



Transactional Investment Program Description
and Account Agreement
Invest In Tangibles™

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TRANSACTIONAL INVESTMENT PROGRAM DESCRIPTION AND ACCOUNT AGREEMENT

1. ABOUT CHALFOUH LLC | INVEST IN TANGIBLES™

Chalfouh LLC “Provider” a California Limited Liability company is an international trade management research and consulting firm that traces its roots to 2001. By 2006 Chalfouh began offering consulting services globally. In 2010 Chalfouh introduced its proprietary Transactional Investment Program© “T.I.P.” also known as “Transactional Funding Program”. T.I.P was listed with United States Securities Exchange Commission under Reg D. On March 16, 2022 T.I.P was restructured to introduce T.I.P for real estate, Cryptocurrency, precious metals and other commodities. For more information about Chalfouh LLC, please visit: www.chalfouh.com

2. TRANSACTIONAL INVESTMENT PROGRAM “T.I.P”

T.I.P is designed to enable accredited, qualified, institutional and sovereign investors “investor/s”, to partner with the Provider in specific transactions to include real estate, commodity classified Cryptocurrency such as Bitcoin, and other commodities transactions. Additionally, the Provider offers precious metals to T.I.P investors such gold, silver and platinum bullion bars and coins.

2.1. Becoming a T.I.P investor:

Upon receipt and approval of an investor's completed and signed Account Agreement and signature page herein, an investor's T.I.P account will be established. Investor shall fund their account within 3 business days with the considered amount via check or wire transfer (please refer to the Funding Options below).

Funds received from the investor will be allocated to available asset classes and transactions per investor's instructions. Investors will have the opportunity to increase or reduce deposits.

2.2. Allocation of Funds:

Allocation of funds within T.I.P is subject to investors' choice at the time of onboarding. Currently T.I.P focuses on real estate transactions, Cryptocurrency transactions and precious metals allocations. Alternative transactional opportunities within tangible commodities may arise from time to time. In such occurrences, the Provider will submit a detailed review of the opportunity to investors and request an adjustment of the allocations. Asset allocation and diversification does not ensure a profit or protect against a loss.

2.3. Real Estate Transactions:

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 streamline 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.

Real Estate transaction durations varies between 4 to 9 months per transaction and sometimes longer depending on the size, scope, permitting, third party providers and unforeseen conditions. Funds allocated to real estate transactions may sit idle from time to time while preparing for a transaction. Investor can expect up to 3 months for a first transaction to begin. In some cases we may be entering into an immediate transaction upon funding.

2.4. Cryptocurrency Transactions:

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. T.I.P 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. T.I.P 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. The Provider does not use leverage or trade Cryptocurrency futures.

2.5. Bullion Purchases:

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 should 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.

2.6. 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 T.I.P. 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, T.I.P 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. To process liquidations simply send an email your representative or to info@chalfouh.com with your request.

2.6.1 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.

2.6.2 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 us, wait for the funds to be transferred back to our bank account, once such funds arrive we then send them to the Investor.

2.6.3 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. While we do our best to estimate the close of any real estate transaction, we cannot say with certainty when such related transaction will close.

2.7. Pooling Funds

If client deposit is lower than the price of a transaction, funds from different accounts may be pooled on an equal percentage distribution basis:

Example:

Account A = \$1.0 Million

Account B = \$0.5 Million

Total funds available = \$1.5 Million

Purchase price is \$1.2 Million → $1.2/1.5=80\%$

* \$0.8 Million from account A will be used and \$0.4 Million from account B will be used to fund the transaction.

If net profit for the transaction is 2%

* account A profit will be \$16,000 and account B profit will be \$8,000

→ Account A new Balance after transaction per the above example =

\$1 M + \$16,000 = \$1,016,000

* Account B new balance after transaction per the above example =

* .5 M + \$8,000 = \$508,000

2.8. FEES:

2.8.1 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.

2.8.2 CARRIED INTEREST / PROFIT SHARING:

TIP does not participate in any profits generated by the liquidation of the bullion if any. TIP pays 50% of profits earned from real estate transactions, cryptocurrency trading and other commodities when applicable to the TPA to distribute to the members, the remaining 50% 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. Investor's profits are deposited in a separate account and are not re-invested unless instructed by the investor.

3. STEPS TO INVEST

Step 1:

Qualified investors interested in investing and becoming transactional investors shall fill, sign and submit the Account Agreement and signature page, (please see page 8 of this document).

Institutions investors shall complete the online on-boarding process:
<https://www.investintangibles.com/institutional-onboarding/>

Sovereign Funds shall contact their representatives or email info@chalfouh.com

Step 2:

Investor shall then send a check or wire transfer with the amount considered. please refer to the funding options on page 11 below.

Step 3:

Client shall receive the following documents:

- A signed copy of their account agreement,
- A Certificate of Investment and
- A Transactional Statement & Account Summary (A statement will also be submitted on a transactional basis to the client, via mail or e-mail)

Account Agreement Signature Page

Identification Program Notice: To help the government fight funding of terrorism and money laundering activities, federal law requires financial institutions to obtain, verify and record information that identifies each person who opens an account.

Acknowledgment: Client acknowledges that she or he has read and understands all of the terms and conditions of the Transactional Investment Program as described in this Account Agreement and shall be bound by them.

* Name :
First Last

Name :
(if Joint Account) First Last

* Address 1:

Address 2:

* City:

* Country:

* State:

* Zip:

* Daytime Phone :

Cell Phone :

Email :

* Amount considered :

* Signature: _____ Date: _____

Signature: _____ Date: _____

*Please check the applicable boxes

ANNUAL INCOME ¹ (from all sources)	NET WORTH ² (excluding your residence)	LIQUID NET WORTH ³	TAX RATE (highest marginal)
<input type="checkbox"/> \$25,000 and under	<input type="checkbox"/> \$25,000 and under	<input type="checkbox"/> \$25,000 and under	<input type="checkbox"/> 0-15%
<input type="checkbox"/> \$25,001-50,000	<input type="checkbox"/> \$25,001-50,000	<input type="checkbox"/> \$25,001-50,000	<input type="checkbox"/> 16-25%
<input type="checkbox"/> \$50,001-100,000	<input type="checkbox"/> \$50,001-200,000	<input type="checkbox"/> \$50,001-200,000	<input type="checkbox"/> 26-30%
<input type="checkbox"/> \$100,001-250,000	<input type="checkbox"/> \$200,001-500,000	<input type="checkbox"/> \$200,001-500,000	<input type="checkbox"/> 31-35%
<input type="checkbox"/> \$250,001-500,000	<input type="checkbox"/> \$500,001-1,000,000	<input type="checkbox"/> \$500,001-1,000,000	<input type="checkbox"/> Over 35%
<input type="checkbox"/> Over \$500,000	<input type="checkbox"/> \$1,000,001-3,000,000	<input type="checkbox"/> \$1,000,001-3,000,000	
	<input type="checkbox"/> Over \$3,000,000	<input type="checkbox"/> Over \$3,000,000	

Type of Information we are required to collect

When an investor opens an account, Chalfouh LLC is required to collect the following information: Name, date of birth, address, identification number, passport number and country of issuance, residence and photograph of the investor. A corporation, partnership, trust or other legal entity may need to provide other information, such as its principal place of business, local office, certified articles of incorporation and more. If additional documentation is required during the onboarding process one of our team members will reach out to you directly.

Funding Options

1. **Personal or Business Check:** To fund your account you may mail a check to:

Chalfouh LLC
PO BOX 341140
Los Angeles, CA, 90045

If you prefer we may pick up your check via FedEx at no cost to you, please contact your Portfolio Manager to arrange for the pickup. Make check should be payable to: Chalfouh LLC F.B.O. (Your Name).

2. **Wire Transfer:** To wire funds please provide the following information to your bank

Client Wiring Instruction

Please wire funds to:

Bank Name: JP Morgan & Chase
Account Name: Chalfouh LLC
Account Number: 313122266
ABA Number / Routing Number: 021000021 (For US Wires only)
SWIFT: CHASUS33 (For International Wires only)
Bank Address: 12051 Ventura Boulevard, Studio City, CA, 91604
Company: Chalfouh LLC
Please include your name and address in the notes of the wire message



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