

GENERAL DISCLOSURE

Asal Invest LLC (“Asal Invest” or “AIL”) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). Registration with the SEC does not imply a certain level of skill or training.

Asal Invest provides investment advisory services through its mobile application. Brokerage execution, clearing, and custody services are provided through our brokerage partner, Alpaca Securities LLC, a broker-dealer regulated by the SEC and a member of FINRA and SIPC.

Asal Invest does not solicit or offer services in jurisdictions where it is not properly registered or where such activity would be unlawful.

Past performance does not guarantee future results. All investments involve risk, including the possible loss of principal. Any performance illustrations, projections, or examples shown within the application or on this website are provided for informational and illustrative purposes only.

The content made available through this application is general in nature and is not intended to provide advice tailored to the individual circumstances, objectives, financial situation, or needs of any specific investor. Any investment strategies, asset allocations, model portfolios, projections, or examples presented through this application are not guarantees of future performance.

GENERAL WEBSITE DISCLAIMER

Asal Invest LLC operates its website and mobile application for informational purposes and to provide access to advisory services.

Nothing contained on this website or within the application should be interpreted as:

- A solicitation to buy or sell securities
- An offer of advisory services in any state where we are not registered
- Tax, legal, or accounting advice

Advisory services are provided only to clients who enter into a written advisory agreement with Asal Invest.

PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RESULTS. EXPECTED OR HYPOTHETICAL RETURNS MAY NOT REFLECT ACTUAL FUTURE PERFORMANCE. ALL INVESTMENTS INVOLVE RISK AND MAY RESULT IN LOSS.

No assurance can be given that any investment strategy will achieve its intended objective.

INVESTMENT PROCESS DISCLOSURE

Asal Invest provides advisory services focused exclusively on Shariah-compliant investing in accordance with AAOIFI screening standards.

Our investment methodology may incorporate principles of modern portfolio construction, including diversification across asset classes and risk-based allocation strategies. Portfolio construction may involve the use of exchange-traded funds (ETFs) and individual equities that meet Shariah compliance criteria.

The Firm evaluates:

- Risk tolerance
- Diversification guidelines
- Volatility considerations
- Liquidity factors
- Ongoing Shariah screening compliance

All portfolios are restricted to securities screened for compliance under AAOIFI standards. This restriction may reduce the available investment universe and may cause performance to differ from broader market benchmarks.

There is no guarantee that any portfolio construction method will achieve desired results.

SHARIAH COMPLIANCE DISCLOSURE

Asal Invest limits investments to securities that satisfy AAOIFI-based business activity and financial ratio screens.

The Firm does not invest in companies that derive material revenue from activities including, but not limited to:

- Interest-based financial services
- Alcohol
- Gambling
- Pork-related products
- Adult entertainment
- Tobacco
- Weapons manufacturing (where applicable)
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Compliance determinations are based on available data and established screening methodologies. Interpretations of Islamic principles may vary, and no guarantee is made that all scholars or investors would reach identical conclusions.

ETF & FUND SELECTION DISCLOSURE

Where ETFs are utilized, they are selected to provide asset class exposure while attempting to minimize tracking error and expense ratios.

Although liquidity and cost are considered, there is no guarantee that selected ETFs will perform favorably in the future.

Clients should understand that ETFs and other pooled investment vehicles include embedded expenses that may affect performance.

PERFORMANCE DISCLOSURE

Performance information, when presented, is shown net of advisory fees unless otherwise indicated.

Hypothetical or projected performance results:

- Do not represent actual client accounts
- May be based on historical data
- May reflect assumptions that prove inaccurate
- Do not account for taxes, changing risk profiles, or future decisions
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Comparisons to indices are provided for general informational purposes only. Indices are unmanaged and do not reflect fees or expenses. No index is directly comparable to any specific client portfolio.

Information presented may include data from third-party sources believed to be reliable. However, Asal Invest does not guarantee the accuracy or completeness of third-party information.

FEE DISCLOSURE

Asal Invest charges a monthly subscription fee for advisory services. Details regarding fees are fully disclosed in:

- Form ADV Part 2A
- Form CRS
- Client Advisory Agreement

Additional brokerage-related fees may be charged by Alpaca Securities LLC.

Clients are encouraged to review all fee disclosures carefully.

ENDORSEMENT & MARKETING DISCLOSURE

If any individual or entity is compensated for promoting Asal Invest, such compensation creates a conflict of interest.

Where applicable, promotional arrangements will disclose:

- The existence of compensation
- The nature of the relationship
- Whether the promoter is a client

Clients should consider such disclosures carefully when evaluating endorsements.

TERMS OF USE

Acceptance of Terms

By accessing or using the Asal Invest website or mobile application, you agree to be bound by these Terms of Use.

If you do not agree to these Terms, you should not access or use our services.

Eligibility

Services are available to individuals who are at least 18 years old and legally able to enter into binding contracts.

The platform is intended for U.S. residents. Use by non-residents is at the user's own risk.

Modifications

Asal Invest may modify these Terms or its services at any time. Continued use of the platform constitutes acceptance of any changes.

INTELLECTUAL PROPERTY

All content displayed on the Asal Invest website or application, including text, graphics, logos, design elements, and software, is the property of Asal Invest LLC or its licensors.

Such content may not be:

- Copied
- Reproduced
- Distributed
- Framed
- Used to create derivative works

Without prior written consent.

Unauthorized use may violate intellectual property laws.

ACCOUNT REGISTRATION

To access advisory services, users must create an account and provide accurate, complete information.

Users agree:

- Not to impersonate others
- Not to misrepresent affiliations
- To update information as needed

You are responsible for safeguarding login credentials and must notify us immediately of unauthorized use.

THIRD-PARTY SERVICES

Asal Invest may rely on third-party providers, including:

- Brokerage partners
- Cloud service providers
- Data providers

By using the platform, you authorize Asal Invest to share necessary information with such providers to facilitate services.

When accessing third-party systems, Asal Invest acts as your agent.

LIMITATION OF LIABILITY

Asal Invest is not responsible for:

- Market losses
- Service interruptions
- Third-party system failures
- Delays beyond our reasonable control

Nothing herein limits liability where prohibited by law.

COMMUNICATIONS

By creating an account, you consent to receive electronic communications, including disclosures and service notifications.

You may update communication preferences in your account settings.

CONTACT INFORMATION

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