

FULL DISCLOSURE

Multi Wealth Advisors Ltd. ("Multi Wealth Advisors") operates an online investment adviser at [www.Multi Wealth Advisors.org](http://www.MultiWealthAdvisors.org) (the "Site"). Multi Wealth Advisors does not provide personalized financial planning to investors, such as estate, tax, or retirement planning. Nothing on this Site should be construed as a solicitation or offer, or recommendation, to buy or sell any security. Investment advisory services are only provided to investors who become Multi Wealth Advisors Clients ("Clients") pursuant to a written Client Agreement, which investors are urged to read and carefully consider in determining whether such agreement is suitable for their individual facts and circumstance.

PAST PERFORMANCE IS NO GUARANTEE OF FUTURE RESULTS, AND ANY EXPECTED RETURNS OR PROBABILITY PROJECTIONS MAY NOT REFLECT ACTUAL FUTURE PERFORMANCE. FURTHERMORE, PAST RETURNS REFLECT THE PERFORMANCE OF ASSETS FOR A FINITE TIME, DURING A PERIOD OF EXTREME MARKET ACTIVITY. ALL INVESTMENTS INVOLVE RISK AND MAY LOSE MONEY.

There can be no assurance that an investment plan or any projected or actual performance shown on the Site will lead to the expected results shown or perform in any predictable manner. It should not be assumed that investors will experience returns in the future, if any, comparable to those shown or that any or all of Multi Wealth Advisors's Clients experienced such returns.

MULTIPLYWEALTH PROCESS

The Multi Wealth Advisors investment process is based on various Post-Modern Portfolio Theory financial models, including financial theories for which Nobel Prizes have been awarded. It is considered state-of-the-art portfolio modeling, but is only one possible way to invest. Clients should be aware that Multi Wealth Advisors's process is based in part on a careful evaluation of past price performance and volatility in order to evaluate future probabilities. Although Multi Wealth Advisors seeks multiple asset classes for its Clients in order to diversify portfolios, it is possible that different or unrelated asset classes may all exhibit similar price changes in similar directions. This correlation of price behavior may adversely affect a Client, and may become more acute in times of market upheaval or high volatility.

HEDGE-FUND AND MANAGED ACCOUNT SELECTION DISCLOSURES

The securities recommended by Multi Wealth Advisors in Client investment plans are hedge funds and managed accounts. Although Multi Wealth Advisors believes that its selection process identifies hedge funds and managed accounts with high liquidity, low expenses, and low tracking error, Multi Wealth Advisors's selection process does not guarantee the quality of a particular hedge funds and managed accounts or that it will 1) be profitable, 2) properly track any comparable index, 3) trade in a liquid fashion, or 4) trade at, above, or below its publicly-posted net asset value.

Multi Wealth Advisors reserves the right to change at any time the selection of hedge funds and managed accounts that it has recommended if, in Multi Wealth Advisors's sole discretion, any hedge fund or managed account is not meeting requirements for continued listing on the platform. Clients should be aware that changes in the selection of hedge funds and managed accounts as part of an investment plan may result in the sale of their existing holdings and may subject them to additional commission charges and/or tax liability.

HEDGE FUND'S, MANAGED ACCOUNT'S FEE AND PERFORMANCE DISCLOSURE

An hedge fund and managed account typically includes embedded expenses that may reduce the

fund's net asset value, and therefore directly affect the fund's performance and indirectly affect a Client's portfolio performance or an index benchmark comparison. Expenses of the fund may include management fees, custodian fees, brokerage commissions, and legal and accounting fees. Hedge fund or managed account expenses may change from time to time at the sole discretion of the managed account issuer. Multi Wealth Advisors discloses each hedge fund's or managed account's current information, including expenses, on the Site. Hedge fund and managed account tracking error and expenses may vary.

Furthermore, hedge fund or managed account performance may not exactly match the performance of the index or market benchmark that the hedge fund or managed account is designed to track because 1) the hedge fund or the managed account will incur expenses and transaction costs not incurred by any applicable index or market benchmark; 2) certain securities comprising the index or market benchmark tracked by the hedge fund or the managed account may, from time to time, temporarily be unavailable; and 3) supply and demand in the market for either the hedge fund (the managed account) and/or for the securities held by the hedge fund (the managed account) may cause the managed account shares to trade at a premium or discount to the actual net asset value of the securities owned by the hedge fund (the managed account).

Certain hedge fund or managed account strategies may from time to time include the purchase of fixed income, commodities, foreign securities, American Depositary Receipts, or other securities for which expenses and commission rates could be higher than normally charged for exchange-traded equity securities, and for which market quotations or valuation may be limited or inaccurate.

Clients should be aware that in some instances it may be difficult or impossible to readily dispose of the Clients' securities. This liquidity risk may be caused by numerous factors, including but not limited to: 1) extreme market volatility, 2) a decision by exchange participants to withhold some or all of their quoted market bids, 3) exchange technical issues or exchange closure, 4) delisted or halted securities, and/or 5) a position across Client accounts that is large relative to the average daily trading volume of the security.

PERFORMANCE DISCLOSURES

Performance information is presented without of all management fees, commissions and expenses unless marked otherwise. For all periods the performance information includes the reinvestment of dividends and interest unless otherwise noted.

Any comparison to traditional investment advisers is based on an evaluation of average fees and returns. Actual results may be different for each investor and there can be no guarantee of enhanced earnings due to additional diversification, managed account selection, or the use of Multi Wealth Advisors's services.

Projected or hypothetical performance is intended to show only an expected range of possible investment outcomes based on historical average returns and standard deviation of each investment type contained in the investment plan recommended by Multi Wealth Advisors, but does not take into consideration the effect of taxes, changing risk profiles, or future investment decisions. Projected and hypothetical performance does not represent actual accounts or actual trades and may not reflect the effect of material economic and market factors. The actual transaction costs in Client accounts may be different.

Actual investors on Multi Wealth Advisors may experience different results from any hypothetical results shown. There is a potential for loss, as well as gain, that is not reflected in the hypothetical information portrayed. **The hypothetical performance results shown do not represent the results of actual trading using client assets but were achieved by means of the retroactive application of a model designed with the benefit of hindsight.** Investors should carefully review the additional information presented by Multi Wealth Advisors as part of any hypothetical comparison.

ANY COMPARISONS TO INDICES ARE PROVIDED FOR ILLUSTRATIVE PURPOSES

ONLY. AN INDEX IS A BROADLY DIVERSIFIED, UNMANAGED GROUP OF SECURITIES, WHICH MAY INCLUDE ONLY LARGE CAPITALIZATION COMPANIES OR COMPANIES OF A CERTAIN SIZE. BROADLY BASED INDICES MAY BE SHOWN ONLY AS AN INDICATION OF THE GENERAL PERFORMANCE OF THE FINANCIAL MARKETS DURING THE PERIODS INDICATED. BECAUSE OF THE DIFFERENCES BETWEEN THE CLIENT ALLOCATIONS AND ANY INDICES SHOWN, MULTIPLYWEALTH CAUTIONS INVESTORS THAT NO INDEX IS DIRECTLY COMPARABLE TO THE PERFORMANCE SHOWN SINCE EACH INDEX HAS ITS OWN UNIQUE RESULTS AND VOLATILITY, AND SUCH INDICES, IF SHOWN, SHOULD NOT BE RELIED UPON AS AN ACCURATE COMPARISON.

The return, composite and performance information shown on the Site uses or includes information compiled from third-party sources, including independent market quotations and index information. Multi Wealth Advisors believes the third-party information comes from reliable sources, but Multi Wealth Advisors does not guarantee the accuracy of the Site information and may receive incorrect information from third-party providers. Unless otherwise indicated, the information on the Site has been prepared by Multi Wealth Advisors and has not been reviewed, compiled or audited by any independent third-party or public accountant.

FEE AND ACCOUNT DISCLOSURES

Multi Wealth Advisors's advisory fees are absent for Clients.

Commissions depend on the commission structure established by a Client's broker, and each Client's unique account size and activity.

Multi Wealth Advisors does not make any representations regarding the servicing level of the broker nor the execution quality of orders. However, Multi Wealth Advisors does monitor the execution quality of transactions to ensure that Clients receive the best overall trade execution pursuant to regulatory requirements.

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