



Finance Georgia

UNACCREDITED INVESTOR RISK DISCLOSURE

Finance Georgia is intended for Georgia investors only. Company listings on this Site are only suitable for investors who are familiar with and willing to accept the high risk associated with private investments. Securities sold through private placements are not publicly traded and are intended for investors who do not have a need for a liquid investment. There can be no assurance the valuation is accurate or in agreement with the market or industry valuations. Additionally, investors may receive restricted stock that may be subject to holding period requirements. Companies seeking private placement investments tend to be in earlier stages of development and have not yet been fully tested in the public marketplace. Investing in private placements requires high risk tolerance, low liquidity concerns, and long-term commitments. Investors must be able to afford to lose their entire investment.

All investment opportunities posted on Finance Georgia are *intrastate* offerings—made pursuant to the Invest Georgia Exemption (the “IGE”) and Securities and Exchange Commission (the “SEC”) Rule 147 (17 C.F.R. § 230.147)—*that are restricted to legal residents of the State of Georgia*. Each investment opportunity carries its own specific risks, which you should consider if you are considering investing in such business. Finance Georgia is not a broker/dealer or investment adviser and makes no recommendation as to the suitability of investments of any kind.

With respect to any investment opportunity posted on Finance Georgia, when considering such investments you need to be informed of the various general risks including:

You are investing in speculative securities and your investment may lose value.

The Georgia business opportunities you are investing in which are posted on Finance Georgia may be small businesses and may be early-stage businesses that are looking to launch a product or service. Often, they do not have a proven track record. You need to be prepared to bear the economic risk of any investment that you make in such companies.

Your investment will be illiquid for a period of time.

By investing in IGE/Rule 147 offerings you will be receiving “restricted securities”, and you are generally required to hold on to the security for at least one year before you can sell it. In addition, any transfer of such securities that could otherwise take place before one year, is restricted to transfer to other Georgia residents within the first nine months following your investment. Even after all applicable restrictions lapse, there might not be an investor that is interested in your security, so you might not be able to sell. There is no secondary market for these securities. For equity or other securities with no termination date, there is increased illiquidity risk.

Required payments are not guaranteed.

By investing in offerings relating to loans, preferred equity or revenue sharing securities, companies are required to make payments on a recurring basis. These payments may not be received due to financial or other difficulties experienced by the company. Investors must be prepared to bear the risk of not receiving their expected payments. Equity securities often do not come with required payments.

Private businesses are not required to report on their financial status quarterly like public companies.

The businesses that post offerings on the website are not public companies and are not required to file quarterly or annual reports with the SEC, which reports contain financial information about the company. Therefore, such reports will be unavailable, unless and until the company chooses to produce reports for its security holders.

Private businesses are not subject to the same regulatory requirements as a public company.



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When a company goes public they are required to disclose specific information in their public offering documents, and, going forward, in annual reports to the SEC on Form 10-K and they must adhere to the Sarbanes-Oxley Act. Private businesses are not subject to these requirements.

Non-public offerings may involve complex tax structures.

Non-public or limited public offerings can involve complex tax structures. Since the tax consequences of an investment in such offerings may not be the same for all investments or for all investors, prospective investors are encouraged to consult their own tax advisors with specific reference to their own tax situations, including the application and effect of federal, state, local, and foreign tax laws and possible changes in such laws.

Investments may not be suitable for certain investors.

The offering materials presented for each offering describe the various risks relating to an investment in the specific offering. You should read the offering materials carefully to determine whether an investment is suitable for you in light of, among other things, your financial situation, need for liquidity, tax situation, risk tolerance and your other investments.

The past performance of any company is not necessarily indicative of potential future results. You should only commit "risk capital" to an investment—which means money that you can lose. Investments in intrastate (IGE/Rule 147) offerings are not for everyone and entail risks that are different from more traditional investments. You should obtain investment and tax advice from your advisers before deciding to invest.