

INVESTMENT AGREEMENT

This Investment Agreement (“Agreement”) is entered into on **March 14, 2026** (the “Effective Date”), by and between: **LuxLux New York LLC**, a New Jersey limited liability company (the “Company”), and **John Doe** (the “Investor”).

This Agreement sets forth the terms and conditions under which the Investor provides capital to the Company in exchange for a fixed return over a defined term.

1. Investment Summary

The Investor agrees to invest **\$15,000** (the “Investment Amount”) with the Company for a fixed return of **14%** (\$2,100) over a term of **6 months** (the “Term”).

The investment will commence on **March 14, 2026** (the “Start Date”) and will mature on **September 14, 2026** (the “Maturity Date”).

Interest payments shall be made on a monthly basis throughout the Term in accordance with the payment schedule set forth below.

2. Payment Schedule

The following schedule outlines all payments due under this Agreement:

Date	Payment	Amount
April 14, 2026	Interest Payment	\$350
May 14, 2026	Interest Payment	\$350
June 14, 2026	Interest Payment	\$350
July 14, 2026	Interest Payment	\$350
August 14, 2026	Interest Payment	\$350
September 14, 2026	Final Payment (Interest + Principal)	\$15,350

All payments shall be made in accordance with the schedule set forth above unless otherwise agreed in writing by both parties. The final payment includes all remaining interest and full return of the original Investment Amount.

3. Nature of Investment

This Agreement represents a fixed-term investment between the Investor and the Company.

The Investor acknowledges and agrees that this investment does not constitute equity, ownership, partnership, joint venture, or any form of controlling interest in LuxLux New York LLC.

Nothing contained herein shall be construed to create any fiduciary, advisory, or agency relationship between the parties. The Investor participates solely as a capital provider under the terms of this Agreement.

4. Use of Funds

All funds provided under this Agreement shall be used exclusively for the acquisition of luxury inventory.

The Company deploys capital toward sourcing high-demand items within the secondary luxury market, with the objective of generating revenue through resale activity.

5. Repayment Terms

The Company agrees to repay the Investor in accordance with the terms outlined in this Agreement.

- Interest payments shall be made on a monthly basis throughout the Term
- The final payment shall include all remaining interest and full return of the Investment Amount

All payments shall be made via ACH transfer, wire transfer, or another mutually agreed-upon method.

6. Collateral & Security

The Company intends to support this investment through luxury inventory with verifiable resale value.

Inventory is selected based on market demand, liquidity, and historical resale performance. The Company aims to maintain inventory value at or above the invested capital, where reasonably practicable.

For internal tracking and transparency purposes, inventory may be associated with the Investor's position.

Such designation is for reference only and does not grant the Investor direct ownership of specific items unless otherwise agreed in writing.

7. Investor Dashboard & Reporting

The Investor will have access to a private dashboard within the LuxLux platform.

This dashboard may include:

- Investment summary and performance tracking
- Payment history and status
- Relevant investment details
- Limited visibility into supporting inventory, where applicable

The dashboard is provided for informational and transparency purposes only and does not alter the terms of this Agreement.

8. Payment Delays

The Company shall use commercially reasonable efforts to ensure that all payments are made in accordance with the agreed schedule.

In the event of a delay due to operational, financial, or external factors, the Company shall promptly notify the Investor and work in good faith to resolve the delay within a reasonable timeframe.

9. Risk Acknowledgment

The Investor acknowledges and agrees that:

- This investment is not guaranteed or insured
- Returns depend on the performance of inventory acquisition and resale activity
- LuxLux New York LLC is not a financial institution, broker-dealer, or licensed investment advisor

The Investor further confirms that they are financially capable of committing the Investment Amount for the full duration of the Term.

10. Governing Law

This Agreement shall be governed by and construed in accordance with the laws of the State of New Jersey, without regard to conflict of law principles.

11. Entire Agreement

This Agreement constitutes the entire understanding between the parties and supersedes all prior discussions, agreements, or representations, whether written or oral.

Any amendments or modifications to this Agreement must be made in writing and signed by both parties.

12. Signatures

Company:

LuxLux New York LLC

By: _____

Name: _____

Title: _____

Date: _____

Investor:

John Doe

Signature: _____

Date: _____