ALL SEASON FINANCIAL ADVISORS
INVESTMENT POLICY STATEMENT

INTRODUCTION

The purpose of this Investment Policy Statement is to establish a clear understanding between the Investor (CLIENT) ________________________ _________________________ and the Registered Investment Advisor, All Season Financial Advisors (ADVISOR) as to the investment objectives and policies applicable to the Investor's investment portfolio. This Statement will:

- Establish reasonable expectations, objectives, and guidelines in the investment of the Portfolio's assets.
- Set forth an investment structure detailing prescribed and actual investment allocations.
- Encourage effective communication between the CLIENT and the ADVISOR.

This statement has been developed from an evaluation of many key factors based on the CLIENT's specific situation, chosen investor profile and specific investment objectives. This statement is not a contract nor guarantee of any sort. It is intended to be a summary of an investment philosophy that provides guidance for the CLIENT and the ADVISOR.

STATEMENT OF OBJECTIVES - EXPLICIT INVESTING CREED

ADVISOR is seeking CLIENT Success over a reasonable Judgment Period by knowing when to embrace and reject conventional wisdom regarding perceived market trends, Risk and opportunities. Superior, above average, results over time are only achievable through unconventional decision-making, conviction, and discipline.
Risk (defn.) – The probability of unrecoverable or semi-permanent loss of capital, not to be confused with variable degrees of periodic volatility.
Success (defn.) – Generating asymmetrical results across all investment strategies: to expose ourselves to return in a way that doesn't expose us commensurately to risk, and to participate in gains when the market rises to a greater extent than we participate in losses when it falls.
Judgment Period (defn.) – A period of time that captures a full investing cycle including both bull and bear markets – typically any rolling 5-6 year period.

DUTIES, RESPONSIBILITIES AND ACKNOWLEDGEMENTS

ADVISOR

All Season Financial Advisors, Inc. is responsible for assisting the CLIENT in choosing an appropriate mix of investment strategies based on the particular needs, objectives, and risk profile of the CLIENT. The ADVISOR will be available on a regular basis to meet with the client and periodically review the Portfolio for suitability based on information provided by the CLIENT. The ADVISOR will notify the CLIENT if there are any significant changes in the design, process or management of any strategy including any recommendations to change strategies.

CLIENT
Must provide the ADVISOR with all relevant information on financial condition, net worth, time horizon and risk tolerances and must notify the ADVISOR promptly of any material changes to this information. CLIENT acknowledges that additions, withdrawals and the specific time of engagement with ADVISOR, may materially impact the ability to achieved Success (as defined).

CLIENT acknowledges that significant deviation from the prescribed investment allocation for any reason other than a change of profile, including perceptions of future market risk or opportunity, will often result in undesirable investment outcomes.

PRESCRIBED AND ACTUAL INVESTMENT ALLOCATION

Check one	Profile	Prescribed Allocation		Actual Allocation
☐	*Plant*	Tactical Equity	60%	______________
		Blended Asset	30%	______________
		Income	10%	______________
☐	*Grow*	Tactical Equity	50%	______________
		Blended Asset	30%	______________
		Income	20%	______________
☐	*Cultivate*	Tactical Equity	40%	______________
		Blended Asset	30%	______________
		Income	30%	______________
☐	*Harvest*	Tactical Equity	30%	______________
		Blended Asset	30%	______________
		Income	40%	______________

Reason/Explanation for deviation between prescribed and actual allocation

CLIENT INITIALS __________ DATE ______________

CLIENT INITIALS __________ DATE ______________

ADOPTION OF INVESTMENT POLICY STATEMENT

I (we) have reviewed, approved and adopted this Investment Policy Statement including investor profile, prescribed investment allocation and actual investment allocation.

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Client Signature Date

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Client Signature Date

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Advisor Signature Date