



TMW CLIENT ONBOARDING POLICY

At **TMW Advisory LLC**, we are committed to ensuring a seamless, compliant, and client-centric onboarding experience. Our onboarding process adheres to the highest legal and regulatory standards, including U.S. federal laws and international compliance requirements, while fostering personalized relationships with each client.

Scope

This policy applies to all prospective clients, both U.S.-based and international, engaging with TMW Advisory LLC for wealth management, business strategy, and other family office services.

Know Your Client (KYC) Process

To comply with U.S. Anti-Money Laundering (AML) regulations, Patriot Act requirements, and international KYC standards, the following steps are implemented during onboarding:

(1) Identity Verification

U.S. Clients: Provide a government-issued photo ID (e.g., passport, driver's license) and proof of address (e.g., utility bill).

International Clients: Submit a certified copy of a government-issued ID, proof of residence, and, where applicable, a tax identification number (TIN).

Corporate Entities: Submit incorporation documents, ownership structure, and the identity of beneficial owners.

(2) Source of Funds and Wealth

Clients must disclose the origin of funds and assets intended for management, supported by documentation (e.g., bank statements, financial records, or trust instruments).

(3) Risk Assessment

Each client will be subject to a risk profile assessment to identify and mitigate risks related to compliance, reputational concerns, or legal exposure.

(4) Sanctions and PEP Screening



International clients will be screened against global sanctions lists and politically exposed persons (PEP) databases.

Timeline for Onboarding

(1) **Initial Consultation** (Day 1–3):

- Prospective clients complete a detailed questionnaire providing information on their financial goals, assets, and legal requirements.
- Clients are then scheduled for a one-on-one consultation with an assigned advisor.

(2) **Document Collection and Verification** (Day 3–10):

Clients submit all required documentation for identity verification, source of funds review, and compliance checks.

(3) **Approval and Finalization** (Day 10–14):

Upon satisfactory completion of due diligence, a formal agreement is executed, and client accounts are activated.

Compliance with U.S. and International Laws

(1) **Data Security:** All client data is handled in compliance with U.S. data protection laws and international frameworks, including GDPR where applicable.

(2) **Reporting Obligations:** The Firm complies with mandatory reporting requirements under U.S. laws (e.g., FATCA) and international treaties.

(3) **Jurisdictional Compliance:** For international clients, local regulations will be considered to ensure compliance with their country of residence.

Client Responsibilities

To facilitate onboarding, clients are required to:

- (a) Provide complete and accurate information.
- (b) Submit requested documentation promptly.
- (c) Disclose material changes to their financial or legal circumstances during the onboarding process.



Disclaimer

TMW Advisory LLC reserves the right to decline onboarding any client that fails to meet its legal, regulatory, or internal compliance standards.

For further inquiries about our onboarding process, please contact us directly.

TMW Advisory LLC
Miami | Dubai | Singapore