

## Disclosures:

### Important Disclosures

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These Terms were last updated on July 21, 2025.

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Different types of investments involve varying degrees of risk. Therefore, it should not be assumed that future performance of any specific investment or investment strategy will be profitable.

Asset allocation may be used in an effort to manage risk and enhance returns. It does not, however, guarantee a profit or protect against loss. Performance of the asset allocation strategies depends on the underlying investments.

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Please remember that it remains your responsibility to advise Proper Wealth, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services.

Proper Wealth will provide all prospective clients with a copy of our current Form ADV, Part 2A ("Disclosure Brochure"), Form ADV Part 2B ("Brochure Supplements"), and Form ADV Part 3 ("Client Relationship Summary" or "Form CRS"). You may obtain a copy of these disclosures on the SEC Website at <http://adviserinfo.sec.gov> or you may Contact Us <https://www.pwadvisors.com> to request a free copy via .pdf or hardcopy.

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For a copy of the Proper Wealth Privacy Policy, please click here  
<https://www.pwadvisors.com>

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**Please note:** Proper Wealth does not accept trading or money movement instructions via email.

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If you have received an email from Proper Wealth in error, we ask that you contact the

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