

MANZIL INVESTMENT ADVISORS, LLC
SELF-DIRECTED TRADING AND PLATFORM SERVICES AGREEMENT

This Self-Directed Trading and Platform Services Agreement (this “Agreement”) is entered into by and between Manzil Investment Advisors, LLC (“Manzil Invest” or the “Adviser”), an investment adviser registered with the United States Securities and Exchange Commission under the Investment Advisers Act of 1940, as amended (the “Advisers Act”), and the undersigned client (“Client”), as of the date set forth herein. This Agreement governs the self-directed trading, platform access, account functionality, educational tools, model portfolio access, and related services provided by Adviser to Client in connection with Client’s use of Adviser’s platform and related account services, in accordance with the terms set forth herein and the applicable account documentation.

1. Platform Services.

Adviser provides platform-based services, self-directed trading functionality, educational content, model portfolio access, investment tools, screening functionality, account access, and related services in connection with Client’s use of Adviser’s platform and related account services. Client retains sole authority and responsibility for all investment decisions, including the selection, purchase, holding, sale, and disposition of securities and other investments within Client’s account. Unless otherwise separately agreed in writing under a different advisory arrangement, Adviser does not provide ongoing discretionary management, non-discretionary investment management, individualized monitoring, or continuous supervisory services with respect to Client’s self-directed trading activity or account holdings. Certain tools, model portfolios, investment themes, screening methodologies, educational content, faith-based investment considerations, research materials, portfolio illustrations, asset allocation concepts, or other content made available through the platform are provided for informational, educational, administrative, or general investment-related purposes only and do not constitute individualized investment advice, a recommendation to buy or sell any security, or an undertaking by Adviser to monitor Client’s account or investment activity on an ongoing basis. Adviser’s current disclosure documents, including Form ADV Part 2A and Form CRS, each as amended from time to time, are incorporated herein by reference.

2. Fees and Expenses.

- (a) Client shall pay Adviser the applicable platform, advisory, subscription, or related fees set forth in the applicable fee schedule and account documentation.
- (b) Fees are generally billed in arrears and are calculated in accordance with the terms set forth in the applicable account documentation and fee schedule. Client authorizes the applicable custodian, broker-dealer, clearing firm, account administrator, or other service provider to deduct applicable fees directly from Client’s account and remit such fees to Adviser in accordance with applicable custodial arrangements and regulatory requirements.
- (c) Adviser may modify its fee schedules upon prior written notice to Client in accordance with applicable law and the terms of this Agreement.
- (d) In addition to fees charged by Adviser, Client may incur brokerage commissions, transaction charges, custody fees, account maintenance fees, exchange and regulatory fees, wire fees, product-level expenses, and other fees and expenses imposed by third parties in connection with Client’s account, trading activity, investments, or platform usage. Such fees and expenses are separate from and in addition to fees charged by Adviser.
- (e) Certain investment products available through the platform, including exchange-traded funds, mutual funds, or other pooled investment vehicles, may charge management fees and other operating expenses at the product level. Such expenses are separate from and in addition to fees charged by Adviser and are generally reflected in the investment product’s net asset value or performance.
- (f) Adviser does not charge performance-based fees or receive compensation based on a share of capital gains or capital appreciation of client assets unless otherwise permitted under applicable law and separately disclosed in writing.

- (g) Additional information regarding fees, expenses, billing practices, brokerage arrangements, and conflicts of interest is set forth in Adviser's Form ADV Part 2A, Form CRS, and related disclosure materials, each as amended from time to time.

3. Brokerage and Custody.

Client assets shall be maintained with one or more independent qualified custodians, broker-dealers, clearing firms, or other financial institutions designated or approved by Adviser. Brokerage, execution, custody, clearing, account administration, reporting, and related technology and operational services are provided through third-party service providers pursuant to separate agreements between Client and the applicable service provider. Client retains sole responsibility and authority for initiating, approving, directing, and monitoring all trading activity and investment decisions within Client's account unless otherwise expressly agreed in writing under a separate advisory arrangement. Adviser does not exercise discretionary authority over Client's self-directed trading activity or independently verify the suitability, appropriateness, or consistency of Client-directed transactions with Client's financial circumstances, investment objectives, or risk tolerance. Adviser does not maintain physical custody of client assets except to the extent deemed to have custody under applicable regulatory interpretations, including limited custody arising solely from the authority to deduct advisory fees directly from Client accounts. Client acknowledges that custodians, broker-dealers, clearing firms, administrators, and other third-party service providers may impose separate fees, expenses, account minimums, operational requirements, trading limitations, technology restrictions, and contractual terms applicable to Client's account and related services.

4. Brokerage Practices and Best Execution.

Adviser recommends and, in certain cases, requires the use of designated broker-dealers, custodians, clearing firms, administrators, and technology providers in connection with the services provided under this Agreement. Such service providers are generally independent and unaffiliated with Adviser unless otherwise disclosed in writing. Effective May 2025, Adviser primarily utilizes Alpaca Securities, LLC ("Alpaca"), a FINRA-registered broker-dealer, to provide brokerage execution, custodial, and related platform services in connection with Client accounts maintained through Adviser's platform arrangements. Client acknowledges that accounts maintained through Adviser's platform may be required to utilize Alpaca or such other service providers as approved by Adviser from time to time. Client retains sole authority and responsibility for directing, initiating, approving, and monitoring all trading activity within Client's account unless otherwise expressly agreed in writing under a separate advisory arrangement. Adviser shall seek to obtain best execution consistent with its fiduciary obligations and applicable law in connection with services provided under this Agreement. Best execution does not require Adviser to obtain the lowest possible commission or transaction cost in every instance, but rather to seek the most favorable overall terms reasonably available under the circumstances. In evaluating execution quality, Adviser may consider a variety of factors, including execution capability, commission rates, transaction costs, financial responsibility, responsiveness, operational capabilities, technology, settlement capability, research services, and the overall value of services provided by the broker-dealer or custodian. Adviser does not charge mark-ups, mark-downs, or commissions in excess of those imposed by the executing broker-dealer or custodian unless otherwise disclosed in writing. Additional information regarding brokerage practices, soft dollar arrangements, directed brokerage, and best execution is set forth in Adviser's Form ADV Part 2A, Form CRS, and related disclosure materials, each as amended from time to time.

5. Client Instructions and Account Transactions.

- (a) Client acknowledges that brokerage commissions, transaction charges, and other transaction-related expenses may be charged in connection with securities transactions effected within Client's account. Such charges are separate from and in addition to fees charged by Adviser.
- (b) Client agrees to notify Adviser promptly regarding any material instructions, restrictions, directions, authorizations, withdrawals, transfers, or other communications provided directly by Client to the applicable custodian, broker-dealer, or other service provider relating to Client's account.

- (c) Adviser shall not be liable for losses, delays, errors, or other consequences arising from Client-directed trading activity, instructions, transactions, investment decisions, or account activity initiated directly by Client or authorized third parties outside of Adviser's authority or control.

6. Risk Acknowledgment.

Adviser does not guarantee the future performance of Client's account, the success of any investment strategy, model portfolio, educational content, screening methodology, platform functionality, or recommendation, or any specific level of performance or return. Client acknowledges that investing involves risk, including market, economic, interest rate, currency, political, business, liquidity, concentration, technology, cybersecurity, operational, and trading risks, and that investments may decline in value, including the possible loss of principal. Client further acknowledges that self-directed trading activity, model portfolio implementation, faith-based, ethical, values-based, or Sharia-compliant investment considerations, and client-imposed investment restrictions may affect portfolio composition, diversification, liquidity, volatility, and performance characteristics. Past performance is not indicative of future results.

7. Client Instructions.

Client shall provide Adviser with accurate and complete information concerning Client's financial circumstances, investment objectives, risk tolerance, restrictions, and other information reasonably requested by Adviser. Client agrees to notify Adviser promptly of any material change to such information. Adviser shall be entitled to rely on instructions, directions, notices, authorizations, and information provided by Client or Client's authorized representative unless and until Adviser receives written notice of any change. Client retains sole responsibility for all investment decisions, trading activity, and account monitoring conducted under this Agreement. Adviser shall not be liable for losses arising from inaccurate, incomplete, outdated, or unauthorized information or instructions, except to the extent prohibited by applicable law.

8. Proxy Voting.

Adviser does not accept authority to vote client securities and does not provide proxy voting services. Client retains sole authority and responsibility for voting proxies and making elections relating to securities held in Client's account, including matters involving corporate actions, mergers, tender offers, class actions, bankruptcies, or similar events. Client should direct questions regarding proxy materials, voting procedures, or corporate actions to the issuer, custodian, broker-dealer, or other applicable service provider.

9. Reports.

Client will receive account statements and other account-related reports directly from the applicable custodian, broker-dealer, or other service provider. Client is encouraged to review all custodial statements carefully, including account holdings, transactions, fees, and deductions. Adviser may provide supplemental reports, platform reporting, model portfolio information, screening results, performance information, educational content, or other communications from time to time. Any such supplemental reporting or information is provided for informational or educational purposes only and should be compared against official custodial statements. To the extent any report, platform display, or communication includes assets, accounts, transactions, positions, or activity for which Adviser has not been engaged to provide advisory services, such information is provided as an accommodation only and does not create any investment management, monitoring, review, supervisory, or advisory obligation with respect to such assets, accounts, transactions, positions, or activity.

10. Termination.

Either Client or Adviser may terminate this Agreement at any time upon written notice to the other party. Termination shall not affect the validity of any action previously taken by Adviser, obligations arising from transactions initiated prior to termination, or Client's obligation to pay fees earned through the effective date of termination. Upon

termination, Adviser shall have no further obligation to provide platform services, educational content, investment information, monitoring, or take any action with respect to securities, cash, or other assets remaining in the account. Client shall remain solely responsible for monitoring and managing any assets remaining in the account following termination. Any unearned prepaid fees, if applicable, shall be refunded on a prorated basis, subject to the terms of the applicable fee schedule and account documentation. De minimis refund amounts may be netted or waived for administrative efficiency to the extent permitted by applicable law.

11. Assignment.

This Agreement may not be assigned by Adviser within the meaning of the Advisers Act without Client's consent. Client acknowledges that transactions, reorganizations, or changes in ownership that do not result in a change of actual control or management of Adviser shall not be deemed an assignment under Rule 202(a)(1)-1 under the Advisers Act.

12. Non-Exclusive Services; Conflicts.

Client acknowledges that Adviser provides investment advisory services to other clients and may provide advisory or sub-advisory services to accounts, registered investment companies, ETFs, model portfolios, platform arrangements, or other investment vehicles with investment objectives, strategies, holdings, or restrictions that are similar to or different from Client's account. Adviser, its affiliates, and their respective officers, employees, and supervised persons may buy, sell, hold, recommend, or advise with respect to securities, investment products, or investment strategies that differ from those purchased, sold, recommended, or held within Client's account or made available through the platform. Adviser shall not be obligated to make available, recommend, display, purchase, sell, or allocate any investment, model portfolio, screening methodology, or investment opportunity for Client solely because such investment, strategy, or opportunity is made available, purchased, sold, recommended, or allocated for another client, account, strategy, fund, platform arrangement, or investment vehicle. Adviser seeks to address conflicts of interest consistent with its fiduciary obligations, disclosures, Code of Ethics, and written policies and procedures.

13. Death, Disability or Incapacity.

The death, disability, legal incapacity, dissolution, or incompetency of Client shall not automatically terminate this Agreement. Adviser may continue to provide platform access or related services pursuant to this Agreement until it receives written notice and appropriate documentation from Client's authorized representative. Client acknowledges that the applicable custodian, broker-dealer, clearing firm, or other service provider may restrict account activity pending receipt and acceptance of required documentation. Adviser shall not be liable for losses, delays, account restrictions, or other consequences arising from lack of notice, incomplete documentation, or third-party processing requirements.

14. Arbitration.

Any dispute arising out of or relating to this Agreement shall be resolved in accordance with the applicable dispute resolution, arbitration, and governing law provisions set forth in Client's applicable account documentation and disclosures. Nothing in this Agreement shall constitute a waiver or limitation of any right or remedy available to Client under the Investment Advisers Act of 1940 or other applicable federal or state securities laws.

15. Disclosure Statement.

Client acknowledges receipt of Adviser's Form ADV Part 2A disclosure brochure, Form CRS, and Privacy Notice prior to or at the time of entering into this Agreement. If Client did not receive Adviser's Form ADV Part 2A at least 48 hours prior to entering into this Agreement, Client may terminate this Agreement without penalty within five business days after execution, in accordance with applicable law. Client acknowledges that Adviser's disclosure documents contain important information regarding Adviser's services, fees, brokerage practices, conflicts of interest, disciplinary history, and other matters relevant to the advisory relationship and platform services described herein.

16. Severability.

If any provision of this Agreement is held to be invalid, illegal, or unenforceable, the remaining provisions shall remain in full force and effect to the maximum extent permitted by applicable law.

17. Joint Clients and Authorized Persons.

If this Agreement applies to more than one client, Adviser may rely on instructions from any account holder or authorized representative unless Adviser receives written notice to the contrary. Adviser shall not be liable for claims, losses, disputes, delays, or other consequences arising from conflicting instructions, changes in relationship status, or actions taken in reliance on instructions from an authorized person.

18. Privacy Notice.

Client acknowledges receipt of Adviser's Privacy Notice as required by Regulation S-P.

19. Entire Agreement; Applicable Law.

This Agreement, together with applicable account documentation, fee schedules, disclosures, platform terms, and appendices, constitutes the entire agreement between Client and Adviser with respect to the services described herein and supersedes all prior agreements relating to such services. This Agreement shall be governed by applicable federal securities laws and, to the extent not inconsistent therewith, the laws of the state specified in the applicable governing law provisions approved by Adviser.

20. Amendments.

Adviser may amend this Agreement upon written notice to Client. Unless Client objects in writing or terminates this Agreement prior to the effective date of the amendment, such amendment shall become effective as of the date specified in the notice, subject to applicable law.

21. Authority.

Client represents that Client has full legal power and authority to enter into this Agreement and to grant the authority described herein. Client further represents that there are no restrictions, encumbrances, or limitations that would prevent Adviser from providing services under this Agreement. Client agrees to notify Adviser promptly if any such representation becomes inaccurate.

22. Consent to Electronic Delivery.

Client consents to receive electronically all communications, disclosures, notices, agreements, reports, Form ADV brochures, Form CRS, privacy notices, account-related materials, platform communications, and other documents that Adviser is permitted or required to deliver. Electronic delivery may include email, secure portal delivery, website posting, hyperlink, platform notification, mobile application notification, or other electronic delivery methods utilized by Adviser. Client agrees that electronic delivery shall be deemed effective when sent, posted, or otherwise made available to Client, whether or not Client opens, accesses, or reviews the communication. Client is responsible for maintaining a current email address and electronic access credentials with Adviser. Client may withdraw consent to electronic delivery by providing written notice to Adviser. Withdrawal of consent shall not affect the legal effectiveness of electronic communications delivered prior to such withdrawal. Upon request, Client may obtain paper copies of documents required to be delivered by law, subject to Adviser's reasonable procedures.

Client Acknowledgments and Consents

_____ Client acknowledges receipt of Adviser’s current Form ADV Part 2A disclosure brochure, Form CRS relationship summary, and applicable platform disclosures prior to or contemporaneously with execution of this Agreement. Client further acknowledges that Adviser’s disclosure documents and platform disclosures may be updated from time to time in accordance with applicable law and are available upon request.

_____ Client acknowledges receipt of Adviser’s Privacy Notice as required by Regulation S-P.

_____ Client consents to electronic delivery of communications, disclosures, notices, reports, agreements, Form ADV brochures, Form CRS relationship summaries, privacy notices, account-related materials, platform communications, and other documents that Adviser is permitted or required to deliver in connection with the services described herein.

_____ Client acknowledges that Adviser does not accept authority to vote client securities or provide proxy voting services. Client retains sole authority and responsibility for voting proxies and responding to corporate actions relating to securities held in Client’s account.

This Agreement shall become effective upon execution by Client and acceptance by Adviser.

By:

_____ Client Signature

_____ Client Signature

_____ Client Name

_____ Client Name

_____ Email Address

_____ Email Address

_____ Date

_____ Date

Adviser Acceptance

By:

_____ Name

_____ Title

_____ Date

MANZIL INVESTMENT ADVISORS, LLC
APPENDIX A - SELF-DIRECTED TRADING AND PLATFORM SERVICES AGREEMENT
ACCOUNT TYPES AND SELF-DIRECTED PLATFORM SERVICES

1. INTRODUCTION AND SERVICES

This Appendix A forms part of the Self-Directed Trading and Platform Services Agreement (the “Agreement”) between Manzil Investment Advisors, LLC (“Manzil Invest” or the “Adviser”) and the undersigned client (“Client”). Capitalized terms not otherwise defined herein shall have the meanings assigned in the Agreement. This Appendix sets forth the self-directed trading functionality, platform services, investment restrictions, account information, and related elections applicable to Client’s account(s) maintained through Adviser’s platform arrangements.

2. ACCOUNT TYPES AND SERVICES

Please check all applicable boxes:

Advisory Authority

- Self-Directed Trading Functionality
- Program-Based/Model Portfolio Services

Services Selected

- Asset Allocation and Portfolio Construction
- Model Portfolio Access
- Investment Research and Analysis
- Performance Reporting
- Platform-Based Services
- Electronic Account Access
- Other: _____

3. INVESTMENT RESTRICTIONS AND CLIENT INSTRUCTIONS

The Client may impose investment restrictions or limitations applicable to the account. Any such restrictions must be communicated in writing to Adviser and accepted by Adviser. Adviser will incorporate applicable investment restrictions and screening considerations communicated by Client and accepted by Adviser in connection with the services provided under the Agreement, subject to operational, regulatory, liquidity, and platform limitations.

- No special restrictions applicable.

4. FAITH-BASED INVESTMENT CONSIDERATIONS

Adviser may make available faith-based, ethical, values-based, or Sharia-compliant screening methodologies, investment themes, model portfolios, educational content, or related platform functionality in connection with Client's use of the platform. Adviser does not guarantee that all investments, issuers, model portfolios, screening results, or platform content will satisfy any particular faith-based, ethical, or values-based criteria.

Please check any applicable considerations:

- Sharia-Compliant Investments
- Faith-Based Investment Approach
- Values-Based and Ethical Investment Restrictions
- Exclusionary Screening (e.g., no tobacco, alcohol, weapons)
- No Specific Faith-Based or Values-Based Restrictions
- Other: _____

Client acknowledges that screening methodologies, exclusions, investment themes, and related platform functionality are subject to operational, regulatory, data, methodology, liquidity, market, and third-party limitations and may change from time to time.

5. ACCOUNT INFORMATION

Please provide the following information for the account(s) to be managed under this Agreement:

Primary Account Holder Name(s): _____

Custodian Name: _____

Account Number(s): _____

Broker-Dealer (if different from Custodian): _____

MANZIL INVESTMENT ADVISORS, LLC
APPENDIX B – SELF-DIRECTED TRADING AND PLATFORM SERVICES AGREEMENT
PLATFORM FEES AND BILLING AUTHORIZATION

1. INTRODUCTION

This Appendix B forms part of the Self-Directed Trading and Platform Services Agreement (the “Agreement”) between Manzil Investment Advisors, LLC (“Manzil Invest” or the “Adviser”) and the undersigned client (“Client”). Capitalized terms not otherwise defined herein shall have the meanings assigned in the Agreement. This Appendix sets forth applicable platform fees, subscription fees, billing methodology, fee authorization, and related compensation disclosures applicable to Client’s account(s) maintained through Adviser’s platform arrangements.

2. PLATFORM FEE SCHEDULE

Client shall pay Adviser the applicable platform, advisory, subscription, or related fees set forth in the applicable fee schedule and account documentation, unless otherwise agreed in writing.

APPLICABLE FEE: _____ %

Applicable fees may vary depending upon account type, platform services utilized, account structure, service elections, subscription tier, or other factors agreed with Client in writing. Adviser may reduce or waive fees for certain accounts, relationships, or promotional arrangements at Adviser’s discretion or as otherwise agreed in writing.

3. BILLING METHODOLOGY

Fees are generally billed in arrears and are calculated in accordance with the applicable account documentation, fee schedule, platform arrangements, and related disclosures.

Billing Frequency:

- Monthly (in arrears)
- Quarterly (in arrears)
- Other: _____

4. BILLING AUTHORIZATION

Billing Method:

- Direct Fee Debit from Client Account
- External Invoice
- Other: _____

If direct fee debit is authorized by Client, Client authorizes the applicable custodian, broker-dealer, clearing firm, account administrator, or other service provider to deduct applicable fees directly from Client’s account and remit such fees to Adviser in accordance with the Agreement, applicable custodial arrangements, and applicable law.

5. OTHER FEES AND EXPENSES

In addition to fees charged by Adviser, Client may incur brokerage commissions, transaction-related charges, custody fees, account maintenance fees, exchange and regulatory fees, wire fees, transfer taxes, margin interest (where applicable), product-level expenses, and other fees and expenses imposed by third parties in connection with Client’s

account, trading activity, investments, or platform usage. Such fees and expenses are separate from and in addition to advisory fees charged by Adviser and are not retained by Adviser unless otherwise disclosed.

6. PRODUCT-LEVEL FEES AND EXPENSES

Certain investment products available through Client’s account, including exchange-traded funds (“ETFs”), mutual funds, or other pooled investment vehicles, may charge management fees and operating expenses at the product level. Such expenses are separate from and in addition to the advisory fees charged by Adviser and are generally reflected in the investment product’s net asset value or performance. Certain investment products may also pay distribution, servicing, or shareholder servicing fees to intermediaries or service providers. Adviser does not receive such fees unless otherwise disclosed.

7. PROGRAM-BASED AND PLATFORM ARRANGEMENTS

Platform services may include model portfolios, investment themes, screening methodologies, educational content, research tools, account functionality, or other platform-based arrangements made available by Adviser. Unless otherwise expressly disclosed in writing, fees charged by Adviser do not include brokerage commissions, custody fees, product-level expenses, or other third-party charges associated with Client’s account, investments, trading activity, or platform usage.

8. PERFORMANCE-BASED COMPENSATION

Adviser does not charge performance-based fees or receive compensation based on a share of capital gains or capital appreciation of client assets unless otherwise permitted under applicable law and separately disclosed in writing.

9. ETF AND SUB-ADVISORY COMPENSATION

In addition to advisory fees charged to client accounts, Adviser may receive compensation in its capacity as a sub-adviser to registered investment companies, including exchange-traded funds, pursuant to separate sub-advisory agreements with the applicable investment adviser or fund sponsor. Such compensation does not result in additional advisory fees charged to Client under the Agreement.

10. CUSTODIAN AND BROKER-DEALER INFORMATION

Custodian and Broker-Dealer:

Alpaca Securities, LLC

Other: _____

Account Number(s): _____

Primary Account Holder Name(s): _____

MANZIL INVESTMENT ADVISORS, LLC
CLIENT PROFILE AND SUITABILITY QUESTIONNAIRE

CLIENT INFORMATION

Client Name: _____
Date of Birth: _____
Residential Address: _____
City/State/Zip: _____
Email Address: _____
Telephone Number: _____
Citizenship/Residency: _____
Employer/Occupation: _____

Marital Status:

Single Married Divorced Widowed Other: _____

Trusted Contact Person (Optional):

Name: _____
Relationship: _____
Telephone: _____
Email: _____

ACCOUNT INFORMATION

Relationship Type: Discretionary Advisory Non-Discretionary Advisory Self-Directed/Platform Services

Account Type: Individual Joint Trust IRA/Retirement Entity Other: _____

Account Purpose: Personal Investments Retirement Savings Wealth Accumulation Income Generation Family/Estate Planning Other: _____

Custodian/Broker-Dealer: Alpaca Securities, LLC Other: _____

FINANCIAL PROFILE

Approximate Annual Income: Under \$50,000 \$50,000 – \$100,000 \$100,000 – \$250,000
 \$250,000 – \$500,000 Over \$500,000

Approximate Net Worth (excluding primary residence): Under \$100,000 \$100,000 – \$500,000
 \$500,000 – \$1,000,000 \$1,000,000 – \$5,000,000 Over \$5,000,000

Approximate Liquid Net Worth: Under \$50,000 \$50,000 – \$250,000 \$250,000 – \$1,000,000
 Over \$1,000,000

Source of Wealth and Assets: Employment Income Business Ownership Investments
 Inheritance Real Estate Other: _____

INVESTMENT OBJECTIVES

Primary Investment Objective(s): Capital Preservation Income Balanced Growth and Income
 Long-Term Growth Aggressive Growth Speculation Other: _____

RISK TOLERANCE

Tolerance: Conservative Moderately Conservative Moderate Moderately Aggressive Aggressive

Client acknowledges that higher expected returns generally involve higher levels of investment risk, volatility, and potential loss of principal.

INVESTMENT TIME HORIZON

Investment Time Horizon: Less than 3 Years 3 – 5 Years 5 – 10 Years More than 10 Years

LIQUIDITY NEEDS

Expected Liquidity Needs: Minimal Moderate Significant Ongoing Withdrawals Expected
Anticipated Large Withdrawals or Special Circumstances:

INVESTMENT EXPERIENCE

INVESTMENT TYPE	NONE	LIMITED	MODERATE	EXTENSIVE
STOCKS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
BONDS/FIXED INCOME	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MUTUAL FUNDS/ETFS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
OPTIONS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MARGIN TRADING	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PRIVATE FUNDS/ALTERNATIVES	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CRYPTOCURRENCY/DIGITAL ASSETS	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SELF-DIRECTED TRADING EXPERIENCE	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

INVESTMENT RESTRICTIONS AND PREFERENCES

- Faith-Based/Sharia Preferences
- Ethical/Values-Based Restrictions
- ESG Preferences
- Sector Exclusions
- Security-Specific Restrictions
- Concentration Restrictions
- Other Restrictions: _____

Additional Notes:

CLIENT ACKNOWLEDGMENTS

Client acknowledges and agrees that:

- The information provided herein is accurate and complete to the best of Client’s knowledge.
- Adviser may rely upon the information contained in this Questionnaire in connection with providing advisory services, platform services, account functionality, investment recommendations, model portfolio access, suitability analysis, supervisory review, and related services applicable to Client’s account relationship.
- Client agrees to notify Adviser promptly of any material change in Client’s financial condition, investment objectives, risk tolerance, liquidity needs, investment restrictions, trading activity, account usage, or other information provided herein.
- Investing involves risk, including the possible loss of principal.
- Past performance is not indicative of future results.

Client Signature: _____

Date: _____

Adviser Signature: _____

Date: _____