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This brochure provides information about the qualifications and business practices of NoorVest LLC. Being registered as an investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at 585-694-2947. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

ADDITIONAL INFORMATION ABOUT WEALTHISOR LLC (CRD #325403) IS AVAILABLE ON THE SEC'S WEBSITE.

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

Since the last filing of this brochure on March 30, 2026 the following material changes have been made:

The firm has removed Ibrahim Mohammad's 2B.

The firm has updated its legal and primary name to NoorVest LLC

Full Brochure Available

This Firm Brochure being delivered is the complete brochure for the Firm.

Item 3: Table of Contents

Form ADV – Part 2A – Firm Brochure

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Item 4: Advisory Business

Firm Description

NoorVest LLC (“NoorVest”) was founded and became registered as an investment advisor in 2023. NoorVest P.A. is 100% owner. Tarif Homsy is 100% owner of NoorVest P.A..

NoorVest is a fee-based investment management firm. The firm does not sell commissioned products.

NoorVest does not act as a custodian of client assets.

An evaluation of each client's initial situation is provided to the client, often in the form of a comprehensive financial plan, a modular financial plan, a net worth statement, Client Profile form or risk analysis. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur but are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed.

Types of Advisory Services

. NoorVest has specialized in Halal-Compliant investing since our founding in 2023.

We integrate our Halal-Compliant investment philosophy with our disciplined investment process to build portfolios that are in line with our core values. We manage all our accounts according with our Halal-Compliant investment philosophy.

HALAL-COMPLIANT INVESTMENT PHILOSOPHY

Our investment approach incorporates Halal-Compliant investment screens with our affiliated and independent portfolio managers’ specific investment process to deliver a portfolio that we believe is promising. These screens include avoiding companies that earn more than 5% of their revenue from the following lines of non-Halal business activities: alcohol, tobacco, pork, gambling, pornography, defense companies, insurance and interest lending arrangements (which means we avoid most banks and financial services companies). In addition to the above qualitative screens, we also incorporate financial screens in our investment philosophy such as avoiding companies that exceed the AAOIFI financial ratios. To assist portfolio managers in choosing stocks that comply with our investment philosophy, we use third party Halal screening tools.

Once a security passes, it must then pass the manager’s investment process to be included in the portfolio. However, we recognize that companies are dynamic, and their balance sheets and lines of business can change periodically. Therefore, we continue to monitor all our and our managers’ holdings to ensure that they remain in compliance with our investment philosophy. Our managers also refrain from using certain investment techniques we believe are contrary Halal principles and to our investment philosophy. These include, but are not limited to, buying and selling on margin, short selling, speculative hedging, and using options trading.

Tax Considerations: Our strategies and investments may have unique and significant tax implications. However, unless we specifically agree otherwise, and in writing, tax efficiency

is not our primary consideration in the management of your assets. Regardless of your account size or any other factors, we strongly recommend that you continuously consult with a tax professional prior to and throughout the investing of your assets. Please note that decisions about cost basis accounting methods will need to be made before trades settle, as the cost basis method cannot be changed after settlement.

ASSET MANAGEMENT

NoorVest offers discretionary and non-discretionary asset management services to advisory Clients. NoorVest will offer Clients ongoing asset management services through determining individual investment goals, time horizons, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors.

Discretionary

When the Client provides NoorVest discretionary authority the Client will sign a limited trading authorization or equivalent. NoorVest will have the authority to execute transactions in the account without seeking Client approval on each transaction.

Non-Discretionary

When the Client elects to use NoorVest on a non-discretionary basis, NoorVest will determine the securities to be bought or sold and the amount of the securities to be bought or sold. However, NoorVest will obtain prior Client approval on each and every transaction before executing any transaction.

When deemed appropriate for the Client, NoorVest may hire Sub-Advisors to manage all or a portion of the assets in the Client account. NoorVest has full discretion to hire and fire Sub-Advisors as they deem suitable. Sub-Advisors will maintain the models or investment strategies agreed upon between Sub-Advisor and NoorVest. Sub-Advisors execute trades on behalf of NoorVest in Client accounts. NoorVest will be responsible for the overall direct relationship with the Client. NoorVest retains the authority to terminate the Sub-Advisor relationship at NoorVest's discretion.

NoorVest may utilize the Orion technology platform. Orion is a comprehensive wealth management technology platform used by registered investment advisors (RIAs) to manage client portfolios, streamline operations, and maintain compliance. It provides tools for:

- **Portfolio Accounting & Reporting** – Aggregates and reconciles account data from custodians, enabling accurate, third party, performance reporting and billing.
- **Client Portals** – Offers secure, online access for clients to view account holdings, performance, and documents.
- **Financial Planning** – Provides interactive planning tools to model cash flows, retirement scenarios, estate strategies, and other long-term goals, integrating real-time account data for accuracy.
- **Trading & Rebalancing** – Facilitates model-based trading, tax-efficient rebalancing, and trade execution in client accounts.

HELD AWAY ASSETS

We provide an additional service for accounts not directly held in our custody, but where we do have discretion, and may leverage an Order Management System to implement tax-efficient asset location and opportunistic rebalancing strategies on behalf of the client. These are primarily 401(k) accounts, HSA's, and other assets we do not custody. We regularly review the available investment options in these accounts, monitor them, and rebalance and implement our strategies in the same way we do other accounts, though using different tools as necessary.

FINANCIAL PLANNING AND CONSULTING

Financial planning services include a comprehensive evaluation of an investor's current and future financial state and will be provided by using currently known variables to predict future cash flows, asset values and withdrawal plans. NoorVest will use current net worth, tax liabilities, asset allocation, and future retirement and estate plans in developing financial plans.

Typical topics reviewed in a financial plan may include but are not limited to:

- **Financial goals:** Based on an individual's or a family's clearly defined financial goals, including funding a college education for the children, buying a larger home, starting a business, retiring on time or leaving a legacy. Financial goals should be quantified and set to milestones for tracking.
- **Personal net worth statement:** A snapshot of assets and liabilities serves as a benchmark for measuring progress towards financial goals.
- **Cash flow analysis:** An income and spending plan determines how much can be set aside for debt repayment, savings and investing each month.
- **Retirement strategy:** A strategy for achieving retirement independent of other financial priorities. Including a strategy for accumulating the required retirement capital and its planned lifetime distribution.
- **Comprehensive risk management plan:** Identify all risk exposures and provide the necessary coverage to protect the family and its assets against financial loss. The risk management plan includes a full review of life and disability insurance, personal liability coverage, property and casualty coverage, and catastrophic coverage.
- **Long-term investment plan:** Include a customized asset allocation strategy based on specific investment objectives and a risk profile. This investment plan sets guidelines for selecting, buying and selling investments and establishing benchmarks for performance review.
- **Tax reduction strategy:** Identify ways to minimize taxes on personal income to the extent permissible by the tax code. The strategy should include identification of tax-favored investment vehicles that can reduce taxation of investment income.
- **Estate preservation:** Help update accounts, review beneficiaries for retirement accounts and life insurance, provide a second look at your current estate planning documents, and prompt you to update your plan when the legal environment changes or you have major life events such as a marriage, death, or births.

If a conflict of interest exists between the interests of NoorVest and the interests of the Client, the Client is under no obligation to act upon NoorVest's recommendation. If the Client elects to act on any of the recommendations, the Client is under no obligation to effect the transaction through NoorVest. Financial plans will be completed and delivered

inside of sixty (60) days contingent upon timely delivery of all required documentation.

ONGOING FINANCIAL PLANNING

Ongoing financial planning is also offered by the firm. Ongoing consultations are different than the planning offered above in that the clients are looking for ongoing financial planning support and services. Ongoing services include the following: quarterly meetings, quarterly financial plan updates, and an annual updated financial plan. The following are reports that the client may receive quarterly depending on each client's needs: retirement planning, cash flow, debt management, estate planning, insurance planning. Large purchase planning, and stock option planning.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each Client are documented in our Client files. Investment strategies are created that reflect the stated goals and objectives. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without written Client consent.

Wrap Fee Programs

NoorVest does not sponsor any wrap fee programs.

Client Assets under Management

NoorVest has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
\$4,461,390	\$54,152	12/31/2025

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

ASSET MANAGEMENT

NoorVest offers direct asset management services to advisory Clients. Our flat-rate fees are as follows:

Total Assets	Annual Fee	Monthly Fee	Membership Package
\$100K - \$500K	\$2,388	\$199	Silver
\$500K - \$1M	\$5,988	\$499	Gold
\$1M-\$2M	\$11,988	\$999	Platinum
\$2M-\$5M	\$23,988	\$1,999	Diamond
\$5M-\$10M	\$37,500	\$3,125	Private
\$10M-\$25M	\$60,000	\$5,000	Private Plus
\$25M-\$50M	\$120,000	\$10,000	Private Signature

Fees are negotiable and will be charged quarterly in arrears. We have a right to accept members with AUM lower than \$100k or higher than \$50M with negotiated fees. Clients will not be charged a total management fee over the 3% industry average.

When utilizing the Orion platform clients will pay an annual technology fee of up to \$65.00 annually per account. We have the right to waive this fee at our own discretion.

Lower fees for comparable services may be available from other sources. Fees will be deducted directly from the client's investment accounts held at the custodian. Clients may terminate their account within five (5) business days of signing the Investment Advisory Agreement with no obligation and without penalty. After the initial five (5) business days, the agreement may be terminated by NoorVest with thirty (30) days written notice to Client and by the Client at any time with written notice to NoorVest. For accounts opened or closed mid-billing period, fees will be prorated based on the number days services are provided during the given period, which will be equal to the daily rate* number of days in the quarter up to and including the effective date of termination. (*The daily rate is calculated by dividing the annual asset-based fee by 365.). All unpaid earned fees will be due to NoorVest. Client shall be given thirty (30) days prior written notice of any increase in fees. Any increase in fees will be acknowledged in writing by both parties before any increase in said fees occurs.

SUB-ADVISORS SERVICES

NoorVest may also utilize the services of sub-advisors to manage Clients' investment portfolios. The timing, frequency, and method of paying fees for sub-advisors will depend on the specific sub-advisor selected and will be disclosed to the client prior to entering into a relationship with the third-party advisor. NoorVest utilizes Orion Portfolio Solutions and they charge a 0.15% fee. NoorVest will cover sub advisor fee. Clients will not pay for the sub advisor services separately. NoorVest retains responsibility for Halal compliance. NoorVest utilizes Corbett Road and they charge a 0.25% fee. NoorVest will cover sub advisor fee. Clients will not pay for the sub advisor services separately

PARTICIPANT ACCOUNT MANAGEMENT (DISCRETIONARY) - Pontera Solutions Inc.

We use a third party platform to facilitate management of held away assets such as defined contribution plan participant accounts, with discretion. The platform allows us to avoid being considered to have custody of Client funds since we do not have direct access to Client log-in credentials to affect trades. We are not affiliated with the platform in any way and receive no compensation from them for using their platform. A link will be provided to the Client allowing them to connect an account(s) to the platform. Once Client account(s) is connected to the platform, Adviser will review the current account allocations. When deemed necessary, Adviser will rebalance the account considering client investment goals and risk tolerance, and any change in allocations will consider current economic and market trends. The goal is to improve account performance over time, minimize loss during difficult markets, and manage internal fees that harm account performance. Client account(s) will be reviewed at least quarterly and allocation changes will be made as deemed necessary.

Pontera Solutions Inc. charges NoorVest 0.30% quarterly in advance based on the last quarter. This will be billed directly to NoorVest. Billing details of Pontera are disclosed below:

Annualized Basis Point Fee: 0.30% Pro rata adjustments to the prior quarter's invoice are only applicable when accounts are added or removed, not when there are inflows or outflows for existing accounts. Adviser will be billed on a quarterly basis for the upcoming quarter, reflecting:

Expected fees for the upcoming quarter, calculated by applying the quarterly rates (Annual Fee divided by 4) to the Customer's assets on the Pontera OMS platform on the last day of the prior quarter; and Pro rata credits to the prior quarter's invoice for any accounts removed, and pro rata charges to the prior quarter's invoice for any accounts added. The fee in the first quarter of service is prorated from the inception date of the account(s) to the end of the first quarter. In the event that Adviser cancels a subscription, Adviser will be billed the prorated quarterly payment for the quarter in which such cancellation occurs, payment shall be automatically charged via ACH transfer or credit/debit card (note, there is an additional 2.9% charge applied to credit card payments).

FINANCIAL PLANNING AND CONSULTING

NoorVest charges a fixed fee based on complexity and unique Client needs for financial planning. Financial planning fees may be negotiable. Prior to the planning process the Client will be provided an estimated plan fee. Services are completed and delivered inside of sixty (60) days contingent upon timely delivery of all required documentation. Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty. If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client, or any unpaid earned fees will be due to NoorVest. NoorVest reserves the right to waive the fee should the Client implement the plan through NoorVest.

FIXED FEES

Financial Planning Services are offered based on a flat fee between \$2,500 and \$7,500. This fee is determined by the complexity of the engagement and time involved in developing the plan. Lower fees for comparable services may be available from other sources.

ONGOING FINANCIAL PLANNING

NoorVest charges a fixed quarterly fee for ongoing financial planning. Ongoing Financial Planning is offered at a flat fee of \$2,400/yearly, charged quarterly in arrears. NoorVest retains the right to waive this fee at our own discretion.

NoorVest may choose to waive the account minimum to open accounts for clients' children or other family members.

Ongoing Financial Planning Fees are paid via credit card, through a third party system called Clover Connect. A 2.95% payment processing fee by the vendor might apply.

Client may cancel within five (5) business days of signing Agreement with no obligation and without penalty. If the Client cancels after five (5) business days, any unearned fees will be refunded to the Client.

Client Payment of Fees

Fees for asset management services are deducted from a designated Client account. Fees are paid quarterly in arrears. The Client must consent in advance to direct debiting of their investment account.

Fees for financial plans will be billed. Fees may be paid via check or electronic payment.

Fees for ongoing financial planning charged quarterly in arrears. Fees for financial planning may be paid via check or electronic payment.

- Electronic Payment via ACH, Debit Card, or Credit Card. Fees will be paid via a third-party payment processor in which the client will securely input payment information and pay the advisory fee through a secure portal. NoorVest will not have continuous access to the Client's banking information.

NoorVest collects its fees in arrears. It does not collect fees in advance.

Additional Client Fees Charged

Custodians may charge transaction fees and other related costs on the purchases or sales of mutual funds, equities, bonds, options and exchange-traded funds. Mutual funds, money market funds and exchange-traded funds also charge internal management fees, which are disclosed in the fund's prospectus. NoorVest does not receive any compensation from these fees. All of these fees are in addition to the management fee you pay to NoorVest. For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

NoorVest collects its fees in arrears. It does not collect fees in advance.

External Compensation for the Sale of Securities to Clients

Neither NoorVest 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

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

NoorVest does not use a performance-based fee structure because of the conflict of interest. Performance-based compensation may create an incentive for NoorVest to recommend an investment that may carry a higher degree of risk to the Client.

Item 7: Types of Clients

Description

NoorVest generally provides investment advice to individuals, high net worth individuals, trusts, estates, or charitable organizations, corporations or business entities. Client relationships vary in scope and length of service.

Account Minimums

There is an account minimum of \$100K, which may be waived by NoorVest in its discretion and may choose to waive the account minimum for clients' children or other family members.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

Security analysis methods may include fundamental analysis and technical analysis.

Investing in securities involves risk of loss that Clients should be prepared to bear. Past performance is not a guarantee of future returns.

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.

Investment Strategy

The investment strategy for a specific Client is based upon the objectives stated by the Client during consultations. The Client may change these objectives at any time by providing written notice to NoorVest. Each Client executes a Client profile form or similar form that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, and trading.

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks and should discuss these risks with NoorVest:

- *Market Risk:* The prices of securities in which clients invest may decline in response to certain events taking place around the world, including those directly involving the companies whose securities are owned by a fund; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; and currency, interest rate and commodity price fluctuations. Investors should have a long-term perspective and be able to tolerate potentially sharp declines in market value.
- *Interest-rate Risk:* Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Inflation Risk:* When any type of inflation is present, a dollar today will buy more than a dollar next year, because purchasing power is eroding at the rate of inflation.
- *Currency Risk:* Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- *Reinvestment Risk:* This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- *Liquidity Risk:* Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.

- *Management Risk:* The advisor's investment approach may fail to produce the intended results. If the advisor's assumptions regarding the performance of a specific asset class or fund are not realized in the expected time frame, the overall performance of the client's portfolio may suffer.
- *Equity Risk:* Equity securities tend to be more volatile than other investment choices. The value of an individual mutual fund or ETF can be more volatile than the market as a whole. This volatility affects the value of the client's overall portfolio. Small- and mid-cap companies are subject to additional risks. Smaller companies may experience greater volatility, higher failure rates, more limited markets, product lines, financial resources, and less management experience than larger companies. Smaller companies may also have a lower trading volume, which may disproportionately affect their market price, tending to make them fall more in response to selling pressure than is the case with larger companies.
- *Fixed Income Risk:* The issuer of a fixed income security may not be able to make interest and principal payments when due. Generally, the lower the credit rating of a security, the greater the risk that the issuer will default on its obligation. If a rating agency gives a debt security a lower rating, the value of the debt security will decline because investors will demand a higher rate of return. As nominal interest rates rise, the value of fixed income securities held by a fund is likely to decrease. A nominal interest rate is the sum of a real interest rate and an expected inflation rate.
- *Investment Companies Risk:* When a client invests in open end mutual funds or ETFs, the client indirectly bears their proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value or (ii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. Adviser has no control over the risks taken by the underlying funds in which client invests.
- *Foreign Securities Risk:* Funds in which clients invest may invest in foreign securities. Foreign securities are subject to additional risks not typically associated with investments in domestic securities. These risks may include, among others, currency risk, country risks (political, diplomatic, regional conflicts, terrorism, war, social and economic instability, currency devaluations and policies that have the effect of limiting or restricting foreign investment or the movement of assets), different trading practices, less government supervision, less publicly available information, limited trading markets and greater volatility. To the extent that underlying funds invest in issuers located in emerging markets, the risk may be heightened by political changes, changes in taxation, or currency controls that could adversely affect the values of these investments. Emerging markets have been more volatile than the markets of developed countries with more mature economies.
- *Long-term purchases:* Long-term investments are those vehicles purchased with the

intention of being held for more than one year. Typically, the expectation of the investment is to increase in value so that it can eventually be sold for a profit. In addition, there may be an expectation for the investment to provide income. One of the biggest risks associated with long-term investments is volatility, the fluctuations in the financial markets that can cause investments to lose value.

- *Short-term purchases:* Short-term investments are typically held for one year or less. Generally, there is not a high expectation for a return or an increase in value. Typically, short-term investments are purchased for the relatively greater degree of principal protection they are designed to provide. Short-term investment vehicles may be subject to purchasing power risk — the risk that your investment’s return will not keep up with inflation.
- *Trading risk:* Investing involves risk, including possible loss of principal. There is no assurance that the investment objective of any fund or investment will be achieved.
- *Cash Position*

At NoorVest, we treat cash as a strategic asset class within our Tactical SMA portfolios. Unless otherwise directed, all cash allocations—including those in money market funds or equivalents—will be included as part of assets under management (AUM) for the purposes of calculating advisory fees. SMA Tactical Portfolios, powered by proprietary macroeconomic models (such as MacroCast® and MicroCast®), may at times hold elevated cash positions for short or intermediate periods. These allocations are intended for defensive positioning during perceived market instability or elevated risk environments. During such periods, portfolios remain actively managed and monitored, and may reallocate back into equities or other halal-compliant investments as conditions warrant. While cash allocations may help mitigate downside volatility, they also forego potential market gains, and there is no guarantee that anticipated market conditions will materialize as expected. Clients should be aware that during periods of elevated cash, the advisory fee may exceed any yield earned on money market instruments (subject to Halal purification, if applicable), particularly in low-interest environments.

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The risks associated with utilizing Sub-Advisors include:

- Manager Risk
 - Sub-Advisor fails to execute the stated investment strategy
- Business Risk
 - Sub-Advisor has financial or regulatory problems
- The specific risks associated with the portfolios of the Sub-Advisor’s which is disclosed in the Sub-Advisor’s Form ADV Part 2.

Risks associated with utilizing Third Party Model Managers:

- A risk of investing with a third-party manager who has been successful in the past is that he/she may not be able to replicate that success in the future. In addition, we do not control the underlying investments in a third-party manager’s portfolio (other than enforcing our Halal screens). There is a risk that a manager may deviate from the stated investment mandate or strategy of the portfolio, making it a less suitable for our clients. Moreover, as

we do not control the manager's daily business and compliance operations, we may be unaware of the lack of internal controls necessary to prevent business, regulatory, or reputational deficiencies. To mitigate these risks, NoorVest conducts ongoing due diligence on the managers it hires.

Risks associated with Halal Compliant Investing:

- We will invest in securities only if they meet both our investment and Halal requirements, and as such, your return may be lower than if we made decisions based solely on investment considerations. Moreover, our screens typically exclude the stocks of most financial and utility companies. When these sectors are outperforming, our portfolios may underperform their benchmarks. If we believe a company has violated our Halal investment philosophy, then we will request that the manager sell the security. This policy could result in the manager selling a security at an inopportune time from a purely financial point of view. Moreover, it can create higher turnover and lead to short-term tax consequences.

Item 9: Disciplinary Information

Criminal or Civil Actions

NoorVest and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

NoorVest and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

NoorVest and its management have not been involved in any self-regulatory organizational enforcement proceedings that are material to a Client's or prospective Client's evaluation of NoorVest or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

NoorVest is not registered as a broker-dealer and no affiliated representatives of NoorVest are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither NoorVest nor its affiliated representatives are registered or have an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Neither NoorVest nor its representatives have any arrangement with any related persons, such as, broker-dealer, municipal securities dealer, or government securities dealer or broker, investment company or other pooled investment vehicle including a mutual fund, closed-end investment company, unit investment trust, private investment company or "hedge fund," and offshore fund), other investment adviser or financial planner, futures commission merchant, commodity pool operator, or commodity trading advisor, banking or thrift institution, accountant or accounting firm, lawyer or law firm, insurance company or agency, pension consultant, real estate broker or dealer, and/or sponsor or syndicator of limited partnerships.

All material conflicts of interest under California Code of Regulations Section 260.238(k) are disclosed regarding the investment adviser, its representatives or any of its employees, which could be reasonable expected to impair the rendering of unbiased and objective advice.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

NoorVest may also utilize the services of a Sub-Advisor to manage Clients' investment portfolios. Sub-Advisors will maintain the models or investment strategies agreed upon between Sub-Advisor and NoorVest. Sub-Advisors execute all trades on behalf of NoorVest in Client accounts. NoorVest will be responsible for the overall direct relationship with the Client. NoorVest retains the authority to terminate the Sub-Advisor relationship at NoorVest's discretion.

In addition to the authority granted to NoorVest, Client will grant NoorVest full discretionary authority and authorizes NoorVest to select and appoint one or more independent investment advisors ("Advisors") to provide investment advisory services to Client without prior consultation with or the prior consent of Client. Such Advisors shall have all of the same authority relating to the management of Client's investment accounts as is granted to NoorVest in the Agreement. In addition, at NoorVest's discretion, NoorVest may grant such Advisors full authority to further delegate such discretionary investment authority to additional Advisors. NoorVest ensures that before selecting other advisors for Client that the other advisors are properly licensed or registered as an investment advisor.

This practice represents a conflict of interest as NoorVest may select Sub-Advisors who charge a lower fee for their services than other Sub-Advisors. This conflict is mitigated by disclosures, procedures, and by the fact that NoorVest has a fiduciary duty to place the best interest of the Client first and will adhere to their code of ethics.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Code of Ethics Description

The affiliated persons (affiliated persons include employees and/or independent contractors) of NoorVest have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of NoorVest affiliated persons and addresses conflicts that may arise. The Code defines acceptable behavior for affiliated persons of NoorVest. The Code reflects NoorVest and its supervised persons' responsibility to act in the best interest of their Client.

One area which the Code addresses is when affiliated persons buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our Clients. We do not allow any affiliated persons to use non-public material information for their personal profit or to use internal research for their personal benefit in conflict with the benefit to our Clients.

NoorVest's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other affiliated person, officer or director of NoorVest may recommend any transaction in a security or its derivative to advisory Clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information

regarding the security.

NoorVest's Code is based on the guiding principle that the interests of the Client are our top priority. NoorVest's officers, directors, advisors, and other affiliated persons have a fiduciary duty to our Clients and must diligently perform that duty to maintain the complete trust and confidence of our Clients. When a conflict arises, it is our obligation to put the Client's interests over the interests of either affiliated persons or the company. The Code applies to "access" persons. "Access" persons are affiliated persons who have access to non-public information regarding any Clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to Clients, or who have access to such recommendations that are non-public.

NoorVest will provide a copy of the Code of Ethics to any Client or prospective Client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

NoorVest and its affiliated persons do not recommend to Clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

NoorVest and its affiliated persons may buy or sell securities that are also held by Clients. In order to mitigate conflicts of interest such as trading ahead of Client transactions, affiliated persons are required to disclose all reportable securities transactions as well as provide NoorVest with copies of their brokerage statements.

The Chief Compliance Officer of NoorVest is Tarif Homsy. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

NoorVest does not have a material financial interest in any securities being recommended. However, affiliated persons may buy or sell securities at the same time they buy or sell securities for Clients. In order to mitigate conflicts of interest such as front running, affiliated persons are required to disclose all reportable securities transactions as well as provide NoorVest with copies of their brokerage statements.

The Chief Compliance Officer of NoorVest is Tarif Homsy. He reviews all trades of the affiliated persons each quarter. The personal trading reviews ensure that the personal trading of affiliated persons does not affect the markets and that Clients of the firm receive preferential treatment over associated persons' transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

NoorVest will recommend the use of a particular broker-dealer based on their duty to seek best execution for the client, meaning they have an obligation to obtain the most favorable terms for a client under the circumstances. The determination of what may constitute best

execution and price in the execution of a securities transaction by a broker involves a number of considerations and is subjective. Factors affecting brokerage selection include the overall direct net economic result to the portfolios, the efficiency with which the transaction is affected, the ability to effect the transaction where a large block is involved, the operational facilities of the broker-dealer, the value of an ongoing relationship with such broker and the financial strength and stability of the broker.

NoorVest may receive research or other non-cash benefits from broker-dealers in connection with client transactions. Any resulting conflicts of interest are disclosed, and NoorVest remains subject to its fiduciary duty to act in the best interests of its clients and to seek best execution.

NoorVest will select appropriate brokers based on a number of factors including but not limited to their relatively low transaction fees and reporting ability. NoorVest relies on its broker to provide its execution services at the best prices available. Lower fees for comparable services may be available from other sources. Clients pay for any and all custodial fees in addition to the advisory fee charged by NoorVest. NoorVest does not receive any portion of the trading fees.

NoorVest will recommend the use of Charles Schwab or Apex Clearing Corporation.

- *Research and Other Soft Dollar Benefits*
The Securities and Exchange Commission defines soft dollar practices as arrangement under which products or services other than execution services are obtained by NoorVest from or through a broker-dealer in exchange for directing Client transactions to the broker-dealer. Although NoorVest has no formal soft dollar arrangements, NoorVest may receive products, research and/or other services from custodians or broker-dealers connected to client transactions or “soft dollar benefits”. As permitted by Section 28(e) of the Securities Exchange Act of 1934, NoorVest receives economic benefits as a result of commissions generated from securities transactions by the custodian or broker-dealer from the accounts of NoorVest. NoorVest cannot ensure that a particular client will benefit from soft dollars or the client’s transactions paid for the soft dollar benefits. NoorVest does not seek to proportionately allocate benefits to client accounts to any soft dollar benefits generated by the accounts. When NoorVest uses client brokerage commissions (or markups or markdowns) to obtain research or other products or services, we receive a benefit because we do not have to produce or pay for the research, products or services.

A conflict of interest exists when NoorVest receives soft dollars which could result in higher commissions charged to Clients. This conflict is mitigated by the fact that NoorVest has a fiduciary responsibility to act in the best interest of its Clients and the services received are beneficial to all Clients.

- *Brokerage for Client Referrals*
NoorVest does not receive client referrals from any custodian or third party in exchange for using that broker-dealer or third party.
- *Directed Brokerage*
Clients who direct brokerage outside our recommendation may be unable to achieve the most favorable execution of client transactions as client directed brokerage may

cost clients more money. For example, in a directed brokerage account, you may pay higher brokerage commissions because we may not be able to aggregate orders to reduce transaction costs, or you may receive less favorable prices.

Aggregating Securities Transactions for Client Accounts

NoorVest is authorized in its discretion to aggregate purchases and sales and other transactions made for the account with purchases and sales and transactions in the same securities for other Clients of NoorVest. All Clients participating in the aggregated order shall receive an average share price with all other transaction costs shared on a pro-rated basis. If aggregation is not allowed or infeasible and individual transactions occur (e.g., withdrawal or liquidation requests, odd-lot trades, etc.) an account may potentially be assessed higher costs or less favorable prices than those where aggregation has occurred.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed quarterly by the Chief Compliance Officer of NoorVest, Tarif Homsy. Account reviews are performed more frequently when market conditions dictate. Reviews of Client accounts include, but are not limited to, a review of Client documented risk tolerance, adherence to account objectives, investment time horizon, and suitability criteria, reviewing target allocations of each asset class to identify if there is an opportunity for rebalancing, and reviewing accounts for tax loss harvesting opportunities.

Financial plans generated are updated as requested by the Client and pursuant to a new or amended agreement, NoorVest suggests updating at least annually.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of Clients' accounts are changes in the tax laws, new investment information, and changes in a Client's own situation.

Content of Client Provided Reports and Frequency

Clients receive written account statements no less than quarterly for managed accounts. Account statements are issued by NoorVest's custodian. Client receives confirmations of each transaction in account from custodian and an additional statement during any month in which a transaction occurs. Performance reports will be provided by NoorVest at least semi-annually to Clients with assets under management.

Item 14: Client Referrals and Other Compensation

Economic Benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

NoorVest receives additional economic benefits from external sources as described above in Item 12.

Advisory Firm Payments for Client Referrals

NoorVest does not compensate for Client referrals.

Item 15: Custody

Account Statements

All assets are held at qualified third-party custodians, which means the custodians provide account statements directly to Clients at their address of record at least quarterly. Clients are urged to carefully compare the account statements received directly from their custodians to any documentation or reports prepared by NoorVest. Clients will receive monthly statements from custodian, Charles Schwab.

NoorVest is deemed to have limited custody solely because advisory fees are directly deducted from Client's accounts by the custodian on behalf of NoorVest.

If NoorVest is authorized or permitted to deduct fees directly from the account by the custodian:

- NoorVest will provide the Client with an invoice concurrent to instructing the custodian to deduct the fee stating the amount of the fee, the formula used to calculate the fee, the amount of assets under management the fee is based on and the time period covered by the fee;
- NoorVest will obtain written authorization signed by the Client allowing the fees to be deducted; and
- The Client will receive quarterly statements directly from the custodian which disclose the fees deducted.

Item 16: Investment Discretion

NoorVest provides discretionary and non-discretionary investment advisory services to clients. If applicable, Client will authorize NoorVest discretionary authority, via the advisory agreement, to determine, without obtaining specific Client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. If applicable, Client will authorize NoorVest discretionary authority to execute selected investment program transactions as stated within the Investment Advisory Agreement. If however, consent for discretion is not given, NoorVest will obtain prior Client approval before executing each transaction.

NoorVest allows Client's to place certain restrictions, as outlined in the Client's Investment Policy Statement or similar document. Such restrictions could include only allowing purchases of socially conscious investments. These restrictions must be provided to NoorVest in writing.

The Client approves the custodian to be used and the commission rates paid to the custodian. NoorVest does not receive any portion of the transaction fees or commissions paid by the Client to the custodian.

Item 17: Voting Client Securities

Proxy Votes

NoorVest does not vote proxies on securities. Clients are expected to vote their own proxies. The Client will receive their proxies directly from the custodian of their account or from a transfer agent.

When assistance on voting proxies is requested, NoorVest will provide recommendations to the Client. If a conflict of interest exists, it will be disclosed to the Client. If the Client

requires assistance or has questions, they can reach out to the investment advisor representatives of the firm at the contact information on the cover page of this document.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided to Clients because NoorVest does not serve as a custodian for Client funds or securities and NoorVest does not require prepayment of fees of more than \$500 per Client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

NoorVest has no condition that is reasonably likely to impair our ability to meet contractual commitments to our Clients.

Bankruptcy Petitions during the Past Ten Years

NoorVest has not had any bankruptcy petitions in the last ten years.

Item 19: Requirements for State Registered Advisors

Principal Executive Officers and Management Persons

The education and business background for all management and supervised persons can be found in the Part 2B of this Brochure.

Outside Business Activities

The outside business activities for all management and supervised persons can be found in the Part 2B of this Brochure.

Performance Based Fee Description

Neither NoorVest nor its management receive performance based fees. Please see Item 6 of the ADV 2A for more information.

Disclosure of Material Facts Related to Arbitration or Disciplinary Actions Involving Management Persons

Neither NoorVest nor its management have been involved in any of the following:

1. An award or otherwise been 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;
 - e. Dishonest, unfair or unethical practices.
2. An award or otherwise been 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;

e. Dishonest, unfair or unethical practices.

Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities

There are no material relationships with issuers of securities to disclose.

Item 1 Cover Page

SUPERVISED PERSON BROCHURE
FORM ADV PART 2B

Tarif Homsy

NoorVest LLC

Office Address:

1601 Village Market Blvd SE #204
Leesburg, VA 20175

Mailing Address:

8300 Greensboro Dr Ste L1 #802
McLean, VA 22102

Tel: 202-500-3130

Email: tarif@NoorVest.com

Website: NoorVest.com

April 29, 2026

This brochure supplement provides information about Tarif Homsy and supplements the NoorVest LLC brochure. You should have received a copy of that brochure. Please contact Tarif Homsy if you did not receive the brochure or if you have any questions about the contents of this supplement.

ADDITIONAL INFORMATION ABOUT TARIF HOMSI (CRD # 63 56 029) IS AVAILABLE ON THE SEC'S WEBSITE AT WWW.ADVISERINFO.SEC.GOV.

Brochure Supplement (Part 2B of Form ADV)

Supervised Person Brochure

Principal Executive Officer – Tarif Homs

- Year of birth: 1991
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Item 2 - Educational Background and Business Experience

Educational Background:

- University of Rochester; Bachelor of Science in Economics; 2015

Business Experience:

- NoorVest LLC ; Managing Member/Investment Advisor Representative; 02/2023-Present
 - Licensed Insurance Agent; 10/2022-01/2025
 - J.P. Morgan Securities LLC; Investment Advisor Representative; 03/2021-02/2023
 - J.P. Morgan Securities LLC; Registered Representative; 01/2021-02/2023
 - UBS Financial Services Inc.; Investment Advisor Representative/Registered Representative; 04/2019-01/2021
 - Spire Wealth Management, LLC; Investment Advisor Representative; 04/2017-02/2019
 - Spire Securities, LLC; Registered Representative; 03/2017-02/2019
 - Spire Investment Partners dba Mink Wealth Management; Senior Associate; 10/2016-02/2019
 - UBS Financial Services Inc.; Client Services Associate; 08/2015-10/2016
 - Unemployed; 05/2015-08/2015
 - Full time student; 09/2013-05/2015
 - UBS Financial Services Inc.; Intern; 06/2014-08/2014
 - Unemployed; 02/2013-08/2013
-

Item 3 - Disciplinary Information

- A. Mr. Homs has never been involved in a criminal or civil action in a domestic, foreign or military court of competent jurisdiction for which he:
- a. Was convicted of, or pled guilty or nolo contendere (“no contest”) to (a) any felony; (b) misdemeanor that involved investments or an investment-related business, fraud, false statement or omissions, wrongful taking of property, bribery, perjury, counterfeiting, or extortion; or (c) a conspiracy to commit any of these offenses;
 - b. Is the named subject of a pending criminal proceeding that involves an investment-related business, fraud, false statements or omissions, wrongful taking of property, bribery, perjury, forgery, counterfeiting, extortion, or a conspiracy to commit any of these offenses;

- c. Was found to have been involved in a violation of an investment-related statute or regulation; or
 - d. Was the subject of any order, judgement or decree permanently or temporarily enjoining, or otherwise limiting, him from engaging in any investment related activity, or from violating any investment-related statute, rule, or order.
- B. Mr. Homsni never had an administrative proceeding before the SEC, any other federal regulatory agency, any state regulatory agency, or any foreign financial regulatory authority in which he:
 - a. Was found to have caused an investment-related business to lose its authorization to do business; or the subject of an order by the agency or authority;
 - b. Was found to have been involved in a violation of an investment-related statute or regulation or was the subject of an order by the agency or authority
 - a. (a)denying, suspending or revoking the authorization of the supervised person to act in an investment-related business; (b) barring or suspending his association with an investment-related business; (c) otherwise significantly limiting his investment-related activities; or (d) imposing a civil money penalty of more than \$2,500 on him.
- C. Mr. Homsni has never been the subject of a self-regulatory organization (SRO) proceeding in which he:
 - a. Was found to have caused an investment-related business to lose its authorization to do business; or
 - b. Was found to have been involved in a violation of the SRO's rules and was: (a) barred or suspended from membership or from association with other members, or was expelled from membership; (b) otherwise significantly limited from investment-related activities; or (c) fined more than \$2,500.
- D. Mr. Homsni has not been involved in any other hearing or formal adjudication in which a professional attainment, designation, or license of the supervised person was revoked or suspended because of a violation of rules relating to professional conduct.

Item 4 - Other Business Activities

Tarif Homsni is not engaged in any investment-related business or occupation (other than this advisory firm).

Item 5 - Additional Compensation

Other than salary, annual bonuses, or regular bonuses, Tarif Homsni does not receive any economic benefit from any person, company, or organization, in exchange for providing clients advisory services through NoorVest LLC.

Item 6 - Supervision

Since Mr. Homsni is the sole owner and investment adviser representative of NoorVest LLC and is solely responsible for all supervision and formulation and monitoring of investment advice offered to Clients. He will adhere to the policies and procedures as described in the firm's Compliance Manual. He can be reached at tarif@NoorVest.com or 585-694-2947.

Item 7 - Requirements for State-Registered Advisors

- A. Mr. Homsi has not been involved in any of the following:
1. An award or otherwise been found liable in an arbitration claim alleging damages in excess of \$2,500 involving any of the following:
 - i. An investment or an investment-related business or activity;
 - ii. Fraud, false statement(s) or omissions;
 - iii. Theft, embezzlement or other wrongful taking of property;
 - iv. Bribery, forgery, counterfeiting, or extortion;
 - v. Dishonest, unfair or unethical practices.
 2. An award or otherwise been found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:
 - i. An investment or an investment-related business or activity;
 - ii. Fraud, false statement(s) or omissions;
 - iii. Theft, embezzlement or other wrongful taking of property;
 - iv. Bribery, forgery, counterfeiting, or extortion;
 - v. Dishonest, unfair or unethical practices.
- B. Mr. Homsi has never been the subject of a bankruptcy petition.