

Travaleo Investment Disclosure and Risk Notice

1. About Travaleo

Travaleo is a digital real estate investment platform and real estate operating company. Investments available through the platform are issued by Travalio or by special-purpose subsidiaries or affiliated project entities formed to own, operate, or finance specific properties or portfolios.

Travaleo is not a registered broker-dealer, investment adviser, crowdfunding portal, or financial institution. Travalio acts in the capacity of issuer and real estate operator, and not as an intermediary providing investment advice or effecting transactions for the account of others.

2. No investment advice or recommendations

Nothing on the Travaleo website, platform, communications, dashboards, or marketing materials should be construed as:

- investment advice
- legal or tax advice
- a recommendation or endorsement of any investment
- an offer or solicitation where such offer or solicitation would be unlawful

You are solely responsible for determining whether any investment is appropriate for your financial situation, objectives, and risk tolerance. Travaleo strongly encourages you to consult qualified independent legal, tax, and financial advisers prior to investing.

3. Issuer status and offering framework

Securities offered through the Travaleo platform are issued:

- directly by Travaleo, or
- by subsidiaries or affiliated project entities controlled or managed by Travalio

Offerings may be conducted:

- pursuant to exemptions from registration available under applicable securities laws (including offerings limited to accredited investors), and/or
- pursuant to one or more effective registration statements, as applicable

Eligibility requirements, resale limitations, transfer restrictions, and disclosure obligations vary depending on the exemption or registration being relied upon. Investors should carefully review the applicable:

- offering circulars
- private placement memoranda
- subscription agreements
- risk factor sections
- issuer governing documents

4. Not a broker-dealer or investment adviser

Travaleo::

- does not act as an agent for buyers or sellers of securities
- does not receive transaction-based compensation for effecting trades in securities of third parties

- does not provide individualized suitability determinations
- does not custody customer funds or securities

Travalio's activities are limited to originating, structuring, and operating real estate investments and issuing securities in connection with such projects.

5. General investment risks

Investing in real estate, private securities, and digital assets involves significant risk. Investors should understand that:

- capital is not guaranteed and loss of principal is possible
- distributions are not assured and may be reduced or suspended
- projected returns are not promises or guarantees
- investments are illiquid and may be difficult or impossible to resell
- real estate values fluctuate based on market, interest rate, regulatory, and local economic conditions
- leverage increases both potential gains and potential losses
- past performance is not indicative of future results

Real estate projects may experience:

- construction delays
- cost overruns
- rental and occupancy volatility
- changes in local tax regimes and regulations

- environmental or physical property risks

6. Digital asset and tokenization risks

Where ownership interests are represented through digital tokens or blockchain records, investors may also be exposed to risks including:

- technology failure or obsolescence
- cyber-security incidents
- smart-contract vulnerabilities
- wallet management and key-loss risk
- limited secondary trading venues or none at all
- evolving and uncertain regulatory treatment

Funding or distributions may occur in supported digital assets (e.g., stablecoins or cryptocurrency). Where conversions are required, exchange rates, fees, and availability of conversion services are outside Travalio's control.

7. No guarantee of liquidity or exit

There is no assurance:

- that any secondary market will develop
- that any investor will be able to resell securities
- of redemption rights or buy-back programs
- of specific exit timing or valuation

Investments in private real estate vehicles should be considered long-term and illiquid.

8. Information accuracy and third-party content

Information presented on the platform is derived from sources believed to be reliable; however:

- errors or omissions may occur
- projections are forward-looking and inherently uncertain
- Travalio makes no representation or warranty as to completeness or accuracy

References or links to third-party content do not constitute endorsement.

9. Your responsibility as an investor

By accessing or investing through the Travalio platform, you acknowledge and agree that:

- you have reviewed the applicable offering documents
- you understand the risks associated with the investment
- you are capable of bearing a loss of your entire investment
- you meet the applicable eligibility requirements

Your use of the platform is subject to Travalio's Terms of Use and Privacy Policy.

10. Contact

Questions about this disclosure or a specific offering may be directed to Travalio through the contact channels provided on the platform.