

Scope and Purpose

This Investment Policy Statement (IPS) serves as a strategic guide to the investment planning and implementation for (Valued Client) provided by their investment advisor, Unify Financial LLC (UF). This IPS governs all assets with their custodian (Charles Schwab/IB).

Investment Advisor Authority

UF has investment discretion on (Valued Client) accounts and will uphold a fiduciary standard.

Investment, Return, and Risk Objectives

UF and (Valued Client) agree that UF's moderate composite assignment is appropriate. Moderate accounts should exhibit risk and return characteristics comparable to a 60%/40% portfolio of global stocks/bonds. The referenced benchmark is the Morningstar® US Moderate Target Allocation Index. The composite assignment aligns with the score of (##) on the Riskalyze Risk Assessment combined with the stated time horizon and liquidity needs.

Investment Preferences or Constraints

UF will manage the portfolio using exchange-traded funds, stocks, bonds, and mutual funds. (Valued Client) has the following special circumstances or investment constraints.

Time Horizon

(Valued Client) has a (years) time horizon.

Liquidity Needs

(Valued client) plans to make (deposits/withdrawals) in the next twelve months or less.

Tax Considerations

UF assumes (valued Client) is in a (%) marginal federal tax bracket.

Investment Policy Statement adoption or review date 1/1/2023

X _____
(Valued Client)

X _____
(UF Financial Advisor)