

## Investing with The Fine Art Investment Group

### Get a Safe, Guaranteed Return on your Money - Become a Member of the Fine Art Investment Group.

ACXchange's Fine Art Investment Group is a private investment collective comprised of art authorities, art dealers, galleries, fine art collectors, published artists, and other individuals who understand the increasing value of fine art and collectibles investments. This group is now welcoming new members interested in investing in fine art.

Interested in the investment of art work(s) but do not know what they are worth? Concerned about losing money through the purchase of inauthentic, faked or forged Fine Art and Collectibles? If you understand that there is a tremendous value in Fine Art and Collectibles but lack the expertise to accurately assess the value of any art and collectibles, then consider joining ACX's Fine Art Investment Group (FAIG) for a guaranteed return on your money.

Statistics show that 9 out of every 10 adults in the US possess a Fine Art or Collectible item that is worth over \$1000, and less than 1% of Americans make their living working in the Fine Art & Collectibles industry. There is therefore a vast amount of wealth sitting on the sidelines in this country. In order to capitalize on this overabundance of art and collectibles, ACXChange has created the Fine Art Investment Group (FAIG) through which we borrow money from Investors and use our inventory to collateralize the loan. Our Investors make short terms loans to ACXChange ranging from \$10K-\$50K for a guaranteed simple interest annualized return of up to 6%.

Investors can be individuals, corporations, or trusts, with either public or private money. The Investment group is set up in the simplest way. **Terms are as follows:**

- ACXChange borrows money from our FAIG members and pays them a quarterly simple interest annualized percentage return on their money lent.
- All loans are collateralized with Art or cash reserves in our portfolio.
- Minimum Investments are \$10,000 and Maximum Investments are \$50,000 per loan. (FAIG members can create multiple loans).
- Interest rates are determined by length of loan, ranging from 6 – 36 months. Minimum loan term is 6 months, with a guaranteed 3% simple interest annualized return paid out quarterly.

(e.g. a \$20K loan for a 6 month term will receive a quarterly interest check from ACX to the investor for the amount of \$150.00.) Loan terms of 36 months (3 years) or longer receive a guaranteed 6% simple interest annualized return. (e.g. a \$20K loan for a 36 month + term will receive a quarterly interest check from ACX to the investor for the amount of \$300.) The maximum interest collection period is 5 years from the original loan date.

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- If you want your money to stay in our FAIG, simply sit back and collect your quarterly interest check. On the date when your loan term expires or matures, you receive back the full amount of your original loan plus the interest accrued for that quarter.  
(e.g. if your original loan was \$20,000 for 6 months at a guaranteed 3% simple interest annualized return, then at the end of that 6 months you receive \$20150.00 + the \$150 you already received from the first quarter, and your loan will be paid back in full.)
- If for any reason you need to withdraw your money prior to the agreed-upon expiration date, we require a 45 day notice and there is an early withdrawal penalty of 15% of the principle loan balance. You will receive back your initial investment amount minus 15%, along with your standard quarterly interest payment, on the following quarterly interest payment date after your 45 day notice.  
(e.g. if your original loan amount was for \$20,000 at a guaranteed 6% simple interest annualized return and you need to withdraw it early, then you would receive back the original \$20K investment minus 15% (\$3K), plus your standard \$300 quarterly interest amount, for a total amount of \$17,300, and your loan will be paid back in full.)

Interested in Joining The Fine Art Investment Group, please contact ACXChange:

[support@acxchange.com](mailto:support@acxchange.com)

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