



AMERICAN GLOBAL WEALTH MANAGEMENT, INC. REGISTERED REP NEW ACCOUNT OPENING CHECKLIST

CUSTOMER NAME: _____

CHECK THE ACCOUNT FORMS BELOW WHICH ARE REQUIRED FOR THE ACCOUNT/PRODUCT TYPE

BROKERAGE ACCOUNT

- ☐ Hilltop New Account App (Cash, IRA, etc.)
- ☐ Hilltop Account Forms (ACAT, TOD, etc.)
- ☐ AGWM Investor Profile
- ☐ AGWM Account Profile
- ☐ Privacy Policy
- ☐ Business Continuity Disclosure
- ☐ Fee Schedule
- ☐ Hilltop Customer Information Brochure
- ☐ Form CRS
- ☐ Reg BI Personal Information

ALTERNATIVE INVESTMENT

Required for ALL Alternative Investment

- ☐ Application
- ☐ Alternative Products Worksheet
- ☐ Offering PPM

Alternative Investment (Held at Hilltop)

- ☐ HTS Private Inv. Correspondent Indemnification
- ☐ HTS Private Investment Form

DIRECT ACCOUNT

- ☐ Carrier/Sponsor Form (Application, Transfer, etc.)
- ☐ AGWM Investor Profile
- ☐ AGWM Account Profile
- ☐ Privacy Policy
- ☐ Business Continuity Disclosure
- ☐ Form CRS
- ☐ Reg BI Personal Information

Variable Annuities

- ☐ Annuity Application
- ☐ Annuity Acknowledgement Form
- ☐ Annuity Prospectus Delivery Date: _____

Mutual Funds

- ☐ Mutual Fund Application
- ☐ Mutual Fund/529Plan/UIT Acknowledgement Form
- ☐ Mutual Fund Prospectus Delivery Date: _____

Acknowledgement: The complete documents checked above were delivered to the customer(s) and to AGWM Operations.

Registered Representative (Signature)

Operations (Signature)

Registered Representative (Print Name)

Operations (Print Name)

(Date)

(Date)

OFFICE USE ONLY:

WINOPS: _____

CIP/OFAC: _____

RR STATE REG: _____

OPS #: _____

NOTES: _____

AMERICAN GLOBAL WEALTH MANAGEMENT, INC. INVESTOR PROFILE AND AGREEMENT ADDENDUM

About this Application

Please read this application carefully, as you will be agreeing to certain provisions that will govern our relationship. When we accept it, this application and all accompanying or supplemental documents with us and any product or service provider(s) form the entire Agreement between us for your account(s).

Getting Started

Please read, complete, and sign the below Investor Profile and any required supplemental forms identified through the application process. For a **New Investor Profile**, please **complete the entire application**. To **update** a Profile, always **complete the Primary and any Secondary Owners name(s) and social security number(s) and sign and date the form**. Otherwise, **only complete the information that has changed**. To complete this application, you will need some or all of the following information: government issued identification, social security number, financial information.

The information below helps us comply with various securities regulations and rules and the USA PATRIOT Act, a federal law that **requires** all securities firms to obtain, verify, and record information that identifies each applicant. The information also helps us more fully understand your investment profile and identify what types of investments or strategies may be appropriate for you. Our regulators and the Custodian **require** us to obtain suitability information. Please note: if we cannot verify the information you provide, your account may be restricted or denied by law.

Please remember to notify us if you experience a significant life change, such as the birth of a child, marriage, divorce, death of a spouse, loss of a job, change in financial situation, etc.

Thank you for choosing **American Global Wealth Management, Inc. ("AGWM")**, member FINRA, SIPC, MSRB as your broker-dealer. We are here to serve you and please don't hesitate to contact us at any time about your account(s).

<input type="checkbox"/> NEW PROFILE		<input type="checkbox"/> UPDATE TO PROFILE Dated _____		REP #: _____	
1. PRIMARY ACCOUNT OWNER; COMPLETE ALL INFORMATION BELOW FOR THE PRIMARY, MINOR OR DECEASED/ESTATE ACCOUNT					
First Name:			Middle Initial:	Last Name:	
Estate Name:			Social Security Number/Estate Tax ID:		Date of Birth:
Sex: <input type="checkbox"/> M <input type="checkbox"/> F	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		Number of Dependents:		
U.S. Citizen <input type="checkbox"/>	Permanent Resident <input type="checkbox"/>	Non-U.S. Citizen <input type="checkbox"/>	Country of Citizenship (<i>For non-U.S. Citizens and Permanent Residents Only</i>):		
Identification Type: <input type="checkbox"/> Passport <input type="checkbox"/> U.S. Driver's License <input type="checkbox"/> U.S. Gov't-Issued I.D. <input type="checkbox"/> Other: _____					
Driver's License/Passport #:		Issue Date:	Expiration Date:	State/Country:	
Primary Phone Number:			Secondary Telephone Number:		
Email Address (<i>required for electronic delivery of privacy policy and disclosures</i>):					
Home Street Address (<i>No P.O. Boxes</i>):					
City:			State:	Zip Code:	
Mailing Address (<i>If different from above</i>):					
City:			State:	Zip Code:	
Are you: <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker <input type="checkbox"/> Student					
Employer Name (<i>if self-employed, please provide the name of your business; if unemployed or retired, indicate source of income</i>):					
Position or Occupation:		Years with this employer:		Years in this occupation:	
Business Street Address:					
City:		State:			Zip Code:

DO NOT COMPLETE FOR A MINOR IN A MINOR ACCOUNT. (THE CUSTODIAN MUST COMPLETE THIS INFORMATION FOR THEMSELVES IN SECTION 2)

Estimated Annual Income: **Estimated Annual Expenses:** **Estimated Net Worth:** **Estimated Liquid Net Worth:** **Federal Tax Status:**

- | | | | | |
|--|--|--|--|------------------------------------|
| <input type="checkbox"/> \$25,000 and under | <input type="checkbox"/> \$25,000 and under | <input type="checkbox"/> \$25,000 and under
(Excluding Residence) | <input type="checkbox"/> \$25,000 and under | <input type="checkbox"/> 0% - 15% |
| <input type="checkbox"/> \$25,001 - \$50,000 | <input type="checkbox"/> \$25,001 - \$50,000 | <input type="checkbox"/> \$25,001 - \$50,000 | <input type="checkbox"/> \$25,001 - \$50,000 | <input type="checkbox"/> 16% - 25% |
| <input type="checkbox"/> \$50,001 - \$100,000 | <input type="checkbox"/> \$50,001 - \$100,000 | <input type="checkbox"/> \$50,001 - \$100,000 | <input type="checkbox"/> \$50,001 - \$100,000 | <input type="checkbox"/> 26% - 30% |
| <input type="checkbox"/> \$100,001 - \$250,000 | <input type="checkbox"/> \$100,001 - \$250,000 | <input type="checkbox"/> \$100,001 - \$250,000 | <input type="checkbox"/> \$100,001 - \$250,000 | <input type="checkbox"/> 31% - 35% |
| <input type="checkbox"/> \$250,001 - \$500,000 | <input type="checkbox"/> \$250,001 - \$500,000 | <input type="checkbox"/> \$250,001 - \$500,000 | <input type="checkbox"/> \$250,001 - \$500,000 | <input type="checkbox"/> Over 35% |
| <input type="checkbox"/> Over \$500,000 | <input type="checkbox"/> Over \$500,000 | <input type="checkbox"/> Over \$500,000 | <input type="checkbox"/> Over \$500,000 | |

\$ _____ \$ _____ \$ _____

Annual income includes income from sources such as employment, alimony, social security, investment income, etc.

Annual expenses include mortgage payments, rent, credit card and other long-term debt payments, utilities, alimony, child support payments, etc.

Net worth is the value of your assets minus your liabilities. For this application, assets include stocks, bonds, mutual funds, other securities, bank accounts, and other personal or rental property. For liabilities, include any outstanding loans, credit card balances, taxes, etc. **Do not** include the value of your **primary residence** or the amount due on your **primary residential mortgage**.

Liquid net worth is your net worth minus assets that cannot be converted quickly and easily into cash, such as real estate, business equity, personal property and automobiles, expected inheritances, assets earmarked for other purposes, and investments or accounts subject to substantial penalties if they were sold or if assets were withdrawn from them.

Investment Experience: Non-Discretionary Accounts ONLY. Please check the boxes below that best describe your investment experience to date:

Investment		Years' experience					Transactions per year (excluding automatic investments)		
Mutual Funds/									
Exchange Traded Funds		<input type="checkbox"/> 0	<input type="checkbox"/> 1-5	<input type="checkbox"/> 6-10	<input type="checkbox"/> 11-20	<input type="checkbox"/> Over 20	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15
Individual Stocks		<input type="checkbox"/> 0	<input type="checkbox"/> 1-5	<input type="checkbox"/> 6-10	<input type="checkbox"/> 11-20	<input type="checkbox"/> Over 20	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15
Bonds		<input type="checkbox"/> 0	<input type="checkbox"/> 1-5	<input type="checkbox"/> 6-10	<input type="checkbox"/> 11-20	<input type="checkbox"/> Over 20	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15
Options		<input type="checkbox"/> 0	<input type="checkbox"/> 1-5	<input type="checkbox"/> 6-10	<input type="checkbox"/> 11-20	<input type="checkbox"/> Over 20	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15
Securities Futures		<input type="checkbox"/> 0	<input type="checkbox"/> 1-5	<input type="checkbox"/> 6-10	<input type="checkbox"/> 11-20	<input type="checkbox"/> Over 20	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15
Annuities		<input type="checkbox"/> 0	<input type="checkbox"/> 1-5	<input type="checkbox"/> 6-10	<input type="checkbox"/> 11-20	<input type="checkbox"/> Over 20	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15
Alternatives*		<input type="checkbox"/> 0	<input type="checkbox"/> 1-5	<input type="checkbox"/> 6-10	<input type="checkbox"/> 11-20	<input type="checkbox"/> Over 20	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15
Margin		<input type="checkbox"/> 0	<input type="checkbox"/> 1-5	<input type="checkbox"/> 6-10	<input type="checkbox"/> 11-20	<input type="checkbox"/> Over 20	<input type="checkbox"/> 0-5	<input type="checkbox"/> 6-15	<input type="checkbox"/> Over 15

* May include structured products, hedge funds, non-traded REITs, private placements, etc.

2. JOINT ACCOUNT OWNER: COMPLETE ALL INFORMATION BELOW FOR JOINT OWNERS, CUSTODIAN, GUARDIAN, OR EXECUTOR/EXECUTRIX

First Name:		Middle Initial:	Last Name:
<input type="checkbox"/> Joint Owner <input type="checkbox"/> Custodian <input type="checkbox"/> Guardian <input type="checkbox"/> Executor/Executrix <input type="checkbox"/> Other: _____		Social Security Number	Date of Birth:
Sex: <input type="checkbox"/> M <input type="checkbox"/> F	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed		Number of Dependents:
U.S. Citizen <input type="checkbox"/>	Permanent Resident <input type="checkbox"/>	Non-U.S. Citizen <input type="checkbox"/>	Country of Citizenship (For non-U.S. Citizens and Permanent Residents Only):
Identification Type: <input type="checkbox"/> Passport <input type="checkbox"/> U.S. Driver's License <input type="checkbox"/> U.S. Gov't-Issued I.D. <input type="checkbox"/> Other: _____ Driver's License/Passport #: Issue Date: Expiration Date: State:			
Primary Phone Number:		Secondary Telephone Number:	
Email Address (required for electronic delivery of privacy policy and disclosures):			
Home Street Address (No P.O. Boxes):			
City:		State:	Zip Code:
Mailing Address (If different from above):			
City:		State:	Zip Code:

Are you: <input type="checkbox"/> Employed <input type="checkbox"/> Self-employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> Homemaker <input type="checkbox"/> Student				
Employer Name (if self-employed, please provide the name of your business; if unemployed or retired, indicate source of income):				
Business Street Address:				
Position or Occupation:		Years with this employer:		Years in this Occupation:
City:		State:		Zip Code:

☐ Included in the response provided by the Primary (If box is checked, **do not** complete these Income, Expenses, Net Worth and Tax Status entries).

Estimated Annual Income:	Estimated Annual Expenses:	Estimated Net Worth: (Excluding Residence)	Estimated Liquid Net Worth:	Federal Tax Status:
<input type="checkbox"/> \$25,000 and under	<input type="checkbox"/> \$25,000 and under	<input type="checkbox"/> \$25,000 and under	<input type="checkbox"/> \$25,000 and under	<input type="checkbox"/> 0% - 15%
<input type="checkbox"/> \$25,001 - \$50,000	<input type="checkbox"/> \$25,001 - \$50,000	<input type="checkbox"/> \$25,001 - \$50,000	<input type="checkbox"/> \$25,001 - \$50,000	<input type="checkbox"/> 16% - 25%
<input type="checkbox"/> \$50,001 - \$100,000	<input type="checkbox"/> \$50,001 - \$100,000	<input type="checkbox"/> \$50,001 - \$100,000	<input type="checkbox"/> \$50,001 - \$100,000	<input type="checkbox"/> 26% - 30%
<input type="checkbox"/> \$100,001 - \$250,000	<input type="checkbox"/> \$100,001 - \$250,000	<input type="checkbox"/> \$100,001 - \$250,000	<input type="checkbox"/> \$100,001 - \$250,000	<input type="checkbox"/> 31% - 35%
<input type="checkbox"/> \$250,001 - \$500,000	<input type="checkbox"/> \$250,001 - \$500,000	<input type="checkbox"/> \$250,001 - \$500,000	<input type="checkbox"/> \$250,001 - \$500,000	<input type="checkbox"/> Over 35%
<input type="checkbox"/> Over \$500,000	<input type="checkbox"/> Over \$500,000	<input type="checkbox"/> Over \$500,000	<input type="checkbox"/> Over \$500,000	

\$ _____ \$ _____ \$ _____

Annual income includes income from sources such as employment, alimony, social security, investment income, etc.

Annual expenses include mortgage payments, rent, credit card and other long-term debt payments, utilities, alimony, child support payments, etc.

Net worth is the value of your assets minus your liabilities. For this application, assets include stocks, bonds, mutual funds, other securities, bank accounts, and other personal or rental property. For liabilities, include any outstanding loans, credit card balances, taxes, etc. **Do not** include the value of **your primary residence** or the amount due on your **primary residential mortgage**.

Liquid net worth is your net worth minus assets that cannot be converted quickly and easily into cash, such as real estate, business equity, personal property and automobiles, expected inheritances, assets earmarked for other purposes, and investments or accounts subject to substantial penalties if they were sold or if assets were withdrawn from them.

Investment Experience: Non-Discretionary Accounts ONLY. Please check the boxes below that best describe your investment experience to date:

Investment	Years' experience	Transactions per year (excluding automatic investments)
Mutual Funds/		
Exchange Traded Funds	<input type="checkbox"/> 0 <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> 11-20 <input type="checkbox"/> Over 20	<input type="checkbox"/> 0-5 <input type="checkbox"/> 6-15 <input type="checkbox"/> Over 15
Individual Stocks	<input type="checkbox"/> 0 <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> 11-20 <input type="checkbox"/> Over 20	<input type="checkbox"/> 0-5 <input type="checkbox"/> 6-15 <input type="checkbox"/> Over 15
Bonds	<input type="checkbox"/> 0 <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> 11-20 <input type="checkbox"/> Over 20	<input type="checkbox"/> 0-5 <input type="checkbox"/> 6-15 <input type="checkbox"/> Over 15
Options	<input type="checkbox"/> 0 <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> 11-20 <input type="checkbox"/> Over 20	<input type="checkbox"/> 0-5 <input type="checkbox"/> 6-15 <input type="checkbox"/> Over 15
Securities Futures	<input type="checkbox"/> 0 <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> 11-20 <input type="checkbox"/> Over 20	<input type="checkbox"/> 0-5 <input type="checkbox"/> 6-15 <input type="checkbox"/> Over 15
Annuities	<input type="checkbox"/> 0 <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> 11-20 <input type="checkbox"/> Over 20	<input type="checkbox"/> 0-5 <input type="checkbox"/> 6-15 <input type="checkbox"/> Over 15
Alternatives*	<input type="checkbox"/> 0 <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> 11-20 <input type="checkbox"/> Over 20	<input type="checkbox"/> 0-5 <input type="checkbox"/> 6-15 <input type="checkbox"/> Over 15
Margin	<input type="checkbox"/> 0 <input type="checkbox"/> 1-5 <input type="checkbox"/> 6-10 <input type="checkbox"/> 11-20 <input type="checkbox"/> Over 20	

*May include structured products, hedge funds, non-traded REITs, private placements, etc.

3. ADDITIONAL REQUIRED INFORMATION

Client's Risk Tolerance: Investing involves risk. Different investment products and strategies involve different degrees of risk. The higher the expected product or strategy return, the greater the risk that you could lose all or most of your investment. Investments should be chosen based on your objectives, timeframe, and tolerance for market fluctuations. Please select the degree of risk you (and co-applicant, if applicable) are willing to take with your assets.

☐ **Conservative.** I/We want to preserve the initial principal in this account, with minimal risk, even if that means this account does not generate significant income or returns and may not keep pace with inflation.

☐ **Moderately Conservative.** I/We are willing to accept low risk to the initial principal, including low volatility, to seek a modest portfolio return.

☐ **Moderate.** I/We are willing to accept some risk to the initial principal and tolerate some volatility to seek higher returns and understand I/we could lose a portion of the money invested.

☐ **Moderately Aggressive.** I/We are willing to accept high risk to the initial principal, including high volatility, to seek high returns over time, and understand I/we could lose a substantial amount of the money invested.

☐ **Significant Risk.** I/We are willing to accept maximum risk to the initial principal to aggressively seek maximum returns, and understand I/we could lose most, or all, of the money

Decision Making: Non-Discretionary Decisions ONLY (Check all that apply):

☐ I/We consult with my/our broker, investment adviser, CPA, and/or other financial professional(s).

☐ I generally make my own decisions and/or consult with my co-applicant(s).

☐ I/We generally make and/or discuss my/our investment decisions with family and/or friends and/or online sources.

<input type="checkbox"/> Primary <input type="checkbox"/> Joint <input type="checkbox"/> Neither Are you, your spouse, or any immediate family member living in your household (including parents, in-laws, siblings, and dependents) a member of the board of directors, 10% shareholder, or policy-making officer of a publicly traded company. If yes, please specify the company name, ticker symbol, address, city, and state. _____		
<input type="checkbox"/> Primary <input type="checkbox"/> Joint <input type="checkbox"/> Neither Are you, your spouse, or any immediate family member living in your household (including parents, in-laws, siblings, and dependents) employed by, or associated with a broker-dealer firm, a financial services regulator, securities, exchange, or member of a securities exchange. If yes, provide the entity name and relationship: _____		
<input type="checkbox"/> Primary <input type="checkbox"/> Joint <input type="checkbox"/> Neither Are you associated with a senior military, government, or political official in a non-U.S. Territory/country? If any is Yes – Provide the Country/Person/Their Position: _____		
Other Investments: Please provide additional information about your other investments to help us better understand your investment profile and identify what types of investments or strategies may be appropriate for you.		
Investment type/Description	Firm holding the investment	Amount (\$US)
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
(Use additional space as needed)		
4. Trusted Contact		
This authorization is optional and may be withdrawn at any time in writing. <input type="checkbox"/> Elect not to provide.		
A trusted contact is an individual (age 18 or older) identified by you who American Global Wealth Management, Inc. may contact, but is not obligated unless required by applicable law, regulation, or rule, about your health or welfare if we are unable to contact you. By completing this section, you authorize American Global Wealth Management, Inc., or its affiliates, to contact the person(s) listed below for the following reasons:		
<ul style="list-style-type: none"> To confirm your health status, current contact information, or the identity of any legal guardian, executor, trustee, authorized trader, or power of attorney(s). If there are questions or concerns about your health or welfare due to potential diminished capacity. If we suspect you may be a victim of fraud or financial exploitation. 		
This Trusted Contact Authorization does not constitute a trading authorization or power of attorney and does not authorize your trusted contact access to your personally identifying information, account value(s) and holdings, or to make any decisions or changes on your behalf concerning your account(s).		
<input type="checkbox"/> Applicable to all accounts. If not for all accounts, please list applicable account number(s) _____		
First Name:	Middle Initial:	Last Name:
Relationship:		
Primary Telephone Number:		Email Address:
Mailing Address:		
City:	State:	Zip Code:
First Name:	Middle Initial:	Last Name:
Relationship:		
Primary Telephone Number:		Email Address:
Mailing Address:		
City:	State:	Zip Code:
(Use additional space as needed)		

5. ACCOUNT OWNER(S) SIGNATURE

FORM CRS and your Rep's Regulation Best Interest Personal Information were provided as indicated:

DATE PROVIDED: _____

DELIVERY METHOD: _____
(Hand Delivered, Email, or Mailed)

The parties agree that the electronic signatures appearing on this agreement are the same as handwritten signatures for the purpose of validity, enforceability, and admissibility.

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account. What this means for you: when you open an account, we ask for your name, address, date of birth, and other information which will allow us to identify you. We will ask for a copy of your driver's license or other identify documents.

By signing below, You certify under penalty of perjury that: 1) the taxpayer identification number(s) provided above are correct; 2) the IRS has never notified you that you are subject to backup withholding as a result of a failure to report interest or dividends, or if you have been so notified, the IRS has notified you that you are no longer subject to backup withholding; and 3) you are a U.S person (including a U.S resident). Or

☐ I/We am/are subject to backup withholding (if applicable, check this box) ☐ Exempt (if applicable, check this box)

The undersigned has/have carefully read the AGWM Customer Agreement Addendum which sets forth a pre-dispute arbitration clause in Section 21, agree(s) to all terms and conditions contained herein, and acknowledges receipt of a copy of this form.

Primary Owner's Printed Name:

Primary Owner's Signature:

Date:

Joint Owner's Printed Name:

Joint Owner's Signature:

Date:

Registered Representative Printed Name:

Registered Representative Signature:

Date:

AGWM Principal Acceptance:

Date:

For Registered Representative Use Only:

How was customer introduced to you? ☐ Known ☐ Call in ☐ Solicitation/Prospecting ☐ Seminar ☐ Walk-in ☐ Advertising ☐ Referral

How Long have you known the customer? _____

Notes:

American Global Wealth Management, Inc. Customer Agreement Addendum

The signer(s) of the above Investor Profile agree they have carefully read this document prior to signing and agree to all the terms and conditions contained herein and specifically understand that this Customer Agreement Addendum contains a pre-dispute arbitration clause. The latest version of this document is also posted on our website at <https://www.americanglobalwealth.com/> for your records. The terms set forth in this Customer Agreement Addendum are in addition to, or further explanatory of, terms and conditions set forth in any current or future product and/or service agreement as they pertain to American Global Wealth Management, Inc. ("AGWM").

1. **Definitions.** Unless otherwise provided in this Agreement, the following definitions shall apply herein: "Shall", "Must", "Will", and "Agree" are mandatory; "May" is permissive; "I", "You", "Undersigned", or "My" shall each encompass all parties of whatever nature inducing AGWM to open an account deriving from said Agreement; the parties to this Agreement shall include: the Customer(s), American Global Wealth Management, Inc., the Custodian and AGWM's officers, employees, agents, directors and any successors to the aforementioned.
2. **Account Ownership and Capability.** Signing above signifies that you possess the required legal age and capacity under the laws of your place of residence and are authorized to enter into this Agreement. This Agreement shall be effective from the date accepted by the AGWM Principal on the signed Investor Profile. You represent that no one other than the person(s) signing this Agreement, or the beneficial owner(s) if signed in a representative capacity, have an interest in this Account or any additional Accounts opened in the future for me or for such beneficial owner(s). If this Account is beneficially owned by any person who is a U.S. Securities and Exchange Act Section 16 reporting person of a U.S. public company, you represent that no funds or assets belonging to such U.S. public company or any entity affiliate of such U.S. public company, will be invested through this Account. You represent you are not employed by a broker/dealer or other employer whose consent is required to open and maintain this Account by regulation or otherwise unless said consent has been provided. If any of the foregoing representations are inaccurate or become inaccurate, you will promptly advise AGWM in writing. You authorize AGWM to utilize an updated AGWM Investor Profile Form to amend my existing client information.
3. **Read and Understand English.** You acknowledge that (i) you can read and fully understand English; (ii) that written documents, agreements, and information concerning my relationship with AGWM, including but not limited to products, services, transactions, and other account details, will be provided in English.
4. **Appointment of broker dealer as agent.** You appoint AGWM as agent for the purpose of carrying out my directions with respect to the purchase, sale, or liquidation of securities in accordance with terms and conditions of this agreement; You assume all risks with respect to the purchase, sale, or liquidation of securities. All transactions will be executed only on your order or on the order of an authorized delegate. AGWM is authorized to open or close brokerage accounts, place and withdraw orders, and take such other steps as are reasonable to carry out my instructions.
5. **Account Services.** As part of the overall brokerage relationship, an insurance agent or person acting in the capacity of an investment advisory representative for a Registered Investment Advisor, may from time to time offer product recommendations on securities or non-security products or investment advice on products and services to you such as, but are not limited to: insurance; securities, real estate brokerage; legal; accounting; pension administration and/or consulting; numismatics; mortgage brokerage; borrowing and/or lending activities; precious gems and/or metals; and tax preparation. Please understand these products and services are not offered through AGWM. Furthermore, the AGWM Representative who provides you with brokerage services, may also conduct his/her business under a name other than AGWM.
6. **Prohibited Use of Your Account.** You may not use your Account or relationship with AGWM to place transactions that are prohibited by law, including those prohibited by the Unlawful Internet Gambling Enforcement Act of 2006, or those where you possess non-public inside information.
7. **Notices.** All written notices and communications pursuant to this Agreement and my account(s) shall be sent to the undersigned at the mailing address set forth on AGWM's NEW ACCOUNT AND AGREEMENT ADDENDUM or the last known address contained in AGWM's files. All written notices and communications so sent, whether by mail, telegraph, electronic mail, messenger or otherwise, shall be deemed given to the undersigned when sent by AGWM to said address or electronic mail address. Written notices and communications pursuant to this Agreement shall be sent to AGWM by certified mail, return-receipt requested, to the main office of *American Global Wealth Management, Inc.*, located at 1600 Pennsylvania Avenue, McDonough, Georgia 30253. All written notices and communications shall be deemed given to AGWM on the date indicated as received by AGWM on the return receipt. Custodians and other third-party product/service providers utilized by AGWM, will send to the address of record or through the chosen electronic communication an account statement at a minimum frequency required by regulation and generally every calendar quarter or for any month when trading or cash management activity occur. Your custodian and other third-party product/service providers, on behalf of AGWM, will send or make available a confirmation for every securities transaction in your account, with some exceptions where your account statement will serve as confirmation.
8. **Freezing Accounts.** If at any time AGWM believes that your account may be subject to irregular, unauthorized, fraudulent, or illegal activity, we may, in our discretion, freeze the assets in the account and in other accounts you maintain with us until such time as we are able to complete our investigation of the account and transactions. If we freeze your account assets, we will provide notice to you as soon as reasonably possible. Notice may be made by mail or verbally. We will not provide this notice to you prior to freezing the account if we believe that such notice could result in a security risk to AGWM, your Custodian or other product providers, or to the owner of the funds in the account.
9. **Wire Transfer and EFT Transactions:** Additional paperwork is required to transfer funds to or from your Custodian through a wire transfer or an electronic funds transfer (EFT). AGWM will not be able to initiate the transfer of funds by wire or EFT unless **prior** to the transfer request all paperwork allowing such transfer is on file. Upon requesting a wire transfer or EFT you are agreeing that AGWM may redeem or sell assets in your account to comply with the requested transfer of funds including the payment of any fees. You agree that AGWM will not be responsible for the loss of any funds transferred according to your written instructions.

10. **Account Administration:** AGWM will: 1) open, approve and review your account, 2) transmit accurate, timely instructions to your Custodian or third-party product/service providers regarding your account, 3) determine the suitability and best interest of any recommended investment at the time of sale based upon the information you have provided 4) operate your account in compliance with applicable laws and regulations, 5) have your Custodian and third-party product/service providers send you account statements and transaction confirmations, and; 6) maintain proper books and records of all services performed for you. Please contact us if you have any additional questions about services that will be provided.

11. **Indemnification:** You agree to indemnify AGWM and your Custodian and third-party product/service providers, from and hold the same harmless for any losses, whether intentional or not, including losses resulting from actions taken at your direction or when acting in accordance with the constitution, rules, regulations, customs, or usages of the exchange, market or clearing house where a transaction was executed, or any applicable federal or state law or regulation. This provision does not limit the customer from bringing a claim or receiving an award that they would otherwise be entitled to receive or to seek to recover costs or penalties resulting from the firm's or an associated person's violation of the securities laws or regulatory rules.

12. **Force Majeure.** Neither AGWM nor your Custodian or third-party product/service provider shall be liable for loss or delay caused directly or indirectly by war, natural disasters, government restrictions, exchange or market rulings or other conditions beyond their control.

13. **Modification of Agreement.** AGWM shall have the right to amend this Agreement by modifying or rescinding any of its existing provisions or by adding new provisions. Any such amendment shall be effective 30 days after AGWM has notified Client in writing of any change, or such later date as is established by AGWM.

14. **Applicable Laws and Regulations.** This agreement is governed by Georgia law, without regard to its choice of law provisions. All transactions shall be subject to rules, regulations, customs and usages of the exchange, market or clearing house where executed, and to all applicable federal and state laws and regulations. Any judicial proceedings relating to an arbitration (See Section 26) or to this Agreement shall be conducted in a state or federal court in Henry County, Georgia, and you agree (a) to submit to the jurisdiction of any such court, (b) that any such court constitutes a convenient forum, and (c) that process may be served by certified mail, return receipt requested at my last address known to AGWM.

15. **Customer Financial Information.** Customer(s) represent and warrant that the financial information disclosed to AGWM in this document and any other is an accurate representation of the Customer's current financial condition. Customer(s) authorizes AGWM or AGWM's agents to investigate Customer's background and credit standing and in connection therewith to contact such banks, financial institutions, and credit agencies as AGWM shall deem appropriate to verify information regarding said Customer(s). Further, should you neglect or refuse to provide all relevant financial information, including that which is requested in the preceding Investor Profile, this application will not be accepted, and the desired services will not be provided.

16. **US Patriot Act Customer Identification Procedure (CIP) Notice.** IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT — To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What this means for you: When you open an account, we will ask for your name, address, tax identification number, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. This information will be compared to information obtained through third-party sources, as permitted by law. Either AGWM or the Custodian may restrict and/or close your account if we are unable to verify your information. AGWM will not be responsible for any damages or losses (including lost opportunities) you could incur.

17. **NO GUARANTEES.** Customer acknowledges that Customer neither has any separate agreement nor shall enter into any separate agreement with AGWM's Representative or any AGWM employee or agent regarding the trading in Customer's Account, including any agreement to guarantee profits or limit losses in a Customer's Account. Customer understands they have an obligation to notify AGWM's Chief Compliance Officer immediately in writing as to any potential agreement of this type. Further, Customer understands that any representation(s) made by anyone concerning Customer's Account, which differ from any account statement Customer receives from AGWM or your Custodian or a third-party product/service provider, or any disputed transaction must be brought immediately to the attention of AGWM's Chief Compliance Officer in writing. Customer agrees to indemnify and hold AGWM and your custodian and product/service providers harmless from all damages or liabilities resulting from Customer's failure to immediately notify AGWM's Chief Compliance Officer of any of the occurrences referred to herein. This provision does not limit the customer from bringing a claim or receiving an award from the member firm or associated person that they would otherwise be entitled to receive or to seek to recover costs or penalties resulting from the firm's or an associated person's violation of the securities laws or regulatory rules. All notices required under this section shall be sent to AGWM at: Attention Chief Compliance Officer, American Global Wealth Management, Inc., 1600 Pennsylvania Avenue, McDonough Georgia, 30253.

18. **Electronic Signature:** The parties agree that this agreement, and all subsequent documents, may be electronically signed. By consenting you are agreeing not to receive paper copies of documents by mail, that you have an email account, and that you have a computer with an internet browser able to run Adobe Acrobat Reader. A free version of Adobe Acrobat Reader is available at www.adobe.com. Upon our receipt of this Consent signed by you, electronic delivery will begin and will remain in effect unless revoked by AGWM or by you. If we are unable to notify you electronically, we may, at our sole and absolute discretion, discontinue electronic delivery and send all future account documents in paper form. You understand that electronic delivery will expose the documents to the normal risks associated with viewing information via the internet. If your email address changes, you agree to provide AGWM with the new address. You may revoke your consent to electronic delivery at any time by calling us at 770-400-9862, or by writing us at our address, or via email at Compliance@AmericanGlobalWealth.com. Your revocation is only effective after we receive and process your request. If you revoke your electronic delivery consent, you will receive future documents in paper form sent to the address on your account.

19. **Telephone Recording Consent:** To ensure quality customer service, verify securities transactions and other information related to your account AGWM may tape-record telephone conversations with you and its employees or agents. You hereby agree and consent to the recording of said conversations with you and understand that such recordings may take place without an audible electronic beep tone or vocal announcement to indicate that the line may be recorded. The parties to this application agree that such recordings may be used to assist in the resolution of any complaint, dispute, or arbitration arising under this agreement.

20. **Termination:** Either party may terminate this Agreement at any time without penalty upon thirty days written notice. Such termination shall not, however, affect liabilities or obligations incurred or arising from transactions initiated under this Agreement prior to such termination, including the provisions regarding arbitration, which shall survive any expiration or termination of this Agreement. Upon termination, it is Client's responsibility to monitor the securities in the Account, and neither AGWM nor its representative will have any further obligation to act or make recommendation on those assets.

21. **Pre-Dispute Arbitration Agreement.** This agreement and the customer information brochure contain a pre-dispute arbitration clause. By signing an arbitration agreement, the parties agree that:

- ALL PARTIES TO THIS AGREEMENT ARE GIVING UP THE RIGHT TO SUE EACH OTHER IN COURT, INCLUDING THE RIGHT TO A TRIAL BY JURY, EXCEPT AS PROVIDED BY THE RULES OF THE ARBITRATION FORUM IN WHICH A CLAIM IS FILED.
- ARBITRATION AWARDS ARE GENERALLY FINAL AND BINDING; A PARTY'S ABILITY TO HAVE A COURT REVERSE OR MODIFY AN ARBITRATION AWARD IS VERY LIMITED.
- THE ABILITY OF THE PARTIES TO OBTAIN DOCUMENTS, WITNESS STATEMENTS AND OTHER DISCOVERY IS GENERALLY MORE LIMITED IN ARBITRATION THAN IN COURT PROCEEDINGS.
- THE ARBITRATORS DO NOT HAVE TO EXPLAIN THE REASON(S) FOR THEIR AWARD UNLESS, IN AN ELIGIBLE CASE, A JOINT REQUEST FOR AN EXPLAINED DECISION HAS BEEN SUBMITTED BY ALL PARTIES TO THE PANEL AT LEAST 20 DAYS PRIOR TO THE FIRST SCHEDULED HEARING DATE.
- THE PANEL OF ARBITRATORS MAY INCLUDE A MINORITY OF ARBITRATORS WHO WERE OR ARE AFFILIATED WITH THE SECURITIES INDUSTRY.
- THE RULES OF SOME ARBITRATION FORUMS MAY IMPOSE TIME LIMITS FOR BRINGING A CLAIM IN ARBITRATION. IN SOME CASES, A CLAIM THAT IS INELIGIBLE FOR ARBITRATION MAY BE BROUGHT IN COURT.
- THE RULES OF THE ARBITRATION FORUM IN WHICH THE CLAIM IS FILED, AND ANY AMENDMENTS THERETO, SHALL BE INCORPORATED INTO THIS AGREEMENT.

ALL CONTROVERSIES THAT MAY ARISE BETWEEN YOU AND AGWM CONCERNING ANY SUBJECT MATTER WHATSOEVER SHALL BE DETERMINED BY ARBITRATION IN ACCORDANCE WITH FINANCIAL INDUSTRY REGULATORY AUTHORITY (FINRA) RULES UNLESS THEY ARISE AMONG THE CUSTOMER, AGWM, AND AGWM'S CLEARING FIRM, AS FURTHER DESCRIBED BELOW, WHICH SHALL BE CONDUCTED PURSUANT TO THE FEDERAL ARBITRATION ACT BEFORE FINRA OR THE MUNICIPAL SECURITIES RULEMAKING BOARD AS APPROPRIATE AND IN ACCORDANCE WITH THE RULES THEN PREVAILING AT THE SPECIFIED ORGANIZATION.

THE CUSTOMER AGREES, AND, BY CARRYING AN ACCOUNT FOR THE CUSTOMER, AGWM AGREES THAT ALL CONTROVERSIES THAT MAY ARISE AMONG THE CUSTOMER, AGWM, AND AGWM'S CLEARING FIRM CONCERNING ANY TRANSACTION OR THE CONSTRUCTION, PERFORMANCE, OR BREACH OF THIS OR ANY OTHER AGREEMENT AMONG THE CUSTOMER PERTAINING TO SECURITIES AND OTHER PROPERTY AT AGWM'S CLEARING FIRM, WHETHER ENTERED INTO PRIOR, ON, OR SUBSEQUENT TO THE DATE HEREOF, SHALL BE DETERMINED BY ARBITRATION. ANY ARBITRATION UNDER THIS AGREEMENT SHALL BE CONDUCTED PURSUANT TO THE FEDERAL ARBITRATION ACT BEFORE FINRA OR THE MUNICIPAL SECURITIES RULEMAKING BOARD AND IN ACCORDANCE WITH THE RULES THEN PREVAILING AT THE SELECTED ORGANIZATION. THE CUSTOMER MAY ELECT IN THE FIRST INSTANCE WHETHER ARBITRATION SHALL BE BY FINRA, BUT IF THE CUSTOMER FAILS TO MAKE SUCH ELECTION, BY REGISTERED LETTER OR OVERNIGHT COURIER ADDRESSED TO THE AGWM AT THEIR MAIN OFFICE, BEFORE THE EXPIRATION OF TEN (10) DAYS AFTER RECEIPT OF A WRITTEN REQUEST FROM AGWM TO MAKE SUCH ELECTION, THEN AGWM MAY MAKE SUCH ELECTION. THE AWARD OF THE ARBITRATORS, OR OF THE MAJORITY OF THEM, SHALL BE FINAL, AND JUDGMENT UPON THE AWARD RENDERED MAY BE ENTERED IN ANY COURT, STATE OR FEDERAL, HAVING JURISDICTION. FURTHER, NO PERSON SHALL BRING A PUTATIVE OR CERTIFIED CLASS ACTION TO ARBITRATION, NOR SEEK TO ENFORCE ANY PRE-DISPUTE ARBITRATION AGREEMENT AGAINST ANY PERSON WHO HAS INITIATED IN COURT A PUTATIVE CLASS ACTION, OR WHO IS A MEMBER OF A PUTATIVE CLASS WHO HAS NOT OPTED OUT OF THE CLASS WITH RESPECT TO ANY CLAIMS ENCOMPASSED BY THE PUTATIVE CLASS ACTION UNTIL: (i) THE CLASS CERTIFICATION IS DENIED; (ii) THE CLASS IS DECERTIFIED, OR; (iii) THE CUSTOMER IS EXCLUDED FROM THE CLASS BY THE COURT. SUCH FORBEARANCE TO ENFORCE AN AGREEMENT TO ARBITRATE SHALL NOT CONSTITUTE A WAIVER OF ANY RIGHTS UNDER THE CUSTOMER AGREEMENT EXCEPT TO THE EXTENT STATED HEREIN.

Disclosure and Contact Information:

Securities offered through American Global Wealth Management, Inc., member FINRA, SIPC, MSRB

Home Office: 1600 Pennsylvania Ave, McDonough GA 30253

Phone: (770) 400-9862

AMERICAN GLOBAL WEALTH MANAGEMENT, INC. ACCOUNT PROFILE AND AGREEMENT ADDENDUM

About this Agreement

Please read this agreement carefully, as you will be agreeing to certain provisions that will govern our relationship. When we accept it, this Agreement and all accompanying or supplemental documents with us and any product or service provider(s), form the entire Agreement between us.

Getting Started

Please read, complete, and sign the entire agreement and any required supplemental forms identified through the application process. This information not only helps us comply with various securities regulations and rules but also helps us more fully understand this accounts investment profile and identify what types of investments or strategies may be appropriate for you. Please note: if we cannot verify the name, social security number and date of birth you provided, your account maybe restricted or denied by law.

Please remember to notify us if you experience a significant life change, such as the birth of a child, marriage, divorce, death of a spouse, loss of a job, change in financial situation, etc.

Thank you for choosing **American Global Wealth Management, Inc.**, member FINRA, SIPC, MSRB as your broker-dealer. We are here to serve you and please don't hesitate to contact us at any time about your account(s).

<input type="checkbox"/> NEW ACCOUNT <input type="checkbox"/> UPDATE EXISTING ACCOUNT #: _____ REP #: _____			
ACCOUNT TYPE: PLEASE CHECK THE APPROPRIATE BOX			
<input type="checkbox"/> INDV <input type="checkbox"/> JTWROS <input type="checkbox"/> JT TENN <input type="checkbox"/> IRA <input type="checkbox"/> IRRL <input type="checkbox"/> ROTH <input type="checkbox"/> SEP <input type="checkbox"/> SIMPLE <input type="checkbox"/> CUST <input type="checkbox"/> ESTATE <input type="checkbox"/> 529 <input type="checkbox"/> UGMA/UTMA <input type="checkbox"/> CORPORATION <input type="checkbox"/> OTHER _____			
1. PRIMARY ACCOUNT OWNER: COMPLETE ALL INFORMATION BELOW FOR THE PRIMARY, MINOR OR DECEASED/ESTATE ACCOUNT			
First Name:		Middle Initial:	Last Name:
Estate Name:		Social Security Number/Estate Tax ID:	Date of Birth:
2. JOINT ACCOUNT OWNER: COMPLETE ALL INFORMATION BELOW FOR JOINT OWNERS, CUSTODIAN, GUARDIAN OR EXECUTOR/EXECUTRIX			
First Name:		Middle Initial:	Last Name:
<input type="checkbox"/> Joint Owner <input type="checkbox"/> Custodian <input type="checkbox"/> Guardian <input type="checkbox"/> Executor <input type="checkbox"/> Other: _____		Social Security Number	Date of Birth:
3. REG BI – DUTY OF CARE – ACCOUNT RISK TOLERANCE AND GOVERNANCE			
Risk Tolerance: Investing involves risk. Different investment products and strategies involve different degrees of risk. The higher the expected product or strategy return, the greater the risk you could lose all or most of your investment. Investments should be selected based on your objectives, timeframe, and tolerance for market fluctuations. After reflecting on these, please select the degree of risk you (and co-applicant, if any) are willing to take with this account's assets.			
<input type="checkbox"/> Conservative. I/We want to preserve the initial principal in this account, with minimal risk, even if that means this account does not generate significant income or returns and may not keep pace with inflation. <input type="checkbox"/> Moderately Conservative. I/We are willing to accept low risk to the initial principal, including low volatility, to seek a modest portfolio return. <input type="checkbox"/> Moderate. I/We are willing to accept some risk to the initial principal and tolerate some volatility to seek higher returns and understand I/we could lose a portion of the money invested. <input type="checkbox"/> Moderately Aggressive. I/We are willing to accept high risk to the initial principal, including high volatility, to seek high returns over time, and understand I/we could lose a substantial amount of the money invested. <input type="checkbox"/> Significant Risk. I/We are willing to accept maximum risk to the initial principal to aggressively seek maximum returns, and understand I/we could lose most, or all, of the money invested.			
Investment Objective(s): I/We plan to use this account to fund the following (Check all that apply):			
<input type="checkbox"/> Generate income for current or future expenses <input type="checkbox"/> Steadily accumulate wealth over the long term <input type="checkbox"/> Pay for a house		<input type="checkbox"/> Partially fund my retirement <input type="checkbox"/> Preserve wealth and pass it on to my heirs <input type="checkbox"/> Market speculation	
		<input type="checkbox"/> Wholly fund my retirement <input type="checkbox"/> Pay for education <input type="checkbox"/> Other: _____	
(If the customer selects inconsistent objectives, the Rep must clarify the investors intent and document how to handle the differing account objectives.)			
Time Horizon: The expected period of time you plan to invest to seek to achieve your financial goals:			
<input type="checkbox"/> Under 1 year (0) <input type="checkbox"/> 1 to 2 years <input type="checkbox"/> 2 to 5 years <input type="checkbox"/> 5 to 10 years <input type="checkbox"/> 10 to 20 years <input type="checkbox"/> over 20 years			
Liquidity Needs for this Account: <input type="checkbox"/> Very Important <input type="checkbox"/> Important <input type="checkbox"/> Somewhat Important <input type="checkbox"/> Not Important			
This account represents approximately this much of my financial portfolio: <input type="checkbox"/> less than 1/3 <input type="checkbox"/> between 1/3 and 2/3's <input type="checkbox"/> more than 2/3's			
Funding: Please indicate how are you funding this account (Check all that apply):			
<input type="checkbox"/> Income <input type="checkbox"/> Savings <input type="checkbox"/> Social Security <input type="checkbox"/> Gift <input type="checkbox"/> Inheritance <input type="checkbox"/> Pension/401k/IRA <input type="checkbox"/> Sale of business or property <input type="checkbox"/> Line of Credit/Reverse Mortgage <input type="checkbox"/> Other: _____			

3. REG BI – DUTY OF CARE – ACCOUNT RISK TOLERANCE AND GOVERNANCE

Decision Making: (Check all that apply)

- ☐ I/We consult with my/our broker, investment adviser, CPA, and/or other financial professional(s).
- ☐ I generally make my own decisions and/or consult with my co-applicant(s).
- ☐ I/We generally make and/or discuss my/our investment decisions with family and/or friends and/or online sources.

4. REG BI – DUTY OF CARE

The Duty of Care has three components, shown in bold below, that apply to each recommendation provided **at, prior to, or after** account opening, including a recommendation to open an account. Please note below if additional space is needed or documents are provided.

Describe the account type, security(s), and investment strategy recommended: _____

Existing Custodian: _____

New Custodian: _____

Existing Account: ☐ Brokerage ☐ Direct Mutual Fund/529 Plan

☐ Annuity ☐ Other _____

New Account: ☐ Brokerage ☐ Direct Mutual Fund/529 Plan

☐ Annuity ☐ Other _____

1. The duty to provide advice that is in the client's best interest.

- For retail customers this includes a documented understanding of their investment profile;
- For an institutional customer it includes a documented understanding of their investment mandate.

☐ Information about the customer is on the Customer Investor Profile dated _____.

☐ Account information, in Section 3 above, is accurate and has been completed, reviewed, and discussed by the Rep and customer.

Briefly summarize any other material information gathered that may impact the administration of this account: _____

Briefly document how the recommended product or strategy is in the customers best interest: _____

Comparison of current and recommended: AGWM, and by extension each Registered Representative (RR), must have a "reasonable belief" that all recommendations made are in the best interest of the client based on an evaluation of the client's current and recommended portfolio with the client's objectives. Some high-risk products and strategies, such as penny stocks, options, or other thinly traded securities, may be in a retail client's best interest for a short time but require oversight by the RR. Factors to be considered in determining whether a security or strategy is in a client's best interest include, but are not limited to: the cost (including internal and external fees and compensation), liquidity, risks and potential benefits, volatility, likely performance in a variety of market and economic conditions, buy and hold vs. frequent trading, time horizon, and/or cost to exit.

By comparing and contrasting the existing with the recommended account/strategy document how it is in the customer's best interest:

2. The duty to seek best execution.

Comparison of recommended with others considered: The Duty of Care requires AGWM, and by extension the RR, to seek to maximize the value (including total cost, return, or proceeds) of a client's holdings and securities transactions under the circumstances existing at that time. The "determinative factor" is not the lowest possible cost, but whether or not the security or transaction represents the best qualitative value to the client. Please compare and document any securities or investment strategies considered to those recommended. Examples include, but are not limited to: a product whose internal expenses are higher than those of other similar securities, the services and products provided in the account; the projected costs to the retail investor; other account types available; whether the account offers the services requested by the retail investor, the selection of custodian and the fees involved (transaction, termination, ACAT, etc.), high-risk products and strategies, etc.:

3. The duty to provide ongoing advice and monitoring through the duration of the relationship.

The Duty of Care requires AGWM, and by extension the RR, to provide recommendations (to buy, sell or hold) at a frequency that is in the best interest of the client taking into account the scope of the agreed documented relationship.

- ☐ Reg BI imposes **no duty to monitor** a customer's account following a recommendation. We may voluntarily, and without any agreement with our customers, review the holdings in your account for the purposes of determining whether to provide a recommendation to you. This voluntary review is not considered to be "account monitoring," and does not create an implied agreement to monitor your account.

Is this account to be reviewed: ☐ holistically (as part of a greater whole) or ☐ in isolation (without regard to other client assets).

5. REG BI & DOL – DUTY OF LOYALTY – Disclose Specific Conflicts of Interest

The Duty of Loyalty prohibits AGWM, and by extension the RR, from subordinating its clients' interests to its own and applies not only to recommendations regarding potential investments, but to all recommendations provided to a new or existing client and encompasses recommendations about the location or type of account, investment strategy, or product selection. To meet the duty of loyalty, **in addition to the Form CRS**, clients must be provided with full and fair disclosure of all material facts relating to the brokerage relationship, including specific applicable conflicts of interest. Please document conflicts of interest below: _____

Fiduciary Status: ☐ Act as a Fiduciary ☐ Not Acting as a Fiduciary (Considered a DOL prohibited transaction, if applicable)

6. DOL Requirements

The DOL Rule, as described in PTE 2020-02, is designed to promote investment recommendations that are in the best interest of retirement investors (e.g., plan participants, beneficiaries, and IRA owners) and emphasizes mitigating conflicts of interest to ensure retirement investors are receiving advice that is both prudent and loyal. The advice must be based on the interests of the customer, rather than competing financial interests of the investment professional or financial institution. This means, for example, that when choosing between two investments equally available to the investor, it is not permissible for the investment professional to advise investing in one that is worse for the retirement investor because it is better for the investment professional or the financial institution. To further this goal, please complete the following:

Type of accounts involved with this investment recommendation:

- ☐ Qualified Plan to Qualified Plan ☐ Qualified Plan to IRA ☐ IRA to IRA ☐ IRA to Qualified Plan
☐ None of the above (the DOL rule doesn't apply but Reg BI requirements do. Please skip the remainder of section 6).

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice);
- Never put our financial interests ahead of yours when making recommendations (give loyal advice);
- Avoid misleading statements about conflicts of interest, fees, and investments;
- Follow policies and procedures designed to ensure that we give advice that is in your best interest;
- Charge no more than is reasonable for our services; and
- Give you basic information about conflicts of interest.

Prudence

Please document and discuss the following: (If additional space is needed, please attach and state additional documents are included.)

Alternatives to the rollover or transfer to a new account, including leaving the money in the investor's existing plan or account considering all available investment options and features (such as any potential loan provisions or protection from creditors) in the existing account:

Document the fees and expenses associated with both the existing plan and/or account/investment and the recommended IRA and/or account/investment, including the amounts paid by both the employer and participant for some or all of the plan's administrative expenses:

Describe the type and levels of service and investment options available under both the existing plan and the recommended plan:

As relevant, the analysis should also include consideration of factors such as: the long-term impact of any increased costs; why the rollover is appropriate notwithstanding any additional costs; and the impact of economically significant investment features such as surrender schedules and index annuity cap and/or participation rates:

Rep Attestation: The analysis provided in this Addendum contains no inaccurate or misleading statements and the fees charged are considered reasonable compensation and comply with the federal securities laws regarding "best execution" ☐ Yes ☐ No

6. DOL Requirements

To satisfy the documentation requirement for rollovers from an employee benefit plan to an IRA, a diligent and prudent effort to obtain information about the existing employee benefit plan and the participant's interests in it must be made. In general, such information should be readily available as a result of Department regulations mandating disclosure of plan-related information to the plan's participants (see 29 CFR 2550.404a-5). If the retirement investor doesn't provide the information, even after a full explanation of its significance, and the information is not otherwise readily available, the financial institution and investment professional should make a reasonable estimation of expenses, asset values, risk, and returns based on publicly available information. The financial institution and investment professional should document and explain the assumptions used and their limitations. In such cases, the financial institution and investment professional could rely on alternative data sources, such as the most recent Form 5500 or reliable benchmarks on typical fees and expenses for the type and size of plan at issue. The required documentation is attached: ☐ Yes ☐ No (If other than Yes is checked and documentation not included - the application is NIGO)

7. SIGNATURES

FORM CRS and your Rep's Regulation Best Interest Personal Information were provided as indicated:

DATE PROVIDED: _____

DELIVERY METHOD: _____
(Hand Delivered, Email, or Mailed)

Parties agree that this agreement's electronic signatures are the same as handwritten signatures for the purpose of validity, enforceability, and admissibility.

The undersigned have carefully read the AGWM Investor Profile and Agreement Addendum which sets forth a pre-dispute arbitration clause in Section 21, agree to all terms and conditions contained herein, and acknowledges receipt of that document and this form.

Primary Owner's Signature:

Date:

Joint Owner's Signature:

Date:

Registered Representative Signature:

Date:

American Global Wealth Management, Inc. (Principal Acceptance):

Date:

OTHER IMPORTANT INFORMATION

Should you be a party on a JOINT TENANTS account, you agree that liability shall be joint and several on said account and that all activities including confirmations, orders, demands, instructions, notices, payments and deliveries between American Global Wealth Management, Inc. and any one of the joint tenants shall be binding on all account owners.

Appointment of broker dealer as agent. I appoint AGWM as my agent for the purpose of carrying out my directions with respect to the purchase, sale, or liquidation of securities in accordance with terms and conditions of this agreement; I assume all risks with respect to the purchase, sale or liquidation of securities. All transactions will be executed only on my order or on the order of my authorized delegate. AGWM is authorized to open or close brokerage accounts, place and withdraw orders, and take such other steps as are reasonable to carry out my instructions.

Brokerage Services. In a brokerage account, you pay commissions and other sales fees on a per transaction basis. We may recommend investments, but you make the final decision to buy, sell or hold them. Customer understands that Customer must authorize every transaction prior to its execution unless Customer has delegated discretion to another party and signed required written authorization approved by AGWM.

American Global Wealth Management, Inc. does not custody any of your assets or accounts. The custodian broker-dealer is named in the client's agreement with the entity. The custodian has the right to lend shares held in your margin loan account to others. This should not impede your ability to sell these shares but may cause you to lose voting rights and the right to preferred tax treatment on certain dividend payments. A Custodian may obtain a consumer report at the time of the application to verify your creditworthiness and obtain a consumer report from time to time for updates, renewals, extensions, and collection activity on any approved account.

Borrowing funds to buy securities is only appropriate for those investors who can tolerate losing more than the amount of money deposited in the account. In a cash account, you pay for your securities in full by the settlement date of the purchase (generally two business days from the purchase). You will have a "cash account," unless you choose to have a "margin loan account" (customarily known as a "margin account"). In a margin loan account, the broker-dealer may lend you a portion of the purchase price which is called buying "on margin." When you buy common stock on margin, you typically must deposit at least 50% of the purchase price, and the broker-dealer will loan you the balance. **You are liable for repaying the borrowed funds and the interest incurred.** To avoid the use of margin, even in a margin loan account, always pay for your purchase in full by the settlement date. To help you decide whether a margin loan account is right for you, please read this information, the Margin Loan Agreement, and the Margin Disclosure Statement.

If you borrow funds in your margin account and the value of your holdings declines below the firm's and/or regulatory maintenance margin requirement, you will be subject to a "margin call," meaning the broker-dealer can either (1) require you to deposit additional cash or margin-eligible securities to your account immediately, or (2) sell **any** of the securities in your account to cover the shortfall, **without informing you in advance.** The broker-dealer will decide which of your securities to sell. **Even if you are notified that you have a certain number of days to cover the shortfall, they may still sell your securities before that timeframe expires.** Further, at any time they can increase the level of equity that you must maintain in your margin account without triggering a margin call.

OTHER IMPORTANT INFORMATION

Margin: If you have requested and been granted margin privileges it is important that you review the terms and conditions set forth in the Customer Information Brochure. While margin trading may result in substantial gains it can also expose you to substantial losses in your account. Interest will be charged on your margin debt. AGWM may receive a portion of the interest charged based upon its agreement with its clearing firm.

IRA Accounts. If establishing an account with AGWM in connection with an individual retirement account ("IRA"), I understand that it is my responsibility, and not the responsibility of AGWM, to determine my eligibility for establishing an IRA, the deductibility of IRA contributions, compliance with all other rules relating to the tax deferred status of the IRA or the rollover from another retirement account, and the availability of all other potential IRA tax benefits.

Risk Disclosure. You understand securities involve risk and that many variables, including but not limited to market and economic fluctuations, may have a substantial negative effect on the value of your security positions, that you are willing to assume those risks, and are financially able to bear those risks. You also understand that you have an affirmative obligation to notify AGWM in writing should your financial condition change from, or investment objectives become more or less conservative than what is shown on this application. As an account owner, it is your responsibility to select each accounts investment objective and communicate the risk tolerance that should be applied to the account. American Global Wealth Management, Inc. cannot assure you that any given investment or strategy will achieve your stated investment objective.

Customer Obligations. You hereby agree to adhere to the requirement to monitor your account and prevent unauthorized access and/or activities: a) You agree to only pay for a service or security by utilizing a traceable instrument (e.g. check, bank draft, etc.) and you will never pay cash; b) You will demand, obtain and carefully review the current Offering Document which fully describes the potential investment, including potential risks and costs, prior to purchasing an interest in a partnership, mutual fund, variable product, unit investment trust or any new issue and agree to be bound by the information contained therein; c) When purchasing or selling securities you will not rely upon any information, including but not limited to statements, forecasts, predictions and projections whether verbal or written, which are not contained in the applicable Offering Document and that past performance does not guarantee future results; d) When purchasing or selling securities, you will not rely upon comparisons between securities or with market indexes of any kind, nor shall you rely upon guarantees of future value or price of any security; e) When purchasing or selling securities, you will not be induced by a pending dividend; f) You will never make payment payable to a Registered Representative, American Global Wealth Management, Inc., or to an entity through which a Registered Representative may gain access to your funds and will only make securities payments payable to the Custodian, mutual fund company, or insurance company as instructed in the prospectus; g) You will not loan to a Registered Representative or borrow from a Registered Representative monies or securities, and specifically will not authorize or permit a Registered Representative to act as a trustee or personal custodian of your securities, stock powers, monies or any other personal or real property which you may have any interest without first obtaining written approval from AGWM; h) **You will promptly review each trade confirmation and account statement and report any errors or discrepancies to AGWM within 2 days of the receipt of the confirmation or statement.** It is agreed that if the confirmation and/or statement is mailed to customer's address of record the customer will have received the confirmation and/or statement no later than 10 days after the mailing date. Additionally, you must notify American Global Wealth Management, Inc. whenever you discover, or should have discovered after reasonable diligence, that a violation of this or any other Agreement with AGWM occurred. Once notified, AGWM will reply in writing within a reasonable time after investigation of the alleged violation.

Orders for Securities and Payment Arrangements. a) I understand AGWM shall have the sole discretion to accept my security order(s) and that AGWM reserves the right to require a deposit before accepting or executing my security order(s); b) I will not buy, sell or liquidate any security of a corporation of which I am an affiliate, or sell or liquidate any restricted securities, except in compliance with applicable laws and regulations and with notice to AGWM that the securities are restricted; c) If upon the sale or purchase of securities by AGWM at my direction, I fail to deliver the securities to AGWM's clearing firm or if I fail to make a full and timely payment, I authorize AGWM and AGWM's Clearing Firm to take the steps necessary, at its discretion, to deliver such securities or to make such payment, in which event I agree to reimburse AGWM and AGWM's Clearing Firm for any loss AGWM or AGWM's Clearing Firm may sustain in the transaction; d) I shall reimburse AGWM or AGWM's clearing firm for the reasonable costs of collection of any debit balance and any unpaid deficiency in my accounts, including attorney's fees, court costs and any other expenses whatsoever in nature incurred by AGWM or AGWM's Clearing Firm in effecting said collection; e) I realize no acceptance by AGWM of a lesser sum than due in my account shall be deemed to be other than a payment on account and AGWM or AGWM's Clearing Firm may accept such check or payment without prejudice to AGWM's or AGWM's clearing firm's right to recover the balance due in my account.

Fees: AGWM and its clearing firm have certain fees that will be charged for services provided. These fees are in addition to any commission charged and may be considered an additional fixed commission. AGWM may receive a portion of any fee(s) collected. I will be responsible for any fee charged that is associated with services rendered by AGWM or our clearing firm and AGWM may liquidate securities without prior consent to generate funds to pay for unpaid fees. AGWM's standard fee schedule is included in this material and may be located on our website at www.americanglobalwealth.com. Please note that all fees are not listed on the standard fee schedule. Any time you have a question about a fee, please feel free to contact your representative or AGWM directly in advance of requesting service. AGWM reserves the right to change the fee charged at any time without notice. AGWM will provide an updated fee schedule each year in an annual mailing to all applicable customers.

Disclosure and Contact Information:

Securities offered through American Global Wealth Management, Inc., member FINRA, SIPC, MSRB

Home Office: 1600 Pennsylvania Ave, McDonough GA 30253

Phone: (770) 400-9862

ANNUITY ACKNOWLEDGEMENT FORM

You must understand the key points about the recommended investment versus your current investment which will be used to fund the proposed transaction. Please help us effectively serve you by completing this form.

Customer Name(s): _____		Premium: \$ _____	Full Name of Product: _____							
Date of Birth: _____		Source of Funding: Cash/CD Mutual Fund Pension/IRA/401k 1035 Exchange (VA/Life/Fixed Ins.)								
Risk tolerance: Conservative Moderate Aggressive		Investment Time Horizon: Short(0-5years) Intermediate(6-10years) Long(>10yrs)								
Occupation: _____ Employer: _____		Net Worth Excluding Residence \$ _____ Liquid Net Worth: \$ _____		Estimated Annual Income (All Sources) : \$ _____ Federal Tax Status: _____%						
Current Expenses per Month: _____		Future Financial Needs(Amount and Reason): _____		Intended use of Annuity: _____						
Investment Objectives: Capital Appreciation/Growth with Risk Income Long Term Growth Preservation of Capital Tax Deferred Speculation (High Degree of Risk/High Activity) Death Benefit		Sources of Income: <i>State the annual dollar amount for each of the following as applicable:</i> Employment: _____ Social Security: _____ Investments: _____ Annuities: _____ Bonds: _____ Retirement Accounts: _____ Other: _____		Current Amount of Other Investments:						
				Cash:						
				Mutual Funds:						
				Variable Annuities:						
				Stocks & Bonds:						
				Investment Real Estate:						
				REITS:						
Other:										
I understand I cannot withdraw my investment without a surrender charge until year _____. If I withdraw prior to year _____, I understand I will pay the following surrender charges:										
Years Held	1	2	3	4	5	6	7	8	CLIENT INITIALS	RR INITIALS
Surrender Charge Percentage	%	%	%	%	%	%	%	%		
Est. Surrender Charge(\$) based on investment amount										

INVESTMENT COMPARISON

IT IS REQUIRED THAT THIS SECTION BE COMPLETED FOR THE CURRENT INVESTMENT BEING USED TO PURCHASE THE RECOMMENDED INVESTMENT WHETHER IT IS A LIQUIDATION, 1035 EXCHANGE OR CASH PURCHASE.

	Current Investment	Recommended Investment
Company (Bank, Insurance Co., Fund Co.)		
Type of Investment (CASH, VA, FA, Mutual Fund, 401k, CD, etc.)		
Dollar Amount of Liquidation & Purchase		
Surrender Charge (Percentage and Dollar Amount)		See Surrender Schedule Above
Annual Admin Fee		
Mortality & Expense Fee		
Death Benefit Guarantee		
Current Death Benefit		
Optional Rider Election(s) and Fee(s)		

Client Initial: _____ Joint Client: _____

RR Initials: _____ RR Initials: _____

I liquidated an investment to purchase my current product within the past two years:	Yes	No...If yes, what type _____
I have been informed of any conversion privileges available from my current carrier:	Yes	No
I am aware that I may incur capital gains tax liability if I liquidate mutual fund shares:	Yes	No
I understand that I will forfeit the Death Benefit of \$ _____		
Was the product you are liquidating sold to you by American Global Wealth Management, Inc. AND/OR this Representative?	Yes	No

[illegible]

Customer Acknowledgement

- This investment is subject to price and yield fluctuations that may result in a market value higher or lower than the original investment. Past performance is not necessarily indicative of future results.
- While I do have the right to cancel a variable annuity within 10 days after I receive the contract, I may be given back less than I paid (except where prohibited by law), depending on the market value of the variable annuity at the time of cancellation. In addition, I understand that interest is not earned if the annuity contract is surrendered during the “free look” period.
- I have received the prospectus that explains all aspects of this investment and I understand that I should read it carefully before investing and keep it for future reference.
- There may be federal income tax penalties for withdrawals prior to age 59 ½. I understand that I should consult my tax advisor for more specific information.
- Additional investments in the recommended Variable Annuity contract may extend the surrender period.

In addition to the product specific information listed above, I/We understand the following: Fixed Annuities, Variable Annuities; insurance products and securities are offered through American Global Wealth Management, Inc., a registered broker/dealer, member FINRA/ SIPC/MSRB. Annuities are obligations of the issuing company, which reserves the right to sell or transfer the annuity contract. The products offered:

- ❖ Are not insured by the FDIC or any other government agency.
- ❖ Are not deposits or other obligations of, nor guaranteed by the financial institution where purchased.
- ❖ Are subject to investment risks, including possible loss of the principal amount involved.

Client Signature	Date	Joint Owner Signature	Date
Registered Representative for American Global Wealth Management, Inc.	Date	Principal Signature	Date

Privacy Statement

Facts	What does American Global Wealth Management, Inc. do with your personal information?
Why?	Financial companies choose how they share your personally identifiable information ("personal information"). Federal law gives consumers the right to limit some but not all sharing and requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	The types of personal information we collect and share depends on the product or service you have with us. This information includes, but is not limited to: <ul style="list-style-type: none"> • Social Security number and financial account numbers • Account balances and transaction information • Income and employment information • Medical information recorded on a variable life insurance application
How?	All financial companies need to share customers' personal information to run their everyday business and we share your information as permitted by law. We may share your information to the extent that is prudent to offer you products and services we believe best meet your needs or as you authorize. In the section below, we list reasons financial companies can share their customers' personal information; reasons American Global Wealth Management, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does American Global Wealth Management, Inc. share?	Can you limit this sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus.	Yes	No
For our marketing purposes—to offer our products and services to you	Yes	No
For our affiliates' everyday business purposes—information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes—information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For joint marketing with other financial companies	Yes	Yes
For nonaffiliates to market to you	Yes	Yes

To limit our sharing of for questions

Contact a us at Tel. 770-400-9862; Fax 414-352-0117; or Email: compliance@americanglobalwealth.com

Please note:

American Global Wealth Management, Inc. employees and systems provide services to multiple affiliated entities. As a practical matter, sharing can't be limited in such situations, other than requiring employees have a "need to know" prior to accessing any customer information, a policy which is in effect. If you are a new customer, we can begin sharing your information externally 30 days from the date we sent this notice. When you are no longer our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to notify us to limit our sharing.

Who we are

Who is providing this notice?

American Global Wealth Management, Inc.

What we do

How does American Global Wealth Management, Inc. protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include policies and procedures, computer safeguards, secured files and buildings.

How does American Global Wealth Management, Inc. collect my personal information?

We collect your personal information when you agree to provide it, for example, when you:

- Open an account or make deposits or withdrawals from your account
- Direct us to buy securities or direct us to sell your securities
- Tell us about your other investment or retirement portfolio(s)

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only:

- Sharing for affiliates' everyday business purposes – information about your creditworthiness
- Affiliates from using your information to market to you
- Sharing with nonaffiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law.

What happens when I limit sharing for an account I hold jointly with someone else?

Your choice will apply to everyone on your account.

Definitions

Affiliates

Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include:

- Cape Securities, Inc.
- Cape Investment Advisory, Inc.
- Cape Insurance Solutions, Inc.
- Other companies as acquired from time to time

Nonaffiliates

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- American Global Wealth Management, Inc. shares with nonaffiliates, such as Hilltop Securities, Financial Independence Group and your registered representative who may have established their own company, so they can market to you.

Joint Marketing

A formal agreement between nonaffiliated financial companies that together market financial products or services to you.

- American Global Wealth Management, Inc. has entered into marketing agreements with Hilltop Securities, Inc., Financial Independence Group, Barnabas Capital, Truchoice Financial Marketing, as well as other insurance and financial services companies.

Other Important Information

Do Not Call Policy. This notice is the American Global Wealth Management, Inc. Do Not Call Policy under the Telephone Consumer Protection Act. We do not solicit via telephone numbers listed on the state or federal Do Not Call list, unless the law allows. Associated Persons receive training on how to document and process telephone marketing choices. Consumers who ask not to receive telephone solicitations will be placed on our internal Do Not Call list and will not be called in future campaigns, including those of our affiliates. If you communicate with us by telephone, we may monitor or record the call.

For Nevada residents. We are providing you this notice pursuant to state law. You may be placed on our internal Do Not Call List by calling 770-400-9862. Nevada law requires that we also provide you with the following contact information: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Suite 3900, Las Vegas, NV 89101; Phone number - 702-486-3132; email: BCPINFO@ag.state.nv.us.

For Vermont Residents. In accordance with Vermont law, we will not share information we collect about Vermont residents with companies who are not affiliates, except as permitted by law, such as with your consent or to service your accounts. We will not share information about your creditworthiness with our affiliates without your authorization or consent, but we may share information about our transactions or experiences with you with our affiliates without your consent.

Other Important Information

For California Residents. In accordance with California law, we will not share information we collect about you with nonaffiliates, except as allowed by law. For example, we may share information with your consent or to service your accounts. Among our affiliates, we will limit information sharing to the extent required by California law.

For Insurance Customers in AZ, CA, CT, GA, IL, ME, MA, MN, MT, NV, NJ, NC, OH, OR and VA only. The term "Information" in this part means customer information obtained in an insurance transaction. We may give your Information to state insurance officials, law enforcement, group policy holders about claims experience or auditors as the law allows or requires. We may give your Information to insurance support companies that may keep it or give it to others. We may share medical Information so we can learn if you qualify for coverage, process claims or prevent fraud or if you say we can. To see your Information, write American Global Wealth Management, Inc. 1600 Pennsylvania Avenue, McDonough, GA 30253. You must state your full name, address, the insurance company, policy number (if relevant) and the Information you want. We will tell you what Information we have. You may see and copy the Information (unless privileged) at our office or ask that we mail you a copy for a fee. If you think any Information is wrong, you must write us. We will let you know what actions we take. If you do not agree with our actions, you may send us a signed, written statement.

For MA Insurance Customers only. You may ask, in writing, for the specific reason(s) for an adverse underwriting decision, which is where we decline your application for insurance, offer to insure you at a higher than standard rate, or terminate your coverage.

Securities offered through American Global Wealth Management, Inc., member FINRA, SIPC, MSRB.

Mail-In Form

Please Mark Any/All you want to limit.

- ☐ Do not share information about my creditworthiness with your affiliates for their everyday business purposes.
- ☐ Do not allow your affiliates to use my personal information to market to me.
- ☐ Do not share my information for joint marketing with other financial companies.
- ☐ Do not share my information for non-affiliates to market to me.
- ☐ Do not allow my financial advisor to take my non-public information to a new financial institution should he/she leave American Global Wealth Management, Inc.

Customer Information to Process the Request

Type text here

Signature

Name

Address

City, State, Zip

Account/Policy/Contract #

Mail, Fax or Email To:

American Global Wealth Management, Inc.
1600 Pennsylvania Avenue, McDonough, GA 30253
Fax 414-352-0117
Email: compliance@americanglobalwealth.com

American Global Wealth Management, Inc.'s

Business Continuity Planning Disclosure



American Global Wealth Management, Inc. has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

Contacting Us – If after a significant business disruption you cannot contact us as you usually do at (770) 400-9862 or (414) 352-5050, you should call our alternative number, (770) 691-3378, or go to our web site at americanglobalwealth.com. If you cannot access us through either of those means, you should contact our clearing firm, Hilltop Securities Inc. (HTS), at (800) 678-3792 for instructions on how they may provide access to funds and securities, enter orders, and process other trade-related, cash, and security transfer transactions.

Our Business Continuity Plan – We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our business continuity plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Our clearing firm, HTS, backs up our important records in a geographically separate area. While every emergency poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our clearing firm that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within a recovery time period of four hours *and* resumption time of the same day. Your orders and requests for funds and securities could be delayed during this period.

Varying Disruptions – Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within four hours the same day. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area and recover and resume business within 24 hours. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary and notify you through our web site americanglobalwealth.com or our customer emergency number, (770) 691-3378. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

For more information – If you have questions about our business continuity planning, you can contact us at (770)400-9862, (414) 352-5050 or info@americanglobalwealth.com. To review our complete business continuity plan, please visit our website at americanglobalwealth.com.

American Global Wealth Management, Inc., November 28, 2022
Form Customer Relationship Summary (CRS)

Introduction

American Global Wealth Management, Inc. (AGWM) is registered with the Securities and Exchange Commission (SEC) and the Financial Regulatory Authority (FINRA) as a broker-dealer. Brokerage services and fees differ from that of an investment advisory firm and it is important for you, a *retail investor*, to understand the differences. There are free and simple tools available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?

Description of Services: AGWM offers brokerage services to *retail investors* including the recommendation of investments such as Equities, Options, Bonds, Mutual Funds, Variable Annuities and on a limited basis Alternative Investments. AGWM trades accounts on a non-discretionary basis, meaning the *retail investor* will approve all recommended investments or instruct their financial professional to make a particular investment. All investment products are from third-party sponsors and are **not** proprietary to AGWM. AGWM does not have specific requirements to open an account, although certain products may have a minimum investment level and financial requirements that the *retail investor* must meet such as alternative investments which are non-publicly traded securities. The minimums and financial requirements for these investments may vary by product.

AGWM has an affiliated investment advisor, Cape Investment Advisory, Inc. (Advisor), for which some of its representatives are registered. While AGWM provides services on a transactional basis for a commission, Advisor provides services on a regular basis for a percentage of assets under management.

Conversation Starters; Ask your financial professional:

- “Given my financial situation, should I choose a brokerage service? Why or why not?”
- “How will you choose investments to recommend to me?”
- “What is your relevant experience, including your licenses, education and other qualifications?”
- “What do these qualifications mean?”

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Description of Principal Fees and Costs: The principal fees and costs that *retail investors* incur for AGWM’s brokerage services include transaction-based commissions which vary and are charged for each trade or investment. This is considered a conflict of interest because a *retail investor* would be charged more when there are more trades in his or her account, therefore the Firm may have an incentive to encourage a *retail investor* to trade often.

Description of Other Fees and Costs: There are other fees and costs related to AGWM’s brokerage services in addition to the transaction commissions stated above. Common fees that will be paid by a *retail investor* are:

- | | |
|--|---------|
| • Ticket Charge for Equity trades | \$25.00 |
| • Ticket Charge for Option trades | \$45.00 |
| • Ticket Charge for Listed Corporate, Government and other publicly traded Debt Securities | \$40.00 |
| • Ticket Charge for Load/No-Load Mutual Fund Buys & Sales | \$25.00 |
| • Annual IRA Fee for Qualified Plans | \$45.00 |
| • Annual Custody Fee (non-Qualified Accounts) | \$25.00 |
| • Wire Transfer | \$35.00 |

- Annual Account Inactivity Fee \$50.00

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For additional information, please refer to AGWM's Fee Schedule and the Hilltop Correspondent Customer Clearing Brochure Schedule A.

Conversation Starters; Ask your financial professional:

- **"Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?"**
- **"What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?"**

When we provide you with a recommendation we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means:

- AGWM makes money from brokerage investments and services provided to *retail investors*. We have incentives which create conflicts of interest for the sale of products including Mutual Funds, Variable Annuities and Alternative Non-publicly Traded Securities. AGWM receives compensation from the sponsors of these products. This compensation varies depending on the sponsor. AGWM may have an incentive to offer products based on the compensation we receive.
- AGWM and its representatives may have an incentive to refer retail investors to the Advisor's services to receive compensation based on assets invested rather than on a transactional basis.
- **"How might your conflicts of interest affect me, and how will you address them?"**
Your financial professional will provide additional information specific to the *retail investor*.
- **"How do your financial professionals make money?"**
Our financial professionals earn commissions based on the products they sell and the trades they make for the *retail investor's* brokerage account. The financial professional may also collect fees based on a percentage of investment assets if registered with the Advisor.

Disciplinary History

"Do you or your financial professionals have legal or disciplinary history?" Yes. Some of our financial professionals currently disclose legal or disciplinary history. Visit Investor.gov/CRS and brokercheck.finra.org for free and simple search tools to research your financial professionals.

Conversation Starter; Ask your financial professional:

- **"As a financial professional, do you have any disciplinary history? For what type of conduct?"**

Additional Information

For additional information about our firm and its services, visit www.americanglobalwealth.com. If you would like additional, up-to-date information or a copy of this disclosure (Form CRS), please call 770-400-9862.

Conversation Starter; Ask your financial professional:

- **"Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?"** Your primary contact will be your financial professional who is a registered representative of AGWM. If you have problems or concerns regarding the way your financial professional is treating you then call our Chief Compliance Officer by phone at 770-400-9862 or by email compliance@americanglobalwealth.com.