

Investment Advisory Agreement

This Investment Advisory Agreement (the “**Advisory Agreement**”), which is entered into by each natural person¹ indicated in the title to Your Brokerage Account (as defined below) (“**you**” or the “**Client**”) and Trio Advisors, Inc. (“**Adviser**” or “**we**”), sets forth the terms and conditions under which Adviser will provide investment advisory services as part of the “Services,” as such term is defined in the *Terms of Service* entered into between Client and Trio Financial Technologies Inc. (the “**Program**”), doing business as ‘Finch’, and governs the advisory services that we provide you with respect to your participation in the Program. Capitalized terms used herein and not otherwise defined are defined as set forth in the Terms of Service entered into between Client and Trio Financial Technologies Inc. (the “**Terms of Service**”). By clicking “I agree” or otherwise acknowledging your consent electronically,² you agree to enter into and be bound by the terms and conditions of this Advisory Agreement.

YOU MUST READ AND CONSIDER THIS ADVISORY AGREEMENT CAREFULLY AND CONTACT ADVISER TO ASK ANY QUESTIONS YOU MAY HAVE BEFORE ENTERING INTO THIS ADVISORY AGREEMENT. CLICKING THAT YOU AGREE HAS THE SAME LEGAL EFFECT AS SIGNING A PAPER VERSION OF THIS ADVISORY AGREEMENT. YOU ACKNOWLEDGE THAT THIS ADVISORY AGREEMENT MAY BE AMENDED FROM TIME TO TIME AND AMENDED AGREEMENTS WILL BE POSTED ON FINCH’S WEBSITE OR MOBILE APPLICATION (COLLECTIVELY, THE “**SITE**”).³ YOU AGREE TO CHECK THE SITE FOR NEW VERSIONS OF THIS ADVISORY AGREEMENT AND OTHER AGREEMENTS RELATING TO YOUR PARTICIPATION IN THE PROGRAM. YOU AGREE THAT, BY KEEPING YOUR BROKERAGE ACCOUNT OR USING SERVICES PROVIDED AS PART OF THE PROGRAM WITHOUT OBJECTING IN WRITING AFTER ADVISER POSTS A NEW VERSION OF AN AGREEMENT ON THE SITE, YOU WILL AGREE TO AND ACCEPT ALL TERMS AND CONDITIONS OF ANY AMENDED AGREEMENT, INCLUDING ANY NEW OR CHANGED TERMS OR CONDITIONS.

1. PROGRAM SERVICES

Client has established a demand deposit account with Evolve Bank & Trust (“**Your Bank Account**”), which has been linked to Client’s brokerage account (“**Your Brokerage Account**”) held with the Custodian (as defined below). As set forth in more detail below, Client hereby authorizes and directs Adviser to:

- transfer cash balances held in Your Bank Account to Your Brokerage Account;
- invest Your Brokerage Account in accordance with the Selected Portfolio (defined below) on a discretionary basis; and
- liquidate investments held in Your Brokerage Account to raise cash to pay for transactions that are initiated using your Finch-branded debit card (“**Your Card**”), as described in the Terms of Service.

Through the Program, Adviser will interact with you using the Platform, which it developed and maintains with its affiliates. Based on the information the Client provides on the Site, Adviser will use a portfolio recommendation tool (the “**Portfolio Recommendation Tool**”) to provide the Client with investment advice in the form of a suggested portfolio of exchange-traded funds (“**ETFs**”) and a cash allocation (“**Suggested Portfolio**”).

You hereby understand and agree that the Program: (a) is not a complete investment program; (b) does not account for multiple goals; (c) does not consider outside assets, concentration, debt or other accounts you may have with Adviser, any of their affiliates or with any third party; (d) has limits on asset allocation models, profiles

¹ NTD: Please confirm that you wanted this to cover only natural person customers to start.

² NTD: Please confirm that E-Sign consent text, which we assume the Evolve agreement & disclosures will require, will be supplied by Evolve.

³ NTD: In practice will there be a difference between the Platform (the integrated service app) and this Site? Should we refer to both of them as the Platform?

and underlying instruments; (e) is not suitable for all investors; and (f) relies on the information provided by Clients in providing investment advice and does not verify the completeness or accuracy of such information.

Subject to the terms of Adviser's agreement with the Custodian and the Custodial Agreement (as defined below), Adviser may remove or replace the Custodian at any time. Apex Clearing Corporation, a New York corporation and the current Custodian under the Program, is a registered broker-dealer and is unaffiliated with Adviser.

Your participation in the Program requires that you establish a relationship with and Your Brokerage Account through the Site with a custodian that Adviser may select from time-to-time (the "**Custodian**"), and to enter into an agreement directly with the Custodian to serve as custodian for and provide brokerage services to Your Brokerage Account (the "**Custodial Agreement**"). The Custodian will establish and carry Your Brokerage Account, holds your ETF shares and cash and records your transactions in the Program. You acknowledge that neither Adviser nor any model provider engaged by Adviser is responsible for the obligations of the Custodian or any successor custodian and that Adviser and the Custodian have separate agreements with you that allocate separate sets of rights and obligations between you and the applicable entity.

You further acknowledge that the services you receive through participating in the Program are sufficient consideration for you to enter into this Advisory Agreement.

2. ADVISORY SERVICES

2.1 Model Portfolios. Through the Program, Adviser offers various asset allocation portfolios (the "**Portfolios**"), which may be developed by Adviser or third-parties, and are designed to allocate assets among ETFs that represent different asset classes, with any cash allocations or excess cash balances swept into and out of an FDIC-insured deposit account opened by the Custodian at a participating bank. Adviser reserves the right to change, in its sole discretion from time to time and without prior notice to Client: (i) the number of Portfolios available through the Program that it deems appropriate to address the investment objectives, investment time horizons, and risk tolerances of its clients; (ii) the ETFs that comprise each of the Portfolios; and (iii) the relative weightings of the ETFs within each of the Portfolios.

Adviser further reserves the right to change, in its sole discretion from time to time, upon providing prior notice to Clients, the model provider, if any, from which Adviser obtains any or all Portfolios, and to make Portfolios developed by additional model providers available through the Program.

It is agreed that Adviser does not provide any tax or legal advice.

2.2 Suggested Portfolio. The Program will use what, for the purposes of this Advisory Agreement, will be referred to as the Risk Tolerance Questionnaire to recommend a Suggested Portfolio for you based on certain Client Information you provide. "**Client Information**" means all information about you, which may include, among other things, information about your identity, liquidity, age, e-mail address, physical address, location, nationality, citizenship, tax residency, financial situation, or other information which you supply through the Site. The Risk Tolerance Questionnaire does not consider the entire range of information a Client provides for purposes of recommending a Suggested Portfolio. You should understand that the Risk Tolerance Questionnaire currently relies solely on the questions relating to investment time horizon, risk tolerance, and investment experience in recommending a Suggested Portfolio, and that these factors are not weighted equally. You agree to access and review through the Site information identifying and describing the Suggested Portfolio before using the platform.

You acknowledge that, based on the Client Information you provide, and the investment advisory methodology used in developing the Risk Tolerance Questionnaire, the Suggested Portfolio is the Portfolio that Adviser recommends for you. However, you agree that there is no guarantee, representation, warranty, or covenant that the Suggested Portfolio will perform better over any time period than any other Portfolio or investment made available through the Program or otherwise available in the market.

2.3 Selected Portfolio. You are not bound by the recommendation generated by the Risk Tolerance Questionnaire. You may cause the Risk Tolerance Questionnaire to generate a new Suggested Portfolio at any time by revising your Client Information, or you may select a different Portfolio, with a different allocation to the available ETFs and cash option. The Portfolio you ultimately select, taking into account any reasonable restrictions you impose subject to the terms and conditions of this Advisory Agreement, is referred to as the “**Selected Portfolio.**” You may impose reasonable investment restrictions on the management of Your Brokerage Account by calling us at (202) 946-5135 or sending an e-mail to support@finchmoney.com. The decision as to whether an investment restriction is reasonable is solely that of Adviser. Adviser may, in its discretion, hold the amount that would be invested in the restricted security in cash, invest in substitute securities, or invest it on a pro rata basis across the other securities in the Portfolio that are not restricted. Clients should be aware that the performance of a brokerage account with restrictions will differ from, and may be lower than, the performance of brokerage accounts without restrictions.

Once you choose a Selected Portfolio, Adviser will execute investment transactions for Your Brokerage Account in accordance with the Selected Portfolio’s target allocation. You may change your Selected Portfolio at any time by revising your Client Information and thereby causing the Risk Tolerance Questionnaire to generate a new Suggested Portfolio, or by selecting a different Portfolio through the Site. However, you may not have more than one Selected Portfolio for Your Brokerage Account at a time. You acknowledge and agree that you are solely responsible for the decision to invest in your Selected Portfolio. Adviser shall not have authority or discretion to designate the Selected Portfolio for implementation in Your Brokerage Account. You further acknowledge and agree that it is your responsibility to review and carefully consider the information available on the Site about the Portfolio options and their constituent ETFs and allocations to those ETFs before choosing your Selected Portfolio.

While the Program is designed so that trading in Your Brokerage Account over time causes the holdings to replicate your Selected Portfolio, you agree that there is no guarantee, representation, warranty, or covenant that the holdings in Your Brokerage Account will match the allocations of your Selected Portfolio. You acknowledge that various factors (including the timing and frequency of deposits and withdrawals, the frequency and timing of your use of the Platform to initiate payment transactions, market volatility and disruptions, fractional share allocation and trading procedures, the timing and frequency of your choice of or changes to your Selected Portfolio, any exclusion of an investment from your Selected Portfolio, access interruptions, and hardware or software failures) can impact the extent to which holdings in Your Brokerage Account will replicate your Selected Portfolio at any particular point in time. You further understand and agree that the Program offers asset allocation models that are based on a long-term view of the market. Accordingly, the Program does not provide tactical advice and you should not expect to see tactical changes to your Selected Portfolios in response to market volatility or other economic events.

If you choose a Selected Portfolio other than the Suggested Portfolio, you acknowledge and agree, without limiting any other provision of this Advisory Agreement, that:

- You assume the risk that your Selected Portfolio may perform worse for you over any time period than the Suggested Portfolio or any other investment;
- Your Selected Portfolio may not be suitable based on your risk tolerance, investment time horizon, or on your investment objectives, financial condition, or other facts or circumstances that apply to you;
- Neither Adviser nor its affiliates shall be liable for any losses or other damages resulting from your choice of a Selected Portfolio;
- The Program is designed for investments in ETFs and a cash portion allocated so that the resulting holdings tend to replicate one of the Portfolios over time; and
- The selection and relative weighting of the ETFs in each of the Portfolios has been designed to pursue specific investment objectives, including diversification. You will not be able to change the ETFs

underlying a Portfolio, except by imposing an investment restriction on the management of Your Brokerage Account, provided Adviser has determined in its sole discretion that such restriction is reasonable. Removing any ETF from any of the Portfolios will change the investment characteristics of the Portfolio in a way that deviates from the investment advice provided and may adversely impact performance.

2.4 Rebalancing and Reinvestment of Dividends and Interest. You authorize Adviser to rebalance, from time to time, Your Brokerage Account. Adviser's portfolio management system will calculate the purchases and sales based on automated analysis of Your Brokerage Account holdings relative to your Selected Portfolio. You agree that Adviser may modify at any time the manner in which, or the frequency with which, Adviser calculates, generates, and places with the Custodian the orders to rebalance Your Brokerage Account. You acknowledge that changes, particularly volatile changes, in the market price of the ETFs in your Selected Portfolio relative to each other may prevent rebalancings from successfully making Your Brokerage Account holdings more closely approximate your Selected Portfolio. Client also understands and agrees that rebalancing transactions initiated by Adviser may affect the market value of Your Brokerage Account, and may also have tax consequences.

You authorize Adviser to invest dividends generated by the ETF shares and interest from any cash holdings in Your Brokerage Account in accordance with your Selected Portfolio. Beginning upon completion of the necessary operational processes, dividends and interest will be invested as part of the rebalancing process.

Notwithstanding anything to the contrary in any documentation associated with the Program and Your Brokerage Account, you agree that Adviser shall be under no duty to, and makes no guarantee that it will, rebalance the assets in Your Brokerage Account or purchase or sell any ETF shares at any particular time or in any particular amount.

2.5 Automated Liquidations. By using the Platform to initiate payment transactions, you authorize Adviser to place orders with the Custodian on your behalf to sell ETF shares in Your Brokerage Account at the times and in the amounts calculated by Adviser's portfolio management systems to be sufficient, after settlement of such sales, to complete such payment transactions while also seeking to maintain allocations in Your Brokerage Account that approximate your Selected Portfolio. You authorize Adviser to, unless otherwise instructed by you in writing to Adviser, select the tax lots that are sold from Your Brokerage Account in connection with completing transactions that you initiate through the Platform. You acknowledge that such sales from Your Brokerage Account may result in tax consequences to you. Adviser generally expects to generate and place the orders for such sales within two Business Days after you initiate a payment transaction through the Platform, but you acknowledge and agree that such orders may be placed after that time. "**Business Day**" means a day when the New York Stock Exchange is open for trading and banking institutions located in the State of New York are open for business during all or part of the day.

By using the Platform to initiate payment transactions, you further authorize Adviser to direct the Custodian to transfer the proceeds of the applicable sales in Your Brokerage Account to Your Bank Account.⁴

2.6 Scope and Delivery of Our Investment Advice. You acknowledge and agree that Adviser does not provide investment advice in a manner other than the investment advice described in this Section 2. You agree that Adviser will provide investment advice and deliver the advisory services primarily through the Risk Tolerance Questionnaire and the Site. You acknowledge and understand that under the Program, you generally will not receive investment advice in person, over the phone, in live chat, or in any other manner other than through the Site. You acknowledge that you will not be entitled or able to transact in or hold securities in Your Brokerage Account other than the ETF and cash options that are offered through the Program.

⁴ NTD: Will these proceeds actually be transferred to individual Bank Accounts? Our understanding is that you will generally advance funds from an omnibus account into Bank Accounts to cover payment transactions and that any liquidation proceeds will be directed to replenish/repay the omnibus account.

2.7 Delegation. In providing its services, Adviser or any of its affiliates may, subject to applicable laws and regulations, engage unaffiliated vendors or other contractors to aid it in fulfilling its duties under this Advisory Agreement or to provide ancillary enhancements or features of the services contemplated herein. Additionally, in performing its obligations under this Advisory Agreement, Adviser may, at its own discretion, delegate any or all of its discretionary investment, advisory, and other rights, powers, and functions hereunder to any of its affiliates, or to any third parties, without your written consent, provided that Adviser shall always remain liable to you for its obligations hereunder.

3. YOUR INSTRUCTIONS

3.1 Deposits and Related Purchases. You agree that you will fund Your Brokerage Account by contributions made through Your Bank Account, and that Adviser is hereby direct to transfer of money from Your Bank Account to Your Brokerage Account in accordance with Section 3.2 below.

You further authorize Adviser to place orders with the Custodian on your behalf for purchases of the ETFs and cash positions that comprise your Selected Portfolio at the time(s) and in amounts calculated by Adviser's portfolio management system such that the resulting holdings in Your Brokerage Account after settlement of such purchases will approximate your Selected Portfolio. In order to permit sufficient time to ensure that the transfer of assets into Your Brokerage Account has been successfully completed by the financial institution that maintains Your Bank Account, Client acknowledges and understands that, after Client has made cash deposit into Your Bank Account, it will take up to five Business Days for that amount to be transferred to Your Brokerage Account and invested in ETFs and cash positions. You hereby acknowledge and agree that, as a result, each deposit or transfer you make into Your Bank Account will generally not be invested in your Selected Portfolio for up to five Business Days and that such uninvested cash will not be subject to financial gains or losses resulting from movement in market prices during that time period.

3.2 Withdrawals and Related Sales. You may withdraw money from Your Brokerage Account to Your Bank Account by initiating a withdrawal request through the Site, or by using the Platform to initiate payment transactions. To request any other type of transfer from Your Brokerage Account, please contact Adviser at (732) 630-5020 or by send an e-mail to support@finchmoney.com, at any time. You acknowledge and agree that, notwithstanding anything in any agreement governing your participation in the Program, including this Advisory Agreement, to the contrary, you will not be able to request that withdrawal proceeds be sent anywhere other than Your Bank Account, unless otherwise approved by Adviser.

You agree that, by requesting a withdrawal you authorize Adviser to place an order with the Custodian on your behalf to sell the ETF shares in Your Brokerage Account at the time(s) and in amounts calculated by Adviser's portfolio management system such that the resulting holdings in Your Brokerage Account after settlement of such sales will approximate your Selected Portfolio. Client understands and agrees that such transactions may affect the market value of Your Brokerage Account, and may also have tax consequences. Adviser will undertake good faith efforts to generate and place the orders for such sales within one Business Day after you request a withdrawal, but you acknowledge and agree that such orders may be placed at any time within five Business Days after Adviser receives your request.

You agree that by requesting a withdrawal, you authorize Adviser to direct the Custodian to transfer the proceeds of the applicable sales in the amount you request (or less if the money remaining in Your Brokerage Account after deducting any Advisory Fee (defined below) or other fee due is less) to Your Bank Account. You acknowledge and agree that the Custodian will not initiate a transfer of money for a withdrawal or rollover until the Business Day after the last applicable sale for such withdrawal has settled and that it may take up to seven to ten Business Days after the Custodian initiates a transfer of money for the proceeds of a withdrawal to arrive at Your Bank Account.

You acknowledge and agree that during the pendency of a withdrawal request Your Brokerage Account will not be eligible for rebalancing. You further acknowledge and agree that Adviser and the Custodian may require additional information from you before effecting any withdrawal request, and that such requested withdrawal may be subject to delay or cancellation in the event that you do not timely provide such additional information.

3.4 Trading Authority to Modify and Track Portfolios. Generally, you will direct and are responsible for the direction of your investments in Your Brokerage Account by carefully: (i) reviewing the information about investing and the Portfolios available to you through the Site; (ii) considering the Suggested Portfolio that Adviser generates for you through the Risk Tolerance Questionnaire; and (iii) choosing your Selected Portfolio. However, Adviser shall have discretion over assets in Your Brokerage Account to the limited extent that Adviser shall have the authority under this Advisory Agreement:

- to determine and modify from time to time which Portfolios are offered in the Program, and which ETFs comprise and cash sweep vehicle(s) comprise each of the Portfolios, including your Suggested Portfolio and Selected Portfolio;
- to determine when, how often, and in what amounts to rebalance and invest or reinvest dividends in Your Brokerage Account;
- to determine and modify from time to time procedures used in trading and allocating fractional shares in the Program;
- to determine the timing of purchases in relation to deposits; and
- to determine the timing of sales and withdrawals in relation to your use of the Platform to initiate payment transactions, requests for withdrawals or transfers, and to transfer such sale proceeds to Your Brokerage Account.

3.5 Fractional Shares. The ETF shares purchased or sold on your behalf and/or held in Your Brokerage Account may be either whole shares or fractional shares, depending upon the cost of the shares and the dollar amount you contribute to Your Brokerage Account. To the extent that fractional shares of any ETF are traded on behalf of Clients, this is done by allocating any excess fractional shares to the Custodian's fractional facilitation account and having the Custodian in turn accumulate fractional shares and manage its fractional facilitation account through trades in whole share quantities in accordance with its own policies as they pertain to management of such accounts and positions. You understand and agree that fractional shares are typically unmarketable and illiquid if held outside of Your Brokerage Account and, as a result, fractional shares generally may not be transferrable to another brokerage account. In the event of a liquidation or transfer of the assets in Your Brokerage Account to another account, you hereby authorize Adviser to instruct the Custodian to sell fractional shares as necessary and transfer the cash to any subsequent custodian.

4. FEES

4.1 Advisory Fee. For the services provided by Adviser under this Advisory Agreement, and the custodial and brokerage services provided by the Custodian under the Custodial Agreement, you agree to pay to the Adviser the fee set forth on Schedule A (the "**Advisory Fee**"). The Advisory Fee is payable monthly in arrears and shall be deducted directly from Your Brokerage Account at or around the end of each month. Adviser reserves the right to discount or waive any fees associated with the Program at its sole discretion. You acknowledge that such fee may change from time to time and will be available on the Site and in Adviser's Form ADV Part 2 Wrap Fee Program Brochure.

If this Agreement becomes effective other than the first Business Day of a month, the Advisory Fee shall be prorated according to the proportion that such period bears to the full month in which such effectiveness occurs, as described in Adviser's Form ADV Part 2 Wrap Fee Program Brochure.

The Advisory Fee includes most of the investment expenses that are typically paid by investors, such as: account establishment/maintenance expenses, investment advisory fees, and brokerage fees. The Advisory Fee does not include, however, fees charged by each ETF's managers or other fees and expenses that are reflected in the price of the ETF shares, which are discussed in Section 4.3 below.

Expenses that are excluded from the Advisory Fee and for which you are independently responsible, if incurred, are listed on Schedule B, attached hereto. From time to time, in their sole discretion, Adviser and/or the Custodian may adjust the amounts or types of fees they charge for ancillary services. You may obtain the current schedule of such fees and services through the Site or by contacting Adviser at (202) 946-5135 or by sending an e-mail to support@finchmoney.com.⁵

4.2 Authorization of Fee Deduction. You authorize and direct Adviser to instruct the Custodian to sell, as necessary, ETF shares in Your Brokerage Account and to transfer money out of Your Brokerage Account to pay Adviser the Advisory Fee and, if any, other fees due under this Advisory Agreement. Client understands and agrees that such transactions may affect the market value of Your Brokerage Account, and may have tax consequences. You agree and acknowledge that such fee deduction may trigger rebalancing of Your Brokerage Account, in accordance with Adviser's rebalancing procedures and portfolio management system, including as described in Section 2.4 of this Agreement. Deducted fees will be reflected in the account statements provided to you by the Custodian.

4.3 ETF Fees and Expenses. The Advisory Fee does not cover the internal expense ratios (or similar type fees) applicable to ETFs that may be held in Your Brokerage Account from time to time. These ETFs charge their own internal advisory, brokerage and other fees and/or expenses. These internal fees and expenses are deducted from the ETF's net asset value and are borne by the ETF's shareholders or equity investors, which would include Your Brokerage Account under the Program. You acknowledge that you have access to information available on the Site, including hyperlinks to ETF prospectuses, about the fees charged and costs incurred by the ETFs in which investments may be made pursuant to this Advisory Agreement.

4.4 Appropriateness of the Advisory Fee. You acknowledge that Adviser designed the Program with frequent investing in mind and that the fee structure might not be economical or appropriate for individuals looking to make few or infrequent small-dollar investments or those with small account balances. You acknowledge that the Advisory Fee may exceed the aggregate costs of purchasing separately the products and individual services that comprise the advisory services and the brokerage services offered through the Program.

You acknowledge that the Advisory Fee is charged as a flat fee that does not vary based on the size of Your Brokerage Account. Accordingly, the overall Advisory Fee paid may be disproportionately high relative to the value of Your Brokerage Account. You further represent and warrant, and have determined, that the Advisory Fee is reasonable irrespective of the value of Your Brokerage Account.

4.5 Taxes. The Advisory Fee does not include any direct or indirect local, state, federal, or foreign taxes, levies, duties or similar government assessments of any nature, including value-added, use, or withholding taxes (collectively, "**Taxes**"). You are responsible for paying all Taxes, interest, and penalties imposed by any taxing authority, if any, associated with your participation in the Program, including any taxes due on the sale of any ETFs in Your Brokerage Account. You acknowledge and agree that Adviser does not provide tax advice.

5. BROKERAGE AND CUSTODY

Your participation in the Program requires that you establish a relationship with the Custodian and enter into the Custodial Agreement directly with the Custodian to serve as custodian of Your Brokerage Account and provide you with brokerage services. The Custodial Agreement is between the Custodian and you and pertains to the custodial and brokerage services that the Custodian provides as the broker that carries and effects transactions

in Your Brokerage Account. Under the Custodial Agreement, and subject to its terms and conditions, the Custodian is generally responsible for: maintaining and recording transactions in cash and ETF shares (including fractional shares) in Your Brokerage Account; sending orders placed by Adviser to its clearing broker for execution, clearance, and settlement; and providing you with statements, confirmation e-mails (if you request them), and other information about Your Brokerage Account and transactions therein.

You agree that all assets held for each of Your Brokerage Account will be held in the manner indicated in the title to Your Brokerage Account, with all the legal and equitable rights and subject to all the obligations and conditions that the form of ownership imposes. You represent that no one has an interest in Your Brokerage Account except you or others that you have previously disclosed to Adviser as part of your application to open Your Brokerage Account or in a manner authorized by Adviser.

By entering into this Advisory Agreement, you authorize and instruct Adviser to place and execute orders to buy and sell ETFs on your behalf with the Custodian. You acknowledge and agree that orders for purchases or sales in Your Brokerage Account may be combined with orders for purchases or sales of ETF shares in other accounts under the Program offered to other clients of Adviser and/or with purchases or sales of ETF shares by Adviser into larger orders for aggregate transactions for each applicable ETF in the Portfolio. You agree that the Custodian will route orders to its clearing broker for execution, clearance, and settlement.

6. INVESTMENT RISKS

6.1 General Investment Risks. You acknowledge that:

- Investing in securities involves risk of loss that you should understand and be prepared to bear. Investment performance of any kind can never be predicted or guaranteed and the value of Your Brokerage Account will fluctuate due to market conditions and other factors. Past performance does not guarantee future results.
- Back tested performance of the Suggested Portfolio, the Selected Portfolio, or other Portfolios are hypothetical and do not reflect actual investment results. Any hypothetical back tested returns associated with any Portfolio are based on assumptions and do not reflect actual results of any particular account. The performance results were derived from the retroactive application of a model developed within the benefit of hindsight and not with real money at stake. No representation is being made that Your Brokerage Account will or is likely to achieve results similar to those shown. Actual results may differ significantly from the hypothetical returns that are presented.
- Projected returns are hypothetical, do not reflect actual investment results, and are not guarantees of future results. Such projected performance is subject to a number of limitations and assumptions designed to determine the probability or likelihood of a particular investment outcome based on a range of possible outcomes. Performance of the Suggested Portfolio, your Selected Portfolio, other Portfolios or Your Brokerage Account may differ materially from investment gains and avoidance of investment losses projected, described, or otherwise referenced in forward-looking statements, and the projected returns associated with any Portfolio may not materialize.
- By participating in the Program you may lose opportunities to make other investments and to realize gains from such other investments.
- Data provided by Adviser may not be free from error or inaccuracies.
- Investments in Your Brokerage Account are not guaranteed by the Federal Deposit Insurance Corporation (“**FDIC**”), any bank, or any government, except that Your Brokerage Account may include an allocation to cash held in an FDIC-insured deposit account opened by the Custodian at a participating bank, subject to the FDIC coverage limit of \$250,000 per depositor in each insurable capacity (e.g., individual or joint) at the relevant participating bank. If you have other deposits at the relevant participating bank, such deposits may be aggregated with the cash held in the bank sweep program for purposes of determining FDIC deposit insurance coverage. Please review the disclosures provided to you by the

Custodian in connection with the Custodian's bank sweep program for more information on FDIC deposit insurance coverage.

- The services provided under this Advisory Agreement, including the Suggested Portfolio, are highly reliant on the accuracy of the Client Information you provide through the Site.
- If you provide inaccurate information, this could materially impact the quality and applicability of the advice you receive through the Program. Further, you understand that the Risk Tolerance Questionnaire currently focuses exclusively on your investment time horizon, risk tolerance, and investment experience in recommending a Suggested Portfolio. There are many other components of Client Information that are not currently considered by Adviser or the Risk Tolerance Questionnaire in making recommendations. If you believe that there is additional information relating to your investment objectives and financial circumstances that should be considered to inform the investment advice and recommendations the Program provides, this may not be the appropriate program for you.
- The services provided under this Advisory Agreement, including the Suggested Portfolio, are highly reliant on the accurate performance of the algorithms underlying the Risk Tolerance Questionnaire and the portfolio management system, and the technology that generates such algorithms. A malfunction or failure in either an algorithm or the underlying technology could cause you to receive a Suggested Portfolio that is not suitable based on your risk tolerance and investment time horizon, and to experience losses, some or all of which could be significant.
- The algorithm underlying the Risk Tolerance Questionnaire relies on a number of assumptions based upon a limited amount of Client Information provided through the Site and a number of other variables. Any one or all of these assumptions, whether or not supported by past experience, could prove over time to be incorrect, which could result in major losses.
- The recommendations we provide and other information that appears on the Site may be time sensitive, especially during times of significant market volatility and when there are time limits on the availability of a particular investment product. Thus, our recommendations and other information on the Site may be subject to different interpretations as market conditions and other factors change.
- We rely on third parties – often to a material extent – for the provision of the Portfolios, market statistics, ETF details, performance, and related information. Although we believe these third party service providers are generally reliable, there could be errors that are beyond our control in the information and/or services they provide and such errors could compromise the quality of our recommendations and otherwise compromise our ability to perform under this Advisory Agreement. Further, some or all of these agreements may allow the third party service provider to terminate the agreement for any reason or no reason at all with no advance notice to us. In such instances, our ability to perform under this Advisory Agreement could be materially compromised.

7. RISK ACKNOWLEDGMENT, LIMITATION OF LIABILITY, AND INDEMNIFICATION

7.1 Risk Acknowledgement. You understand and agree that neither Adviser nor any of its affiliates has made, and is not making, any warranty or guarantee as to the performance or profitability of Your Brokerage Account or any part thereof, nor any guarantee that the investment objectives, expectations or targets described on the Site will be achieved, including without limitation any risk control, risk management, or return objectives, expectations, or targets. Neither Adviser nor any of its affiliates guarantees a specific level of performance, the success of any given investment decision or strategy that Adviser may recommend or undertake, or the success of the overall management of Your Brokerage Account through the Program. Investment recommendations or decisions are subject to various market, currency, economic, and business risks as well as the risk that those investment decisions will not always be profitable or prove to have been wise. Your Brokerage Account may suffer loss of principal, and income, if any, may fluctuate.

7.2 General Limitation and Indemnification. To the fullest extent allowed by applicable law, you agree that Adviser and its affiliates, officers, directors, employees, representatives, successors, assigns, and authorized agents (collectively, the “**Indemnified Persons**”) shall not be liable under this Advisory Agreement for their actions or omissions absent their gross negligence, willful misconduct, or violation of applicable law. Except where prohibited by applicable law, Adviser and its Indemnified Persons shall not be liable for damages (including losses, lost opportunities, and lost profits) relating to differences between projected or potential performance and actual results or any service provided under the Custodial Agreement.

Without limiting any other indemnity provision of this Advisory Agreement, you shall, to the fullest extent allowed by applicable law, indemnify and hold harmless Adviser and its Indemnified Persons from any loss, damage, or liability arising out of or relating to: (i) any transaction in which Adviser or any of its Indemnified Persons acts directly or indirectly as your investment adviser, absent any willful or grossly negligent conduct by Adviser or such Indemnified Persons; (ii) your failure to provide true, accurate, complete, and current information (including Client Information) or to update Client Information; (iii) decisions and/or actions that you take or authorize third parties to take on your behalf or that you fail to take; or (iv) any direction or communication you provide with respect to this Advisory Agreement or Your Brokerage Account (including deposits, withdrawals, or transfers of assets to or from such account).

Without limiting the generality of the foregoing, except where prohibited by applicable law, Adviser and its Indemnified Persons will not be liable for any indirect, special, incidental or consequential damages or other losses (regardless of whether such damages or other losses were reasonably foreseeable).

7.3 Vendors. Subject to applicable law, neither Adviser nor its Indemnified Persons shall be liable for the acts or omissions of their vendors or other contractors, including the Custodian.

7.4 Securities Laws. The federal and state securities laws impose liability under certain circumstances on persons who act in good faith. Consequently, nothing in this Advisory Agreement shall waive or limit any rights that you may have under federal or state securities laws.

7.5 Legal Process. If Adviser or any affiliate is served with levies, attachments, garnishments, summons, subpoenas, court orders, or other legal process which name you as debtor or otherwise, Adviser or such affiliate shall be entitled to rely upon the representations, warranties, and statements made in such legal process. You hereby agree that Adviser or any affiliate may respond to any such legal process in its own discretion without regard to jurisdiction or forward such legal process to the Custodian or such other party as may be appropriate. You hereby agree to hold harmless and indemnify Adviser and its affiliates for any losses, expenses, and costs, including attorneys’ fees, incurred as a result of responding to such legal process or forwarding such legal process to the appropriate entity.

If Adviser or any affiliate receives written notice from a personal representative, executor or administrator purporting to represent your estate, Adviser or such affiliate shall be entitled to rely on all figures supplied and representations made in such written notice if Adviser or such affiliate is provided with letters of appointment bearing a duly recognized court seal without regard to jurisdiction.

7.6 Force Majeure. Neither party will be responsible for performance of its obligations hereunder where delayed or hindered by events beyond their respective reasonable control including, without limitation, any acts of God or any governmental body (including regulation, enforcement, controls or restrictions on securities trading, the Platform or the Service), natural disaster, war or national emergency, riots or insurrection, sabotage, embargo, fire, flood, epidemic, pandemic, contagion, accident, strike or other labor disturbance, or interruption of or delay in systems, power or telecommunications under third-party control. Additionally, Adviser shall not be liable for general market conditions unrelated to any violation of this Advisory Agreement by Adviser.

8. CLIENT INFORMATION

You acknowledge and agree that Adviser relies on the Client Information you provide through the Site to provide the advisory services under the Program, including the Risk Tolerance Questionnaire's recommendation of the Suggested Portfolio. You further acknowledge and agree that Adviser shares some or all of the Client Information with the Custodian and that, subject to the terms and conditions of the Custodial Agreement, the Custodian relies on such Client Information to perform certain compliance functions including verifying your identity for customer identification purposes and anti-money laundering purposes and confirming that United States firms like Adviser and Custodian are permitted to provide you with services under applicable United States economic sanctions against various countries, individuals, and organizations.

You represent and warrant to Adviser that all Client Information you supply is true, accurate, complete, and current. Without limiting the generality of the preceding sentence, you represent and warrant that you are neither insolvent nor have you been found by a court or regulatory body to be bankrupt or insolvent through a judicial or regulatory proceeding. You agree to update any Client Information you provided Adviser that is no longer accurate promptly using the Site.

9. SOURCE OF FUNDS

You represent and warrant that none of the money you deposit in Your Brokerage Account is derived from, or will be used to promote the conduct of, any crime or other illegal activity. You covenant not to deposit (or direct the deposit of) any money in Your Brokerage Account that comes from, or that will be used to promote the conduct of, any crime or other illegal activity. You represent that no individual or entity has an interest in any money you use for deposits or in any money or securities in Your Brokerage Account other than you or any other individual you have disclosed to Adviser during account opening.

10. BANKRUPTCIES, LITIGATION, AND CLASS ACTIONS

You acknowledge and agree that neither Adviser nor any of its affiliates shall be responsible for making any filings in connection with any bankruptcy proceedings, litigation, or class action lawsuits involving securities held or that were held in Your Brokerage Account.

11. YOUR RESPONSIBILITY TO VOTE ETF SHARES

You acknowledge and agree that you have the right to vote the whole ETF shares in Your Brokerage Account and that neither Adviser nor any of its affiliates shall have any authority or obligation to vote and shall not vote any whole or fractional ETF shares.

12. BROCHURE RECEIPT

You acknowledge receipt of the Adviser LLC Wrap Fee Program Brochure (the "**Brochure**"), which contains a description of certain policies and procedures applicable to Adviser, as well as certain disclosures concerning brokerage practices, risk factors and potential conflicts of interest, all of which may be amended from time to time subject to law. The Brochure is also available on the Site and the Securities and Exchange Commission's Investment Adviser Public Disclosure page at www.adviserinfo.sec.gov.

13. PRIVACY AND DATA SECURITY

The information you provide to Adviser, including your personal information, is subject to the terms of Adviser's Privacy Policy, which is available at <https://www.finchmoney.com/legal>. By entering into this Advisory Agreement, you acknowledge receipt of the Privacy Policy, which Adviser may amend from time to time by posting new versions on the Site.

You consent to Adviser recording and/or monitoring your telephone calls and your electronic communications with representatives and associated persons of Adviser without further notice. You expressly authorize Adviser

representatives or associated persons to contact you for purposes of evaluating the offering of the advisory services, the Program, and other products and services by calling, writing, or e-mailing at the telephone number(s), mailing address, and/or e-mail address(es) you provide in connection with Your Brokerage Account, including any additional or updated telephone numbers, mailing addresses, or e-mail addresses. The authorization in the preceding sentence will remain in effect unless and until you specifically revoke it by notifying the Adviser representatives or associated persons with whom you are in contact.

14. TERMS OF SERVICE

You acknowledge receipt of the Terms of Service at www.finchmoney.com/legal, which apply to the Site, the Risk Tolerance Questionnaire and your use of the services offered through the Program contemplated hereunder and agree to adhere to the Terms of Service throughout your participation in the Program.

15. TERM AND TERMINATION

15.1 Effective Date. This Advisory Agreement becomes effective as of the date it is accepted by Adviser and Your Brokerage Account is opened, as evidenced in accordance with the Adviser's procedures or practices regarding account opening. Any amendment or modification to this Advisory Agreement will be effective on the date determined in accordance with Section 17.8 below.

15.2 Suspension of Services. You agree that Adviser and any of its affiliates or contractors may suspend the provision of services to you or delay, limit, restrict, or refuse any transaction for you at any time for any length of time without prior notice to you if Adviser believes in good faith that such suspension or delay is necessary or appropriate: (i) to ensure compliance with, or to avoid, violating any law or regulation applicable to Adviser or its affiliates or a transaction relating to the Program; (ii) to comply with a request or guidance from a regulatory or law enforcement authority with jurisdiction over Adviser or its affiliates or a transaction relating to the Program; (iii) to avoid a loss to Adviser or its affiliates (including if your payment of the Advisory Fee is 60 days or more overdue because Your Brokerage Account has an insufficient balance to pay the Advisory Fee, except with respect to charges then under reasonable and good faith dispute); (iv) to remediate or otherwise to address problems with technology; (v) due to interruptions in the access to or operation of any technology that Adviser or its affiliates directly or indirectly uses in connection with the Program; (vi) to prevent a breach or violation of any term, condition, or other provision of any of this Advisory Agreement; or (vii) to obtain from you any additional information that Adviser in its reasonable discretion deems necessary for advisory services to be provided to you pursuant to this Advisory Agreement. Notwithstanding anything to the contrary in this Agreement, including, without limitation, in Sections 2.3 and 3.1, Adviser reserves the right, at any time and without notice, to delay or manage the trading of client orders if Adviser determines it is appropriate and consistent with its obligations under this Advisory Agreement.

15.3 Termination. You may close Your Brokerage Account and terminate this Advisory Agreement at any time for any reason by sending a request to close Your Brokerage Account through the Site. Adviser may terminate this Advisory Agreement and Your Brokerage Account at any time for any reason by sending you a request to terminate the Advisory Agreement by e-mail or by mailing a signed written request. The termination of Your Brokerage Account will occur as follows:

If you terminate this Advisory Agreement, the Custodial Agreement, or the Terms of Service, you will be deemed to have simultaneously terminated the other agreements, unless otherwise agreed to by Adviser or the Custodian, as applicable;

- If either Adviser or you terminate Your Brokerage Account, the Custodian will, before closing Your Brokerage Account, settle any purchases or sales pending when Adviser sends or receives a request to close Your Brokerage Account; and

- If either Adviser or you terminate Your Brokerage Account, Adviser and/or the Custodian will, before closing Your Brokerage Account, deduct any unpaid fees, including those owed for ancillary services, including paper delivery of documents, transfer of ETF shares, or physical delivery of ETF shares.

If either Adviser or you request to close Your Brokerage Account, you hereby authorize Adviser to instruct the Custodian to sell all ETF shares in Your Brokerage Account and any dividends generated by such ETF shares following such request, and to send the cash, less any portion of the Advisory Fee or other fees due, to either your address of record or Your Bank Account. Notwithstanding the foregoing, if you explicitly request that ETF shares be transferred to another custodian or broker-dealer, Adviser will instruct the Custodian to transfer, in accordance with your instructions and subject to such new custodian or broker-dealer's policies and procedures with respect to fractional shares, the ETF shares remaining after each of the following are paid for with the proceeds of a sale: any withdrawals pending when the termination notice was received or sent by Adviser; any portion of the Advisory Fee due; the fees charged for processing the in-kind transfer to another custodian or broker-dealer; and any other fees due. You hereby acknowledge that, subject to the terms of the Custodial Agreement, you may be required to provide additional instructions to the Custodian in order to obtain your cash or transfer your ETF shares in the event of the termination of Your Brokerage Account.

16. ARBITRATION & CLASS ACTION WAIVER

16.1 Arbitration. Except as otherwise provided below, the parties shall attempt to resolve all disputes, controversies, or claims arising under, out of, or relating to this Agreement, including the formation, validity, binding effect, interpretation, performance, breach or termination of this Agreement and the arbitrability of the issues submitted to arbitration hereunder and non-contractual claims relating to this Agreement (each, a "**Dispute**"), in accordance with the procedures set forth in this Section. If any Dispute cannot be resolved through negotiations between the parties within 5 days of notice from one party to the other of the Dispute, such Dispute shall be finally settled through binding arbitration under the rules of ADR Services, Inc. then in effect (the "**Rules**"). Either party may commence the arbitration by delivering a request for arbitration as specified in the Rules. The arbitration shall be conducted before a sole neutral arbitrator selected by agreement of the parties. If the parties cannot agree on the appointment of a single arbitrator within 30 days (the "**Initial Period**") after either party to this Agreement delivers a request for arbitration, a neutral arbitrator shall be selected as provided in the Rules. The arbitration shall be conducted in an expedited manner, exclusively in the English language, at a site specified by Adviser in New York, NY, U.S.A. The award of the arbitrator shall be the exclusive remedy of the parties for all claims, counterclaims, issues or accountings presented or plead to the arbitrator. The award of the arbitrators shall require payment of the costs, fees and expenses incurred by the prevailing party in any such arbitration by the non-prevailing party. Judgment upon the award may be entered in any court or governmental body having jurisdiction thereof. Any additional costs, fees or expenses incurred in enforcing the award may be charged against the party that resists its enforcement. Notwithstanding the foregoing, You agree that the following matters shall not, at the election of Finch, be subject to binding arbitration: (a) any dispute concerning Finch's, its suppliers', or its service providers' IPR; (b) any dispute related to or arising from allegations of criminal activity; or (c) any claim for injunctive relief.

16.2. Class Action Waiver. TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, NO ARBITRATION SHALL BE JOINED TO AN ARBITRATION INVOLVING ANY OTHER PARTY SUBJECT TO THIS AGREEMENT, WHETHER THROUGH CLASS ACTION ARBITRATION PROCEEDINGS OR OTHERWISE. ANY DISPUTE RESOLUTION PROCEEDINGS, WHETHER IN ARBITRATION OR COURT, WILL BE CONDUCTED SOLELY ON AN INDIVIDUAL BASIS AND NOT IN A CLASS OR REPRESENTATIVE ACTION OR AS A NAMED OR UNNAMED MEMBER IN A CLASS, CONSOLIDATED, REPRESENTATIVE OR PRIVATE ATTORNEY GENERAL ACTION, UNLESS BOTH YOU AND FINCH SPECIFICALLY AGREE TO DO SO IN WRITING FOLLOWING INITIATION OF THE ARBITRATION.

17. MISCELLANEOUS

17.1 Entire Agreement and Amendment. You acknowledge and agree that this Advisory Agreement, as it may be amended from time to time in accordance with its terms, constitutes the entire and final understanding with respect to the Advisory Agreements' subject matter. You acknowledge and agree that this Advisory Agreement supersedes any previous agreements with Adviser.

17.2 Severability. If any provision of any of this Advisory Agreement or other agreement related to the Program and Your Brokerage Account is held unenforceable or invalid under any law, rule, or administrative or judicial order or decision, that holding shall not alter the enforceability or validity of this Advisory Agreements' remaining provisions. Without limiting the foregoing, if any portion of the Arbitration Agreement set forth in Section 16 is invalidated, such invalidation shall not invalidate the remaining portions of the Arbitration Agreement.

17.3 Interpretation. Terms used in this Agreement have the definitions given in this Agreement or, if not defined in this Agreement but defined in the Terms of Service, the Terms of Service, or, if not defined in the Agreement or the Terms of Services, have their plain English meaning as commonly interpreted in the United States. To the extent any translated version of this Agreement conflicts with the English language version, the English language version will control. When interpreting this Agreement: (1) any headings are for reference purposes only and shall not be used in the construction and interpretation of this Agreement; (2) the singular includes the plural, and vice versa; (2) "includes", "including", "for example", "such as" and similar terms are not words of limitation; (3) no rule of construction applies to the disadvantage of a party because that party was responsible for the preparation of this Agreement; (4) "law" means any foreign, federal, state or local law (including common law), statute, standard, code, ordinance, rule, regulation, promulgation or any order by any governmental authority; and (5) "governmental authority" means any government or governmental or regulatory body thereof, or political subdivision thereof, whether federal, state, local or foreign, or any agency, instrumentality or authority thereof, or any court or arbitrator (public or private).

17.4 Notice. You acknowledge that the usual way Adviser will provide you notice under this Advisory Agreement, including notices of new versions of this Advisory Agreement when modified pursuant to Section 17.8 below, is by posting such notices on the Site. You agree to check the Site frequently. If required by applicable law or if it decides in its sole discretion, Adviser will provide you with notices by other means, including emails linking to the Site, other e-mails, text messages, and traditional mail.

17.5 Geographic Scope of Program. You acknowledge that the Program is intended for natural persons⁶ who are citizens or other lawful residents of the United States and who are located in the United States, and that neither Adviser nor its affiliates intend to offer the Program, any securities, or any other products or services outside of the United States. You acknowledge that Adviser and its affiliates do not offer the Program to non-resident aliens subject to tax withholding. Neither Adviser nor its affiliates represent or warrant that any aspect of the Program, including information available from the Site and information provided through the Risk Tolerance Questionnaire, complies with any law or regulation of any jurisdiction outside of the United States. You represent and warrant that you are a lawful resident of and located in the United States and that you have been lawfully issued by the government of the United States the social security number or tax identification number you provided to Adviser when applying for Your Brokerage Account using the account opening functionality through the Site.

⁶ NTD: See footnote 1.

17.6 Authority. You represent and warrant that you have the full power and authority to enter into this Advisory Agreement. You certify that you are of legal age to enter into contracts in the state where you live. You agree that, when you sign as described below, this Advisory Agreement will have been duly authorized and will be binding. You acknowledge that you are solely responsible for carefully reviewing and understanding all terms and conditions of this Advisory Agreement. You acknowledge and agree that you are fully responsible for all acts and omissions relating to the use of the Site, including the selection of portfolios and contributions to and withdrawals from Your Brokerage Account, by any person who uses your Account ID. You may not share your Account ID with others, and you must notify Adviser immediately if you know or suspect that the confidentiality of Account ID has been compromised. You are the only person who may use your Account ID to access the Site and Your Brokerage Account.

17.7 No Conflict. You represent and warrant that no term of this Advisory Agreement conflicts with or violates any duty you have under any law, regulation, or agreement.

17.8 Amendment. Nothing in this Advisory Agreement shall be deemed waived or amended without the prior express written consent of Adviser executed by a duly authorized representative of Adviser. Adviser may amend this Advisory Agreement from time to time by adding, revising, or deleting any terms or conditions, upon notice to you. Although Adviser may e-mail you about changes to this Advisory Agreement, the usual way for Adviser to notify you of amendments is to post notice on the Site, which will be available, subject to Adviser's Terms of Service, for you to access, download, review, print, and retain.

You agree to check the Site for new versions of this Advisory Agreement. You agree that, by keeping Your Brokerage Account or using the services provided in the Program without objecting after Adviser posts a new version of the Advisory Agreement, you will agree to and accept all terms and conditions of this Advisory Agreement as so amended.

17.9 Controlling Agreement. This Advisory Agreement, and the terms and conditions contained herein, supersedes any prior Advisory Agreement or similar contracts you entered into with Adviser.

17.10 Trusted Contact Person. You may appoint an adult at least 18 years of age as a Trusted Contact Person who we may contact about Your Brokerage Account. We may disclose information about Your Brokerage Account to your Trusted Contact Person in order to address possible wrongful or unauthorized use of your assets or to confirm the specifics of your contact information, health status, or the identity of any legal guardian, executor, trustee, or holder of a power of attorney.

17.11 Governing Law. To the extent not inconsistent with federal law, this Advisory Agreement, each transaction entered into hereunder, and all matters arising in connection with this Advisory Agreement shall be governed by, and construed and enforced in accordance with, the law of the State of Delaware without reference to its choice of law doctrine, and in compliance with the Investment Advisers Act of 1940, as amended ("**Advisers Act**").

18. ASSIGNMENT

You may not assign your rights or obligations under this Advisory Agreement without the prior express written consent of Adviser. Adviser shall not assign (within the meaning of the Advisers Act) its rights or obligations under this Advisory Agreement without your consent, provided however that you will be deemed to have consented to an assignment if you do not object to such assignment within 60 calendar days of being notified through the Site or by e-mail of any intent of Adviser to assign such rights or obligations. You further agree that any reorganization, restructuring, or other transaction affecting the ownership of Adviser will not be deemed to be an assignment (within the meaning of the Advisers Act) of this Advisory Agreement, so long as such reorganization, restructuring, or transaction does not result in a change of actual control or management of Adviser.

Electronic Signature

If you want to participate in the Program and have carefully reviewed this Advisory Agreement, including the DISPUTE ARBITRATION & CLASS ACTION WAIVER CLAUSE IN SECTION 16, then please check the box to the left of this Agreement. THIS AGREEMENT CONTAINS A BINDING ARBITRATION PROVISION, WHICH MAY BE ENFORCED BY THE PARTIES.

BY CLICKING "I AGREE" OR OTHERWISE ACKNOWLEDGING MY CONSENT ELECTRONICALLY, I AGREE TO ENTER INTO THIS ADVISORY AGREEMENT AND AGREE TO BE BOUND BY ITS TERMS AND CONDITIONS.

ADVISORY FEE SCHEDULE

- Stable (fixed portfolio of investments in cash and short duration bond instruments)⁷: \$0 per month
- Growth (fixed portfolio of investments in instruments that include stocks, bonds, and cash): \$2 per month for accounts with average monthly balances of \$1,000 and below, and \$7 per month for accounts with average monthly balances above \$1,000
- Growth Sustainable (fixed portfolio of investments in instruments that include stocks and bonds with a sustainability filter, and cash): \$2 per month for accounts with average monthly balances of \$1,000 and below, and \$7 per month for accounts with average monthly balances above \$1,000
- Ability to change your portfolio mix: additional \$5 per month

⁷ NTD: Will these be investments directly in short-term duration bond instruments, or ETFs that are designed to track some sort of short duration bond index? Same question for the other categories. If so, we should clarify.

Schedule B

POTENTIAL EXPENSES NOT COVERED BY THE ADVISORY FEE⁸

Below is a list of fees that Apex Clearing Corporation (“Apex”), the current Custodian under the Program, may charge you that are not included in the Advisory Fee. These fees would be incurred at your request and are beyond our control. Accordingly, these Apex fees are excluded from the fees and services covered by the Advisory Fee. Should you incur any of these fees, you will be responsible for their payment in accordance with the terms and conditions of this Advisory Agreement and your Custodial Agreement with Apex.

This list of fees is the current list of Apex fees, as represented to us by Apex, but Apex reserves the right to change these fees in the future. Additionally, should the Adviser change the Program’s Custodian, the new Custodian may charge fees that differ from the current Apex fees set forth below.

Banking:	
Wire Transfers - Domestic Bank	\$25.00 per wire
Wire Transfers - Foreign Bank	\$50.00 per wire
Paper Check Draft (regular mail) - Domestic	\$5.00 per check
Paper Check Draft (regular mail) - International	\$10.00 per check
Returned Checks / ACH / Wires and Recalls	\$30.00 per item (including amendments/repairs)
ACH Notice of Change/Correction	\$5.00 per notice
Stop Payments on Apex Issued Checks	\$30.00 each
Check Copies	\$15.00 each
Third Party Distribution Notification	\$2.00 per notification
Operations:	
Mailings (paper only):	
Confirms	\$2.00 per confirm
Statements (monthly/quarterly)	\$5.00 per statement
Tax Statements	\$5.00 per statement
Overnight Mail – Domestic	\$50.00 per request
Overnight Mail – International (including Canada)	\$100.00 per request
Paper Prospectus	\$2.50 per mailing
Account Transfers (full or partial)	\$75.00 per account

⁸ NTD: Please have Apex confirm.