



📍 330 Bay St, Suite 1400, Toronto, Ontario, Canada, M5H 2S8

☎ 1-833-LEFTURN (533-8876)    ✉ info@manage.forex

## CHALLENGE PASSING SERVICE & MANAGEMENT AGREEMENT

This Agreement is made between LEFTURN Inc, (“LEFTURN”) and (hereinafter referred to as “Customer”) this date as displayed at the bottom of this agreement.

WHEREAS, the Customer desires and is permitted to engage in speculative trading in over-the-counter foreign exchange (currencies) on a cash, spot, or forward basis (“Foreign Exchange”).

WHEREAS, the Customer represents that he has speculative capital for the principal purpose of trading in Forex Transactions and has been informed and is fully cognizant of the possible high risks associated with such investments. As used in this Agreement, “Forex Transaction” shall mean any transaction involving the purchase and sale of foreign currencies for spot or forward delivery or a currency option in the inter-bank market.

WHEREAS, the Customer desires to have LEFTURN retain sub-advisors to direct transactions on behalf of the Customer involving the purchase and sale of foreign currencies for spot or forward delivery and currency options subject to the terms and conditions set forth herein.

WHEREAS, the Customer has asked LEFTURN through the sub-advisors to make investment decisions for the Customer in the terms and conditions set forth herein. NOW THEREFORE, in consideration of the above recitals, and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree as follows:

1. Customer’s Account. Customer will open a Foreign Exchange trading account (“the Account”) with LEFTURN with an initial deposit of at least five thousand U.S. dollars (\$1000.00). Such account may be subject to one or more prime brokerage or give-up agreements. The initial deposit, all subsequent deposits to and withdrawals from the Account, and all transactions effected in the Account shall be subject to this Foreign Exchange Management Agreement. Customer may add to the case balance of the Account at any time. Customer agrees to give LEFTURN at least twenty-four hours prior written notice before de-allocating any funds from the Account and seventy-two hours prior written notice before withdrawing funds from the Account. All provisions of the Customer Agreement between LEFTURN and Customer shall remain in full force and effect and shall control.



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2. Authorization of Manager and Sub-Advisors. Customer authorizes LEFTURN to enter orders on behalf of the Account for Forex Transactions. Further, Customer authorizes LEFTURN, in LEFTURN's sole discretion, to retain (and dismiss) one or more sub-advisors (individually, a "Sub-Advisor" and collectively the Sub-Advisors") to place orders for Forex Transactions with LEFTURN in the name of and for the sole account and risk of the Customer. Customer agrees to execute a Limited Trading Authorization and Power of Attorney with LEFTURN authorizing LEFTURN or the Sub-Advisors the authority to transact Foreign Transactions in Customer's Account. LEFTURN shall have discretionary authority to make all trading decisions for the Account, without prior consultation with Customer and without prior notice to or approval from Customer with respect to such trading decision. Customer will not enter any orders in the Account and will not authorize or permit any other person to do so unless such person is appointed by LEFTURN to be a Sub-Advisor. All Forex Transactions that are entered by the Sub-Advisor may be entered in the Sub-Advisor's sole discretion, without prior notice to, or consent of, the Customer .

3. Prop Firm Rules. LEFTURN shall ensure all trading rules are followed at all times. This includes no copy trading, use of third-party EAs, protecting Customer from potential IP address violations and following all other rules pertaining to the account.

4. Relationship of the Parties. LEFTURN is an independent contractor and this Agreement shall not be deemed to establish a joint venture between LEFTURN and the Customer and nothing herein contained shall be construed as creating a general partnership or other similar relationship or as authorizing any party to act as general agent or to enter into any contract or other agreement on behalf of any other party except as otherwise expressly provided herein.

5. Standard of Liability and Indemnity. LEFTURN shall not be liable to Customer or to any third party except by reason of acts that constitute gross negligence, bad faith or intent to defraud. Customer will indemnify, hold harmless, and defend LEFTURN and its employees, officers, shareholders, affiliates and agents, from and against any liability, loss cost, damage, or expense (including attorney's fees) and any amount paid in settlement thereof to which any of them may become subject to in acting pursuant to or in furtherance of this Agreement or in connection with any transaction for the Account.

6. Term of Agreement. Either party may terminate this Agreement at any time upon at least three business days' prior written notice to the other. Upon receipt of a notice of termination from the Customer, or if LEFTURN gives notice of termination to the Customer, LEFTURN shall work with the Customer in good faith to use its best efforts to assure to the extent practicable that there is an orderly wind-down of positions in the Account. Once notice of termination is received, LEFTURN shall liquidate all Account positions as promptly as practical



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## OUR INVESTMENT STRATEGIES

Our ability to generate returns regardless of whether the market is bullish, bearish or tracking sideways is what sets us apart from our competitors. We work diligently on developing strategies specifically designed for phase separate phase of the market.

We generate profits by identifying regular short term, high probability positions in the foreign exchange market across an array of currency pairs. The accumulation of thousands of positions is what leads to our strategies out performing the market over time. Before releasing any new investment program to our investors, our strategies go through rigorous tests with several different prop firms, currencies, spreads, and time-frames.

Risk management is key to our long-term performance. There is no point in generating above market returns if those returns are not carefully managed through risk mitigation and management.

All of our strategies have a fixed draw-down, once surpassed all open trades will be liquidated immediately subject to liquidity conditions. This offers clients a safeguard and knowing the expected loss. We provide regular communication with our clients, particularly during times of performance volatility when feedback is generally most valuable.

### **The process of withdrawing funds or closing account.**

Since funds will be deposited with your preferred prop firm, you will need to contact them to arrange withdrawals. If you're unsatisfied with our trading results, you can write us a termination letter and simply change the password to your MT4/MT5 account.

## PERFORMANCE FEES FOR FUNDED PROP FIRM ACCOUNTS

At the end of every payout period you will receive a performance fee invoice for the profits we generated for that duration. If no profits were generated, your invoice will be zero. If your account goes into negative, you will only be charged after we recover your losses. Our performance fee is 40% Performance Fee





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## OBJECTIVE & METHODOLOGY

The objective of our strategies is to deliver between 9-12% gross per month for our program. It is suitable for investors with a low - medium tolerance to risk due to the occasional volatility of returns.

The strategy is a combination of manual discretionary trading and algorithmic trading controlled by a professional trader. The trader operates with our internal risk assessment team monitoring the correlation of the positions. The trading team has been carefully selected to ensure our strategies have the best possible chance of delivering consistent, stable returns over the medium to long term.

Margin FX trading contracts are agreements which allow you to make a gain or loss, depending on the movement of underlying currencies. The contract derives its value from underlying currencies (usually referred to as a "currency pair") which is never delivered to you, and you do not have a legal right to, or ownership of it. Rather, your rights are attached to the contract itself. The money you will receive will depend on whether the currency you choose moves in your favour. If it does, then you will make a gain and your account will be credited. If it does not, then you will make a loss and your account will be debited. The contracts only require a deposit, which is much smaller than the contract size (this is why the contract is "marginated" or "leveraged").

Margin is typically a relatively small proportion of the overall contract value. For example a contract trading on leverage of 100:1 will require margin of just 1% of the contract value.

When the initial deposit for a margin FX contract is lower than a certain threshold (e.g. after an unfavorable move in the value of the underlying asset), a "margin call" is triggered.

A small price movement in the underlying asset may result in a large movement in the value of your trade – this can work in your favor, or result in substantial losses.

You may lose your initial deposit and be required to deposit additional "margin" in order to maintain your position. If you fail to meet any margin requirement, your position will be liquidated and you will be responsible for any resulting losses.

Foreign Exchange and CFD trading are high risk and not suitable for everyone, most importantly do not invest money you can't afford to lose.





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## **SIGNIFICANT RISKS**

Almost any investment involves risk and Investors in the strategies should be aware that investments will rise and fall in value. As a consequence, Investors may lose capital or not receive a return over a given time frame.

### **General risks**

General risks, which apply to all types of investment, include the value of the investment not matching inflation rates, changes in taxation policy and the possibility that distributions to investors fall or in some cases stop altogether. The earnings and value are determined by the earnings and value of the assets of the Strategy. The earnings and value of the assets may be affected by movements in interest rates, currency exchange rates, commodities, overall economic conditions (both domestic and overseas), and other factors that are beyond the control of the MDA investment Manager. As a result, it is not possible to predict or identify all future events or issues that may adversely affect the performance of the Strategy.

To mitigate these risks, Investors should consider investing over the long term (more than 3 years) in a range of investment options. Diversification of investment spreads the risk so that where one investment falls; it may be offset by gains in other investments in other asset classes. By investing regularly, Investors can buy less when the market is high and more when the market is low. In that way Investors reduce the risk of investing at the wrong time.

### **Volatility risk**

The potential for the price of your portfolio to vary sometimes distinctly over a short period of time. The greater the volatility of the returns the more likely it is the returns will differ from those expected over a given time period.

### **Liquidity risk**

exists when particular investments are difficult to purchase or sell, preventing the closing out a position or re-balancing within a timely period and at a fair price. Inflation risk is the risk that the prices of goods and services will rise faster than the value of the investments. Manager risk refers to the risk that the manager will not achieve its performance objectives or not produce returns that compare favorably against its peers.

### **Currency risk**

As your base currency of the account may not be the trading currency pair or USD, your account is exposed to currency risk. The value of such investments may be affected favorably or unfavorably by fluctuations in exchange currencies.



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### **Leverage Risk**

All strategies offered by LEFTURN Inc. involve a high degree of leverage. These strategies enable clients to outlay a relatively small amount to secure an exposure to the underlying currency or financial product. The use of leverage can lead to large losses as well as large gains.

An adverse movement in the price can not only quickly result in the loss of the entire Margin, but may also lead to additional loss and end up a negative account balance.

LEFTURN Inc. sets a drawdown level notification where the account holder will be notified once an account value reaches the agree level. The investor is informed and consent will need to be granted to continue if the drawdown level is reached. You should closely monitor all of your open positions. If the market moves against you and your initial margin deposit is diminished, we may automatically close out your position. Any remaining balance will be returned to you and any resulting liabilities will be your responsibility.

### **Specific risk**

The Investment Manager may make investments in markets that are volatile and which may become illiquid. Accordingly, it may be impossible (in the event of trading halts or daily price fluctuation limits on the markets traded or otherwise) or expensive to liquidate positions in which the prices in the market are moving. Alternatively, it may not be possible in certain circumstances for a position to be initiated or liquidated promptly (in the event of insufficient trading activity in the relevant market or otherwise). Investors should carefully consider the investment risk profile against the investment objective. There can be no guarantee that the investment objective will be realized.

### **Risk Management**

Trading the markets on margin carries a high level of risk, and may not be suitable for all investors. The high degree of leverage can work against you as well as for you. Before deciding to invest in trading the markets you should carefully consider your investment objectives, level of experience, and risk appetite. The possibility exists that you could sustain a loss in excess of your deposited funds. Therefore you should not invest money that you cannot afford to lose. You should be aware of all the risks associated with trading the markets, and seek advice from an independent financial adviser if you have any doubts. Trading the markets on margin carries a high level of risk, and may not be suitable for all investors. The high degree of leverage can work against you as well as for you. Before deciding to invest in trading the markets you should carefully consider your investment objectives, level of experience, and risk appetite. The possibility exists that you could sustain a loss in excess of your deposited funds. Therefore you should not invest money that you cannot afford to lose. You should be aware of all the risks associated with trading the markets, and seek advice from an independent financial adviser if you have any doubts.





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## **DISCLAIMER**

This Investment Program (IP) has been prepared by LEFTURN Inc.

This IP is an important document that should be read before making a decision to invest with LEFTURN Inc. This document does not and is not intended to contain any recommendations or statements of opinion or advice. In any event, the information in this document does not consider any individual persons objectives, financial situation or particular needs. This IP is not a Product Disclosure Statement (PDS) for the purposes of Part 7.9 of the Corporations Act 2001.

Whilst every effort is taken to ensure the information in this document is accurate, its accuracy, reliability or completeness is not guaranteed. To the extent permitted by law, LEFTURN Inc. accepts no liability and accepts no responsibility for any loss, liability, damage or expense which results from any act or omission of any person relying on the information provided in this document.

This document may contain a mixture of results based on real and simulated/hypothetical performance that have certain limitations. Unlike the results shown in an actual performance record, such results do not represent actual trading. Also, because such trades have not actually been executed, these results may have under-or over-compensated for the impact, if any, of certain market factors, such as lack of liquidity. Simulated or hypothetical trading programs in general are also subject to the fact that they are designed with the benefit of hindsight. No representation is being made that any investment will or is likely to achieve profits or losses similar to those being shown using simulated data.

Information in this document may change from time to time. A paper copy of the updated information will also be available upon request. We may also be required to amend this document as a result of certain changes, in particular where the changes are materially adverse from the point of view of a reasonable person deciding to invest with LEFTURN Inc. All amounts in this IP are given in U.S dollars unless otherwise stated.

## **CUSTOMER APPLICATION INFORMATION**

### **MORE INFORMATION**

For assistance with the investment process, questions about LEFTURN Inc or and any of our available strategies please contact us through the details below:

Email: [info@manage.forex](mailto:info@manage.forex)

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