

INVEST IN TANGIBLES

TRANSACTIONAL INVESTMENT PROGRAM

Low Risk

Optimal Return

SEC listed

No Speculation

Real Estate – Select Cryptocurrency – Precious Metals
Tangible Commodities

E-mail: info@investintangibles.com

www.investintangibles.com

Tel: +1-818-284-0909



What is T.I.P?

An SEC listed transactional investment program, available to accredited, qualified and institutional investors. We simply take money from investors to invest in transactions and split profits with the investors.

Three Asset Classes

Real Estate Transactions: Buy a property, remodel, rebuild or develop then sell.

Cryptocurrency: Buy and sell commodity classified cryptocurrencies by the CFTC settle the positions on a monthly basis.

Gold and commodities: Sell gold for delivery or storage to investors and provide an exit strategy.

Philosophy

“ High returns should not
be associated with high
risk ”



- **High returns** should not be associated with high risk. With the Transactional Investment Program®, our investors can benefit from transactional return that can be as low as 1% per transaction or as high as 50% per transaction.
- **Control:** We believe that it is best for an investors to control their assets and their investments. TIP provides a flexibility to investors to enter and exit according to a clear transactional schedule.
- **Performance:** We believe in long term relationships that bring value to both of us, we commit to our partners and investments. However long term relationships should not mean holding investors money hostage, It should be built on comfort, trust and most importantly tangible and measurable performance.

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Transactional Investment Program Highlights

- A transactional investment opportunity.
- Client becomes a transactional partner
- Client funds are invested in the selected asset classes (Real Estate transactions, Crypto Transactions, or to buy Gold)
- Robust supply chain infrastructure
- Profits are distributed after each transaction (real estate), or monthly (cryptocurrency).
- Short term, long term and transactional investment opportunities available
- No fees to join, no fees to cancel,
- Available for qualified retirement plans



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Program Overview – Real Estate Transactions

Estimated Transactional Return on investment

- 30% per transaction
- Up to two transactions per year
- Transactions cycle can last from 4 to 9 months depending on the scope of the project

Use of Funds

- Purchase, remodel, develop or rebuild a properties

Program Overview – Cryptocurrency Transactions

Estimated Transactional Return on investment

- Up to 1 to 2 % per transaction
 - Up to 30 transactions per month depending on market conditions
 - Profits are assessed on a monthly basis
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Use of Funds

- Purchase and sales of select cryptocurrency that has been identified as commodities by the CFTC
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Program Overview – Gold

Gold is used as a hedge against market conditions

- We recommend not more than 20% of one's portfolio in precious metals
 - Gold is either delivered to the investor or stored fully insured for replacement value at the Delaware depository
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Use of Funds

- Sales and delivery of Gold or other precious metals
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Our Transactional Institutions

Banking

- JP Morgan & Chase
-

Crypto Exchange

- Kraken

Depository

- Delaware Depository
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Real Estate

- We work with select contractors, architects, and brokers to ensure an optimal rate of returns



Exist - Terminating the relationship

- Client call, e-mail, or fax
- CHI closes account and funds under management are transferred back to investor within 72 hours from notification, unless funds are in a transaction.
- No Termination fees
- No hidden fees



Chalfouh LLC is an international trade management research and consulting firm.

Since its inception in 2001 Chalfouh International gradually developed a concise set of services to encompass business consulting, investment banking, government services, commodities trading and investment services.

www.Chalfouh.com



To Get Started

Call

- Transactional Investment Program®
 - + 1 818 284 0909
-

Email

- info@investintangibles.com
-

Inquire

- www.investintangibles.com/contact-us



TRANSACTIONAL INVESTMENT PROGRAM® (the “TIP”)

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ALLOCATION OF FUNDS:

The allocation of funds within the TIP is SUBJECT TO INVESTOR'S CHOICE AT THE TIME OF ONBOARDING. Alternative transactional opportunities within tangible commodities may arise from time to time. In such occurrence The Provider will submit a detailed review of the opportunity to the Investor and request an adjustment of the allocations. Asset allocation and diversification does not ensure a profit or protect against a loss.

Real Estate Disclosures:

Real estate transactions can include but not limited to single family and multifamily buy, fix and sell transactions, buy, expand and sell transactions, buy, demolish and rebuild transactions, buy, subdivide and build transactions. Real estate transactions can also include the purchase, sub-division, development, rezoning and permitting transactions as well as when applicable buy and sell of commercial properties. Like any investment a risk of loss is possible due to a force majeure, a sudden change in the market, a delay in permitting, or unexpected situation within each project or other reasons. The Provider collaborates with different providers within the real estate value chain to stream line TIP's real estate transactions, such providers include construction companies, real estate brokers, permit expeditors, architects, interior designers and more. Any such provider is an independent company or contractor and The Provider cannot guarantee their performance.

Cryptocurrency Disclosures:

Upon receipt of cryptocurrency allocation funds are transferred to the TIP's Institutional Kraken account, and trading begins immediately unless delayed due to banking wiring delays weekends or holidays. TIP only trades cryptocurrencies that have been labeled as commodities by the CFTC. Cryptocurrency is a highly volatile asset class, while investing in cryptocurrency can yield higher than average return, cryptocurrency transactions can also lead to a total loss of funds. TIP employs different trading methods whereby a portion of the funds is being traded using an Algorithm that optimize the daily risk and return, and another portion of funds is traded or monitored daily by one of our traders.

Bullion Disclosures:

Upon receipt of bullion allocation, The Provider converts such allocation into bullion, sends the bullion to one of its storage facilities or to the Investor at the investor's request. Bullion means gold bars and coins. From time to time The Provider may see an opportunity to provide silver or platinum bars and coins to the investor, in such occurrences The Provider will request an approval from the Investor prior to such allocation. Funds allocated for the purchase of bullion are used solely for bullion purchases. There are no management fees on bullion purchases. If profits are earned due to market fluctuations, The Provider does not charge any carried interests/profit sharing fees on any of its Investors' bullion profits.

Bullion coins are a long-term purchase and are expected to be held for at least 3 to 5 years. The decision to purchase or sell is subject to the Investor's own research and judgment. Bullion cost to ask spread typically ranges between 5% and 10% depending on size and market availability. It is the Provider's current policy to re-purchase from any precious metals that sold by it, at the then current market value determined by the Provider on the re-purchase date. Due to market conditions and other factors, Investors may receive less than what they originally paid. Acquired bullion; if not shipped to the Investor; is insured for the full replacement value and stored at an insured depository, annual storage and insurance costs are usually 1% of the value of the bullion.

MANAGEMENT FEES:

TIP charges a quarterly management fee of 0.5% on deployed funds in real estate transactions, crypto trading, or commodities; however, there may be times while preparing for a transaction funds may sit idle in a non interest bearing checking account. During such periods there are no management fees charged and there are no management fees associated with funds converted into bullion.

CARRIED INTEREST / PROFIT SHARING:

TIP does not participate in any profits generated by the liquidation of the bullion if any. TIP pays 70% of profits earned from real estate transactions, cryptocurrency trading and other commodities when applicable to the TPA to distribute to the members, the remaining 30% is retained as a profit share of TIP. Profits generated from real estate transactions are assessed on a transactional basis. Profits generated from cryptocurrency trading are assessed at the end of each calendar month. TIP withdraws its share of the profits as they are assessed. TIP TPA profits are deposited in a separate account and are not re-invested unless instructed by the TPA.

LIQUIDATIONS AND WITHDRAWALS OF FUNDS:

Investors can withdraw a portion or the totality of their funds at any time. There are no early withdrawal fees, penalty fees or hidden fees charged by TIP. Only fees that may occur are charged by third party providers such as bank wiring fees, storage liquidation fees etc... All such fees will be detailed in any disbursement. It is important to know that when liquidating a position, TIP will be liquidating such position from real estate assets, bullion assets, cryptocurrency assets and other commodities transactions if any. Liquidations are processed based on the asset allocations. An investor may receive three or more disbursement. Any applicable profits are paid along with each disbursement.

Bullion Liquidations:

Upon receipt of an order to liquidate, we immediately calculate the amount of bullion that belongs to such order and we sell the bullion, we then wait for the funds to be transferred back to us from the bullion suppliers, once such funds arrive we then send them to the Investor.

Cryptocurrency Liquidations:

Upon receipt of an order to liquidate, we immediately calculate the amount of cryptocurrency that belongs to such order and we sell the cryptocurrency on the Kraken Exchange, we then process a wire back from Kraken to The Provider wait for the funds to be transferred back to us, once such funds arrive we then send them to the Investor.

Real Estate Liquidations:

Upon receipt of an order to liquidate, we immediately calculate the amount of funds allocated to real estate that belongs to such order. If there are idle funds then we use such funds to immediately process the liquidation. If there are no idle funds then we notify the Investor of the scheduled closure of first upcoming real estate transactions upon which we then submit the payment back to the Investor.

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