

The purpose of this form is to acknowledge the understanding between Investment Advisory Representatives and Solicitors of Wealth Watch Advisors, Inc., the “Advisor”, and their client(s), the “Client”, in relation to risk assessments and investment recommendations.

Execution of this form is **required by both the Advisor and the Client** to confirm the completion of and report the results of the compliance required Client risk assessment, as well as acknowledgement of the disclosures associated with the investment recommendation process prior to execution of trade instructions from the Advisor.

Submission of this executed form will grant the Advisor ongoing trading recommendation discretion over the Client account(s) in tandem with the executed Investment Advisory Agreement. One signature per Client is required.

SECTION 1: CLIENT RISK ASSESSMENT RESULTS

This section confirms that Client willingness to assume risk has been properly assessed using one of the approved softwares below. Results indicated below must match the risk tolerance results calculated by the system used. If opening a joint account, both account owners’ names, results and signatures are required on this form. Alternatively, separate forms for each specific owner may be submitted instead.

CLIENT (1) NAME *(required)*: _____

CLIENT (1) RISK ASSESSMENT RESULTS *(required)*:

Wealth Watch Advisors

- ☐ Conservative
- ☐ Moderate Conservative
- ☐ Moderate
- ☐ Moderate Aggressive
- ☐ Aggressive

LifeARC

- ☐ Conservative
- ☐ Moderate Conservative
- ☐ Moderate
- ☐ Moderate Aggressive
- ☐ Aggressive

For Joint Accounts and/or secondary household members:

CLIENT (2) NAME *(required if applicable)*: _____

CLIENT (2) RISK ASSESSMENT RESULTS *(required if applicable)*:

Wealth Watch Advisors

- ☐ Conservative
- ☐ Moderate Conservative
- ☐ Moderate
- ☐ Moderate Aggressive
- ☐ Aggressive

LifeARC

- ☐ Conservative
- ☐ Moderate Conservative
- ☐ Moderate
- ☐ Moderate Aggressive
- ☐ Aggressive

SECTION 2: ACKNOWLEDGEMENTS

By signing this form, the Client and the Advisor acknowledge understanding and agreement to the following statements in relation to investment account(s) managed under Wealth Watch Advisors.

Defining Risk Profile

The Risk Profile is a mathematical way to classify an investor's **willingness to assume risk**, and is exclusively based on the responses to the risk assessment questionnaire. These results should be included as an important consideration when developing an appropriate investment asset allocation strategy.

An investor wishing to avoid a decline in the value of their account, and who is willing to forgo potential capital appreciation to achieve that goal would be deemed to have a low willingness to assume risk. Investors that fit this description would be fairly characterized as being risk averse, and would likely generate a relatively low risk score through this assessment.

Conversely, an investor seeking the highest possible return, and who is willing to endure large swings in the value of the account in order to achieve that goal would be described as having a high willingness to assume risk. Investors such as these would be fairly characterized as being risk tolerant, and would likely generate a higher risk score through this assessment.

The process for determining the investor's **ability to assume risk** is best accomplished through a comprehensive review of an individual's assets and liabilities, as well as their investment goals and time horizon. Generally, an individual with significant assets and few liabilities has a high ability to assume risk. Conversely, an individual with few assets and high liabilities has a low ability to assume risk.

As an example, an individual with a well-funded retirement account, sufficient emergency savings, adequate insurance coverage, and additional savings and investments (with no mortgage or personal loans) might be classified as having a high ability to assume risk.

Willingness and ability to assume risk may not always correlate. For example, the individual in the example above with high assets and low liabilities may have a high ability to assume risk, but may also be conservative by nature and express a low willingness to assume risk. In this case, the willingness and ability to assume risk differ and will affect the ultimate portfolio construction process.

Investors will fall into one of the following five Risk Profiles:

Conservative

A conservative risk profile is suited for investors that prefer preservation of capital over capital appreciation. The investor is willing to accept lower potential returns in favor of minimizing financial losses. The portfolio will be primarily invested in short-term assets that bear interest. Conserving wealth and avoiding losses are the primary objectives.

Moderate Conservative

A moderate conservative risk profile will assume slight investment risk exposure to keep up with inflation. However, preserving capital is still the predominant concern. There will be equity investments with growth potential but mostly interest-bearing investments that generate income.

Moderate

A moderate risk profile values reducing risks and enhancing returns equally, and will seek to maintain a balanced selection of equity and fixed income investments. The portfolio seeks to outperform inflation by accepting modest risks while seeking higher long-term returns.

Moderate Aggressive

A moderate aggressive risk profile will provide potential higher investment returns. The investor is also willing to accept higher levels of market volatility to achieve capital gains. The portfolio is constructed of mostly equity-based assets with a modest amount of fixed income investments. Generating small levels of income while attempting to achieve higher returns is the objective of the moderate aggressive risk profile.

Aggressive

An aggressive risk profile has a primary concern of seeking long-term capital growth. Having the potential to produce high investment returns exposes the portfolio to possibly high levels of market volatility. There is not a concern about preservation of capital over the long-term. Therefore, the primary investments held in the portfolio will be in growth equity positions.

Risk Assessment Process

The Client participated in a risk questionnaire session. The risk software interpreted answers and assigned a risk score and/or category to the Client as required by Wealth Watch Advisors compliance.

The Client could have used a variety of methods to participate in a questionnaire session: online, by hand, in person, or over the phone. At the discretion of the Client, the Advisor may have assisted with the Client's participation in the questionnaire. Regardless of the path chosen, all questionnaire responses were provided by the Client.

Risk assessment results were provided to the Client either by the software or by the Advisor depending on the method used to complete the questionnaire.

The Client and the Advisor understand that risk assessment results are determined on a best-efforts basis. Each available risk assessment system uses unique questions and weighting methodologies to calculate Client risk, and results may not match exactly across each different system for the same Client.

Investment Recommendations

The Client and the Advisor understand that risk assessment results should be used as a resource to guide the Advisor toward an appropriate investment recommendation. Theoretically, an investment model recommendation should be in agreement with the results of the Client's risk assessment results recorded in Section One of this form. However, it is understood that the Advisor can make a recommendation that may not exactly match the Client's risk results in an effort to provide a dynamic strategy based on the full scope of the Client's financial circumstances.

The Client and the Advisor understand and agree that investment model recommendations are not intended to be based on short-term model performance return figures alone. Internal trading methodology, long-term objectives, and long-term performance of models in combination with Client willingness and ability to assume risk should be at the forefront of determining a suitable investment.

The Client understands the availability of multiple third-party investment managers and many corresponding investment models that may be a suitable investment. The Client agrees that the Advisor has provided the necessary information to be informed on all available investment managers and the corresponding models.

The Client understands that an account may move between different investment managers in the future and/or different managers and investment models may be comingled within the same custodial account as recommended by the Advisor. The Client understands and agrees different models have different associated risk. Moving between different investment models over time at the recommendation of the Advisor could increase or decrease the risk of the investment depending upon the design of each model and how they are managed.

The Client and the Advisor understand that each third-party investment management firm used by Wealth Watch Advisors is responsible for the management of proprietary investment strategy models at their discretion. Neither the Advisor or Wealth Watch Advisors is responsible for submitting model-specific trading instructions on behalf of each third-party investment manager.

The Client understands and agrees that if recommended investment models are tactically managed, allocations in the model(s) may change regularly and/or dramatically during a calendar year. Due to this fact, taxable client accounts actively invested in tactically managed investment models may produce wash sales due to the potential trading frequency.

The Client and the Advisor understand and agree that Advisors may only recommend investments to Clients that are pre-approved and managed by a Wealth Watch Advisors third-party affiliate. Unique trades or Retail trades outside of the approved investment products within any custodial accounts is not allowed. Wealth Watch Advisors has never, and will never, approve the recommendation of alternative investments to Clients, including (but not limited to): any unregistered securities, those structured as a promissory notes, uncollateralized loans, collateralized loans, certificates of deposit issued by a non-FDIC bank, cryptocurrencies, commodities, or real estate ventures.

The Client and Advisor understand that Howard Capital Management employs proprietary ETFs as significant components of their managed models. Liquidity in these proprietary ETFs is significantly less than that of more widely traded ETFs in the market. In stressed market conditions, ETF shares may become even less liquid in response to trading imbalances in the open market. This adverse effect on the liquidity may, in turn, lead to differences between the market value of ETF shares and the underlying NAV.

Due to this potential dislocation between ETF and NAV pricing, these models are not recommended for those who do not have a longer-term investment horizon. Similarly, the Client and Advisor understand that Howard Capital Management uses leverage within most of their models, creating increased volatility as compared to models that do not use leverage.

The Client and the Advisor acknowledge that cost basis should always be examined and understood as part of an investment plan. The Client and the Advisor agree that a clear understanding of any taxable gains that may be realized as a result of trading the Client account(s) has been addressed prior to submitting any trade instructions to Wealth Watch Advisors and that the Client is willing and able to realize said gains from a financial standpoint. Wealth Watch Advisors may not be responsible for any errors related to cost basis or realized gains.

Additional Client Acknowledgements

The Client confirms they received a copy of their Advisor's ADV Part 2B and the WWA ADV 2B and understand the content.

The Client understands the resources available to them to maintain ongoing visibility over their account(s) at their discretion, including Schwab Alliance online and the Orion/Taiko Client Portal.

The Client agrees that they will notify the Advisor of any changes to their financial situation that may impact Client risk assessment results and therefore investment model suitability. Client risk will be re-assessed at the discretion of the Client and the Advisor on an ongoing basis.

Wealth Watch Advisors, Inc. cannot and does not promise or guarantee the future performance of any investment model(s). Past performance is not a guarantee or a projection of future results.

The Client understands that signing this document grants the Advisor ongoing permission to submit trading instructions to Wealth Watch Advisors, Inc. on their behalf without needing additional written permission on an ongoing basis.

Client Signature(s)

I acknowledge that I have read, understand, and agree with all terms within each of the four pages of this legally binding document.

Client Printed Name

Client Signature

Date Signed

Client Printed Name

Client Signature

Date Signed

Investment Advisor Representative "IAR" Signature

I acknowledge that I have read, understand, and agree with all text within each of the four pages of this legally binding document. I hereby agree to act in accordance with all sections of this agreement, the WWA ADV 2B, and in a fiduciary capacity.

IAR Printed Name

IAR Signature

Date Signed

Wealth Watch Advisors, Inc. Signature

William Gastl



Chief Operating Officer, Wealth Watch Advisors, Inc.

Signature