% is rebated back to the military or veteran family (where allowed by law)
- 15% is kept as a referral fee by PCSgrades



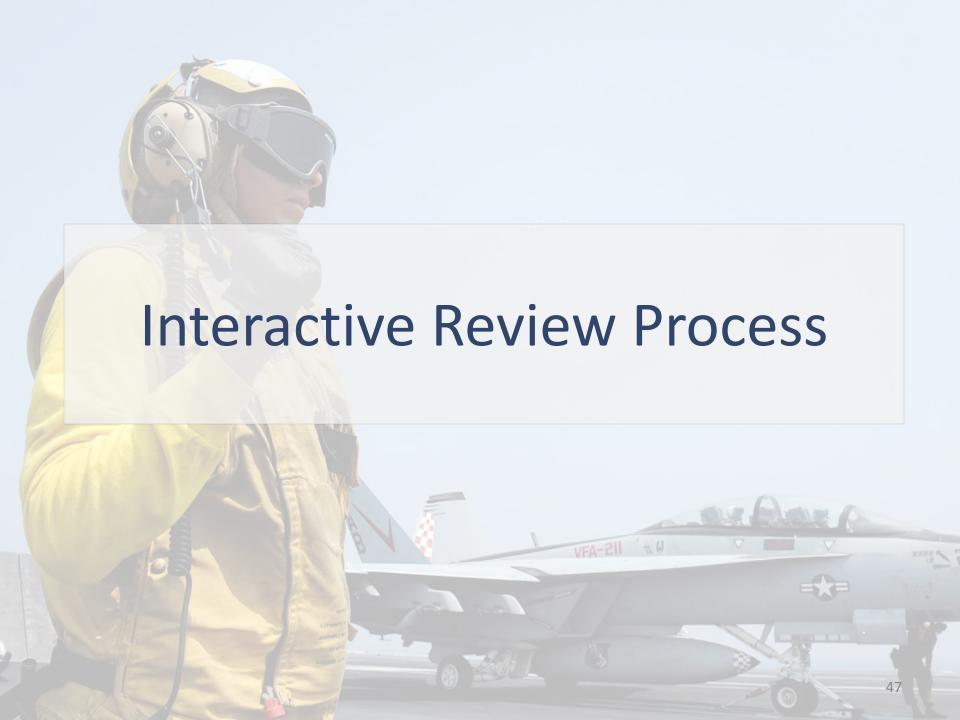
## **Comparable Rebate Programs**

PCSgrades REALTOR Commission Rebates back to Military & Veteran Families typically meet or beat all others.\*

Home Sales Price	<b>PCS</b> grades	NAVY FEDERAL Credit Union	USAA
\$145,000	\$870	\$775	\$650
\$220,000	\$1,320	\$1,200	\$950
\$345,000	\$2,070	\$1,900	\$1,250
\$520,000	\$3,120	\$2,875	\$2,500
\$950,000	\$5,700	\$5,050	\$5,500

<sup>\*</sup>Typical rebate in states where allowed by law.





Participating vendors are notified when they receive new reviews.

From: no-reply=pcsgrades.com@mailgun.org [mailto:no-reply=pcsgrades.com@mailgun.org] On Behalf Of no-reply@pcsgrades.com

**Sent:** Monday, May 9, 2016 2:40 PM

To: dpiatek@

Subject: You've been Reviewed!

Congratulations...you received a new review from one of your former military clients on PCSgrades!

Login and check out your latest review.

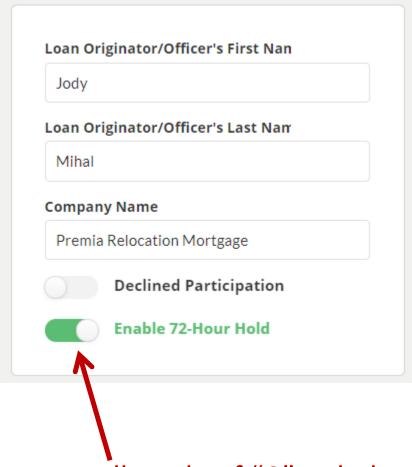
Congrats!!

The PCSgrades Team



Member Reviews Vendors can click on a 4 military member reviews reviewer's username to open a messaging bchisenhall | Buyer | Navy Spouse - 2 PCS'es Overall Assessment A system to say "Thanks" Closing Date - April 2016 or to begin a dialogue. David always had an answer ready when we needed help understanding something related to the loan. Good work, great guy and very smooth transaction! Application & Approval Process To: bchisenhall Subject You can now use this space to write open comments to this reviewer and ask further questions. Once the dialogue is started, the two parties can decide if they want to exchange personal contact info OR they can continue to communicate anonymously through the PCSgrades messaging system. Send ff Cancel

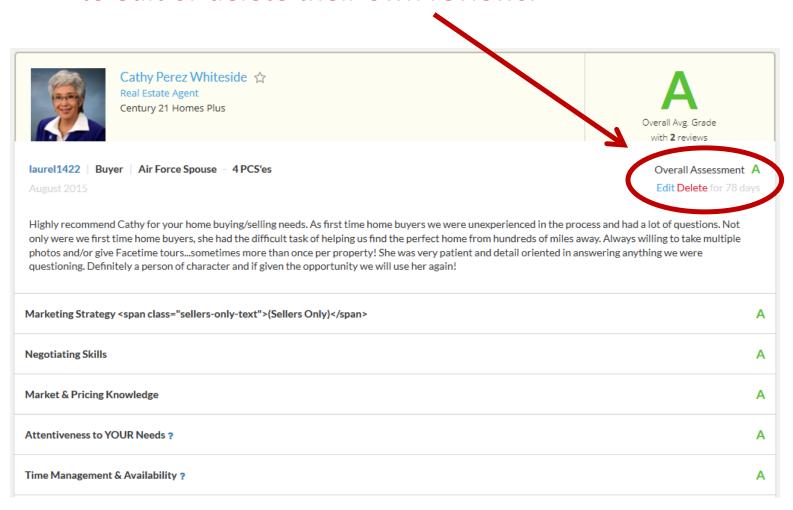




Reviews with an overall grade of "C" or below are not be published for 72 hours for upgraded profiles.



Reviewers have a 90-day countdown clock to edit or delete their own reviews.





Agents can provide their own open comments next to the reviewers open comments.

