

7/30/2024

INVESTOLOGY INC

Brochure Part 2A of Form ADV

Sponsored by:

Investology, Inc.

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Additional information about Ameen Estaiteyeh also is available on the SEC's website at www.adviserinfo.sec.gov.

This brochure provides Clients with information about Investology, Inc. and the Investology Asset Management Program that should be considered before becoming a client. This information has not been approved or verified by any governmental authority.

Updates.

- Assets under management, page 6.
- Item 11 (code of Ethics) part C, page 12.

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Item 4: Advisory Business

A. DESCRIPTION OF THE ADVISORY FIRM

Investology Inc. is a Limited Liability Company organized in the State of Virginia. The firm was formed in 2003, and the principal owners are Ameen Estaiteyeh and Amr Alian.

B. TYPES OF ADVISORY SERVICES

Portfolio Management Services

Investology offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. Investology creates an Investment Policy Statement for each client, which outlines the client's current situation (income, tax levels, and risk tolerance levels). Portfolio management services include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

Investology evaluates the current investments of each client with respect to their risk tolerance levels and time horizon. Investology will request discretionary authority from clients in order to select securities and execute transactions without permission from the client prior to each transaction.

Investology seeks to provide that investment decisions are made in accordance with the fiduciary duties owed to its accounts and without consideration of Investology's economic, investment or other financial interests. To meet its fiduciary obligations, Investology attempts to avoid, among other things, investment or trading practices that systematically advantage or disadvantage certain client portfolios, and accordingly, Investology policy is to seek fair and equitable allocation of investment opportunities/transactions among its clients to avoid favoring one client over another over time. It is Investology policy to allocate investment opportunities and transactions it identifies as being appropriate and prudent among its clients on a fair and equitable basis over time.

Services Limited to Specific Types of Investments

Investology generally limits its investment advice to mutual funds, fixed income securities, real estate funds (including REITs), equities, ETFs (including ETFs in the gold and precious metal sectors), treasury inflation protected/inflation linked bonds, commodities.

C. CLIENT TAILORED SERVICES AND CLIENT IMPOSED RESTRICTIONS

Investology offers the same suite of services to all of its clients. However, specific client investment strategies and their implementation are dependent upon the client Investment Policy Statement which outlines each client's current situation (income, tax levels, and risk tolerance levels). Clients may impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs. However, if the restrictions prevent Investology from properly servicing the client account, or if the restrictions would require Investology to deviate from its standard suite of services, Investology reserves the right to end the relationship.

D. WRAP FEE PROGRAMS

A wrap fee program is an investment program where the investor pays one stated fee that includes management fees, transaction costs, fund expenses, and other administrative fees. Investology does not participate in any wrap fee programs.

E. ASSETS UNDER MANAGEMENT

Investology has the following assets under management: as of 7/30/2024.

Total AUM: \$150,000,000.00. \$120 Million Discretionary, \$50 Million non-discretionary.

ITEM 5: FEES AND COMPENSATION

A. FEE SCHEDULE

Asset-Based Fees for Portfolio Management

0\$ - \$500,000.00	1.65%
Next \$500,000.00	1.45%
\$1 mill and above	1.25%

These fees are generally negotiable and the final fee is shown at the fee schedule of the Investment Advisory Contract. Clients may terminate the agreement without penalty for a full refund of Investology fees within five business days of signing the Investment Advisory Contract. Thereafter, clients may terminate the Investment Advisory Contract generally with 30 days' written notice.

Investology uses an average of the daily balance in the client's account throughout the billing period, after taking into account deposits and withdrawals, for the purpose of determining the market value of the assets upon which the advisory fee is based. Investology notifies the clients of the fee payments at the same time or before the custodian deducts the fees.

B. PAYMENT OF FEES

Payment of Asset-Based Portfolio Management Fees

Asset-based portfolio management fees are withdrawn directly from the client's accounts with client's written authorization on a quarterly basis. Fees are paid in advance.

C. CLIENT RESPONSIBILITY FOR THIRD PARTY FEES

Clients are responsible for the payment of all third-party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, Actuary, etc.). Those fees are separate and distinct from the fees and expenses charged by Investology. Please see Item 12 of this brochure regarding broker-dealer/custodian.

D. PREPAYMENT OF FEES

Investology collects fees in advance. Refunds for fees paid in advance will be returned within fourteen days to the client via check or return deposit back into the client's account. For all asset-based fees paid in advance, the fee refunded will be equal to the balance of the fees collected in advance minus the daily rate* times the number of days elapsed in the billing period up to and including the day of termination. (*The daily rate is calculated by dividing the annual asset-based fee rate by 365.)

E. OUTSIDE COMPENSATION FOR THE SALE OF SECURITIES TO CLIENTS

Neither Investology nor its supervised persons accept any compensation for the sale of securities or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

ITEM 6: PERFORMANCE-BASED FEES AND SIDE-BY-SIDE MANAGEMENT

Investology does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

ITEM 7: TYPES OF CLIENTS

Investology generally provides advisory services to the following types of clients:

- Individuals
- High-Net-Worth Individuals
- Companies Retirement plans
- Charitable Organizations

ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES, AND RISK OF LOSS

A. METHODS OF ANALYSIS AND INVESTMENT STRATEGIES

Methods of Analysis

Investology methods of analysis include charting analysis, fundamental analysis, technical analysis, cyclical analysis, quantitative analysis and modern portfolio theory.

Charting analysis involves the use of patterns in performance charts. Investology uses this technique to search for patterns used to help predict favorable conditions for buying and/or selling a security.

Fundamental analysis involves the analysis of financial statements, the general financial health of companies, and/or the analysis of management or competitive advantages.

Technical analysis involves the analysis of past market data, primarily price and volume.

Cyclical analysis involves the analysis of business cycles to find favorable conditions for buying and/or selling a security.

Quantitative analysis deals with measurable factors as distinguished from qualitative considerations such as the character of management or the state of employee morale, such as the value of assets, the cost of capital, historical projections of sales, and so on.

Modern portfolio theory is a theory of investment that attempts to maximize portfolio expected return for a given amount of portfolio risk, or equivalently minimize risk for a given level of expected return, each by carefully choosing the proportions of various asset.

Investment Strategies

Investology uses long term trading and short-term trading.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

B. MATERIAL RISKS INVOLVED

Methods of Analysis

Charting analysis strategy involves using and comparing various charts to predict long and short-term performance or market trends. The risk involved in using this method is that only past performance data is considered without using other methods to crosscheck data. Using

charting analysis without other methods of analysis would be making the assumption that past performance will be indicative of future performance. This may not be the case.

Fundamental analysis concentrates on factors that determine a company's value and expected future earnings. This strategy would normally encourage equity purchases in stocks that are undervalued or priced below their perceived value. The risk assumed is that the market will fail to reach expectations of perceived value.

Technical analysis attempts to predict a future stock price or direction based on market trends. The assumption is that the market follows discernible patterns and if these patterns can be identified then a prediction can be made. The risk is that markets do not always follow patterns and relying solely on this method may not take into account new patterns that emerge over time.

Cyclical analysis assumes that the markets react in cyclical patterns which, once identified, can be leveraged to provide performance. The risks with this strategy are two-fold: 1) the markets do not always repeat cyclical patterns; and 2) if too many investors begin to implement this strategy, then it changes the very cycles these investors are trying to exploit.

Quantitative Model Risk: Investment strategies using quantitative models may perform differently than expected as a result of, among other things, the factors used in the models, the weight placed on each factor, changes from the factors' historical trends, and technical issues in the construction and implementation of the models.

Modern Portfolio Theory assumes that investors are risk adverse, meaning that given two portfolios that offer the same expected return, investors will prefer the less risky one. Thus, an investor will take on increased risk only if compensated by higher expected returns.

Conversely, an investor who wants higher expected returns must accept more risk. The exact trade-off will be the same for all investors, but different investors will evaluate the trade-off differently based on individual risk aversion characteristics. The implication is that a rational investor will not invest in a portfolio if a second portfolio exists with a more favorable risk-expected return profile – i.e., if for that level of risk an alternative portfolio exists which has better expected returns.

Investment Strategies

Long term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various types of risk that will typically surface at various intervals during the time the client owns the investments. These risks include but are not limited to inflation (purchasing power) risk, interest rate risk, economic risk, market risk, and political/regulatory risk.

Short term trading risks include liquidity, economic stability, and inflation, in addition to the long-term trading risks listed above. Frequent trading can affect investment performance, particularly through increased brokerage and other transaction costs and taxes.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

C. RISKS OF SPECIFIC SECURITIES UTILIZED

Clients should be aware that there is a material risk of loss using any investment strategy. The investment types listed below (leaving aside Treasury Inflation Protected/Inflation Linked Bonds) are not guaranteed or insured by the FDIC or any other government agency.

Mutual Funds: Investing in mutual funds carries the risk of capital loss and thus you may lose money investing in mutual funds. All mutual funds have costs that lower investment returns. The funds can be of bond “fixed income” nature (lower risk) or stock “equity” nature.

Equity investment generally refers to buying shares of stocks in return for receiving a future payment of dividends and/or capital gains if the value of the stock increases. The value of equity securities may fluctuate in response to specific situations for each company, industry conditions and the general economic environments.

Fixed income investments generally pay a return on a fixed schedule, though the amount of the payments can vary. This type of investment can include corporate and government debt securities, leveraged loans, high yield, and investment grade debt and structured products, such as mortgage and other asset-backed securities, although individual bonds may be the best known type of fixed income security. In general, the fixed income market is volatile and fixed income securities carry interest rate risk. (As interest rates rise, bond prices usually fall, and vice versa. This effect is usually more pronounced for longer-term securities.) Fixed income securities also carry inflation risk, liquidity risk, call risk, and credit and default risks for both issuers and counterparties. The risk of default on treasury inflation protected/inflation linked bonds is dependent upon the U.S. Treasury defaulting (extremely unlikely); however, they carry a potential risk of losing share price value, albeit rather minimal. Risks of investing in foreign fixed income securities also include the general risk of non-U.S. investing described below.

Exchange Traded Funds (ETFs): An ETF is an investment fund traded on stock exchanges, similar to stocks. Investing in ETFs carries the risk of capital loss (sometimes up to a 100% loss in the case of a stock holding bankruptcy). Areas of concern include the lack of transparency in products and increasing complexity, conflicts of interest and the possibility of inadequate regulatory compliance. Precious Metal ETFs (e.g., Gold, Silver, or Palladium Bullion backed “electronic shares” not physical metal) specifically may be negatively impacted by several unique factors, among them (1) large sales by the official sector which own a significant portion of aggregate world holdings in gold and other precious metals, (2) a significant increase in hedging activities by producers of gold or other precious metals, (3) a significant change in the attitude of speculators and investors.

Real Estate funds (including REITs) face several kinds of risk that are inherent in the real estate sector, which historically has experienced significant fluctuations and cycles in performance. Revenues and cash flows may be adversely affected by: changes in local real estate market conditions due to changes in national or local economic conditions or changes in local

property market characteristics; competition from other properties offering the same or similar services; changes in interest rates and in the state of the debt and equity credit markets; the ongoing need for capital improvements; changes in real estate tax rates and other operating expenses; adverse changes in governmental rules and fiscal policies; adverse changes in zoning laws; the impact of present or future environmental legislation and compliance with environmental laws.

Commodities are tangible assets used to manufacture and produce goods or services. Commodity prices are affected by different risk factors, such as disease, storage capacity, supply, demand, delivery constraints and weather. Because of those risk factors, even a well-diversified investment in commodities can be uncertain.

Past performance is not indicative of future results. Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.

ITEM 9: DISCIPLINARY INFORMATION

A. CRIMINAL OR CIVIL ACTIONS

There are no criminal or civil actions to report.

B. ADMINISTRATIVE PROCEEDINGS

There are no administrative proceedings to report.

C. SELF-REGULATORY ORGANIZATION (SRO) PROCEEDINGS

There are no self-regulatory organization proceedings to report.

ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

A. REGISTRATION AS A BROKER/DEALER OR BROKER/DEALER REPRESENTATIVE

Neither Investology nor its representatives are registered as, or have pending applications to become, a broker/dealer or a representative of a broker/dealer.

B. REGISTRATION AS A FUTURES COMMISSION MERCHANT, COMMODITY POOL OPERATOR, OR A COMMODITY TRADING ADVISOR

Neither Investology nor its representatives are registered as or have pending applications to become either a Futures Commission Merchant, Commodity Pool Operator, or Commodity Trading Advisor or an associated person of the foregoing entities.

C. REGISTRATION RELATIONSHIPS MATERIAL TO THIS ADVISORY BUSINESS AND POSSIBLE CONFLICTS OF INTEREST

Investology and Ameen Estaiteyeh are not a partner or have any relationship with outside business, which can create any possibility of conflict of interest.

Amr Alian is the CEO and President of Synergy CPA's and Consultants, which is not related to Investology nor getting referral fees by Investology.

D. SELECTION OF OTHER ADVISERS OR MANAGERS AND HOW THIS ADVISER IS COMPENSATED FOR THOSE SELECTIONS

Investology does not utilize nor select third-party investment advisers. All assets are managed by Investology management.

ITEM 11: CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

A. CODE OF ETHICS

Investology has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions.

B. RECOMMENDATIONS INVOLVING MATERIAL FINANCIAL INTERESTS

Investology does not recommend that clients buy or sell any security in which a related person to Investology or Investology has a material financial interest.

C. INVESTING PERSONAL MONEY IN THE SAME SECURITIES AS CLIENTS

From time to time, representatives of Investology buy or sell securities for themselves that they also recommend to clients. This provides an opportunity for representatives of Investology to buy or sell the same securities before or after recommending the same securities to clients resulting in representatives profiting from the recommendations they provide to clients. Investology will, consistent with its fiduciary duty, act in the clients' best interest and will never engage in trading that operates to the client's disadvantage when similar securities are being bought or sold.

Certain clients from time to time are presented with the opportunity to invest or co-invest alongside an Investology affiliate in entities managed by the affiliate ("Co-Investment Entities").

Such arrangements present a potential conflict of interest since the affiliate may have an incentive to make decisions that favor its investment position over that of the co-investors. In addition, the affiliate receives compensation for certain non-advisory services provided to the Co-Investment Entity. Although the affiliate provides such services at prevailing market rates, these services reduce the returns available to investors, including investors who are Investology clients, because the services represent expenses to the entity. All such services and the associated costs to the Co-Investment Entities are fully disclosed in disclosure documents provided to investors prior to making any investment. The Investology affiliate remains subject to the Code of Ethics, which requires the affiliate to place the interests of advisory clients ahead of the affiliate's, to avoid taking inappropriate advantage of its position, and to pre-clear and report all securities transactions to Investology, in addition to reporting the investments of any Investology advisory clients in Co-Investment Entities for review for adherence to the requirements of Investology's Code of Ethics.

D. TRADING SECURITIES AT/AROUND THE SAME TIME AS CLIENTS' SECURITIES

From time to time, representatives of Investology may buy or sell securities for themselves at or around the same time as clients. This may provide an opportunity for representatives of Investology to buy or sell securities before or after recommending securities to clients resulting in representatives profiting from the recommendations they provide to clients. Such transactions may create a conflict of interest; however, Investology will never engage in trading that operates to the client's disadvantage if representatives of Investology buy or sell securities at or around the same time as clients.

ITEM 12: BROKERAGE PRACTICES

A. FACTORS USED TO SELECT CUSTODIANS AND/OR BROKER/DEALERS

Custodians/broker-dealers will be recommended based on Investology duty to seek "best execution," which is the obligation to seek execution of securities transactions for a client on the most favorable terms for the client under the circumstances. Clients will not necessarily pay the lowest commission or commission equivalent, and Investology may also consider the market expertise provided by the broker-dealer/custodian. Investology benefits by recommending the custodian in using some of the custodian research and analysis to help in making Investment decisions. Investology will never charge a premium or commission on transactions beyond the actual cost imposed by the broker-dealer/custodian.

"Investology recommends Schwab Advisor Services, a division of Charles Schwab & Co., Inc. Investology recommend Charles Schwab due to our interest in using their custodian expertise and access to their research and other products."

1. Research and Other Soft-Dollar Benefits

Investology has no formal soft dollar program in which soft dollars are used to pay for third party services, Investology receives a benefit because we do not have to produce or pay for the research, products or services. Investology may have an incentive to select or recommend a broker-dealer based on our interest in receiving the research or other products or services, rather than client's interest in receiving most favorable execution.

2. Brokerage for Client Referrals

Investology receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

Investology may permit clients to direct it to execute transactions through a specified broker-dealer. If a client directs brokerage, then the client will be required to acknowledge in writing that the client's direction with respect to the use of brokers supersedes any authority granted to Investology to select brokers; this direction may result in higher commissions, which may result in a disparity between free and directed accounts; the client may be unable to participate in block trades (unless Investology is able to engage in "step outs"); and trades for the client and other directed accounts may be executed after trades for free accounts, which may result in less favorable prices, particularly for illiquid securities or during volatile market conditions. Not all investment advisers allow their clients to direct brokerage.

Investology will recommend that clients use a specific broker-dealer to execute transactions. There is no conflict of interest, as the broker-dealer is not an affiliate or related person of Investology. By directing brokerage, Investology may be unable to achieve most favorable execution of client transactions which could cost clients' money in trade execution. Not all advisers require or allow their clients to direct brokerage.

B. AGGREGATING (BLOCK) TRADING FOR MULTIPLE CLIENT ACCOUNTS

If Investology buys or sells the same securities on behalf of more than one client, then it may (but would be under no obligation to) aggregate or bunch such securities in a single transaction for multiple clients in order to seek more favorable prices, lower brokerage commissions, or more efficient execution. In such case, Investology would place an aggregate order with the broker on behalf of all such clients in order to ensure fairness for all clients; provided, however, that trades would be reviewed periodically to ensure that accounts are not systematically disadvantaged by this policy. Investology would determine the appropriate number of shares and select the appropriate brokers consistent with its duty to seek the best execution, except for those accounts with specific brokerage direction (if any).

Additionally, if Investology does not aggregate securities in a single transaction for multiple clients when buying or selling the same securities on behalf of more than one client, then

Investology may be unable to achieve most favorable execution of client transactions, which could cost clients' money in trade execution.

ITEM 13: REVIEW OF ACCOUNTS

A. FREQUENCY AND NATURE OF PERIODIC REVIEWS AND WHO MAKES THOSE REVIEWS

All client accounts for Investology advisory services provided on an ongoing basis are reviewed at least monthly by Ameen Estaiteyeh, President, with regard to clients' respective investment policies and risk tolerance levels. All accounts at Investology are assigned to this reviewer.

B. FACTORS THAT WILL TRIGGER A NON-PERIODIC REVIEW OF CLIENT ACCOUNTS

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

C. CONTENT AND FREQUENCY OF REGULAR REPORTS PROVIDED TO CLIENTS

Each client of Investology advisory services provided on an ongoing basis will receive a quarterly report detailing the client's account, including assets held, asset value, and calculation of fees. This written report will come from the custodian.

ITEM 14: CLIENT REFERRALS AND OTHER COMPENSATION

A. ECONOMIC BENEFITS PROVIDED BY THIRD PARTIES FOR ADVICE RENDERED TO CLIENTS (INCLUDED SALES AWARDS OR OTHER PRIZES)

Investology does not receive any economic benefit, directly or indirectly from any third party for advice rendered to Investology clients.

B. COMPENSATION TO NON-ADVISORY PERSONNEL FOR CLIENT REFERRALS

Investology does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

ITEM 15: CUSTODY

When advisory fees are deducted directly from client accounts at client's custodian, Investology will be deemed to have limited custody of client's assets and must have written authorization from the client to do so. Clients will receive all account statements and billing

invoices that are required in each jurisdiction, and they should carefully review those statements for accuracy. Investology Clients will also receive statements from Investology and are urged to compare the account statements they received from custodian with those they received from Investology.

ITEM 16: INVESTMENT DISCRETION

Investology provides discretionary and non-discretionary investment advisory services to clients. The Investment Advisory Contract established with each client sets forth the discretionary authority for trading. Where investment discretion has been granted, Investology generally manages the client's account and makes investment decisions without consultation with the client as to when the securities are to be bought or sold for the account, the total amount of the securities to be bought/sold, what securities to buy or sell, or the price per share. Clients with discretionary accounts will execute a limited power of attorney to evidence discretionary authority. Clients may, but typically do not, impose restrictions in investing in certain securities or types of securities in accordance with their values or beliefs.

ITEM 17: VOTING CLIENT SECURITIES (PROXY VOTING)

Investology does not have the authority to vote clients securities; clients will receive their proxies directly from the custodian or the signed transfer agent. Clients are welcomed to contact us to discuss any particulars with regard to this item.

ITEM 18: FINANCIAL INFORMATION

A. BALANCE SHEET

Investology do not require or solicit prepayment of fees six months or more in advance and, as a result, are not required to include with this brochure a balance sheet for our most recent fiscal year. We have never been the subject of a bankruptcy petition, nor do we have any financial condition that is reasonably likely to impair our ability to meet contractual commitments to clients. On April 21, 2020 the firm received a Paycheck Protection Program ("PPP") loan in the amount of \$23,900 through the U.S. Small Business Administration, which was part of the economic relief provided under the Coronavirus Aid, Relief, and Economic Security (CARES) Act. Due to the economic uncertainties surrounding the current COVID-19 pandemic, we believed it was prudent for us to apply for, and accept, the Payroll Protection Program loan offered by the Small Business Administration in order to support our ongoing operations. The firm used the PPP funds to continue payroll for the firm's staff and make other permissible payments. The loan is forgivable provided the firm satisfies the terms of the loan program.

FINANCIAL CONDITIONS REASONABLY LIKELY TO IMPAIR ABILITY TO MEET CONTRACTUAL COMMITMENTS TO CLIENTS

Neither Investology nor its management has any financial condition that is likely to reasonably impair Investology ability to meet contractual commitments to clients.

B. BANKRUPTCY PETITIONS IN PREVIOUS TEN YEARS

Investology has not been the subject of a bankruptcy petition in the last ten years.

ITEM 19: REQUIREMENTS FOR STATE REGISTERED ADVISERS

A. PRINCIPAL EXECUTIVE OFFICERS AND MANAGEMENT PERSONS; THEIR FORMAL EDUCATION AND BUSINESS BACKGROUND

Investology currently has only three management person: Ameen Estaiteyeh, Amr Alian. Education and business background can be found on the individual's Form ADV Part 2B brochure supplement.

B. OTHER BUSINESSES IN WHICH THIS ADVISORY FIRM OR ITS PERSONNEL ARE ENGAGED AND TIME SPENT ON THOSE (IF ANY)

Other business activities for each relevant individual can be found on the Form ADV Part 2B brochure supplement for each such individual.

C. CALCULATION OF PERFORMANCE-BASED FEES AND DEGREES OF RISK TO CLIENTS

Investology does not accept performance-based fees or other fees based on a share of capital gains or capital appreciation of the assets of a client.

D. MATERIAL DISCIPLINARY DISCLOSURES FOR MANAGEMENT PERSONS OF THIS FIRM

There are no civil, self-regulatory organizations, or arbitration proceedings to report under this section.

E. MATERIAL RELATIONSHIPS THAT MANAGEMENT PERSONS HAVE WITH ISSUERS OF SECURITIES (IF ANY)

See Item 10.C and 11.B.

7/30/2024

ADV 2B Brochure Supplement – Individual Disclosure Brochure

Ameen Estaiteyeh, Investment Advisor

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www.investologyinc.com

This brochure supplement provides information about Ameen Estaiteyeh that supplements the Investology Inc. brochure. You should have received a copy of that brochure. Please contact info@investologyinc.net if you did not receive Investology Inc. brochure or if you have any questions about the contents of this supplement. Additional information about Ameen Estaiteyeh also is available on the SEC's website at www.adviserinfo.sec.gov.

Item2: Investment Advisors Representatives Educational Background and experience;

“Each designation (S31, S6, S7, S66, S65) requires at least 6 months of studying and the passing of the exams required, BSc is a 4 year program college, MBA is another 2 years after the BSc, CPA/CFP requires between 2 years after the BSc to study and pass the exams.”

The education requirement for attaining CFP® certification includes two main parts:

1. Complete college or university-level coursework through a program registered with CFP Board, addressing the major personal financial planning areas identified by CFP Board’s most recent Job Analysis Study; and
2. Verify that you hold a regionally accredited college or university bachelor’s degree or higher (accreditation must be recognized by U.S. Department of Education at the time the degree is awarded).

As a first step to CFP® certification, you must complete CFP Board education requirements in the major personal financial planning areas, including:

- General principles of financial planning
- Insurance planning
- Investment planning
- Income tax planning
- Retirement planning
- Estate planning
- Interpersonal communication
- Professional conduct and fiduciary responsibility
- Financial plan development (capstone) course

The coursework requirement includes completion of a financial plan development (capstone) course registered with CFP Board. This capstone course requirement has been designed to enhance the knowledge, skills and abilities of individuals seeking to attain CFP® certification and implement an assessment of their ability to deliver professional and competent financial planning services to the public.

Name: Ameen Estaiteyeh **Born:** 1966

Educational Background and Professional Designations:

Education:

B.Sc. in Mechanical Engineering (Kuwait University-1991); S7, 66, 31.

Business Background:

2004- Present; President- Investology Inc.

Item 3 Disciplinary Information.

There are no legal, civil or disciplinary events to disclose regarding Mr. Estaiteyeh, has never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against them.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Estaiteyeh. However, we do encourage you to independently view the background of Mr. Estaiteyeh on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select Investment Adviser Search from the left navigation menu.

Item 4; Other Business Activities

1-Investology president Mr. Ameen Estaiteyeh is not involved in any other business activities or any other financial industry activities that would create conflict of interest in any sort or manner. He spends 2-5 hours a week on admin duties at the office.

2- Ameen Estaiteyeh is not compensated from any broker dealer through commission or trail fees.

Item 5: Additional Compensation

We have nothing to disclose in this regard.

Item 6; Supervision

Ameen Estaiteyeh is the Chief Compliance Officer and will supervise all business advisory activities; he is also bound by our firm's code of ethics. Ameen Estaiteyeh, president. 703-728-7233

ITEM 7; Requirements for State Registered Advisors

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability.

A. **Ameen Estaiteyeh** has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages more than \$2,500, involving any of the following:

- a) An investment or an investment-related business or activity.
- b) Fraud, false statement(s), or omissions.
- c) Theft, embezzlement, or other wrongful taking of property.
- d) Bribery, forgery, counterfeiting, or extortion; or
- e) Dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- a) An investment or an investment-related business or activity.
- b) Fraud, false statement(s), or omissions.
- c) Theft, embezzlement, or other wrongful taking of property;
- d) Bribery, forgery, counterfeiting, or extortion; or
- e) Dishonest, unfair, or unethical practices.

B. Ameen Estaiteyeh has NOT been the subject of a bankruptcy petition in the past ten years

7/30/2024

ADV 2B Brochure Supplement – Individual Disclosure Brochure

Amr Alian, Investment Advisor

Investology Inc.

1939 Roland Clarke Place, suite 350

Reston, VA 20191

www.investologyinc.com

This brochure supplement provides information about Amr Alian that supplements the Investology Inc. brochure. You should have received a copy of that brochure. Please contact info@investologyinc.net if you did not receive the Investology Inc. brochure or if you have any questions about the contents of this supplement. Additional information about Amr Alian also is available on the SEC's website at www.adviserinfo.sec.gov.

Item2: Investment Advisors Representatives Educational Background and experience;

Name: Amr Alian **Born:** 1977

Educational Background and Professional Designations:

Education: Master's in business administration "MBA"; ODU Business Grad School
CPA; Chartered Public Accountant, S65

Business Background:

2012- Present; President- Isynergy CPA's, Investment Advisor with Investology.

20011- 2012 Northrop Grumman- Financial Controller

2007-20011 Allstate Insurance- Financial analysts

2002-2005; Financial Advisor- Azzad Asset Management

Item 3 Disciplinary Information.

There are no legal, civil or disciplinary events to disclose regarding Mr. Alian has never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against him.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Alian. However, we do encourage you to independently view the background of Mr. Alian on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select Investment Adviser Search from the left navigation menu.

Item 4; Other Business Activities

Mr. Amr Alian is the president/partner of:

- Isynergy CPA, a VA based CPA firm
- Synergy Strategic Planning
- Miami Vice Biscayne LLC

He gets compensated for his role there as a CPA. And partner in his companies. Mr. Alian will spend almost 6 hours a week in his role as an Investment Advisor at Investology.

Mr. Alian CPA firm, Synergy SP and Miami vice Capital are not part of Investology nor get compensated by Investology for any referrals.

There is no conflict of interest between Mr. Alian rule as a CPA and his Involvement at Investology as an Advisor.

Item 5: Additional Compensation

We have nothing to disclose in this regard.

Item 6; Supervision

Ameen Estaiteyeh is the Chief Compliance Officer and will supervise all business advisory activities; he is also bound by our firm's code of ethics. Ameen Estaiteyeh, president. 703-728-7233

ITEM 7; Requirements for State Registered Advisors

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability

A. **Amr Alian** has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages more than \$2,500, involving any of the following:

- a) An investment or an investment-related business or activity.
- b) Fraud, false statement(s), or omissions.
- c) Theft, embezzlement, or other wrongful taking of property.
- d) Bribery, forgery, counterfeiting, or extortion; or
- e) Dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- a) An investment or an investment-related business or activity.
- b) Fraud, false statement(s), or omissions.
- c) Theft, embezzlement, or other wrongful taking of property.
- d) Bribery, forgery, counterfeiting, or extortion; or
- e) Dishonest, unfair, or unethical practices.

B. Amr Alian has NOT been the subject of a bankruptcy petition in the past ten years

7g/30/2024

ADV 2B Brochure Supplement – Individual Disclosure Brochure

Ehab Selim, CFP, Investment Advisor

Investology Inc.

1939 Roland Clarke Place, suite 350

Reston, VA 20191

www.investologyinc.com

This brochure supplement provides information about Ehab Selim that supplements the Investology Inc. brochure. You should have received a copy of that brochure. Please contact info@investologyinc.net if you did not receive the Investology Inc. brochure or if you have any questions about the contents of this supplement. Additional information about Ehab Selim also is available on the SEC's website at www.adviserinfo.sec.gov.

Item2: Investment Advisors Representatives Educational Background and experience;

Name: Ehab Selim **Born:** 1975

Educational Background and Professional Designations:

Education: Bachelor of Science Degree (Business Administration) 1997 Towson University

CFP; Certified Financial Planner, S7, 66, 31, Life and Health

Business Background:

2017- Present; Investology Inc.; Investment Advisor

2014-2017 Lincoln Financials Advisors; Private Wealth Advisor

2009-2014 New England Financials- Financial Advisor

2005-2009; Wachovia Securities; Financial Consultant

Item 3 Disciplinary Information;

There are no legal, civil or disciplinary events to disclose regarding Mr. Ehab Selim, were never been involved in any regulatory, civil or criminal action. There have been no Client complaints, lawsuits, arbitration claims or administrative proceedings against him.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Selim. However, we do encourage you to independently view the background of Mr. Selim on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select Investment Adviser Search from the left navigation menu.

Item 4; Other Business Activities

Mr. Ehab Selim is a partner at Synergy Strategic Planning, and not involved in any other business activities or any other financial industry activities that would create conflict of interest in any sort or manner. There is no conflict of interest between Mr Selim's role as an Advisor and his role at Synergy SP. There is no referral agreement between Investology and Synergy SP.

Item 5: Additional Compensation

We have nothing to disclose in this regard.

Item 6; Supervision

Ameen Estaiteyeh is the Chief Compliance Officer and will supervise all business advisory activities; he is also bound by our firm's code of ethics. Ameen Estaiteyeh, president. 703-728-7233

ITEM 7; Requirements for State Registered Advisors

This disclosure is required by state securities authorities and is provided for your use in evaluating this investment advisor representative's suitability

A. **Ehab Selim** has NOT been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- a) An investment or an investment-related business or activity;
- b) Fraud, false statement(s), or omissions;
- c) Theft, embezzlement, or other wrongful taking of property;
- d) Bribery, forgery, counterfeiting, or extortion; or
- e) Dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- a) An investment or an investment-related business or activity;
- b) Fraud, false statement(s), or omissions;
- c) Theft, embezzlement, or other wrongful taking of property;
- d) Bribery, forgery, counterfeiting, or extortion; or
- e) Dishonest, unfair, or unethical practices.

B. Ehab Selim has NOT been the subject of a bankruptcy petition in the past ten years