

Important Disclosures

Align Wealth Management, LLC (“Company”) is an SEC-registered investment adviser headquartered in Oklahoma City, Oklahoma. The Company maintains a satellite office in St. Petersburg, Florida. The Company and its representatives are in compliance with the current filing requirements imposed upon SEC-registered investment advisers by those states in which the Company maintains clients. The Company may only transact business in those states in which it is registered or qualifies for an exemption or exclusion from registration requirements. The Company’s website is limited to the dissemination of general information pertaining to its advisory services, together with access to additional investment-related information, publications, and links. Accordingly, the publication of the Company’s website on the Internet should not be construed by any consumer and/or prospective client as the Company’s solicitation to effect, or attempt to effect transactions in securities or the rendering of personalized investment advice for compensation. Any subsequent, direct communication by the Company with a prospective client shall be conducted by a representative that is either registered or qualifies for an exemption or exclusion from registration in the state where the prospective client resides. For information about the registration status of the Company, please contact the SEC or the state securities regulators for those states in which the Company maintains a notice filing. A copy of the Company’s current written disclosure statement discussing the Company’s business operations, services, and fees is available from the Company upon written request. The Company does not make any representations or warranties as to the accuracy, timeliness, suitability, completeness, or relevance of any information prepared by any unaffiliated third party, whether linked to the Company’s website or incorporated herein, and the Company takes no responsibility therefore. All such information is provided solely for convenience purposes only, and all users thereof should be guided accordingly.

Certain portions of the Company’s website (i.e., newsletters, articles, commentaries, etc.) may contain a discussion of, and/or provide access to, the Company’s (and those of other investment and non-investment professionals) positions and/or recommendations as of a specific prior date. Due to various factors, including changing market conditions, such discussions may no longer reflect current position(s) and/or

recommendation(s). Moreover, no client or prospective client should assume that any such discussion serves as the receipt of, or a substitute for, personalized advice from the Company or any other investment professional. The Company is neither an attorney nor an accountant, and no portion of the website content should be interpreted as legal, accounting, or tax advice.

Rankings and/or recognition by unaffiliated rating services and/or publications should not be construed by a client or prospective client as a guarantee that they will experience a certain level of results if the Company is engaged, or continues to be engaged, to provide investment advisory services, nor should it be construed as a current or past endorsement of the Company by any of its clients. Rankings published by magazines, and others, may base their selections on information prepared and/or submitted by the recognized adviser. Rankings are generally limited to participating advisers. The Company never pays a fee to be considered for any ranking or recognition but may purchase plaques, advertising, or reprints to publicize rankings. The Company has a reasonable basis for believing that any questionnaire or survey used in the preparation of any third-party ratings shown on the Company's website is structured for participants to easily provide favorable and unfavorable responses; and is not designed to produce any predetermined results. This belief is based on the following:

Disclosures for Accolades and Awards

1. Accolade: Financial Times: Top Registered Investment Advisers (2019)

Disclosure: The formula the Financial Times uses to grade advisers is based on six broad factors and calculates a numeric score for each adviser. Areas of consideration include adviser assets under management, asset growth, the company's age, industry certifications of key employees, SEC compliance record, and online accessibility. The Financial Times caps the number of companies from any one state, and the cap is roughly based on the distribution of millionaires across the US.

Learn more about the Financial Times here:

<https://www.ft.com/reports/300-top-investment-advisers>

2. Accolade: AdvisoryHQ: Best Financial Advisors in Oklahoma City & Tulsa, Oklahoma (2016 - 2022)

Disclosure: To generate a more reflective ranking of the best-rated financial advisory and wealth management firms, AdvisoryHQ went beyond just analyzing AUM, revenue, and the size of an advisory firm. AdvisoryHQ developed a breakthrough “Top-Down Advisor Selection Methodology” based on a wide range of filters, including fiduciary duty, independence, transparency, level of customized service, history of innovation, fee structure, quality of services provided, team excellence, and wealth of experience. “Review and ranking articles are always 100% independently researched and written. Firms do not even realize that they are being reviewed by AdvisoryHQ until after reviews have been completed and published to the public.”

Learn more at AdvisoryHQ: <https://www.advisoryhq.com/articles/best-financial-advisors-in-oklahoma-city-and-tulsa-ok/>

3. Accolade: Oklahoman Readers’ Choice Award – Top Financial Advisor in Oklahoma (2013 – 2016) & (2018-2022)

Disclosure: The Oklahoma Readers’ Choice Award Contest is divided into categories (each, a “Category” and collectively, the “Categories”), and businesses, organizations, events, activities, items, products, communities, or individuals from the options provided (each, a “Candidate” and collectively, the “Candidates”) are placed into a Category by the public. Candidates and winners in each Category are then determined by popular vote from the public audience.

Learn more at Readers Choice: <https://newsok.gannettcontests.com/The-Oklahoman-2022-Readers-Choice-Winners/>

Disclosures for Designations and Credentials

1. CERTIFIED FINANCIAL PLANNER™ (CFP®)

The CFP® designation is issued by the CERTIFIED FINANCIAL PLANNER Board of Standards, Inc. and is a voluntary certification recognized by the United States and other countries for its (1) high

standard of professional education, (2) stringent code of conduct and standards of practice and (3) ethical requirements governing professional engagements with clients. A candidate for designation must first obtain a bachelor's degree from an accredited college or university with courses that included financial planning subject areas (e.g., insurance planning, risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning). Candidates must also have at least 3 years of full-time personal financial planning experience, measured as 2,000 hours per year. CFP® candidates must pass a 2-day comprehensive examination designed to test their ability to correctly diagnose financial planning issues and apply their knowledge to real-world circumstances. Candidates must also agree to be bound by the CERTIFIED FINANCIAL PLANNER Board's Standards of Professional Conduct. Anyone earning designation as a CFP® must complete 30 hours of continuing education every two years and renew the agreement to be bound by the Standards of Professional Conduct.

2. Certified Public Accountant (CPA)

A CPA primarily provides financial audit services, including attesting to the reasonableness of disclosures, freedom from material misstatements, and adherence to applicable generally accepted accounting principles. To become a CPA, a candidate must pass the Uniform Certified Public Accountant Examination set by the American Institute of Certified Public Accountants and administered by the National Association of State Boards of Accountancy. Typically, eligibility to sit for the examination requires a candidate to have a bachelor's degree that includes a minimum number of qualifying credit hours in accounting and business administration plus an additional one-year of study. Candidates are also required to have public accounting work experience, with minimum requirements varying from state to state. Applicants for CPA status must also complete a special examination on ethics, including a review of state-specific rules for professional practice. All CPAs are required to take continuing education courses. The requirements vary by state but usually require 120 hours of continuing education every three years, with at least 20 hours taken every year. Many states require CPAs to take an ethics

course during every renewal period, with courses ranging from 2 - 8 hours.

3. Personal Financial Specialist (PFS)

The American Institute of CPAs (AICPA) established the PFS credential for CPAs who specialize in various areas of financial planning. In order to receive the credential, CPAs must pass the exam requirement that covers all of the planning process and professional responsibilities and disciplines that make up personal financial planning, including tax, estate, retirement, investments, and insurance planning, as well as a few niche areas like employee benefits, education, and elder planning. CPAs who have passed the CFP or ChFC exams do not need to take the PFS exam and are deemed to have met the exam requirement.

4. Juris Doctor (JD)

The American law degree, called a Juris Doctor (JD), is a three-year professional degree. Law school applicants must already have a bachelor's degree. It typically takes three years to complete the J.D. degree, after which the graduate must pass the bar exam to practice law.

5. Accredited Investment Fiduciary® (AIF®)

a. The AIF® designation represents a thorough knowledge of and ability to apply fiduciary practices. Through fi360's AIF Training programs, AIF® designees learn the practices and the legal and best practice framework upon which they are built. AIF® designees have a reputation in the industry for the ability to implement a prudent process into their own investment practices as well as being able to assist others in implementing proper policies and procedures.

6. The CHARTERED RETIREMENT PLANS SPECIALIST™ (CRPS®)

The CRPS® is a professional designation awarded by the College for Financial Planning to financial professionals who successfully complete

a self-study program, pass an exam, and agree to comply with a code of ethics. The CRPS® program covers the types and characteristics of retirement plans, including IRAs, small business retirement plans, defined contribution plans, nonprofit plans, 401(k) and 403(b) plans, and government plans. It also covers plan distributions, plan design and implementation, plan establishment and operation, and fiduciary issues. Every two years, CRPS® professionals must complete 16 hours of continuing education and pay a fee to continue using the designation.

Please remember that different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment or investment strategy (including those undertaken or recommended by the Company) will be profitable or equal any historical performance level(s).