



DISCLOSURE STATEMENT FOR PROSPECTIVE INVESTORS

In accordance with the requirements of the U.S. Securities and Exchange Commission ("SEC") and the Investment Advisers Act of 1940, as amended, the following disclosures are provided to you, the prospective investor (the "Prospective Investor"), by **WorthNet, LLC** ("WorthNet").

WorthNet's primary business activity is to refer Prospective Investors to registered investment advisers (the "Adviser(s)") with which it has entered into agreements, wherein WorthNet acts solely as "Promoter" on behalf of the Advisers, who provide any investment services to Prospective Investors. This network of Advisers has been chosen by WorthNet, in its sole discretion, to provide Prospective Investors with varying financial services, including portfolio management and financial planning.

You are under no obligation to become a Client of any Adviser to which WorthNet may refer you. Should you decide to become a Client of any Adviser, you acknowledge that you have been furnished with, understand, and agree to this Disclosure Statement.

Referral Fee Arrangement

As Promoter, WorthNet will receive compensation in the form of a percentage of fees paid by any Client referred to the Adviser. This arrangement is between the Promoter and the Adviser. As a Client you will be charged the same fees by the Adviser as any other Client not referred by WorthNet; no additional fees will be charged as a result of WorthNet's referral.

The Referral Fee may vary between Advisers but is generally based on the assets under management from the Client at Adviser and may be up to 35% of all Fees or up to 25 basis points of asset value, whichever is greater.

Conflicts of Interest

The Promoter may have a financial interest in referring you to the Adviser, as the Promoter will receive compensation from the Adviser based on any fees you pay to the Adviser. Therefore, there may be a conflict of interest between the Promoter's financial incentive to refer you and its duty to ensure that any recommendation is in your best interest.

Promoter's Registration Status

The Promoter is registered as a Promoter in the relevant states required for registration. The current list of states in which the Promoter is registered is available for review on the SEC's website at www.adviserinfo.sec.gov. (Click on the link, select "Investment Adviser-Firm," and type in "WorthNet, LLC" or CRD # 333488. The Results will provide you with all firm state or notice file registrations and disclosure brochures.)

No Investment Advice Provided

The Promoter does not provide investment advice or make recommendations on behalf of any Prospective Investor. Any investment advice or recommendations are solely the responsibility of the referred Adviser.

Risk Disclosure

Investing carries substantial risks, including the possibility of losing all or part of the invested capital. The past performance of the referred Adviser's investment products does not guarantee future outcomes. Prospective Investors considering becoming clients of the referred Adviser should fully understand the risks involved and review the Adviser's Form ADV Part 2A disclosure brochure, along with any relevant Offering Documents, to gain insight into both common and specific marketplace risks that could affect their portfolios.

Before taking any action based on analysis, advice, or recommendations, Prospective Investors are strongly encouraged to carefully review all applicable offering documents and consult with their legal, tax, and other financial advisors to conduct proper due diligence and assess the suitability of the investment risk relative to their circumstances.

Acknowledgment of Receipt & Review

You acknowledge that you have received and reviewed this **DISCLOSURE STATEMENT FOR PROSPECTIVE INVESTORS**, which includes details regarding the Promoter's relationship with the Adviser, the Referral Fee arrangement, and any potential conflicts of interest. You further confirm that you have had the opportunity to ask questions regarding the referral arrangement and seek independent counsel and that you fully understand the nature of the referral arrangement between the Promoter and the Adviser, with no remaining questions or concerns.