

ANTI-MONEY LAUNDERING SUMMARY POLICY STATEMENT

It is the policy of Yield Financial Advisors to comply with the Patriot Act.

This policy statement is integral part of Yield Financial Advisor's Anti-Money Laundering Policy, which includes procedures and personnel responsible for complying with this policy and applicable laws.

Reason for Policy/Purpose

The purpose of this policy is to ensure Yield Financial Advisors compliance with anti-money laundering laws and regulations, to assist law enforcement in combating illegal money laundering, and to minimize the risk of Yield Financial Advisors (YFA) resources being used for improper purposes. Failure to comply with anti-money laundering regulations could result in civil and criminal penalties to YFA and/or individual employees and Directors.

Who Needs to Know This Policy

All YFA Staff, Management and its Directors need to know this policy.

Policy/Procedures

Money laundering is the process of concealing the existence, illegal source, or application of income derived from criminal activity, and the subsequent disguising of the source of that income to make it appear legitimate. YFA is committed in assisting the Financial Intelligence Unit in detecting, preventing and eradicating terrorist financing and terrorist and criminal activity. YFA will evaluate all financial transactions and take all necessary steps to comply with anti-money laundering laws and regulations, listed in detailed in the YFA Policy and Procedure Manual.

Client Identification Procedures

As part of YFA's AML policy, the firm has established procedures to ensure that all clients' identities are verified prior to opening an account. Before opening an account for an individual client, YFA will require satisfactory documentary evidence of a client's name, address, date of birth, and either but not limited to the following forms of identification:

- Passport ID and number
- Driver's License

For a corporation or other legal entity, YFA will require satisfactory legal evidence of the entity's name, address and that the beneficiary and operators have been duly authorized to open the account. The AML Compliance Officer will retain records of all documentation that have been relied upon for client/corporation identification.

Prohibited Accounts

YFA will not open accounts or accept funds or securities from, or on behalf of, any person or entity nor accept high-risk clients (with respect to money laundering or terrorist financing) without conducting enhanced, well-documented due diligence regarding such prospective client.

Concerns regarding transactions that are unusually large or that appear suspicious, questions regarding money laundering in general and any violation of this policy should be reported to YFA's Compliance Officer at support@yieldfa.com YFA – Anti-Money Laundering Policy

Training and Review

The AML Compliance Officer will conduct Semi-annual employee training programs for all personnel regarding the AML policy. Such training programs will review applicable laws, regulations and recent trends in money laundering and their relation to YFA's business. Attendance at these programs is mandatory for all personnel, and session and attendance records will be retained for a three-year period.

Website Addresses for the complete AML Policy

To request full copy of AML Policy please request through contact form.

Who Approved This Policy

Board of Directors – Yield Financial Advisors