

Zinvest RIA Program

Investment Policy Statement

Executive Summary

This Investment Policy Statement (“IPS”) presents information about your investment advisory program offered by Zinvest Financial Service LLC (“ZFS”).

You have options at ZFS, to receive our quarterly advice on the market and use as you wish, use our managed program and have us invest for you, or any combination of both.

Your portfolio’s investment objective has been selected based on your information provided regarding your financial resources, financial goals, asset allocation, risk tolerance and time horizon, as reflected in the answers you provided on the questionnaire when you opened your account.

Information about the portfolio you have selected is outlined in this statement and can help you to understand how long your money is expected to be invested, how much risk you expect to take, and how the investments in the program have been selected and will be monitored.

You should review this information periodically, especially if your financial circumstances investment objectives, time horizon, or risk tolerance change.

It is your responsibility to let us know of any changes to your situation that may affect our investment decisions for you.

Investment Time Horizon Score:

Short /Mid/Long

This investment program is based on an investment time horizon of at least three years and is long-term oriented. If you are putting aside money for later use, such as retirement, large and unexpected withdrawals, may have a noticeable impact on your investment results. Your answers to the ZFS questionnaire have been used to develop your time horizon based on: (1) your age; (2) your financial goals; (3) and your time frame for those goals.

Financial Goals Score:

Preservation /Income/Growth

ZFS has developed your investment portfolio based on your desire to either (1) Preserve your current capital; (2) generate current income; (3) or aggressively grow your portfolio. As you move closer to the aggressive growth side of the spectrum, the risk to your capital will become greater, while the closer to the preservation of capital side of the spectrum, the less your portfolio may grow but the risk of loss will be lower.

Risk Tolerance Score:

Conservative/Moderate/Aggressive

Your ability to tolerate the uncertainties, complexities and volatility inherent in the investment markets has been considered in the development of your investment program. Factors that influence your risk tolerance assessment are: (1) investment choices; (2) your loss tolerance; (3) and your investment thoughts. These factors suggest your ability to accept investment risk. ZFS has used your answers to develop your Risk Tolerance as shown above.

Asset Allocation

Diversification is a way to help reduce investment risk, by spreading an individual's investments over a range of asset types. Investments in your portfolio selection have been combined in this way for you. Based on your financial goals, time horizon, and risk tolerance, a recommended portfolio allocation has been determined. The portfolios in the program are designed to optimize risks and rewards, no assurance can be given that they will meet their stated objectives.

Monitoring and Review

To assist you in monitoring the long-term progress of your account, ZFS will provide you with an easy-to-read report each quarter. This report also features charts and graphs summarizing your account and your asset allocation. This report enables you to review the progress of your account relative to your investment objectives and risk tolerance. This report will not incorporate your discretionary decisions.

Your investment program will be reviewed by ZFS at least annually to evaluate your portfolio performance and to ensure that the process by which your account is managed conforms to your financial condition, risk tolerance and investment objectives.

As with life itself, investing is a dynamic process. Over time, your personal financial circumstances, objectives, or risk tolerance will tend to change, possibly altering your investment profile and requiring a different asset allocation. The passage of years alone will have a bearing on your investment time horizon. That's why it's a good idea to periodically review your current situation. By using this approach, you stay in the driver's seat, keeping your goals in perspective and not allowing the market's short-term ups and downs to determine your investment course. It is your responsibility to update us on any changes in your situation such that we can adjust your investment portfolio.

Rebalancing

The percentage weighting to each asset class within the investment portfolio will vary. When ZFS determines that rebalancing may be appropriate, you will receive notice via email of the portfolio changes.

Selection Criteria

The securities chosen for you by ZFS come from a select group and are subject to requirements for inclusion. At a minimum, the investment product must be registered with the Securities and Exchange Commission and provide necessary details and disclosures about the issuer (e.g., personnel, clients, fees, etc.). Securities are monitored by ZFS to determine whether their role in the investment program is being adequately fulfilled, or if a security may be considered for replacement.

Detailed information about the selection process and the portfolio allocations provided by ZFS is available upon request.

Individual Investing and Client Responsibility

At ZFS we give you, our client, the opportunity to use our market advice when you invest, use our managed products when you invest, or any combination including investing on your own.

Client acknowledges that ZFS's services to Client depend upon the information ZFS has concerning Client's net worth, income, investment goals and objectives, ability to assume risk, income needs, estate plan, and other

similar information. Therefore, Advisor cannot adequately perform those services unless Client provides ZFS with this information, updates it when it changes and otherwise diligently performs his or her responsibilities under this Agreement. Client will promptly inform ZFS of any significant changes in that information. Client is responsible for the accuracy and completeness of all information provided to ZFS and agrees that ZFS is not responsible for any losses, costs, damages or claims caused by Client's failure to provide such information to ZFS.

Client acknowledges that tax considerations are not generally a factor in managing accounts, and that it is Client's responsibility to notify ZFS if such considerations are relevant to Client's overall financial circumstances.

If Client wants to make an investment that ZFS did not recommend using funds in the ZFS-managed account, ZFS takes no responsibility for the performance of this investment. Client acknowledges and agrees that ZFS is in no way responsible for the performance of securities Client purchases on Client's own, regardless of whether they are reflected on any quarterly account reports prepared by ZFS.

Client understands that investments made for Client's account are subject to general market, currency, economic, political and business risks, as well as the risk associated with investments in individual securities and agrees to accept those risks.

Client acknowledges that ZFS's past performance and advice regarding Client's account cannot guarantee future results. Client also understands that there are no guarantees that his or her investment goals or objectives will be met or that any investment strategy selected by Advisor for his or her account will be successful in achieving its long-term objectives or perform within the target risk limitations set forth in the incorporated Statement of Investment Policy. Client also understands that his or her account is not insured and that the value and return of the account and the investments in the account will fluctuate over time.

This portfolio is: _____ based on the score generated by your answers ____.

This investment policy statement is understood and accepted by:

Client's Name Printed: _____

ZFS Principle's Name Printed: _____

Date: _____

Client's Signature: _____

ZFS Principle's Signature: _____